**Private Rented Sector (PRS) Research: The Impact of Universal Credit on Eviction and/or Abandonments Across the Black Country Sub-Region**



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\*It should be noted since data collection ended in July 2022, there has been significant policy changes, notably the Renters’ (Reform) Bill (2023). This policy change has been incorporated into the write-up of the report.

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**Introduction**

In 2013 there was a major reform to the UK welfare benefit system. One reform was the introduction of Universal Credit (UC), which by 2018 was rolled out across all areas and regions of the United Kingdom except for some legacy benefits such as Employment Support Allowance that are due to transfer by the end of 2024/25. The introduction of UC was promoted by the, then, Conservative-Liberal Democrat Coalition government, which intended to Bring together a range of working-age benefits into a single payment to simplify and make the welfare benefit system easier to understand and navigate. The Conservative-Liberal Democrat Coalition government envisioned UC would: -

* Encourage people on benefits to start paid work or increase their hours by making sure work pays.
* Make it easier for people to manage the move into work.
* Simplify the system, making it easier for people to understand, and easier and cheaper for the government to administer.
* Reduce the number of people who are in work but still living in poverty.
* Reduce fraud and error.

(2010-2015 government policy: welfare reform: 1)

This new system changed the way that benefits were paid to support household rent, which included: -

* Introduction of UC as a new single payment for people who are looking for work or on a low income, replacing the number of other benefits (e.g., Housing Benefit).
* Universal Credit to include an appropriate amount to help meet the household rent or mortgage payments.

(2010-2015 government policy: welfare reform. Appendix 3)

The most radical among these changes to welfare benefit reform were monies for rent would be included but paid monthly in arrears. The reason being: -

* UC payments should replicate as far as possible how people are paid when they are in work. Encouraging more people handling and taking responsibility over their own benefit and rent payments.
* UC will be paid directly to individuals in the social rented sector, rather than the current system of which sends Housing Benefit directly to landlords. Again, encouraging people to manage and take responsibility over their own budget in the same way as other households who do not claim benefits.
* Recognition of the importance of stable income from rent for social landlords to support the creation of new homes, including the embedding of safeguards into UC to help protect landlords’ income.
* Enactment of support mechanisms for tenants who may need help managing their finances.

(2010 to 2015 government policy: welfare reform. Appendix 3)

Concerns have grown around the impact of UC on the Private Rented Sector (PRS), especially in regard to increase in rent arrears. A report published by The National Federation of ALMOs (2019) showed that in March 2019, there were 39 respondents in their research managing over half a million social and affordable properties. Moreover, 12% of households on UC was reported, a 4% increase from the previous year. 67% of households on UC were reported as having rent arrears, with most owing approximately seven weeks rent arrears (The National Federation of ALMOs, 2019: 5).

Across the PRS, reforms to welfare benefit provision, as well as the cap on the number of benefits received, was considered to foreshadow an increase in evictions: ‘the reform to lower the benefit cap for out-of-work claimants has tripled the number of households affected by the cap, potentially ‘triggering’ evictions’ (Fitzpatrick *et al*., 2018: 72).

Our evaluative research study highlighted that the major effects of UC within the Black Country sub-region was not necessarily an increase in eviction. The report reflects how pressure on private landlords resulted in: -

* Selling off properties
* Actively avoiding renting to UC claimants
* Avoiding contact with local authorities (LAs) to avoid complying with housing regulations.

Alongside changes in taxation, the PRS as businesses model which can support the increase in demand for affordable rented accommodation is not tenable if these businesses are to remain profitable. The support of LAs and third sector organisations is seen as vital in supporting landlords as business owners alongside working with landlords renting to vulnerable clients. Findings presented in this report illustrate: -

* The PRS needs legal and policy advice alongside financial support to incentivise renting to people on UC and people presented by LAs as tenants.
* The PRS is not equipped to deal with vulnerable groups.
* The PRS is not equipped to deal with the ‘backfill’ of demand for social housing.

Changes need to be made at a national and local level in terms of communication between the DWP, LAs, PRS and the third sector. Findings emphasise these should include: -

* Making sure housing payment is paid directly to the landlord.
* Separating the housing section from the wider UC claim will decrease unease within the sector in renting to UC claimants.
* Direct payment ensures the landlord is paid, and the separation of rent payment from the wider UC claim will resolve concerns of tenants being sanctioned or their claim needing to be re-assessed. This would mitigate the risk and insecurities experienced by both landlords and tenants. A central theme in the report.

This report presents key findings from an evaluative research study on the impact of the introduction of UC on evictions and/or abandonment in the PRS across the Black Country sub-region by a team of researchers from Birmingham City University and Aston University. The report is organised into four sections: -

* **Background and Context (Review of the literature)**
* **Methodology**
* **Key Findings (around the themes of Policy & Precarity)**
* **Final Reflections and Recommendations.**

**Background and Context (Review of the Literature)**

Changes in policy landscape

*Moral economy and moral minimalism*

Moral economy is a long-standing concept (Götz, 2015; Thompson, 1971; 1991). It refers to the ethical character of economic activities and relationships between affluent and deprived socio-economic and class-based groups, and how this shapes and is shaped by other dimensions of social and political life. The introduction of a welfare system is seen as an example of moral economy (Koch, 2021). Palomera and Vetta (2016: 414) highlight class relations are regulated through the moral economy of welfare systems as social welfarism is always ‘metabolized through particular fields constituted by dynamic combinations of norms, meaning and practices’. Here, Palomera and Vetta are maintaining that the welfare model produces a political economy-driven reading of moral economy (see also, Alexander *et al*., 2018; Pusceddu, 2020; Wilde, 2020) whereby access to welfare services and advice is essential to the daily survival of most marginalised populations. While the moral economy of the welfare system mediates and advocates on behalf of vulnerable groups, it simultaneously acts to gatekeep pressured resources, thus such welfare models of moral economy produce ‘hierarchies of deservingness’ (Davey, 2020; Pusceddu, 2020) among vulnerable groups that turn welfare into a mode of ‘social control’ (Higgins, 1980) that delimits the working poor’s access to moral economy.

Since 2010, the moral economy of welfare has declined and been replaced with the emphasis on individuals themselves in managing their own social and economic needs, as well as those of their families and loved ones, neighbourhoods and communities. Successive Conservative-led governments have radically reformed welfare, largely facilitated by former Prime Minister David Cameron’s plans for a ‘Big Society’, which while having disappeared from public discourse, the ideals of philanthropy, self-help and volunteerism have become embedded within a number of policy initiatives often dubbed ‘localism’ (Clayton *et al.,* 2015; Dagdeviren *et al*., 2019; Featherstone *et al*., 2012; Williams *et al.,* 2014). While localism has been ‘an important recurring thread within UK liberalism, rather than as a wholly new agenda’ (Featherstone *et al.,* 2012: 178), one which was already present in Margaret Thatcher’s Conservative and Tony Blair and Gordon Brown’s New Labour governments’ policies, in its most recent incarnation has been built upon three distinct pillars which, taken together, constitute a ‘decisive break with the past’: empowering local communities, increasing competition within public service provision and promoting social action that amounts to an asset transfer from central to local government onto communities themselves (Dagdeviren *et al*., 2019: 145). In other words, the principle of localism is ‘upheld as a zero-sum concept of the relationship between civil society and the state, whereby more “society” involvement equates to less “state” activity’ (Williams *et al.,* 2014: 2800).

This wider policy framework of localism has been placed within the context of austerity politics implemented by the same governments following the global economic crisis of 2008/2009. These austerity policies amounted to the largest cuts in the history of the post-war welfare state (Clarke and Newman, 2012). The literature has coined the term ‘austerity localism’ (Clayton *et al*., 2015; Dagdeviren *et al*., 2019; Featherstone *et al.,* 2012) to describe: -

the process by which the state can be rolled back via the pretence of dispersing power, when in reality a highly centrally controlled framework of responsibilisation has led local actors to respond reactively in order to contain its worst consequences.

(Dagdeviren *et al.,* 2019: 147)

Austerity localism advocates that individuals with greater access to resources, expertise and social capital become more involved in the provision of their own social and economic needs (Featherstone *et al*., 2012: 178), which empowers people into social action and encourages them to seek advice within their own communities to manage their own needs (Clayton *et al*., 2015: 737). From the perspective of private rented housing provision and universal credit, austerity localism facilitated an ideological turn to the notion of ‘active citizens’ whereby individuals demonstrate a willingness to take responsibility for themselves to maintain household budgeting (e.g., paying rent on time) and quality of the housing provision (e.g., contacting landlords to arrange repairs where needed). Where individuals fail to perform active citizenship and are judged as not becoming financially independent (e.g., paying rent) or liaising with the landlord to organise repairs or reaching out to the wider community to seek support (e.g., sorting out repayment plans for existing debts or tackling drug and alcohol issues), they become perceived as problematic groups (Reeves and Loopstra, 2017; see also section on *Problematic others* below).

This shift to a mantra of self-reliance and volunteerism has replaced the moral economy with moral minimalism. Moral minimalism encompasses a variety of responses to interpersonal, social and community-based problems, all of which are about an aversion to the centralisation of morality to a single organisation or statutory body and preferences to weak social control except for where such norming practices are produced and facilitated at the level of individuals (Baumgartner, 1999). The drive to moral minimalism through the policy framework of localism has been understood as punishing the working poor (Wacquant, 2009), through the blurring of social welfare and policy functions with the tools and logics of criminal justice policy (Burney, 2009; Garland, 2001; Rodger, 2012). Moral minimalism has also been introduced by the shifting of state tasks to an ever-wider variety of non-state actors, where multiagency partnership working between the private sector (businesses), public sector (local authorities) and third sector (voluntary associations and community groups) is the preferred method of tackling social issues. The latter of which are increasingly expected to take on the roles of the welfare state in a resource poor public sector environment (Koch and James, 2020; Koch, 2021).

Given these developments, the dominant frameworks, of moral minimalism (Baumgartner, 1999) and localist social policy (see Featherstone, 2012) respectively, have facilitated a Foucauldian (1977) mode of governmentality, creating a culture of fear and anxiety where not only the provision of basic support is not provided but also where the disciplining and monitoring of social behaviour now takes place (Rose *et al.,* 2006). This is not isolated to those at risk of eviction and abandonment within the private rented sector, but also experienced by private landlords themselves.

*Social welfare to social investment*

Most western states have a social welfare system that dates back to the post-war ‘Golden Age’ of economic growth (Beland *et al*., 2021). In the UK, the post-war decades saw the development of Keynesian economics. An economic model developed by John Maynard Keynes that advocated for a regulated market economy whereby central government actively intervened in the economy to provide resources for national infrastructural development as well as social protection programmes (e.g., the social welfare state) geared towards providing the working poor with security in terms of income compensation in case of sickness, injuries, unemployment, and for old age. Since the 1970s, social and economic restructuring has weakened the foundations of this post-war social contract (Esping-Andersen, 1999). Such social and economic restructuring presented two key challenges to the welfare state model. First, there was a need to adjust welfare provision to new social risks associated with deindustrialisation, globalisation, and the flexibilisation of employment (Beck, 1992; Giddens, 1998; Taylor-Gooby, 2004; Armingeon and Bonoli 2007). Second, the economic sustainability of established welfare programmes became an issue given the increasing costs associated with an aging population, one of the new social risks present in late-modern society.

These challenges to welfare provision necessitated a shift towards a social investment focus on welfare state provision, moving away from income compensation to risk prevention. The objective of a social investment state is to enhance individuals, groups and communities’ capabilities and opportunities within late-modern, risk laden housing and labour markets, with a view to building capacity and skills to increase the self-efficacy of individuals and industries (Myles, 2002; Hemerijck, 2017). The central thrust, here, is that while ‘old’ social risks of the post-war period could be addressed by passive cash transfers such as unemployment benefits, these ‘new’ social risks require a more diversified set of interventions. Policies around education and training; flexible employment relations and work schedules; and greater choice in housing provision all share objectives that transcend the compensatory logic of post-war welfare programmes. They can be considered ‘investment-oriented’ policies in that they aim to prepare peoples’ human capital and improve the efficacy of individuals, groups and communities (e.g., greater understanding and knowledge of rights within the private rented sector). Thus, social inclusion is contingent on the knowledge and capitals of the individual, rather than merely protecting them against market risks, resulting in the social investment model becoming the new sui generis welfare paradigm (Hemerijck, 2018).

*The Renters’ (Reform) Bill and housing policy*

The Renters’ (Reform) Bill was made into law on 17th May 2023. The bill is expected to deliver on the Conservative government’s 2019 manifesto commitment to abolish Section 21 of ‘no fault’ evictions, empowering renters to challenge landlords on the conditions of their homes without fear of eviction. While the Renters’ (Reform) Bill seeks to abolish ‘no fault’ eviction, it has simultaneously strengthened powers to evict tenants constructed as ‘anti-social’ by broadening the disruptive and harmful activities that can lead to eviction and making it quicker to evict a tenant acting anti-socially.

The Renters’ (Reform) Bill also aims to protect over 2 million private landlords, making it easier for them to recover properties to sell, move in family members or when tenants consciously make the decision to not pay rent. The bill has reduced notice periods where tenants are perceived to have been ‘irresponsible’ (e.g., breaching their tenancy agreement or causing damage to the property).

These protections within the Renters’ (Reform) Bill are to ensure the new tenancy systems work for both landlords and tenants. To ensure this, a new Ombudsman will be provided to guarantee quicker and cheaper resolutions to disputes. Furthermore, the introduction of a new digital Property Portal will enable landlords to understand their obligations and help tenants make better decisions when signing a new tenancy agreement, giving confidence to private landlords and tenants.

The Conservative government have also brought forward legislation as part of the Bill to: -

* Apply the Decent Homes Standard to the private rented sector for the first time, giving renters safer, higher quality homes and remove the blight of poor-quality homes in local communities. This delivers the Levelling Up mission to halve the number of non-decent rented homes by 2030.
* Make it illegal for landlords and agents to have blanket bans on renting to tenants in receipt of benefits or with children – ensuring no family is unjustly discriminated against when looking for a place to live.
* Strengthen councils’ enforcement powers and introduce a new requirement for councils to report on enforcement activity – to help target ‘bad’ landlords.

However, while attempts have been made through the Renters’ (Reform) Bill to balance the needs of both landlords and tenants, there are three outstanding issues and problems with the new private housing policy. These are as follows: -

* Firstly, it is largely unclear what the Bill constitutes as anti-social behaviour from potential tenants. If the Bill acknowledges a conscious decision to not pay rent as anti-social, then this could result in increased evictions or abandonment. This ignores that many tenants in precarious situations of possible eviction and/or abandonment do not consciously decide to refuse to pay rent, but rather that they may have competing financial demands (e.g., debts to be repaid, standard of living costs including food and energy bills), which can become higher at certain times of the year (e.g., around Christmas or children’ birthdays; see Britain Thinks, 2018; Homeless Link, 2018).
* Application of the Decent Home Standard may be difficult to enforce across the private rented sector, especially in areas where the housing stock (e.g., the Black Country sub-region) is on average over 100 years old. Such a blanket application of the Decent Home Standard assumes all areas have the physical capital (quality housing) and private landlords, the necessary human, intangible and financial capitals (see section on *Physical, Human, Intangible, Financial, Social and Institutional Capitals*) to simply upgrade the housing stock to the national standard. This risks producing further social atomisation within the private rented sector between affluent areas - whose housing stock tends to be better quality and where private landlords tend to have greater social, intangible and human capitals – and deprived areas, whose housing stock are more precarious and where private landlords have an alternative range of capitals that may differ from what is expected of them according to policy. The latter of which can be a factor in why private landlords from deprived areas are often constructed as ‘bad’. It is not so much these private landlords are ‘bad’, but the standards in which they are judged do not capture the skills they do have or where training/upskilling needs to be offered.
* The final issue is that through strengthening councils’ powers to enforce and report on enforcement activity (e.g., a landlords register) it not only contradicts the Levelling Up mission in providing support for private landlords to upskill and develop capacity and capital(s), but it also penalise (and by extension, would criminalise) those private landlords who do not already have the preexisting capitals expected of them. Producing deeper division and atomisation between affluent and deprived areas, as well as essentialising the skills the Levelling Up White Paper (2022) says it wants to support. A factor that could see some private landlords exit the private rented sector at a time where local authorities (particularly in areas with low social housing) are dependent on the private rented sector to tackle the social issue of housing.

*Working within a neoliberal framework*

Over the previous two decades, there has been a shift in the social and political context impacting the way social issues are tackled. Not only has the speed and extent of social security provision changed, but there is an uncritical acceptance of free market solutions to addressing key social problems. The state is no longer seen as having the sole responsibility for meeting the needs of the population (Wiggan, 2012). Instead, there is focus on creating multiagency partnerships through the dispersal and filtering out of power to and between the public (local authorities), third (community organisations and voluntary associations) and private (businesses) sectors to meet the needs and concerns of individuals, groups and communities (Milbourne *et al.,* 2003).

This shift in the social and political context towards the devolution and spreading out of power to and between the public, third and private sector(s) and the corresponding decline of the state’s role in delivering welfare services is reflected in how different stakeholders have sought to address evictions and/or abandonments within the private rented sector since the introduction of Universal Credit. Changes in the social safety net have had noticeable negative impacts for ‘millions of the poorest families across the country’ (Cooper *et al.,* 2014: 21)*.* However, rather than the state responding by providing greater access to social housing provision – of which there is very little – that has been shown to ensure security and alleviate housing related anxieties for the most vulnerable tenants (Fitzpatrick and Watts, 2017) - it is up to local authorities, community organisations and voluntary associations, and the private sector to fill the demand. This facilitates two main issues. 1) There is now an expectation that the private rented sector to perform the role of social provision, a function of which the sector is not equipped to do considering the primary role of private landlords is that of businesspeople (Houston and Sissons, 2012); and 2) The public and third sectors are now set up like the private sector. They operate within a field of competition whereby the devolution of power coupled with reduction in overall funding given to local authorities or community organisations and voluntary associations has created not only a ‘tendering culture’ to secure funding used to deliver crucial service provision, but also a culture of secrecy and a breakdown in trust between the different stakeholder partners (Bloice and Burnett, 2016). In this culture of secrecy, the public, third and private sector do not wish to enclose ideas or innovations to possible solutions to social problems out of fear their ideas will be taken and implemented elsewhere. This social and political climate impacts the most on tenants at risk of eviction and abandonment because the lack of information sharing between the public, third and private sector leads to the dissolution of support (on the part of tenants) and confusion in terms of which sector is responsible for which aspect of support (on the part of professional stakeholders).

*Sustainable communities and civic participation.*

The concept of sustainable communities is often linked to the literature on place-based development. Turcu (2009: 41) defines ‘sustainable communities’ as ‘an aggregate of characteristics including among others economic security and growth, environmental quality and integrity, social cohesion and quality of life, empowerment and governance’. Another frequently cited definition of sustainable communities is that contained in the conclusions of a Ministerial Informal on Sustainable Communities in Europe during the UK’s presidency of the EU in 2005 (Office of the Deputy Prime Minister, 2006). According to this definition ‘sustainable communities’ are: -

places where people want to live and work, now and in the future. They meet the diverse needs of existing and future residents, are sensitive to their environment, and contribute to a high quality of life. They are safe and inclusive, well planned, built and run, and offer equality of opportunity and good services for all.

The social and economic dimensions of sustainable communities include the affordability of accommodation, and residents’ perceptions of its quality and of the neighbourhood in which it is located. Space for social interaction and community development are also significant. For example, sustainable communities should have housing that provides access within walking distance to facilities such as community centres and leisure facilities (Worpole, 2003; Worpole and Knox, 2007).

Current policy frameworks within the UK, of moral minimalism and localism (see section on *Moral economy and moral minimalism*), suggest that the enactment of sustainable communities should be through increased civic participation. The role of civic engagement – defined as all social and political activities that enable and/or activate active citizenship - is well documented in the sociological and political theory literature (Bang, 2004; Sennett, 1970). The prevailing policy narrative is that increased civic participation would lead to more engaged citizens. This translates to the private rented sector in two ways. Firstly, the expectation that engaged and informed tenants would facilitate greater responsibility of the payment of rent and working with landlords to maintain quality of housing portfolios. Secondly, more informed and active private landlords would allow for expansion of the application of the Decent Home Standard and consequently the reduction in the overall number of ‘bad’ landlords due to landlords having greater attachment and interest in their property portfolios and therefore creating a ‘defensible space’ (Newman, 1972).

While the policy narrative assumes greater civic participation means more involved citizens, the sociological and political theory literature has demonstrated this has turned out not to be the case. Individuals participate in local social and political life only when it caters to their concerns and encourages them to be active citizens. This can be seen in Robert Putnam’s (2000) work on civic engagement and social capital where he reported that across a number of different urban and suburban areas residents participated in fewer community groups and attended fewer community group meetings. Putnam emphasised the reason for this was because the shift towards *the individual* created privatised webs of social networks, and greater social and cultural alienation opposed to increased civic cohesion. Where civic participation is seen to work – at least from a policy framework – is when specific professional stakeholders (e.g., local authorities) engage with preexisting active citizens, those who wilfully and enthusiastically participate in committee meetings and liaise with other stakeholders. This group are what Henrik Bang (2004) calls ‘expert citizens’. Individuals with a priori skills, knowledge and efficacy. However, this fails to recognise that many individuals, groups and communities do not engage in the way policy dictates, but nonetheless have available skills, knowledge and efficacy but not the skills, knowledge and efficacy professional stakeholders expect of them. These individuals therefore may not have the perceived formalised expertise (e.g., social networks to participate within Landlord Forums) but operate through the parochial webs of knowledge and habitus they do have (e.g., have the necessary social contacts to fix properties but not through formal means; mates’ jobs). Henrik Bang (2004) identifies these individuals as ‘everyday makers’ and this is the group who are often constructed as ‘problematic’ or ‘bad’ because they fail to take onboard the capacities and capitals the state wants them to have (see section on *Problematic ‘others’*).

Precarity, Risk & (in)securities

*Universal credit and housing (in)securities*

Housing is one of the key social and economic conditions that shapes people’s health and wellbeing (Bentley *et al.*, 2016). It not only provides a physical place in which to live, but also a sense of identity, belonging, and constancy; all of which facilitate feelings of security for the individual and/or family (Preece and Bimpson, 2019). When an individual or family faces personal and economic difficulties, their housing may become threatened (Rollins *et al.,* 2012), leading to housing insecurity. While there are multiple risks associated with housing insecurity, one of the most common risks is that of threat of eviction or abandonment of the property (Kushel *et al.*, 2006).

Eviction and/or abandonment of property is often triggered by a loss of income, whereby certain individuals or families experience financial crises (e.g., unemployment) that leads to rent arrears and ultimately either eviction or abandonment (Chamberlain and Johnson, 2013). However, eviction and abandonment are often also determined by other structural factors, which include changes to housing because of policy (e.g., private landlords having to upgrade their properties to meet new government standards of energy efficiency, which could result in an increase in the selling off of housing portfolios; see section on *housing standards and* *the challenges of maintaining the quality of private rented accommodation*). Another structural factor that has impact on eviction and/or abandonment is the weakening of welfare support. A strong welfare system has been shown to have a clear demonstrable impact on reducing eviction and/or abandonment rates in European countries (Stephens *et al*., 2010). In the UK specifically, welfare support to help socio-economically disadvantaged individuals and households meet rent payments have been in place since the 1970s. This began with the Housing Finance Act (1972), which introduced ‘consumer subsidies’ via national rent allowances for private sector tenants, replacing the previous system of ‘producer subsidies’ via rent controls (Lund, 2017). This was subsequently replaced by Local Housing Allowance for private tenants from 2008. The introduction of ‘consumer subsidies’ and later Local Housing Allowance, alongside other welfare measures, had a major impact on protecting individuals and households in the private rented sector against the risk of eviction and/or abandonment in the UK (Pleace and Hunter, 2018).

With the introduction of UC, there has been much criticism aimed at its rollout, with much of this criticism geared towards the policy’s design and its impact on housing security. The most widely criticised design issue of the introduction of UC has been its long wait period between initially making a claim and receiving the first payment. The wait period is currently designed to be six weeks but, in some cases, can take longer, and qualitative research suggests claimants can be left with no income, resulting in rent arrears (Britain Thinks, 2018, Cheetham *et al.,* 2018). DWP has responded to this criticism and now give those with existing Local Housing Allowance claims a two-week extension during the UC wait period and provide advance payments to those requiring immediate financial support. DWP ministers insist these safeguards are successful in reducing rent arrears, but such advance payments are essentially loans that are paid back via deductions on future UC payments, which according to Crisis (2017: 256) are set at ‘unsustainable levels’ for those individuals and families needing support.

Another UC design issue is the conditionality of which people are eligible and can apply for housing welfare support. Conditionality has been extended and intensified under UC (Dwyer and Wright, 2014), and analysis of sanction statistics suggest UC has much higher sanction rates than ‘legacy’ benefits (Webster, 2019). If sanction rates are higher under UC, this is likely to lead to housing insecurity as claimants may have difficulty affording rent whilst sanctioned (Beatty *et al*., 2015: 35), and qualitative evidence suggests UC’s conditionality regime has indeed led to rent arrears and therefore eviction and/or abandonment of property for some claimants (Batty, 2018; Wright *et al*., 2018).

UC’s design of direct monthly payments also has implications for housing (in)security. This is designed to encourage greater budgeting responsibility, preparing claimants for managing monthly wages in work (DWP, 2012: 38). Yet, this design fails to understand the pattern of how many socio-economic disadvantaged individuals and families manage their money (Bennett, 2012), with qualitative research suggesting that those who must prioritise other essential costs over rent will end up in arrears (Britain Thinks, 2018: 12; Homeless Link, 2018: 30). This has an impact on the willingness of private landlords to let to UC claimants (Simcock, 2018). Overall, it is the combination of UC’s long wait periods, increased conditionality and direct monthly payments that have increased the levels of housing insecurity, specifically around eviction and/or abandonment of property.

*Skills and knowledge of private landlords*

Landlords within the Private Rented Sector have been found to lack an understanding of Immigration Laws such as the ‘Right to Rent’ or ‘Immigration Act’, which had led to the marginalisation of migrant and refugee groups. The Immigration Act (2014), introduced by the then Conservative-led coalition government, aimed ‘to change the removals and appeals system, end the abuse of Article 8 and prevent illegal immigrants accessing public services’ (HM Government, 2014a). Effectively, this Act forced landlords by law to check the immigration status of every individual that rents a property in the United Kingdom. Since 2014, the discrimination against Black, Asian, and Minority Ethnic (BAME) groups has been highlighted through assessments from the Home Office and the Joint Council for the Welfare of Immigrants (JCWI). Walmsley (2017, cited in Leahy *et al*., 2018: 3) conducted a survey with 810 private landlords that revealed ‘landlords are struggling to get to grips with the rules – with 63%... afraid of making a mistake when checking documents’. This affects the number of landlords willing to house tenants from diverse backgrounds because of fear of making a mistake. In fact, ‘From 1 November 2015 to 31 October 2016 75 initial civil penalties were issued to individual landlords of tenants who do not have the right to rent in the UK’ (HM Government, 2016).

Another factor affecting private landlords is the introduction of Energy Performance Certificates in 2007, which enforced landlords to grade the efficiency of their properties. This strongly encouraged them to adopt more energy savings measures to improve their properties as it was seen as the landlord's responsibility not to financially burden their tenants with high bills. Yet, there are no consequences for renting out a low energy efficient home. The introduction of these certificates has also acted as a monitoring tool to assess how many homes are energy efficient. The PRS has the lowest energy efficient properties across all housing sectors in the UK with only having ‘11% of the most energy inefficient homes’ (HM Government, 2014b). This feeds into the range of capitals landlords are expected to have to meet the needs of their tenants as well as central government targets (see section below on *Physical, Human, Intangible, Financial, Social and Institutional Capitals* for more details). Within the Black Country sub-region the housing stock is approximately over a hundred years old and lacks the needed infrastructure to be brought up to government standard. The current (Conservative) government's approach to step in and create a blanket policy, which cannot be homogenously applied to all areas of the country, creates an issue where places like the Black Country sub-region will either need to rebuild existing housing stock or there will be a high number of people who will seek exemption. By 2030, the government are aiming for 77% of Private Rented Housing to be at grade C, which is far away from the average of F and G that it is currently. Ambrose (2015) interviewed 30 private landlords and found there are several issues to why private landlords were not upgrading their homes to be energy efficient. The main issue being that there are not enough incentives. This is supported by Scanlon and Kochan (2009) who argue incentives are essential to promote action amongst landlords operating as small businesses.

*Physical, Human, Intangible, Financial, Social and Institutional Capitals*

Changes in social policy (e.g., introduction of UC and implementation of the Net Zero Agenda) alongside wider socio-cultural and economic restructuring (e.g., shifts from moral economy to moral minimalism and from a social welfare model to one of social investment) has meant there is now a need for the rebuilding of capitals to enable individuals, private landlords, local authorities, and other key stakeholders (e.g., DWP, central government and third sector organisations) to understand the complexities and contingencies of, as well as improve the conditions, rights and security of individuals and families in, the private rented sector. Contemporary understandings, and policy use of, capitals can be traced back to the works of Robert Putnam (2000) and Pierre Bourdieu (1987). Putnam's (2000) concept of capital has three components: moral obligations and norms, social values (e.g., trust), and social networks (e.g., voluntary associations). The central thrust of Putnam’s argument is that if a specific area has a well-functioning economic system with high levels of social and political integration, the area will have greater success in accumulating and operationalising capital (see also, Siisiainen, 2003).

Similarly, Bourdieu (1987) also identifies three dimensions of capital: economic (e.g., material wealth), cultural (e.g., the system of meaning a person is born into), and social capital (e.g., the social network(s) of an individual). Bourdieu’s concept of capitals places emphasis on the ways a person or group’s capital influences the social relations that increase the ability of the individual to advance her or his social position. For Bourdieu (1987), capitals become a resource in the reproduction or cessation of social struggles and inequalities.

This conceptualisation around capitals is central to the ‘Levelling Up’ agenda in which the White Paper (2022: 16) maintains to reduce factors of disparity and inequality the UK needs to adopt a strategy to realise ‘the potential of every place and every person across the UK, building on their unique strengths, spreading opportunities for individuals and businesses, and celebrating every single city, town and village’s culture’. It does this by viewing local and regional development in a systemic way, seeing some areas as thriving and others as declining based on the relationship of six capitals. These capitals are: -

* **Physical capital** – infrastructure, machines and housing.
* **Human capital** – the skills, health, and experience of the workforce.
* **Intangible capital** – innovation, ideas, and patents.
* **Financial capital** – resources supporting the financing of companies.
* **Social capital** – the strength of communities, relationships, and trust.

(Levelling Up White Paper, 2022: 4)

Such an approach, when addressing the issues surrounding the impact of UC in the private rented sector, is problematic. To ensure a successful PRS that works for private landlords and meets the needs of tenants of UC, the sector needs to be working relationally across several of the ‘Levelling Up’ agenda’s twelve economic and social priority areas (e.g., living standards, education, skills, pride in place, housing, crime, and local leadership) and the embedded capitals they (should) exhibit. The problem with this approach is often the presumed capitals needed are not present among private landlords. While the developing and building of capitals is important to meet the Net Zero agenda, there are difficulties because individuals exhibit an alternative set of capitals from the ones expected within the ‘Levelling Up’ agenda’s centralised system of regional and local development. For instance, throughout the Black Country sub-region, the estimate age of its housing stock is over 100 years old; meaning, the sub-region has low levels of physical capital. To overcome this and support private landlords to bring their properties up to the national housing standard and ensure tenants have secure and safe homes means investing (financial and human capital) in skills and innovation (intangible capital) of how to implement eco solutions to an aging housing stock is crucial. Some private landlords already have the knowledge and skills of the need for energy efficiency in their property portfolio (Hope and Booth, 2014). These private landlords tended to be the ones who continually and constantly present at Private Landlord Forums and meetings with other key stakeholders (e.g., LAs, third sector organisations, governmental departments), demonstrating social capital through multi-partnership working and having greater trust in officialdom. This specific group of private landlords are constructed as the ‘expert citizen’ (Bang, 2004). They are given space and have the necessary networks to participate; meaning, it is not so much the social capitals this group of private landlords have but rather the political capital which they exhibit that affords them the ability to engage with other key stakeholders. Consequently, there are a proportion of private landlords who are lost within the miasma of these participatory networks because they do not have the presumed political or social capitals to engage. These are the private landlords often constructed as ‘bad landlords’ and shown in mediated discourses as unscrupulous, non-professional ‘everyday makers’ (Bang, 2004) with one or two properties which tend to house tenants in squalid conditions, with limited or no support and requesting above the sector average of rent (Bierre *et al*., 2010). This ‘bad landlords’ narrative is problematic as it stigmatises those who are possibly locked out of the appropriate participatory networks on account of having alternative social and political capitals based on the intersectional dis/advantages capitals produce. The need for a landlord register, therefore, is an important first step to begin engaging with those private landlords who may have alternative capitals and are excluded from the current networks of participation.

*Covid-19 and the Private Rented Sector*

On 30th January 2020, the World Health Organization (WHO) declared an outbreak of a Public Health Emergency of International Concern called COVID-19 (WHO, 2020). On 23rd March 2020, the United Kingdom (UK) went into national lockdown and a stay-at-home order was imposed by the government banning all non-essential travel and contact with other people. The introduction of the Coronavirus Act (2020) made evicting tenants illegal while the country was going in and out of lockdowns. This law has since been disbanded (HM Government, 2020). While the Coronavirus Act (2020) was in place, it changed the nature of the private rented sector, and there was a range of good and bad experiences for different stakeholders: private renters typically have short tenancy agreements and can be evicted through factors beyond their control at short notice, which was not the case during the Covid pandemic.

For Local Authorities (LAs), there has been short-term positive outcomes. During the lockdowns there was an emphasis on the need for good quality living conditions. Whilst the law enforced people to stay in their homes, the public realised the importance of investing in home improvements, which often resulted in reductions in hospital admissions following a range of home upgrades (e.g., the removal of damp and mold).

In terms of quality and condition, less obvious aspects included whether the home has access to a garden or outside space, an issue brought to the fore during the lockdown. Repeated lockdowns also demonstrated the wealth divide in terms of how much an individual can afford. Individuals that did not have a garden were stuck inside while parks and open spaces were closed. There was also a link between damp and multiple health problems that the Covid-19 pandemic exacerbated.

*Housing standards and challenges in maintaining the quality of private rented accommodation.*

The private rental sector (PRS) is growing, globally (Morris *et al*., 2017). In the UK homeownership is the dominant ideological form of tenure (Bate, 2018), while the PRS is defined as a steppingstone to home ownership. Because of the new associated risks of late-modern society (e.g., employment insecurities, rising housing prices and declining wages, and the move away from state provision to the role of the individual to manage their own life concerns), renting is now a long-term phase and not an option on route to homeownership. Many renters will remain renters for extended periods of time or their lives (Shelter, 2014). This is because of the decline of social housing and the increase in the PRS (Byrne, 2018).

The issue with the PRS is that the proportion of properties in the private rented sector contain hazards (e.g., mould). While the absolute number of private rented homes with such hazards has decreased from 750,000 in 2016/2017 (HCLG, 2018), there are still 310,0000 private rented homes with serious hazard across England (LUHC, 2020). Nonetheless, the overall quality of private rented properties – especially those at the bottom end of the market - has been described as ‘shockingly inadequate’ (HCLG, 2018: 16) and therefore legislation is needed to tackle the quality of private accommodation that tenants live in to avoid abandonment of properties.

For ‘Generation Rent’ in the UK, people aged between 17-35, the PRS is frequently seen as a steppingstone to ideological aspirations of home ownership (Hoolachan *et al*., 2017). The negative aspects, therefore, of the PRS such as quality of accommodation is tolerated because the tenancy is seen as a means to an end rather than an end state itself. Given current economic conditions it is likely that this ideological vision of home ownership will never materialise for most individuals. Home ownership, therefore, must now be considered a ‘false promise’ (Arundel and Ronald, 2021: 1120), or at least, an unrealistic ambition.

These social and physical conditions of the PRS have necessitated reforms in the PRS in the UK through new legislation incorporated in the Renters’ (Reform) Bill in 2023 (see section on *the Renters’ (Reform) Bill*). Part of the Renters’ (Reform) Bill is the mandating of the Decent Homes Standard that encourages private landlords to upgrade their properties to a sufficient standard to ensure tenants have higher quality homes and remove the blight of poor-quality homes in local communities. This policy initiative is welcomed as the PRS is increasingly the only option for tenure for most people. However, the policy also produces a new problem for the PRS. Because many PRS properties do not have the physical capital to be upgraded, this often demands private landlords to sell their property portfolios, resulting in the eviction of tenants which forces them into homelessness. Likewise, where private landlords do have both the physical and financial capital to implement the Decent Home Standard, this can lead to higher rents which, when the PRS is expected to fulfil the social needs left over from the social sector, it means tenants are less likely to afford and pay the rent cost, resulting in eviction and/or abandonment of the property.

*Aspirations for social housing and managing the working poor*

The aspirations that individuals have towards the social housing sector is another key element of precarity, risk and (in)securities that needs to be considered with the introduction of UC. The newly associated risks of late-modern society have eroded the certainties of the previous industrialised, ‘modern’ society (Beck, 1992). In the past, it was governments and social institutions that mitigated the level of risk within society through a comprehensive welfare state system. By contrast, contemporary society has been marked by a reduction in welfare provision (Beck, 2000), a weakening of social infrastructure and a subsequent increase in neoliberal, market driven approaches to the management of risk (Peck, 2001; Larner, 2005).

Risk impacts on the aspirations of individuals when it comes to their housing consumption decisions. That is, decisions to live, or to aspire to live, are largely driven by the level of uncertainty faced by individuals. Historically, most individuals aspired to home ownership – quickly becoming a British ideological value – as they anticipated finding work, leaving the family home, marrying in their early 20s and raising children in the security of long-term employment (Neutze and Kendig, 1991; Badcock and Beer, 2000). Where there were risks of poverty within ‘modern’ society for groups and communities who could not afford home ownership (e.g., socio-economically disadvantaged groups) could rely on the social security of the welfare system (e.g., social housing). In contemporary society, there are new associated risks (e.g., employment insecurity, reduction in welfare support and services, and increased private rented accommodation) which means not only has homeownership been delayed – or cancelled altogether – but the likelihood of securing any kind of social housing has reduced because of such associated risks.

Numerous authors have noted (Allen and Springings, 2001; Amodu, 2023; Ronald and Kadi 2018) that the emphasis on the PRS in occupying much of the renting market has resulted in further (more personalised) risks. The introduction of UC has meant those individuals and families receiving UC fear being housed in the PRS due to not only the risk of having an insecure tenure, but also the system is set up in such a way that many private landlords refuse to rent to UC claimants (Hardie, 2021). This is because an additional risk is also placed upon the landlords. Direct payment of UC to tenants means letting to this groups risks the landlord not receiving rent payments. Many tenants from disadvantaged backgrounds – knowing that homeownership is not a realistic ambition - often aspire to social housing (Preece *et al*., 2020). This is because social housing is constructed as secure and stable, mitigating against the associated risks of the PRS. Such aspirations for social housing are passed down through generations. Individuals would have seen their parents or grandparents receive social housing and live fairly stable lives and so aspire to have the same (Preece *et al*., 2020). The issue here is that since the emphasis on seeing the PRS – as an end within itself or as the steppingstone to homeownership – this group of individuals aspiring to social housing are frequently constructed as a ‘problematic’ group as they are perceived as having the incorrect type(s) of aspiration (and by extension capitals) as set out in the Levelling Up White Paper (2022) which seek to establish active, reflexive citizens (see sections on *‘Problematic’ groups* and *Physical, human, intangible, financial, social and institutional capitals*).

The Levelling Up White Paper (2022: 246) maintains that to meet the ambitious and aspirational mission of levelling up there needs to be ‘innovation and change across the public, private and civil society sectors’. Put another way, there is an emphasis on the market fulfilling the demand in social housing (Oxley *et al*., 2011) whereby the PRS is the central housing provision, but local authorities can intervene in cases where housing quality is not up to standard or where relationship has broken down between tenant and landlord. The problem with this is the PRS is not set up to address social issues. The PRS is business driven and as such ‘night watchmen’ model of housing provision contradicts the deregulatory and minimal/no government approach to the private sector. Consequently, putting pressure on both the private landlords to take on social problems as well as local authorities, who must maintain good working relationships with landlords as to avoid losing crucial housing provision for vulnerable individuals and families.

The result of this restructuring of housing provision and policy, as well the perceptions around individuals and families’ aspirations for housing is the reemergence of the Foucauldian notion of ‘docile bodies’ (1977: 22) and the management of the working poor as well as the way key professional stakeholders work. The approach set out in the Levelling Up White Paper (2022) as well as the wider privatisation of housing provision acts in a way which disciplines or govern individuals/organisations as to facilitate self-discipline. For example, by proclaiming the mantra of aspiration what policy is attempting to conduct is a self-governing process wherein individuals make themselves into a person of becoming aspirational or organisations who know how to self-manage (Kristeva, 1982).

*‘Problematic’ tenants*

Policy and political discourses around housing provision have historically produced constructions of what is considered ‘problematic’ tenants. The category of ‘problematic’ tenants has had enduring appeal for ‘housing experts’, politicians and landlords alike as it is within this group they can locate ‘commonplace essentialisms’ (Young, 2001: 30) to distinguish between ‘good’ active citizens and ‘problematic’ groups who are morally deficient (Johnson and Mooney, 2007). The work of Damer (1989) provides an exhaustive and compelling critique of the evolution of the category of ‘problematic’ tenants and its changing socio-spatial and cultural meaning. The first official catagorisation of ‘problematic’ tenants was in a 1930 government report. This is what Damer refers to as the beginnings of the ‘state representation’ of ‘problematic’ people, families, and places. While acknowledging that poverty played a part in the development of the ‘problematic’ tenant, the main focus was on tenants’ ‘inability to cope’, ‘poor standard of hygiene’ and so on which were at the core of them being constructed as a ‘problem’. It was not until after the Second World War the category of the ‘problematic’ tenant began to be reshaped. There were perceived by government ‘pockets’ of ‘problem people and families’ in the 1940s, which continued to grow in the 1950s and 1960s to form ‘problem’ places. Damer refers to this as the social democratic representation of the wider categorisation of ‘problematic’ others. The narrative ‘communities in decline’ provided sociologists with a rich source of empirical evidence about how ‘problem people’ – namely, the working-classes - led their lives and allowed them to distinguish between the ‘roughs’ and the ‘respectables’. The final representation that Damer refers to is the ‘filtering-down’ thesis that emerged in the 1960s and 1970s and influences contemporary debates on ‘problematic’ places, with ‘problematic’ tenants added to the lexicon of the wider discourses on ‘problematic’ areas.

It was throughout the 1980s and 1990s – which has cemented the discourse of ‘problematic’ tenants and has seeped into contemporary policy narratives and everyday parlance – that ‘problematic people and places’ came to be perceived as a spatialised social problem that needed tackling. Once New Labour came to power in 1997, there were ready-made stock of largely negative terms, imagery, and signifiers that found themselves used in Tony Blair and Gordon Brown’s government’s urban renaissance based on the creation of ‘sustainable’ communities and civic participation (see section on *‘Sustainable’ communities and civic participation*)and has since been uncritically used when referring to individuals failing to actualise self-efficacy and reflexive selfhood.

What these discourses around ‘problematic’ tenants (re)produce is a refocusing on the moral failings of the individual, rather than the structural failings of the system (see Morrison, 2003; Young, 1999; Haylett, 2003), placing emphasis at the level of the individual to change by negating the need for sufficient change at the level of economy. A need to return to moral economy. Drawing on the work of Nancy Fraser, Morrison (2003) shows how housing policy discourses portray the ‘problematic’ tenant as a fixed problem that needs correcting. Socio-economically disadvantaged individuals and families living in the PRS are contrasted with those constructed as ‘good’ tenants because they are perceived to be the group who fail to pay rent, behave anti-socially and damage properties. However, as Frazer (cited in Morrison, 2003: 140) states: -

‘[t]hey are ‘misrecognised…[it is because]…they are denied the status of a full partner in social interaction, as a consequence of institutionalised patterns of cultural value that constitute one as comparatively unworthy of respect and esteem’.

‘Problematic’ tenants, in this context, are simultaneously ‘victimised’ and constructed as a ‘problem’. ‘Housing experts’, politicians, landlords and wider policy discourses describe them as morally deficient, ‘threatening and potentially dangerous’ (Morrison, 2003: 152) and failing in actualising themselves as civically engaged, active citizens. Jock Young (1999) maintains these constructions of the ‘good’ and ‘problematic’ tenant facilitate essentialising practices that locate deviance within the socially excluded individual or group but not in the socially included individual or group. These essentialising practices ‘reaffirm the normality of the included and allow, in a Durkheimian fashion … the boundaries of normality to be drawn more definitely and distinctly’ (Young, 1999: 113). What is important to note from Young’s analysis, here, is that the designation of the category of ‘good’ or ‘problematic’ tenant centres on individualism; the ability of the individual to become a empowered and reflexive agent, to learn and navigate the system independently and become responsible and self-reliant on managing rent and liaising with private landlords when issues arise. The ‘problematic’ tenant therefore are individuals who are perceived as not actualising themselves as empowered and reflexive agents, ignoring that most individuals and families who fail to pay rent and get into rent arrears face structural exclusion(s) heightened by the multiple risks and uncertainties of late modern society (e.g., the ongoing cost-of-living crisis and diminution of social welfare).

**Methodology**

*Research design*

This was a mixed-method study based on the analysis of publicly available datasets, policy documents, and semi-structured interviews and focus groups with private landlords, LAs, and third sector organisations. A mixed-methods design was chosen as it allowed the research team to not only quantitatively measure the levels of eviction and abandonment in the PRS across the Black Country sub-region, as well as the social demography of tenants and the wider areas, but also make sense of the statistics when interviewing and conducting focus groups with participants.

**Figure 1**



The research design provided an opportunity to gain an insight to provide an in-depth understanding of the impact of universal credit on eviction and abandonment within the PRS across the Black Country sub-region from participants, which included: -

* Local Authorities (Wolverhampton, Dudley, Sandwell, Walsall)
* Third Sector Organisations (Migrant and Refugee Centre, Good Sheppard)
* Private Landlords

The research team, nonetheless, had difficulties accessing data throughout the evaluation. There were two primary reasons for this. Firstly, the research team were reliant on access to participants given to by Walsall Council. While access was provided early on, there were momentary breakdown(s) in communication, leading to infrequent contact – possibly due to high workloads within the Council and potentially limited social networks with wider stakeholder groups - and often neccessatating the research team to recruit participants themselves. Secondly, because of a wider ‘culture of fear and competition’ participants were suspicious of the project, with some participants (from LAs) challenging the research team on where the funding has come from to deliver the evaluation and others (within the third sector) refusing to participate in the study at all. These factors meant there were delays in accessing data, deferring our research timeline of activities, as well as having impact on the fullness of the data itself (Munro *et al*., 2005). However, as Meagher and Wilson (2002: 664) remind us, these are common issues in social policy driven research as ‘policy makers demand outcomes within tight budgets and want answers’. Despite these obstacles, the final report does present a detailed account of the issues affecting the PRS since the introduction of Universal Credit.

**Semi-structured interviews**

A total of six semi structured interviews were conducted via Microsoft Teams with a range of key stakeholders including, four local authorities, one private landlord, and one third sector organisation: -

**Table 1**

|  |  |
| --- | --- |
| LAs (Wolverhampton, Sandwell, Walsall, and Dudley | 4 |
| Third Sector (Migrant and Refugee Centre, Good Sheppard) | 2 |
| Private Landlord | 1 |
| **Total** | **7** |

**Focus groups**

In addition to the semi structured interviews, focus groups were another important method utilised for this study. These focus groups (3; two with private landlords and another with individuals from Sandwell Council) were scheduled to increase convenience for interviewees (specifically, the private landlords) and conducted in-person. Much of the data presented within the *Key Findings* section of this report is drawn upon from discussions the research team had with private landlords’ during the landlord forums, where extensive notes were taken. Focus groups allowed the research team to gain deeper insights into the needs and barriers to the introduction of UC for private landlords and LA stakeholders.

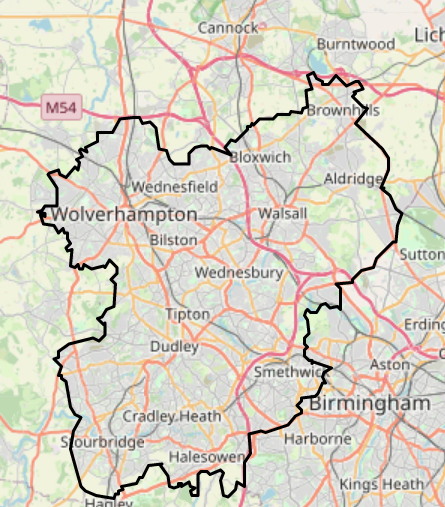
However, because of issues with the sharing of some of the recorded data for both focus groups and semi structured interviews (three in total) - due to not having permission to access the recorded files as a result of being outside of the organisations (LAs, and Private Landlords Forum) or one participant not wishing for their interview to be recorded (one in total) - reflective notes were taken by the research team to capture the main themes of the discussion. These reflective notes were written up after the focus group or interview and analysed as part of the wider data analysis process.

**Analysis of semi-structured interviews/ focus group data**

Stanley and Wise (1983: 167) argue, ‘the best way to find out about people’s lives is for people to give their own analytical accounts of their own experiences’. Semi structured interviews and focus group enabled the collection of individual perceptions and attitudes and we sought to generate and formulate theory from empirical data using a grounded approach where data was analysed using a system of ‘open coding’, which involved sorting the data into analytical categories by ‘breaking down, examining, comparing, conceptualising and categorising data’ (Corbin and Strauss, 1990: 21). These categories of data were compared and contrasted to generate themes.

**Demography of the Black Country Sub-Region**

**Figure 1**



**Black Country Sub-Region**

The Black Country is a geographical and political sub-region of the West Midlands consisting of four Metropolitan District Council areas: Dudley, Sandwell, Walsall, and Wolverhampton. The Black Country Sub-Region has a population of 1.26 million people living across each of its four main Metropolitan District Council areas (Census, 2021).

***Age***

This table shows the age profile across the Black Country Sub-Region. The population age is divided into four broad groups: aged 0-15, aged 16-24, aged 25-49, aged 50-56, and aged 65-and-over. Most notably, when taken together young and middle-aged persons aged 0-49 make up a large proportion of the sub-region’s population (64.6 percent of the total population).

**Table 2**



***Ethnicity***

The Black Country is predominately a White region, with 77.1 percent of its population identifying as White. However, the region has an overrepresentation from individuals, groups, and communities who identified as Black, Asian, Mixed or Other when compared to the demographic data from England. Black groups represented 4.1% of the population compared to 3.5% nationally. Asian groups represent 14.4% of the population compared to 7.8% nationally. Mixed groups represent 3.2% of the population compared to 2.3% nationally. Ethnic Other groups represented 1.2% of the population compared to 1% nationally.

**Table 3**



***Indices of Multiple Deprivation***

The index of multiple deprivation measures relative deprivation in areas and regions of England and is largely regarded as the official measure of deprivation. Deprivation is measured seven priority areas. These are: -

* Income
* Employment
* Education
* Health
* Crime
* Barriers to housing and services
* Living environment

Based on these indicators, Table 4 below demonstrates that the Black Country Sub-Region has severe pockets of deprivation across each Metropolitan District Council area. Sandwell is the most deprived area, ranked 12th in the country. However, all 4 Metropolitan District Council areas are within the poorest performing half of England.

**Table 4**



***Employment status***

The Black Country Sub-Region has a relatively high economic inactivity rate with regards to its rates of employment compared to the un/employment rate across the UK.

**Table 5**



***Out of Work Benefits***

Table 6 shows that the relatively high economic inactivity rate among the population of the Black Country Sub-Region corresponds to having an overrepresentation of individuals receiving out of work benefits (at 11.5%) when compared to the wider West Midlands region (at 9.3%) and the UK (8.4%)

**Table 6**



***Housing Tenure***

Table 7 highlights the disparity between the social and private rented housing stock among each local authority in the Black Country Sub-Region. Sandwell (69,224) has the highest total number of people in social housing, with Wolverhampton (52,968), Dudley (52,042) and Walsall (53,152) having similar levels of individuals living in social housing. Private-rented housing is relatively low across all local authorities of the Black Country Sub-Region, with Walsall having (36,672), Wolverhampton (40,012), Sandwell (48,474) and Dudley (7,880) people living in private rented accommodation. What is interesting about this data is that while Walsall’s LA has no social housing stock, it has a relatively high number of individuals living in social accommodation when compared to those in the private rented sector. The only axes where Walsall underperforms in social housing provision is with the lowest number of people across the Black Country Sub-Region living in council or local authority owned social housing accommodation.

**Table 7**



**Key findings**

*Theme: Policy*

1. Policy change and impact for private landlords

What was recognised by LA officials was the pressure on the PRS from changes in government policies. The adverse effect of taxation on landlords, interest rates, making housing energy efficient, bringing rented stock to government standards were identified as having a detrimental effect on landlords. One LA official spoke at length about how taxation on properties for landlords was punitive and commented: -

I mean, the biggest impact that we've seen is that some of our portfolio landlords or some of our smaller landlords are actually selling their properties.

Although this is not directly mentioned by landlords themselves, there are references to the complexity and costs of policy changes and the direct impact on them as small businesses. In one landlord forum the problem of making old housing stock compliant with government policy was discussed as an old issue that people face with one landlord maintaining the implementation of government changes to their property had left them out of pocket and their tenant with condensation problems.

What was clear within the data was also a negative impact of legislation on the PRS. A close and supportive relationship between third sector and Las is vital. A clear message from landlords was a lack of understanding from Westminster and the DWP of the situation many landlords work in and the client base they rent to. The result is not only are some landlords choosing to sell housing stock, but they are also moving towards renting that does not make them visible to LAs and other organisations: -

There’s a lot of hesitation for landlords, hesitation for landlords to actually work with, with organisations. And also the standard they have to follow, you know, with the gas, sort of safety with all the certificates, the standard of the property. That’s all something that is required from them to assure that the property, you know, is at a standard, so there are, there are costs I suppose for them and things to satisfy, requirements to satisfy so hence that’s probably another issue. That they would sort of rather keep quiet and rent quietly, not be on the register or lists of landlords, not following the law because it’s actually cost me too much.

(Third sector participant)

A statement that brings together the overall discussions had with participants involved in this research is captured by a landlord talking about policy change and experience of renting, especially with new relationships with the DWP and the problems of monies being paid to tenants rather than landlords: -

it's it's a central issue. And when we talk to local DWP staff about it…it's they can feed it up the chain, but it's a long chain back to central London, isn't it to Westminster where the legislation is made? That would be that would be a really, really positive move, if the rent component was automatically paid to the landlord. (LL)

The general sentiment is that the government is perceived as actively working against the PRS, not being responsive to their problem or acknowledging the situation they are in with potential renters. There was a sense of small businesses getting a rough deal when they are providing a community service. There was a comment about social housing getting preferential treatment in terms of ‘bail out’ with non-paid rent that was not available to the PRS. There was a sense that government has no understanding of the problems faced by landlords, and that proposals in the Levelling Up White Paper (2022) to increase the PRS sector did not recognise existing problems. This included issues such as forthcoming changes as people move from legacy benefits to UC, as well as a culture that has traditionally been reliant on social housing provision: -

it would also help people who are trying to get jobs, the most vulnerable people in society is even if it was just a 12 month period initially, that that rent compound was automatically paid to the landlord, and they could put all their focus and efforts on to stabilising their life and getting a bloomin job. It just instead of, well, the first payments gone missing. Well, we're now we're going to have to serve notice, because there's no way they're going to be able to recover that because they’re on benefits.

(Private Landlord)

There was a clear message from landlords of detrimental effects caused by the introduction of UC. Alongside this, social factors and vulnerability are not recognised within the new system: -

I think if you spoke to any landlord, and I would say, in my experience, up to 90 of claimants, everybody would be virtually unanimous in saying just pay the rent to the landlord. It takes any stress away from people who've lost their jobs, or have got some kind of vulnerability about them, that it's something else they haven't got to deal with. But of course, the whole ethos of uses preparing people for work dealing with. Yeah, I actually think the people who invented this and administer it, not so much the people on the ground, but the people who are in the ivory towers in Westminster, think that we're dealing with people like them. And I don't think they have experience of dealing with really vulnerable, disturbed, troubled individuals. Because everybody in this world isn't like that. And everybody in this world isn't a like you and I that can hold a conversation and talk about things. And if you, you know, if I'm if I'm earning four hundred quid a week I know what I've got to prioritise, and I know what I'm doing. Not everybody's like that, in fact, isn't blooming a lot of people who are not like that. Yeah, it's hard to provide them with a roof over their head, but the rents got to be paid.

(Private landlord)

This statement illustrates the situation many landlords find themselves in. Landlords have experience of renting to all sectors of society, recent changes have not considered people who cannot/will not pay, or people who may lack skills to negotiate the benefit system and manage money.

1.1 Universal credit has ‘muddied the waters’ in terms of monies applicable to rent.

One of the major problems was with claiming UC and the housing payment element. The data identified two main areas of concern: -

* Tenants receiving the monies to pay rent but not paying the landlord.
* Problems with claims either by the tenant or inefficiency in the DWP.

The findings demonstrate for the majority of tenants the experience of claiming UC is accompanied by a significant increase in rent arrears. Arrears rise sharply in the weeks immediately following a UC claim, before plateauing after approximately 12 weeks. Although arrears generally stop increasing further, they do not get paid down, suggesting that the five-week - usually as long as 8 weeks - wait creates a spike in claimant debt that they are then unable to pay off (Smith Institute, 2022).

Agencies such as Step Change, CAB and Trussell Trust report direct evidence of the impact of the 5 week wait on claimants, with Trussell Trust (2022) reporting that half of their referrals are directly related to delays because of waiting for decisions to be made concerning UC claims. Step Change (2022) show the five-week wait for the first payment led almost all clients affected (92%) to experience some form of hardship or financial difficulty. Step Change’s poll indicates that 25% of those receiving UC are in problem debt, three times the rate among the general population (8%), and 11% more than those receiving legacy benefits (14%). CAB (2022) report that people’s experience of the loans system exacerbates any existing debt such as Council Tax and Tax Credit.

The impact of the five-week wait is reflected in comments from third sector workers and landlords and those managing other landlord’s portfolios reporting an expectation of ‘writing off’ the first month’s rent, or as one private landlord commented: -

Universal Credit, and just just the fear of that money directly going to the individual enough to pay the landlord tend to get a lot of landlords running scared.

1.2. Generally Universal Credit and working with the DWP is seen as problematic

One private landlord highlighted: ‘The problem with Universal Credit I see is that the housing is an afterthought. And we've got to deal with that. Yeah, that's the way they’re [Landlords] sort of treated’. They continue: -

But UC is a more centralised system and it's difficult to make local contacts although we have been quite successful recently in doing that one certainly through the pandemic and will pick it up again and, but it's it's a central process to request a direct payment or an alternative payment arrangement. Sometimes it's an online process. If you could submit a form today and ring up five days later, because you haven't heard anything that they haven't got the form, you could submit a form today and in half an hour approved or declined it. It's it's not consistent.

One of the most telling comments that reflected much of the data was private landlords not renting to people claiming benefits: -

The moment landlords hear that people are, or the client is on Universal Credit and not employment they say sorry, I'm not taking people with no employment. So that's that is a very big issue, because we've, from, from quite a few landlords, we have very little, you know, we have a very little number of landlords who would accommodate people who are on benefits.

(Private landlord)

1.4 Housing benefit

Amongst the private landlords there is a unified position that the Housing Benefit system was preferable. Data shows that this position is informed by: -

* Knowledge capital
* Perception of local rather than national
* Good working relationships with LAs compared to the DWP

One private landlord commented: -

The problem with relationships with DWP compared to the council is universal credits is a national system, and there's no bend or flex in their policies and process. Whereas with housing benefit, each council will adapt or their interpretation of the legislation will differ. And they can alter things or do things locally to suit their customers. Yeah, so credit can’t so it doesn't, you know, they could be our best friends at Universal Credit these managers, but they can't alter or influence how processes are done.

They continue: -

it is it was their [DWP] and it still is primarily focused on getting people back to work. And I've got to say it's improved because the initial experience for private landlords and their housing, the housing component of UC was like the the way of dealing with that was around disregard, untrained staff that didn't know Housing Law. Just completely focused on getting people into work. Now focused on the fact that you've got to get a job you need some kind of stability like a roof over your head. And it was difficult, but over the I mean everyone's up now it's probably the first the first meetings we started going to we've local authority staff and DWP has got to be eight or nine years ago and we had a guy yesterday from Universal Credit to acknowledges the fact that you're the priority is you've got to have a second customer as they call them. They need a roof over their head , they have to have a roof over their head.

1.5 Difficulties working with the DWP

Overall, everyone expressed difficulties in working with the DWP. The range was from the amount of time taken to process claims, to inexperienced staff making wrong decisions and difficulties in contacting DWP staff and challenging decisions. With particular focus on UC claims the overall sentiment was that the process was cumbersome:

Since some time they have changed the sort of way of actually reviewing, requesting reviewing decision and we have to complete a form. When we have to send [a form] which we don't know whether it will be received or not, where it's actually going, you know how long it's gonna take, you know, it has been received, on many occasions, it's not even there. So, they are not allowing us to challenge the decisions over the phone anymore. Which is, again, a very big barrier, which is a recent, it's a recent thing, I'm talking about couple of weeks- time, maybe I don't know, up to two months which is really very annoying, because we, we don't know where the phone goes, when it's going to be picked up, picked up and dealt with.

(Third sector participant)

Discussed was the amount of time spent working with DWP where agencies knew the DWP decision is wrong:

a social services referral with this lady, which she was really very, very reluctant, because she was really scared of losing her children. That's the knowledge she had. So, it was lots of harassment from the landlord. And everything, rent arrears were obviously building. And this claim was closed down, I knew it was, you know, it was incorrect […] I had to assure them even with writing an email from my site, quoting the law and everything, he did believe it, yes, at the end, it was successful, her decision was overturned, her decision was overturned, all arrears were cleared.

(Third sector participant)

Ironically, a system that is designed to simplify the claims process and afford agency to clients appears to be detrimental to most stakeholders in the process. Rather than making the process simpler, the overall experience seems to be negative: -

It’s very, it’s very hard to access, to access the support from this side. Particularly myself I’ve never had, for years and as I’ve said I’ve worked for 14 years. Never have I had a good experience with the DWP.

(Third sector participant)

1.6 Sanctions

Sanctions was an area that was discussed both implicitly and explicitly by many of the participants interviewed. From the private landlords there was concern regarding how people’s lives change making them more vulnerable and so were more likely to become sanctioned. The main concern came from those working in the third sector who may have had more experience of working with people who have been sanctioned. A non-recognition of people’s vulnerabilities, alongside the punitive nature of sanctions marries with the comments made by private landlords. As pointed out by a third sector worker, decisions are made that are hard to challenge: -

if you've got sanctions, you know, for some period of time, you won't be able to sort of I don't know, get even payment and everything. So this is something again, that yeah, I suppose, very serious issue. Some of the sanctions, I know that could be challengeable. So our colleagues, I suppose they are challenging some of them but unfortunately some of the sanctions that they are just obviously, and it's sometimes it's very easy thing that I don't know, someone has forgotten to actually do something on the journal and you know, with no any further sort of correspondence it's already sanctioned.

(Third sector participant)

One private landlord highlighted the DWP is focused on getting people into work and not on housing: -

apparently there is an issue with sort of refusals of job offers that are not within the area of expressed interest. So apparently, you know, DWP is trying to push people to sort of accept anything. And if you don't, then unfortunately, you're going to be sanctioned or your case will be closed down.

Private landlord’s knowledge of long waiting times for rent, low rent payments in comparison to those with income sufficient for higher rent, and the possibility of further complications through sanction is too much of a risk.

2. PRS Versus Social Housing

The division between people wanting social housing rather than PRS is complex. Some people are driven by negative experiences with unstable tenancies as well as the cost of renting in the PRS. There is also a position that social housing is less precarious than the PRS, with Section 21 identified as being an issue. These points are captured by one LA official:

I think is probably educating people, for a lot of choices, there's people, when customers come through the they've got one common view and asked about obtaining social housing and private, they've been through it, it's very unstable, which I can't blame them. I've watched people have six months tenancies 710 times over, and they just haven't been managed to get obtain social housing. But it's just trying to encourage people they've got to maximise their, their options. If they cannot rely on the social housing, try not, you know, it's great. I'd say the individual what could look into private could look into maybe own in their own home and look into social housing. That's more options where as people come through, we call it housing options, but there isn't, there really isn't. They're buzz words. That's just jargon. Them got housing options because really the only thing that could afford maybe is social housing. And that's going to be a long wait.

Here we see the idea of culture and the perception of managing client expectations to meet the realities of the housing sector. This is in line with the policy discourse of self-reliant, active citizens through the introduction of one single payment in UC, or rather the myth of autonomy and decision making through housing options within the localism agenda.

With the proposed movement towards getting people to own their own homes, most LA and third sector data reflects that the housing sector is uneven and unaffordable to a large section of individuals and families: -

there's landlords what have been buying up more of them [houses] putting more cost up more for these new private rent with, and then the working class it's not affordable for them to get in. So, they're losing housing options due to the cost of private accommodation. Those people only relying on social housing then then those people are no like, unless people have deceased or if they've been managed to double income and they can move out of social housing, how’s, property, how people are going to move on if nothing gets built.

(Private Landlord)

Managing people’s expectations in line with the realities of available housing was also mentioned by LAs in relation to social housing: -

It's the, it's the fact that the security of tenure. And in some cases, it's also that that dream of social housing, but the wanting, wanting right to buy as well, in some element in some extreme cases, that that is still the case, the fact that as your security tenure is a big thing, and the cost as well. So for example, sometimes we having to kind of talk about the idea that actually there are certain parts of the city where you can't get social housing. And that's where the private sector really does fill a gap and offers that security, and offers that accessibility of accommodation.

2.1 LAs helping private landlords as small businesses.

The contention of LAs being reliant on the PRS landlords is raised at various points through the data. The move from moral economy to market-based economy has been accelerated in the housing sector without considering: -

* The need for social housing in terms of economy
* The need for social housing in terms of social support.

A comment by one LA official summarises the economic situation clearly: -

Unless the landlord gonna rent us for humanitarian charitable reasons if he can get 700 pounds, why is he, why is he gonna come to a council tenant under UC for 550. When he's got 70 People that equal to find himself, what would pay him 700 pounds? So unless he's doing it for charitable reasons he isn’t.

Whilst the following comment reflects many observations from LA officials: -

The expectation of what we want from landlords, because in effect landlords are businesses. Yes. So I think sometimes what the problem we often have is we put the kind of the aspects around social contracts and social models on landlords, when in fact, they're a business, we wouldn't do the sale, you wouldn't do this in a shop. Or we wouldn't do this for anything else. And even though they're delivering a service, which is an incredibly important one, which actually is fundamental to somebody's life. It's still a business

(LA official)

Recognition from both LAs and private landlords identify an almost impossible task of fulfilling the government task of integrating or normalising the PRS as housing provision: -

business and voluntary sector and such can't work together for something fundamentally, which is beneficial for everybody. And often, I suppose, I suppose Firstly, it's about it's about private landlords understanding the fact that actually in the same way that we often may affect their business for things, we can also improve their business. So we have lots of people who we work with on a regular basis, that will make really good tenants, good tenants mean that they get bums on beds, and then they might want to. So actually, we could it also, he also makes good business sense working with us in some cases, as well.

(LA official)

2.2 Everyone wants social housing

The most common themes that occurred concerning social housing were:

* Rents escalated people thinking they could rent from the council even if they could pay privately.
* Medium to high earners who go to Citizens Advice on over £4000 per month but they still wanted assisted housing.
* Most want a council house and can buy it.
* Having security of tenure
* Having security of repair costs.

Generally, there is an issue of people either wanting social housing or refusing PRS due to cost.

2.3 Abandonment and evictions

Although LAs and the third sector work hard to minimise evictions it must be recognised that private landlords are running a business, thus even though a tenant may ask for help, eviction is the right of the private landlord. The only mention of abandonment in all discussions is captured here: -

in relation to the abandonment and evictions, I don't really think that's anything in relation to a specific community or a specific individual point. But I think a lot, you know, a lot of that is down to, you know, specific specific landlords and the landlord to which operate around certain practices, particularly around evictions around financial issues that landlords may feel themselves under, which means that they may have to serve notice on people, right, as far as abandonment is concerned, the quality of the landlords that are there, and often, and we find this in local authorities as well. Abandonment can often be linked to the very, very early stages of an eviction taking place. It's almost that j before you pushed mentality, or my guess is, is it's up there that before the landlord gets in with an eviction I'm going to abandon the property

(Third participant participant)

Lack of understanding of tenant and private landlords’ rights was the only reference that was made to abandonments and evictions across all the interviews and focus groups conducted. While there were few references to ‘bad landlords’ or tenants, evictions and abandonments were largely framed as a lack of knowledge or support: -

I've built some knowledge while we were working on it, there was sort of a lot involved in terms of even working with landlords working not only with tenants, but with good landlords, and sort of, you know, directing landlords, you know, to the, towards the law in terms of evictions and everything, so sort of, you know, telling off the bad landlords

(Third sector participant)

For third sector participants their experience was illegal evictions coming from tenant’s lack of understanding of their right: -

…illegal evictions may be something different because I'm guessing if we look at illegal evictions, illegal evictions are often targeted to those people that don't understand their rights and don't understand the law.

(Third sector participant)

There was a consensus on the need to assess tenants in terms of being able to maintain rent payments and tenancy: -

affordability assessment on the family before referring into the private sector anyway. And if it's marginal and we can support within application through discretionary housing payments, we will if it's clear, it's not affordable, then we wouldn't issue that because obviously we don't want to set our customers up to fail either. When we talked to our landlords, it was more about content of setting up and supporting them to kind of manage or run that tenant so, so that they've got a go to person should, you know, should issue start to develop.

(LA official)

A clear indicator of working relationships between LAs and private landlords in being able to maintain tenancies can be seen in the following where a LA official was discussing a point raised by a private landlord in a recent landlord’s forum:

It's not just a local authority that send us bad tenants, we find bad tenants ourselves as well. So it's not about the fact that the local authority just here to to kind of damage your business or affect your model, we can improve it. So I suppose that's one of the conversations that we can have with private landlords now, the fact of the stuff that we put in place for example, support deposits, bonds, you know, finding tenants for them actually help their business as well as might keep viable for us as well.

2.4 Section 21

Section 21 was mentioned but in a sense of little or no intervention was possible: -

that's when we will try and interject to try and save the tenancy and the same thing with private landlords. But as you can see, based on our stats, there's, there's no prevention work can be done if the landlord is selling the property. That’s not preventable. It’s preventable if there's rent arrears possibly. Sometimes we can assist with funds or applying for a discretionary housing benefit payment to top up the rent or, so that's preventable, but landlords just wanting a tenant to move on because they're selling the property.

(LA official)

Good communication was seen as important factor, alongside tenants knowing their rights: -

like I think it's about early intervention, and it's making sure that because obviously, we get a large proportion of our customers that approach us at the point of the section 21 but equally we get them when the possession order has been served. So it is about that message out there that, you know, if a notice is there come to us immediately so that we can, you know, we can talk to the landlord, we can talk to the tenant, see, see what's going wrong if anything's going wrong, but even if it's just that that landlord, you know, has decided not to rent anymore, or to decided to sell the property

(Third sector participant)

Discussing the impact of COVID on Section 21 evictions there were two main points: -

And lots of people really struggled. We had even social services referral referrals, because landlord yes within the waiting time, which was long waiting time, landlords wanted to evict the families. Most of the cases, we're talking about illegal eviction. So um, lots of actually people within this particular time, they were struggling with keeping the tenancy sustaining the tenancies very high rent yes.

(Third sector participant)

While a private landlord managing agent commented -

We haven't been waiting to evict anybody as a result of that. Now, that's out of 500 tenancies were people that might have fallen into arrears at the beginning of the lockdown, but they've recovered because we've worked with them because we've we've selected people who are responsible and want to keep a roof over their head.

It should be noted that a common theme among the private landlords was that an eviction is seen as the landlord’s fault: -

they’ve paid the rent and everything's been okay, assuming all of a sudden, they'll stop paying the rent, or something happening in their life, this, this sort of thing, they don't just wake up one day, I think I'll go in rent arrears now and just stop paying the rent. There's something happening in their world. And that might be illness, it might be that partner that they've pulled in domestic violence, domestic abuse, something has changed. What that's going to be, you know, all I can say to you is, I mean, if if you rent your rent property to somebody, and from day one, they never pay the rent. Well, you've made a good cockup, giving them the keys.

(Private landlord)

2.5. Forum and register

A solution to the problem of the public and the private sector working together was seen through a clearer dialogue and open communication. This was seen best through LAs wanting to work with and develop both the forthcoming landlord’s register and landlord forum. For the third sector having an active forum means open communication, both in terms of supporting to keep clients housed but also supporting landlords with keeping properties available: -

if we had a register of landlords where we could easy access to whether we would know, those good landlords following all the requirements and everything.

(Third sector participant)

It was acknowledged that for some private landlords the role of the LA was around regulation rather than support: -

But for now, it’s rather you know, we’re talking about the charges for this and for that. Landlords are very, very hesitant, of course there should be charges for those bad landlords. But then looking at the other side, why they are bad, well because a lack of education. They just don’t understand at all, they want money and you know, there is lots of regulations, these rights to rent and everything.

(Third sector participant)

In line with the section on LAs supporting private landlords, a register and more communication with private landlords via forums was seen not only as way of keeping properties within legal requirement, but as a way of keeping an open and supportive dialogue with landlords: -

Not realising property must be in standard, not realising that you know, safety, health, and safety. So, that would be ideal if, if landlords of the city were all in one place, where they could get the support from the council, from organisations such as us, two way working sort of.

(Third sector participant)

*Theme: Precarity*

1. Relationship between LAs and private landlords

As mentioned in Section 1.2 under the theme of policy, experience of working with housing benefit was preferable to UC as one private landlord states: -

I think with the local authorities, I've only got positive things to say, maybe if you’d spoke to me pre Universal Credit, I might about some criticism, but compared to Universal Credit, it was like being in paradise … because we they held landlord forums, they held Housing Benefit forums, and we would attend those … and so you get to know people because in this world, if you don't already know, you will come to know that the most easy and smooth way of dealing with anything in life is who know you’re to dealing with. And so we had lots and lots of local contact but with UC that's more difficult, they don’t generally speak to each other housing benefits and UC, but we know that they hide the fact that they can't access each of the system.

Both third sector and LA data shows that considerable time is spent supporting landlords to try to continue tenancies by assuring landlords that payments take longer under UC and provide support to maintain tenancy for the client: -

So the waiting time, we're talking about at least six weeks, and in most cases, six weeks is not actually six weeks it’s actually longer than six weeks, we're talking about two months at least. So again, within the timeline, some landlords are very sort of impatient, they do not understand the systems, they do not listen to the clients that they are actually waiting for decision. Yes, I was working, I lost my work. Now I have to wait. But they want people to sort of go or pay the rent arrears. Yes. And sometimes we have to have really sort of hot conversations with the landlords trying to convince them to look, this is the process, sometimes even we have to send some sort of information from our side so that it's genuine. And they actually believe that the case is this the case, those are the landlords who are actually willing to listen and sort of, you know, keep the landlords and wait for decision. And again, while the waiting time they will be calling us million times and emailing million times, you know, is a decision yet that.

(LA official)

1.1 Private landlord support and knowledge capitals

There is evidence of LAs and the third sector offering services and insurance schemes to reassure private landlords when renting. All stakeholders working with private landlords discussed working extensively to resolve issues with tenants. Support can be classified into three broad areas: intervention to resolve misunderstanding, working to avoid eviction and incentive schemes to persuade private landlords to rent to council referred tenants.

Knowledge was seen by some LA officials as a specific and concrete way of supporting landlords: -

you know, the majority of landlords, as I said earlier on try to provide a very good service. But there is a small percentage where there are issues and concerns… I will talk about health houses safety rating standards, you know, that is specifically for landlords that, you know, you've got to address this otherwise, you know, you cannot let a property … But I just feel that what needs to sort of happen is that awareness, where we can give factsheet out to landlords to agents, and to tell us that talk about you know, how do you prevent damp, how do you protect against mould, how do you prevent this, those those elements add on to make a difference to the overall safety, security, and what I call a decent home standard

(LA official)

The level of knowledge needed to be a private landlord was expressed by third sector and LA respondents. As section 1 under the Policy theme demonstrated there are demands on private landlords to align with varying policy changes as well as having no understanding of the legal position for both private landlords and tenants. This was seen as a barrier to some private landlords engaging with agencies as well as LAs, but an area where LAs saw their strength in being able to support private landlords:

you're dealing with professional letting agents who work on the behalf of landlords where there might be a little bit more savvy where somebody has only got one property, probably lot less savvy. They probably get more frustrated sometimes because they don't understand the system. Sometimes there's landlords who’s rent properties and they haven't got a clue about the procedures around renting, all they thought was they were going to have a money spinner. And they don't know how to look after tenant that don't know, tenant and landlord rights. They don't know how to end the tenancy and there's landlords with big portfolios who are very experienced of you know dealing with customers. It varies. It does vary.

(LA official)

1.2 Supporting landlords to stay in the PRS

Within the LA data there were references to incentives to keep private landlords working with LAs to ensure the housing of social tenants is normalised. Paying rent up front was mentioned but had proved not to work. There was also mention of a possibility of a LA taking over properties for a designated period of time to bring the property up to housing regulatory standards before returning the property to the private landlord. This was discussed favourably in the forums as a ‘win win’ for private landlords. All LA officials spoke of incentives to ensure they kept or attracted landlords: -

There’s loads of incentives, I had to correlate some incentives, I looked at 25 councils this week and correlated how many incentives. And unless you know, based on our part unless we want to give a landlord say 2000 pounds for each tenant, not our practice to say here is some free money, that's the only way we can get around it. Or we could do a package like we'll manage the property for you. So you don't have to go through a letting agent that might be less of a hassle, possibly.

(LA official)

Contacting agencies or LA officials before serving eviction notices was a specific approach mentioned in terms of supporting tenants:

So it's a service specifically designed for landlords whereby if they are intending to serve in a section 21, we will contact this up. So if we get an approach from a customer who's received a section 21, they will refer to our call before you serve, they will make contact with the landlord to find out what the issue is while they're serving the notice. And if there's any incentives or any interventions we can offer.

(LA official)

As well as looking at solutions through ‘secure and sustain’: -

And it's about, you know, I've been, as I said, go to person that they can talk to, and work out some solutions. For example, part of the secure and sustain, if we know it's vulnerable family, or there's been a history of repeated homelessness, or a history of rent arrears, will, will obviously offer the insurance policy also insist on floating support tenancy support, when we set up the tenancy.

(LA official)

Insurance schemes that pay private landlords if there is a failure from the tenant to pay rent were also presented as way of incentivising landlords to take tenants from councils: -

the other product that we've bought is held to rent, which is, I think it's a company based in London. And that is an insurance scheme. So at the minute, we've got 18, 18 tenancy set up through that, we're calling it our security sustain model. So in other words, we're helping we're helping our families to secure accommodation in the privately rented sector. And then we are offering the landlord an insurance policy. So we don't pay any rent or deposit in advance, we buy the insurance policy. And then if there are any issues, with rent arrears or, or damage to the property, the landlord can claim on the insurance policy.

(LA official)

Positively, there was a general feeling with support and capital from LAs. This was that the PRS could survive in terms of renting to those claiming benefit. LAs mentioned be able to take over a landlord’s property for a time to make renovations on the condition that the property would be available to the LA to place clients in the future.

2. Problem clients

Some private landlords discussed the inevitable forthcoming problems with UC that they see as creating new problem clients: -

The government’s current plan is by 2024, is for people on legacy benefits will be transitioned on to Universal Credit. Now, at this moment in time, there is now communication between UC and housing benefits as to how to pay the rent component of the Universal Credit. So I would guess what's going to happen and what has happened is people who have been safeguarded for a long, long time, because they can't handle their own money. Maybe that a gambling addict to drug addicts. When they transition to UC, we anticipated that direct pay to the agent till the landlord will disappear.

(Private landlord)

The transition was expressed clearly by one private landlord recognising that extra monies arriving in a claimant’s account could result in non-payment of rent: -

If you talked to some of our, if you talked to customers who are historically been reliant and dependent on housing benefits to cover housing costs then I would probably think they would tell you its better to pay direct. So there isn’t even, that temptation isn’t there, and the benefit cap as well that’s had a massive impact, I mean again the logic will say your benefits, you have sufficient income coming in to pay your rent. But customers simply don’t see that they just think they’ve got sufficient income for their large family and it doesn’t necessarily include they’ve got sufficient to pay your rent and utility bills etc.

The combining of payments was seen both to streamline benefit claims but also to give agency to the claimant by giving them more control over their money. A constant theme throughout the data was the need to return to direct payment to private landlords.

As another private landlord stated: -

there’s no good paying people with drug addictions and some kind of vulnerability, whether it's mental health issues or what it is, it's not good paying them when they are incapable of managing that our money and spending it on other things, and alternative payment arrangements need to be replaced.

Agency is missing from this statement and instead focuses on those who have experienced problems with tenancies previously. Here the emphasis was not only on the need to pay rent direct to private landlords, but a recognition that for some people the PRS is the only housing option: -

complexities, that just could be mental health, it could be drugs, alcohol, physical ailments, there could be a multiple of needs, you tend to find that anybody who is accessing those services have broken down in their own tenancies, of independent tenancies. And maybe due to lifestyle choices, they're not able to maintain tenancies.

(LA official)

Individual autonomy - as a concept - can also be shown in narratives of ‘difficult people’ and ‘difficult to place people’. Connecting to the work that is performed between LAs, the third sector and private landlords, this can be seen in a landlords’ forum discussion focusing on difficult to place people and difficulties of renting. During an online meeting with a landlord’s forum, there was a great deal of discussion of how particular business models and training courses had brought new private landlords into the PRS. One particular private landlord discussed the number of staff he employed to maintain people within his properties and the level of support needed to keep residents in properties, especially young single men. A LA representative in the meeting intervened talking of how this private landlord was one they could rely on to house the most difficult of their clients, specifically younger single men with complex needs. There was discussion of how someone could be housed by this private landlord at any time of the day or night. Within this discussion around the level of support needed there was a complicity of how the private landlord moved people around his properties if they became a problem in a certain place. This was viewed as a strength of him as a private landlord, to take anybody and displace the problem rather than seeing the precarity for people renting from him.

2.1 Difficult people to place

The right type of renter was a theme that came up at various points in the data. Young single men were seen as the most difficult group to place within accommodation as they were the wrong sort of people for the property or area. The issue of two-bedroom housing was also discussed in which it was difficult to find people appropriate for two bed properties which results in some areas with two-bedroom housing available but no appropriate tenants.

Although there was recognition of the difficulties of placing large families, the data in this area focuses on the difficulty of placing young single men, but also managing tenants’ expectations in terms of placing them in properties, some want social housing while others demand PRS (as discussed in *Precarity* data section(s) 2 and 2.2)

2.2 Single men

Single men are seen as problematic to house: -

Young single men being the most typical as not being able to place within accommodation as they were the wrong sort of people for the property or the area…[and]…Complexities tend to come for more single people more than families.

(LA officials)

The following quote shows the general problem for people renting in the sub-region, but highlights the specific issue of single accommodation:

Rents have gone up. That's what we really need to talk about. rents have gone up, lack of housing allowance has been bloody stagnating for years. And so people generally, you know, if you’re a single man out 35, you get 400 quid a month 398.98. Well, one bedroom flats these days are up to 500 quid and they can’t afford it. So you've got this massive, massive problem with housing, where you've got people who are claiming benefits Universal Credit, who can't actually afford the market rate, or afford anywhere near it.

(Private landlord)

Single men were mainly identified as problematic tenants, especially in terms of anti-social behaviour. Conversely, one discussion between LA officials and private landlords highlighted that certain private landlords were always available to rent to young single men recognizing this as a constant and stable income stream but also ‘Single men are easy to move on when there is a problem’ (Private landlord).

2.2 Narratives of problem people and culture

Throughout the data there was a ‘blame narrative’ towards people claiming benefits. This discourse of ‘blame’ was connected to a culture of dependency. Problems with processing claims were blamed on ineffectual claimants and people on the poverty line or with low incomes, as well as lacking budgeting skills.

Dependency culture was associated with a reliance on social housing, which was seen to be culturally and socially reproduced. The following comment reflects this wider consensus: -

People that have always been there just to support what the problem is, is it's bigger, it's cultural, it's economics, it is a lot of it's a lot of things. It's not just one thing, you know, you know, you can have all the support there. But sometimes support is enabling people, it doesn't give them the independence to sort anything out themself. Culturally, there's people's cultures that have been brought up a certain way of thinking, and that aspiring to nothing much. Maybe if you aspire to more things and got more things, you may have more options to tap into. So, there's, you know, and then there's economic, you know, of, you know, yeah, you know, work and so forth. So, there's a lot of factors. It's not just, you can't look at that question and just pick one thing, what could possibly help?

(LA official)

There was also a narrative of collapsing all people who have problems with UC claims into a narrative of problem rather than reflecting on their own issues and problems with the UC service: -

Let's get the let's get the thing about Universal Credit, right? If you if you're a claimant of Universal Credit, and you're responsible, intelligent person, and you do all the right things, there's absolutely nothing wrong with that system. But it's not designed for the people who aren't what I've just described the people with vulnerabilities issues in their life. And that that is the problem with Universal Credit System.

(Private landlord)

Or, as one third sector participant stated: -

Yeah a lot of what we do is talking with the landlord to assure them we can help sort out the payment. Usually the tenant has not filled in a form correctly, does not understand what they are claiming for so that delays everything, they don’t usually understand what they are doing and they end up in debt. (3rd sector)

2.3 Budgeting

Budgeting was a theme that occurred repeatedly throughout the data. There was a narrative of problem of people not being able to manage their money: -

simply haven’t got the budgeting skills. So for me, I think its about being able to access the housing element so that and probably if you talked to some of our, if you talked to customers who are historically been reliant and dependent on housing benefits to cover housing costs then I would probably think they would tell you its better to pay direct. So there isn’t even, that temptation isn’t there, and the benefit cap as well that’s had a massive impact, I mean again the logic will say your benefits, you have sufficient income coming in to pay your rent. But customers simply don’t see that they just think they’ve got sufficient income for their large family and it doesn’t necessarily include they’ve got sufficient to pay your rent and utility bills etc.

(LA official)

Introducing a compulsory training element on budgeting into the UC claim system was popular among both third sector and LA groups: -

They need to be taught how to budget, they don’t know how to handle money, they get the money and spend it.

(Third sector participant)

And:-

They need to be shown how to budget how to manage their money, people don’t know the money comes in and they spend it.

(Third sector participant)

There was annoyance from some of the private landlords, with a perception that paying people the rent element of UC meant that people did not include paying rent in their budgeting: -

You see them Amazon van after Amazon van arriving, they’re buying all these things online but they are not paying me the rent.

(Private landlord)

And: -

Christmas is the worst you know that some people are not going to pay, they are buying for Christmas.

(LA official)

There was no recognition of the levels of debt that some individuals incur whilst waiting for their claim to be processed. Also, the theme of allowing people agency through budgeting their one all-inclusive payment is questionable if a compulsory training element on budgeting is enforced. It creates a narrative of governmentality.

3. Sustainable communities

The government’s Levelling Up White Paper (2022) stresses the role of community building as part of the wider Levelling Up agenda. The role that the PRS plays in this may be seen as problematic. One of the issues that was raised was the idea of the PRS and sustainable communities: -

So sometimes, I think, trying to sort of create sustainable communities, you need to bring in those mechanisms and measures into place, which then support those individuals, individuals individually and collectively, to make a difference in terms of their stay in from a from a property from a whole, to that neighbourhood, to sort of having a job to sort of making sure that they can meet their aspirations.

(LA official)

Recognition of sustaining communities and individuals through economic difficulties has resonance with previous challenges faced by LAs and third sector participants: -

But I think they are sort of similar challenges that we faced before, I do think that what has changed is that we've had more pressure on local authorities, because of the reduction in sort of resources financially that's been made available to local authorities that is no longer, you know, that is, that is a big issue. So that then has an impact on those voluntary organisations that sometimes, you know, ended up sort of, you know, picking up the baton. But historically, they were the bridge, and they helped sort of communities reach aspirations. So when when all of those have had an impact, that has created a huge impact, and within the communities, you know, the private rented sector, from the side of the tenants, is a community that sometimes faces a lot of those issues and need that need support.

(LA official)

This exemplifies the problem for the PRS, a demand to offer the social support that was previously available through LAs or a smaller social housing sector whilst trying to remain as a profitable business. This is a dichotomy at best and a disaster unfolding before us a worst. The argument that this policy decision has produced a higher economic risk in an already high risk economy is made succinctly and cogently in the following statement from a third sector participant: -

people are becoming destitute, people are relying on food banks and everything, people are not paying the rent, then, you know, not everyone is able to save money while they're in employment. Because the money, the money is usually you know, enough just for the sort of essentials. So, you know, the, the work ends, and we talk most of the cases will be, you know, this agency work, which is not a stable work, which is, you know, short contracts, or zero-hour contracts. So, you know, it comes and goes, and people are literally are not able to save for sort of, you know, for the time when I'm actually left with, with no job, it's not possible. So then obviously, they rely on the benefits. So work ends, I have zero savings, I have to wait at least two months for Universal Credit. What's gonna happen with two months rent, not mentioning you know the food and everything, council tax, all of this is sort of being put on hold.

Maintaining sustainable communities is therefore contingent on the security of tenancy and security of income. From the private landlords’ viewpoint security was a key concern: -

And actually, that's something that landlords want from their tenants as well, is that level of security? You know, for a landlord has a good tenant, they want to keep them for as long as they possibly can do yes. And they don't want to keep changing their tenants all the time.

(Private landlord)

A statement from one private landlord demonstrates the current role of the PRS as being part of ongoing crises around housing provision within the UK: -

It is around security of tenure, and market rent levels. You know, they're not something that has crept up. Unfortunately, I think the private rented sector, in particular, within the world of housing has been treated more like a football, political football, you know, kick from one side to the other, without any particular sort of, you know, really what I think my personal view, would sort of a direction. So on the side of the tenants tenure, the level of market rents, and sometimes not having enough housing options, when things break down. And I think there, there is a bit of an implication for all not only stakeholders, but for statutory and non statutory organisations, to bring in things that make a difference and make a positive, positive change. So I think right now, it is going through a bit of a change, particularly with the renter's reform bill. And what that will sort of I mean, part of it is a bit of a consultation. And I think, again, one of the things that are to say how much of that consultation has been sort of rolled out to those individuals that have a real key role to play. And among those private tenants, and sometimes the landlords and agents on the ground.

**Final Reflections & Recommendations**

The aim of this study was to examine the impact of the introduction of Universal Credit on eviction and/or abandonment rates across the Black Country sub-region. The data revealed that Universal Credit was a policy concern for the PRS. Private landlords, LAs and the third sector are frustrated with the DWP. This has led to a disruption in private landlords’ willingness to rent to individuals and families renting on Universal Credit.

The central issue is that there has been a policy shift from moral economy to moral minimalism. It is envisioned that it is no longer the responsibility of the state to manage the needs of individuals. Individuals are now expected to become self-reflexive agents to manage the social and economic risks of late modern society (e.g., employment insecurities, tend to the needs and concerns of their own families and communities, cost-of-living crisis, the diminution of social housing and changes to welfare benefit provision) themselves. This has produced multiple risks for both private landlords and tenants. Private landlords and tenants are assumed to have sets of capitals, knowledge, and skills to civically engage, become ‘active citizens’ and make decisions to mitigate and provide support to others to manage such social and economic risks. Private landlords are expected to fill the gap left in social need by the retrenchment of social housing as well as mitigate the risks associated with changes in the benefit system for tenants and to policy which necessitates private landlords to bring their properties up to the national energy efficiency standard. This necessitates LAs and third sector organisations to work with private landlords to ensure the security of housing provision to those most vulnerable. Tenants, on the other hand, are expected to manage budgets efficiently to ensure rent is paid on time as well as liaise with landlords should issues arise. Where individuals are seen as not exhibiting such capitals, knowledges, and skills, they are constructed as ‘problematic’ groups. For private landlords they are constructed as ‘bad’ landlords when failing to provide the *security* of housing provision for their clients, while for tenants, it is those who are perceived as not being able to pay rent on time or are in rent arrears, who are constructed as ‘problematic’ for failing to enact active citizenship. There is a fallacy within this approach to housing provision in the PRS. Despite the policy narrative of empowering individuals and communities via acts of localism and moral minimalism, where the state intervenes to prop up the PRS where individual private landlords and tenants are deemed as failing. However, the private landlords which are propped up because of such state intervention are the ones who engage with them (e.g., the civically engaged, active citizen private landlords). The private landlords which do not engage, or are perceived as not having the appropriate capitals, knowledges and skills are thus left unsupported and often constructed as ‘bad’ landlords.

Because of the complexities and risk-laden nature of the PRS created by the current government policy changes around housing provision, based on findings taken from the research we make the following recommendations: -

* Although a landlords register and the landlords’ forums are beneficial, they do not address the issue of landlords who do not want to engage with ‘state’ structures around tenancies.
* The current system does not acknowledge high levels of risk within society. Systems need to be in place to support those with vulnerable employment contracts, relationship breakdown(s) and other risk factors to ease the constant transitions on and off benefits without incurring debt through waiting times for claims and claim processing.
* Major investment needs to be made into social housing in recognition that the PRS cannot meet the housing needs of society.
* Devolve powers to local authorities to allow them greater control when working with the PRS.
* PRS needs to be regulated at a local level rather than a national level. Here the working relationships between LAs, the third sector and private landlords needs to be financially supported.
* Punitive actions such as sanctions need to be ended. The housing payment needs to be separated from wider benefit claims. Reinstitution of automatic direct payment to private landlords would ease concerns within the PRS. Alongside this more comprehensive training for DWP staff processing claims, plus more support given to people making a claim to lessen the number of wrongly rejected claims.
* Make communication with DWP easier regarding claims and challenges to decisions.
* Housing payment needs to be brought into line with local rents to discourage landlords refusing claimants.

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