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Renting during the COVID-19 pandemic in Great Britain: the experiences of private tenants

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About the author

Dr Adriana Mihaela Soaita is a Research Fellow at the University of Glasgow. Her experience as a Romanian chartered architect and planner aroused her fascination with the multiplicity of meanings attached to housing. Her research has since focused on some of the ways in which housing and home are permeated by, and shape our ideas of, politics and power, space and place, emotions and embodiment. She is particularly interested in the individuals' experienced nexus between housing, socioeconomic and spatial inequalities.

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Chapter 1. Introduction

Since the COVID-19 pandemic struck, a set of far reaching emergency measures have been implemented, stretching from Stay-Home orders to furlough (IMF 2021; OECD 2020). The pandemic has re-emphasized the importance of a *good* home to peoples' and society's health and wellbeing. With more time spent at home, the pandemic has also brought under the spotlight home's insecurities and vulnerabilities as they combine along key axes of inequality and difference (e.g. social class, race, gender, age, lifestyle) and manifest in specific forms across space. These insecurities take a particular intensity in the private rental sector (PRS).

Private tenants' difficulties have been recognized in the COVID-19 policy package, for instance, by temporarily delaying eviction and increasing social assistance. However, even in 'ordinary' times, the challenges faced by private tenants are broader and deeper than acknowledged by these emergency measures. The fact that a private tenancy in the market-based PRS of Anglo-Saxon countries rarely constitutes the place of safety that we call home is well documented internationally (Chisholm et al. 2020; Soaita et al. 2020) and in the UK (McKee et al. 2019; Smith et al. 2014). Furthermore, evidence is emerging that tenants' difficulties have intensified given the pressures from homeworking, homeschooling, and loss of income through furlough or redundancy (Byrne 2020; RHJ Editorial Collective 2020). The issue of rent arrears and related evictions looms on the horizon (Maalsen et al. 2020; Shelter 2020).

While private tenants' plight has been long in the making in the UK and may not be fully addressed in a short timeframe, the COVID-19 crisis invites us to reevaluate the role of the PRS in the housing system and the extent to and the means by which it (can) deliver good, secure and affordable homes. Towards this goal, this research aims to contribute as follows:

- **PART 1:** to explore private tenants' renting experiences during the COVID-19 pandemic. This is the aim of this report.

- **PART 2:** to document the policy demands that private tenants make to the government. This is fully addressed elsewhere (Soaita under review).

Each part can be read independently. Linking Part 1 and Part 2 is the assumption that negative renting experiences trigger and frame tenants' demands. Given its aim to communicate tenants' policy demands, the study focuses on a particular subgroup of private renters, those who are more vocal and active in enunciating their vision of the future. Scholars tend to downplay tenant agency as it manifests through small, prohibited practices of personalisation, pet ownership, entertaining (Soaita and McKee 2019) but also through complaining to or against landlords despite looming retaliation or joining militant action (Harris et al. 2020; Lima 2021; RHJ Editorial Collective 2020). This research takes the opposing view by putting tenant activist agency centre-stage.

The idea of everyday activism (Chatterton and Pickerill 2010) is useful to reframe private tenants as exercising agency despite the unbalanced tenant/landlord power in the market-based PRS of the Anglo-Saxon countries. The undeniable constraints that tenants face (Chisholm et al. 2020; Harris et al. 2020) only magnify the importance of their activist actions. In this report, activist engagement is defined broadly, that is inclusive of militant action (e.g. marches, occupy movements, rent strike) but also of more muted acts aimed at improving the PRS (e.g. making a complaint to/ against the landlord, signing a petition, taking landlord to Court, joining a tenant union). Key to this broad definition is the belief that one's action may improve not only one's own situation but also help other tenants. This more blurred line between activist and 'ordinary' citizens, taken in recent research (Chatterton and Pickerill 2010), looks at *doing* activism rather than *being* an activist.

It cannot be appreciated how typical/atypical these more engaged private tenants are. Key studies (Byrne and McArdle 2020; Chisholm et al. 2020; Harris et al. 2020) that emphasised tenants' fundamental lack of power in relation to their landlords, have nonetheless also documented that many renters - whether vulnerable households, new migrants or savvy, long-term renters; lower or higher income households; younger or older - have taken action against their landlords, requiring them to conform to the law. It follows that the renting experiences documented in this report may not be 'representative' of the sector because of the particular group of tenants on whom this report focuses. Indeed, methodologically the sample aimed not at being representative but informative. The concerns raised by this study deserve full policy attentionn irrespective of the characteristics or number of tenants suffering poor housing since none should.

Following this introduction, chapter 2 briefly guides the reader through a recent literature documenting the experience of renting, issues and policy challenges during COVID-19 pandemic in some Anglo-Saxon countries. Chapter 3 presents the methodological approach, with the main data being collected via an online questionnaire, which can be better described as a 'written interview'. Chapters 4 takes a look at participants' histories of renting as they give a wider perspective on the state of the PRS while also framing participants' 'renting present'. Chapter 5 focuses on the COVID-19 period, presenting key findings related to property suitability, sense of home, raising feelings of social isolation and new affordability stressors.

Chapter 2. The emerging evidence

Private tenants 'market' challenges in Anglo-Saxon countries are well known: barely affordable rents, insecure occupancy, and poor housing conditions. Understanding their extent and intensity depends on what and how it is measured, a debate beyond the scope of this report. Tenure-comparative quantitative analyses in the UK and other Anglo-Saxon countries clearly show that the PRS is the least affordable and most insecure tenure, disproportionately offering poor property conditions (Kemp 2011; Leishman et al. 2020; Waldron 2021).

Qualitative studies documenting tenants' renting experiences offer a somewhat gloomier view since they look at the tangible and intangible qualities of home. A recent comprehensive international review of renting in Anglo-Saxon countries (Soaita et al. 2020) has shown that private tenants of all ages, income and statuses (e.g. young or old, students or migrants, professionals or tenants on benefits, singletons or families with children) are affected by one or several sufferings. Keeping a roof over one's head is challenging for most low-income private renters who are also more likely to suffer poor property conditions (Goodman et al. 2013; Lister 2006; Smith et al. 2014). Repeated evictions generate lasting anxiety and affects health long-term (McKee et al. 2019; Tinson and Clair 2020). Feeling at home is uncommon (Barratt and Green 2017; Bate 2020; Soaita and McKee 2019) while even high-income renters in metropolitan cities fear displacement (Hulse and Milligan 2014; Scanlon 2015).

Refraining from further rehearsing these well-established arguments, this chapter aims instead to update our knowledge with the emerging evidence on renting during the COVID-19 pandemic. It focuses on those Anglo-Saxon countries for which some evidence is emerging, particularly Australia, Ireland and the UK. A brief review of the changing policy landscape will be followed by an account of what we know about tenants' experiences during the pandemic.

2.1 The changing policy landscape

IMF's (2021) COVID-19 policy tracking is the most comprehensive data source by geographical and policy coverage. It also gives an indication of the speed with which the policy landscape is changing around the world, making a policy review challenging. Keeping this limitation in mind, the July 2020 OECD's (2020) report argued that the COVID-19 pandemic has seriously shaken the supply of and demand for housing. At that time, the most popular housing policies taken by governments were mortgage holidays/forbearing followed by eviction bans and suspension of utility bill payments, taken by 20, 17 and 11 OECD countries, respectively. Additional measures directed to the PRS were automatic extension of renting contracts (n=7), new or larger subsidies for rent (n=6), deferral of rent payment (n=5), rent freeze (n=4) and rent reduction (n=3). Comparative to mortgage payment deferrals, measures of rent deferral were extremely rare and short-lived, being currently in place only in Germany, Portugal and Spain (Moreira and Hick 2021). Below, I will discuss the two more important policies for the PRS, the suspension of evictions and financial assistance for rent payments.

Byrne (2021) offers a welcomed international account of the PRS policy landscape in some Anglo-Saxon countries (Australia, Ireland, UK) and some other European states (Germany, Spain). He contends that banning or delaying evictions has addressed one of the biggest challenges that private tenants faced. However, these policy measures were taken on a temporary basis, being extended or replaced in a manner that created tenant confusion and anxiety. For instance, Australia implemented an eviction ban for an initial six months period (Pawson et al. 2021), extended twice to 2021 as decided by states, having already ended at various points in time to 28 March 2021. Across the Australian states and territories, the eviction ban was implemented under two sets of restrictions, one more protective applying to certain COVID-19 affected groups and one more liberal applying to wider categories of tenants.

Likewise, the UK implemented an eviction ban for three months initially, extended to August 2020 and thereafter replaced with a six months notice period and a bailiff-enforced eviction ban (Wilson and Cromarty 2020), extended to 31 May 2020 (GOV.UK 2021). Similarly, Ireland introduced an eviction ban for a three months period, extended to autumn 2020. These provisions were then replaced with *"a more targeted, if significantly more complex, set of measures"*, centred on tenants and landlords being classified as a '*relevant person*' that is being in COVID-19 related hardship (Byrne 2021 p.5). These provisions expired at the time of writing (April 2021). The policy landscape in USA and Canada seems more fragmented with eviction suspended in some states, only (OECD 2020).

In terms of rent assistance, it should be first acknowledged that the furlough scheme has clearly helped households' capabilities of paying the rent in most OECD and other countries (Machin 2021; OECD 2020). In Ireland, rent assistance was generous prior to the COVID-19 pandemic, hence the government focused on rent freezing and widening the eligibility criteria (Byrne 2021). In the UK and Australia, government guidance stated that tenants should continue pay their rents and negotiate reductions/deferral with their landlords if in difficulty. The UK offered an extendable three months Buy-to-Let mortgage 'holiday' to landlords whose tenants were unable to pay their rents. Welfare support has also been uplifted by a weekly £20 and the Local Housing Allowance was relinked to the 30th percentile of local rents. However, many were unable to fully benefit from these measures given that the overall social assistance (Universal Credit) ceiling has not been increased (Machin 2021; Wilson and Cromarty 2020). This weekly £20 welfare uplift is due to expire in April 2021 (together with other welfare facilities) yet there are suggestions that it may be extended (Brewer and Handscomb 2021). In Australia (for details see Mason et al. 2020), most states provided transfers/payments in the form of rent relief for those experiencing COVID-19 related hardship, with almost a $1.2 billion dedicated to the PRS in the first stage of the pandemic. However, rent assistance in Australia has been traditionally meager. In addition, some Australian states implemented temporary rent freezes (Pawson et al. 2021).

Despite various shortcomings such as a lack of certainty and complexity, the emergency policy measures for the PRS together with those directed at the labour market and the welfare system have protected many tenants from eviction and extreme hardship. The policy package has been innovative, effective and well-coordinated in Australia (Horne et al. 2020; Maalsen et al. 2020). The UK's policy package was judged somewhat less positively, particularly for its welfare support, not because it was less generous than the Australian one but because it was measured against the highest pre-austerity standards (Bell and Judge 2021; Brewer and Handscomb 2021). Nonetheless, the scale of temporary measures was outstanding (Machin 2021) and the furlough scheme one of the most generous in the world (OECD 2020). In Ireland, Byrne (2021 p.7) concludes that *"thus far, income supports and rent subsidies, combined with reduced household expenditure, have played a crucial role in protecting tenants from the worst effects of the pandemic"*.

Criticism across the board concerned the temporary nature of these measures and the potential for significant issues, such as evictions and rent arrears, to arise once these measures are lifted. While governments seem eager to revert to the pre-COVID-19 state of affairs by diminishing the support, housing advocates call for a policy re-think to avoid a cliff-edge hardship but also to create a more sustainable future (Maalsen et al. 2020; Mestrum 2020; RHJ Editorial Collective 2020; Rolnik and Chueca 2021). The next section will now try to give a sense of the extent to which these extraordinary measures have worked in practice by reviewing the still scarce evidence around private renting.

2.2 Renting during COVID-19 pandemic

Rapid evidence has come from Australia, which draw on large datasets of tenant households and their living conditions conducted in mid-2020 (Baker et al. 2020; Baker and Daniel 2020). Looking across tenures, Leishman et al (2020) observed that two thirds (69%) of households suffering affordability stress reside in the PRS (reduced only slightly to 61% once rent assistance is taken in consideration, demonstrating its lack of generosity and constrained eligibility). However, there is agreement that the COVID-19 economic implications to households are yet to be understood once temporary policy solutions are ended (furlough, widening eligibility for rent assistance, eviction bans) and households run out of options (use of savings, rent arrears, skipping basic consumption). For instance, Baker and Daniel (2020) found that many tenants, and particularly low-income and furloughed tenants *"skipped meals, had difficulty paying their rent or other bills, or had to find other more affordable accommodation. Almost a third of renting households, for example, had difficulty paying bills and rent, or went without meals during the COVID-19 pandemic"* (p.4). In Melbourne and Sydney 80% of tenants paid more than 30% of their income for rent; 17.5% requested and 10.3% receive a rent reduction/deferral; these figures are supported by Pawson's et al (2021) study, which also notes that 12% of landlords successfully deferred their loan payments.

Baker and Daniel (2020) and Baker et al (2020) showed that households with children, particularly single parents, and those living with a disability were more likely to rent poor-quality accommodation in which they had to spend considerably more time. Of concern, they found that the mental health effects of lockdown were widespread, affecting almost half of all renters. People with unaffordable housing costs and those living in low-quality dwellings had a substantial decrease in their mental health while loneliness and isolation affected especially older renters. These Australian findings chime with those documented in France (Haesebaert et al. 2020 p.1) where "*being a female, a student, disabled, having no access to outdoor spaces, or living in a small home*" was found to negatively impact wellbeing; conversely, "*being employed and having more social contacts had a positive impact*". Informal renting in marginal housing (e.g. shared rooms, overcrowded and unfit dwellings) was still in demand during the Australian lockdown despite the eviction moratorium, indicating hidden forms of eviction or displacement (Buckle et al. 2020).

For the UK, snapshot data come from the Resolution Foundation (Bell and Judge 2021). Reflecting prior economic disadvantage and vulnerability, it is beyond doubt that renters have been more affected by the economic cost of the pandemic by January 2021 (Judge 2021): 24% of private renters have seen their earnings fall during the last 10 months, compared to 16% working-age adults with a mortgage; 12% of renters were in rent-arrears compared to 8% of mortgagors. Overall, 140,000 private renting households were in COVID-19 related rent arrears (vs 119,000 and 53,000 social tenants and mortgagors). Furthermore, 22% of tenants (vs 11% or mortgagors) entered the pandemic with no

savings to fall on. Recognising these difficulties, Scotland and Wales, but not England, have recently offered some short-term tenant loans underwritten by the state (modelled on a Spanish scheme). Loss of income was augmented by other aspects, e.g.: furloughed private tenants were four times more likely to be in arrears than mortgagors, including for the high cost of rents (Judge 2021); low-income parents and carers needed to cover additional costs, such as meals, entertaining, and devices needed for remote schooling (Brewer and Patrick 2021); and there was a surge in lone parents accessing Universal Credit during the pandemic (Brewer and Handscomb 2021).

Qualitative research adds a touch of the lived experience and of aspects which are not commonly measured in surveys. In the UK, Brown et al (2020) looked at the impact of living in poor-quality accommodation during the pandemic by interviewing 40 private tenants and 10 homeowners located in Greater Manchester and West Yorkshire during the period of May-June 2020. The authors highlighted four key findings. First, quality issues and disrepair were described as worsening throughout lockdown because contractors were banned from entering the home; landlords used lockdown to delay/refuse addressing disrepair; and tenants' tended to under-report property issues. Second, the tenant/landlord relationship became more strained: while some landlords were sympathetic, many were not. The majority of tenants have not considered asking for a rent reduction, which ties with ARLA's (2021) statement that, by December 2020, year-on-year, only 1.1% of tenants have successfully negotiated a rent reduction, which is significantly lower than in Australia. Third, the Stay-Home occupancy put a strain on households, with families and shared-households more likely to feel overcrowded and single people, particularly older people, feeling lonely and isolated. Fourth, inability to control thermal comfort, as well as energy costs, in the home was an ongoing source of anxiety. They concluded that "*The experience of confinement over many weeks in poor-quality housing had a grinding effect on participants",* with peoples' physical and mental health under stress. Further publicly available, snapshots of qualitative data in the UK are collected by the project "Covid Realities" (University of York and Birmingham, see https://covidrealities.org/learnings) and "Coronavirus and renting" by Generation Rent (https://ventyour.rent/split), but publications are yet to come.

Evidence from Spain (Cuerdo-Vilches et al. 2020), a country with a market-based PRS that has also traversed severe lockdowns, showed the importance of a good home to wellbeing, looking at habitability and comfort in terms of space, equipment and furnishing. Using photos and written narratives collected during April and June 2020, the authors found that some rooms attracted more negative connotations during a 24/7 full-time occupancy, such as kitchens and hallways, particularly when they accommodated a homeworking/homeschooling space and displayed a state of disorder. Conversely, sizable living-rooms, windows with a view, and balconies/terraces were more appreciated than even before. Negative spaces were described as 'small', 'disorder', 'work', 'dark' 'uncomfortable' while positive spaces as 'quiet,', 'cozy', 'sun', 'light', 'bright', 'spacious'.

The above findings chime with the already discussed findings from the UK (Brown et al. 2020) but also with findings from Australia (Horne et al. 2020). Drawing on 40 interviews (of which 10 were private and 8 social tenants) conducted in June-July 2020 in Melbourne, Horne et al (2020) showed that the affordances of the dwelling and the neighbourhood, and the economic and digital capabilities of households framed households' resilience under Stay-Home orders. Having a car helped households to be mobile and safe. The importance of a good-quality neighbourhood (i.e. offering services and green space) and of a good-quality dwelling (i.e. enough space, sunny orientation, good views, having a garden, digital connection) were augmented under the new social norms. Horne et al (2020 p.50) showed that "*issues of acoustic and visual privacy worsened as a result of prolonged time spent within homes*". Private tenants were at disadvantage in respect to many of these home and neighbourhood aspects; only one tenant asked and received a rent reduction.

Brown et al. (2020), Horne et al (2020) and other studies (Brewer and Patrick 2021; Krarti and Aldubyan 2021; Stanton and Tiwari 2021) turn the attention to the added costs of working from home, particularly those of increased energy consumption. These costs added extra pressure on low-income households not only because of their lower income but also because of poor thermal efficiency of property's structure and equipment, and the smaller chance of receiving compensation from the employer. Indeed, for the case of the USA, Stanton and Tiwari (2021 p.16) argue that "*lower income households would need substantial compensation to move to remote work*" while top-decile households can

do so without support.

Overall, this small, data-informed literature reviewed has evidenced - and numerous opinion pieces and commentaries that were not reviewed here have affirmed (Blakeley 2021; Byrne 2020; Haase 2020) - that COVID-19 has disproportionally affected historically disadvantaged groups. Thereby, the pandemic has widened existing labour and housing inequalities and deepened existing vulnerabilities (Mikolai et al. 2020; Perry et al. 2021). Renting households were hit particularly hard as they were more likely to already suffer labour and housing precarity (Benfer et al. 2021; Byrne 2021; Judge 2021; Pawson et al. 2021). Low-income households, non-white renters and other categories (e.g. single parents, women, disabled and young people) have been more negatively affected (Mikolai et al. 2020; Perry et al. 2021). While these trends are valid within and across nations, a few studies briefly comment on their more finely-grained geographical specifics (e.g. Byrne 2021 for Ireland; Pawson et al 2021 for Australia).

As this literature review has indicated, some empirical evidence is emerging but remains scarce. At such, this report offers valuable new empirical insights, bringing timely evidence on tenants' renting experiences in the UK. After introducing the methodology next, chapter 4 and 5 present the main findings.

Chapter 3 Methodology

The project aimed at UK national coverage. Given COVID-19 restrictions, only online methods of recruitment and participation were considered. The main tool of data collection was an online questionnaire addressed to private tenants (eligibility condition) engaged or interested in activism; the broad meaning of activism was explained on the first questionnaire screen (see Box A in the Annex).

The questionnaire was designed as a 'written interview' of 24 questions. Eleven were open-ended questions, encouraging participants to write as much as they wished. Four addressed respondents' housing experiences, before and during the COVID-19 pandemic, on which this report focuses. Another six focused on tenant activism, which is discussed elsewhere (Soaita under review). Table A in the Annex shows the questions' exact wording. The questionnaire was piloted with eight private renters, ethically approved by the University of Glasgow. It was launched in September 2020 by advertising on the author's Twitter network (re-tweeted by tenants' groups such as Generation Rent and Acorn) and two tenant support Facebook groups hosted by tenant unions in England (Acorn) and Scotland (Living Rent).

Given its qualitative nature, the take up was relatively slow. From 11 September to 25 November 2020, 60 questionnaires were completed. The time between start and completion varied between less than 10 min (n=7), 10-44 min (n=40) and over 45 min (n=13). Responses were very rich, totaling over 33,000 words. Respondents will be referred to by codes (r1 to r60), with age group, gender, location, household type and financial situation detailed in quotes.

Figure 1 shows the sample's characteristics. There is welcome variation in terms of age group, sharing, household type and financial situation. Females are over-represented. One participant only was a key worker, hence the study should be viewed as expressing the experiences of those confined at home. Geographically, responses came predominantly from the pressured markets of southern England and the Scottish central belt; Northern Ireland is not represented. As explained before, this study aimed not at being 'representative', but it is felt that the opinions expressed, the experiences shared and the demands made have broader relevance.

Figure 1 Sample characteristics

COUNTRY	
England	38
Scotland	18
Wales	4
N Ireland	0
AGE GROUP	
18-34	34
35-44	10
45-54	10
55-64	4
Over 64	2
GENDER	
Female	46
Male	12
Others	2
SHARING	
Yes	27
No	33
HOUSEHOLD TYPE	
Single	34
Couple	17
Single parent	4
Couple with child(ren)	4
Other	1
FINANCIAL SITUATION	
Comfortable	7
Doing alright	20
getting by	17
Difficult	8
Very difficult	7
Undisclosed	1

The report also draws lightly on Facebook data, manually extracted from major tenant unions in England and Scotland, and their tenant support groups. To preserve anonymity, tenants unions will be indistinctively referred to as TU. Separate ethical approval was obtained from the University of Glasgow. The extracted posts and comments (henceforth posts) cover the period May 2020-February 2021. Given that the use of social media in research raises particular ethical concerns, quotes will be used sparingly and may be slightly rephrased to avoid being traced back to the digital source.

This report works primarily through the four questions related to participants' renting experiences (Q9 to Q12, see Table A in the Annex). The four questions elicited rich descriptions, totaling close to 15,000 words (max=1,569, average=250, min=4). Excluding the minimum and maximum length, across the four questions, 14 participants wrote between 20 and 100 words; 39 participants between 101 and 500; and five participants between 501 and 826. It is this richness of answers to open-ended questions that make this questionnaire better described as a 'written interview'. The report now proceeds to present the key findings. Chapter 4 takes a look at participants' histories of renting as they give a wider perspective on the state of the PRS while also framing participants' 'renting present'. Chapter 5 focuses on the COVID-19 period, presenting key findings related to property suitability, sense of home, raising feelings of social isolation and new affordability stressors.

Chapter 4 Renting experiences prior to COVID-19

Participants were invited to give a brief account of their renting history. Forty participants reported the exact number of tenancies they have ever had, totaling 146 (min=1, max=16, average=3.7). Negative perceptions dominated. Of the 146 past and present tenancies, 59% were described in (very) negative terms and 41% as relatively positive.[1] Equally telling about the dominance of negative renting experiences is the fact that, of the 60 respondents, 23 only had negative experiences and a further 26 a mix of both, positive and negative. Conversely, only 11 participants considered their renting experiences had been always positive. Many respondents described in rich detail their renting histories, the longest answer - across all the questionnaire questions - totalling 1,126 words to describe that "*two were OK and one absolutely dire tenancy*".[2]

4.1 Negative renting experiences

The 49 respondents whose all/some renting experiences were negative clearly outlined the strain induced by poor property conditions, unprofessional tenant/landlord relationships, affordability issues and insecurity; and the links between them. In terms of unsuitable property conditions, respondents reported poor maintenance/décor (n=16) but also major issues, e.g. dysfunctional appliances left broken for more than a month (n=10), ceiling collapse (n=6), damp and mould (n=6), mice/rat infestation (n=4), insecure front-door locks (n=3), inadequate heating (n=3) and curving walls (n=2). The quote below exemplifies some of the worse conditions reported, describing one respondent's fifth and eighth tenancies of a series of nine, all having had major issues of disrepair or health hazards:

[1] 15 participants only mentioned 'some' or 'many' and five did not specify

[2] r9, male, 18-34yo, single, Glasgow, 'doing alright'.

Then in desperation 5th property, which seemed ok, very small but good location. Discovered serious mouse and rat infestation. Landlord very reluctant to do much more than put poison down. Discovered huge hole in the wall behind fridge, which was 'repaired' by LL but they used material mice and rats could eat through. As this was a studio, I had to sleep each night seeing and hearing mice and rats running around. I tried to get out of contract but not possible until new tenant found. Stayed 8 months! /.../ 8th: horrible experience, totally uncaring property management, the main entrance lock wouldn't work and I kept reporting it. There was a break-in in flat below, and attempted break-in to my flat. My heating didn't work except for one room through winter, they did nothing, despite calls and emails. The stove was unsafe so didn't use it, the kitchen sink leaked so had to wash dishes in bathroom and had intimidating neighbours. Shower didn't work. One year of complaining and being stressed (r46, female, 45-54, single, London, 'finding it difficult').

The tenant/landlord(agent) relationship was not always up to professional standards. Major problems reported were slowness with repairs (n=16, three cases taken to Court), rude, racist or otherwise hostile attitudes, including one threat of killing (n=11), renting illegal HMOs (n=6, one case taken to Court), attempts to illegally withhold deposits (n=6), threat of eviction (n=5), and being invasive (n=5) or unreachable (n=4). Landlord's laxity translates, of course, to poor living conditions, as clearly shown below:

Then I moved to a flat that was really cheap and really illegal because of the lack of care given by the landlord who lived in London and owned several more properties. He bought this flat in Govanhill when he worked here in the nineties and has not changed it since. It was shocking, I brought it up to them multiple times, tried to get replacements for the illegal foam tiles, get windows and roof fixed but no one cooperated and fed us four tenants lies - eventually the water damage got so bad the entire flat was wet through (two floors) and i moved (r10, female, 18-34, single, Glasgow, 'doing alright').

There were also some irregular landlord attitudes, which we encountered before (Soaita and McKee 2019), displaying not only lack of professionalism but symbolic dominance:

The landlord I had before that was mad as a hatter. He would forget the house for a while. Then try and put the rent up (we just didn't and then he seemed to forget), he would send us weird letters demanding bank statements to prove we had paid him for the last 6 months. He once asked me to burn down random sticks for 3 days to test the chimney. I didn't (r56, female, 18-34, single, Bristol, 'finding it very difficult').

Widespread poor property conditions and difficult tenant/landlord relationships support findings from previous qualitative research in the UK (Smith et al. 2014; Soaita and McKee 2019) and in other Anglo-Saxon countries (Byrne and McArdle 2020; Soaita et al. 2020), although their extent is not yet sufficiently recognized in quantitative or policy-driven scholarship. However, opting for poor housing quality can be a strategy to navigate precarities of work, broken relationships or discriminations (briefly reported were those of race/ethnicity, owning pets, income from benefits) as powerfully shown for the case of Australia where a tiny social housing sector pushes low-income renters into dire housing conditions (Goodman et al. 2013). For some it is also a strategy to 'escape' the sector:

The only reason I stayed was because if I moved somewhere 'nice' I would not be able to afford to save to escape private rent (r9, male, 18-34yo, single, Glasgow, 'doing alright').

However, the link between property condition, location and rent was broken: 13 participants reflected that high rents reflect solely market pressure not housing quality:

Since moving to Glasgow in 2004 I've lived in 12 flats from private landlords but as a lodger on two occasions. The quality of the accommodation has varied massively, as has the dependability/responsibility of the landlord. Rent has exponentially increased but the quality of the home has not. Often I've had to balance the severity of the problem (broken heating, black mould etc) with the precariousness of my situation and the temperament/whim of the landlord. More often than not I've moved because of rent increases or being served notice, rather than my own desire to leave (r58, male, 35-44yo, single, Glasgow, 'comfortable').

In the current market and welfare context, tenants cannot but trade off property conditions and location in exchange for lower rents, including moving long-distance as four respondents did (from Edinburgh to Glasgow, London to Bristol, Bristol to Swansea, Brighton to Birmingham)[3,] or pay more than 50% of their income on rent (as four participants mentioned).[4] The issue of rent increases clearly needs policy recognition and indeed takes top position in tenants' demands (Soaita under review). While the Scottish government legislated to improve tenant security, limiting the grounds for eviction in open-ended contracts, this does not work without regulating rent increases.

This study corroborates others (Hulse and Milligan 2014; Soaita and McKee 2019; Soaita et al. 2020) by finding that tenure insecurity has massive impacts on tenant wellbeing, particularly for low-income households, older tenants, and families with children:

> *Renting gives a huge sense of insecurity and I was getting panic attacks when my tenancy was up for renewal if they'd let me stay or if they'd up the rent. Thankfully rent stayed the same and I got another 12 month contract* (r32, female, 18-34, single, Brighton, 'just about getting by').

Tenure insecurity is augmented by the fact that relocation is difficult, stressful and expensive in a context of short notices, market pressures and various (il)legal discriminatory practices:

> *Property search was extremely stressful because rent is high, property quality is poor and they get snapped up really quickly - got rejected from one place even though I handed in my application at the viewing and could afford the rent - the landlord chose someone based on their place of work instead* (r54, female, 18-34yo, couple, Manchester, 'doing alright').

Besides its immediate costs, forced relocation can have very tangible long-term implications in terms of social mobility as they negatively affect children and young people's education:

> *once I even had to abandon my university studies due to the forced move and invested my money into the uni module for nothing in return /.../ The move cost us thousands, loss of uni study module, change of social and work environment, commuting etc. only for the landlord to move in himself for 4 months, that's abusive and antisocial* (r13, female, 55-64yo, with adult daughter, Littlehampton, 'finding it very difficult').

4.2 Positive renting experiences

While negative experiences received large descriptions, the positive ones were more restrained. Some were founded on low expectations, others came at a cost, as participants who always rented well tell below:

> *Good experiences although at time frustrating with constant rent increases* (r19, female, 45-54yo, single, Irvine, 'just about getting by').

> *I am not your usual private tenant in that I am over the 'common' age, over the 'common' income - all factors for a 'good' experience. And overall I had a good experience because I was lucky* (r23, female, 45-54, single, Edinburgh, 'doing alright').

Some participants enjoyed having responsive landlords/agents. A 'good' landlord was described as one who offers prompt maintenance and repair services, charges a 'fair' rent to property conditions, while being non-intrusive and even supportive:

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[3] Respectively: r8 (female, 18-38yo, single, 'just about getting by'), r40 (female, 35-44yo, single, 'finding it difficult') and r53 (female, 55-64, single, 'comfortable')

[4] r3 paying over 60% (female, 18-34yo, couple, Oxford, 'finding it difficult'), r4 paying 60% (female, 18-34, couple, Bristol, 'finding it very difficult'), r23 paying over 40% (female, 45-54yo, single, Edinburgh, 'doing alright'); r26 paying 75% (female, 18-34yo, couple, Guildford, 'finding it very difficult').

Where items broke he was fast to replace them with items of similar quality, no questions asked. Despite the poor decor and quality of items provided, it was a fair enough trade as he was charging £300 less than what other properties on the street were being let out for! The landlord never did tenancy inspections etc and was also fine when I was unemployed and sublet the second bedroom to help cover rent (r9, male, 18-34yo, single, Glasgow, doing alright).

A landlord who is relaxed in terms of profit-making is even more appreciated:

My current place is great. The landlord seems pretty chill, apparently he has the house for when his kids are older (they are primary age). We have old rent prices so it's actually affordable. I have been here a few months, various friends for years (r56, female, 18-34yo, single, Bristol, 'finding it very difficult').

The word 'luck(y)' was used 16 times (by 11 participants) as a key explanatory factor of a positive renting experience, which is an appropriate descriptor of the variability found in the PRS. Indeed housing quality and landlords' motivations and practices vary hugely (Soaita et al. 2016). Moreover, the local vacancy at any one time is an unstable assemblage in which a suitable property can or cannot be available, property characteristics can or cannot be discerned during a hasty viewing, and landlord's practices are never known in advance.

Table 1 Renting history by financial situation

Renting history (n=60), of whom:	By financial situation (n=60): Good = feeling alright or comfortable (n=27) Getting by = Just about getting by (n=17) Difficult = very difficult or difficult (n=15) NA = I would rather not say (n=1)
Only good (n=11), of whom:	6 good, 4 getting by, 1 difficult
Mixed (n=26), of whom:	14 good, 8 getting by, 4 difficult
Always bad (n=23), of whom:	7 good, 5 getting by, 10 difficult, 1NA

Unsurprisingly, the only *relatively* strong association of tenants' financial situation found in this research was with their overall renting history (see Table 1). Having a difficult financial situation correlates stronger with one's renting history: only one participant in this group (n=15) has had only good renting experiences, four had mixed ones and 10 had always bad experiences. Having a good financial situation is less predictive of one's renting history: only six participants in this group (n=27) have only had good renting experiences, 14 had mixed ones and seven had always had bad experiences. A financially-comfortable participant from Edinburgh summarises her always bad renting experiences, highlighting the four key tenants' challenges in PRS:

Overpriced, insecure, impersonal. You just have to put up with whatever the letting agent/landlord wants (r52, female, 18-34yo, Edinburgh, single, 'comfortable').

Participants in a difficult financial situation who only had good renting experiences tended to be quite laconic in their account, e.g. *"I had no issues before covid".*[5] The relative weakness of the association relates perhaps to the variability

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[5] r52, male, 18-34yo, Glasgow, single, 'just about getting by'. This participant wrote less about his renting experiences and more about activist engagement.

of the market (the 'luck' component, including one's social capital) and by the subjectivity of the measurement employed that is perception of the financial situation rather than actual income. Overall, taking participants' renting histories into account is important as it contextualises their current circumstances, which will be discussed next. But it also builds a broader picture of the conditions in the PRS, and a more solid foundation for understanding tenants' demands.

Chapter 5 Renting experiences during the COVID-19 pandemic

As Stay-Home policies branded 'home' as a place of safety and comfort, it was interesting to explore whether tenants perceived it accordingly and whether their perceptions have changed during this period. The discussion will focus on property suitability; sense of home; rising feelings of social isolation; and new affordability stressors. The first three themes were developed in direct response to the questions Q9, Q10 and Q11 whereas the last was substantiated across the questions as a key participants' concern.

5.1 Property suitability

It is clear that a 24/7 full-occupancy changes one's housing requirements (Garber 2020): homeworking and homeschooling require space and comfortable furniture. A pleasant décor is more gratifying, an unpleasant one becomes more disturbing. COVID-19 health concerns require safer access to green space and shops, preferably nearby. Asked whether their property and its location was comfortable for a Stay-Home policy, 27 respondents described their accommodation and its location as being comfortable, however, 10 of these had deliberately relocated from an unsuitable to a suitable property. A further 19 participants has mixed feelings and the remaining 14 thought their property was totally uncomfortable, even 'horrid' (two of these wanted but were unable to relocate). Table 2 exemplifies this variation. Table 2 exemplifies this variation.

Suitable (n=27)	Mixed (n=19)	Unsuitable (n=14)
Working from home in the time between the lockdowns I have been in a new rented accommodation. This property has been very good for this; on a fairly quiet road, garden space, decent-sized bedrooms, 2 min walk from a park, shops around 5-10 min walk. I specifically picked this property with the knowledge that I might end up in a lockdown here which is why it's been so good for it (r43, 18-34, female, Manchester, single, 'doing alright').	*We had a garden which was really nice but the house itself had lots of problems with it including a ripped out bathroom, broken toilets, broken roof which leaked and broken windows. Having to be at home all of the time meant that we really noticed these issues* (r34, female, 18-34yo, couple, Norwich, 'finding it difficult').	*We had a horrid time over lockdown. We have no garden, or outdoor space nearby. The flat doesn't get any sun in the summer though the windows as the sun is too high, so it was so dark all day. There were builders working from 8am to 5pm everyday next door, so no peace and quiet. The shower was broken for 4 months and our landlord refused to fix it as "all plumbers are furloughed and cannot work at the moment". The flat was too small for 2 people to be at home all the time* (r4, female, 18-34yo, couple, Bristol, 'finding it very difficult').

Clearly, perceptions of property and neighbourhood characteristics have changed under the new condition of being

tethered to place. Previously appreciated locations became irrelevant and ignoring poor property conditions became more difficult, as the quotes below exemplify in turn:

Not comfortable. When I initially took my current rent, it was chosen primarily based on its proximity to work (r31, other, 18-34, Norwich, single, 'doing alright')

We have noticed a lot of annoying things about the property that need fixing but they are more cosmetic /…/ It isn't to the standard that I would like and a lot of things like cupboards and drawers and blinds are broken (r54, female, 18-34yo, couple, Manchester, 'doing alright').

I tried to disentangle the influence of property from that of neighbourhood by counting and grouping the number of instances in which related features were referred to, either as being comfortable or uncomfortable. Results were revealing.

First, counting showed the importance of both *property* and neighborhood, but also the primacy of the former since 76 instances referred to property features while 49 marked *neighbourhood* characteristics (another 14 referred to the fuzzy spatiality of noise).

Second, counting the balance between positive and negative descriptions, the property weighted towards a space of *discomfort* (35 positive v. 41 negative), and the neighbourhood towards a space of *comfort* (33 positive v. 16 negative).

Furthermore, the most discussed features of the property were: access to a garden (13 positive v. 11 negative); space availability (12 positive v. 9 negative); décor and maintenance (7 positive v. 13 negative); and cold (1 positive v. 6 negatives). The most discussed characteristics of the *neighbourhood* were the availability of outdoor space (18 positive v. 5 negative) and of amenities (15 positive v. 3 negative), and social behaviour (3 positive v. 8 negative).

However, not all these themes were discussed profusely. For instance, neighbourhood amenities were just named as (non)-existent. Likewise, nearby parks, a rural landscape, nearness to sea and woods were named, clearly valued, but did not provoke lengthy accounts. Conversely, property characteristics were described at length, either positively or negatively. Of these, and moving from the outside to the inside of 'home', I will focus in this section on three themes: the new perception of the neighbourhood as a health hazard/ or a protective territory; the porous inside/outside bounderies of home through the lenses of gardens and noise; and the key questions of space availability. Other property characteristics will be discussed in depth in section 5.2 in relation to tenants' sense of home; and touched upon in section 5.4 in relation to new affordability stressors.

5.1.1 The neighbourhood as a health hazard or a protective territory

The neighbourhood has acquired new meanings under the COVID-19 pandemic. Much has been written about neighbourhood categorisations as good/bad or problematic/unproblematic (Blokland 2003). They have now been depicted as a health hazard or a protective territory, according to the general compliance with social distancing rules. In this research, students were signalled out as non-complying, chiming with the broader literature on studentification (Munro et al. 2009):

Having all the students come back here has been the worst thing during covid. They're extremely loud and out of control this year- more so than usual, the antisocial behaviour and frequent parties during covid have made their neighbours lives a misery (I'm not alone there!) Since they returned covid levels in the area have skyrocketed due to the parties, the timing of the rates sharply rising isn't coincidental whatever the university says... it doesn't feel safe at all here. I feel at risk in the local shops because groups of young guys just push past others and won't distance (r40, female, single, 35-44yo, Swansea, 'finding it difficult').

The health emergency nature of the crisis augmented the importance of neighbourhood, including for private tenants. I mentioned the neighbourhood attracted predominantly positive perceptions. However, 10 participants purposefully moved during the pandemic, and moving into a safer neighbourhood was part of their decision, showing one positive aspect of the mobility enabled by the sector:

> *Recently moved from London to Bristol, to reduce rent pay enemy's and to a better area with pleasanter surroundings and nicer people. Lockdown in my area (Walthamstow) in London wasn't great due to the blatant disregard of the pandemic by neighbour's & other residents /.../ I now feel much more comfortable and happy enough being at home in Bristol* (r30, female, 45-54yo, single, Bristol, 'just about getting by').

5.1.2 Porous boundaries

Gardens, as terraces, porches or windows views are a dwelling's porous boundaries that tangibly link the outside and inside of home. Much has been written about the changing practices, meanings, social symbolism, art and politics encapsulated in or expressed through gardens in the UK and elsewhere (Cooper 2006; Di Paola 2017). There is also a clear sense that their importance has been augmented by the COVID-19 health crisis in the UK (Osborne 2020) as elsewhere (Haesebaert et al. 2020; Horne et al. 2020). In this research, gardens were clearly missed or treasured:

> *We are on the ground floor and have access to the shared garden, so we have had green space, however it was sometimes a little busy as other flats were using it* (r5, other, 18-34yo, couple, Manchester, 'doing alright').

However, only a few participants expanded, particularly in order to point out that gardens were somewhat less satisfying because of tenants' lack of agency, e.g. in planting (first quote) or because of non-existent garden furniture or even broken fences (second quote):

> *If you could decorate or put flowers in a garden it would feel more like home but you can't even put photos on the wall* (r4, female, 18-34yo, couple, Bristol, 'finding it very difficult').

> *A fence came down in early spring and has yet to be fixed, despite us contacting the landlord on multiple occasions and providing pictures. Next door's landlord has now been harassing us about this, and even claiming that it was our responsibility to cut back ivy plants growing from his side of the fence as according to him this is technically our landlord's land /.../ so it's absolutely ridiculous* (r3, female, 18-34yo, couple, Oxford, 'finding it difficult').

Another manifestation of the inside/outside porosity of home is sound and noise. Noise is a complex product of both social norms and technical standards of construction. It rarely raises policy concerns but often instills complaints and even relocation. Noise clearly became a more problematic aspect of living during the pandemic, which supports similar findings from Australia (Horne et al. 2020). Participants commonly put up with the inherent noises of a 24/7 full-occupancy but less so with what they considered to be selfish behaviour (e.g. illegal parties). Moreover, full occupancy produces inevitable clashes between the new uses of home. Neighbours' or workers' noise became a disturbance for three participants:

> *My flat is ground floor, in an old (as is the majority of buildings in Glasgow) complex, with poor sound insulation. Normally that would be no issue, but during the lockdown periods, we had all to isolate in our flats, including my neighbours who they have a 2-year who was generating an absolutely ridiculous amount of noise during working hours* (r1, male, 35-44, Glasgow, couple, 'doing alright').

Clearly, many dwellings in the UK are poorly sound-proved (as above, flats separated by wooden floors), but that

is exacerbated in HMOs. The internal walls of a family-home are inappropriate for communal living with strangers. One private tenant writing in a tenant support group was beyond distress. On the other side of a plasterboard wall, her flatmate took on additional 'Call Centre' night-working hours, provoking sleep deprivation and ill mental health; unable to relocate, she felt powerless to approach her flatmate to find a solution. There is in fact no simple solution to such a case as even relocation cannot guarantee comfort. The only response is monitoring the quality of the housing stock against maintaining or even continue building "the slums of the future" (Copley 2019).

While four respondents valued their quiet environments and nine hated their noisy ones, one participant uniquely enjoyed the sound of urban life:

> *It was nice to have such close neighbours (4 houses with adjoining gardens and you can hear *everything* through the walls), for a semblance of interaction. The street was noticeably louder in the first lockdown with everybody at home in the evenings, and some neighbours with particularly noisy visitors /…/ That's cool with me* (r44, female, 18-34, single, Sheffield, 'doing alright')

5.1.3 Enough space

It is beyond doubt that the new use of home under COVID-19 24/7 full-occupancy has put a high premium on the availability of space, whatever the tenure. However[6], few owner-occupiers experience overcrowding in the UK (about 2%) while 71% enjoy at least an extra room. Occupancy in the PRS is less generous, 10% and 26% of private tenants living in overcrowded or under-occupied properties, respectively. Some participants mentioned they disliked working from the bedroom though they had no other options:

> *In general it has felt quite cramped during lockdown and I have had to work from my bedroom, which is not good for my mental health or sleep* (r51, female, 18-34yo, single, Sheffield, 'doing alright').

However, tenants in housing in multiple occupation (HMO) are again at clear disadvantage. Lacking a living-room as a space for socialising has always been difficult (Barratt and Green 2017; Soaita and McKee 2019; Ward 2015), but it has become worse during COVID-19 confinement. Many HMOs lack a living-room, being therefore technically overcrowded based on the Bedroom Standard definition that recommends an extra room beyond the required numbers of bedroom and utility spaces (kitchen, bathrooms). In such a situation, having a 'living room' by the generosity of a flatmate was much appreciated:

> *One of our flatmates got stuck in New Zealand during lockdown so we had an extra room that he allowed us to use as a 'living room' which the flat doesn't have. Without this extra space the flat could have been difficult with all of us in during lockdown* (r25, male, 18-34yo, single, Glasgow, 'doing alright').

Besides having enough rooms, their size also matters, particularly in HMOs where one's room must afford a host of private activities, e.g. reading, computer work, depositing personal stuff, requiring therefore a soft armchair, an ergonomic chair and desk, a wardrobe and drawers. While it is highly uncommon that a HMO room provides all these (Soaita and McKee 2019), some landlords let out unlawfully small box-rooms of 5.71 sq.m, as one participant noted to her distress[7]. But even in large enough houses, 24/7 sharing with many adults seemed uncomfortable and unsustainable, forcing participants to move out if they could:

Although it was a large house, there were 5 adults working from home which is not sustainable in the long term (r22, female, 18-34, single, London, 'just about getting by').

I want to live in less precarious housing (threatened to have the house sold) and to maybe only live with one or two other people not 4 + me (r38, female, 18-34yo, single, Bristol, 'comfortable').

Of course, property and neighbourhood suitability, including issues of noise and space, as discussed in this subsection, are important to feeling or not at home. But the relationship is not always straightforward, being better regarded as a process of becoming more or less at home; this is explored next.

5.2 Sense of home

The COVID-19 emergency measures meant that more time was spent inside the accommodation, arguably giving tenants a reason for making themselves more at home. While 15 participants remained unaffected (7 specified they never felt at home in a rented property), 24 felt more at home, even only slightly, and 21 less so. Time thus matters to the rhythms of belonging to some extent and in both ways, positively and negatively. Property condition mattered. The previous subsection showed the property attracted predominantly negative descriptions and extended time spend inside made poor standards even more obvious:

Not being able to escape the property for any significant period of time has made me more and more aware of all the issues in the property. There's no carpet plates between rooms - so if bare foot you can spike your foot on carpet pins. All the 'white' paint is no longer white. Most of the paint is flaking so when indoors all the time you become more and more aware of it and feel the need to hoover more often. Every wall is rough and can see where 100s of dents have been plastered over the years. It's depressing knowing the landlord views this as a perfectly acceptable condition they expect someone to put up with (r9, male, 18-34yo, single, Glasgow, 'doing alright')

The likelihood of becoming more at home was indeed associated somewhat with a property being 'suitable' and, intriguingly, with tenants having had mixed rather than only good renting experiences (see Table B in the Annex). But some participants now in 'suitable' properties and with a positive renting history felt less at home. This directs the attention to less tangible issues of agency, meaning one's ability to exercise control over the property. Indeed, spending more time indoors *and* engaging in practices of personalisation, even if minute, such as changing the furniture layout in a HMO (first quote) or getting own bookshelves (second quote) was gratifying:

definitely feel more at home, after spending so much time here. Also I've had a set of housemates move out and strangers move in over the Summer, so I had a chance to make it how I like and put my stamp on it. I'm very attached to the house now and never want to leave (r44, female, 18-34, single, Sheffield, 'doing alright')

I have had time to sort out the house more too, getting new bookshelves, so I feel more at home here, but always with an undercurrent of worry: should I have told my landlord I was getting bookshelves moved in? Will she be angry if she inspects and sees them? Is it too late to ask permission now? What if she doesn't want any new furniture in the place and I have to move them? (r3, female, 18-34yo, couple, Oxford, 'finding it difficult').

Anxiety, as indicated above, induced by such a trivial thing as getting own bookshelves (if not indeed provided by the landlord as it should in a furnished property) is a testimony of how far a rented property is from becoming home. The importance of even small acts of personalisation to tenants' wellbeing was observed elsewhere (Soaita and McKee 2019) but it was clearly augmented by the longer time spent at home. Conversely, lack of agency to personalise or engage in minor maintenance made other tenants feel less at home:

Kind of less at 'home': it makes me feel worse about not being allowed to do maintenance myself. It feels like we're babysitting or something. The landlord is very picky about the flat and honestly won't let us do anything (r41, female, 18-34yo, couple, Manchester, 'doing alright')

Having a place on one's own in terms of not sharing was important for three participants, giving them a sense of agency in doing what and when they please as opposed to the distress of noise and overcrowding in some HMOs, discussed previously. Remarkably, one participant felt more at home because of a sense of public recognition of the exploitative nature of PRS:

More at home because other people are becoming conscious of how landlords exploit workers for money despite not actively producing value (r2, female, 18-34yo, Cambridge, couple, 'just about getting by').

Finally, the importance of pets to tenants' sense of home and wellbeing (Power 2017) was probably augmented in the COVID-19 context of constrained socialisation:

My dog, who was living at my parents house, died in April during lockdown and it was really traumatic - I asked the landlord if I could adopt a dog and I was told no, which really affected my mental health, so now I feel like I have to move (r54, female, 18-34yo, couple, Manchester, 'doing alright').

Many Facebook posts in the tenant support group celebrated the new (January 2021) standard tenancy agreement that makes it easier for '*responsible tenants*' to have '*well-behaved pets*'[8] though there was also confusion and resentment on the '*patronising*' terms used. Four participants mentioned they (had) owned pets, despite facing discrimination in the market, rendering them even more powerless versus their landlord:

My perception of the issues with the house definitely changed during lockdown - small faults that haven't been tended to become much more depressing when you're stuck at home all day. I feel like my landlord gets away with it because she knows that she has power over me since my cat is living here at her discretion, and moving with a pet would be very difficult for us (r3, female, 18-34yo, couple, Oxford, 'finding it difficult').

However, there was an inherent paradox in engaging in homemaking given an augmented sense of loss if forced to relocate:

We got evicted during the lockdown (and then again straight after moving - both unlawful) so covid has had a life changing impact on my feelings about my home. We really miss our house and our neighbours who we felt closer to during the lockdown (r34, female, 18-34yo, couple, Norwich, 'finding it difficult')

Indeed, insecurity of tenure, new affordability stressors, and experiences of eviction were great inhibitors in making a private tenancy home.

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[8] https://www.gov.uk/government/news/new-standard-tenancy-agreement-to-help-renters-with-well-behaved-pets#:~:text=Responsible%20tenants%20in%20England%20with,a%20 new%20standard%20tenancy%20agreement.&text=Responsible%20tenants%20with%20well%2Dbehaved,today%20(28%20January%202021).

5.3 Social isolation

There is some mixed evidence on both rising feelings of social isolation and the reenergising of local community during the COVID-19 pandemic, conceivably affecting differently certain household types and local geographies. This study found evidence for both, but more extensively for the former. Almost half of participants (n=28) declared they felt more isolated, of whom six expressed feelings of total isolation, which is of concern:

> *I feel like I'm in the twilight zone as I have no friends or family here so I'm just alone all the time, except for a Cat* (r40, female, single, 35-44yo, Swansea, 'finding it difficult').

> *My last tenancy was awful, felt suicidal at times, so isolated, afraid and uncomfortable* (r46, female, 45-54, single, London, 'finding it difficult').

The mobility of the sector means that private tenants may be more affected by social isolation than people in other tenures. Indeed, the first quote comes from a participant who moved from Bristol to Swansea for a lower rent, feeling uprooted. The second quote comes from a participant who just moved into a Council flat in 14 October 2020 after '*6 private rented moves in 2 years!',* including a period of homelessness.

Likewise, strong feelings of social isolation were associated with properties of poor quality, which are more dominant in PRS than other tenures (e.g. small space perceived as a 'prison cell'). However, the relationship between property conditions and social isolation is not straightforward, even though participants living in an uncomfortable home were more likely to feel isolated than those in good homes (see Table B in the Annex). Some felt isolated because they were living alone, others because they lived with unwanted strangers, or because the accommodation was chosen in such a way of serving just as a 'roof' or a 'service' attached to other spheres of life:

> *I just wanted to leave and be with friends. Previously my flat was a 'service' attached to my work (relaxing from work). But during lockdown it became a kind of lonely prison* (r23, female, 45-54, single, Edinburgh, 'doing alright')

General feelings of isolation, such as being "*unable to see many friends and family or meet new people*"[9], or a winter lockdown that "*feels altogether more difficult, even in a nicer flat with friends nearby and green space*"[10] are however not tenure specific although they are exacerbated by the undesired mobility of the sector. They also seemed more likely to occur in single households and the young, supporting other studies discussed in section 2.

Shielding may also generate feelings of isolation. In this research four participants were shielding (two in single households, one single parent and a couple). I talked before about gardens with broken fences, but for those shielding a broken fence was not just perceived as disrepair, annoyance or negligence but as an open door to danger (first quote below). Conversely, the pleasure of a beautiful window view (and a good house) was augmented in the forced isolation of shielding (second quote below):

> *Fence not adequate so feel to close to neighbours on either side so have not felt safe to go out most days as I am shielding. Plus my boundary back fence panel has been down since beginning of year and not fixed yet so don't feel as safe as I used to because of this* (r47, female, 55-64yo, single, Peterborough, 'doing alright').

> *Now live in a wonderful chalet overlooking the sea - best place I've ever lived in. Was shielding through lock down but the view made it bearable* (r59, female, 65+, couple, Goodwick, 'just about getting by').

[9] r51, female, 18-34yo, single, Sheffield, 'doing alright'
[10] r25, male, 18-34yo, single, Glasgow, 'doing alright'

Although seven households had children, children's needs or experiences featured little in the participants' narratives (two mentioned lack of space and one lack of outdoor space for playing nearby). One participant confessed enjoying quality family-time, supporting the view of the pandemic offering 'bonding' time to families:

> It's in between [feeling more isolated or more at home] as I might be able to talk to my children more as when they were at school, and communicate more with my partner as when he was at work, so was a balance between (r20, female, 45-54, family with children, London, 'just about getting by').

Other participants moved in with partners or back to parents for better quality housing as much as sociality. Many participants found other ways to balance the weaker social interaction of a COVID-19 world by a growing sense of belonging to local and digital communities (neighbours; work, mutual aid, tenants and gardening groups), or it suited their introverted personalities (n=2), even if property conditions did not pass muster:

> I do feel more at home as I participated in mutual aid/community groups over the last lockdown, as well as a community garden. I guess this has made me feel a sense of community. I've gotten more and more tired of the issues with the house though, such as lack of insulation, mould, faulty furniture, slugs (r51, female, 18-34yo, single, Sheffield, 'doing alright').

To note, some people have been enjoying the new community life but, as the participant in the quote above, they were able to do so because of temporary or partial loss of job through furlough or reduced hours. There was therefore a price to pay, steaming from the broader economic consequences of the pandemic on peoples' lives. Communal support was indeed much appreciated, as confessed below by a shielding participant, although loneliness persisted, reflecting perhaps broader feelings of social exclusion:

> it's certainly isolating as a single parent, although there were lots of offers of help by local organisations and volunteers, it didn't really help feeling lonely even with children in the house (r49, female, 45-54yo, single parent, Bath, 'just about getting by').

5.4 New affordability stressors

Among the 60 participants, 33 have experienced no loss of income[11] but 27 did: 14 partially (furloughed or reduced hours) while 13 have lost their jobs and some were still unemployed[12]; 6 respondents have accumulated debt over this period. These are profoundly worrying trends of the ongoing COVID-19 economic crisis. Furthermore, 36 participants were (very) worried of losing their tenancies, irrespective of their financial situation[13]. Fear of eviction was not new but heightened by income loss:

> Covid increased our anxiety to be kicked out of the property but that's anyway a constant anxiety, even without Covid, it is a constant threat of losing the basics such as a decent roof over the head, losing money, being homeless, being neglected, abandoned by governments, authorities /…/ it increased our anxiety to lose our home and being homeless and in debt, although we are key workers risking our lives every day (r13, female, 55-64yo, with adult daughter, Littlehampton, 'finding it very difficult').

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[11] Of these, two had increased income (change of job and promotion); two compensated reduced work hours with an extra job; two were on long-term sickness benefits. It was not clear how many where still unemployed at the time of the research.

[12] Of these, three received social benefits; two lost job after being furloughed.

[13] The fact of being very to not at all worried was measured on a scale of 1 to 10 and 36 participants selected values of 1 to 5 (very worried to somewhat worried). There was no link to participants' financial situation. For instance, of the 'most worried' 13 participants who selected value 1, four had a (very) difficult financial situation, four were 'just getting by' and five were 'doing alright'/'confortable. Strangely, those who felt most secure (value 10) described their financial situation is 'very difficult', 'difficult' and 'just-getting by'.

Overall, six participants felt into arrears. Two other clearly prioritised rent over food, one declaring *"we pay 75% of our income on rent and barely have enough for food etc"* [14] and the other *"I only had £100 left to buy food and pay the Bills once I had paid my share of the rent".* [15] Some other respondents stated they could not afford a rent increase. Those made redundant during tenancy, feared unlawful discrimination in accessing a new tenancy because of their income being sourced via Universal Credit (welfare support, also referred to in the real estate market as DSS):

Shortly after evictions could take place again (July 2020), I received another section 21 [eviction notice]. I then moved as soon as possible as I lost my job at the start of lockdown and had been ignored by every application as I was now on Universal Credit. The one tenancy that accepted DSS has turned out to be an illegal rent as my room size is 5.71 sq.m (r29, female, 18-34yo, single, Brighton, 'finding it very difficult').

Discrimination against tenants on benefits was declared unlawful by the Court yet it is hard to prove it as long as tenants are obliged to disclose the source of their income and landlords have the legal option to choose. Illegal eviction during the lockdown was mentioned by two participants:

during pandemic, he wanted his flat to live in it and we stayed searching as he was so annoying and, as we are peaceful people, we do not make troubles to any. We found another flat; despite the fact it was far from our schools and work, we had to accept it as no one accepted us to rent a flat unless we earn around fifty thousand pounds a year, which basically we were not, and during pandemic most of us were at benefits and furlough therefore we had to accept (r20, female, 45-54, family with children, London, 'just about getting by').

From the outset of the COVID-19 crisis, governments have taken welcomed policy measures, with the furlough scheme being particularly generous. However, a 20% cut in income makes rent unaffordable for many. Section 2 pointed out that tenants were encouraged to negotiate rent reduction directly with their landlords, who were also advised to show sympathy. ARLA (2021) noted that only 1.1% of tenants successfully negotiated a rent reduction while 30% experienced a rent increase during 2020 (year-on-year, December). Only one participant in this research mentioned obtaining a short-term rent reduction:

When I told the landlord that I wasn't working after lockdown one, I asked for a reduction of £30 off (of the rent increase) off £980 a month rental and they agreed to do so for one or two months. I was quite shocked at this [short timeframe] (r49, female, 45-54yo, single parent, Bath, 'just about getting by').

Rent increases were asked, announced or feared but also resisted, albeit anxiously, which matches the definition of activist engagement employed in this research:

LL, without notice, via text, decided that he would like to substantially increase the rent, completely out of the blue, right in the middle of lockdown & whilst he had been informed that my Mother was Shielding & that I too am disabled. I have had to spend a lot of time & effort seeking advice from many charities/organisations on the legalities of him doing this. Advice was that he cannot without the proper notification and my agreement. LL is now stating that I am 'in arrears' although I am still paying in full the rental price agreed at the beginning of my Tenancy /…/ I have been assured that legally I just need to keep paying my current rental in full. It is depressing, disappointing and extremely stressful (r16, female, with mother, 45-54yo, London, 'just about getting by').

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[14] r26 female, 18-34yo, couple, Guildford, 'finding it very difficult'.

[15] r4, female, 18-34yo, couple, Bristol, 'finding it very difficult'

Besides loss of income and rent increases, affordability problems were augmented by the higher utility costs of a 24/7 full-occupancy in energy inefficient homes with non-insulated walls, single-glazed windows, or old heating systems:

The only problem now is that the house isn't insulated, and it gets very cold working from home all day. I can't afford to put the heating on, so I'm wearing 1000 layers, but it's going to be interesting in January. I've talked to quite a few friends with the same problem (r44, female, 18-34, single, Sheffield, 'doing alright').

These new and old affordability stressors are likely to endure given the economic effects of repeated lockdowns and high demand in pressured PRS markets. While 23 respondents had a (feeble) hope to 'escape' the sector into owner-occupation in the following five years, 24 saw themselves still renting privately (*'unless marry rich'*)[16]. Interestingly, nine participants were ready to move to countries where renting was regulated and affordable, which may also give them a chance of saving in order to buy:

I am moving to France in 2 weeks. Hopefully I can save up (my rent will be cheaper) and on my return buy a house. We both have excellent paying jobs but because of rent prices we have been pushed not just out of the city but the country too. We will never rent in the UK again. If we haven't saved in a couple of years we will buy a boat rather than deal with a landlord again (r4, female, 18-34yo, couple, Bristol, 'finding it very difficult').

The above quote suggests that high rents have a broader impact on the economy; more research is needed to understand these macro effects (Soaita et al. 2021). I mentioned that some participants moved long-distance, including for lower rents. Others moved to parental homes or with partners to safer rural locations and/or comfortable 'social bubbles' but this created affordability issues when leaving a HMO tenancy, for themselves, their flatmates or both:

I chose to move home when lockdown started as my dad owned his house in a village meaning I would be out of the capital when the 'peak' hit. This also meant I had access to a garden etc. I decided to then end my tenancy in Edinburgh in order to save money. This was fine until my flatmate started to struggle to find a replacement tenant. We asked for a 1-month rent reduction and were told no as the landlord still had a "hefty" mortgage to pay (why it is my responsibility to pay someone else's mortgage, I am unaware) we pointed out that there were mortgage holidays and loans available to the landlord and that we had no financial options available to us at this time (June 2020). We eventually found another tenant but my flatmate had to pay the entire rent for the property herself for the month before the new tenant could move in (r8, female, 18-38yo, single, Glasgow, 'just about getting by').

While there has rightly been policy emphasis on halting evictions, tenant flexibility to end a contract before term with no penalty received no attention despite vociferous student protests (Wall 2020). Even though in Scotland a new private tenancy is open-ended and can be terminated with one month's notice to leave, many contracts are still rolling on the old legislation. Moreover, in a situation as above, there may be no penalty on the leaver but a cost remains to the flatmates who stays as long as contracts in shared housing are not signed on an individual basis.

Exiting pressured housing markets to live in alternative dwellings is often framed as a consumer movement against financial capitalism and towards a post-capitalist world (Chatterton and Pickerill 2010). Only four respondents hoped to receive a social tenancy (one just moved into one[17]) and nine could simply not imagine what the future holds, suspecting they will live in a van[18] or fearful of even thinking:

I have no idea. I'm fearful even thinking about it to be honest /…/ I had a variety of nightmare experiences, so I'm just despairing of it at this point. I live in constant fear of becoming homeless as I'm on benefits now due to ill health, with no guarantor, so my options are extremely limited housing wise (r40, female, single, 35-44yo, Swansea, 'finding it difficult').

Given this worrying picture on new and old affordability stressors, it is not surprising that rent control took central stage in tenants' demands to the government. Tackling tenure insecurity with open-ended contacts that offer tenants security and flexibility came a close second.

Chapter 6. Conclusions

This report explored private tenants' renting experiences in Great Britain during the COVID-19 pandemic. While it can be read independently, the findings evidenced here are linked to a second output of this research, which documents the policy demands that private tenants make to the government (see Soaita, under review). Linking Part 1 (this report) and Part 2 (Soaita, under review) is the assumption that negative renting experiences trigger and frame tenants' demands.

The study focuses on a particular subgroup of private renters, those who are more vocal and active in enunciating their vision of the future. Their renting experiences are not deemed to be 'representative' of the sector, nonetheless, the concerns raised by this study deserve full policy attention irrespective of the characteristics or number of tenants suffering poor housing since none should. Before reflecting on the key findings, a few reflections on the methodology employed, the online 'written interview', are warranted.

This report has demonstrated that the method successfully collected data of breadth and depth with minimal resource. My gratitude goes to my respondents, I need not have worried about data quality. Writing prompts under questions elicited the information I looked for, creating similarities with conservative semi-structured interviews (including legitimacy for 'counting' as done in section 5.1). There was of course a balance to strike between the number of questions asked and their open-ended nature. It appeared that 11 open-ended questions were not too many for my respondents as they maintained interest up to the end. Obviously, the approach requires participant effort, hence they need to be interested in the topic. But it also gave time-pressured respondents a space to express what they wished at a time and a length of their choosing.

Since recruitment and participation used exclusively online methods, the issue of digital exclusion is pertinent. In this case, digital exclusion was perhaps less problematic since private tenants require these skills to access the PRS. The fact that participants came almost exclusively from urban areas may indicate that tenant activist engagement is less active in rural areas rather than digital exclusion. The reader may have observed that household members featured little in participants' narratives. This might have been an unintended outcome of questions using the friendly 'you' instead of the technical 'you and your household' (although a question on household composition was asked at the beginning). Given the characteristics of the sample, the perspective offered by this report is that of pressured urban renting markets, and of tenants tethered to place by Stay-Home orders (rather than of still mobile key workers).

In terms of substantive findings, Chapter 4 showed that taking participants' renting histories into account was important as it gave a deeper understanding of their current circumstances, a broader picture of the conditions of the PRS, and a more solid foundation for understanding their activist engagement and demands (see Soaita, under review). Of concern, it was found that negative renting experiences dominated: of the total 146 past and present tenancies mentioned, 59% were described in (very) negative terms v 41% described in relatively positive terms. Likewise, 49 participants had negative renting experiences in all or some of their tenancies, while only 11 participants always had positive experiences. Widespread poor property conditions, unprofessional tenant/landlord relationship, unaffordability and insecurity were the reasons for this negative picture. While none of these may be a new finding, the extensive scale at which these problems manifest is still not recognised by policy-driven research and even

missed by quantitative scholarship because some aspects are measured and others are not, such as the quality of furnishings and décor. Interestingly, the only relatively strong association of respondents' financial situation found in this research was that with their overall renting history. This relationship was nonetheless weakened on the one hand by the variability of the market and on the other by households' finance being measured subjectively rather than by actual income.

The exploration of the renting experiences during the COVID-19 period, and whether and how they changed was explored in detail in Chapter 5. The focus was on property suitability to Stay-Home orders, the changing sense of home, rising feelings of social isolation and new affordability stressors. Each of these themes raised key policy concerns. I will discuss them briefly in turn.

In terms of property suitability, the overall picture is concerning. Bearing in mind that participants' household income was spread across the spectrum, one would have expected a more positive perspective than the one shared in this research. Yet less than half of respondents (n=27) considered their property, and its location, to be suitable for the new Stay-Home demands and of these, 10 only after they purposefully moved from an unsuitable to a more suitable property. Conversely, 14 participants (23%) considered their properties as fully unsuitable. Intriguingly, the share of unsuitable housing found in this research ties in well with the 25% share of homes in the PRS in England that would fail the Decent Home Standard, amounting to more than 1.2 million households.[19] This research makes an important contribution by showing the significant toll that poor housing conditions make on peoples' wellbeing. Clearly, the property and not the neighbourhood was found to be faulty. The issues of lack of space and noise, particularly chronic in HMOs, have intensified given 24/7 full-occupancy.

Given that residents' sense of home tends to increase with the bond of time, the research enquired whether participants felt more or less at home during the COVID-19 pandemic. It was found that time mattered to participants' sense of home, but in both ways. Over the period, 24 participants felt more at home and 21 less so. Personalising the space and exercising agency mattered to the first group. Accumulated disrepair and un-homely, poor décor - the latter an issue commonly ignored in academic research and policy circles - became increasingly disturbing to the second group. However, those who did make themselves more at home feared a greater sense of loss if forced to relocate, which ties with previous research (Soaita and McKee 2019). There is no incentive to belong as long as there is no tenure security. Despide COVID-19 eviction bans, two participants faced unlawful eviction.

Feelings of social isolation have clearly risen during the COVID-19 Stay-Home regime. Other studies have shown that children and young people were newly affected social groups but this research was unable to observe this trend. It showed instead that there are reasons to argue that private tenants may be more affected than residents in other tenures because of the higher residential mobility inbuilt in the sector. In this research, some participants relocated long-distance to mitigate high rents in their home cities and felt thereby uprooted. Unsurprisingly, shielding tenants also mentioned isolation and loneliness. However, the picture is complex. Some tenants felt isolated because they were living alone, others because they lived with unwanted strangers, some because of poor housing conditions, others because of the neighbourhood being perceived as unsafe. Participants also engaged in a range of community groups and digital communities. Clearly, more research is needed to pin down the association between social isolation and housing for such exceptional circumstances as created by the pandemic.

Finally, affordability trends are worrying. Almost half of participants (n=27) experienced income loss through furlough, reduced hours or redundancy while their rent stayed the same. Six participants have accumulated debt and 36 were

[19] https://commonslibrary.parliament.uk/research-briefings/cbp-7328/

[20] For the remaining 15 there was no change, with eight of these having never felt at home in a private tenancy

(very) worried about losing their tenancies. The situation was again complex and likely to worsen. Some participants had already moved long-distance to reduce rent; others were captive in expensive tenancies as they were afraid to move given their new reliance on Universal Credit and related discrimination discrimination in accessing a new tenancy. The toxic nexus between high rents, loss of income and higher utility costs is unmanageable by many without policy intervention. It is not surprising that rent control topped tenants' demands (see Soaita, under review).

As Part 2 of this research (Soaita, under review) has documented tenants' own policy demands, this report will not conclude with policy recommendations. Instead it briefly reflects on the nature of evidence and highlights some directions for future research. It should be recognised that the extent of social suffering in the PRS in Anglo-Saxon countries is still not recognized by policymakers and missed in quantitative scholarship because some aspects are measured but others are not. To give just one example, tenure insecurity is not fully understood by length of residency and not even by the number of undesired relocations experienced, but by the days and nights in which one fears eviction, and the broader implications of multiple relocations for social networks, sense of belonging, access to services, and electoral representation (Hulse and Milligan 2014). This study featured urban perspectives where decent neighbourhood amenities were provided commonly in walking distance, hence future research could bring to the fore the poles-apart perspective of rural housing. The study has also shed light on the renting perspectives of tenants tethered to place through Stay-Home orders, hence I see value in the flip-side perspective of key workers who kept the lives of others moving during the COVID-19 pandemic.

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Annex

Box A The first questionnaire's screen

Tenant Activism

0% complete

The study: "Tenant Activism"

You are being invited to take part in an academic research undertaken by the University of Glasgow, researcher Dr Adriana Mihaela Soaita, email: AdrianaMihaela.Soaita@glasgow.ac.uk. Thank you for reading this.

Why is this important? In the face of the Covid19 lockdown, the Government asked landlords to be tolerant of rent arrears and evictions were temporarily banned. But the Covid19 crisis has opened up a window of opportunity for more substantial and permanent reforms of the private rented sector (PRS) that could empower tenants to make their rented property home. This project sees tenant activism as an important force for further social and policy change.

What is 'tenant activism'? If you are a private tenant and have, for instance, signed a petition, made a complaint to your landlord/letting agent or to a third party, become a member of a tenant group, participated in a local meeting or taken to the streets with the belief that your action may help not only you but also other tenants, we would be grateful to hear from you. But if you have never engaged in such actions, we will be equally grateful to hear your opinion about tenant activism.

Screening questions ✳ *Required*

○ I am a private tenant aged 18 or over

○ I am NOT a private tenant aged 18 or over

Table A. Key questions

	Full question	Shorthand label	No. words
Q9	**Please describe in your own words your renting experience immediately prior to the COVID-19 lockdown.** For instance, you may tell us briefly your renting history (how many properties over how many years); satisfaction or dissatisfaction with the quality/maintenance of the accommodation(s); relationship with landlord(s)/letting agent(s); rent affordability; intentions to move.	Renting history (n=60)	7,775 min=1 avg=130 max=1126
Q10	**Has your rented property - and its location - been comfortable for a 'stay at home' policy?** For instance, you may comment on the availability and quality of space; privacy; access to green space, shopping and exercising; and whether your perception of the quality of the accommodation changed during the lockdown.	Comfort (n=60)	3,718 min=1 avg=62 max=414
Q11	**Thinking about the impact of the Covid lockdown experience, has it changed your feelings about your home?** For instance, do you feel more at home in your house/flat and your neighbourhood, less at home, or has it had little impact? Please explain	Sense of home (n=60)	2,481 min=1 avg=41 max=261
Q12	**Overall, has the COVID-19 lockdown experience made you feel more 'at home' in your accommodation and local community - or rather more isolated?**	Social isolation (n=60)	1,020 min=1 avg=17 max=166
Q17	**Please tell us about your experience of tenant activism in as much detail as you wish.** For instance, we would like to know what you did (when, with whom), what caused you to become involved and what you hoped to achieve. Overall, have you enjoyed doing it or it has been a stressful experience?	Engagement (n=48)	3,928 min=2 avg=82 max=962
Q18	**Please tell us - in as much detail as you wish - what you think about such actions of tenant activism.** For instance, have you ever come across such occasions? Have you ever considered such actions but decided against because you feared eviction or stress, had no time, thought they may achieve nothing at all or you simply had a good renting experience?	Non- engagement (n=12)	761 min=1 avg=63 max=168
Q20	**Would you say that such [tenant] organizations are appropriate and effective as they are or perhaps should they do things differently?** For example, aiming to become larger or more visible, to link better with decision-makers, to be more 'reasonable' and 'pragmatic' or rather more 'demanding' and 'vocal', to be more transparent, more or less unionised, better coordinated nationally or locally more visible, to offer free or sponsored membership (you can also just write 'I have no idea').	Tenant groups & unions (n=60)	2,672 min=1 avg=45 max=313

Q21 a	**OPTIONAL: Could you please explain your option?** [related to Q21: Do you think it matters for tenants' voices to be heard, whether individually (e.g. complaints), collectively (e.g. tenant organizations, petitions) or through third parties (e.g. Shelter, political]]	Your voice (n=55)	1,908 min=0 avg=34 max=190
Q22	**In your opinion, what should the government do to help private tenants make their rented property home?** Please think what would be of help to you and also tell us if you believe that such changes are likely to happen soon.	Government action (n=60)	3,706 min=1 avg=62 max=606
Q23	**OPTIONAL: In your opinion, are any other changes required so that private tenants can make their rented property home?** As above, please think what would be of help to you and also tell us if you believe that such changes are likely to happen soon.	Other changes (n=32)	1,499 min=0 avg=39 max=354

Notes:

Four open-ended questions are not shown: Q24, living arrangements in 5 years time (1,681 words); Q25, change in finanical/working situation (1,824 words); Q26, anything else (optional; 296 words).

All typed words = 33,293. Per participant: min=44, avg=555, max=2,689. Three respondets typed <100 words; 30 between 100-500; 20 between 500-1,000; five between 1,000-3,000.

Table B Feeling more or less at home during the pandemic by property suitability and renting history

Feeling more/less at home (n=60), of whom,	By property suitability (n=60): Yes=suitable (n=27) Mixed=mixed (n=19) Not=unsuitable (n=14)	By renting history (n=60): Good=always good (n=11) Mixed=mixed (n=26) Bad=always bad (n=23)	By financial situation (n=59): Good= feeling alright, comfortable (n=27) Difficult=very difficult, difficult, just about getting by (n=32)
More (n=24), of whom:	14 yes 8 mixed 2 not	3 good 13 mixed 8 bad	14 good 10 difficult
Same (n=15), of whom:	8 yes 1 mixed 6 not	2 good 6 mixed 7 bad	4 good 10 difficult
Less (n=21) of whom:	5 yes 10 mixed 6 not	6 good 7 mixed 8 bad	9 good 2 difficult

Note:

The category 'same', includes 7 participants who never felt of home in a rented property. Of these, 5 considered their property was unsuitable; 6 always had bad renting experiences; and 5 had a difficult financial situation.