

The impact of COVID-19 on the private rental sector: emerging international evidence

Michael Byrne, School of Social Policy, Social Work and Social Justice, UCD

Introduction

The COVID-19 pandemic emerged at a time in which the private rental sector (PRS) in many countries was already undergoing change and facing a variety of issues and challenges. PRS tenants are often most exposed to some of the major issues in housing systems, for example lack of affordability, insecurity, poor quality dwellings and overcrowding. In addition, PRS households typically disproportionately face challenges associated with precarious employment, and are often concentrated in the service sector and indeed in frontline sectors, such as healthcare. From the outset of the pandemic, many researchers highlighted the potential for these four sets of factors to interact in ways which were, and indeed are, extremely concerning with regard to PRS tenants. The four sets of factors are: the COVID-19 pandemic, housing insecurity, economic implications of public health measures, and labour market issues.

This background paper brings together the international evidence, primarily from English speaking countries, that has been generated since the outset of the pandemic, focusing in particular on the issue of housing inequality. The paper begins by examining some of the relevant issues associated with the pre-COVID-19 context in the PRS internationally. It then examines policy responses in a number of jurisdictions. The final section examines the impact of the pandemic and associated public health measures on PRS tenants, including issues from affordability to mental health. To date, the evidence is limited. Nevertheless, a summary of the existing evidence can help to inform policy debates and the ongoing research agenda.

The PRS pre-COVID-19: issues and challenges

One common thread that emerges from early research and commentary on the impact of COVID-19 on the PRS is that it will both be shaped by pre-existing housing inequalities and will in turn intensify these inequalities, as well as potentially generating new ones (Brown et al., 2020; Horne et al., 2020; Jones & Grigsby-Toussaint, 2020; Hal Pawson & Mares, 2020). The pre-existing vulnerabilities of households have an important impact on how they may be impacted by COVID-19. Horne et al. (2020: 3), point out three ways in which pre-existing vulnerabilities are significant. First, '[p]re-existing vulnerabilities provide an unequal basis for confronting the pandemic'. Second, the 'pandemic and socio-economic responses affect these underlying vulnerabilities and therefore act to re-order their intersections'. Third, the 'pandemic and socio-economic responses also bring new

vulnerabilities that add to the mix of pre-existing vulnerabilities, creating new inequalities...’

Pre-existing inequalities can be discussed across four main areas: insecurity, rent costs, employment, overcrowded/poor quality accommodation. Security of tenure arrangements vary across jurisdictions. Western European and Scandinavian countries have strong protections for tenants, which may include indefinite tenancies and protections against within-tenancy terminations (Hulse & Milligan, 2014). Nevertheless, there has been some tendency towards deregulation even within this set of countries (Kettunen & Ruonavaara, 2020). Anglo-phone and liberal regimes, in contrast, tend to converge around a model involving weak security of tenure. Importantly, there are also several countries in which homeownership and often social housing have declined in recent decades, with a consequent rise in the proportion of households living in the PRS and additional strain on the sector (Byrne, 2020a). For example, during the two decades before the pandemic began, ‘England experienced a dramatic growth in the size of its private rented sector’. The sector grew from around two million households in the year 2000 to 4.5 million by 2018/9 (Shelter, 2020: 11). In Ireland, similarly, the share of households renting privately has doubled over the same period (Byrne & McArdle, 2020a). In England and Wales no-fault evictions are the norm. In Ireland, no fault evictions are possible within the first six months of a tenancy and there are numerous grounds for within-tenancy evictions thereafter (Byrne & McArdle, 2020b). In Australia, around 80% of PRS households have either no lease or a short term or periodic tenancy, and terminations without grounds are allowable (Hulse et al., 2011). The absence of security of tenure means that involuntary moves are commonplace in these jurisdictions¹. The possibility of involuntary moves in the context of the COVID-19 pandemic was thus of immediate concern, both because of the potential impact on COVID-19 transmission and because of the likely inability of households to obtain alternative accommodation in the context of public health restrictions.

Insecurity is closely related to rents, affordability and income. Rents have increased significantly across many jurisdictions, in particular in the aftermath of the global financial crisis (Byrne, 2020a). Indeed, before the pandemic, low income households were devoting a significant share of their income to meet rent payments in many countries (OECD, 2020). In Australia, for example, prior to COVID-19, around 1.3m Australians were experiencing rental stress (Pawson et al., 2020). Forty per cent of low-income renters were struggling to pay rent, despite access to rent subsidy payments (Mason et al., 2020). In the UK, ‘[a]t the outset of the pandemic, renters paid on average a third of their income on rent, compared with 17 percent for homeowners, and as a result are in a weaker position to manage an economic downturn than those in other tenures’ (Generation Rent, 2020: 3; see also Judge, 2020). A recent ESRI study (O’Toole et al., 2020: 2) on housing affordability in Ireland, shows that high housing costs particularly effect private renters: ‘In 2014-2015, 16% of households had high housing costs, but this figure was double for private renters’. In the US, research from Harvard’s Joint Centre for Housing Studies found that prior to

¹ See Desmond (2016) for an excellent ethnographic account of the impact this has in the US context.

the pandemic, '[an] astounding 19.2 million households in our sample of 30.9 million renters (62 percent) couldn't afford a comfortable standard of living after paying rent' (Airgood-Obrycki, 2020). Affordability issues were also compounded by inequalities of race in the US PRS, with Black and Hispanic households more likely to be cost burdened (Joint Centre for Housing Studies, 2020).

In some jurisdictions, rent arrears can lead to a tenancy termination in a short period of time. In the Irish case, for example, prior to the pandemic a tenancy could be terminated within approximately 6 six weeks as a result of a missed rent payment. The possibility of rent arrears has thus been of concern since the outbreak of the pandemic. Rent arrears have the potential to lead to indebtedness, eviction and ultimately homelessness (Generation Rent, 2020). However, there is currently limited data available identifying levels of rent arrears.

The issue of rent arrears is closely related with the impact of public health restrictions on the economy in general and particular sectors in which PRS households are concentrated. These sectors include hotel and catering, retail, the arts and entertainment, and other service sector work, and were in many cases the most directly impacted by 'lockdowns' (for the Irish context see Byrne et al., 2020; O'Toole et al., 2020; for the US see Cornelissen and Hermann, 2020). Research had already identified a link between housing precarity and labour market precarity prior to the pandemic (Bone, 2014; Pembroke, 2018). For example, Arundel and Lennartz' (2020: 1390) research on the Netherlands finds that 'weak income positions as well as higher job and employment insecurity are directly linked to more unaffordable housing... [and] lower levels of housing equity accumulation'. The intersection of precarious employment and insecure housing is central to understanding the experience of renters during the pandemic, and likely shape their experience of its aftermath.

The final set of issues relate to overcrowding and poor quality housing conditions. Prior to the pandemic, poor quality housing was a perennial issue in the PRS. In England, one in four homes in the private rented sector does not meet the Government's Decent Home Standard (Shelter, 2020). In Ireland the issue is also well documented (see National Oversight and Audit Committee, 2016). There is now a wide body of research showing that PRS tenants struggle to address issues such as damp, for example (Brown et al., 2020; Byrne & McArdle, 2020a). The PRS is also the only housing tenure in which house sharing is widespread (Nasreen & Ruming, 2020), and this poses particular problems from the point of view of COVID-19 transmission and of confinement (Barker, 2020; Public Health England, 2020).

Taken together these issue suggest that at the outset of the pandemic, PRS tenants, and especially those in lightly regulated settings, were vulnerable to housing insecurity, rent arrears and associated economic impacts through loss of employment, and the physical and mental health impacts associated with poor quality housing and overcrowding. These issues are discussed in detail below in relation to the current evidence. First, we turn to policy responses which have been introduced to mitigate the impacts of covid-19 and associated public health measures.

International policy responses

The pandemic has seen widespread emergency measures introduced in relation to the PRS across many jurisdictions. Across many countries a similar suite of measures has been introduced in response to the pandemic. These measures can be categorised in three key policy areas: eviction bans; rent regulation; and financial support for tenants. The OECD (2020) provides a useful summary of measures adopted internationally. Within a sample of 37 OECD countries and nine non-OECD countries, 17 countries introduced measures to suspend evictions in the private rental sector. This measure was in fact the second most common measure across housing policy in general, the most common being mortgage forbearance, which was introduced in 20 countries. Rent subsidy payments were introduced in 6 countries, while seven countries either froze or reduced rents. This section provides a brief snapshot of some of the principal measures introduced in a number of countries, before examining the Irish case in more detail.

In Germany, at the outset of the pandemic a number of measures were taken at a national level. These included the suspension of evictions due to rent arrears and the expansion of access to rent/income supports for low income tenants (Berner & Moller, Forthcoming). At the level of Federal States, further measures were also introduced, for example in some cases courts were instructed not to carry out evictions during the initial emergency period (Berner & Moller, Forthcoming).

Spain introduced measures targeted specifically at large scale landlords, i.e. those owning more than 10 properties. Such landlords could choose to offer tenants either a reduced rent of 50% during a maximum of four month period, or a postponement of rent payment (Escorihuela & Ginebra, Forthcoming). In addition, rental contracts which were reaching their end were extended for 6 months (Escorihuela & Ginebra, Forthcoming). Spain also introduced a form of financial support for tenants to pay rent. This involved six-month microcredits at zero interest backed by the government and repayable over ten years (OECD, 2020).

In England and Wales, the Government introduced a moratorium on all PRS evictions. This was initially introduced for a three month period, and was later extended until August 2020. For much of the period since then a 'bailiff ban' has been in place preventing bailiff enforced evictions from taking effect, except in limited circumstances. The notice period for terminations of tenancy has also been extended to six months for most forms of eviction (Generation Rent, 2020). A number of rent subsidy measures (Local Housing Allowance and Universal Credit) were expanded to address affordability issues (Generation Rent, 2020). A ban on PRS evictions continues in Scotland, having been renewed in early 2021, and applies to areas subject to higher levels of public health restrictions. Similar to Spain, the Scottish Government has introduced a loan mechanism aimed to support tenants at risk of rent arrears. The Tenant Hardship Loan fund is targeted at renters whose income has been impacted as a result of Covid-19, it provides interest free loans for a maximum of nine months.

In March 2020 the Australian government announced a six month eviction moratorium for ‘residential tenancies in financial distress who are unable to meet their commitments due to the impact of coronavirus’ (Mason et al., 2020: 51). This was largely implemented at state/territory level. In addition, rent relief was a common measure taken across many state/territory governments. According to Mason et al. (2020), roughly \$1.2 billion has been designated for PRS housing policies and supports during the early stages of the crisis. It is worth considering briefly the experience at state/territory level to provide some additional detail. New South Wales introduced a six month eviction moratorium and also required landlords and tenants to negotiate rent reductions if needed. To incentivise landlords to agree to reductions, tax relief measures were introduced. In Victoria, in addition to the moratorium on evictions, rent increases were also frozen for six months and an emergency rent subsidy was made available to tenants experienced financial hardship due to COVID-19. Western Australia also introduced a rent freeze, while Queensland supported negotiations of rent reduction, again using tax incentives for landlords (Mason et al., 2020).

Ireland

In March 2020, a rent freeze and a prohibition on evictions were introduced for an initial emergency period of three months, later extended until July 2020 (Ahern & Roy, 2020). These measures offered more or less complete protection for tenants, in particular from any form of eviction. Subsequently, in Autumn 2020, as Ireland moved out of its first ‘lockdown’ the initial emergency measures were replaced by a more targeted, if significantly more complex, set of measures. Rather than general protection from rent increases and eviction, a scheme was introduced whereby tenants who declare themselves ‘relevant persons’ are protected from any rent increase or tenancy termination due to rent arrears. A ‘relevant person’ is any tenant who is unable to pay rent and is, or has been, in receipt of a COVID-19 related state income support. It is up to the tenant to make a declaration to the RTB and their landlord. However, the landlord can also declare themselves to be a relevant person, for example if non-payment of rent on the part of their tenant would lead to undue financial hardship, such as being unable to pay a mortgage attached to the rental property in question. Where a landlord declares themselves a ‘relevant person’, the protections will not apply to the tenant (Ahern & Roy, 2020).

Moreover, legislation was also enacted to tie a complete eviction ban and rent freeze to the introduction of Ireland’s highest level of public health restrictions. In Ireland, once the government introduces a 5 kilometre limit on mobility, the blanket tenant protections kick in. A travel limit was in place in the initial emergency period, between March and July 2020 (at first of 2km limit, subsequently increased to 5km), and was reintroduced following a marked increase in the incidence of COVID-19 in January 2021. Finally, rent supplement, discussed already above, was expanded by widening the eligibility criteria.

The impact of COVID-19 on the PRS

Rent, arrears and affordability

As noted above, economic inequality and the disproportionate concentration of renters in vulnerable sectors of the economy prior to COVID-19 was one of the reasons renters were thought to be particularly vulnerable to the unfolding pandemic. International evidence suggests that these concerns were well founded. In the US context, for example, it has been argued that the 'COVID-19 pandemic and resulting recession have worsened existing disparities in housing affordability' (Weeden, 2021). In the UK, 60% of renters have experienced loss of income since the outbreak of COVID-19 and 1.2 million renters are at risk of losing their jobs.

Some of the US evidence also shows that renters have been disproportionately impacted, when compared with homeowners. Research conducted in the summer of 2020 found that 52 percent of renters had experienced a loss of income in the past two months, a figure which was 39 percent for homeowners (Cornelissen & Herman, 2020). In addition, the impact of COVID-19 on employment and income was also disproportionately felt by ethnic and racial minorities. US data from September 2020 show that for renters, 59% of Hispanic and 53% of Black households experienced reduced income, compared to 45% of white households (Weeden, 2021).

The vulnerability of renters and of minority groups in particular is primarily related to their concentration in sectors of the economy most exposed to public health restrictions, such as hospitality, catering, accommodation and other aspects of the service sector. In the Irish context, we can note that 15% of workers living in the PRS are employed in the accommodation and food sectors; three times the figure for mortgaged households (O'Toole et al., 2020). Byrne et al. (2020) estimate that 44% of households working in the sectors of the economy most impacted were private tenants. O'Toole et al. (2020:11), in their examination of the impact of the pandemic on rent arrears, note that 'the relatively high proportions of workers in the most at-risk sectors indicate that households in the PRS are likely to be disproportionately affected by the shock to the labour market and the resulting impact on household incomes'.

It should also be noted, however, that in many jurisdictions income supports have been introduced to mitigate the impact of the pandemic and consequent loss of income. In Australia, those who were on some Job Seekers payments prior to the pandemic experienced a rise in income following the introduction of additional support payments, which enabled them to save extra (Horne et al., 2020). O'Toole et al. (2020) have made a similar point in their discussion of rent arrears in the Irish context.

Widespread income and employment loss, combined with existing affordability issues for renters, is likely to lead to issues in relation to rent arrears. Evidence on this issue is limited. However, in the UK, according to debt advice service StepChange (2020), an estimated 590,000 privately rented households are behind on rent, with an average rent arrears of £1,076. Research published by the Resolution Foundation (Judge, 2020: 3) in May 2020 found that 'while less than one-in-twelve home owners with a mortgage have failed to cover their housing costs in recent weeks, the rate rises to one-in-eight for private

renters'. The same research also found that 12% of renters had reduced expenditure in other areas to cover housing costs and are also materially deprived, a figure three times that for mortgaged homeowners. Research in England found that 19% of private tenants are 'constantly struggling with their rent or already falling behind', and that during the course of the pandemic 300,000 renters have gone into arrears (Shelter, 2020: 13). Again there is evidence that in the US, Black and Hispanic renters have been disproportionately impacted; Black households were more than twice as likely as white households to be in rent arrears (Weeden, 2021).

Thus far, income supports and rent subsidies, combined with reduced household expenditure, have played a crucial role in protecting tenants from the worst effects of the pandemic (Horne et al., 2020; O'Toole et al., 2020). It should also be noted that there are also some examples of rents falling in some markets, for example Dublin (see Lyons, 2021). Nevertheless, the issue of rent arrears, according to some analyses, may worsen as the economy re-opens and household expenditure returns to normal levels (O'Toole et al., 2020), and as such should be of concern to policy makers going forward (Generation Rent, 2020; Horne et al., 2020). In a number of cases, including Ireland, the UK, and Australia, landlords have been encouraged to negotiate with tenants experiencing hardship in relation to rent reductions. There is some evidence that this has happened (Horne et al., 2020), but there are also concerns that this may not have been possible for many tenants. The UK organisation Generation Rent (2020), for example, found that just 7% of landlords offered a non-repayable rent reduction to their tenants. Qualitative research from the UK found that 'the vast majority of renters had not considered the possibility of asking landlords for rent reductions when questioned during interviews' (Brown et al., 2020: 7). One participant from that research is worth quoting at length:

Rent takes a big chunk of what we earn, that's what stresses me the most, and as soon as whatever we earn, I want to pay rent first, as much as it stresses me, it takes a big chunk, but it's one thing that I want to pay first because I'm so scared of being evicted in any situation. I'm not being threatened with that by the landlord or whatever because I've never missed my rent payment, I've not fallen into rent arrears because it's something I'm really scared to get into, so I would rather find other ways to deal with the finances, like having two meals a day or just talking to the utility people to say if we could rearrange payment and stuff, but not miss the rent because, as much as we stress financially, we don't want to be stressed being homeless as well (research participant quoted in Brown et al. (2020: 36)).

Research in Australia also noted that '[f]or private renters, seeking rent relief involved navigating existing relations with landlords and agents' (Horne et al., 2020). This suggests that power relations between landlords and tenants, and fear of evictions and retaliatory action, undermine tenants' ability to advocate for themselves and negotiate with landlords. This issue had already been widely documented in the pre-pandemic literature (Bate, 2020; Byrne & McCardle, 2020b.; Chisholm et al., 2018; Lister, 2004, 2005). Consequently, policies which rely on tenants negotiating with landlords may be inadequate in addressing the issues and challenges faced in the PRS, in particular the looming rent arrears challenge.

Security of tenure

On the face of it, the issue of security of tenure appears to be less of a concern in the context of the pandemic. This is because eviction bans have been introduced in many jurisdictions, as noted earlier. Nevertheless, the pre-pandemic literature raises a number of issues which are important to consider here. First, while tenants may have strong *de jure* security of tenure (i.e. at the level of legislation), this does not automatically translate into *de facto* security or perceived security of tenure (Hulse & Milligan, 2014; Van Gelder, 2010). For example, where high and unpredictable rents are the norm, tenants may have little security despite indefinite leases. Similarly, there is a growing body of qualitative research on tenants experiences in the PRS which highlights the importance of tenants' perceptions and subjective experiences of insecurity, both of which are shaped by multiple factors (Bate, 2020; Chisholm et al., 2018; Soaita & McKee, 2019). Second, informality and low levels of compliance are not uncommon in the PRS across many jurisdictions, with retaliatory evictions (which are in many cases illegal) a relatively common problem (Byrne & McArdle, 2020a; Citizens Advice Bureau, 2007; Shelter Cymru, 2013). As such, while evictions have by and large been prohibited by legislation, it is still unclear to what extent tenants actually experienced what Hulse and Mulligan (2014) call 'secure occupancy' during the pandemic, and indeed how this will play out in its aftermath.

In terms of the available evidence, there are some data available from the UK, Australia and the US. In the UK, Generation Rent's (2020) April 2020 survey found that a majority (58%) of renters were worried about eviction despite the Government's ban. Similarly, only half of private renters felt safe in their home during pandemic, according to a Shelter (2020) poll in England. Qualitative research in Australia has also pointed out that '[l]ow-income private renters, whose ontological housing security is least protected, may also experience anxiety about possible rent arrears and the threat of eviction, despite temporary tenant-protection laws' (Horne et al., 2020: 11). Finally, in the US context racial and ethnic disparities have been highlighted: 9.7% of Black households in the PRS and 8.7% of Hispanic households reported that they were likely to be evicted within the next two months – the figure for white households was 4.4% (Weeden, 2021).

Quality of accommodation, health and well-being

The impact of housing on health and well-being is well documented. In addition, due to public health restrictions many individuals and households have been spending the overwhelming majority of their time at home. Consequently, the importance of the quality of housing has become a matter of significant concern. Of particular concern in the present context is the link with COVID-19. Inside Housing's (Barker, 2020) analysis of ONS data in the UK found a correlation between overcrowding and COVID-19 mortality rate. Similarly, Public Health England (2020) found that overcrowding and poor housing conditions are a contributing factor to increased cases among BAME community.

Overcrowded and poor quality accommodation can, moreover, have significant impacts on mental and physical health and on wellbeing. A large survey of students in Milan during

lockdown, for example, found that poor housing is associated with increased risk of depressive symptoms (Amerio et al., 2020). UK research found that 35% of private renters were living in poor conditions at the height of the pandemic (Shelter, 2020). *Lockdown, Rundown, Breakdown* (Brown et al., 2020), an in-depth report providing qualitative data on housing conditions in the North of England during the pandemic, found that issues such as damp, faulty electricity etc. became more difficult for tenants during lockdown as they were spending so much time at home:

The experience of confinement over many weeks in poor-quality housing had a grinding effect on participants. For residents living in damp and mouldy conditions, the development of chesty coughs took on a new dimension against a canvas of COVID-19. By virtue of being confined inside, others had come to face the bleak realities of their housing situations and the quality of properties they could afford. Whereas previously housing had been a space in which very little time was spent due to work routines and unrestricted social lives, confinement in low-quality housing had been a forlorn experience for some households. The visibility of cracks in walls, the smell of damp and the noise of dripping water from leaks being caught in buckets were discussed as now daily lived experiences. Households routinely reported the onset or resurgence of mental ill-health such as depression and anxiety (Brown et al., 2020: 8).

In addition, the same report found that tenants were more reluctant to contact their landlord to report repairs etc. due to ‘fear of possible revenge evictions or deliberate rent increases’ (Brown et al., 2020: 7). This raises the issue of the power relationship between landlords and tenants once again.

Finally, the stress associated with fears about future rent arrears and financial security have also been identified by research as weighing heavily on tenants during the pandemic (Brown et al., 2020; Horne et al., 2020).

Reflections on the evidence and long term implications

As stated above, the pandemic has taken place in a context marked by existing housing inequalities and in particular a series of major challenges in the PRS. Many societies have recently experienced a rapid growth of PRS housing, often in conjunction with affordability challenges across the housing system. The pandemic and associated economic disruption have both reinforced these inequalities as well as generating a new sense of the importance of access to secure, quality, affordable housing. AHURI’s report on the experiences of a diverse range of households during the pandemic, for example, found that a ‘key determinant of this uneven distribution is the contingencies of the participants’ housing pathways in the period leading up to the pandemic’ (Horne et al., 2020: 10). The report argues that ‘housing and its location was found to be a key material mediator of vulnerability and resilience of participants’.

The role of housing as a ‘material mediator’ of vulnerabilities and inequalities is likely to be paramount during the remainder of the pandemic and its aftermath. The longer term impact on housing and the PRS in particular remains unknown. This notwithstanding, we

can set out a number of observations based on existing evidence that can usefully inform the policy challenges around the PRS over the coming months and years.

Existing inequalities

The impact of COVID-19 on the PRS has been shaped by existing inequalities and vulnerabilities experienced by PRS households. Of particular importance is the fact that many PRS households work in sectors of the economy which have low levels of pay and security and have been acutely affected by the pandemic. There is a ‘double precarity’ for many households: labour market precarity and housing precarity (Arundel & Lennartz, 2020). This interaction of these two forms of the precarity has the potential to do untold damage to households in the context of the pandemic and in its aftermath. In the Irish context, we have already noted above the concentration of PRS households in vulnerable sectors of the economy. It is also worth noting that just under half of lone parent households are renting (compared to 36% of households made-up of a couple and children). Renters are also disproportionately non-Irish born. The proportion of non-Irish born households who are renting privately is 56% for EU-28 and 66% for non-EU 28 households. This is dramatically higher than the figure for Irish-born households, at just under 13%. Annual mean income of private renters is significantly below that of mortgaged homeowners. Similarly, almost a quarter of private renting households are at risk of poverty, while just 7% of homeowners are². As a result we need to be cognisant of the overlapping inequalities of class, family status and migration status in terms of how they impact upon and shape the experiences of private renters.

Rent arrears

There is potential for significant issues around rent arrears to arise (Generation Rent, 2020). There is some evidence that this issue has not emerged as a major problem thus far as a result of a mixture of income supports, rental subsidies and reduced household expenditure (for the Australian context see Horne et al., 2020; for Ireland see O’Toole et al., 2020). In the post-pandemic era, however, this may change as household expenditure returns to normal and we see a phasing out of emergency pandemic supports, and potentially some lasting damage to some sectors of employment. As such, it will be important to put in place measures to address a rent arrears crisis should it emerge.

The approach of encouraging landlords to negotiate rent with tenants has been implemented in a number of judications. There is no concrete evidence on how effective it has been. However, there is some suggestion that such approaches may have limited effectiveness due to the inherently unequal relationship between landlords and tenants, the consequent power imbalance, and the impact this has on tenants ability to advocate for themselves (Byrne & McCardle, 2020b; Chisholm et al., 2018). Indeed, tenants may be

² These data are from the 2016 census and EU Survey on Income and Living Conditions, see (Byrne, Forthcoming).

experiencing additional fear around their relationship with their landlord in the current context (Horne et al., 2020).

Moreover, the limited take up of some measures in Ireland is concerning. Ahern & Roy (2020:17) note that ‘By early October 2020, only 159 renters had applied for protection under the [relevant persons] scheme’. Similarly, O’Toole et al. (2020) point out the number of Rent Supplement claimants increased by just 5,403 between February 2020 (i.e. pre-pandemic) and May 2020. Further research is required here, but there is at least cause for concern about the ways in which the vulnerabilities of tenants may undermine policies which aim to address rent arrears.

Increased importance of home

The importance of home has become paramount during the pandemic (Byrne, 2020b). While in a post-pandemic era it may be assumed that people will spend less time at home, there are reasons to think that the increased importance of home may remain, in particular in relation to work. There has been much speculation that working from home may become much more common place. If this is the case, then households experiencing overcrowding and poor quality conditions will be at an increased disadvantage. On another, perhaps more speculative note, as society comes to terms with this unprecedented experience, there may be a greater cultural importance of home. This may manifest in an increased recognition of the importance of safety, security and control over one’s environment. As our housing system comes to terms with the consequences of the pandemic, understanding changing cultural norms will be an important task for researchers.

References

- Ahern, D., & Roy, S. (2020). *Law and policy responses to COVID-19 in Ireland: Supporting individuals, communities, business and the economy*.
- Airgood-Obrycki, W. (2020). *The rent eats first: most renters can’t afford a comfortable standard of living*. Harvard Joint Centre for Housing Research. <https://www.jchs.harvard.edu/blog/rent-eats-first-most-renters-cant-afford-comfortable-standard-living>
- Amerio, A., Brambilla, A., Morganti, A., Aguglia, A., Bianchi, D., Santi, F., Costantini, L., Odone, A., Costanza, A., Signorelli, C., & Serafini, G. (2020). Covid-19 lockdown: Housing built environment’s effects on mental health. *International Journal of Environmental Research and Public Health*, 17(6), 5973.
- Arundel, R., & Lennartz, C. (2020). Housing market dualization: Linking insider–outsider divides in employment and housing outcomes. *Housing Studies*, 35(8), 1390–1414.
- Barker, N. (2020). *The housing pandemic: four graphs showing the link between COVID-19 deaths and the housing crisis*. Inside Housing. <https://www.insidehousing.co.uk/insight/insight/the-housing-pandemic-four->

graphsshowing-%0Athe-link-between-COVID-19-deaths-and-the-housing-crisis-66562

- Bate, B. (2020). Making a home in the private rental sector. *International Journal of Housing Policy*, 1–29.
- Berner, L., & Moller, P. (n.d.). Germany: the growth of the private rental sector and the European housing crisis. In *Housing Crisis in Europe: Financialization of the rental market*. Observatori DESC.
- Bone, J. (2014). Neoliberal Nomads: Housing Insecurity and the Revival of Private Renting in the UK. *Sociological Research Online*, 19(4), 1–14.
- Brown, P., Newton, D., Armitage, R., & Monchuk, L. (2020). *Lockdown. Rundown. Breakdown.: The COVID-19 lockdown and the impact of poor-quality housing on occupants in the North of England*.
- Byrne, M. (n.d.). Financialization, inequality and the Irish private rental sector. In *Housing Crisis in Europe: Financialization of the rental market*. Observatori DESC.
- Byrne, M. (2020a). Generation rent and the financialization of housing: a comparative exploration of the growth of the private rental sector in Ireland, the UK and Spain. *Housing Studies*, 35(4), 743–765.
- Byrne, M. (2020b). Stay home: Reflections on the meaning of home and the Covid-19 pandemic. *Irish Journal of Sociology*, 28(3), 351–355.
- Byrne, M., & McArdle, R. (n.d.). *Security and agency in the Irish private rental sector*.
- Byrne, M., & McCardle, R. (2020). Secure occupancy, power and the landlord-tenant relation: a qualitative exploration of the Irish private rental sector. *Housing Studies*.
- Byrne, S., Coates, D., Enda, E., McIndoe-Calder, T. Corcoran, D., Cronin, H., & Brioscú, A. (2020). *The Initial Impacts of the COVID-19 Pandemic on Ireland's Labour Market*.
- Chisholm, E., Howden-Chapman, P., & Fougere, G. (2018). Tenants' responses to substandard housing: hidden and invisble power and the failure of rental housing regulation. *Housing, Theory and Society*.
- Citizens Advice Bureau. (2007). *The tenant's dilemma Warning: your home is at risk if you dare complain*.
- Cornelissen, S., & Herman, A. (2020). *A triple pandemic? The economic impacts of COVID-19 disproportionately affect Black and Hispanic households*. Harvard Joint Centre for Housing Research. <https://www.jchs.harvard.edu/blog/a-triple-pandemic-the-economic-impacts-of-covid-19-disproportionately-affect-black-and-hispanic-households>
- Desmond, M. (2016). *Evicted: poverty and profit in the American city*. Broadway Books.
- Escorihuela, I., & Ginebra, M. (n.d.). The housing crisis and the renting bubble. In *Housing Crisis in Europe: Financialization of the rental market*. Observatori DESC.
- Generation Rent. (2020). *No home at risk: A recovery plan for private renters*.

- Horne, R., Willand, N., Dorignon, L., & Middha, B. (2020). *The lived experience of COVID-19: housing and household resilience, AHURI final report 345.*
- Hulse, K., Milligan, V., & Easthope, H. (2011). *Secure occupancy in rental housing: conceptual foundations and comparative perspectives.*
- Hulse, Kath, & Milligan, V. (2014). Secure occupancy: A new framework for analysing security in rental housing. *Housing Studies*, 29(5), 638–656.
- Joint Centre for Housing Studies. (2020). *The state of the nation's housing 2020.*
- Jones, A., & Grigsby-Toussaint, D. S. (2020). Housing stability and the residential context of the COVID-19 pandemic. *Cities and Health*, 1–3.
- Judge, L. (2020). *Coping with housing costs during the coronavirus crisis.*
- Kettunen, H., & Ruonavaara, H. (2020). Rent regulation in 21st century Europe. Comparative perspectives. *Housing Studies*, 1–23.
- Lister, D. (2004). Young people's strategies for managing tenancy relationships in the private rented sector. *Journal of Youth Studies*, 7(3), 315–330.
- Lister, D. (2005). Controlling Letting Arrangements? Landlords and surveillance in the private rented sector? *Surveillance and Society*, 2(4), 513–528.
- Lyons, R. (2021). *Irish Rental Report Q4 2020.*
- Mason, C., Moran, M., & Earles, A. (2020). *Policy coordination and housing outcomes during COVID-19, AHURI Final Report No. 343.*
- Nasreen, Z., & Ruming, K. J. (2020). Informality, the marginalised and regulatory inadequacies: a case study of tenants' experiences of shared room housing in Sydney, Australia. *International Journal of Housing Policy*, 1–27.
- National Oversight and Audit Committee. (2016). *Rented Houses Inspections.*
- O'Toole, C., Slaymaker, R., McQuinn, K., Coffey, C., & Corrigan, E. (2020). *Exploring the short run implications of the COVID-19 pandemic on affordability in the Irish private rental market.*
- OECD. (2020). *Housing Amid Covid-19: Policy Responses and Challenges.* https://read.oecd-ilibrary.org/view/?ref=135_135322-lju8yj5sib&title=Housing-Amid-Covid-19-Policy-Responses-and-Challenges
- Pawson, H., Milligan, V., & Yates, J. (2020). *Housing Policy in Australia: A Case for System Reform.* Springer Singapore.
- Pawson, Hal, & Mares, P. (2020, May 11). Coronavirus lays bare 5 big housing system flaws to be fixed. *The Conversation.* <https://theconversation.com/coronavirus-lays-bare-5-big-housing-system-flaws-to-be-fixed-137162>
- Pembroke, S. (2018). *Precarious work, precarious lives: how can policy create more security.*
- Public Health England. (2020). *Beyond the data: Understanding the impact of COVID- 19 on BAME groups.*

- Shelter. (2020). *Building our way out: investing in social housing to boost the economy and level up the country*. https://england.shelter.org.uk/__data/assets/pdf_file/0011/2001323/CTX-96_SocialHousing2020_PolicyReportCover_A4_AW01_05-10-2020_at_13.35.29.pdf
- Shelter Cymru. (2013). *Making rights real: Preventing retaliatory evictions in Wales*.
- Soaita, A., & McKee, K. (2019). Assembling a 'kind of' home in the UK private renting sector. *Geoforum*.
- Stepchange. (2020). *Coronavirus and personal debt: a financial recovery strategy for households*. <https://www.stepchange.org/Portals/0/assets/pdf/coronavirus-policy-briefing-stepchange.pdf>
- Van Gelder, J. L. (2010). What tenure security? The case for a tripartite view. *Land Use Policy*, 27(2), 449–456.
- Weeden, S. (2021). *Black and Hispanic renters face greatest threat of eviction in pandemic*. Harvard Joint Centre for Housing Research. <https://www.jchs.harvard.edu/blog/black-and-hispanic-renters-face-greatest-threat-eviction-pandemic>