



UK COLLABORATIVE
CENTRE FOR
HOUSING EVIDENCE

Health and wellbeing in the UK private rented sector | Enhancing capabilities

Part 2 | Findings from tenant interviews

Jennifer Harris (University of Bristol), Kim McKee (University of Stirling)

July 2021

About the authors

Dr Jennifer Harris is a Senior Research Associate for the UK Collaborative Centre for Housing Evidence (CaCHE), and is based at the School for Policy Studies, University of Bristol.

Dr Kim McKee is a Senior Lecturer at the Faculty of Social Sciences at the University of Stirling and Director of the Housing Studies Programme. She has written and published widely on housing inequalities, with her most recent work focusing on the private rented sector.

Acknowledgements

This project has been carried out as part of the collaboration between CaCHE, TDS Charitable Foundation and the SafeDeposits Scotland Charitable Trust. Through this collaboration we are undertaking a diverse programme of research on issues relating to developments in, and operation of, the UK private rented sector. The broad objective of the programme is to contribute to raising standards in the UK private rented sector.

This research would not have been possible without the tenants who participated in the field work (who cannot be named due to anonymity). We would like to thank all participants for taking the time to speak to us in the interviews and generously sharing their stories. Thank you to the steering group members for their insights throughout the course of this research programme and to advisory group members for their feedback.



Contents

Executive Summary	Page 5
How living in the PRS affects our ability to live well	Page 5
Key contextual factors	Page 6
Recommendations.....	Page 6
1. Introduction.....	Page 7
Aims and research questions.....	Page 7
Background.....	Page 8
The capability approach.....	Page 10
Methodology.....	Page 10
2. How living in the PRS affects our ability to live well	Page 12
Life, health and bodily integrity.....	Page 12
Thought and emotion.....	Page 13
Affiliations.....	Page 17
Control and autonomy.....	Page 19
Recreation, animals and nature	Page 22
Summary.....	Page 24

3. Contextual factors.....	Page 25
Relationship with landlord and letting agent.....	Page 25
Affordability and income.....	Page 27
Sustaining capabilities.....	Page 28
Social support.....	Page 30
Summary.....	Page 31
4. Conclusion.....	Page 32
Poor property conditions.....	Page 32
Significance of space.....	Page 32
Feelings of insecurity.....	Page 32
The landlord/tenant relationship.....	Page 33
Older private tenants.....	Page 33
Advice and support for tenants.....	Page 33
Re-thinking housing drivers.....	Page 33
Recommendations.....	Page 34

Executive Summary

This report is the second output of a project that aims to increase our understanding of how living in the private rented sector (PRS) affects wellbeing.¹ It is based on the voices and experiences of 53 tenants from across the UK who participated in interviews in March 2021. The findings demonstrate that satisfaction surveys alone do not provide an adequate measure of wellbeing nor an indication of how well the sector is operating.

The “capability approach” is an alternative way of thinking about and measuring wellbeing. It asks: what are people able to do and be and what freedoms and opportunities do they have? Professor Martha Nussbaum outlines 10 “essential” capabilities that are needed in order to live well. These include bodily health, the emotional landscape, relationships, and feelings of autonomy and control. This study explores the conditions and circumstances through which PRS housing either enhances or detrimentally affects these essential capabilities and how it has provided a source of protection and refuge during the COVID-19 pandemic.

How living in the PRS affects our ability to live well

- Some people experience living in the PRS as capability-enhancing. Adequate interior and outdoor space, housing quality and local connections, a sense of autonomy and control, and positive relationships with landlords allow people to engage in the daily activities and interactions that are integral to achieving good wellbeing.
- Other people experience the PRS as capability depriving. This is linked to poor property conditions, spatial or geographical marginalisation, feelings of insecurity, illegal or poor landlord and letting agent management practices and issues of affordability.
- Whilst some tenants do enjoy the flexibility associated with renting privately, perceptions of insecurity appear to be widespread and not only experienced by low-income tenants. These feelings cause harm to wellbeing and affect housing choices regardless of whether eviction occurs.
- Many participants highlighted their relationship with their landlord as the primary factor shaping their feelings of security. Just like physical standards, relational factors are a particular domain associated with private renting that has a significant impact on subjective wellbeing. Considering the subjective dimensions of housing are key to improving the PRS.
- Perceptions of housing security or insecurity are also associated with the extent to which tenants can maintain capabilities in other areas, such as those related to health, relationships, autonomy and attachment to place.
- For some people living in the PRS, certain capabilities can only be achieved at the expense of others. They engage in an ongoing process of risk-management.

¹ The first report addressed key themes from the literature and findings from interviews with key experts from across the UK – Harris, J. and McKee, K. (2021) [Health and Wellbeing in the Private Rented Sector, Part 1](#). (Accessed: 12/7/21).

Key contextual factors

- People living on lower incomes experience capability deprivation on multiple levels which is associated with the cumulative experience of housing disadvantage.
- Renters can feel uncertain about their ability to sustain capabilities. Older renters were particularly concerned about their ability to rely on the PRS over time. Many of those that had secured what they considered to be a positive rental experience considered themselves “lucky”: a sense of precariousness often remained.
- Familial dependencies and social supports play a key role in helping people achieve positive housing outcomes in the PRS. This risks exacerbating existing inequalities.

Recommendations

- Local authorities should receive, and allocate, adequate funding to develop appropriate and effective responses to the changing nature and context of the PRS including adequate resources for enforcement and training and advice for landlords.
- Local authorities should adopt the recommendations in our recent *Improving enforcement and compliance in the UK PRS report*.² This includes providing a range of compliance-focused activities as part of their overarching strategic approach. This could include, for example, training sessions, a dedicated advice service, landlord forums, online information and regular newsletters. In Scotland local authorities should use the national registration scheme to communicate with and upskill the sector.
- Trade bodies and local and national governments need to work in partnership to incentivise landlords and letting agents to deliver good quality renter focused services. These activities would benefit from further research to explore good working practices in letting to different groups of tenants.
- Landlords should be informed of good practice in specific areas of their business including, letting to older tenants, people living with disabilities or to people living with mental health problems. This advice should include information on available grants and funding (e.g., to make any necessary adaptations) and good practice at the start of the tenancy.
- The UK government should honour its pledge to end ‘no fault’ evictions in the PRS in England.
- UK and devolved governments should improve the advice and information which is available to tenants in the PRS. This should include investment in publicly funded face-to-face support.
- There is a need for further research exploring the needs and experiences of older people living in the PRS.
- Governments (local and national) need to move beyond relying solely on satisfaction surveys to assess wellbeing. Methodologically such surveys cannot provide nuanced insights into renters’ lived experience, nor can they capture the interdependence of the different capabilities important to live life well.
- In Northern Ireland, a specific housing outcome should be included in the national wellbeing measurement framework.

²Harris, J., Marsh, A. and Cowan, D. (2020) [improving compliance and enforcement in the private rented sector: information for UK and devolved governments](#). Policy Briefing. (Accessed: 12/7/21).

1. Introduction

Aims and research questions

This report is the second output of a project that aims to increase understanding of how living in the private rented sector (PRS) affects wellbeing. As discussed in the first report, the unequal distribution of poor property conditions and other housing-related harms across different tenures and different socio-demographic groups is a significant problem in all four nations of the UK. COVID-19 has exposed how housing operates as one of the key mechanisms through which social inequality translates into inequalities in health and wellbeing. As the UK begins its recovery from the pandemic, we must aim not only to 'build back better' but also to 'build back fairer' and put the 'achievement of health and wellbeing at the heart of Government strategy'. This in turn raises questions on the multiple ways in which living in the PRS impacts upon tenants' wellbeing, which we explored by means of the following two key research questions:

- What is the relationship between living in the PRS and subjective wellbeing?
- How does living in the PRS either enable or constrain the capabilities needed to promote wellbeing?

Background

Wellbeing is a complex term that has been assigned multiple definitions but can broadly be understood as an individual having the capacity to live what they consider to be a purposeful and meaningful life. It is a state of health, happiness and prosperity that covers how we feel, how we function (e.g., good relationships with others), and the resources we have available to meet life's challenges. Clinical practice has sought to re-orientate health services around the promotion of wellbeing rather than the treatment of illness. The concept of subjective wellbeing is however relatively new to housing research.

Housing research often conceptualises and measures wellbeing in terms of satisfaction. The Rent Better study (Indigo House) is an ongoing research project which seeks to understand the impact of the recent regulatory changes in the Scottish PRS on tenants and landlords. The initial results show that 92% of the 980 tenants surveyed reported being either 'quite' or 'very' satisfied with the property and services. The English Household Survey also reports that the majority of PRS tenants are satisfied with their housing. These statistics are sometimes interpreted as presenting an indication of how well the sector is operating. Such an approach, however, neglects the way in which satisfaction interacts with, and is shaped by, aspirations and expectations. For example, people may report being satisfied but still experience relatively low wellbeing because of a phenomenon called 'adaptive attitude,' where people experiencing disadvantage or deprivation adapt their expectations and desires to what they believe can realistically be achieved.¹²

³Harris, J. and McKee, K. (2021) [Health and Wellbeing in the Private Rented Sector. Part 1.](#) (Accessed: 12/7/21).

⁴Marmot, M., Allen, J., Goldblatt, P., Herd, E. and Morrison, J. (2020) [Build Back Fairer: The COVID-19 Marmot Review](#) (Accessed: 5/7/21).

⁵Dodge, R., Daly, A., Huyton, J. and Sanders, L. (2012) 'The challenge of defining wellbeing', *Int J Wellbeing*, 2(3); Bond, L., Kearns, A., Mason, P., Tannahill, D., Egan, M. and Whitely, E. (2012)

⁶Exploring the relationship between housing, neighbourhoods and mental wellbeing for residents of deprived areas', *BMC Public Health*, 12(48).

⁷One example is Slade, M. (2010) 'Mental illness and well-being: the central importance of positive psychology and recovery approaches', 10(26) – but there are many more.

Clapham, D., Foye, D. and Christian, J. (2018) 'The Concept of Subjective Well-being in Housing Research', *Housing, Theory and Society*, 35(3).

⁸Clapham et al, The concept of subjective wellbeing

⁹Evans, A., Littlewood, M., Graham, E., Serpa, R., Nugent, B., Dore, E. and Robertson, D. (2020) [RentBetter Wave 1 Baseline Report. August 2020](#) (Accessed: 22/6/21).

¹⁰MHCLG (2013-2021) [Collection English Housing Survey](#) (Accessed: 22/6/21).

¹¹Preece, J., Crawford, J., McKee, K., Flint, J. and Robinson, D. (2019) 'Understanding changing housing aspirations: a review of the evidence', *Housing Studies*, 35(1); Crawford, J. and McKee, K. (2016) 'Hysteresis: Understanding the Housing Aspirations Gap', *Sociology*, 51(1).

Others may be satisfied with living in poor conditions or insecure tenancies simply because they have no experience of anything better, or because their previous housing situations were significantly worse.

Another problem in using satisfaction as the sole measurement for wellbeing is that it only captures one aspect of the human experience. However, 'the quality of human life involves multiple elements whose relationship to one another needs close study.'¹³ Capturing the multi-dimensional nature of wellbeing calls for a broader definition and a more comprehensive means of exploring its relationship to housing. A capability approach can facilitate a more nuanced understanding of these complex issues and how they are related and inter-dependent.

The capability approach

The capability approach is a particular framework for talking about and understanding wellbeing. It is widely used in fields such as education, technological development, public health and environmental protection. It provides a means of exploring the multi-layered nature of wellbeing. At its core the capability approach asks: what are people able to do, what kind of person are they able to be? What capabilities or freedoms do they have to lead a life that they value? Of central concern is the way in which some people may lack the capability to live a minimally decent life.¹⁴ If people are deprived of the capabilities needed to live a decent life because of the housing they live in, this is a matter of social injustice.

One popular explanation of the capabilities approach is given by Professor Martha Nussbaum, who outlined a set of 10 "essential" capabilities that all individuals require in order to live well: life; bodily health; bodily integrity; senses, imagination and thought; emotions; practical reason; affiliations; other species; play; and control over one's environment (Figure 1). These capabilities are closely related to human rights¹⁵ which people require in order 'to achieve their full potential as human beings.'¹⁶ These capabilities are areas of freedom that are so fundamental that their absence means living a life without dignity.¹⁷ Each capability is important and the lack of one capability cannot be compensated for by more of another.

The capabilities are interrelated in many complex ways; lacking one capability can detrimentally impact the ability to achieve another capability and enhancing capability in one area may lead to improvements in another. For example, the lack of control over one's immediate living environment, as experienced by people living in hostels, negatively impacts upon their ability to maintain family relationships.¹⁸ It is also important that people are not forced to choose capability deprivation by taking unavoidable risks or making trade-offs.¹⁹ This would occur, for example, when people remain in housing that detrimentally affects their physical health in order to maintain the social connections they have established in a certain place.

¹² Sen, A. (1999) *Development as freedom*, New York: Knopf. Pg.63.

¹³ Nussbaum, M. (2011) *Creating Capabilities: The Human Development Approach*. Cambridge, Massachusetts: Harvard University Press.

¹⁴ Nussbaum, *Creating Capabilities*.

¹⁵ 'But rights can be understood in a thin and negative way: rights are preserved so long as the government keeps its hands off. Capabilities, by contrast, are positive: they require affirmative government support for their creation and preservation' cited from Nussbaum, *Creating Capabilities*.

¹⁶ O' Shaughnessy, B., Manning, R., Greenwood, R., Vargas-Moniz, M., Loubière, S., Spinnewijn, F., Gaboardi, M., Wolf, J., Boksztzanin, A., Bernad, R., Blid, M. and Ornelas, J. (The HOME-EU Consortium Study Group) (2020) 'Home as a Base for a Well-Lived Life: Comparing the Capabilities of Homeless Service Users in Housing First and the Staircase of Transition in Europe', *Housing, Theory and Society*.

¹⁷ Nussbaum, *Creating Capabilities*

¹⁸ Watts, B. and Blenkinsopp, J. (2020) 'Valuing Control over One's Immediate Living Environment: How Homelessness Responses Corrode Capabilities', *Housing Theory and Society*.

¹⁹ Wolff, J. & De-Shalit, A. (2007) *Disadvantage*. Oxford: Oxford University Press

A society 'that does not guarantee these to all its citizens, at some appropriate threshold level, falls short of being a fully just society.'²⁰ In addition, it is crucial that policy not only aims to enhance people's capabilities, but that it does so in such a way that people can count on being able to enjoy them in the future and be free from the worry that they cannot be maintained.²¹ For example, it is not only important that people can enjoy a certain level of good bodily health, but also that they can sustain this over time.

Research on homelessness has demonstrated that housing is fundamental in achieving the central capabilities that are essential for living life well.²² We aimed to explore this concept for those living in the PRS and investigate the extent to which the core capabilities proposed by Nussbaum are enhanced or adversely affected by living in the PRS. The following table provides examples of this process which were identified in the interview data collected for this study. The list is not exhaustive and additional illustrative examples are provided in the relevant sections of this report.

Table 1: Nussbaum's central capabilities as realised in PRS housing

Capability	Nussbaum Definition	As realised in PRS Housing (examples)
Life	Not dying prematurely. Feel life is worth living	Poor property conditions (cold, damp, etc) resulting in excess mortality
Health	Ability to have good health, be adequately nourished, have shelter	Adequate floor or garden space for physical exercise in the home (particularly important during lockdown)
Bodily integrity	Ability to move freely from place to place, feel safe	Being confined to room in HMO. Feeling threatened by neighbours or housemates
Senses, imagination and thought	Engaging in everyday activities, having pleasurable experiences	Good lighting and windows. Interior colour of rental property and freedom to change it affecting sense of wellbeing
Emotions	Not be blighted by fear, anxiety or negative emotions. Freedom to enjoy positive emotions	Feelings of security or insecurity in relation to remaining in the property
Practical reason	Being able to reflect on planning one's life	Future aspirations for type of housing tenure. What people want out of life (e.g. in relation to education and employment)
Affiliation	Relational aspects, connection and belonging	Housing experience comprised of interactions with neighbours, individuals within the home, and landlords
Other species	Connect to plants, animals and nature	Being able to keep pets, access to garden and green spaces
Play	Engaging in recreational activities	Adequate space to enjoy past-times and be able to relax at home
Control over one's environment	Making choices, exercising autonomy	Freedom to decorate and personalise space

²⁰Nussbaum, M. (2009) *Frontiers of Justice: Disability, Nationality, Species Membership*. Harvard University Press.

²¹Wolff and De-Shalit, *Disadvantage*.

²²Nicholls, C.M. (2010) *Housing, Homelessness and Capabilities*, *Housing, Theory and Society*, 27(1).

Methodology

A total of 53 in-depth interviews were carried out with PRS tenants from across England (x21), Scotland (x16), Wales (x8) and Northern Ireland (x8). To give participants the space to narrate their own experiences, we adopted an open interview format that was informed by a general topic guide. The topic guide contained a series of prompts that sought to explore how people's ability to achieve each of the central capabilities outlined above is enhanced or constrained by the main housing factors impacting wellbeing as explored in the first report (affordability; stability and control; physical adequacy; and tenancy security).

The research addresses important issues on how the experience of living in the PRS varies for different groups of people. We therefore used purposive sampling to ensure a quota of people from across the following socio-demographic characteristics were represented in the research: gender; ethnicity; age; income; housing type; and disabilities (Table 2). Data from the Office for National Statistics shows that whilst younger households are more likely to rent privately than older households (35% of all households in 2017), the proportion of households aged 45 to 54 has increased to 16% in 2017.²³ Around 9% are retirees. In terms of ethnicity and nationality, around 74% of PRS tenants are UK or Irish nationals and around 17% are EU citizens. The PRS is now accommodating a more diverse range of households, including many more families with children who are living in the sector for extended periods of time. In 2017, 38% of households in the PRS had dependent children. The PRS is also accommodating an increasing number of poor households. There are now more poor adults under 40 living in the UK PRS than owner occupation and social renting combined²⁴ In 2017/18, 42 per cent of adults under 40 in low-income poverty lived in private renting, compared with just 26 per cent of non-poor.

This study aimed to explore not only where capabilities were detrimentally impacted by living in the PRS but also where they were enhanced. We were also interested in whether the impact of housing on wellbeing exists across different income brackets. We therefore intentionally sampled across both lower- and mid-income brackets.²⁵ Targeted sampling and tenant recruitment was carried out by an external company (Taylor McKenzie Research and Marketing Ltd).

²³ Office for National Statistics, [UK Private rented sector: 2018](#) (Accessed: 12/7/21).

²⁴ Bailey, N. (2020) Poverty and the re-growth of private renting in the UK, 1994-2018, PLOS ONE. (Accessed: 12/7/21).

²⁵ Whilst several participants in this study occupied the lower end of the market, there is a substantial PRS market at the top end within cities for executive housing where people come to work in UK for a couple of years and the corporate market rents the property for the employees. Tenants living in this part of the PRS were not included in the sampling framework.

Table 2: Socio-demographic characteristics of tenant participants

Characteristics	Number of participants
Nation	
England	21
Scotland	16
Wales	8
Northern Ireland	8
Area	
Urban	38
Rural	15
Age	
18-34	24
35-54	9
55-70	20
Gender	
Female	29
Male	24
Household Income p/a	
<£20k	23
20-34k	14
>£35k +	16
Ethnicity	
Asian	3
Black British	4
British Asian	2
Asian	2
Scottish Muslim	1
White Other	3
White British	38
Other	
Children at home	18
Long-term health issues/disabilities	6

The interviews were carried out by a researcher from the University of Bristol between March–April 2021. Each stage of the data collection received ethical approval from the University of Bristol, School of Policy Studies Research Ethics Committee, addressing issues on the impact on participants, collecting sensitive data, undue influence, confidentiality and anonymity, and informed consent.

2. How living in the PRS affects our ability to live well

Drawing on the capability framework as developed by Nussbaum, this chapter explores the various impacts that living in the PRS can have on the activities and needs that are required for good wellbeing. Each section addresses a different set of capabilities that every human being requires in order to live well. The data shows that living in the PRS operates both as an enabling and as a constraining factor in achieving these different capabilities.

Life, health and bodily integrity

Life, health and bodily integrity (the first three items in Nussbaum's list of capabilities set out in chapter one) are functions that address the fundamental aspects of what it means to be human: to be in good health, feel safe and have the body's basic needs met (e.g., for food, water, shelter).²⁶ Most participants appeared capable of enjoying good health and meeting their basic needs. There were few examples of serious health concerns relating to inappropriate housing. However, due to their housing situation, some participants were limited in their ability to engage in essential functions that contribute to good health such as receiving adequate nourishment and being warm and well-rested. These activities were negatively impacted by issues such as unaddressed mould, damp, general disrepair, excessive cold, broken appliances and the resultant stress these created. A minority of participants reported poor physical health which had deteriorated further as a result of their housing situation, whilst a larger number said that damp, disrepair and other housing problems caused feelings of anxiety or depression:²⁷

I don't sleep much, so, I think I just worry a lot. There is the whole situation of getting out of here as soon as possible, so, that's, sort of, the mental, not sleeping as much. I have maybe just a few hours' sleep, and then, like I said, it's cold, as well. So, physical, just tired sometimes, like today, last night I think I had, it was like two-and-a-half, three hours' sleep, and I'm just so tired today ... I was always quite bubbly and outgoing, but I actually got put on antidepressants from the doctor last year, with the situation that I'm in. It's affected my physical health, and it's affected my mental health. (Scotland, aged 35-54, <£20k p/a)

Not all tenants met with a lack of action from landlords or letting agents when reporting repairs. However, where landlords or letting agents were unresponsive, this contributed to feelings of anxiety and distress.

The ability to attain capabilities related to health varied across different spatial scales. The interviews suggested a high degree of place attachment among tenants. The availability of family, friends and supportive informal relationships were important facets of this attachment to place - a theme previously reported in the literature on housing aspirations.²⁸ Place connectedness was also developed on the basis of easy access to health services, schools, community amenities, transport services, short commute to work, and the accessibility of parks and green spaces. People's capacity to engage in activities to improve their health varied across these different physical and social dimensions of geographical space:

I retrained to become an English language teacher because of my illness so I could work whenever I could and the library is a ten-minute walk from my house, that's where I meet my students. And my Dharma Centre is a five-minute walk, that was my place of refuge when I was really suffering from illness, that was my community. My hospital, where my doctor is, is a twenty-minute walk, it's not far. My allotment. So, all the things that I've created, not created, all the things that I've sort of invested in, my sort of holistic support network is within walking distance and it's really accessible. (Scotland, aged 35-54, £35-50k p/a)

²⁶Nussbaum, M. (1992) 'Human functioning and social justice: in defence of Aristotelian essentialism', *Political Theory*, 20(2).

²⁷As also reported in other research including Soaita, A.M. and McKee, K. (2019) 'Assembling a 'kind of' home in the UK Private Rented Sector', *Geoforum*, 103 and in Brown, P., Newton, D., Armitage, R. and Monchuk, L. (The Northern Housing Consortium) (2020) [Lockdown, Rundown, Breakdown: The COVID-19 lockdown and the impact of poor-quality housing on occupants in the North of England](#). (Accessed: 25/2/21).

²⁸McKee, K., Moore, T. and Crawford, J. (2015) *Understanding the Housing Aspirations of People in Scotland*. Edinburgh: Scottish Government.

Perceptions of safety were also intertwined with the spatial and social contexts of neighbourhoods. Many participants described their homes as a safe space because they had “good neighbours”, had built up positive relationships with other residents over time and had achieved a sense of familiarity with the local area. Whilst these relational factors were particularly prominent within the narratives, feelings of safety were also associated with physical characteristics of the buildings such as an intercom system or a front door that locked securely. Where participants lived in houses or had gardens with serious disrepair, the daily negotiation of physical health hazards had a serious detrimental impact on their sense of safety. This was particularly noticeable among the families that took part in the research. Some participants reported that repairs which were due to be completed prior to their move in date were left unaddressed for several months or longer:

When we got the keys to move in, nothing had actually been done from when we came to look at the house. All the windows were sealed shut with silicon and nailed up so you couldn't actually open any windows, and at the time I was quite heavily pregnant and my worry was that if there was a fire we couldn't get out. (Wales, aged 18-34, £20-35k p/a)

The interior space of the house was a key factor contributing to a person's opportunities for health-promoting activities during COVID-19. The size and flexibility of the home space determined the extent to which the home could, for example, be re-appropriated for physical exercise. There was a clear divide between participants who were able to maintain or improve physical fitness through being able to enjoy home-based exercise and those lacking adequate space for equipment, movement or online classes. Some participants therefore faced an increased risk of experiencing a deterioration in fitness because of physical inactivity:²⁹

I'm using the floor space for things like qi gong, tai chi, yoga, which I didn't really do before. I would do those things, maybe go to a centre and do those things, or do them at the allotment, but I'm doing a lot of that stuff now. So, I've got an area in the living room with my yoga mat and my dumbbells, which I didn't have before. So, it's doubled-up as a kind of exercise space and also, any space in my house on any given night or day could become a disco, so a dance floor. (Scotland, aged 35-54, £35-50k p/a)

I'd like a running machine and stuff like that, just to keep active. There's only so much telly you can watch, only so much PlayStation you can play before you're crawling the walls. Then you're just sleeping all the time (Wales, aged 55-70, £20-35k p/a).

In summary, housing offers us a base to engage in the daily activities and interactions that are integral to achieving good health and bodily integrity. Adequate space, decent property conditions, attachment to places and the ability to participate in relationships are key to achieving these essential human functions. We will return to these key recurring themes in subsequent chapters.

Thought and emotion

Nussbaum's central human capabilities cover the emotional and cognitive landscape. In order to live well, people's lives should not be overshadowed by fear and anxiety. Research reports that in much of the UK, people living in PRS face high levels of insecurity and limited capacity to determine how long they remain in their home.³⁰ In England, this is generally associated with short tenancy agreements and the risk of “no fault” eviction. Feelings of insecurity have been reported as common among people on lower incomes who are more likely to occupy the bottom end of the housing market.³¹ In this study, exposure to multiple housing-related risk factors were for the most part - although

²⁹ Schwendinger, F. and Pocecco, E. (2020) 'Counteracting Physical Inactivity during the COVID-19 Pandemic: Evidence-Based Recommendations for Home-Based Exercise', *International Journal of Environmental Research and Public Health*, 17(3909).

³⁰ Morris, A., Hulse, K. and Pawson, H. (2017) 'Long-term private renters: Perceptions of security and insecurity', *Journal of Sociology*, 53(3).

³¹ McKee, K., Soaita, A.M. and Hoolachan, J. (2019) 'Generation rent' and the emotions of private renting: self-worth, status and insecurity amongst low-income renters', *Housing Studies*, 35(8).

not exclusively - experienced by tenants living on a low income. However, feelings of insecurity were found to be pervasive and reported by renters in a range of circumstances, including by those on mid or higher incomes and those who appeared to be relatively secure, for example, those renting long-term from a friend or family member:

They can get rid of you any time, I know you've got three months' notice but you haven't got that security, you're wondering are they gonna sell it or do they want it for their family members, do you know what I mean, and give you the three months' notice and then it's back to square one then. So you feel very insecure, I feel insecure, you know. (Wales, aged 35-54, <£20 p/a)

When you're renting you're never 100% secure because the landlord might decide to sell the property, you never know, so you'll always have that on your mind and you're never going to get rid of it. You panic, in a sense. That's the way it is unfortunately when you rent. (England, aged 35-54, £20-35k p/a)

The term 'enacted housing precarity' can be used to refer to the extent to which renters have actually experienced a landlord-instigated move from a rented property. Reflecting commonly cited statistics which show that most PRS tenancies are ended by the tenant rather than the landlord, direct experiences of illegal or legal eviction were reported by a relatively small number of participants.³² Perceptions of insecurity are shaped by previous experiences and those who had been asked to leave their property did appear to feel particularly insecure in the PRS. However, our findings suggest that this is not an adequate measure of experiences and perceptions of insecurity within the sector.

The term 'perceived risk of housing precarity' refers to the real or imagined fears of being asked to leave a property. The literature suggests this 'perceptual insecurity' is important and can be defined as 'security as seen and experienced by occupiers; thus people may think that they can lose their housing whether or not this happens or is even threatened'.³³ Most participants said that they were worried that they could be asked to leave their homes at any time, with several mentioning that this was 'always at the back of your mind'. This in turn would impact people's emotional capabilities with feelings of worry, concern, stress or anxiety being widely reported. These impacts occurred regardless of whether the feared event of being asked to leave actually took place. This perceived insecurity is replicated in research that has been carried out to understand the impact of flooding on mental health. The negative psychological and psychiatric impacts of flooding have been observed in flood-prone areas, even if the threat does not actually occur.³⁴

In our study, feelings of risk and vulnerability in relation to tenancy duration were so commonplace and pervasive that they seemed to be almost normalised as an inherent part of renting in the PRS, plus one of the primary drivers underpinning widespread aspirations for home ownership (which we explore below). These perceptions were shared by participants from across the four nations of the UK. There were also some indications that feelings of insecurity have been exacerbated by the COVID-19 pandemic:

It was very frightening at the beginning, moving into rented accommodation. Although I have got good landlords, I still feel insecure. Because you never know if the landlord, the owners of the flat, or the house, are going to sell. That's the only bit that I would find, I think, pretty scary, with private accommodation. (Scotland, aged 55-70, <£20p/a)

³² However, recent research suggests that illegal eviction persists in the "shadow PRS" where highly vulnerable tenants are targeted by criminal landlords and letting agents. See Spencer, R., Reeve-Lewis, B., Rugg, J. and Barata, E. (Safer Renting) (2020) [Journeys in the shadow private rented sector](#) (Accessed: 18/12/20).

³³ Hulse, K. and Milligan, V. (2014) 'Secure Occupancy: A New Framework for Analysing Security in Rental Housing', *Housing Studies*, 29(5).

³⁴ Hudson, P., Botzen, W.J.W., Poussin, J. and Aerts, J.C.J.H. (2017) 'Impacts of Flooding and Flood Preparedness on Subjective Well-being: A Monetisation of the Tangible and Intangible Impacts', *J Happiness Studies*, 20.

It's like anything in life, anything could change and I'm a realist. I know things can change, like that. They can change so dramatically. Of course, there were a few times last year that I did stress out and I did panic ... What happens if I was to lose my job or what if he decided he's in no position to keep the property on, he had to sell? Of course, there was a fear. There was always a fear and a bit of a stress level on that during COVID. Can I pay the rent if I were to get furloughed? Because things can change so quickly. (Northern Ireland, aged 35-54, £20-35k p/a)

Incessant and high levels of anxiety and fear of having to move were common among low-income renters, who had minimal resources to find alternative accommodation. However, feelings of housing insecurity were also widely felt by high- and mid-income earners. This was particularly the case among those in highly pressurised housing markets such as London or in cases where people had a strong attachment to place they were eager to maintain. As discussed above, the ability to engage in health-promoting behaviours and relationships was closely related to people's attachment to place. Feelings of insecurity were associated with fears about the extent to which this capability could be maintained if they were asked to leave the property:

I suffer with panic attacks and whatever, so I feel if I moved away from the area that I know and that I like it's gonna make me worse. Because I'm on my own as well I think in the middle of the night or something, something happens, whereas my brother could just pop up cos he's round the corner, to find somewhere a bit further away it's gonna be a bit longer and a bit more of a nightmare for him to come round. (Wales, aged 35-54, <£20 p/a)

The perceived risk of housing precarity in turn frequently instigates a wide range of behaviours and choices to reduce the possibility that eviction will occur. One such strategy is refraining from asking landlords to carry out repairs or upgrades to the property, as commonly reported by participants. A reluctance to complain was sometimes associated with a fear of possibly putting the tenancy at risk if, for instance, the landlord was perceived to lack the necessary funds to carry out the repairs:

It's like now that we know that it is rising damp, I'm worried if she is going to sell the property because she doesn't want to fix it. And that's what I feel as well, when I'm putting in like maintenance requests, is she going to say, right, I can't afford this now. I'm not doing it. I'm not putting any more money into this property. I want to sell it, I want it gone. (Wales, aged 18-34, £35-50k p/a)

Paradoxically, when the participants did not ask for repairs to be done, this would also negatively impact their capability to benefit physically or mentally from living in a house without these hazards. The findings suggest that renting involves a process of risk negotiation, where participants weigh up the probability of being able to maintain the capabilities they have achieved in different areas. For example, participants discussed the risk of losing the autonomy or control they achieved over their immediate living environment if they had to move to another property where they would not be granted the same freedom to personalise the space. Others discussed the risk of jeopardising the positive relationship they had built up with their landlord. These considerations influenced their willingness to assert their legal rights (e.g., asking for repairs, asking for a renewed tenancy agreement) or submit other requests for changes that might enhance their wellbeing such as asking for permission to keep a pet:

At the end of the day if you are living in a condition that needs to be addressed and if your health is being affected, sometimes you have to go against what you really believe, should I do it [complain to landlord] or shouldn't I do it. The question is should I do it and rock the boat, or should I live in a bad situation that is going to affect my health completely? It's a question of which one will win in your mind, not rocking the boat, or the other thing. (England, aged 35-54, £20-35k p/a)

An increasing number of legal enactments have been put in place across the UK to protect the rights of tenants, and under COVID-19 some of these have been temporarily widened in scope.³⁵ Across the UK there has been increased interest in introducing longer rental contracts and stronger protection from eviction as a means of overcoming the insecurity associated with renting in the PRS.³⁶ Our findings suggest that tenancy terms and the ease with which rental contracts may be terminated contributes to the subjective experience of housing security or insecurity. Some tenants felt slightly more secure when their lease was formally extended by an agreed term, although a sense of precariousness often remained:

Cos you're worrying about, you know, if I'm still gonna be in that property this time next year or whatever, as I say once October passes I know I've got another year . . . And that's a relief, I can breathe again then, but, yeah, definitely, the insecurity of, you know, like I said, if he's gonna send a letter or emailed me, look we're gonna sell the property, you've got three months' notice, it's always on your mind, always. (Wales, aged 35-54, <£20k p/a)

Tenants' knowledge and awareness of their legal rights and entitlements is widely acknowledged as key to improving conditions and outcomes in the UK PRS. However, participants' awareness was generally poor.³⁷ Three of the Scottish participants did mention recent changes to tenancy law and there was indication that these alleviated feelings of insecurity to some degree:

Can't remember the exact name of it but something like the Scottish private rented housing agreement or something. Obviously, it has only under certain conditions can you be evicted from your home and that's if you break some rule in the tenancy agreement or if the landlord wants to move in, themselves or if they want to sell the property. So, compared to the short assured tenancy agreements before, which were six months or something like that, I suppose that gives you a greater security (Scotland, aged 18-34, <£20k p/a).

These observations suggest that legal reform in respect to tenancy law is part of overcoming perceptions of insecurity. The findings however suggest that a much wider range of factors contributes to the subjective experience of housing precarity. When considering the relational influences that affect tenants' perceptions of security, it would appear that law affects feelings of stability only to a certain degree. The importance of relational factors in contributing to feelings of housing security are shown in the following quotes:

It's not the contract. I suppose it's more to do with having a feeling of being comfortable and content here, more than knowing it's definitely mine for at least 'x' amount of time, because it isn't really. It's more that I think I've found somewhere I like being, that's very reasonable, and the people I'm living with and renting from, and in this case they're the same people, that I'm on good terms with, rather than any contractual thing. (England, aged 35-54, £20-35k p/a)

So probably once we've been here maybe close to a year I'll probably feel like oh actually this is somewhere that seems pretty stable and it seems good, and obviously if this relationship still goes well with the landlord and everything, I think they're the factors really for me. (England, aged 18-34, <£20k p/a)

There was a small number of interviewees who were unconcerned about the possibility of being asked to move. The relationship with the landlord was the most important factor which impacted feelings of security or insecurity (see below). The participants' sense of satisfaction with their home, the length of time spent in the property, and difficulties in accessing the PRS also contributed to the perceived risk of housing precarity. Barriers in accessing the PRS were particularly pronounced for low-income households, who were severely constrained by their limited

³⁵ Across the UK, moratoriums on evictions were introduced during the pandemic and tenancies could not be ended during this time save in a few exceptions. However, there have been widespread concerns expressed regarding the long-term consequences for evictions and homelessness when these bans are lifted.

³⁶ Moore, T. (2017) 'The convergence, divergence and changing geography of regulation in the UK's private rented sector', *International Journal of Housing Policy*, 17(3).

³⁷ A lack of knowledge or awareness of rights or entitlements is particularly salient among migrant communities. As discussed in Harris, J., Cowan, D. and Marsh, A. (2020) [Improving compliance and enforcement in the private rented sector](#) (Accessed: 11/1/21) pg.67-68.

financial resources. However, the challenges of attempting to access a suitable property within an increasingly competitive rental market were discussed by at least two-thirds of the participants. Suitability was not only discussed in terms of affordability, but also in relation to the extent to which properties allowed them to achieve the capabilities most relevant to them (e.g., ability to keep a pet):

My partner is a bit of a worrier ... he was worried we were full on going to get chucked out in the street ... there's a lot of competition as well, which kind of knocks your confidence when you're trying to get a place. I think that's more what it was ... the couple of knockbacks if we got any for other flats and he's thinking, "It's going to be a nightmare, we can't get into anywhere. How are we going to stay in anywhere?" (Scotland, aged 18-34, £35-50k p/a)

In summary, legal protections in regard to tenancy length and tenancy termination as well as positive relationships with landlords can help tenants to feel more secure in the PRS. However, perceptions of insecurity among PRS tenants appear widespread and are shaped by concerns about the ability to maintain the capabilities that have been achieved in other areas of their lives. Tenancy law is only one of the many factors that people draw on to make sense of their experiences, including how secure or insecure they feel in their home. This could explain why several participants in Scotland also reported feeling insecure in the PRS. Perceived feelings of insecurity can detrimentally affect people's wellbeing, regardless of whether people have had negative experiences of tenancy termination or are asked to leave their property.

Affiliations

The ability to have relationships with other humans is an essential component of what it means to be human and to lead a 'good life'. Just like physical standards, the relational factors associated with private renting form a domain that impacts on subjective wellbeing. Our qualitative data highlighted both positive and negative dimensions to this, with COVID-19 and the resultant lockdown(s) exacerbating existing tensions.

The home is a key site for social relationships and family life.³⁸ Space affected not only the ability to achieve or enhance health-related capabilities, but also those related to affiliation. Participants emphasised the importance of having adequate indoor and/or outdoor space to:

- receive visitors (outdoor being particularly important during COVID-19),
- participate in family life (e.g., to have relatives to stay),
- the ability to have space away from children and partners in the home (e.g., several participants mentioned how it was helpful to not be on top of each other).

In a recent national survey of 2,510 UK households, access to private outside space was found to be strongest design-based predictor of comfort within the home during lockdown.³⁹ Maintaining a comfortable home environment was also strongly correlated with the number of rooms available per occupant. In our study, those who reported having adequate space were very thankful of it and recognised its significance in managing work-life balance and relationships within the home:

Yes, it's been a great move ... 'cos of the size of property. When lockdowns not in, you know it's easy to invite friends and family over as well ... we've got lots of flexibility and the fact that I've got two lounges here means that if the kids are having their friends over, they can use one lounge and I can use the other. (Northern Ireland, aged 55-70, £20-35k p/a).

³⁸ Mallett, S. (2004) Understanding Home: a critical review of the literature. *The Sociological Review*.

³⁹ Place Alliance (2020) Home Comforts: [How the design of our homes and neighbourhoods affected our experience of the Covid-19 lockdown and what we can learn for the future](#) (Accessed: 6/6/21).

Nonetheless, we know that private renters are more likely to live in shared and/or overcrowded accommodation,⁴⁰ and therefore face greater challenges in their ability to realise this capability. They may have to share rooms in the home with unrelated adults or lack the space to maintain the relationships important to them by having visitors over.

For some participants, these space pressures resulted in feelings of isolation and loneliness. This was exacerbated by COVID-19 particularly for people living in HMOs who reported spending more time in their bedrooms. Mirroring other recent research covering the pandemic, participants highlighted tensions emerging from multiple members of the household having to work and/or study from home simultaneously, and the challenges this created for accessing communal spaces and managing relationships:⁴¹

We did notice how when we were all in the house together over a period of time, how cramped we were and how that would on many occasions where that would test our temperaments, how sometimes arguments would break out ... so there were times when tempers were frayed. I wouldn't say depression because that's a strong word to use but there were times when we were at our breaking points. (England, aged 35-54, >£50k p/a).

As previously discussed, social networks and attachment to familiar places is an important factor in shaping the psycho-social experience of home.⁴² Having positive interactions with neighbours was a key factor which many people described as contributing to the happiness/enjoyment they derived from their home, and opportunities for spontaneous interactions, particularly during lockdown:

Then during the beginning of lockdown, I get along with the neighbours, so some nights once the kids have gone to bed, we'd all sit on the front of our gardens, have a drink, have a chit-chat and stuff like that. So, it was nice having the garden. (England, aged 18-34, <£20k p/a)

Whilst some participants reported good relations with neighbours, for others it was evident that their housing tenure constrained their ability to fulfil this capability. In particular, the reluctance of their landlord to undertake repairs caused tensions and aggravation with neighbours, which on some occasions escalated into tenants having to pay for the repairs themselves to ease the situation, as one recounted:

The fence blew over out the back garden between ours and our other neighbours, and she's got dogs that would go out in the garden, but she couldn't let the dogs go out because our fence had come down between, so for about seven months she was knocking my door and shouting at me saying the fence needs to be fixed, and I was saying to her look, I've spoken to the landlord, and I even gave her his phone number and he wouldn't answer, and in the end I just said look, it needs to be done otherwise she's going to phone the police and say we're a nuisance and everything and just cause issues. So we had to pay for it to be fixed, we got someone to come and do it ... we took the brunt of it initially just to kind of appease our neighbour, and then we had to wait to get the money back off him (Wales, aged 18-34, £20-35k p/a)

Repairs and quality standards were recurring themes in discussions about social relationships within and around the home. Those residing in the bottom end of the PRS often reported feeling embarrassed about the condition of their property, which made them reluctant to have visitors to their home. The physical condition of the property therefore undermined their ability to realise this capability, with resulting negative impacts for wellbeing. Poor conditions also impacted on relations within the home, with disrepair sometimes creating a point of friction:

⁴⁰ Soaita and McKee, Assembling a 'kind of' home

⁴¹ Preece, J., McKee, K., Flint J. and Robinson, D. (In Press) Urban Rhythms in a Small Home: COVID-19 as a mechanism of exception, Urban Studies (Special Issue on Urban Public Health Emergencies and the COVID-19 Pandemic); Soaita, A.M. (2021) [Renting During the COVID-19 Pandemic in Great Britain: the experiences of private tenants](#), Glasgow: CaCHE (Accessed: 6/7/21); Horne, R., Willand, N., Dorignon, L. and Middha, B. (2020) The Lived Experience of COVID-19: housing and household resilience. AHURI Final Report No. 345. AHURI: Melbourne.

⁴² See the first report for discussion of the psycho-social experience of home.

It did, [the mould] started annoying me because before COVID I would have had a lot of friends around and as I say, it was one of the rooms we would have used. I got to the stage, I stopped inviting my friends around at the weekend for dinner or drinks because it was an eyesore, an absolute eyesore. Even though many times, we washed it down. (Northern Ireland, aged 35-54, £20-35k p/a)

It's just frustrating because I've got it in the neck from my partner saying we need to get this done, this needs fixing, and I'm the middle person trying to go back and forth and I'm not getting anywhere with it. (Wales, aged 18-34, £20-35k p/a)

Place, space and belonging were not just important in terms of the dwelling itself, but also in terms of the wider neighbourhood. Tenants worried about their ability to remain in a particular area or neighbourhood and losing the sense of safety and connectedness they had built up over time such as access to social networks, schools and other community facilities. For several participants this influenced their decision to remain in the property, even if there were other significant issues with it (e.g., repairs). Renters would sometimes “put up” with illegal management practices, disrepair or other problems with their tenancy. Tenants made pragmatic trade-offs to maintain capabilities related to affiliation; being willing to accept poorer quality properties, which stretched them financially, in order to access a particular location for convenience to social networks, employment, schools, childcare or other amenities. One participant living with a long-term disability wanted to remain in an unsuitable and unsafe property because of the attachments he had made to the local area and community. For those with more limited economic resources being able to relocate to realise these locational benefits was sometimes beyond their means, with affordability representing a constraint on their ability to fulfil this capability (affiliations), and with further knock-on effects for emotional wellbeing:

It was scary. I had to move out of my home town, and move into another district ... It was pretty terrifying. Because I had lived all my life in my own home town, and with going to another town, and having the experience of not knowing anybody, and you feel pretty lonely, and isolated (Scotland, age 55-70, <£20k p/a).

A further aspect of ‘affiliations’ unique to the PRS is the relationship between the tenant and their landlord, which is a theme that came through strongly in the qualitative data. Whilst some participants spoke positively about their landlord and/or letting agent, highlighting their responsiveness, flexibility, and good communication, for others managing this relationship was challenging and had negative impacts on their wellbeing. We will return to this issue in chapter 3 but suffice to say much variation in practice and professionalism was reported.

In conclusion, as this section underlines, as a driver of positive wellbeing the capability to maintain social relationships and have meaningful social interactions should be considered just as important as the physical standards of the property. Whilst some reported positive aspects of their properties that enhanced their social connections, for others this was more difficult to realise, and trade-offs often had to be made that reduced their ability to achieve other capabilities. These tensions and inter-dependencies are mirrored in our discussions of the other capabilities within Nussbaum’s framework.

Control and autonomy

Tenants conceptualised renting in the PRS as a space in which their capability to exercise control over their everyday living environment and housing options was either constructed or constrained. Echoing a wider body of literature, our research highlighted the centrality of choice in shaping the rental experience, as discussed by participants in three primary ways: firstly, the likelihood of remaining or leaving the property and their overall housing options; secondly, the extent of freedom granted to personalise the space; and, thirdly, the degree to which living arrangements and use

of the space depend on the behaviour or decisions of others.⁴³ It is clear that restrictions in these areas undermine people's subjective wellbeing and detract from a sense of home. The findings from this study build upon existing evidence in revealing how individual autonomy and control affects people's ability to achieve capabilities beyond housing, which then in turn impacts subjective wellbeing.⁴⁴

The lack of control about the length of a stay in a property was widely reported by participants across the interview sample; not only by low-income tenants. This lack of control was largely attributed to principles of property rights and ownership and the inherent power disparity between landlords and tenants: the landlord owns the property and tenant does not.⁴⁵ Unequal distributions of power creates the conditions which contribute to inequalities in health and wellbeing.⁴⁶ The recognition of a landlord's rights to use and access their property contributed to widespread perceptions of housing precarity:

I think when you're renting you can never really be 100 per cent secure, can you ... I just think because it's not your property it's not in your hands, yet you pay rent, you live there and it is your home, but at the end of the day it's owned by a landlord who could decide at any point that they want to sell, or their circumstances change. (England, aged 18-34, <£20k p/a)

I think ultimately it always would be in our minds that we would want it to be somewhere where we could stay, but we're not in control of the property at the end of the day, so as much as things can be said that you can stay here and it is a long-term thing, you never know how circumstances can change, so I think it's always in the back of my mind. (Wales, aged 18-34, <£20k p/a)

The power inequalities between landlords and tenants are generally well recognised and have resulted in protective legislation to improve security of tenure.⁴⁷ However, participants' perceptions of control over tenancy duration were not based on an awareness or evaluation of legal rights or entitlements but rather on an assessment of the landlords' personal circumstances, as the above quotes demonstrate. These relationships and the interdependencies between them which are characterised by various power imbalances are fundamental in shaping the tenants' interpretations of their circumstances (see chapter 3). These disparities were accentuated, but not experienced exclusively, among people living on low incomes. Reflecting other UK based research, these households reported heightened limitations on their ability to move reflecting a lack of choice and control over their housing options.⁴⁸ An inability to move from certain areas, unpleasant neighbours and poor housing conditions because of affordability concerns, served to undermine people's ability to improve their safety, maintain social connections and achieve a sense of security.⁴⁹ A lack of control over remaining in the property has a 'corrosive impact'⁵⁰ on these other essential capabilities:

I don't think that I'm going to be asked to leave anytime soon but I want to leave. I'm more worried about being stuck here for another four years, than not being able to leave at all. That bothers me more. (Scotland, aged 18-35, <20k p/a)

⁴³ Barrat, C. and Green, G. (2017) 'Making a House in Multiple Occupation a Home. Using Visual Ethnography to Explore Issues of Identity and Well-Being in the Experience of Creating a Home Amongst HMO Tenants', *Sociological Research Online*, 22(1); Hulse, K., Morris, A. & Pawson, H. (2019) Private renting in a home-owning society: Disaster, diversity or deviance? *Housing, Theory and Society*, 36, pp. 167–188; Hulse, K., Milligan, V. & Easthope, H. (2011) *Secure Occupancy in Rental Housing: Conceptual Foundations and Comparative Perspectives* (Project Report) (Melbourne: AHURI); Soaita & McKee, *Assembling a kind of home*.

⁴⁴ This idea of one capability impacting another as also been explored in relation to people's experiences of living in homeless hostels – see Watts, B. and Blenkinsopp, J. (2020) 'Valuing Control over One's Immediate Living Environment: How Homelessness Responses Corrode Capabilities', *Housing Theory and Society*.

⁴⁵ Singer, J. W., (2002), *Property Law: Rules, Policies and Practices*, Aspen Publishers, Co.

⁴⁶ Dickie, E., Hearty, W., Fraser, A., McCartney, G., Doyle, E., Myers, F. (2015) [Power – a health and social justice issue](#). Edinburgh: NHS Health Scotland (Accessed: 9/7/21)

⁴⁷ Signpost to report 1 include link when published

⁴⁸ Preece, J. and Bimpson, E. (2019) [Housing Insecurity and mental health in Wales: An evidence review](#) (Accessed: 8/3/21)

⁴⁹ The authors recognise that these issues may also affect people living in other tenures.

⁵⁰ In their 2007 book 'Disadvantage' Wolff and De-Shalit argue that lacking certain capabilities can have a "corrosive" impact and inhibit the attainment of other capabilities in various ways.

Restrictions on housing options was also associated with choices about tenure. Flexibility associated with living in the PRS made it the tenure of choice for a small number of participants, at least during a certain stage in their lives or relationships. This was particularly noticeable among students in Scotland taking part in the research, where tenants can leave a tenancy after 28 days.⁵¹

However, many felt that they had no choice but to stay in the PRS because of the financial barriers associated with home ownership – a theme reverberated in the wider literature on ‘Generation Rent’ and housing aspirations.⁵² Some tenants described a sense a failure because they did not own their own home:

I almost get a little bit maybe a bit jealous of people that are buying houses, or have help to buy houses and, it's almost becoming a bit of a status thing in my head of like "oh yes you're still renting are you, in your 30s with children" even though loads of people are doing that. (England, aged 18-34, 20-35k p/a)

Lack of control in regard to housing options was also reported by a number of tenants living in houses of multiple occupation (HMOs), who wanted to live by themselves but were prevented from doing so since they lacked the necessary financial resources.

Constraints or freedoms regarding decorating and furnishing the property contribute to senses, imagination and thought capabilities and appear to play a significant role in tenants' perceptions and experiences. Colour is a psychological property of our visual experiences, and many participants discussed how the colours chosen in rental properties and the (in)ability to change colours could have an impact on their sense of wellbeing and the extent to which they felt at home:

I think colour has a big impact on people, more than anything. I feel like that has a massive psychological impact on people. I think the environment you wake up in is a reflection of your own mind and I think it is an extension of yourself, in some sense. I think the more you can control that and the more you can contribute to that, I think the more you contribute to your own wellbeing ... I think brighter rooms have a bigger effect on your soul. I think not being able to change that can make it feel like somebody else is imposing something that's not preferable, on you, if that makes sense. (Scotland, aged 18-35, <£20k p/a)

Restrictions on decorating, blanket bans on pet ownership, and lack of flexibility regarding moving items out of a furnished property exacerbated the lack of control people experienced over their immediate living environment. Where there were less strict rules about personalising the space, tenants reported a greater sense of freedom to construct identities by modifying their surroundings to reflect their own personalities.⁵³ The housing studies literature illustrates the importance of home in the reflection and representation of life course. This is associated with capabilities related to reason, which are related to the universal ability to reflect on the life course. Our interviews suggest that freedom to personalise a space affects experiences of a life course⁵⁴ and interpretations of significant events such as divorce:

My landlord's quite flexible that way, thankfully, yeah. In other houses that I've rented before it's like everything's magnolia, don't touch anything. You have to leave it exactly the way you found it and it's just really bland, whereas this landlord, she's like, "Yeah, do what you like," you know? She's quite easy going, she's nice ... I don't feel like I'm living in a bedsit as such then, you know? It took the sting out of the separation I guess, in a way, after a while it did, so that I could start putting up little bits and pieces of my personality. Like drill holes in walls and things like that that I wouldn't have been able to do in previous rental houses. (Northern Ireland, aged 18-34, £20-35 p/a)

⁵¹ This may however have knock on effects for landlords and their security of income as student accommodation is no longer rented for a fixed period. Many flats in the past were on annual lets.

⁵² McKee, K., Moore, T., Soaita, A. and Crawford, J. (2017) Generation Rent and the 'Fallacy of Choice', International Journal of Urban and Regional Research, 41(2).

⁵³ Hiscock, R., Kearns, A., Macintyre, S. and Ellaway, A. (2001) 'Ontological Security and Psycho-Social Benefits from the Home: Qualitative Evidence on Issues of Tenure', Housing, Theory and Society, 18(1-2).

⁵⁴ Diggle, J., Butler, H., Musgrove, M. and Ward, R. (London, Mind) (2017) Brick by brick: A review of mental health and housing. (Accessed: 9/7/21).

HMOs are a form of housing which - primarily because of living in close proximity to others - allows significantly less control than other housing options.⁵⁵ In some cases, a lack of control over communal spaces impacted participants' ability to feel safe and, as reported in other research,⁵⁶ additionally seemed to negatively impact affiliation-related capabilities and mental health. For example, one participant described how safety concerns prevented him from having his children visit whilst living in an HMO. In contrast, another participant living with mental health problems described the support he received from his housemates as vital in managing his illness. In this case, being able to choose his housemates was key.

Whilst the impact of shared housing in the UK has generally been explored in relation to young people (who are the group most likely to reside in this type of housing), our interviews show that the dynamics of shared living may also impact upon families. One participant reported that her mental health was adversely affected by the behaviour of other tenants in the shared garden. Another single mum who recently moved out of shared accommodation and into her own privately rented flat described how the move had a positive impact on her capabilities in relation to affiliation:

We don't own it but it still makes me feel more positive, I have my own privacy and I can make my own choices around me and my son. I feel like a family, it makes us feel more like a family, I don't know how to explain that it's weird. I get to choose who comes into my space, what I'm doing in the space – socialising, I didn't mention much about that, but I think socialising in that shared house sometimes felt a bit tense as well when you had visitors, or when other people had visitors. (England, 18-34, £20-35k p/a)

In summary, the control renters have over their housing options, immediate living environment and living situation has been widely reported as key to shaping the psychosocial experience of home.⁵⁷ Our data shows that having control in these areas enhances or inhibits the attainment of capabilities in other areas, including those associated with relationships, attachments to place and our sensory experience of home.

Recreation, animals and nature

Appreciation and connection to the natural world and being able 'to laugh, to play' are key to achieving good wellbeing.⁵⁸ Space was again a recurring theme when considering participants' abilities to engage in everyday leisure and recreational activities in the home, and in enjoying other species such as plants, animals, and nature. These dimensions assumed greater importance during the COVID-19 pandemic when outside space became more prized, and individuals were spending more of their down-time at home. Participants described how they valued being able to sit outside in the sun, get fresh air, hear nature, and have space to relax. Outside space was not only important to creating a sense of 'home' but took on additional importance during lockdown when entertaining in the home and children's ability to learn and play outside was limited:

We do have a bit of garden area as well, so that's another box that's ticked ... especially through lockdown, if we'd have been in a place where there wasn't that area to go out to that would be a big struggle really. (Wales, aged 18-34, <£20k p/a)

I can take pictures of starlings, they all come on my window sill. I don't feel like I'm alone. (England, aged 35-54, <£20k p/a)

⁵⁵ Diggle, J., Butler, H., Musgrove, M. and Ward, R. (London, Mind) (2017) [Brick by brick: A review of mental health and housing](#). (Accessed: 9/7/21).

⁵⁶ Wilkinson, E. and Ortega-Alcazar, I. (2019) Stranger danger? The intersectional impacts of shared housing on young people's health and wellbeing, *Health & Place*, 60

⁵⁷ For overview of this literature see Report 1

⁵⁸ Nussbaum, *Creating capabilities*

People's ability to engage in activities in the home to enhance their capabilities related to recreation and play, also depended on the availability of space to store their belongings and having an area that could be dedicated to these activities. The types of pursuits participants enjoyed included musical activities, games, art activities, technology, sports and various other hobbies such as reading. Survey research carried out during the pandemic showed that engagement with these types of recreational activities have psychological, socio-cultural and physical benefits that help to mitigate the negative effects of COVID-19.⁵⁹

Yet not everyone has access to the necessary indoor space or a private garden for such activities, with knock on effects for emotional capabilities. Forthcoming survey evidence shows that PRS tenants are least likely to have any outdoor space at all compared to other tenures.⁶⁰ One participant who lived in an HMO flat with no garden said that lockdown made their world feel 'small' and 'quite insular' because of spending more time in her room:

So I do my work work, like uni work, and I my art work as well which I do, which I've got a desk set up in my room, and it's just trying to do anything creative is just, when you've no change of scenery, it's just the same thing day after day, it's monotony, and it's just trying to get out of the headspace, the same thing, the regimented thing. The main part of self-care for me is doing my artwork, I find it quite meditative and like having no inspiration and being in my room, there's no divide between all my different aspects of my life. (England, aged 18-34, <£20k p/a)

Others, however, were able to identify creative strategies they had employed to manage these constraints, which were a particular challenge for those living in small spaces with young children and/or in an HMO property:

You can't do anything in that garden, it's so uneven, all of the stones. Even though we've picked up most of the glass out there there's still bits of glass [and there is] the Japanese knotweed . . . So we were given some money by [partner's] auntie whose father had passed away, so she said that because she's got a caravan that she would like us to put the money towards getting the caravan and siting it, and that she would help us with the site fees because they've been here and obviously the garden's rubbish. (Wales, aged 18-34, £20-35k p/a)

Peoples' ability to fulfil this capability was inevitably constrained by the design and space standards of their property, but also by restrictive rules, for example which prohibited pets. Again, these types of restrictive barriers forced tenants to adopt strategies of risk management and make capabilities trade-offs and sometimes accept less than ideal properties - that might limit their health, feelings of autonomy and control, or their relationships - because of the barriers to accessing properties with pets. One participant who had cats, said she would forgo the desire to first live together with her partner in another rented property in order to test their compatibility; 'it's like we'll just go to the buying stage. I hope we don't break up!' (Participant 40). Here the risk of securing another property that allowed pets was set against the risk of relationship breakdown. Tenants with pets described the importance of these animals to their wellbeing in strong terms, and how this would sometimes cause them to break the rules. Concerns regarding whether the landlord might find out may have a negative impact on wellbeing. Companion animals assumed even greater importance during the COVID-19 lockdown as people were isolated from friends and family:

The property we're currently in the landlord doesn't allow pets, which is difficult when you've got children. We have snuck in a couple of tortoises, and we've had fish, we've had cats for a short period as well. So we have been a bit cheeky in the past, but yeah there have been a few restrictions. (England, aged 35-54, >£50k p/a)

I work from home solo, so it's coming up to ten to six now, I haven't seen another human today . . . So having my wee dog here, then it's great because it's some interaction or whatever. So if he had said no I'd have been like 'oh, God' because actually I really felt that I would want that. So the pet thing was like a massive win for us in terms of our situation (Northern Ireland, aged 18-34, £20-35k p/a).

⁵⁹ Guzel, P., Yildiz, K., Esentas, M. and Zerengok, D. (2020) "Know-How" to Spend Time in Home Isolation during COVID-19, Restrictions and Recreational Activities', *International Journal of Psychology and Educational Studies*, 7(2).

⁶⁰ S&SR Environment and Spaces Group (2021) COVID-19 Green and Open Space Use - Use of private and public greenspace by housing tenure. MRC/CSO Social and Public Health Sciences Unit, University of Glasgow & Public Health Scotland. In Press

This theme has been echoed in the international PRS literature⁶¹ and indeed, there has been growing pressure for change in the UK context regarding more pet-friendly tenancies.⁶²

As this section emphasises outdoor space and rules associated with renting were crucial to achieving capabilities in other domains such as relationships with others (affiliations), maintaining good physical and mental health (bodily integrity) and being able to interact with other species (keep pets). This again underscores the interdependent nature of Nussbaum's central capabilities, and the importance of not considering them in isolation.

Summary

Our analysis shows the physical, spatial, and relational features of PRS housing that are implicated in people's ability to engage in activities to improve their wellbeing across several different dimensions including health, social connections and the sense of autonomy and control. Some people experience living in the PRS as capability-enhancing, which further underlines the importance of home as a base where one has the freedom to formulate their identity, have a sense of place and belonging, and feel safe and secure. Some people living in the PRS however, especially those with low incomes, experience capability deprivation which is linked to poor property conditions, spatial isolation, feelings of insecurity, illegal or poor landlord and letting agent management practices and issues of affordability. Whilst access to financial resources does improve renters' material circumstances, people in varying income brackets and situations still experience constraints on certain capabilities; this particularly relates to emotions with feelings of insecurity reported by participants from across the interview sample.

The capability approach as adopted within this study is comprehensive; it invites us to consider the combinations of capabilities that are open to people living in the PRS and also how they are inter-dependent. For example, can people live in a house that is free of disrepair and simultaneously enjoy the relationships that they value? The data from this study shows that for some people living in the PRS, certain capabilities can only be achieved at the expense of other capabilities. Consequently, living in the PRS involves a process of risk management. For example, some participants felt that they could not afford the rent of a larger property in better condition that would provide them with better bodily integrity and health. In other cases, they did not ask for repairs to be done because of worries about its possible detrimental impact on their relationship with their landlord.

⁶¹ Stone, W., Power, E., Tually, S., James, A., Faulkner, D., Goodall, Z. and Buckle, C. (2021) Housing and Housing Assistance Pathways with Companion Animals: risks, costs, benefits and opportunities. AHURI Final Report No 350. AHURI: Melbourne; Power, E. (2017) 'Renting with Pets: a pathway to housing insecurity?' *Housing Studies* 32(3): 336-360.

⁶² McKee, K., Rolfe, S., Feather, J., Simcock, T. and Hoolachan, J. (2021) Making a Home in the Private Rented Sector: an evidence review. University of Stirling (Accessed: 22/6/21); MHCLG (2021). New standard tenancy agreement to help renters with well behaved pets. London: MHCLG.

3. Contextual factors

The capability approach focuses our attention on the social, material, and relational factors that affect our ability to achieve the central capabilities explored in the previous chapter. The extent to which people are able to engage in other activities that are conducive to good wellbeing is dependent on the context they live within. This chapter explores some of the key factors which enhance or constrain people's capabilities.

Relationship with landlord and letting agent

As highlighted in chapter 2, the relationship between the tenant and their landlord and/or letting agent is a pivotal one. The nature of this interaction was fundamental to achieving a wide range of capabilities, including control over one's immediate environment and feelings of security. The landlord/tenant relationship therefore has implications for both renters' ability to make a home and for their wellbeing more broadly. Many tenants talked positively about this relationship – emphasising their landlord's responsiveness (e.g., around repairs), their flexibility (e.g., with rent payments during lockdown or collecting unwanted furniture), their effective communication (e.g., easy to contact by phone and/or email), and their willingness to allow personalisation of the property (e.g., decoration, pets):

The good thing is that it's quite an open channel of communication, so I can email her [the landlord] and know that I'm going to get a response or if it's an emergency, I know that I can ring her. (Scotland, aged 18-34, <£20k p/a)

I'd say it is a pretty good relationship. There's been a few things that needed sorting out that she's been pretty prompt in getting back to us and just updating us, and things that they're looking to change. (Wales, aged 18-34, <£20k p/a)

However, for others the relationship with the landlord or letting agent was more difficult, and it constrained their ability to fulfil the key capabilities for a life well lived. Common challenges were landlords' or letting agents being slow or unwilling to carry out repairs – even when tenants were left without heating/hot water or were battling mould and rats; unannounced inspections and poor communication; and illegal/poor letting practices. These experiences negatively affected people's mental and emotional wellbeing, the relationships within the home, and the control people had over their immediate living environment:

He [the landlord] would just show up unannounced, with his kids and stuff for a chat and to do various stuff. Then, I was in my pyjamas. I was asleep and there were all these people in the house. I thought I was going mad, and I got out of bed. Then, there was the letting agent and a group of people viewing the house. I was like, why are you here and why do you have a key? They were like, oh, we were told this house was up for sale. It clearly was, they had a key. (Scotland, aged 18-34, <£20k p/a)

There was indication from some tenants that the landlord was more flexible than the letting agent and that steps would be taken once the issues were escalated to the landlord. In some cases, the landlord was unaware of the nature and severity of the problem.

Poor management practices created additional stress for tenants, many of whom were already worried about their precarious housing situation. Yet despite recognising the challenges of their current situation, many tenants remained unwilling to voice this due to concerns about 'rocking the boat' and damaging their relationship with their landlord. Participants also wanted to be what they perceived as a "good tenant" which was described as someone who not only paid their rent on time and looked after the property, but also someone who did not ask too much from the landlord or tolerated what they perceived to be minor issues:

There's a window that could do with being replaced but I think because my landlady's so nice, I don't really, it's double-glazing but it's sort of broken down in the middle, broken down where you can sort of see the condensation in the middle, between the two panes of glass and it's alright, I can live with it. That's something I don't think I'll complain about because I think it will be very expensive to get it replaced and I'm getting a reasonably good deal where I'm at, so I don't really want to rock the boat, I don't want to be an awkward tenant, I don't want to say anything too much. (Northern Ireland, aged 18-34, £20-35k p/a).

At times these “minor issues” constituted a clear breach of their legal rights, such as being not being issued with a tenancy agreement, or not having doors that locked securely.

One participant's story provides a further good example of this desire not to ‘rock the boat’. He described living in a house that had been separated into several self-contained flats and consequently had one electric meter for all tenants and a lack of individual smoke alarms. As a result, the landlord paid the council tax and utility bills, and the tenant was not named on any of these. Despite expressing concerns that this was not ‘above board’ he was reluctant to press the landlord on these matters as he was already in communication with them about ongoing problems with the heating breaking down and leaks. This example highlights again the trade-offs private renters are often forced to make. This tenant was willing to put his concerns to one side in return for a rent he felt was affordable in the location he wanted to live in. His situation was not unique. Many other participants recounted their experiences of poor conditions or less than professional services, yet they feared if they expressed these concerns, they may end up in an even worse housing situation. This ‘imagined alternative’ was a key factor that shaped people’s decisions about their housing – it was formed not only from their own direct experiences (past and present), but also from stories in the media and/or from friends and family members. Participants sometimes talked in terms of feeling ‘lucky’ to have a positive relationship with their landlord, contrasting their current situation to their perceptions of this ‘imagined alternative’. This idea is well illustrated by the following participant:

You have that fear . . . are they going to be like the last one? You've just got that fear. You've just always got that nigging feeling. They could be worse, they could be brilliant. I mean, I honestly feel I've touched lucky where I am now but there is always, as I say, that fear that [the landlord] could come and tell me that he wants to sell his property. So, you always know that you could be here this year but gone next year. That always sits on the back of your mind. (Northern Ireland, aged 35-54, £20-35k p/a)

Importantly, this notion of the ‘imagined alternative’ underlines the methodological limitations of relying on satisfaction surveys alone to understand tenants’ experience of the PRS. As a research tool they do not really grapple with the nuances behind peoples’ housing preferences, aspirations, and choices – this is where nuanced qualitative investigation can add value.⁶³

This construction of the ‘imagined alternative’ also reflects the fundamental imbalance in the tenant/landlord relationship (as explored above), which is echoed in the wider literature on the PRS.⁶⁴ As one participant reflected: landlords have more ‘rights’, ‘control’ and ‘power’ in the relationship. Moreover, in the context of extensive lack of knowledge of legal rights among renters, a shortage of affordable rented homes, and the increasing exclusion of some groups from accessing rented accommodation altogether,⁶⁵ how renters construct their idea of a ‘good landlord’ is not necessarily in relation to whether they are meeting their legal requirements or not. This raises the question of whether standards can be raised in the PRS by simply relying on legislation alone. Our qualitative data suggests there is still a long way to go in this regard across all parts of the UK – with tenants reporting very varied experiences of living in the sector. As we have argued elsewhere⁶⁶ legislation is only the start of the journey of reform and is unlikely to address all of the challenges experienced by private renters in and of itself.

⁶³ McKee, K., Moore, T. and Crawford, J. (2015) Understanding the Housing Aspirations of People in Scotland. Edinburgh: Scottish Government.

⁶⁴ Madden, D. and Marcuse, P. (2016) In Defence of Housing: the politics of crisis. Verso Books; McKee et al, ‘Generation Rent’.

⁶⁵ Preece, J., McKee, K., Flint J. and Robinson, D. (In Press) Urban Rhythms in a Small Home: COVID-19 as a mechanism of exception, Urban Studies (Special Issue on Urban Public Health Emergencies and the COVID-19 Pandemic)

⁶⁶ McKee et al, Making a home in the private rented sector.

Affordability and income

Unsurprisingly, affordability was a key contextual factor that constrained renters' ability to achieve those functions which are key to wellbeing. As has been noted by previous research, there is a spatial dimension to this, with location having a significant impact on rental prices, and being closely intertwined with local labour markets and precarious employment.⁶⁷ The impacts of unaffordable housing upon wellbeing were both hard to ignore and multi-faceted.

Inequalities in exposure to housing-related risk factors mirrored social inequalities in society, with households living on a low income particularly affected. Whilst participants with higher incomes were still subject to limited housing affordability, participants living on welfare benefits or low incomes had heightened exposure to unaffordable rents, poorly heated or insulated homes, serious disrepair, criminal landlords or letting agents and a lack of control over their housing options. This had a range of knock-on effects and often led to the experience of capability deprivation on multiple levels. Participants described being excluded from social relationships because they could not afford to rent a property close to friends and family members or were compelled to share with strangers to keep their rent within their budget. They described feeling trapped in homes and neighbourhoods they perceived as unsafe and unsuitable because there were no affordable alternatives. Vulnerable groups were left without support and struggling in properties not suitably adapted to their needs, whilst parents described struggling to meet their children's needs as they grew older. As more low-income and vulnerable groups are housed in the PRS these issues are likely to become more, not less, of a problem.

It's really hard, I just feel like I'm living hand to mouth this time ... My daughter does, pre-pandemic, a lot of extra-curricular activities, but I can't afford to pay for it, so my parents pay for her to do other bits like drama school, swimming, and things like that because she wants to do them, but I just can't afford to pay for her to do it. So it stops you doing things, providing those kind of things for your child, I think. For me anyway being a single-parent as well, there's only my income that runs everything. (England, aged 18-34, <£20k p/a)

Reflecting on their experience during COVID-19, several participants expressed a desire to move to a property with more interior space and/or access to a garden but were prevented from doing so due to affordability barriers. Yet affluent households were not immune from these concerns either:

It's frightening the cost of rent at the moment in London, and particularly the areas which we were looking in. So we are slightly concerned as to how we're going to make the leap to the next property. The family are getting older as well, so space is essential, and space is a premium in most places that comes at a cost (England, aged 35-54, >£50k p/a).

The cost of renting restricted what people were able to save for a deposit in order to fulfil their aspirations to exit the sector (aspirations which were widely reported by participants), with trade-offs having to be made in terms of the quality and location of the rented property in light of this. Managing notice-periods and the costs of sizeable rental deposits were further challenges in some parts of the UK for tenants considering moving properties. All in all, this further fuelled renters' frustrations at having to pay someone else's mortgage, whilst being unable to buy a property of their own. Resentment at paying someone else's mortgage and getting no equity in return was widespread among participants who faced challenges in saving the substantial deposit required for a mortgage. Single person households faced particular challenges in saving large deposits and meeting strict mortgage lending criteria:

I'm 31 now ... It makes me quite sick really to think of how much money that I've actually spent on private renting when I could get a mortgage for less, but I've just got no chance being a single parent and the deposit and meeting the mortgage criteria is just physically impossible ... it's nearly £700 a month just on rent. [Then there's] bills and everything seems to be going up, but then our wages are not going up. It's just the same predicament everywhere really, isn't it, everybody's struggling (Wales, aged 18-34, £35-50k p/a).

⁶⁷ McKee et al, 'Generation Rent'.

These themes of renter frustration and resentment are not new, having been re-iterated in the wider housing literature on ‘generation rent’ and housing aspirations for some time;⁶⁸ yet in spite of a range of recent interventions, housing policy is still failing to address them. For those on the lowest incomes, and in receipt of Universal Credit, the situation is even more difficult due to the gap between what their benefits will cover and the rent they are being charged, as well as the increasing use of pre-tenancy assessments designed to identify applicants who pose a potential financial risk to landlords:

People won't take on unemployed tenants. That's just a rule. Very, very few. They can't advertise it as no DSS anymore but instead, what they'll do is just ask for your income and then, if it's below a certain threshold, then they don't want you living there. Yes, I've been rejected from a lot of flats, from that kind of thing ... They'll just ask what your income is and if it's below a certain threshold, even if you can afford the rent, apparently, their insurance rates go up. So, that's why they won't take on tenants below a certain income threshold (Scotland, aged 18-34, <£20k p/a).

Pre-tenancy assessments are of growing concern for low-income renters, which has been highlighted in previous CaCHE research.⁶⁹ Yet barriers to accessing the sector also affect other groups of renters, such as those with more precarious employment contracts and/or who are self-employed and cannot provide proof of regular income, as well as those with pets (chapter 2). As previously discussed, these barriers contributed to widespread feelings of insecurity:

Initially I found it quite challenging when I moved out of shared accommodation when I was pregnant ... when we did find somewhere in [location], it was a private landlady and she wanted loads and loads of paperwork at the time, which I provided for her, and then she felt it was too much of a risk for us to move in with her, because my partner's self-employed and I was in my first year of teaching, so on a low wage I guess. So, in the end she just said no after like quite a few months of giving her lots of information. So, that's the challenges that we faced really ... it made me feel a little bit panicky that I wasn't going to be able to sort something out in time for the baby coming (England, aged 18-34, £20-35 p/a).

The longstanding issue of unaffordable rents and the intersection between housing, work and welfare is a key issue that policy and practice urgently needs to be address.

Sustaining capabilities

It is important that people are not only able to achieve those capabilities and functions that are needed for good wellbeing, but that they are able to maintain them over time and be free from the worry that they might be at risk.⁷⁰ As this chapter has illustrated, tenants’ ability to sustain the capabilities very much hinged on factors outside their control even though this was not always directly acknowledged. Those that had secured what they considered to be a positive rental experience, considered themselves “lucky” and a sense of precariousness often remained. They worried what the imagined alternative might be and their ability to sustain capabilities (e.g. social connections associated with particular places) if they for any reason might no longer be able to remain in the property. This at times contributed to low expectations. For example, because of what he’s experienced in the past, one participant described not being too unhappy with his property even though there was a rodent infestation, serious disrepair, and threats from neighbours. Following what he described as ‘a lot of really bad rental situations’, this individual seems to have taught himself to be content with an unjust state of affairs:

⁶⁸ See for example McKee et al, Understanding the housing aspirations; McKee et al, Generation Rent;

⁶⁹ Preece, J., Bimpson, E., Robinson, D., McKee, K. and Flint, J. (2020) Forms and Mechanisms of Exclusion in Contemporary Housing Systems. Sheffield: CaCHE.

⁷⁰ Wolff, J. & De-Shalit, A. (2013) ‘On Fertile Functionings: A Response to Martha Nussbaum’, Journal of Human Development and Capabilities, 14(1)

Over the course of the past four years or so, as much as it was difficult at first, the first couple of years, I've just accepted what I can and can't change now, so I don't really get wound up about it at all ... so, the only solution [to previous housing problems] was to move, in the end, which I think is why I'm not wound up about this house at all. Even with all the problems in here, it's infinitely better (Scotland, aged 18-34, <20k p/a).

These observations further illustrate the problem associated with relying on satisfaction statistics to provide an indication of how well the sector is operating. Some people may report being satisfied with poor conditions because of fear of the 'imagined alternative', because they do not expect to attain any better, or because their previous housing situation was significantly worse. Housing shortages and the difficulties people experience in attempting to access the PRS means that people often feel grateful simply for having a house in the first place:

I feel grateful that I've got a house and a roof over my head and that we can afford the bills. But, at the same time, it would be nice to have something a bit more convenient and a little bit nicer around the edges. Also, we have problems with mould and stuff like that, it just looks dirty, I feel like I can never clean it because you can just never get stuff back to the paint colour. (England, aged 18-34, £20-35k p/a).

I feel really lucky. I feel that I've been lucky to find a place and lucky to have a landlady like [name]. I almost feel like I've earned it after ten houses, finally someone who treats you like an adult. (England, aged 18-34 £35-50k p/a).

Whilst many expressed an aspiration to one day become a homeowner and some were taking positive steps to save for their future, others were more pessimistic and found it difficult to imagine a future in which they were not still renting. Many of the tenants interviewed were worried about their ability to sustain capabilities related to affiliation over time and throughout the life course. Several middle-aged participants expressed a particular concern around retaining access to enough space when they retired, whilst families with children worried that they were outgrowing their homes. Older renters in particular worried about how they would manage as they aged, and their income levels dropped further:

It's a one-bed, it's a starter home. So we are outgrowing it very quickly now ... So I will put my daughter to bed, I don't have to go in and sleep with her, I'll just go to bed whenever I go to bed. But I think she's at that age now as well where she needs her own space, and I know I need my own space. It would be nice just to go into my bedroom and be able to watch TV, do what I want to do (England, aged 18-34, <£20k p/a).

For me, the reality of being a homeowner is diminishing and probably more of a wish than a reality ... It makes me feel stressed. It makes me feel anxious. It makes me feel worried, what's going to happen to me, I'm not really that close to my family, I don't have a partner, I don't have any children, I don't have any dependents. So, who's going to be looking out for me, probably nobody but the state (Scotland, aged 35-54, £35-50k p/a).

... because my employment days are limited now, I don't think I would be able to afford to stay in private to be honest with you ... I don't like to think about it much really because, yeah, I'm not one of these people who really plans for the future. I take every day as it comes really (England, aged 55-70, >£50p/a).

A small minority however did see remaining longer-term in the PRS as a positive, emphasising their preference not to be tied down by a mortgage, whilst also valuing the flexibility renting could offer:

I never have wanted a mortgage. My mum had to work two jobs. My mum was a nurse in intensive care and she also worked in a nursing home as well to make sure when my dad got sick, he had cancer, and to make sure that the mortgage was paid, and I don't want that pressure. I saw that pressure first-hand and I thought, "Not for me, I'll rent." I could be in a different country in five years, that's not out the question, that's something I've been thinking about as well (Northern Ireland, aged 18-34, £20-34k p/a).

For others however, their transitory experience of the PRS was not something they enjoyed. By contrast, and as highlighted in chapter 2, these participants were keen to have greater security in order to feel more settled and at 'home':

The [landlord coming by unannounced] just really makes me feel like I'm living in someone else's property as well, that they can just come round whenever they want and he sees this still as his house, that he can just come round and do that, and it makes me feel like this isn't my home, it's just a temporary thing and ultimately he owns this house and I pay quite a bit of money to live here (England, aged 18-34, <£20k p/a).

Social support

The role of kinship networks and inter-generational assistance in helping the younger generation realise their housing aspirations for home ownership has been well documented within the literature.⁷¹ The findings from this research suggest that familial dependencies and social supports also play a key role in helping people achieve positive housing outcomes in the PRS. Several interviewees described how family or friends helped them to secure affordable housing by helping them to raise deposits or guarantee payments to landlords.⁷² Some participants were able to take advantage of opportunities to rent from or take over tenancies from family, friends or other extended social networks. As reflected in the housing aspirations literature, these financial supports are more likely to be available for those from more economically privileged backgrounds, thereby risking exacerbating existing inequalities between generations.⁷³

The findings suggest that renters draw on members of the community or wider social networks to achieve a sense of trust in the landlord/tenant relationship (e.g., when renting off family and friends), exchanging information (e.g., with regard their housing rights) and draw upon acts of generosity to help them cope with housing disadvantage (e.g., neighbours lending electric heaters etc). In some areas, renting from friends or family was seen as key in mitigating the stress associated with renting on the open market. This further underlines the importance of place attachment and its role in shaping renters' understanding and experiences.

The role of social capital and networks among people living in low-income communities has been widely explored⁷⁴ and there will be clear crossovers with the cumulative experience of housing disadvantage, of which poverty forms an integral part. However, relatively little has been written about the connections between housing tenure and social capital; in particular how this may help people secure decent and affordable housing (not related to home ownership) and/or achieve capabilities in different areas of their lives. This subject is of particular importance in light of the lack of a wider support system for people renting in the UK PRS, as explored in our first report and also described by some of our participants:

There's no support whatsoever for private renters, there's just no help, there's no one you can go to and say I'm having these issues with my landlord, can you come and fix it, and sometimes I feel a bit threatened when you're private renting because at any time they can kick you out, you've got no security, and yeah, you've got to wait for your bond to come back, it's more expensive than renting with the council, but you just can't get on the council list, so it is hard, and it's obviously more expensive as well, but yeah, there's no-one you can go to. (Wales, aged 18-34, £20-35k p/a).

The experience of renting from friends, family or wider kinship networks appears to affect people's ability to achieve capabilities in certain areas in a number of complex and overlapping ways. In some situations, it appeared to enhance people's sense of security within the property, with participants experiencing a sense of reassurance that they could remain in the property for the foreseeable future:

⁷¹ Crawford, J. and McKee, K. (1998) 'Hysteresis: Understanding the Housing Aspirations Gap', *Sociology*, 52(1)

⁷² As also reported in Hoolachan, J. & McKee, K. (2019) Inter-Generational Housing Inequalities: 'Baby Boomers' versus the 'Millennials', *Urban Studies*, 56, pp. 210–225.

⁷³ Waldron, R. (2021) 'Generation Rent and housing precarity in 'postcrisis' Ireland', *Housing Studies*

⁷⁴ Dominguez, S. and Arford, T. (2010) 'It is all about who you know: Social capital and health in low-income communities', *Health Sociology Review*, 19(1); Social Capital and Health Care; Perry, M., Williams, R.L., Wallerstein, N. and Waitzkin, H. (2008) 'Social Capital and Health Care Experiences Among Low-Income Individuals', *American Journal of Public Health*, 98

My friend has told me and she was really explicit about this because I know that she understands what it's like to privately rent, she said, I want you to feel secure, you can stay here as long as you want which is a really, really powerful thing to be told as a tenant ... I don't take that for granted because I know that most people that are privately renting are just waiting to be told they've got to move. (England, aged 18-34, <£20k p/a)

Some participants also reported that these relationships were associated with a heightened sense of freedom and control over personalising the property, and resulted in more positive relationships with their landlord. However, there were also some indications that renting from friends can lead to a blurring of lines in regard to rights and responsibilities, particularly where agreements were made informally.

Summary

Participants living on a lower income had heightened exposure to housing-related risk factors, and as a result, lacked one or more of the multiple capabilities that are essential for good wellbeing. Home is experienced as more than a physical structure which can impact health. Living in unaffordable, insecure, or inappropriate housing impacts on wellbeing across multiple dimensions. The findings of this study demonstrate the importance of adopting an understanding of wellbeing which reflects those psychosocial attributes of housing which are important to individuals, including connections and belonging, stability and control, feelings of safety and security, and the ability to plan for the future.⁷⁵ This is where a qualitative approach can add value, allowing a more nuanced understanding of people's choices and experiences and how these interact with housing aspirations and expectations.

Housing aspirations are formed within particular social, political and cultural contexts.⁷⁶ Despite significant structural and financial barriers, homeownership remained an ideal goal for many participants. These aspirations were identified as unachievable for several older participants, which contributed to heightened concerns regarding the suitability of the PRS in later stages in their lives. However, older people's experiences of living in the PRS remains under-explored. In a context of increasing income inequality, the influence of family and social support on housing outcomes in the UK PRS may become increasingly important.

⁷⁵Shaughnessy, B., Manning, R.M. and Greenwood, R.M. (2020) Home as a Base for a Well-lived Life: comparing the capabilities of homeless service users in Housing First and the Staircase of Transition in Europe, *Housing Theory and Society* 38(3).

⁷⁶Flint et al, Understanding changing housing aspirations

4. Conclusion

This study demonstrates that housing plays a major role in helping people achieve the capabilities we all need to live life well, and that private rented sector tenants do not always feel they have access to the necessary housing characteristics and amenities. This has been highlighted by the COVID-19 pandemic but are systemic issues which need to be addressed if we are to 'build back better'.

Poor property conditions

The impact of poor property conditions on health and wellbeing underlines the need for effective enforcement to ensure that properties meet minimum legal standards. Whilst there has been much regulatory change in this regard, our recent report on *Improving compliance with private rented sector legislation*,⁷⁷ highlights the significant gap that exists between legislation and its enactment in practice. The provision of adequate funding, improving the advice and guidance available to local authorities on regulating the PRS, and improving the availability of data are ways in which the UK and devolved governments can facilitate improvements in enforcement practice.⁷⁸ On a local level, a culture change is required. Local authorities need to recognise the PRS as a significant driver of wellbeing that demands strategic thought and organisation.

Significance of space

The data illustrates the significance of space in boosting people's ability to achieve capabilities across different domains, including those related to health, relationships and maintaining a healthy work-life balance. For those with good access to interior and outdoor space, housing has provided a source of resilience and refuge from the turmoil of the COVID-19 crisis. These findings highlight the importance that all new PRS homes are built to decent national minimum space standards, as also recommended by the Place Alliance.⁷⁹

Feelings of insecurity

The findings suggest that the ability to live a life without fears, anxiety or negative emotions is severely compromised for many people living in the sector. The harms that are associated with insecure rental contracts and tenancy terminations have been widely explored within existing research and have influenced, and continues to influence, much regulatory change in the sector. The continuing insecurity associated with 'no fault' evictions in England fails to offer people the feeling of security needed to achieve good wellbeing. Law clearly matters in the lives of people renting in the PRS as it surrounds and determines access to housing and the balance of power between them and their landlords, such as issues relating to tenancy termination. Effective regulatory frameworks and interventions - particularly when properly enforced - are fundamental to improving conditions and outcomes in the PRS.

Our findings however suggest that the perceived risk of being asked to leave a property is prevalent in the PRS; this is the case even among those who have not fallen victim to criminal landlords or experienced eviction. This fear causes harm to an individual's emotional wellbeing, regardless of whether they are asked to leave the property or not. The overall complexity of living with housing precarity, as well as its effect on people's interpretations of their experiences

⁷⁷Harris et al, Improving enforcement

⁷⁸Harris, J., Marsh, A. and Cowan, D. (2020) [Improving compliance and enforcement in the private rented sector. Information for UK and devolved governments](#), Policy Briefing. (Accessed: 12/7/21).

⁷⁹Place Alliance, Home Comforts

and decisions (e.g., when faced with a housing problem), has been inadequately acknowledged within policy and practice. Statistics on the number of tenancies that have been formally terminated by landlords do not provide sufficient indication of subjective experiences of housing insecurity and precarity.

The landlord/tenant relationship

Framing insecurity in terms of people's perceptions of their environment adds to existing discussions by clarifying the wide array of factors other than law or legal frameworks that contribute to the subjective experience of housing precarity. Many participants highlighted their relationship with their landlord as the primary factor shaping their feelings of security. The importance of the landlord/tenant relationship once again highlights the need to promote professionalism within the sector alongside tackling non-compliance, which has long been recognised as the key regulatory challenge. Given that the way the landlord conducts their relationship with their tenant(s) is critical to the tenant's sense of wellbeing, is at least partly independently of the legal terms on which the property is occupied, it is vital that they understand what being a good landlord entails. Therefore, it is vital that training and advice is seen as part of the regulatory architecture for the sector.

Older private tenants

It is essential that people are not only able to enjoy those capabilities and functionings that are important for good wellbeing, but that they are able to sustain them over time. The data from this study suggests that older renters experience heightened insecurity and concerns about their ability to rely on the PRS to meet their needs over time and throughout the life course. As the number of older tenants continues to rise, the disproportionate impact of inappropriate housing on the health and wellbeing of older tenants is likely to increase.⁸⁰ However, the experience of older renters living in the PRS is under-explored within existing research.

Advice and support for tenants

As research on homelessness has made abundantly clear, simply providing someone with a house is not necessarily a complete solution because people may have multiple overlapping support needs that need to be addressed in order for them to thrive in the different aspects of their lives. As we have argued in our 'Innovations in Advice' report, there is a need for a coordinated and comprehensive local support and advice ecosystem that is specifically tailored to PRS tenants.⁸¹

Re-thinking housing drivers

The data highlights the significance of local and place-based social networks in boosting people's ability to achieve capabilities across these different domains. The considerable influence of relational factors (including landlord and tenant interactions) and emotional factors (such as people's feelings of safety or security) in mediating the impact of housing on wellbeing, illustrates the importance of adopting a broader conceptualisation of what 'property' is – a conceptualisation that takes these psycho-social factors into account.⁸² Relational factors should be seen as a key driver of wellbeing just as is the case for physical standards.

⁸⁰ ageUK (2019) [Older private tenants \(England\). Policy paper](#). (Accessed: 12/7/21).

⁸¹ Harris, J. (2021) [Innovations in Advice in the UK Private Rented Sector](#) (Accessed: 11/6/21).

⁸² Amodu, T. (2018) 'Regulating the Private Rented Sector: Millennial Themes', *Journal of Property, Planning and Environmental Law*.

A consideration of the human dimension of housing is integral in ensuring that the PRS is able to meet the demands placed on it. In order to ensure that PRS housing positively contributes to (rather than negatively impacts upon) wellbeing, we need to consider the “type” of housing we want as a society: housing not only free from environmental hazards, but also a place where people can feel safe and secure and where they can connect with loved ones. The policy implications are that focus should not only be given to fixing the bricks and mortar aspect of housing (although addressing disrepair is undoubtedly important). By focusing solely on improving the physical attributes of housing, people’s overall wellbeing will not be fully addressed.

Recommendations

The challenges in navigating the PRS that many of our participants recounted highlights that urgent action is needed to improve tenant experiences. The housing we must strive for as a society must be better than what currently exists. With this in mind we offer several recommendations arising from this research.

- Local authorities should receive, and allocate, adequate funding to develop appropriate and effective responses to the changing nature and context of the PRS including adequate resources for enforcement and training and advice for landlords.
- Local authorities should adopt the recommendations in our recent Improving enforcement and compliance in the UK PRS report. This includes providing a range of compliance-focused activities as part of their overarching strategic approach. This could include, for example, training sessions, a dedicated advice service, landlord forums, online information and regular newsletters. In Scotland local authorities should use the national registration scheme to communicate with and upskill the sector.
- Trade bodies and local and national governments need to work in partnership to incentivise landlords and letting agents to deliver good quality renter focused services. These activities would benefit from further research exploring good working practices in letting to different groups of tenants.
- Landlords should be informed of good practice in specific areas of their business including, letting to older tenants, people living with disabilities or to people living with mental health problems. This advice should include information on available grants and funding (e.g., to make any necessary adaptations) and good practice at the start of the tenancy.
- The UK government should honour its pledge to end ‘no fault’ evictions in the PRS in England.
- UK and devolved governments should improve the advice and information which is available to tenants in the PRS. This should include investment in publicly funded face-to-face support.
- There is a need for further research exploring the needs and experiences of older people living in the PRS.
- Governments (local and national) need to move beyond relying solely on satisfaction surveys to assess wellbeing. Methodologically such surveys cannot provide nuanced insights into renters’ lived experience, nor can they capture the interdependence of the different capabilities important to live life well.
- In Northern Ireland, a specific housing outcome should be included in the national wellbeing measurement framework.