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# 'Generation rent' and the emotions of private renting: self-worth, status and insecurity amongst low-income renters

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## ABSTRACT

The UK private-rented sector is increasingly accommodating a diverse range of households, many of whom are young people struggling to access other forms of housing. For those at the bottom end of the sector, who typically have limited economic resources, it is a precarious housing tenure due to its expense and insecurity, yet few studies have explored qualitatively the emotional consequences of this for well-being. We address this gap in the 'generation rent' literature by focusing attention on those voices that have been less prominent in the literature. Informed by the theoretical lens of 'residential alienation', our study illustrates the emotional toll of private renting upon low-income groups in a national context where state regulation is more limited. In doing so, we add nuance to the literature surrounding socio-economic differentiation within the UK private-rented sector. Our arguments are also relevant to an international audience given global concerns about housing precarity and the politics of housing.

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## KEYWORDS

Private-rented sector; home; precarity; residential alienation; young people

## Introduction

'Generation Rent' is a well-documented phenomenon in the housing literature that signifies recent changes in young people's housing pathways, encapsulated by the growth in private renting and simultaneous decline of home ownership and social housing (Cole *et al.*, 2016; Hoolachan *et al.*, 2017; Hoolachan & McKee, 2019; Lund, 2013; McKee, 2012; 2017a; Pattison, 2016). Once a transitional tenure in the UK, the private-rented sector (PRS) is now housing more and more young people, and for longer periods of their lives, fuelling concerns about housing inequalities. This trend, however, is not restricted to the UK. Difficulties in accessing homeownership following the 2008 Global Financial Crisis, coupled with limited availability of public housing, has caused similar challenges for young people in other places, most notably Australia, New Zealand, North America and Spain (Arambaru, 2015; Equb & Equb, 2015; Forrest & Yip, 2015; Fuster *et al.*, 2019; Preece *et al.*, 2019; Rayner, 2016). Whilst this has resulted in a flurry of research focusing on young people's housing

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options, aspirations and expectations, much of it treats ‘Generation Rent’ as an undifferentiated mass. Yet, there are clear intra- as well as inter-generational inequalities at play (Searle, 2018). Those at the lower end of the income scale are experiencing these housing pressures most acutely, yet their voices have been less prominent in the literature. This is significant given the PRS offers some a highly precarious living situation. As a recent publication from the UK Ministry for Housing, Communities and Local Government noted, despite the dramatic growth of the PRS:

[...] one striking characteristic persists. The majority of tenants are on short term contracts – unsure if they can afford the next rent rise, or whether they might be asked to leave if they make a complaint (2018, p 4).

In spite of the clear challenges making a ‘home’ within the PRS presents for some private tenants, there has been a lack of attention towards capturing qualitatively the lived experience of renting in the UK context. By contrast, this field has been dominated by quantitative approaches (see eg Kemp & Keoghan, 2001; Rugg & Rhodes, 2018; Scanlon *et al.*, 2016). Similarly, within the Generation Rent literature the emphasis has tended to be on those excluded from homeownership (see for eg Fuster *et al.*, 2019; Lund, 2013), and not the growing numbers of low-income private renters – whom in decades past may have found themselves in social housing. For us, these are key evidence gaps that need addressed, and where we seek to make our contribution.

We achieve our aim by focusing explicitly on young, low-income private renters, who are more likely to have direct experience of the unaffordability, precarity and insecurity which is commonplace at the bottom end of the market. In doing so, the paper contributes to the international literature on ‘Generation Rent’ by giving a voice to a group of young people who have less frequently been the focus of research. We also bring depth and nuance to the UK PRS literature, which to date has been heavily quantitative and focused on the broader trends. Whilst understanding the bigger picture is critical, the lack of evidence on lived experience of private tenants is a notable gap. As McIntosh & Wright assert, lived experience can bring a welcome ‘empathetic immersion in the lives and concerns of people affected by and involved in policy processes and outcomes’ (2019, p. 463). This is vital to ensuring policy reforms affect real and meaningful change.

Beyond this immediate contribution, we also add to the global evidence based on the devastating consequences of housing precarity (see eg Desmond, 2016; Lancione, 2019; Vasudevan, 2015) thereby advancing the literature on the politics of housing that has been growing in momentum within this and other housing journals (Jacobs & Pawson, 2015). The next section summarizes the key debates within the ‘Generation rent’ literature, drawing specifically on Madden & Marcuse’s (2016) work on ‘residential alienation’. The qualitative research with lower-income young private renters in the UK that underpins this paper is then outlined, followed by the empirical findings which are presented thematically and subsequently discussed.

## **‘Generation rent’ and the growth of the private rented sector in the UK: Insecurity, precarity and alienation**

One of the defining housing shifts of the twenty-first century in the UK has been the contraction of homeownership and social housing, and simultaneous rise of private

renting (Kemp, 2015). Overall, one in five households in the UK now rent privately. The number of households rose from 2.8 million in 2007 to 4.5 million in 2017, a staggering increase in little over a decade (Office for National Statistics [ONS], 2019). Yet there is a notable age dimension to this, with younger households more likely to rent privately. As ONS (2019) figures illustrate, those aged 25 to 34 years old now account for 35 per cent of households in the sector.

This transformation has given rise to the label ‘Generation Rent’, which seeks to capture the growing unaffordability of homeownership and the increased duration of time young people now spend living in the PRS (McKee, 2012). In a context where homeownership has traditionally been normalized and valorised as the ‘natural’ tenure of choice<sup>1</sup>, and renting in turn problematized and pathologized (Gurney, 1999; Rowlands & Gurney, 2000), the rise of ‘Generation Rent’ has prompted much concern. This has centred on emerging intergenerational housing inequalities, and the way in which young people have been priced out of homeownership and are now unable to access the housing assets enjoyed by older generations (Christophers, 2017). However, as we have argued elsewhere young people are not homogenous. There are clear patterns of inequality within the younger generation, as there are between generations, most notably by income and family wealth (Druta & Ronald, 2017; Heath & Calvert, 2013; Hoolachan & McKee, 2019). Nonetheless – with a few notable exceptions (Cole *et al.*, 2016) – the voices of lower-income young adults are relatively absent from the ‘Generation Rent’ literature, with qualitative research also being much less prominent within UK PRS research more generally.

This omission is significant, for the growth in size of the PRS in the UK has led to a more diverse tenant profile. Once associated with students, migrants and young professionals, it is a sector that is now housing more families with children, as well as low-income groups who would traditionally be living in social housing (Rugg & Rhodes, 2018). In addition to being socio-economically segmented, there are also geographical variations at different spatial scales in terms of demand for, and size of, the sector (Pattison, 2016). All in all, this means there is no singular experience of the PRS. Whilst for some people in some places the sector makes an important contribution to meeting local housing need, and landlords provide tenants a good service, for others, most notably lower-income households that have more limited economic resources, the reality is often a much less positive one.<sup>2</sup> It is to this latter body of literature that we seek to make our contribution.

Yet the growing diversity of the PRS cannot be attributed to shifts in the housing tenure structure alone. It is tied closely to changing labour markets, specifically the rise of casual and insecure work including zero hours’ contracts and the gig economy, all of which inhibit people’s ability to save towards a mortgage deposit and sustain a mortgage over the longer term (Hoolachan *et al.*, 2017). A further critical aspect is the ongoing programme of austerity in the UK, which has resulted in the further denigration of social housing, coupled with welfare reform measures that seek to restrict access to state support and make it much more conditional (Powell, 2015; Wilkinson & Ortega Alcazar, 2017).<sup>3</sup> Housing has been a prime target for reform. Given the devolved nature of public policy-making in the UK, the impact of these measures has, however, played out in different places in different ways (McKee *et al.*,

2017b). Given the contraction of social housing since the 1980s, for many on lower incomes the private-rented sector is now the only option available. Yet it remains an expensive, insecure tenure and of variable quality.

Although accurate data on PRS rents are difficult to piece together, rents are typically higher than mortgage payments, having risen when wages have stagnated and social security benefits have been cut (Institute for Fiscal Studies [IFS], 2017). Moreover, as Grossmann *et al.* (2018) note, rent increases have risen faster for those on lower incomes, with the proportion of housing costs as a share of income also increasing. This leaves tenants having to plug the gap between their actual rent and what their benefit will cover, with a recent IFS report highlighting that the percentage of low-income private renters whose Housing Benefit does not cover all of their rent is now 90 per cent (2017, p. 19). In certain parts of the UK, low-income renters are therefore being excluded from all but the cheapest properties.

PRS tenancies in the UK are typically short term in nature (Scotland now the exception), and once the contractual break is reached, the landlord is able to regain possession of their property without any reason (the ‘no fault’ ground for eviction).<sup>4</sup> Data from the Ministry of Housing, Communities & Local Government (2018, p. 8) show that in England over 80 per cent of tenancies are granted for an initial fixed term of 6–12 months. This has prompted concern about insecure and precarious housing, which creates very real challenges for people who want to put down roots and make a home in their community (Bone, 2014; Hoolachan *et al.*, 2017). The possibility of having to move at every contractual break is not only costly, but disruptive to the social networks that provide valuable sources of support. Insecurity of tenancy also leaves tenants vulnerable to ‘revenge evictions’ should they make a complaint against their landlord, for example regarding repairs or proposed rent increases (House of Commons Library, 2017). The inability to control when they will leave, and constraints on decorating and furnishing the property according to their taste and style, pose further challenges for home-making and well-being, as others in the UK and internationally have documented (Easthope, 2014; Hulse *et al.*, 2019; Hulse *et al.*, 2011; Soaita & McKee, 2019). This continual state of insecurity is so commonplace that it is now ‘ordinary’, with Shelter (2017) highlighting that the ending of a PRS tenancy is now the leading cause of homelessness in England. As Walker & Jeraj conclude:

For private renters leaving their home – because the rent has gone up, because the landlord refuses to fix the boiler, because the strangers they had to share with became too difficult [...] There’s nothing to struggle for, nothing to defend. It’s an everyday event (2016, p. 11).

Insecurity and precarity are intimately connected. Going beyond Standing’s (2014) characterization of the ‘precariat class’ – a class united by insecurity of work and income – Lorey draws attention to a much broader experience of ‘living with the unforeseeable, with contingency’ (2015, p. 2). This echoes Madden and Marcuse’s argument that precarity is rarely restricted to one sphere, for ‘many people experience their housing as just another precarious place in an insecure world’ (2016, p. 55). Housing inequalities, in their view, are a product of a class society, and they develop Marx’s idea of *alienation* to argue that to fully understand the housing crisis we need

to grasp ‘the alienated psychosocial experience – the fear, stress, anxiety, and disempowerment – that the current housing system produces’ (2016, p. 56). Crucially, they draw attention to the ways in which precarity and insecurity are common place in the housing market, and magnified and intensified by the social stigma that others may apply. Whilst they highlight that there is no simple relationship between tenure and alienation, they draw particular attention to the plight of private renters:

To live in someone else’s house is to live in an alienated housing, in the straightforward legal sense as well as in the psychosocial sense. It does not take much research or argument to convince us that living under the control of another is neither comfortable or secure (2016, p. 16).

Living in someone else’s house does not refer here to legal ownership but to the bundle of rights binding the owner and occupier. In an unregulated, market-based PRS such as in the UK and other neoliberal welfare regimes, the bundle of rights privileges the former and strips of control the latter (Morris *et al.*, 2017). Whilst housing is fundamental to human ‘dignity and stability’ (Madden & Marcuse, 2016, p. 74), power relations inherent to the housing market prevent these rights being enjoyed by everyone. Their work is therefore helpful in thinking about the psychosocial impacts of private renting within national contexts where state regulation is more limited – as in the UK. They counter pose experiences of ‘residential alienation’ against ‘housing as a home’, drawing attention to insecurity and precarity. Indeed, the literature on housing, health and well-being has long highlighted a tenure dimension. Renters (both private and social) are more likely to report physical problems with housing quality, which in turn has knock-on effects on their health (Kearns *et al.*, 2000). Beyond these physical aspects, research has also shown negative impacts on mental health and subjective well-being (Nettleton & Burrows, 1998; Preece & Bimpson, 2019a). Although an under-studied area, research indicates that shared properties in particular, which are on the rise, pose a much bigger threat to a tenant’s mental health (Barratt *et al.*, 2011). This is because housing is a critical aspect of well-being, social status and identity more broadly. The work of De Botton further adds to these ideas about social status and stigma through an emphasis on *status anxiety*, which he defines as:

A worry [...] that we are in danger of failing to conform to the ideals of success laid down by our society and that we may be stripped of dignity and respect; a worry that we are currently occupying too modest a rung or are about to fall to a lower one [...] if our position on the ladder is a matter of such concern, it is because our self-conception is too dependent upon what others make of us (2005, p. 3–4).

In a society where aspirations for homeownership remain strong, despite a leveling down of expectations to own, it is easy to see how anxiety can become the ‘handmaiden of contemporary ambition’ (De Botton, 2005, p. 95). Yet the emotional turmoil experienced by low-income renters unable to realize their aspirations has not been a significant aspect of research to date. We seek to address this gap and encourage other researchers to follow us. Our rich, qualitative data provide an opportunity to empirically ground Madden & Marcuse’s (2016) theoretical arguments, bringing further nuance to their ideas. Whilst they base their work on global cities such as New York, our application highlights the relevance of their ideas for other places.

Moreover, Madden and Marcuse's work is a testament to the continued relevance of Marxist thought in understanding the social processes that drive housing inequalities within a commodified housing system on a global scale. They encourages us to think about the struggles to be housed, to think critically about state (in)action and to understand housing as a fundamentally political-economic problem.

## The research

Fieldwork for this qualitative study took place during spring 2018 and involved 16 in-depth telephone interviews with young private renters. Given our interest in the voices of lower income groups, we adopted a purposive sample that specifically targeted young people (35 or under); earning a self-reported household income below the 2017 UK average of £27,000; not in full-time education and living in Scotland or England (discussed further below). Purposive sampling is a common approach in qualitative research and is designed to assist in the identification of participants 'that are especially knowledgeable about or experienced with a phenomenon of interest' (Palinkas *et al.*, 2015, p. 533). The aim is to gain depth and richness of understanding, not statistical representativeness (Patton, 2002).

We also used photo-elicitation to complement our interviews by asking the young people to provide photographs of their home (Harper, 2002). All but one did provide pictures (this person provided a video instead), and these captured a mix of interior and exterior features, and personal and communal spaces. The photographs provided useful prompts during the interviews, as well as offering further (visual) insights for us into the young people's lived experience. We, however, do not draw on these data here as words expressed their emotions more visibly and compellingly than their pictures. Pseudonyms were adopted in the write-up of the research.

We recruited our participants via two routes: social media and through gatekeeper agencies (eg Shelter, Generation Rent, ACORN). Overall, we interviewed 10 participants from England and 6 from Scotland. Five of these individuals were sharing with other unrelated adults, and five with friends. Of the six not sharing, two were families with children. All had a lower than average household income, with eight being at the lower end (£3,600 to £19,000) and eight closer to the average (£21,000–£27,000). Their mean income was £19,000. See [Table 1](#) for further details of the socio-demographic breakdown of the sample.

The particular national contexts under focus were chosen due to emerging differences in tenants' housing rights and regulation of the PRS in different parts of the UK; we wanted to explore whether this had any impact on tenant experiences. Scotland recently introduced stronger tenancy rights. This includes open-ended tenancies with more predictable rent increases, as well as the possibility of rent regulation; this has been paralleled by reforms to the court process (for detailed discussion see, Robertson & Young, 2018). The legislation is, however, still in its infancy, with the reforms applying only to new tenancies from December 1, 2017. Change is also on the agenda in England, however, what is being proposed is not as extensive as the Scottish approach (Simcock & McKee, 2019).

While the Scottish reforms are significant compared to the situation elsewhere in the UK, they are far from the comprehensive provisions found in the regulated rental

**Table 1.** Sample characteristics.

Characteristics	No. of participants
<b>Age</b>	21–25 years
	26–30 years
	31–35 years
<b>Gender</b>	Female
	Male
	Other
<b>Ethnicity</b>	White British
	White Other
	Black, Asian Minority Ethnic
	Other
<b>Illness or Disability</b>	Yes
	No

markets of countries such as Germany, Netherlands, Austria or Sweden. Here, even greater tenancy rights and rent regulation measures lead to very different tenant experiences (see eg Whitehead & Williams, 2018). Yet in other international contexts where state regulation is weak, tenants, particularly those on lower incomes, experience some of the worst ravages of the market. Writing in the US context, Desmond's (2016) powerful ethnography *Evicted* is a striking contemporary example of this. His book reminds us how the role of the state is a critical one in shaping the housing system. As classic comparative studies have highlighted (Kemeny, 1995), the state has the ability to regulate the sector through introducing consumer protection measures and establishing the necessary institutional and legal mechanisms for effective regulation. Yet this does not happen in the UK, particularly in England, and private tenants continue to lack the protection enjoyed by renters elsewhere (for good international comparison see Hulse *et al.*, 2011).

Whilst our sample is small, the qualitative data we collected are nonetheless rich and insightful. A larger sample would of course have enabled us to explore further the diversity of experience amongst low-income renters (eg by gender, ethnicity); however, this was not possible within the timescale and resources of our study. It is one of our recommendations for future research and would bring additional insights to our understanding of renters' experiences in a way that is more sensitive to intersectionality.

All data were professionally transcribed, imported into NVivo 11 and coded for key themes. Our approach was guided by an underpinning epistemology of Constructivist Grounded Theory (CGT), which builds on the approach pioneered by Glaser & Strauss (1967) in the 1960s, but with a more relativist epistemology (Charmaz, 2014).

## Findings and discussion

### *Powerlessness, insecurity and alienation*

Lack of control, and the extent to which their living arrangements were dependent on decisions taken by others, was a strong theme emerging from the data and is a critical dimension of alienation. Sometimes this was due to landlords deciding to increase the rent beyond the tenant's means, or wanting to sell the property. Other

times, it was down to flatmates deciding to move out, which in turn meant the young person could no longer afford to remain in the property. Whatever the driver, this lack of control created a real sense of flux and uncertainty, destabilizing the young person's living situation, and challenging their ability to feel safe, secure and settled:

There is a niggle in the back of my mind thinking that I need to do something permanent about my living situation. Because, yeah, I live at the whim of the landlord (Lucas, 32, Edinburgh)

It does feel like there's the possibility that we might be forced to leave at any moment. And that's precarity [...] there's always that at the back of your mind and I think it's the sense of maybe feeling not entirely comfortable (George, 27, London)

This lack of control contributed not only to feelings of powerlessness and asymmetry in the tenant-landlord relationship, but undermined people's ability to create a home, and feel a positive connection to where they lived. As Madden and Marcuse underline, 'living under the control of another' directly contributes to feelings of insecurity and alienation (2016, p. 16). Their thinking is influenced by Marx's concept of alienation, which drew attention to how workers' labour in a capitalist society is *alien* to the worker – it is not their product, but the product of the capitalist. Just as workers are alienated from the labour process by the capitalist, Madden and Marcuse argue that 'growing numbers do not feel at home in their housing' (2006, p. 54). Residential alienation, they argue:

is what happens when a capitalist class captures the housing process and exploits it for its own ends [...] in these conditions, households cannot shape their domestic environment as they wish. They do not find expression and satisfaction in their housing. They struggle to fulfill their individuality and freedom in it. Instead, their housing is the instrument of someone else's profit (2006, p59).

According to Madden & Marcuse (2016), alienation and 'feeling at home' are therefore juxtaposed. Not only do renters face uncertainty about how long they can remain in their property, they are also limited in their ability to personalize the space through redecorating or changing the furniture, which, in turn, limits their ability to make their living environment their own. This is significant for the domestic environment is central to the 'confirmation of one's agency, cultural identity, individuality and creative powers' (p. 12). Insecurity then undermines home-making:

You know, the landlord is always in the position of power [...] That's the problem I find with renting. It's not particularly the money, it's the fact that, you know, someone else owns your home and you have to essentially do what they decide. You know, if I wanted to redecorate, I couldn't. You know, if I've got a problem with a washing machine or my oven, I can't do anything about it. I have to wait (Ella, 22, Newcastle).

Literature from human geography has strongly linked the ability to personalize a space with positive feelings of well-being and identity (Neumark, 2013). At its core, decorating and maintaining a home is about exercising agency, expressing one's sense of self in creative ways and engaging in self-care. To suppress the ability to decorate and maintain a home to a decent standard is, therefore, to suppress one's self, which directly corresponds to Marx's concept of alienation. In other words, it reinforces the power imbalance at the heart of the tenant-landlord relationship, which may be to

the detriment of the tenant's psychosocial well-being, as Ella articulated in the quote above.

Lack of control was further evident when discussing the challenges in persuading landlords to carry out repairs to properties in poor condition. As Clara's quote captures, there was real frustration at being unable to compel landlords to resolve problems, which in turn negatively impacted on her well-being. Many reported the toll of having to live with poor housing, and having to constantly chase landlords and/or letting agents to get repairs attended to, often with limited success. The asymmetry in the tenant-landlord relationship is again evident, and closely connected to how tenants' feel about their housing:

The house has been rubbish from day one [...] We've constantly reported it, but no one has bothered to come around and have a look. And various stuff, like the fridge that our landlord provided us with was virtually broken when we moved in and then when it finally packed up a few months later they refused to replace it [...] There definitely have been times living in this flat where I just feel so stressed because, like, for example, with the fridge, and the way that this agent has just completely dismissed our concerns was extremely stressful and upsetting (Clara, 25, Sheffield).

Lack of control is heightened even further when we consider the short-term nature of private sector tenancies (in some parts of the UK). The threat of being asked to leave at a few months' notice without any reason was a major source of anxiety for tenants, and they were quick to highlight the insecurity this created. Insecurity not only undermines people's ability to create a positive sense of home, but the practicalities of continually moving were identified as both costly and stressful due to the organizational logistics, and the need for sizeable rental deposits and/or letting agent fees at each move<sup>5</sup>:

We were told a couple of weeks ago that this landlady here might sell this house [...] So, it's a constant worry really. I think having been through it before [...] it's difficult to make an attachment to a rented house if you know that you might have to leave in a year (Anne, 29, Nottingham).

So, a lot of my stuff is in boxes. I just don't unpack it because I know that in a year's time I'm going to have to move it. And so, I guess it makes me feel unsettled. I'm always thinking about where I'm going to live next, how I'm going to earn money for my next deposit, who's going to be my next guarantor, my credit rating and that kind of thing (Salena, 21, Bristol).

The loss experienced by continually moving was not only a financial one. Renters also lost the wider benefits of living in that particular place through the social connections they had built up over time including the schools, community facilities, family and kinship ties, and sometimes their possessions (which they could not always easily transport or store). The impact on children in particular was keenly felt by the families involved in our research:

[What] worries me so at the moment if we were to get served notice to leave it would be unsettling and upsetting and we do have ties to this area, we have special things to do around here and people that we know, so it would be sad to move. But school worries me, I am in education, that's what I do. I know how important it is. And the social upheaval, it's so hard for kids to make friends. So, yeah, both sides, the social and the education wise, if we had to uproot [my daughter] I think it would be really detrimental to her (Anne, 29, Nottingham)

Overall, the recurring themes of lack of control and insecurity discussed in this section reverberate Madden and Marcuse's conclusion that renters, 'do not find expressions and satisfaction in their homes. They struggle to fulfil their individuality and freedom in it' (2016, p. 59). The housing insecurity, which characterizes countries where state regulation of the PRS is weak, has significant impacts on subjective well-being. Security is pivotal to transforming a house into a home. But it also provides an important 'foothold' enabling people to get by, and get on, in life (Desmond, 2016, p. 292). Involuntary moves, due to the ending of a tenancy, undermine all of this. This is hugely problematic not only for the individuals concerned but also, as Desmond reflects, for society more broadly:

Residential stability begets a kind of psychological stability, which allows people to invest in their home and social relationships. It begets social stability, which increases the chances that children will excel and graduate. And it begets community stability, which encourages neighbours to form strong bonds (2016, p. 296).

Given the challenges posed by insecure housing in the UK and the 'residential alienation' this creates, recent reform to private tenancies in Scotland and proposed reforms in England are welcome. Yet it is a policy area where further monitoring and sharing of good practice are vital, for new legislation is only the start of the journey of reform. Not least, as some expressed concern that open-ended tenancies may simply lead to landlords adopting different exclusionary tactics at the letting stage, now that moving tenants on (in Scotland at least) is more difficult:

As much as new tenancies are indefinite, I feel like maybe landlords might work harder to get people out of their homes if they felt they were behind with rent. They might be more stringent. They might also apply more stringent checks on the people trying to get into a property as well. So, I just worry that it might make landlords more defensive (Briana, 26, Edinburgh).

### ***Unaffordable housing and financial stress***

Insecurity is not the only aspect of renting that impacts negatively on tenants' well-being. The financial stress individuals were placed under to maintain their tenancy was also clear, with the relative cost of renting further contributing to people's precarious existence. For only four out of 16 participants rents were below one third of their gross household income. Participants talked at length about money worries, and how they tried to balance all the competing demands on their income. This related not only to regular outgoings such as rent and council tax, but the sums they had to budget for every time they moved (eg letting agent fees, rental deposits, new furniture) as Salena reflects:

Every year I have to move, I have to scrape together enough money for a deposit, agency fees, and the first month's rent, which comes to £2,000, which is near impossible for someone to save, but I do. But I do that by making a lot of sacrifices, like in the food that I eat and that kind of thing. And that makes me really angry, because I feel like, it's not fair to ask someone to pay £2,000 up front, and it makes me anxious just because it's a very uncertain position (Salena, 21, Bristol)

Yet rent levels were only part of the problem. When discussing their financial situation, the interconnections between the young people's housing and labour market

situation were evident. Their experiences of temporary and casual work, often combined with low and unpredictable pay, limited the type of housing they could access, as well as their ability to exit the PRS in the long term. Saving towards a mortgage deposit was difficult, as there was often no spare money to bank after bills had been paid. This left people feeling frustrated that their money was effectively ‘going down the drain’ or towards ‘paying someone else’s mortgage’. Such comments are indicative of the way in which homeownership is valorised as a form of financial investment for the future, with young people now acutely aware that they are missing out on this opportunity. Interestingly, they did not seem to have the same perception about mortgage interest being ‘dead money’:

Because of low-income and high rental costs, you don’t feel like you can ever make a dent in your savings. You can’t ever save up enough money to escape the circle (Laura, 30, Edinburgh).

If you own a house then you have so much of this capital [...] And part of me would like a piece of that pie, and get on the property ladder for my children’s future. But on the other hand, I feel quite disgusted by it [...] We should have houses for houses, not as a way to make money (Nadia, 35, Holbeach).

Precarious housing and labour markets were clearly intertwined, with one participant (George) highlighting how his unstable income prevented him from even being able to rent privately, forcing him to remain living in the parental home for longer. Ironically, when he was able to leave home he paid £825pcm for a room in a shared ex-council property that had been purchased through the Right to Buy scheme.<sup>6</sup> The impact of this policy in reducing the welfare safety net for low-income groups was not lost on our participants. Yet, within our sample there were also individuals who might be considered to be engaged in middle-class white collar work, such as librarians and welfare advice workers. This underscores the broader patterns of austerity that have emerged in the UK following the 2008 financial crisis, in particular the stagnation of public sector pay and rising in-work poverty.

Challenges in affording their rent forced people to develop their own informal coping ‘strategies’, something that has been noted elsewhere in the literature (Pickvance & Pickvance, 1994). Some participants engaged in informal subletting, typically turning the communal living room into an extra bedroom, in order to spread the property’s rental costs across more people. Others lodged with friends, which had the effect of transforming their relationship into that of the landlord and tenant. Such strategies were not without negative consequences. Without a formal tenancy agreement, individuals struggled to provide the necessary proof of address requirements to claim social security benefits and access to public services (such as a GP). For some, even sharing did not make renting affordable, resulting in sofa-surfing and even more extreme rough sleeping. The quote from Rehan – who was a migrant to the UK with no recourse to public funds – emphasizes the vulnerability of some groups, and in turn the damaging psychosocial impacts such experiences can have on individuals – some of whom were already experiencing mental ill-health:

My resident landlord was illegally subletting that room to me, and the head landlord found out about that. So, he didn’t extend his contract, which means, it ended my contract, and I was, I get homeless, because he changed the lock. And he can do it,

because I wasn't paying any rent to him directly [...]. And I've ended up to feel very low, my self-esteem is demoralised, is demeaned (Rehan, 35, Reading).

In addition to clear intra-generational inequalities between young people and their peers, inter-generational comparisons with their parent's situation (at the same age) led the young people to question whether they would ever be able to enjoy the security and housing wealth they perceived their elders to have. Whilst the literature underscores the importance of family wealth and solidarity in helping young people get on the property ladder, this was not something that was readily available to our participants. This was due to their 'baby boomer' parents being (social and private) renters themselves, not having that level of disposable wealth to 'gift', or the young people being estranged from their families. Whilst our participants were fairly pragmatic about this and did not express resentment towards their elders (see also Hoolachan & McKee, 2019), some were frustrated at the lack of appreciation from older family members about the challenges young people now face. As Clara reflects:

They have no idea what the rental sector is like these days, how ridiculously expensive it is and the hoops that you have to jump through with estate agents to prove that you're worthy to live in a house. And I think also my dad has absolutely no idea what it's like to be precariously employed [...] it's just really unpredictable and you have no job security, you can't unionise, you can't ask for a pay rise, like you don't even have an hourly wage (Clara, 25, Sheffield).

Given the clear interconnections between housing, labour markets and welfare reform in the UK context, it is perhaps no surprise that we are witnessing an emerging 'housing aspirations gap' between older and younger generations (Crawford & McKee, 2018). This underlines the importance of seeing housing in its broader context, and of always situating policy debates within the wider politics of housing.

### ***Status anxiety, stigma and the 'good tenant'***

Renting was also a source of anxiety due to the symbolic message it transmitted to others about social success, position and standing. When asked how they would feel if still renting privately in ten years' time, the common response from the young people was 'frustration', 'failure' and 'disappointment'. As the quote from Briana highlights below, renting is not held in the same esteem as homeownership, and the social stigma of others further exacerbates the negative aspects of renting:

I'd probably feel like a bit of a failure in a way. I think my parents would be asking the question of why aren't you a home owner? Because as much as I out-earn both my parents but at the same time still can't afford to own a property. Whereas it's very much a done thing (Briana, 26, Edinburgh).

There's a bit of pressure, just because I'm the youngest of three brothers and because my brothers both owned their homes roughly about the same age as me and my parents also did at their age. I think there's an expectancy that I should do exactly the same too (Toby, 25, Edinburgh)

Most of the young people viewed the PRS as tenure of last resort, and not where they wanted to be in the long term. This is perhaps not surprising, for as Kearns *et al.* (2000, p. 395) reflect, 'unless one feels safe and in control of the home, one

cannot obtain status from it'. The normalization of homeownership and stigmatization of social housing have been well documented in the housing studies literature (Gurney, 1999; Rowlands & Gurney, 2000). Yet, there has been a lack of corresponding focus on processes of stigmatization in the PRS. This is significant, for it houses many low-income and vulnerable groups that previously would have been in social housing.

Even from this small project, it is clear there are unique facets to stigmatization affecting private renters. In particular, the vetting processes by which landlords and other tenants select who the property will be let to. The experiences of Samuel illustrate this well. He recalled the intense sense of rejection and blows to his confidence that he felt when interviewing for numerous properties only to be turned down time again in his search:

[With housemate interviews] you get into these ludicrous situations where you could spend an entire evening with a group of people and think it's gone really well, and be told, oh we've just got a couple of other people to interview. And then, they go, oh you know, sorry, we just don't think, like, we've met someone else who we think is the perfect fit, nothing on you, but. It's sort of, you try to brush it off, but after a while, things keep stacking up [...] You feel judged as a person, if you fit or not. [...] People sort of like draw up fantasy checklists of exactly who they want. And in effect, can afford to be that discriminative of someone, like, next, next, next person, next person, until they find them. Because there's so many people chasing so few properties (Samuel, 28, Bristol)

From our discussions, it became clear that it was not only potential housemates who created 'an ideal tenant' profile. Landlords also had a clear sense of what a 'good tenant' was, and they used this imaginary in their own informal screening processes. Tenants talked candidly about being discriminated against and how this made them feel. For the majority, this related to income and age. Due to their low incomes, they struggled to get a guarantor for their rental property, and were dispirited at adverts which would say 'no DSS' (eg no one on Housing Benefit). To overcome this, some sought to conceal the fact they were in receipt of state support. The UK housing and homelessness charity *Shelter* (2018) has been actively campaigning against this form of discrimination. Yet recent evidence highlights that pre-tenancy assessments continue to exclude tenants from accessing private rented accommodation (Preece & Bimpson, 2019b).

Beyond income, others commented that landlords were hesitant to rent to young people – assuming them not to be responsible. One Asian participant described how she was asked to go through additional financial and identity checks that her white flatmates were not. A mother told how she had been asked to leave a property when pregnant because the landlord did not want children living there, whilst another participant described 'latent homophobia' when being shown around properties. The damaging psychosocial impacts of such discrimination were significant as Anne recalls:

We got served a Section 21 notice to move [...] And they said it was because we had a child, so they didn't want children living in the house which is nice [...]. [I felt] rubbish, pretty hopeless really. It was a very, very stressful time being told you don't have anywhere to live when you have a baby (Anne, 29, Nottingham).

Profiling, screening and discrimination are interwoven – with more research needed to unpack the inter-relationships and interactions between these different aspects of exclusion. Whilst Desmond describes eviction as a ‘traumatic rejection’ (2016, p. 298), it would seem that these traumatizing processes potentially start much earlier in the tenant–landlord relationship and, given the growth of shared housing, may also extend to relationships with (potential) housemates. Crucially, what emerged from our interviews was a perception amongst the young people that because they had few legal rights (or other housing options), they were dependent on convincing the landlord/letting agent that they were a ‘good tenant’. This hints at additional forms of stigma facing young people, particularly at the bottom end of the PRS, which goes beyond the traditional reported dimensions of class and race (Rex & Moore, 1967). It is most keenly felt in pressured housing markets where landlords have greater scope to be selective about who they rent to due to high demand. Geography is therefore a critical aspect of fully understanding the complexity of the tenant–landlord relationship.

The dynamics of sharing with others, that the young people described, also underlines the importance of distinguishing between the differential experiences of ‘forced’ sharing with strangers for financial reasons, versus ‘voluntary’ sharing with friends (see also, Bricocoli & Sabatinelli, 2016). When living in Homes in Multiple Occupancy (HMO), the young people highlighted how they often felt confined to their bedroom. Consequently, being able to have a private space (typically their bedroom) that they could call their own and create a sanctuary within was really important. This is a significant finding given recent welfare reforms to UK Housing Benefit means sharing is likely to become more common amongst the under 35s. Yet as recent research has highlighted, this is not a phenomenon experienced only by the young, with some older private renters having to continue to share into middle age (McKee *et al.*, 2019a). This underlines the importance of inter-sectionality when considering lived experience for ‘forced’ shares with strangers for financial reasons are quite different to the lifestyle choices being expressed by affluent middle-class professionals (Heath & Kenyon, 2001).

## Conclusion

The growth of the private rental sector in the UK has resulted in a flurry of research on this topic, with much attention centring on the populist narrative of ‘Generation Rent’. Yet, there has been little explicit attention as to how this has shaped the lived experience of young people at the lower end of the income scale, with young people instead treated as an undifferentiated mass. We argue an explicit focus on low-income groups is crucial, for they are experiencing these shifts in the housing tenure structure most acutely. The difficulties they face are further compounded by changing youth labour markets and ongoing welfare reform. Our paper brings their challenges to the fore, addressing gaps in the UK PRS literature – which historically has been quantitative in nature – and in the ‘Generation Rent’ literature – which has tended to focus on those excluded from homeownership. Yet, as we have argued, to really grasp the devastating impact of housing precarity and inequality in the contemporary UK

context, we need to understand qualitatively the experiences of those on the lowest incomes. They are confronted with the worst housing conditions in a market-based housing system; however, constrained social housing supply means they have few alternatives.

Methodologically, we would also add that capturing lived experience is critical to understanding how changes in the housing system impact upon people's daily lives and their struggles to be housed. It would seem difficult to refute Madden and Marcuse's contention that 'the political economy of housing today produces anxiety, stress and illness' (2016, p. 61). Our qualitative research highlights only too clearly the negative psychosocial impacts of residing in the PRS – living with insecure, precarious, expensive housing took significant tolls on people's well-being and mental health. By undermining their ability to 'settle' and make their house a home under their control, renting contributed to feelings of anxiety, negatively impacted on confidence and self-esteem, and exacerbated (for some) what was already a stressful living situation. Participants also recounted direct experience of discriminatory practices. Futility, despondency and frustration about their ability to change their situation were also a recurring theme – echoing previous research about the role of broader structural changes in society upon young people's transitions to adulthood (Hoolachan *et al.*, 2017). Our data also hinted at newly emerging processes of stigmatization, involving landlords and other tenants, as well as reinforcing past research about perceived status differences between housing tenures (Rowlands & Gurney, 2000). Coupled with the financial stress of unaffordable rents, this insecurity, and its associated lack of control and powerlessness, created a precarious living situation for our young renters. As Madden and Marcuse emphasize, 'housing markets are political all the way down. The balance of power between tenants and landlords [...] cannot be determined in a neutral, apolitical way' (2016, p. 47). By bringing this power dynamic into sharper focus, our paper advances the burgeoning body of literature on the politics of housing, as well as contributing to the global literature on housing precarity.

The UK is an interesting context within which to empirically ground our research given the divergence emerging between its four nations in terms of tenancy rights and regulation of the PRS. Further comparative research is needed to monitor this as the recent reforms in Scotland become embedded – this is, however, beyond the scope of our study. Whilst the reforms in Scotland are progressive in the UK context, they nonetheless lag behind the greater protections enjoyed by renters in some continental European countries. The policy and practice dimensions of the Scottish reforms have been discussed extensively elsewhere (see, Robertson & Young 2018) and it is beyond the scope of our paper to recount them here. We would, however, emphasize that despite cross-national differences in housing policy and legal frameworks, the key dimensions of insecurity, unaffordability and precarity emerging from our empirical data are not only relevant across the UK, but also translate to other international contexts. This is particularly true of housing systems in which home-ownership dominates and the private rental sector is relatively unregulated, such as the US and Australia. Whilst geography is important to understanding and contextualizing the nuances of the PRS, we would argue it is household income that is the

decisive factor in shaping peoples' experiences. Indeed, the themes we have highlighted in our UK work are also to be found in other places suggesting a commonality of experience that transcends borders (see for example, Desmond 2016; Hulse *et al.*, 2011).

Here, the work of Madden & Marcuse (2016) is valuable in making that conceptual leap from one geographical context to another. Their ideas provide the theoretical lens by which to explain how the insecurity endemic to the PRS in certain national contexts is creating 'residential alienation', which in turn has knock-on effects for individual well-being. In doing so, they underscore the continued value of Marxist thought to understanding contemporary housing problems. Whilst absolute housing conditions have undoubtedly improved for the majority since the historical period when Marx was writing, alienation remains highly relevant. Unlike in Marx's time we are now socialized to believe we can – and as responsible citizen-consumers we should – achieve homeownership as a status symbol of a 'normal' and 'successful' life. The emphasis on the psychosocial, which is at the heart of Madden and Marcuse's 'residential alienation', is therefore a powerful analytical tool that has much to offer when grounded empirically, as our paper has demonstrated.

We conclude by arguing that learning lessons from Europe and elsewhere is vital to imagining an alternative future for the PRS in the UK. One that allows all segments within the sector (including low-income households) to make a 'home'. Until there is stronger regulatory intervention, and indeed cultural change, it is hard to imagine how the challenges facing low-income renters are likely to improve. In the meantime, by emphasizing lived experience, we seek to broaden awareness and understanding, and ensure the voices of low-income renters are heard and listened too. This is vital to affect real change.

## Notes

1. The normalization and valorization of homeownership are not a universal phenomenon, but geographically specific, having the strongest resonance in the English speaking neoliberal welfare regimes that includes the UK, USA and Australia.
2. Whilst we acknowledge some private landlords are adopting a more social and ethical approach, research suggests these are few in number.
3. Consecutive UK governments have sought to reduce expenditure on Housing Benefit in the PRS by restricting the maximum support available and extending the age for which the lower 'shared accommodation rate' applies from age 25 to 35. These measures have forced many into shared accommodation.
4. Due to different legal and policy frameworks, private tenancies vary across the UK. In England, properties are let as an Assured Shorthold Tenancy, which allows the landlord to regain possession after the first contractual break, which is a minimum of 6 months, without any reason. In Scotland, the equivalent is called a Short-Assured Tenancy. After the initial fixed-term period, tenants then move onto a rolling contract which typically runs month to month, or a new fixed-term can be agreed. During this time, if the landlord wants the tenant to leave, they must serve a 'notice to quit' with minimum 2 months' notice. However, since December 1, 2017 all new PRS contracts in Scotland are Private Residential Tenancies, which offers greater rights and protection.
5. The UK Government banned Letting Agent's fees in England from June 2019, a measure that has been in place in Scotland since 2012. These fees were still in place in England when we conducted our fieldwork.

6. The Right to Buy policy allowed sitting council tenants to buy their home at heavily discounted rates, which helped expand homeownership from the 1980s onwards.

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