Private renters' housing experiences in lightly regulated markets

Review of qualitative research

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About the authors

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Acknowledgements

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1. Introduction

1.1 Objectives and research questions

This report is the second output from a project aimed at better understanding private tenants' housing experiences in the United Kingdom (UK).[1] To learn from international experiences and thus expand the existing evidence-base that may inform UK housing policies, this report enlarges the project's geographical focus to other countries with similarly lightly-regulated, market-based private renting sectors (PRS). This report aims to better understand the PRS's growing diversity in terms of tenants' profiles and their related housing experiences. More exactly, we ask:

- How can we comprehend the increasing diversity of the PRS, its key drivers, and their implications for the lived experience of housing?

- In what ways do private tenants' socioeconomic and demographic characteristics influence their housing experiences?

We approach tenants' housing experiences in terms of the suitability of PRS housing to tenants' needs (e.g. regarding location; space availability and state of repair; control over relocation; and affordability). We make no initial assumptions about the drivers of diversity or of tenants' characteristics that may affect their housing experience (e.g. in terms of household's income, size, age or location); conversely, our aim is to identify the categorisations used in the reviewed literature.

1.2 Context

To address the dominance of quantitative-based research on PRS, we focus on qualitative studies that report tenants' own views – expressed in their own words – regarding the quality of their accommodation and the extent to which it makes a home and how they feel about renting and the issues they face in managing the process. With others (Hulse et al. 2019), Marsh and Gibb (2019 p.5) argue that the PRS *"plays a diversity of roles within the housing market, and considerable effort has been expended trying to capture the diversity of its various submarkets in classifications and typologies"*. From our perspective, this diversity may cover students, young people, homeless and vulnerable people, low-income tenants, tied workers, those needing fast and easy access to housing, and a whole diversity of households who can no longer access or fall from homeownership, or whose circumstances may not be suited for homeownership or social housing (Morris et al. 2017). We argue it is timely to try to synthesise this inevitably diverse scholarship and unpack the range of diverse experiences of living in the PRS.

Our evidence review focuses on six countries recognised as having similar housing and welfare systems (Esping-Andersen 1990), with homeownership being the dominant, the largest and arguably the most subsidised tenure: Australia, Canada, Ireland, New Zealand, the UK and the United States (US). In all except Canada where the sector decreased, there has been an increase in the size of PRS since 2000, chiefly at the expense of owner-occupation (Martin et al. 2018). Change has been *"driven by diverse socio-economic, fiscal and political factors affecting both the demand and supply side"* (Marsh and Gibb 2019 p.4), which discussion remains beyond the remit of this review.

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[1] For the first output see: https://housingevidence.ac.uk/publications/beyond-generation-rent/

The most remarkable growth has been in Ireland and in the UK where the sector doubled over one decade. Nonetheless, the PRS in Ireland and the UK is still much smaller than in the US and Canada. Around 2016, in the US and Canada the PRS housing was just over 30% of the total; Australia and New Zealand were not far below (above 25%); and in the UK and Ireland, the figure was just over 20%.[2] This matter of size is significant as it relates to legacies of historic housing policies, it has implications for the current role of the PRS within the housing system, and frames households' access to other tenures (Hulse and Pawson 2010), particularly to subsidised social/public housing (hereafter social housing).

The two renting sectors in all our six countries are 'dualist' (Kemeny et al. 2005); this means that, compared to the PRS, social housing is more regulated, particularly in terms of longer or lifetime tenancies, and below-market or income-adjustable rents. Social housing is spatially more segregated than both owner-occupied and PRS housing. However, only in Ireland and the UK is the social housing sector still large enough to make it a real option for the most vulnerable tenants – about 10% and 20% of total housing, respectively – as the sector is tiny in the US (below 1%) and small in Australia, Canada and New Zealand (below 5%). Indeed only recently has the PRS become a destination for vulnerable households in Ireland and the UK (Gray and McAnulty 2008; Rugg and Rhodes 2018). Distinctively, since 2004 and 2017, Ireland and Scotland have introduced protection for private tenants by ending 'no-fault' tenancy termination and offering longer or open-ended tenancy terms.

All our six countries have some rent support for low-income private tenants. As they have different names by countries, we will henceforth refer to these as rent support. While rent support schemes have different national or regional eligibility criteria (Martin et al. 2018), they commonly make small contributions towards the cost of rent.[3]

PRS built-form is fairly similar to the owner-occupied stock in Australia and New Zealand (mostly of detached houses) as it is in the UK and Ireland (mostly of semi-detached/row houses) while in Canada and the US is distinctively different, with flats being dominant (Martin et al. 2018). Housing quality varies considerably across the sector; however it is poorer than in the owner-occupied sector in all countries. Comparative data are hard to find. For instance, Chisholm et al. (2018 p.2) reported that *'61% of English private tenants have recently experienced problems such as mould, leaks and electrical hazards'* and *'67% of New Zealand tenants think that their homes require maintenance or repairs'*.

In all our six countries, the PRS is characterised by small scale landlordism, with many landlords letting few properties each. This means that the sector is hard to police, so even the light regulatory frameworks intended to give tenants some protection from eviction or in relation to minimum quality standards are not well enforced. As landlordism is a profit-driven activity, there are incentives for less scrupulous landlords to circumvent regulations.

Having concisely contextualised the nature of the PRS in our countries of interest, we will present the methodology and research process in the next section. This will be followed by a presentation of findings. A concluding section will summarise the findings and provide policy recommendations.

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[2] We wish to avoid a lengthy discussion of more detailed data for data is not comparable, e.g. in terms of counting dwellings, households or individuals; survey/statistical year; and what is defined as PRS. Figures on the size of PRS and social housing comes from Martin et al. (2018 p.18), Figure 2.

[3] Either tied to local rents as in the UK (reduced from the 50th to the 30th percentile of local rents) or as a fixed amount (e.g. in Australia and the US). Rent support schemes are referred to as 'Rent assistance' in Australia, 'Rent supplement' in Ireland, 'Housing choice voucher' or 'Section 8' in the US, and 'Local housing allowance' or 'Housing benefit' to be included in 'Universal credit' in the UK.

2. Method and research process

2.1 Scoping criteria

Building on our approach to systematic literature mapping (Soaita et al. 2019) and given our time and resource constraints, we decided to scope this review by focusing on literature published since 2000. We performed systematic searches in four of the largest bibliographical databases for social research (see Table 2.1) and searched some key sociological and housing journals. Database searches were constructed through three strings which were piloted and adjusted in May 2019 (more detail in Box 1 in the Annex):

- String 1, target group: private tenant(s); private renter(s), flatmate(s), flat-sharer(s) lodger(s), HMO(s) resident(s), squatter(s)

- String 2, thematic focus: housing, home, house, flat

- String 3, method: qualitative, interview ethnography(ies), case study(ies)

2.2 Sourcing the literature

Table 2.1. Number of hits by bibliographical databases and searching strings

| String | SCOPUS | | | Web of Science | | | ASIA | | | Sociological Abstracts | | |
	All countries	Our selected countries	Published since 2000	All countries	Our selected countries	Published since 2000	All countries	Our selected countries	Published since 2000	All countries	Our selected countries	Published since 2000
1	3,292	1,468	1,090	4,273	1,428	942	270	15	**12**	1173	49	**43**
1,2	1,477	693	536	1,439	548	401						
1,2,3	268	154	**136**	287	132	**109**						

Searches were performed in July 2019. To get a sense of the ways in which our searching keywords and criteria affect the sample size, we monitored the number of returned hits through subsequent inclusion of String 1, 2 and 3 as shown in Table 2.1 (given low returns by the last two databases, we stopped at the first stage). We retained the number of references shown in bold (n=300) for further manual screening of titles and abstracts.

As is usual (see Soaita et al. 2019), we pursued additional strategies to find relevant studies (see Box 1 in the Annex for detail). Hence we added nine references following manual searches in three sociological journals and 13 based on our expertise in housing studies; 22 publications referenced in Chisholm's et al. (2018) evidence review; and 13 and six following two additional systematic searches for recent review studies and people living in housing in multiple occupations (HMO), respectively. As at a later stage we noted that Ireland was not represented (Ireland-based studies identified by our database searches used quantitative surveys of tenants and interviews with other stakeholders), we conducted another search in a different database, Google Scholar; screening the first 300 hits, one study fitted our criteria and was included, together with one additional reference following snowballing.

The 365 references were downloaded to an EndNote database; by automatically removing duplicates, the sample was reduced to 236 unique references. By manually screening for thematic, country and methodological fit, 69 references were retained for reviewing. Reasons for exclusions were country misfit, thematic misfit (e.g. explaining voting patterns; behaviour of health professionals), method misfit (contained no interviews with tenants) and some were duplicates not picked up by the previous method.

2.3 The included studies

Figure 2.1 Country focus and publishing timeline
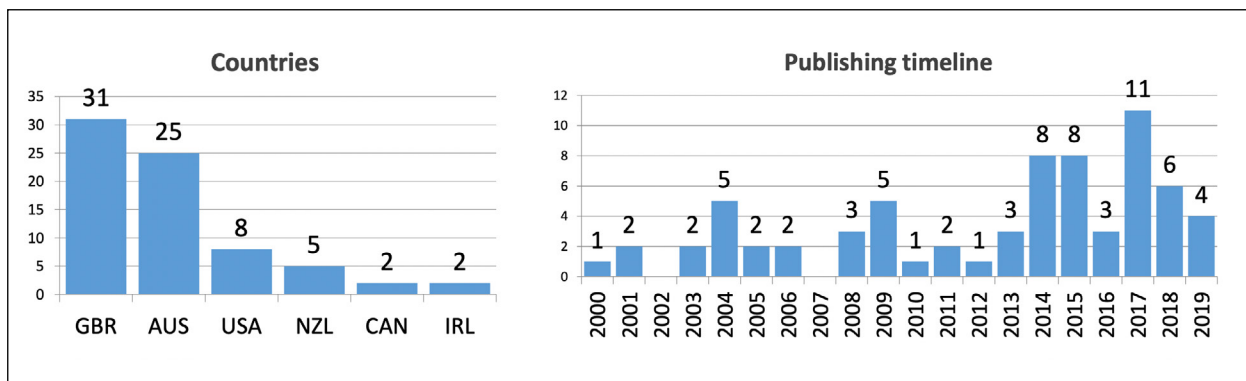
Figure 2.1 gives a summary description of the final set of 69 references by their geographical focus and publishing timeline. In terms of country representation, the dominance of the UK and Australia is evident (77% of the sample; note that four studies are cross-country comparisons hence figures in the left panel add to 73 rather than 69). Likewise, the dominance of the literature published since 2008 is clear (55 of the 69 references, i.e. 80%); this year also marked an even faster growth in the PRS in all our countries of interest, except Canada.

Figure 2.2. Target group and key themes
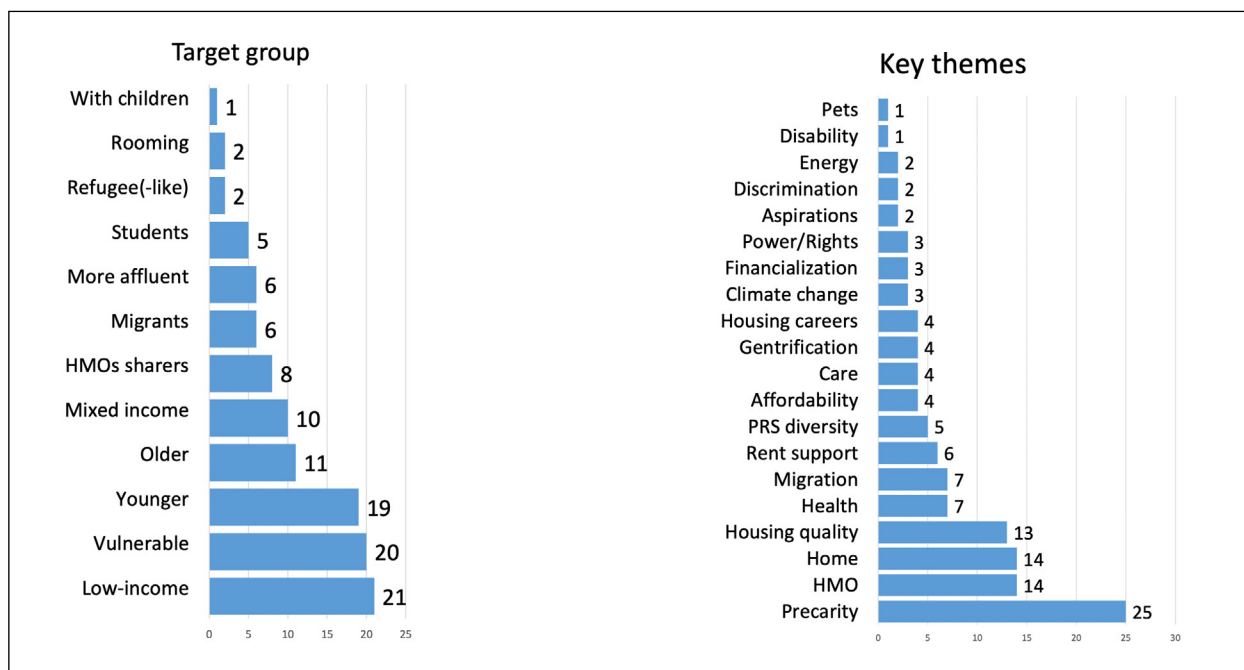
Figure 2.2 displays the target group and key theme of the 69 publications. We used multiple coding, e.g. one article's theme could be specified as 'precarity' and 'home' (tenure insecurity was not coded as a theme as it crosscut almost all studies). Even though coding was a subjective process as articles discussed many themes, the sampled publications have a clear focus on low-income tenants and precarity (see also Table 2.2); and young renters are prevalent. Despite a large literature on studentification, studies bringing students' voices are uncommon (though two studies interviewed about 100 students each). The experiences of more affluent renters and of families with children are under-represented (although some 'young' and 'mixed groups' studies discuss their experiences).

The 69 publications actually represent 56 *unique* studies (i.e. some studies reported their findings in several publications). Fieldwork was conducted between 1998 and 2018 (but nine publications did not report this information. Except for six publications which did not indicate the number of private tenants interviewed (Chisholm et al. 2018; Crawford and McKee 2018; Fyfe and McKay 2000; Green and McCarthy 2015; Hadjiyanni 2009; McKee et al. 2017a), the remaining studies accumulate an impressive sample size of 1,905 private renters.

Studies tend to be age segregated: only six looked across the ages from young to old (see section 3.2.4) while 25 did not report this information. Table 2.2 details the characteristics of the cumulated sample across the 56 unique studies. As authors were inconsistent and sometimes vague in reporting samples' characteristics, figures represent the minimal number of participants in each category (e.g. there were more than 1,905 participants but we do not know exactly how many; as gender breakdown was rarely reported, the number of females and males does not add to the total).

Table 2.2. Cumulative sample characteristics

Total	Female	Male	HMOs Shares	Students	Disabled	Younger	Older	Migrants	Vulnerable	Low-income	More affluent
1,905	392	341	273	276	53	312	189	301	598	464	123

While such a large sample size gives scientific weight to our review, we have to remind the reader that our analysis 'interprets' the authors' interpretations. Simply put, we did not read 1,905 interview transcripts but 69 publications reporting on 56 unique studies. For easy reference, the 69 publications, which form the core of this review, are indicated in Box 2 in the Annex. We will use authors' quote attributions throughout the report notwithstanding inconsistency across studies.

2.4 Summary

- Using systematic searches in four databases, and manual searches of key journals and Google Scholar, we identified 69 relevant references. Inclusion criteria referred to country of interest (Australia, Canada, Ireland, New Zealand, UK, US), studies published since 2000, and qualitative methodologies that give tenants a voice.

- Across the 69 references, there was a dominance of UK and Australian case studies (31 and 25 respectively out of 69) and of studies published since 2008 (55 out of 69).

- The identified publications report the experiences of more than 1,905 private tenants. While studies have a focus on low-income and precarity, they represent diversity in participants' characteristics by age, gender, income and other statuses (e.g. students, migrants) that suits our review's purpose.

3. Findings

In the introduction we briefly indicated that the size of the PRS differs across our six countries (from about 20% to 30%) just as the size of the social housing sector does (from about 1% to 20%); and that these differences are likely to influence households' renting options. Yet, as PRS housing is governed by similarly light regulation and immersed in similarly ungenerous welfare systems (Esping-Andersen 1990) and tight housing markets, we found a surprising consistency in the lived-experience of tenants across the work reviewed. The evidence reviewed indicated that tenants' experiences systematically differed by at least two interrelated dimensions that we discuss in turn: by specific housing types and broader geographies (section 3.1); and by tenants' social groups (section 3.2).

3.1 PRS housing types and broader geographies of differentiation

Clearly, the type and spatial location of housing relates to households' resources (Bourdieu 1984), with both market mechanisms and state policies creating socio-spatial segregation, particularly under neoliberal regimes as those of our sampled countries (Martin et al. 2018). The reviewed studies show that residential segregation is an on-going, intensifying process that pushes lower-income renters towards lower-rent tenancies compared to the rest of the local PRS market (hereafter 'the bottom-end' of the PRS), commonly located in relatively unattractive locations and/or poorer-quality housing. Conversely, attractive locations are becoming increasingly gentrified.

Mechanisms of *exclusion* and *displacement* of low-income renters highlighted by the reviewed studies identify landlords' practices of rent increases, illegal threats and harassment, intentional dilapidation and eviction (e.g. Lister 2004a; Mifflin and Wilton 2005). These are reinforced by increasing demand from middle-income renters and by state welfare practices of reducing rent support restricting entitlement (e.g. Bessant 2004; DeLuca et al. 2013; Smith et al. 2014). Additionally, new forms of *gentrification* though redevelopment driven by investment funds looking for new avenues of profit-making have intensified in global cities such as Chicago, Melbourne, New York and San Francisco (e.g. Atkinson 2015; Fields 2017; Huq and Harwood 2019; Rosenman 2018; Stabrowski 2014). Such processes, explicitly or implicitly supported by the state, shape private tenants' housing options and experiences *within* and *across* 'marginal' forms of housing (section 3.1.1), to the increasing sector of shared housing (section 3.1.2) and further to broader PRS geographies of differentiation (section 3.1.3).

3.1.1 Marginal housing

Our searches identified three publications that focused entirely or brought some evidence on marginal, unconventional forms of housing.[4] Goodman et al. (2013) defined marginal housing as boarding (renting a room in a boarding/rooming house or in a hotel or motel on a semi-permanent basis) and living in residential caravan parks (renting a caravan or manufactured home, or renting the site for one's owned caravan or manufactured home).[5]

Boarding houses, usually with more than 8-10 residents sharing facilities (we will discuss units with fewer residents in the next subsection) offered one of the most constricted way of living (e.g. who can visit, for how long), concentrating low-income and otherwise vulnerable residents, many being just a step away from homelessness. While quality varies, boarding houses commonly offer small rooms in poor condition, including mould, leaks, and faulty appliances, as evidenced in Australia below (for Canada see Mifflin and Wilton 2005):

> And [if] you get a nice boarding house and you get a fairly big room I find you don't have a problem… this room that I've got, at least I can have two or three people over… they can sit in the space of the room (Goodman et al. 2013 p.29)

[4] Australia (Goodman et al 2013), Canada (Mifflin and Wilton 2005), New Zealand (Morris 2009a).

[5] More broadly, research on residential caravan parks is dominated by Australian case studies, with rare evidence from the UK (e.g. Zenner and Allison 2010) while that on boarding housing pertains mostly to Australia, Canada and the US. We assume that larger social housing sectors in the UK and Ireland means that fewer people need to turn to marginal forms of housing.

> The heavens fell in, so it rained in my room. And they wanted, they said to me, 'Oh, you have to stay in your room tonight'. And I was like, 'But it's raining in here!' And it really was. There was about five spots [leaking] across the roof because there was a real torrential storm and the rains, yeah, came in my room and nearly wrecked all of my electrics
> (Goodman et al. 2013 p.30)

Likewise, boarding houses tend to offer poor collective amenities, and pose risks of anti-social behaviour (of their own or the local area's residents):

> I've found all sorts of human by-products… in the common areas. Everything, from fresh faeces to puddles of urine to blood to vomit. There's spit. There's, there's everything. I mean it's not, the place does have a, a cleaner. […] And he cleans pretty much every day. But there's people there getting it filthy every day too
> (Goodman et al. 2013 p.31)

> You get paranoid… [People] wander around the halls at night, check your door. I woke up two or three times during the night, people trying my door. `Oh, wrong room!' `Well, usually you have a key for it!'
> (Andy, in Mifflin and Wilton 2005 p.411)

Regarding caravan parks in Australia, Goodman et al. (2013) noted the notable diversity between: high-quality parks exclusively serving tourists and affluent retirees; mixed-clientele parks segregated between good units/areas for tourists and cheap accommodation for more permanent residents; and parks catering exclusively to low-income renters. The study found that tenants renting caravans with the site tend to be more vulnerable, face higher risks of eviction *'whether for personal, social or circumstantial reasons'* (p.60) and get poorer facilities than those renting the site but owning the caravan. Although extending site-leases, relocation or even selling seems increasingly difficult for many caravan-park residents, some caravan-owners invested significant finance and enjoyed further capital gains:

> I bought my home, what, seven years ago and it cost me $165 000. I've had a couple of people knock on my door … they'd say, 'What price would you ask?' And I'd say, '215 000–220 000' and they're jumping at it
> (Goodman et al. 2013 p.91)

While some residential parks offer a sense of community, strong resident associations, and locations of natural beauty – *"cross the road, over the hill and you're on the beach… I'm happy where I am and I am not leaving [except]… in a box"* (Goodman et al. 2013 p.95) – the authors note the threat of gentrification through parks closure and redevelopment in order to attract more affluent residents:

> [W]e're going through a lot at the moment, where the residents who may be living in a caravan with a hard annex for anything up to 30 years are now being evicted in 60 days… [with] no reason for eviction. […] It's corporate greed… caravan parks are virtually going to be non-existent. It's just going to be all over 50s lifestyle manufactured home parks (p.79)

Goodman et al. (2013 p.97) conclude by noting the diversity of these housing options: *"this research found evidence of poor quality, insecure, unsafe and barely affordable marginal rental housing with inadequate services and facilities, we also observed and heard about accommodation of a reasonable standard that was well-managed and comfortable for residents".* The authors emphasise that *"marginal rental housing is best understood in terms of the accommodation and associated services offered rather than in relation to the demographic profiles of the residents"* (idem p.3).

3.1.2 Shared housing (HMOs)

While technical definitions of HMOs differ between countries and are quite complex (Barratt and Green 2017), we apply the term to dwellings inhabited by two or more (but fewer than 8-10) unrelated people who share either a living-room, a kitchen or a bathroom/toilet while having their own bedrooms. Seventeen publications focused either exclusively or included a majority of HMOs sharers in their samples[6] (including lodgers though no workers living in their employers' home were found in the identified publications, e.g. au-pairs or carers). We note that a small strand of the early literature (Heath 2004; Heath and Kenyon 2001; Kenyon and Heath 2001) portrays HMO-living in terms of lifecycle and lifestyle choices of young, affluent professionals who opt for socialisation with similarly-minded people while enjoying good-quality housing, located in vibrant city-areas, which would have been otherwise unaffordable. This group of more affluent sharers is also recognised by recent studies in the UK and Australia (e.g. Hulse et al. 2019; Maalsen 2018), which suggests that the size of the group is growing due to labour markets' requirement for flexibility, high housing costs, later household formation, and preferred trades-offs:

> I don't see myself as currently based here. I would like a foreign assignment at some point. I would like to work at their central office in marketing. And these things I know I'm going to have to move for… I'm sure when I get older and when I have family and things I may completely change my mind, but at the moment I can't see myself more than three or four, five years in any one place
> (Pete, 24, in Heath and Kenyon 2001 p.90)

Preferences for flexibility are not restricted to more affluent renters, as it may occasionally suit the requirements of the least affluent, e.g. tenants in boarding houses:

> 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
> (Goodman et al. 2013 p.28)

There is growing academic concern with the increasing scale of low-income HMOs (e.g. Barratt et al. 2015; Mifflin and Wilton 2005; Petrova 2018; Ward 2015). There, poor physical conditions, insufficient space, lack of privacy and security frame the precarious living of vulnerable households, denying them a sense of security or even self-safety:

> He's knocked on my door, and his face is just a mass of blood and he's got cuts here and, […] one of them got hold of a knife and [he] got the worst of it. That really put the frighteners on me, because, as you get older, you can't look after yourself like you used to […] So for a couple of nights I was frightened to walk from my room down the corridor to use the toilet.
> (Anthony, 56, in Barratt et al. 2015 p.110)

Overall, Green and McCarthy's point (2015 p.167) that *"cultures of sharing are not universal or fixed, but shift and change in response to housing market conditions and local context"* is substantiated across the reviewed studies. While self-contained accommodation has increasingly become *"beyond reach even for those with decent incomes"* (p.167), the experience of sharing appears extremely diverse. The degree of tenants' choice and housing suitability appears to be structured by household income, level of welfare and rent support,[7] and help through the social networks of family or friends. However, it also seems disposed to what some participants referred to as the 'luck' of finding supportive housemates or 'neighbours from hell'. Scholars (Bourdieu 1985; Esping-Andersen 1990) referred to these determinants

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[6] 8 publications are exclusively concerned with HMOs: New Zealand (Clark et al. 2017; Tuffin and Clark 2016), UK (Barratt and Green 2017; Barratt et al. 2015; Ginn 2010; Green and McCarthy 2015; Maalsen 2018; Ward 2015). In 9 publications, all UK-based, HMO-sharers form the majority (Datta 2008; Heath 2004; Heath and Kenyon 2001; Kenyon and Heath 2001; Lister 2004a, 2004b, 2006; Petrova 2018; Soaita and McKee 2019). Additionally, 8 publications report on an unspecified number of HMO-sharers (Bessant 2004; Fincher and Shaw 2009; Gray and McAnulty 2008; Holton 2016; Hulse and Saugeres 2008; Morris 2009; Smith 2014; Stabrowski 2014), representing Australia, Ireland, UK and US. The dominance of the UK-based studies in our sample is clear.

[7] In the UK, recent welfare reforms have reduced rent support by extending the one-room/shared-accommodation from the previous age limit of 25 to 35 for single people.

as economic, welfare and social capital – though 'luck' has never been conceptualised in housing studies. The volume of available capital resulted in HMO-sharing being an assertion of preferred lifestyle at the higher end of the 'capital' spectrum (Kenyon and Heath 2001) and the only option for disadvantaged people (Mifflin and Wilton 2005):

> 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. With my budget, with the amount of money that I get (Lucy, in Ward 2015 p.101)

The quality of tenants' experiences in shared housing has also a spatial dimension, with city-centre and vibrant locations tending to be occupied by relatively affluent professionals and students, whereas HMOs in disadvantaged neighbourhoods and suburbs, and in declining towns tend to accommodate lower-income households – in all our sampled countries (Barratt et al. 2015; Mifflin and Wilton 2005; Ward 2015).

3.1.3 Geographies of differentiation in the PRS

The reviewed studies show that the uneven geographies of the PRS structure tenants' experiences, not least via different rent-levels, whether the housing is shared or self-contained.[8] For instance, Hulse et al. (2019) compared low, middle and high rent areas in Melbourne and Sydney – roughly corresponding to inner, middle and outer geographical areas, respectively – in order to understand how tenants' experiences are *spatially* and *economically* constituted. They found that, given minimal resources and stiff competition, low-income households in low-rent areas not only have to content themselves with unsuitable housing (in terms of physical condition, affordability or location) but suffer high anxiety for fear of eviction as their options are limited. But even higher-income households in high-rent areas – while occupying housing that was affordable and suitable to their lifestyle needs – tended to feel anxiety about the insecurity inbuilt in this tenure.

Across studies, a strong argument is made for how 'geography of poverty' or 'poverty of place' (Petrova 2018) – e.g. Ward (2015) for the UK, DeLuca et al. (2013) for the US and Atkinson (2015) for Australia – affects private renters' lives. Limited (economic and welfare) resources in hot housing markets are pushing low-income households further afield, from inner to outer city areas, from global cities to deprived towns, and from self-contained to shared housing – meanwhile creating exclusion from job markets and other opportunities as Mike, who relocated 80 miles to find an affordable HMO, confesses below:

> 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 (Mike, in Ward 2015 p.101)

PRS geographies of poverty are paralleled by those of gentrification, that is areas where more affluent people move in – whether they are students, renting professionals or homeowners – displacing low-income groups (Maalsen 2018). While a large literature focuses on the gentrification-related displacement of public tenants (Lees and White 2019), Atkinson (2015) argued that the number of displaced private tenants in Sydney as in other global cities may be higher than that of homeowners or social tenants while their experiences are least documented. Displacement is simply caused by rent increase:

> We all got letters saying that our rent was going to go up from, in our case, $195, to at least $400, and this was going to happen at the end of the getting to know you period, which was thirty days, I think […] And then after this warming up period – I'm trying to be politely sarcastic – I'd heard around the grapevine that it might possibly go up as much as $650 a week. So being on invalid pension and […] being a consultant and not knowing when the next job's coming – computer consultant at the time – we just sort of, "Well, we're not living here anymore! (Janine, in Atkinson 2015 p.379)

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[8] A self-contained house or flat occupied by a single household (i.e. a social unit of one or more people who share domesticity regarding e.g. meals, time, chores and costs), represents the majority of dwellings in the PRS as in any other tenure.

Huq and Harwood (2019) and Fields (2017) showed additional methods of displacement in the gentrifying neighbourhoods of Chicago and New York. In both, alongside massive rent increases in the *unregulated* PRS units, there were illegal threats, harassment, false notices, surprise visits, intentional disrepair in the fewer *regulated* PRS units whose tenants refused to move willingly. The authors also document tenants' collective acts of resistance – such as public protests and campaigns – and their partial success:

> Slowing down evictions pushed back against the sudden disruption of homespace and provided residents with time to prepare for the inevitable move—finding a suitable, closer-to-affordable place, having enough time to pack, allowing children to finish the school year, wrapping up loose ends, and saying goodbye to friends and relatives (Huq and Harwood 2019 p.724)

The overwhelming message is that real or feared displacement or eviction affect private tenants' health, creates anxiety (Barratt et al. 2015; McKee et al. 2019), leaving them potentially placeless and homeless – an argument that crosscuts much of the reviewed literature:

> What affects me on a day to day basis is that I have been looking forward to really settling in fully to my flat… but I'm frightened to fully settle in, because I'm just so really – I don't want to attach myself to the place too much because it will just be too heartbreaking to in a few months time to go to all that effort, to then have to move out because I can't afford the rent. It sort of breaks my heart. It really affects my quality of life (Jill, in Atkinson 2015 p.384)

A subset of studies focused on student housing, recognising this as a distinct submarket in the PRS (Rugg and Rhodes 2018). From a first year traditionally spent in university halls, undergraduate students tend to move to shared housing, clustering in areas that are close to their University. As shared housing is more profitable for landlords for its higher cumulative rents, low-income tenants in self-contained accommodation found themselves displaced.

The term 'studentification' (Smith 2008) summarises the socio-physical changes associated with growing concentrations of student households in the PRS, whose effects have been largely identified as negative. Socially, students are segregated from local populations and their lifestyles can be incompatible with family life (e.g. they may keep different hours, play loud music, hold frequent parties). Students' absence during holidays and high annual turnover create a sense of impermanence and loss of community. The physical fabric of the neighbourhood may decline as students are unlikely to take care of the environment while their landlords have little incentive to undertake repairs. Studentification speeds the departure of families, ultimately leading to a change in local amenities (e.g. loss of schools). Furthermore, geographies of studentification may have changed since the late 1990s, with a high volume of purpose-built student accommodation (PBSA) having been developed by both universities and commercial providers, which nonetheless is unlikely to have created vacancies in the traditional submarket as the number of students has also grown.

A few studies draw attention to different institutional geographies resultant from state regulation. For instance, legislation has created more secure tenancies in Ireland since 2004 (Moore and Dunning 2017), and Scotland since 2017, though effects on tenants' experiences in the latter remain to be seen (McKee et al. 2017b; Soaita and McKee 2019). Different city-level regulations in the US – as did historic tenancy deregulation in the UK – resulted in a two-tiered system between a small remaining regulated sector and a large deregulated sector (Durst 2014; Huq and Harwood 2019). Only three studies in our sample reflected on rural geographies (Hoolachan et al. 2017; McKee et al. 2017a; McKee et al. 2017b); given specific employment and housing options in rural locations (e.g. seasonal), this remaining a notable gap in the recent literature.

It is important to understand that these broader geographies of differentiation – and related processes of displacement or eviction – have major implications for tenants' experiences, to their capabilities to exercise choice and find suitable housing. However, despite authors' awareness of their stratifying effects, the qualitative scholarship reviewed remains unable to substantiate these spatial effects in a fully comparative manner, except one study (reported in two publications: Hulse et al. 2019; Morris et al. 2017) that stratified their sample by location and found that differentials in rent-levels and household-income aligned.

3.1.4 Summary

● Housing in the PRS is far from homogenous, ranging from marginal to conventional housing, from shared to self-contained units. We also showed that there is significant diversity *within* these housing submarkets in terms of housing quality and related tenants' experiences, which is linked to broader spatial divisions.

● Broader geographies of differentiation – e.g., the geographies of poverty of UK's seaside towns and Australian cities' outer suburbs or geographies of gentrification and studentification in inner cities and university towns – affect tenants' ability to rent suitable homes, pushing them away from their communities or preferred locations.

● There is a sense that tenants' locational choices and their experiences of renting are structured by the (mis)match between their income and area's rent levels. However, this relationship may be less straightforward with other vulnerabilities, resources and characteristics shaping tenants' abilities to experience a suitable home. We aim to disentangle these complexities in the following subsection by unpacking PRS diversity in terms of tenants' socioeconomic and demographic characteristics.

3.2 PRS diversity by tenants' socioeconomic and demographic groups

As explained in the introduction, we aimed to unpack tenants' diversity regarding their socioeconomic and demographic characteristics based on categorisations identified in the reviewed literature. Indeed, the reviewed studies identified considerable tenant diversity; accordingly, we will look in turn at the groups of low- and middle-income renters (sections 3.2.1 and 3.2.2), younger and older tenants (sections 3.2.3 and 3.2.4) and at migrants, students and families with children (sections 3.2.5 to 3.2.7).

3.2.1 Low-income renters

The methods section showed that the identified literature has a strong focus on low-income and precarity: 20 publications[9] described participants as being vulnerable (e.g. experiencing health issues, addiction, social isolation, destitution) while 21 others[10] defined theirs as low-income (together totalling more than 1,062 participants). Some of these studies were already referred to in section 3.1; others will be referred to in subsequent section (e.g. migrants, students, older tenants). Many low-income and vulnerable tenants received some form of rent support; while eligibility criteria differ across countries, commonly only the poorest qualify, particularly so in our non-European countries. The precarity (Standing 2011) unfolding in low-income tenants' lives is now understood as complex intersections of housing and life insecurities (Hulse and Saugeres 2008). Exploring the life histories of 145 poor and vulnerable participants of whom 65 were private renters in receipt of rent support, Hulse and Saugere (2008) caution

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[9] Australia (Bessant 2004; Hulse and Saugeres 2008; Morris 2009a; 2009b; 2012; 2013; 2016; 2018; Morris et al. 2005; Tually et al. 2011), Canada (Mifflin and Wilton 2005), UK (Barratt and Green 2017; Barratt et al. 2015; Ginn 2010; Smith et al. 2014; Ward 2015), US (DeLuca et al. 2013; Durst 2014; Huq and Harwood 2019; Rosenman 2018).

[10] Australia (Atkinson 2015; Fozdar and Hartley 2014; Goodman et al. 2013; Instone et al. 2014; Mee et al. 2014; Palmer et al. 2015; Ruming and Dowling 2017; Short et al. 2006), Ireland (Moore and Dunning 2017), New Zealand (Teariki 2017), UK (Bennett 2011; Green and McCarthy 2015; Lister 2004a; 2004b; 2006; McKee et al. 2017; Petrova 2018; Soaita and McKee 2019; Wright 2004), US (Fields 2017; Stabrowski 2014). To note, the remaining studies were of mixed-income group (n=10), more affluent/privileged (n=6) or unspecified (n=12).

that housing precarity must be understood in connection with broader employment/financial uncertainties; family/self-insecurities; and health concerns. For instance, they and others (e.g. Smith et al. 2014; Tually et al. 2011) found that being restricted to live in areas of cheap rentals, affected tenants' capability to access jobs, even more so in rural areas (e.g. McKee et al. 2017a):

> We have no job centre here. £4.20 on the bus. £3.90 is you get an all-day on the first bus but not if you get the second. So if you go and sign on, which you have to every fortnight, or every week some of them now, have to go and sign on every week, then you are essentially living below the poverty line
> (Lisa, in Ward 2015 p.103)

Lone parents, but also partnered women with children, face particular challenges given the broader tensions between parenting and the increasingly conditional aspects of welfare support (Hulse and Saugeres 2008; Ward 2015). Financial difficulties, worsened by high rents, resulting in 'choices' of going without food or heat in order to keep a roof over one's head:

> I'm not trying to sort of give a sob story here, but it's just honesty, yeah? I pretty much live off cups of tea. Every couple of days I will get too hungry that I feel sick that I will sit and eat a meal, but apart from that I don't feel like I can afford it (Smith et al. 2014 p.38)

> 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 p.35)

Financial difficulties lead to undesired sharing and a lack of privacy while rent increases triggered relocation – which for this group is very expensive and may prompt taking on debt to cover rent deposits, essential one-off spending (e.g. for missing appliances or basic furniture). Debt management is a strategy of day-to-day survival:

> Well, I usually work it monthly to when I get my Carer's Allowance and my Child Tax Credit all goes in, which then that'll pay the [payday loan company]. Then I take out a smaller [payday loan company] to get me through that week and gradually break it down 'til it's all paid, do you know what I mean?
> (Smith et al. 2014 p.44)

Hulse and Saugere (2008 p.33) concluded that experiences of emotional, verbal, mental, physical and sexual abuse in early or adult life create long lasting insecurities of self:

> Lacking in a secure base within oneself led to low self-esteem, to lack of confidence in their abilities to achieve in the world, to lack in goals for themselves, and to escaping from their problems through substance abuse.

These multiple life anxieties create complex linkages between housing and health. For instance, tenure insecurity and the struggle to pay the rent worsened or generated health issues such as depression, anxiety, psychiatric disorders, substance addiction or a loss of self-worth. Remote/stigmatised location does not only disconnect low-income people from job markets but also from health and other support services (Smith et al. 2014; Tually et al. 2011). Even in countries with free access to the health system and relatively more generous rent support, e.g. the UK, illness creates precarity due to the lack of (full-pay) sick-leave:

> David was diagnosed with cancer and has been in hospital and has had to take time off work to recover from an operation. His job does not entitle him to any sick leave and he has had to use his annual leave to take time off for the operation. He is still struggling with the high cost of his rent; he has been unable to find cheaper private rented accommodation (Smith et al. 2014 p.40)

Across reviewed studies, low-income people strongly emphasised the crucial role of secure housing as a base to rebuild their lives:

> Good housing helps. There's less to worry about, so you can put more of your resources into solving other problems… If you have a good base you can handle other problems as they arise (Tually et al. 2011 p.56)

Secure housing was even more important for vulnerable people, such as those affected by disability (Barratt et al. 2015; Tually et al. 2011) or substance abuse (Bessant 2004) but also for families with children and older people (Smith et al. 2014). However, low-income renters were least likely to secure good accommodation, a theme densely substantiated across studies and sampled countries. We will thus focus here on a limited number of key aspects of housing precarity besides those discussed previously (e.g. place-disadvantage): poor housing quality, the difficulties of relocation, and tenants' need for support. We will return to some of these themes and discuss others in following subsections.

We wish to acknowledge that there was some evidence of positive housing experiences for low-income tenants, but they seemed linked to low expectations reflecting actual constraints and even poorer prior experiences. We exemplify this point with the perceived 'security' of an insecure PRS tenancy when compared to renting informally (or sofa-surfing):

> I think living in a flat where you're named tenants and there's some level of stability because there's a contract is generally good for mental health… but even though I feel settled now, it's really not my decision if I stay there. It's whether or not my landlord wants to continue renting to me, basically (Clara, 25, in Soaita and McKee 2019)

Being a 'named tenant', i.e. having an official address, facilitates access to welfare and medical support, which Clara needed. We showed earlier that some tenants in marginal housing contented themselves with the natural beauty of a caravan park's location, or a slightly bigger room in a rooming house; refugees were content with conditions considered humble by national residents, e.g. by *simply having a roof over one's head, having family close by, and the prospect of a stable future* (Durst 2014; Fozdar and Hartley 2014 p.169).

Nonetheless, low-income tenants' expressions of satisfaction tended to be ambiguous in that they were followed by detailed descriptions of poor, unsafe housing. Moreover, Smith et al.'s (2014) longitudinal study in the UK showed that low-income tenants' levels of housing satisfaction tended to decrease over time with the discovery of initially undetected or worsening faults and landlords' reluctance to fix them. Of their 171 participants who were assisted in escaping homelessness by finding a suitable PRS tenancy, two thirds were satisfied at the start at the project and invested in home-making, if only by deep cleaning. However, 19 months later, only one third were still satisfied with their homes, the remaining feeling trapped *'in the reality of living in accommodation at the bottom-end of the sector'* (p.53). Exceptionally, some areas area-pockets or shared houses felt unsafe – more so for disabled tenants:

> the stress […] because, you know, where there might be druggies, they might turn, bang on your door, start on you for no apparent reason, that kind of thing. […] I was worrying every day, you know (Richard, shared house, in Barratt et al. 2015 p.110)

> [It's] important to have some security system for houses for people [with a disability] living alone, a button for security should be part of the housing, part of the package of support. For a period of time I felt very scared, it affected my wellbeing (Tually et al. 2011 p.46)

Perceptions of unsafe neighbourhoods or houses were more strongly evidenced in the US and Australia (DeLuca et al. 2013; Goodman et al. 2013) than in the other four countries. However, a lack of space and privacy were commonly experienced by low-income private tenants across all reviewed studies; this was particularly problematic for families with children and sharers. Descriptions of poor property conditions abounded. For instance, Soaita and McKee (2019 p.153) note:

> All our participants gave in-depth accounts of their living with broken furniture and faulty appliances; defective water, gas or electric installations; broken boilers and white goods; mice and wasp infestation; cold, damp and draft; shabby doors and rotten/duct-taped windows, past or present. They highlighted health and safety concerns and told us how these make them feel, resembling experiences of inhabiting the 'uninhabitable'

Likewise, Smith et al. (2014 p.20-21) note that every property had a condition issue, and some were extremely severe, including *'walls running with water or damp with moisture, ceilings caving under the weight of excess water and/or damp and entire walls/ceilings or rooms covered in damp and mould'*; *'a broken boiler, leaving participants without heating or hot water for days or weeks at a time'*; *'Rodent and insect infestations were also frequently reported – most commonly cockroaches and mice, with some examples of rats. These ranged from seeing a mouse once a day to infestations that made the property uninhabitable'*. Despite poor quality housing, rents plus Council Tax could take *'up to 90%'* of the household income of a single person on benefits in the UK (Smith et al. 2014 p.41).

While the above quotes come from the UK, similar testimonies were voiced in Australia (e.g. Hulse and Saugeres 2008), Canada (e.g. Mifflin and Wilton 2005), New Zealand (e.g. Teariki 2017) and the US (e.g. Huq and Harwood 2019). These studies and others (Chisholm et al. 2018) show that low-income tenants are more likely to refrain from asking landlords for repairs and more likely to stay put. This should not be surprising given that asking for repairs may cause eviction, even illegal eviction in Ireland's regulated PRS market (Moore and Dunning 2017); relocation is expensive; cheap property hard to find; discrimination against rent-supported tenants is ubiquitous; and low levels of rent-support means that prospective tenants remain trapped at the lower end of the PRS (DeLuca et al. 2013):

> I feel that I'm stuck here. I can't move because there's no houses around. I wish that I can, I wanted to move maybe 6 months ago, last year thinking I'll find a house, but no. There's not much choice. There could be if they were less expensive and if landlords would accept social welfare, but there's two issues (mother on benefits in Moore and Dunning 2017 p.25).

While tenants may 'accept' poor housing conditions (for lower rents), rent increases may trigger immediate relocation. But relocating is stressful, expensive and requires complex logistics; low-income tenants, including those with rent and other welfare support, felt the need for institutional support with this:

> You're constantly digging, you're constantly on the phone, you're constantly driving around. […] So you have to really keep up. You have to be like on this with it. Constantly (DeLuca et al. 2013 p.280)

> They were really supportive. [Agency] helped me with getting the Community Care Grant and the lady that I dealt with, she was there from the moment I put in my application right up to probably just after I sorted out my Community Care Grant. She done everything in the middle. She helped me sort out the bills and everything, you know, so, yeah (Smith et al. 2014 p.46)

While support from family/friends was found (e.g. emergency shelter, food, small sums of money), this made a significant change in peoples' lives for the short- but not long-term:

> Nana will do me a bit of food in and, like buy bits and bobs, you know, so it helps me out, and I'm not skinning myself straight away. But, like if I need electric and stuff, I know that I can just text my nana and she will just borrow it me until I get paid, so it's not quite, it's not that bad (Smith et al. 2014 p.50)

Across the reviewed studies, authors call for higher levels of state support, including higher rent subsidies, longer notice of eviction, support for resolving tenant/landlord disputes, expansion of anti-discrimination laws to this housing sector, longer and more flexible tenancies and, more rarely, some forms of rent control so that vulnerable people can make a home in the PRS. Meanwhile, they note the impact of the unfolding of further PRS deregulation – except in Ireland and Scotland, which increased tenant-protective legislation – and additional welfare cuts. Not surprisingly, the reviewed studies (e.g. Crawford and McKee 2018; Murdie 2003; Ward 2015) argued that for many low-income private tenants the ideal housing option is a social tenancy, whether they lived in Australia, Canada, UK:

> [I] prefer dealing with Housing SA rather than private rental, I'm able to negotiate debt with them, I feel more secure, as I can live there forever. It's affordable… I could never afford private rental now, particularly if I wanted to eat. I can't put food second again, have put food second before [because of limited finances] and ended up in hospital… back on path to depression, anxiety. I'm very grateful for Housing SA (Tually et al. 2011 p.37)

3.2.2 Middle-income renters

While concerns for low-income households dominate the reviewed literature, only six publications examined the experiences of those more affluent (cumulating 123 participants) while another 10 included middle- and even higher-income participants.[11] To note, many of these middle-income participants were aged below 35.

Looking at long-term renters' experiences in Sidney and Melbourne, Morris et al. (2017) and Hulse et al. (2019) found that three quarters of participants were content with their housing, particularly those of middle/high income; they were able to exercise choice regarding their house/neighbourhood characteristics in accordance to their preferred lifestyle. While social pressure for buying was recognised, these middle-income participants prioritised lifestyle and area over tenure, at least in the short to medium term:

> So I thought rather than put money into a house… I would invest it and I could travel and go to concerts and live the life I wanted to lead, so that's basically what I did and I'm still renting (Morris et al. 2017 p.663)

The authors understood these consumption strategies as 'constructive coping' that is an ability *"to make a home and belong to a neighbourhood, notwithstanding urban restructuring and some of the institutional dimensions of a lightly regulated PRS"* (Hulse et al. 2019 p.183). While some long-term renters embrace ideas of flexibility, tenure insecurity created stress for many middle-income households, particularly those who had experienced several landlord-instigated moves and those with children (see section 3.2.7 for the latter group):

> It is stressful. My blood pressure goes through the roof and doesn't really come down until I find out that I've got somewhere else to live… In that sense it [private renting] has affected my health (Morris et al. 2017 p.663)

Similar findings were reported for the UK (e.g. Hoolachan et al. 2017). Coming from across the reviewed studies albeit in a rather patchy manner, is the importance of other forms of capital besides economic. Particularly social and symbolic capital, with which middle-income renters are privileged, can make a difference. For instance, Soaita and McKee (2019) report on middle-income tenants being able to rent good-quality homes at below-market rent via their family and peer networks. Supportive and economically privileged social networks means that the risks associated with unexpected landlord-instigated moves can be offset by living with peers or family (e.g. Kenyon and Heath 2001). The power of symbolic capital in terms of presentation of self during tenancy application or requests for repairs also privileges affluent tenants, helping them to find and inhabit better rental units (e.g. Short et al. 2006).

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[11] Middle-income: New Zealand (Clark et al. 2017), UK (Heath 2004; Heath and Kenyon 2001; Kenyon and Heath 2001; Maalsen 2018), UK and US (Scanlon 2015). Mixed-income: Australia (Hulse et al. 2019; Morris et al. 2017), Canada (Murdie 2003), UK (Crawfort and McKee 2018; Datta 2008; Gray and McAnulty 2008; Hoolachan et al. 2017; McKee et al. 2017), US (Hadjiyanni 2009), cross-country (Chisholm et al. 2018).

Given the generational aspect in the epochal changes of the economy (Crawford and McKee 2018), the middle-income group of 'marginal professionals' (e.g. teachers, interior designers) increasingly fail to achieve or must defer their social aspirations for homeownership. This results in growing disappointment to which policy must respond by making homeownership more accessible and the PRS more secure. But family support clearly reinforces social inequalities since families are unequal in their economic capabilities:

It's always nice to think your parents will help you, but you can't make them or expect them to. My parents have saved me a lot for a deposit… I'm bloody lucky! Whereas my partner––his mum cannot afford to help him in any way (female, under 25, in McKee et al. 2017b).

The intersection between age and class has been explored through the lens of inter-generational transfers (e.g. Rowlingson et al. 2017; Searle 2018). This scholarship has evidenced that middle-income renters from a middle-class background received substantial financial gifts, including full-rent payment and/or home-purchase deposits, making the experience of renting shorter, less stressful or indeed an enjoyable period of freedom.

3.2.3 Younger renters

There is a strong, mainly UK academic interest in the housing experiences of (non-student) young renters (19 articles, with 16 being UK-based)[12] and a growing awareness regarding their varied socioeconomic circumstances, hence of their different chances to find suitable housing. Earlier studies focused on the new 'culture of sharing' for young, relatively affluent professionals in the UK (Heath 2004; Heath and Kenyon 2001; Kenyon and Heath 2001) whereas more recent studies focus on the experiences of the least affluent (Petrova 2018; Soaita and McKee 2019) and the very vulnerable (Lister 2006; Tuffin and Clark 2016).

Our review found that young people are more likely to share because they want to. Across three papers, Sue Health and colleagues develop the idea of 'lifestyle communities' of sharing as a form of sociability in young adulthood. They acknowledged that, to some degree, the dominant *'narratives of choice'* of their relatively affluent participants *'were mobilized defensively, as a way of making sense of constraint and allowing the respondent to feel more in control of their lives'* (Kenyon and Heath 2001). However, by sharing, these participants were successful in accessing good quality homes in desirable neighbourhoods:

Jane and Simon, for example, a pay clerk from Southampton and a trainee architect who had moved to the city for work (neither of them earning excessively high salaries), were each paying £350 a month, twice the rent paid by many of the respondents, to live in a two-bedroom waterfront apartment in one of the city's most prestigious residential quarters. Their close proximity to a complex of bars, restaurants, night clubs and cinemas was important both to their chosen lifestyle and to their joint friendship (Kenyon and Heath 2001 p.627)

The sociability of sharing with like-minded people (e.g. showing commitment to socialist politics, vegan lifestyle, ecological agenda or meditation practices) was not only valued but these affluent renters were often able to exercise agency in choosing their housemates:

at the other house that I went to you just looked round the room and you sat and had a cup of tea, whereas you were actually asking questions trying to find out things about me in that sense… Like, for example, what my interests were and about my job and obviously [to] try and find out if I would fit into the household (Kim, in Heath 2004 p.167)

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[12] Irland (Moore and Dunning 2017), New Zealand (Clark et al. 2017; Tuffin and Clark 2016), UK (Barratt and Green 2017; Barratt et al. 2015; Bennett 2011; Ginn 2010; Green and McCarthy 2015; Heath 2004; Heath and Kenyon 2001; Hoolachan et al. 2017; Kenyon and Heath 2001; Lister 2004a; 2004b; 2006; McKee et al. 2017a; McKee et al. 2017b; Petrova 2018; Soaita and McKee 2019).

Tuffin and Clark (2016) observed that the process of selection was rooted in *'the importance of flatmates making a contribution to flat life rather than being an emotional drain and legally or economically compromising the safety and harmony of living with others'*. However, this 'required discrimination' produces actual discrimination with rigid preferences for age-similar and ethnicity-similar housemates and discriminatory rejection of those stereotyped as mentally ill (seen as 'childlike', 'irresponsible', 'dangerous') or 'undesirable' (e.g. substance abuse, the unemployed, disabled):

> this may sound selfish? but in my experience those who have been between jobs aren't very happy with their lives and I don't want, don't want to bring in someone who's depressed all the time and really struggling with themselves and bringing in a whole lot of emotional baggage (Mary, in Tuffin and Clark 2016 p.110)

Unexplained rejection, however, may result in stress and loss of self-worth:

> You have to go through this process all the time, of being interviewed by people. And if you aren't exactly what someone's looking for, then it becomes quite a tiring process. And you sort of internalise that feeling, that maybe there's something wrong with you (Samuel, 28, in Soaita and McKee 2019 p.154).

Research into the internal dynamics of shared households, indicates contradictory patterns, e.g. preferences for renting with friends in the UK but not necessarily in New Zealand where living with strangers is at least equally valued; singletons prefer to avoid sharing with couples given power imbalances in decision-making and house chores; and lodging seems least preferred, unless the landlord is a good friend.

At the opposite end of economic spectrum, there is less choice in selecting housemates or achieving good housing standards by sharing. Sharing here is the only choice (e.g. Barratt and Green 2017). The general image is one of stress and insecurity, with risks to mental health or even to one's life as the second quote below reports:

> 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 (Gavin, in Barratt and Green 2017 p.112)

His recent history was one of a "series of unfortunate events" that had left him feeling desperate. Four months ago his flatmate stole money from him, which meant that he was unable to repay several loans. His debtors had started to threaten him and he had been forced to move to a different city and leave his job. He had become socially isolated [...] he had been awaiting a cheque for housing benefit. However, this had not arrived, and he described this as "the last straw." He reported feelings of hopelessness and thoughts of "what's the point?" (male, 24, in Ginn 2010)

In a study of supported sharing solution for single people in housing need across eight case-studies of different housing markets throughout England, Green and McCarthy (2015) noted that appropriate matches were critical to ensure that sharing was successful for low-income just as for middle-income sharers (see also Barratt et al. 2015). In terms of housing quality, low-income young peoples' experiences do not differ from the broader low-income group. Issues of lack of space (having a shared living-room seems a luxury), faulty appliances, pest infestation, mould, draughts, cold, and disrepair were common experiences. In Lister's (2006) words, these young, low-income people faced not just awful but unlawful conditions; they were also least likely to complain (see also Chisholm et al. 2018):

> All our electricity sockets are very out of date and don't look like they've been rewired or checked for a few years in the kitchen here and that's obviously very dangerous… In fact, the washing machine is hired and when the bloke came to fit it he said they were death traps (male, 24, in Lister 2006 p.149)

> There's nothing more miserable than not having any heating and not being able to sort out the situation because you're being ignored and fobbed off and just feeling like you're constantly battling (female, 20 in Lister 2006 p.152)

While some scholars (e.g. Heath 2004; Maalsen 2018) argue we have witnessed a cultural shift towards sharing, this is contradicted by many studies (e.g. Hoolachan et al. 2017; McKee et al. 2017b) which show that young renters imagine their housing careers from student to a series of non-student shared housing further on to self-contained rented accommodation, and finally to 'setting down', preferably in the more stable tenures of homeownership or social housing. Yet, progress is slow, if at all:

> Yes, this is not the worst house that I have lived in… but to be honest, I had higher hopes. I thought that after university, I will not have to share a house, but live on my own… as you can see I still live with flatmates and moreover the house is not great… cold, damp… you name it… sometimes, I feel like I'm stuck in a situation that I can't do anything about (Cary, 26, in Petrova 2018 p.26)

While PRS flexibility is needed for young people across the income spectrum, the insecurity of tenure is unwelcome. In other words, more control over decisions to relocate is required in order to negotiate job-market demands, benefits from existing local social networks, or desired family formation:

> How are you supposed to meet anyone and actually form this wonderful [family] life, if you are always moving from place to place? […] you're expected to up and move all the time and shift from place to place…It is just insane! (Mhairi, 27, in Hoolachan et al. 2017 p.73)

The review provides strong evidence (Kenyon and Heath 2001; Soaita and McKee 2019) that young renters' housing experiences are increasingly polarised by their (and their families') socioeconomic characteristics. While geographers emphasise the differences that local markets may make (Hoolachan et al. 2017; McKee et al. 2017b; Moore and Dunning 2017), the literature reviewed is unable to substantiate this claim beyond Morris et al.'s (2017) evidence of a triple association between the desirability of housing and neighbourhoods, rent levels and tenants' resources. Nonetheless, affordability problems remain higher for low-rent, low-income, poor housing conditions than for high-rent, high-income, good housing conditions. Overall, we note that the alignment between young peoples' experiences and their economic resources means that economic rather than demographic factors, such as age, are critical to understanding the offer that PRS makes:

> The big thing I realise, actually, I think you need to be very rich in the first place to be able to rent in a way that's good for you (Salena, 21, in Soaita and McKee 2019 p.155)

3.2.4 Older renters

Our searches identified 11 studies focusing on older people experiences, one from New Zealand (Bates et al. 2019), two from the UK (Izuhara and Heywood 2003; Wright 2004) and eight from Australia (dominated by Alan Morris and his colleagues).[13] Overall 189 older renters were interviewed with the age-group being operationalized as over 55, 60 or 65. Another six publications included older participants in samples ranging from 'young' to 'old'[14].

Across these studies, one key concern related to what causes people to be in the PRS in old age. One broad route was a 'lifetime of inequality' (Izuhara and Heywood 2003) resulting in structural poverty from a lifetime of precarious employment (Bates et al. 2019):

> I've never had enough money to buy a house… I would have liked to have owned my own housing naturally, but I've never been able to save up enough money… I've always been sort of battling and struggling. I couldn't get any education at all because Mum was on her own and she was struggling so 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… (Tony, 74, in Morris 2013 p.52)

[13] Gabriel et al. 2015; Morris 2009a; 2009b; 2012; 2013; 2016; 2018; Morris et al. 2017; Morris et al. 2005.

[14] Australia (Hulse and Saugeres 2008; Tually et al. 2011), UK (Barratt and Green 2017; Barratt et al. 2015; Smith et al. 2014), US (Fields 2017).

Another broad causal route for renting in old age was shaped by unexpected life events, such as illness, motherhood, or divorce (Bates et al. 2019), with the two routes interacting in many ways. For instance, women's housing careers were influenced by employment and family careers; older-cohort women were more likely to have experienced lower pay than men and to have taken time out of the labour market to care for children or parents, which contributed to financial insecurity in old-age. Some male respondents had experienced a working life characterised by mobility, insecurity and low-pay, resulting in old-age poverty. Single men tied to or leaving institutionalised accommodation, such as in the army or prison, had few options but to rent privately. Divorce from or death of a partner can have long-term dramatic financial consequences, creating particularly negative synergies for women:

> I was married and we bought a house, and unfortunately that marriage didn't last… I think we'd only had it [the house] about five years and we lost it. Financially, [after the divorce] it wasn't viable for me to keep it, so we had to sell it. The money received from that wasn't enough for me to go and buy another place because I wasn't working… I was in my forties, I wasn't educated… I couldn't get full-time work… I left school at fourteen and… I wasn't really skilled to demand a decent wage (Sarah, 68, in Morris 2013 p.54)

Renting in the traditional PRS (and not in a care home or supported accommodation) as a positive choice for old age was exceptional (Bates et al. 2019; Izuhara and Heywood 2003):

> I wanted security and peace of mind with no need to worry about maintenance. I'm not married, so have no children to leave the property to (Izuhara and Heywood 2003 p.215).

For this demographic group, the insecurity of the tenure and the psychological impacts of related stress were more problematic than for any other group. Morris (2009a) and Bates et al. (2019) found that a great majority of their participants dreaded the prospect of moving:

> When asked what she would do if the house was indeed sold, she tearfully responded, "I don't know. I don't know. I really don't know. I don't know (Judith, in Morris 2016 p.495)

> The insecurity of renting is not compatible with the nature of getting older… I'm not in a position to move, nothing is getting easier… Moving is expensive… A long-term lease would be much better (Bates et al. 2019 p.16)

Morris (2018) and others (e.g. Hulse and Saugeres 2008) also show the profound impact that transferring to a secure social tenancy has on wellbeing:

> …well, I sat down and cried. I literally sat down and cried, because I felt like, well, at least I have the protection of the Department of Housing whereas before I didn't have any of that. I had no protection whatsoever... so consequently I couldn't see any future at all until I got word from Housing (the government housing authority) that I have got somewhere (Gabrielle, 76, in Morris 2018 p.88).

Conditions for older PRS renters seem diverse but commonly unsatisfactory. A striking feature in the reviewed literature was the extremely poor conditions revealed at the bottom-end of the market:

> Well it's an old house that's been converted. Downstairs, what would have been four rooms is eight bedrooms. Upstairs, I'm not really sure of, but I'd say that that's probably ten rooms, maybe more and it's only partitioned... The furniture is substandard. There's gaps in the floorboards. There's gaps in the walls... It's exceedingly miserable and bloody cold, especially now that winter is coming on. But that seems to be the standard (Dan, in Morris 2009a p.703)

Some studies (Goodman et al. 2013; Izuhara and Heywood 2003) suggest that the 'awful' conditions at the bottom-end of the market, especially for single men, represent a trade-off for landlords tolerating chaotic lifestyles (e.g. heavy drinking). Bates et al. (2019) revealed widespread use of makeshift dwellings in the highly-pressured housing market of the island suburb of Auckland, New Zealand: one tenant lived permanently in a dilapidated house-bus, once owned but then sold to and rented from a friend. There were many other examples of use of unconventional dwellings (e.g. cars, shipping containers, trailers), typically following an unexpected eviction. Such housing conditions expand the 'marginal' housing described in the section 3.1.1. Poor living conditions exacerbated health problems, particularly for old people (Hulse and Saugeres 2008, but also for children e.g. Teariki 2017); for instance, Wright (2004) attributes poor quality, hard to heat housing as contributing to excess winter-deaths amongst older people in the UK.

Such extremely poor housing conditions of many older renters – especially of those who experienced a lifetime of poverty, insecurity and low incomes – are linked to people having few additional financial resources and social networks to draw on when they face a housing crisis. Alan Morris's work on older renters' financial insecurity in Australia demands policy attention. State pensions are small and while in social housing rents are adjusted not to exceed 25% of income, rent support for PRS accommodation is flat and small, barely allowing access to rooming houses (with rents still taking more than 40% on their income). He gives evidence on the plight that many older tenants endure:

You know, well fruit is a luxury. You don't get much opportunity to buy fruit and you know a lot of vegetables. I like tuna, tinned tuna. I sort of get that. And then there's noodles and mince and sausages and bread. Perhaps the odd biscuit if they're on special… I might have fruit maybe once a month or once every couple of months, because you can't afford to go out and pay 80¢ or 90¢ for an apple (Judith, in Morris 2016 p.497)

Financial stress makes it hard to participate in or maintain social networks, whose support may be critical for older peoples' health and wellbeing:

There's quite an active social club at the church for over 55s, but I can't go to any of those…Sometimes I think it would be quite nice to go… And they might have an afternoon at someone's home, and you're asked to bring a plate. You see, I couldn't afford to do that (Beth, 72, in Morris 2012 p.50)

I'm getting $661 a fortnight and my rent is $660 so if it wasn't for friends you know….Stress is gone beyond a joke (Nigel, in Morris et al. 2017 p.662)

The consequences of such extreme and constant stress on mental health are revealed at various points in the reviewed literature:

I usually ring Lifeline (a counselling service) when I feel that I want to commit suicide…. At the moment I'm a burden on everybody that's why I think when people get to 65 and they're on an age pension [and in private renting] they should be allowed to take their own life if they want to (Elsie, 72, in Morris 2018 p.85)

Across studies, authors argued that policy should remedy these hardships while sadly noting the little political attention received by this overlooked demographic group.

3.2.5 Migrants and refugees

While there is a large literature on migration, Teariki (2017) argue that few studies focus on migrants' housing experiences. We identified only eight relevant papers,[15] totalling over 270 participants and covering all our countries of interest (other studies included migrants in their sample, e.g. Durst 2014). They suffice to exemplify the great diversity of migrants' housing experiences induced by their legal status (undocumented or legal migrants; refugees and asylum seekers), intentions for temporary or permanent settlement, time passed since arrival, race and ethnicity, labour-market position as well as country's specific contexts.

Fozdar and Hartley (2014) describe the 'typical' housing pathway of permanent migrants as first sharing with co-nationals as guests (fewer in a government provided house), then renting in the market a series of lets, usually moving to larger but still cheap housing that is closer to friends, family and other members of their communities; with a few being able to buy. Making use of social networks at arrival and after to access housing was evidenced for Jamaican, Polish and Somali migrants in Canada (Murdie 2003) as it was for Kiribati migrants in New Zealand (Teariki 2017) or Mexican migrants in the US (Durst 2014). Murdie (2003) found that Polish people were far more successful than others in moving upwards their housing careers, paying higher but still affordable rents while consuming more and better housing. Conversely, Somali and Jamaican people felt economically and/or racially discriminated against in the housing markets:[16]

> I learned that if you are on welfare nobody trusts you. People always think that you will steal something or you can do something wrong. But if you are working, they trust you […] people know that you are responsible (Somali, in Murdie 2003 p.190)

> I made a call in response to a sign, made an appointment to see the place. After arriving at the building I introduced myself to the superintendent as the person on the phone and he told me the apartment was already rented. I sent a white friend afterwards and they were shown the apartment and arrangements were made to rent the apartment to that person (Jamaican, in Murdie 2003 p.190)

For the UK, Leahy et al. (2018) raised important questions on the potential for migrant discrimination through the new provisions of the 2016 Immigration Act upon which landlords must check the immigration status of their tenants. Given penalties and legal complexities, it is expected that landlords will privilege renting to white Britons rather than migrants (or non-white Britons), and that low-income migrants will be pushed into the bottom-end of the PRS.

Relying on renting via ethnic networks may be a successful migrant strategy (Smith 2014), but may have unintended negative consequences. For instance, in a manner reminiscent of Rex and Moore's (1967) migrant communities, Stabrowski (2014) recount the formation of a Polish enclave in Greenpoint, Brooklyn during the 1980s and 1990s. By Polish migrants buying cheap, derelict property, redeveloping, taking Polish newcomers as lodgers and tenants, a vibrant ethnic community – as well as an ethnic rentier class – had been formed (which displaced the previously dominant Latinos). However, post-2005 state-led redevelopment meant that Polish people were particularly affected by displacement and, for those willing to stay put, also by a loss of community and the increasing harassment common in the unfolding of gentrification. Another example of unintended negative consequences of renting via ethnic social networks was identified by Teariki (2017): rather than taking the usual process of applying for rental properties, Kiribati migrants rented properties just vacated by co-nationals, which meant that landlords were able to eschew required property maintenance with negative effects on health.

Migrants seem more likely to accept poor housing conditions, at least in the short-term, for instance because some are still undocumented and fear deportation (Durst 2014); others are temporary workers wishing to reduce spending on rent and save for building or buying a home (Datta 2008; Smith 2014); while some may have faced even poorer

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[15] Six on economic migrants in Canada (Murdie 2003), Ireland (Smith 2014), New Zealand (Teariki 2017), UK (Datta 2008), US (Hadjiyanni 2009; Stabrowski 2014); one on refugees in Australia (Fozdar and Hartley 2014) and one on witness protection in the UK (Fyfe and McKay 2000).

[16] Other reasons for discrimination were was on the ground of large families and religion.

conditions in their home countries, being thus content with conditions seen as modest by national residents (Fozdar and Hartley 2014). Yet, with stable employment and a decision to stay for the long-term, dissatisfaction with poor conditions, particularly overcrowding, intensifies and migrants tend to become willing and able to spend more for better accommodation (Smith 2014).

Some authors (Datta 2008; Hadjiyanni 2009) focused particularly on migrant practices of homemaking. These are problematic for most renters, particularly for those on low-income (Soaita and McKee 2019), with tenure insecurity, inability to engage in space personalisation and advanced state of disrepair being the biggest deterrents. For migrants, however, creating a sense of home resemble the making of a sanctuary. Such a feeling can be instilled in the first instance by simply being away from physical violence (Fyfe and McKay 2000), belonging to an ethnic enclave (Durst 2014; Stabrowski 2014), or displaying a national flag or a religious icon (Hadjiyanni 2009). However, migrants resented the fact they were unable to engage more deeply in homemaking, such as painting the white walls of their rental units in *'the earthy colours, light brown, almond green, deep red and yellow'* preferred by Somali people for example (Hadjiyanni 2009 p.545).

Aspirations for homeownership are high in many ethnic groups, with homeownership seen as a route to personalise the home in a specific national style or to build it in the country of origin; but such aspirations are achieved by or directed to the next family generations:

> I just finished a room upstairs in what was the attic space. I plan to decorate it with more of a Latin-style décor and colours. I was inspired by stuff in New Mexico and Taos last year when I went to visit there. I brought back a whole box of ceramic tiles for the walls. I'll probably buy furniture in that style too (third-generation migrant, in Hadjiyanni 2009 p.545)

I always was like a nomad, I didn't have my own place, then I wanted to build some kind of house… I'm not sure what will be in future, and this house is not for me, it's more for my son (Michael, a Polish migrant living with his family in London while building a home back in Poland, in Datta 2008 p.528)

Overall, there is agreement that while most migrants *"face the same problems as many other low-income households, they are doubly disadvantaged through a lack of knowledge of the language, customs and strategies to access housing"* (Fozdar and Hartley 2014 p.153). Studies on affluent migrant renters were not identified by our searches but Smith (2014 p.130) note that her tertiary-educated, recently-arrived Polish migrants in Dublin were career-focused, ambitious to improve their economic status and liked *'the idea of keeping things loose, open and fancied themselves as adaptable, flexible and pioneers of post-enlargement life'*.

3.2.6 Students

While there is a large literature on neighbourhood change through studentification, few articles look at students' own renting experiences. In our sample, five articles[17] focused exclusively on students, totalling 247 private renters, while others included students among other groups (e.g. Clark et al. 2017; Heath 2004; Lister 2004b; Petrova 2018). These studies suffice to exemplify the great diversity of the student population and their experiences, a factor largely hidden in studentification studies, which tends to position students as a bloc.

Articles indicate that students' experiences vary by form of housing, i.e. purpose-built student accommodation (PBSA) and the traditional PRS; and by students' academic profiles (under- or postgraduate, domestic or international). For instance, Fincher and Shaw (2009) found that in Australia international students prefer PBSA – promoted in international recruitment – for being a secure and much easier option to access from afar than a tenancy in an

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[17] Australia (Fincher and Shaw 2009, Ruming and Dowling 2017), UK (Holton 2016, Hubbard 2009, Huston et al. 2015).

unknown PRS. But this results in spatial segregation because domestic students prefer the traditional and much cheaper PRS accommodation, which also offers larger rooms. These separate living arrangements disrupt some international students' desire to engage with their domestic peers as part of the experience of studying abroad. However, there was also evidence of self-segregation:

> Local students tend to stick with local students and international ones with international ones. It's hard to make conversation... perspectives are very different... it's hard to keep the conversation going
> (Fincher and Shaw 2009 p.1897).

Huston and Jadevicus (2015) emphasise the many barriers facing international students in navigating the system, which required onerous paperwork, high deposits and other fees, and sometimes a domestic guarantor. However, domestic students may also face discrimination outside the student-targeted PRS subsector, for they are seen by the local, more stable population as being noisy and environmentally uncaring residents (Smith 2008).

In terms of satisfaction with housing, there tends to be an assumption that students are happy to accept poor-quality accommodation, a fact perhaps not disconnected from their low expectations from this PRS subsector:

> Our old house seemed fine, but compared with this, well, it was disgusting' (Hubbard 2009 p.1918)

Hubbard (2019) found that the majority of the 105 students interviewed – of whom 70 were in shared housing – were satisfied with their accommodation. He suggested that the enjoyment of the freedom of living away from parental/institutional surveillance may have trumped their objective evaluation of housing quality. However, most of his participants had a relatively affluent background, receiving generous parental support, which helped them avoid the precarities of the lower-end of this PRS – as experienced by e.g. Petrova's (2018) or Lister's (2006) less affluent student participants. Many of his Loughborough students enjoyed living in houses with rooms that were spacious and clean, had good appliances and a 'family', 'homely' feel. Nonetheless, complaints about landlords (or their agents) being unresponsive to requests for repairs were common-place:

> we've had leaking taps since the summer and the cupboard below the sink is now full of water
> (Hubbard 2009 p.1916)

For those less fortunate, experiences of poor-quality accommodation were common. Several studies (Huston et al. 2015; Petrova 2018; Ruming and Dowling 2017) position PhD and mature students as a distinct subgroup at severe risk of housing stress. They are typically on low-income, are older, and may have a family with them. While 15 PhD students in Ruming and Dowling's study (2017) were homebuyers – which show again that students are not an uniform group – the other 15 were renting, finding the PRS very expensive:

> I need to spend almost all of my scholarship funds for only housing. [It's] really frustrating…the cost of housing is too much here, it is so high (Ruming and Dowling 2017 p.815)

In fact, comparing three youth groups – students, benefit claimants and fully-employed – Lister (2004b p.322) concludes that in the UK *"there was little evidence to suggest that differential status between the types of young people had an impact on their experience of living in the sector, other than the constraining effect of lack of financial resources upon housing benefit claimants' abilities to move"*. Our review supports this statement, hence we will give just one example of 'awful' conditions – but all those described previously apply:

> we ended up with water pouring out of the light fittings downstairs in the hallway because there was something wrong with the shower, which was dangerous obviously because water and electric don't mix. I mean the light blew downstairs and we didn't have any lights and we had saucepans underneath it to catch it because it was horrible and the carpet was starting to smell. It was a bit of a nightmare
> (male, 20, in Lister 2006 p.148)

Students acknowledged the PRS role in the transition to adulthood and independent living in terms of acquiring skills and responsibility for managing bills and dealing with landlords; and that living in the traditional PRS made them feel more 'grown up' (Hubbard 2009). For some it was an escape from the over-intense socialising experienced in halls, and for those sharing, an opportunity to learn new social skills. Holton (2016) examined how sharing boundaries and practices were negotiated in relation to the different expectations that students bring from their parental homes and argued that these are important skills to take forward to adult life.

There is evidence that students of more affluent background can better negotiate a shared life than those more disadvantaged, not least because they have larger, better provided communal spaces, can afford more generous consumption, and can ask for parental support (Chisholm et al. 2018). Conversely, Petrova (2018) evidenced that energy poverty makes sharing tricky for disadvantaged students:

> I don't feel comfortable in this house. It's not only that we need to live in cold rooms just to save on bills, we also need to take account of how often we use the oven, when to take a shower, for how long
> (Susie, 21, p.24)

> During the first semester I definitely spend more time at Uni and the library. It's just freezing at home during the day. We decided to heat the house only between 6 and 8pm and keep the costs for gas low.
> (Tom, 19, p.25)

In-house sociability is also weakened in HMOs lacking a living-room and having very small kitchens and rooms (Soaita and McKee 2019). To reduce costs, some PhD international students with families shared with a household of the same background; while this helps provide support for other family members, it may make the housing overcrowded, exacerbating their marginalised status in the housing market (Ruming and Dowling 2017).

Insecurity of tenure does not feature as an issue for most students as it does for other groups. They typically get a contract that covers an academic year and this suits their mobile lifestyle, with the likely exception of PhD and some international students. Huston and Jadevicus (2015) suggested, however, that university PBSA is sometimes not suitable as it was unavailable out of term time. Students' experiences are clearly shaped by local market conditions, particularly the local balance between PBSA and affordable shared or self-contained housing, but the small size of the reviewed literature disallows further comment.

3.2.7 Households with children

Only one article focused explicitly on the renting experiences of households with children (Scanlon 2015) but others reported on this topic[18]. Comparing family with children in New York and London (and Berlin, which is outside of our focus), Scanlon (2015) found that their middle-income participants were relatively content with their housing, although preferences for buying were common (also in Crawford and McKee 2018; Hulse et al. 2019). Participants traded off location with tenure, prioritising renting good homes in desirable neighbourhoods, offering good schools and facilities (e.g. parks, green space, and kindergartens) rather than buying in less desirable locations. Houses with gardens were still considered more suitable for raising children than flats. Similar findings were reported by other studies (Hoolachan et al. 2017; Hulse et al. 2019).

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[18] Australia (Bessant 2004; Fozdar and Hartley 2014; Hulse et al. 2019; Morris et al. 2017), Ireland (Moore and Dunning 2017), New Zealand (Teariki 2017), UK (Bennett 2011; Crawford and McKee 2018; Hoolachan et al 2017; McKee et al. 2017; Smith et al. 2014), US (DeLuca et al. 2013; Durst 2014).

There seems to be consensus that tenure insecurity and fear of eviction were particularly difficult for this demographic group since school choice – but also social networks – were prioritised:

> Well right, we've got this lovely school just around the corner where we are now but if we have to move are we going to be able to be within distance… to keep him there and I didn't want to move him so that was a massive problem. And it [the lack of security] is something, a cloud that's there always… (a high-income participant in Morris et al. 2017 p.665)

Tenure insecurity also affects children's wellbeing, particularly in low-income households:

> And the main thing is for the children. Like growing up you'd like to be able to have them in one home, you know, especially the little one. She doesn't understand the concept of renting. She thinks it's her house and she sees the [For Sale] sign going up and… she just asks a million questions, 'What's going on?'… She doesn't like it… Like she's six, she says this is her home. (low-income participant in Morris et al. 2017 p.662)

Nevertheless, middle-income households were by far more successful in enjoying de-facto housing security than low-income households whose children experienced extremely disruptive schooling. For instance, DeLuca et al. (2013 p.283) report that repeated moving meant that *"Unfortunately, the boys all had to switch schools after this move, the ninth school change for her oldest son since first grade"*. Likewise, Smith et al. (2014 p.34) found that *"some children were not in school because the new local authority had been unable to find them a school place, and others were travelling long distances to attend their old schools, some with journeys of over an hour"*. One mother was still unable to find a school place 18 months after relocation; she witnessed her daughter's unhappiness and was worried of the long-lasting life disadvantage that missing school may have for her child:

> She cries when you drive past the school and see all the kids in the playground, like she wants to go. She'll be one of them kids that skips to school (Smith p.34)

While middle-income families secured good quality homes even in expensive locations, this was rarely the case for low-income families. Smith et al.'s (2014) study included 67 households with children in the UK (of whom 47 were lone parents). For these, rent-support levels were not enough to secure suitable space to accommodate their families:

> It's a box. Because, with it being so small we've had to buy [daughter 1] a camp bed, like just a small 3ft one and [daughter 2] is in [daughter 1]'s old cot bed and it's literally right next to the radiator, under the window, which is not ideal for a baby. […] There's probably just a tiny bit of space on the floor where she can just sit and play, but that's it. Not enough space (Smith et al. 2014 p.29).

> My daughter is 15, she's going to be 16 next year and my son is sleeping with her, he will not sleep with the older one, and three of them are sharing a bed. It's getting difficult for her, she's finding it very awkward […] if you see her room it's sort of like crowded, and she wants her own space and she was going through those mood swings, the way she was crying, tried to cut herself (Smith et al. 2014 p.31).

We mentioned that low-income (including migrant) households commonly suffer poor housing conditions, which put children's health at risk:

> Just my son, his chest is really bad… They're always developing colds. They're always ill. They're always sick. My little girl were never ill. But she's, well she been ill about 15 times in the last year (Smith et al. 2014 p.17)

Teariki (2017) reported similar concerns in New Zealand. However, households with children feel the need to prioritise home personalisation for the sake of their children, whether at a very modest level, as reported by Bennett (2011 p.978) – *"Louise's son, for example, had a Thomas the Tank Engine bed canopy which meant that at bedtime he was enshrouded in something familiar while living in a new place"* – or through substantial re-decoration (Soaita and McKee 2020). While this literature remains patchy it is important to mention that some people were dissuaded from having children while renting:

> I want to have children within next two years but no idea how I can afford the rent. My rent alone is £650 a month and statutory maternity pay is only around £450 a month, which is also taxed. How can I afford to keep a roof over my head, eat and look after a child?(McKee et al. 2017b p.328)

Given both the high costs of childcare and rents, it may be likely that households with children will rent for a long time, with their share in the PRS continuing to increase. There was also patchy evidence on landlords' and letting agents' reluctance (or open discrimination) to letting to families with children (e.g. Fozdar and Hartley 2014). While all groups discussed – young or old, poor or affluent – expressed a need for stronger tenure security and control over the relocation process, the case of families with children may help to raising the profile of PRS precarity on public and policy agendas.

3.2.8 Summary

- Low-income tenants are pushed to the bottom-end of the market by their lack of resources, suffering poor housing conditions (e.g. overcrowding, cold, disrepair, pest infestation) that negatively affect their wellbeing and health. Relocating to better housing is mostly unachievable for this group given the shortage of cheap, decent properties, low-levels of rent support, and permitted discrimination against welfare beneficiaries. The reviewed studies evidenced aspirations to social housing in all our sampled countries bar US.

- Middle-/higher-income renters are underrepresented in the reviewed studies, particularly higher-income, middle-aged professionals. However, there is evidence that this group is mostly satisfied with their housing conditions (even in expensive markets). Except for a few, tenure insecurity remains a concern, despite this group's higher volume of economic and social capital that cushions relocation.

- The 'young people' literature reviewed is strongly UK based. It shows growing awareness regarding young peoples' very different socioeconomic circumstances, to which their housing experiences align. Narratives of lifestyle choice and satisfaction dominate the views of the more affluent whereas the experiences of poor conditions by those least affluent do not differ from the broader low-income group. Social norms of family financial support seem more strongly directed to this group, which means that family background prompts inequalities in the duration and quality of renting.

- Renting in old age tends to reflect a lifetime of precarious employment and/or the experience of dramatic live events (e.g. illness, divorce, death of a partner). Hence, older renters suffer insecurities that often push them into poor housing conditions (sometimes extremely so), with detrimental effects on health. Tenure insecurity and aspirations to social housing are felt more keenly by this than by any other group.

- Migrants' housing experiences are extremely diverse, induced by their legal status, intentions for temporary or permanent stay, time passed since arrival, race and ethnicity, and employment. While most migrants face similar issues to many low-income households, they are doubly disadvantaged at arrival through a lack of knowledge of the language, customs and institutions to access housing. While the PRS offers migrants fast access to housing, many aspire to homeownership, which is valued for allowing home-making according to national cultures.

- For students, the PRS has an important role in providing the desired flexibility and making transition to adulthood and independent living, notwithstanding different preferences between national and international, undergraduate and more mature students. Students are more likely to share to enjoy sociability; and insecurity of tenure does not feature as an issue for students as it does for other groups. The housing conditions they experience are very diverse, as they align with their (and their family's) socioeconomic resources. There was evidence that the housing experiences of low-income students do not differ from those of any other low-income groups.

- Like young renters, households with children seem a particularly divergent group. Those of middle-income were more likely to trade off location with tenure, prioritising renting good homes in desirable neighbourhoods, offering good schools and facilities. Tenure insecurity is particularly worrying for this demographic group, but it particularly affected low-income households whose children experienced disastrous school disruption. Low-income families experienced poor-quality housing just as other low-income groups, but this puts children and teenagers at higher physical and psychological health risks. There is some evidence that families with children prioritise home personalisation for children's sense of security.

4. Conclusions

4.1 Unpacking the drivers of diversity regarding tenants' lived experience of housing

This report aimed to understand tenants' diverse housing experiences in countries with a lightly regulated PRS as reflected in the academic literature published since 2000. Based on the literature reviewed, we have unpacked the increasing diversity of the PRS and its implications to the lived experience of housing along two key interrelated dimensions: that of certain housing types or submarkets and broader geographies of differentiation; and that of tenants' characteristics. We now conclude by emphasising seven key points:

1. Housing in the PRS is far from homogenous, ranging from marginal to traditional housing, from shared to self-contained units. There is significant diversity *between* but also *within* these housing submarkets in terms of housing quality and related tenants' experiences, which is linked to broader spatial divisions and on-going processes of polarization (e.g. Atkinson 2015; Fields 2017), which **push low-income and vulnerable tenants into 'geographies of poverty'** (e.g. declining towns or cities' deprived neighbourhood and suburbs) and undesired, even unsafe sharing.

2. Regarding private **tenants' characteristics** that shaped their housing experiences, the reviewed literature discussed the following socioeconomic and demographic groups: low-income; middle-income; younger; older; migrants and refugees; students; households with children.

3. Across studies and all groups, we found, as expected, a strong **association between housing quality and tenants' economic resources**, which is mediated through the market mechanism of rent. This point is evidenced by the contrasting experiences of low- and middle-income renters and by differences *within* demographic groups, particularly those of young renters, students and households with children.

4. In relation to the above, we noted that much of the reviewed literature focused on low-income renters, presenting **few insights from more affluent renters**. Besides students and migrants, more affluent professionals who want (or are required) to have residential and geographical mobility are traditionally seen to benefit from PRS housing. We observed that some early 2000s studies celebrated flexibility, mobility and sharing to which PRS is well suited (e.g. Heath and Kenyon 2001) but many post-2010 studies emphasised young professionals' desires to settle down in stable tenures and have more control over their home (e.g. Hoolachan et al. 2017). Clearly these groups continue to coexist (Hulse et al 2019) and research on their housing experiences is desired.

5. While household income is the key determinant of the quality of accommodation, **other resources influence outcomes**. Self-confidence induces positive discrimination in accessing housing and a stronger voice in requiring repairs for middle-income renters (e.g. Chisholm et al. 2019). Likewise, social and family networks help middle-income tenants or tenants of a middle-class background to access better quality housing at below-market rents (e.g. Soaita and McKee 2019); and help migrants to negotiate access to housing in the unknown PRS of their countries of destination (e.g. Murdie 2003). There is evidence in the reviewed studies – which is supported by a broader scholarship on intergenerational transfer – that family support is unequally distributed with vulnerable and low-income tenants offered at most in-kind rather than financial support. But in-kind support is less likely to help private tenants accessing better housing, whether rented or owned.

6. **Extremely poor housing conditions at the lower end of the PRS** were common, experienced by all low-income households, whether young or old, students or migrants, or households with children. There is evidence that accepting poor housing conditions did not make housing affordable as rents still took more than 40% and even up to 90% of household income for many low-income tenants (e.g. Bates et al. 2019; Smith et al. 2014). While recourse to marginal housing (e.g. makeshift and unconventional dwellings, rooming houses and caravan

parks) seemed more common in Australia, Canada, New Zealand and the US, there was rich evidence on the poor housing conditions experienced by benefit claimants in the UK and the US. Poor housing conditions put tenants' physical and mental health and even their lives at risk, with children, older people and disabled individuals particularly vulnerable (e.g. Ginn 2010; Wright 2004).

7. While poor housing conditions and affordability problems are more commonly experienced by lower-income renters, issues with chronic **tenure insecurity cut across the socioeconomic and demographic spectrum**, except for students. Tenants' economic status mattered greatly in that low-income renters have fewer housing options, thus they face harsher competition, while being least likely to afford the added costs of relocation (e.g. Smith et al. 2014). Negotiating rent (and other welfare) support over relocation processes adds additional difficulties (e.g. DeLuca et al. 2013). We found that tenants' demographic characteristics matter to how tenure insecurity is perceived, and relocation managed. Fear of eviction causes the greatest anxiety for old people, but also create difficulties for migrants who may not yet be familiarised with the local renting market and its institutions as well as for households with children who need to negotiate school access and create a sense of a secure home.

4.2 The way forward: further research of relevance to policy-making

While we have found similar drivers that shape private tenants' housing experience across the sampled countries, there are also important differences in the structure of their housing (and welfare) systems, making policy recommendations unsuitable at this comparative scale. Hence, we highlight three recommendations for future research of relevance to policy-making (noting the caveat that our literature searches were systematic and extensive but not exhaustive, which means that some existing studies remained undiscovered):

1. Across the reviewed literature, we observed **important research gaps**, most notably on: marginal forms of housing in the UK and Ireland; the experiences of some groups, with older people, families with children, students, migrants and particularly disabled people being under-represented; and forms of tenant activism (better evidenced in the US studies) and mechanisms of discrimination, which appears to be relatively country specific. Some of these research gasps were recognised by other CaCHE studies, notably forms of tenant activism (Garnham and Rolfe 2019; Soaita and McKee 2019) and discrimination (Preece and Bimpson 2019; Preece et al. 2020).

2. It is important for research, policy and practice to **listen to the voice of tenants** and recognise that accommodating tenants' diverse circumstances, preferences and socioeconomic (and even physical) abilities – as evidenced throughout this review – requires them to have greater control over their housing. It is timely to revisit Somerville's (1998) convincing call for **empowering tenants through residence**, including in the PRS. Giving primacy to tenants' voices and experiences is essential in monitoring recent policy changes in Ireland and Scotland that have relevance elsewhere; and in recognising tenants' aspirations not only for homeownership (in all sampled countries) but also for social housing (evidenced in Canada, Australia, New Zealand and the UK).

3. Whilst national geographies are important to contextualise some of the institutional nuances of the PRS, household income and housing options also depend on the local associations between housing and welfare systems, and labour markets . Capturing tenants' lived experience is critical to understanding how local differences are constituted, including in under-studied rural locations, and the impact they have upon people's struggles to access good housing and **make a secure and comfortable home**.

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Annex

Box 1: The construction of database searches

MAIN SEARCHES IN THE FOUR DATABASES

- String 1 (**target group**): (private AND (tenant* OR renter*)) OR lodger* OR squatter* OR flatmate* OR flat-share OR (HMO* AND resident*)

- String 2 (**thematic focus**): (housing OR home OR house OR flat)

- String 3 (**method**): (qualitative OR interview OR ethnograph* OR "case study" OR "case studies")

ADDITIONAL SEARCHES

- **Journals searched manually**: Antipode, International Journal of Urban and Regional Research and the Transactions of the Institute of British Geographers.

- **HMOs** (SCOPUS only, published since 2010, our selected countries): ("housing in multiple occupation" OR HMO "shared housing")

- **Review studies** (SCOPUS only, published since 2010, no country restriction): ("private renting" OR "private rental" OR "private rented") AND review BUT NOT "book review"

- **Ireland** (Google Scholar, first 300 returns): private rented sector Ireland

EXAMPLE OF A BOOLEAN STRING (SCOPUS):

- (TITLE-ABS-KEY ((private AND (tenant* OR renter*)) OR lodger* OR squatter* OR flatmate* OR flat-share OR (hmo* AND resident*)) AND TITLE-ABS-KEY ((housing OR home OR house OR flat)) AND TITLE-ABS-KEY ((qualitative OR interview OR ethnograph* OR "case study" OR "case studies"))) AND (LIMIT-TO (AFFILCOUNTRY, "Australia") OR LIMIT-TO (AFFILCOUNTRY, "United Kingdom") OR LIMIT-TO (AFFILCOUNTRY, "United States") OR LIMIT-TO (AFFILCOUNTRY, "Canada") OR LIMIT-TO (AFFILCOUNTRY, "New Zealand") OR LIMIT-TO (AFFILCOUNTRY, "Ireland")) AND (LIMIT-TO (PUBYEAR, 2019) OR LIMIT-TO (PUBYEAR, 2018) OR LIMIT-TO (PUBYEAR, 2017) OR LIMIT-TO (PUBYEAR, 2016) OR LIMIT-TO (PUBYEAR, 2015) OR LIMIT-TO (PUBYEAR, 2014) OR LIMIT-TO (PUBYEAR, 2013) OR LIMIT-TO (PUBYEAR, 2012) OR LIMIT-TO (PUBYEAR, 2011) OR LIMIT-TO (PUBYEAR, 2010) OR LIMIT-TO (PUBYEAR, 2009) OR LIMIT-TO (PUBYEAR, 2008) OR LIMIT-TO (PUBYEAR, 2007) OR LIMIT-TO (PUBYEAR, 2006) OR LIMIT-TO (PUBYEAR, 2005) OR LIMIT-TO (PUBYEAR, 2004) OR LIMIT-TO (PUBYEAR, 2003) OR LIMIT-TO (PUBYEAR, 2002) OR LIMIT-TO (PUBYEAR, 2001) OR LIMIT-TO (PUBYEAR, 2000))

Box 2: The 69 publications

(Atkinson 2015; Barratt and Green 2017; Barratt et al. 2015; Bates et al. 2019; Bennett 2011; Bessant 2004; Chisholm et al. 2018; Clark et al. 2017; Crawford and McKee 2018; Datta 2008; DeLuca et al. 2013; Durst 2014; Fields 2017; Fincher and Shaw 2009; Fozdar and Hartley 2014; Fyfe and McKay 2000; Gabriel et al. 2015; Ginn 2010; Goodman et al. 2013; Gray and McAnulty 2008; Green and McCarthy 2015; Hadjiyanni 2009; Heath 2004; Heath and Kenyon 2001; Holton 2016; Hoolachan et al. 2017; Hubbard 2009; Hulse et al. 2019; Hulse and Saugeres 2008; Huq and Harwood 2019; Huston et al. 2015; Instone et al. 2014; Izuhara and Heywood 2003; Kenyon and Heath 2001; Levin et al. 2014; Lister 2004a; Lister 2004b; Lister 2006; Maalsen 2018; McKee et al. 2017a; McKee et al. 2017b; Mee et al. 2014; Mifflin and Wilton 2005; Moore and Dunning 2017; Morris 2009a; Morris 2009b; Morris 2012; Morris 2013; Morris 2016; Morris 2018; Morris et al. 2017; Morris et al. 2005; Murdie 2003; Palmer et al. 2015; Petrova 2018; Power 2017; Rosenman 2018; Ruming and Dowling 2017; Scanlon 2015; Short et al. 2006; Smith 2014; Smith et al. 2014; Soaita and McKee 2019; Stabrowski 2014; Teariki 2017; Tually et al. 2011; Tuffin and Clark 2016; Ward 2015; Wright 2004)