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Pets and private renting: A rapid evidence review of the barriers, benefits, and challenges

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Abstract

Pet ownership or animal companionship is increasingly found to be beneficial to mental and physical well-being. Despite this, housing situations and tenure, such as living in a private rental, can impact the ability to realise these benefits. Pet ownership is seldom the primary focus of discussion in housing research to date. This paper brings this issue to the forefront of housing research, recognising it as a crucial component of the overall experience within the private rented sector (PRS). We present findings from a rapid evidence assessment of the existing international evidence to provide a broad understanding of pet ownership in the PRS and, based on this review, set out a novel typology of the economic costs and benefits of renting to pet-owners. The review involved scrutiny of 51 sources published after 2000, representing the most comprehensive evidence review of the subject to date. We identified the benefits, costs, and management practices associated with allowing pets in rentals across three key stages of the tenancy. This paper highlights the need for a combination of policy measures to facilitate the acceptance of pets in rental properties and sets out a future research agenda to better understand the experience of renting with pets.

Keywords: Private Renting, Private Landlords, Pets, Companion Animal, Rapid Evidence Assessment

1. Introduction

Pet ownership transcends international borders and contributes to the well-being of people in many ways. However, pet ownership can often be constrained by a number of socio-economic structures, not least housing tenure. This paper is the first to bring together the existing international evidence to provide a comprehensive understanding of pet ownership in the private rented sector and develop a novel typology to understand the cost and benefits associated with renting to pet owners. This rapid evidence review forms part of a broader study that aims to enhance our understanding of the economic costs and benefits to landlords of pet ownership by tenants in the private rented sector, anticipated to be published in late 2023. The review involved scrutiny of 51 international sources published after 2000, representing the most comprehensive evidence review of the subject to date. While this paper is situated primarily in the UK policy context, the review has an international focus and with similar debates occurring about renting and pet ownership globally, this paper had the potential to inform the debates internationally. We identify what is currently known about pet ownership in the private rented sector, develop a new typology of the costs and benefits of renting to petowners, and illustrate areas where further research is required to address gaps in knowledge.

As house prices continue to rise and mortgage credit becomes tighter in marketized systems like the UK, coupled with limited access to social housing, the private rented sector has grown in size, diversity, and prominence in the UK and many countries worldwide over the last decade and a half (Marsh & Gibb, 2019). Current estimates report that the sector constitutes approximately 20 per cent of all households in the UK (DLUHC, 2022a). As a consequence of the sector's more central role in housing systems, issues and debates relating to the private rented sector have gained increasing salience in both policy and research terms (DLUHC, 2022b; Rugg & Rhodes, 2018). This reflects the complexity of the market itself and encompasses issues relating to supply (Scanlon & Whitehead, 2016), demand (Cole et al., 2014), geography (Rhodes, 2015), policy interventions (BPF, 2017), regulation (Hunter, 2015; Moore & Dunning, 2017), and meeting the needs of low-income renters (Simcock, 2017; Reeve et al., 2016). Despite the increasing body of evidence, experts suggest that having a better understanding of various aspects of the private rented sector, such as the behaviour of landlords and tenants across all segments, would improve policymaking (Rugg &

Rhodes, 2018). Such behaviours are reflected in the focus of our article, namely the experience of renting with pets and the corresponding attitudes and actions of both tenants and landlords across all stages of the rental journey.

Our research is also situated within an evolving regulatory landscape in the private rented sector across the different jurisdictions of the UK, some of which have implications for renting with pets. Currently, under consumer rights protections, renters have the ability to ask permission for pets and cannot be reasonably refused (Simcock, 2020). However, knowledge of these protections is limited, and pet bans are still evident. To counter this, the UK Government updated the Model Tenancy Agreement (MTA) (DLUHC, 2020). This MTA prohibits landlords from exercising a blanket ban on pets and stipulates that they should take steps to accommodate written requests from "responsible tenants with pets", only turning down the request within 28 days if there is good reason to do so (DLUHC, 2020, pp. 28). However, being an entirely voluntary contract, the MTA currently has no legal standing and, as such, has not had the effect ministers intended (Battersea, 2022). It also works in opposition to other legislation (Tenant Fees Act 2019), which prevents landlords from negotiating additional security measures for pets, such as pet deposits and insurance. Efforts to introduce appropriate laws regarding pet ownership in the private rented sector in the UK have not been successful so far. For instance, in Scotland, a petition was put forth in 2018 to legislate for pets in rented accommodation, but failed because non-legislative measures (such as pet deposits) were considered more suitable. Similarly, in the UK Parliament, Andrew Rosindell MP's 2020 Bill (known as 'Jasmine's Law') enjoyed cross-party support but was unable to pass before the end of Parliament. The proposed law aimed to outlaw "no pets" policies and grant tenants the right to keep a pet if they could demonstrate responsible ownership. The UK Government has recently introduced the *Renters*

(*Reform*) *Bill* into parliament, which will enshrine in law the ability for renters to ask permission to keep a pet (DLUHC, 2023). Despite this, landlords would still be able to refuse if there is a good reason. Research which contributes to understanding the position of landlords and tenants and explores ways to change behaviour and attitudes is therefore pressing (Battersea, 2022).

Over the past decade, there has been extensive research on how tenants in the private rented sector can create a feeling of belonging and 'home' in their accommodation (Soaita & McKee, 2019; Rolfe et al., 2022). In their review of international evidence, focusing predominantly on countries with lightly regulated rental markets, Rolfe et al. (2022) identified three essential aspects in which the actions of landlords and letting agents can impact tenants' capacity to transform a rental property into a home. These pertain to the condition of the property and the landlord's willingness to address maintenance issues, the extent to which tenants can personalise the property to create a sense of autonomy and control, and the nature of the relationship between landlord and tenant, including open and timely communication and flexibility regarding repayment of arrears. This degree of flexibility, and support in creating a more personalised and comfortable living space, was found to extend to landlords allowing tenants to keep pets.

Commonly referred to as the 'human-companion animal relationship', there is growing recognition of the importance of the connection between people and their pets, not least because pets are often viewed as integral members of the family (Darab et al., 2018; Walsh, 2019). Research has demonstrated that having pets has distinct advantages for physical and emotional well-being, including a reduction in minor health problems and increased physical exercise (Serpell, 1991), increased social interaction and a sense of community (Wood et al., 2007), and better mental health outcomes (Atherton et al.,

2022). Furthermore, a study identified that having a pet or companion animal could act as a buffer against the negative impact of social loss on psychological health (Carr et al., 2019). A recent study found that pets can have a positive impact on their autistic owners, offering social benefits that alleviate feelings of loneliness, and integrating them into the community to cultivate a positive social identity (Atherton et al., 2022).

As such, there is growing evidence of the positive impact of pet ownership on health, and in addition, the ability to keep pets is increasingly considered a critical factor in people's capacity to establish a sense of home in the private rented sector (Bate, 2021; Rolfe et al., 2022). The right to keep pets is equally a priority for tenants and was ranked highly among a list of demands for policy change and reform in the private rented sector in a recent UK online questionnaire (Soaita, 2022). These circumstances further emphasise the importance of understanding the experience of renting with pets throughout a tenancy, and in doing so, highlighting ways in which it could be improved.

We begin this article by outlining the review methodology, as well as acknowledging its limitations. The subsequent four sections focus on the findings of the evidence review, beginning with the pre-tenancy phase. Here, we discuss the challenges involved in searching for and accessing rental properties with pets as well as landlords' practices in letting properties to this group. Subsequently, we shift our attention towards experiences during the rental period itself, including the benefits and challenges of renting with pets. The next section moves on to consider post-tenancy experiences, such as the process of moving to a new property, and landlords' experiences in terms of recovering potential costs. Drawing on these studies, we then identify a typology of the economic costs and benefits to landlords of renting to pet owners. Our paper concludes by highlighting the need for a combination of policy measures to facilitate the

acceptance of pets in rental properties and sets out a future research agenda to better understand the experience of renting with pets.

2. Methods

Evidence reviews and systematic reviews have become increasingly popular in recent years and are well-established in medical and broader science disciplines but are underutilised in housing studies. Despite this, there are growing instances of literature reviews within housing studies to tackle multi-faceted issues (for example, see: Brown et al., 2022; Gurney, 2021; Rolfe et al, 2022; & Soaita, Serin & Preece, 2019). In this study, we undertook a systematic form of an evidence review in the form of a Rapid Evidence Assessment (REA). An REA is a systematic and transparent method for reviewing and synthesising existing knowledge and literature (Varker et al., 2015). It is particularly useful when there is a need to synthesise the evidence base on a particular topic in a timely and efficient manner (Thomas et al., 2013). This approach further provides a robust foundation for the development of policies and practices compared to narrative reviews, which are more commonly utilised with qualitative data (Wallace et al., 2006).

The REA framework used in this study was adapted from previously developed frameworks (Barends et al., 2017; Tricco et al., 2017). This framework comprises six stages: protocol development, literature review, screening and study selection, data extraction, knowledge synthesis, and output production. The protocol development stage involved the development of a clear and detailed plan for the review, including setting out the context, rationale and research questions and objectives. The protocol further set out the search strategy for the review, the inclusion criteria, what information will be extracted from included sources, and how we will synthesise the data. The

broader project team and the funders were consulted on the protocol, and their recommendations were incorporated where appropriate. In the reporting of this review, we follow PRISMA (Preferred Reporting Items for Systematic Reviews and Meta-Analyses) guidelines (Page et al., 2021).

2.1 Search strategy and inclusion criteria

The PICo framework (Population, phenomena of Interest and Context) was used to guide the development of the research question, search terms and inclusion criteria (Stern et al, 2014; Maribo et al., 2020). Using this framework and based on the broader study, the following research question was developed to guide this REA: "What is currently known about pet ownership by tenants in private rental properties?". Criteria were developed to assess the studies for inclusion in the review; these criteria are listed in Table 1.

Table 1. Inclusion criteria for the Rapid Evidence Assessment			
Selection	Inclusion criteria		
criteria			
Types of studies	Published peer-reviewed outputs, grey literature (in the form of		
	reports or briefings), and book chapters.		
Date	Articles/reports published since 2000. 2000 was chosen due to the		
	resources available for the study, that the majority of the growth of		
	the PRS in England occurred post-2000, and due to the Housing		
	Act 2004 introducing the legal framework for the protection of		
	deposits in England and Wales – with the safety deposit a core		
	element of arguments around pets in rental properties.		
Study designs	All study designs to be included.		

Population	Private renters in OECD countries, primarily focussing on UK,	
	USA, Australia, New Zealand, and Ireland, due to relative	
	comparative legal structures in private rented sectors, but also	
	drawing upon other European countries with differing legislative	
	environments to identify other practices.	
Phenomena of	Pet ownership	
interest		
Context	Private rented sectors	
Language	English	

Search terms were developed based on the research question and on the expertise of the research team. Two search strings were developed. The first string focussed on the context and population; this included the keywords of "private rent*" OR "rent* housing" OR "(rent& NEAR/5 housing)". The second search string was developed to focus on the phenomena of interest, i.e., pet ownership; this included keywords such as "pet own*" OR "pet" OR "dog" OR "cat". Each search string was piloted to ensure relevance and sensitivity. These search strings were then combined using Boolean phrasing and piloted to test the reach and relevance of the search. The final full search string was: "private rent*" OR "rent* housing" OR (rent* NEAR/5 housing) AND ("pet own*" OR "animal companion" OR "pet companion" OR "pet" OR "dog" OR "cat"). The Boolean phrasing was modified for each database.

A search strategy was developed with the broader project research team and was sense-checked with the funder. Scopus and Web of Science, the two largest bibliographic databases, were used for the main search. Records from these searches were exported into the reviewing tool Rayyan. A hand search of relevant journals identified by the research team was conducted. These journals included Housing Studies; Urban Studies; Housing, Theory and Practice; Housing Theory and Society; and International Journal of Housing Policy. Search results from these hand-searches were checked for relevance against the inclusion criteria and research question and then imported into Rayyan. Records were checked for duplication, and any duplicates were removed. Following this, a Google Scholar search limited to the top 50 returns was undertaken; however, no further relevant records were identified for inclusion. A hand search of reference lists was undertaken to complement the database searches. All records were then reviewed in Rayyan for relevance based on the title and abstract by two reviewers.

A search for grey literature sources was used to supplement the academic database searches. This included a targeted hand search of relevant organisations (such as letting agent or landlord representative bodies, pet charities, or tenant representative bodies) that were identified based on the knowledge of the research team. Secondly, a search was conducted through the IDOX service. Finally, a Google search of the top 50 returns using a simplified search string was undertaken. Grey literature was limited to the same inclusion criteria as the academic sources, and only full reports or briefings were considered. Any duplicate records were removed, and the team then reviewed records based on title and executive summary for relevance.

2.2 Included studies

The initial search of the academic databases and journal hand-searches identified 63 records. Once duplicates were removed, 51 titles and abstracts were screened. 21 records were assessed in full text, of which all were included in the final review. A

further 12 records were identified from examining the reference lists of included studies. From the grey literature search, 18 records were identified through a handsearch of relevant organisation websites, no additional records were identified through a Google search, and 18 were identified through the IDOX service. Once duplicates were removed, 18 records were identified for inclusion in the review. Overall, 51 records were included for the review. In the PRISMA flowchart in Figure 1, at each stage of the search process, the number of records identified are displayed.

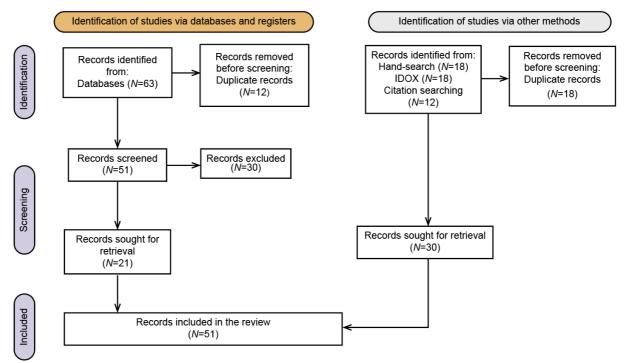


Figure 1. PRISMA Flowchart of search process

The majority of studies focussed on the UK (N=17), Australia (N=10) and the USA (N=9). Studies also focussed on experiences in Italy (N=1) and Canada (N=7); whilst seven studies were not focussed on one country and involved international reviews. The most common method used within the studies was survey approaches (N=20), followed by qualitative primary data-collection approaches, including interviews and focus groups (N=15). Eleven studies involved an evidence review, synthesis review or legal review (N=11). This was followed by a quantitative analysis of

secondary data (N=8), qualitative analysis of written material (N=2), a case study (N=1), correspondence test methods (N=1), and a theoretical focussed paper (N=1). It is important to note that these numbers regarding methodology do not add up to 51 due to the multiple methods used in some studies. While the majority of studies rely on evidence collected through surveys, there are broader approaches to data collection and analysis, and this highlights the growing evidence base on pets in private rental properties internationally.

2.3 Data extraction and synthesis

All selected records were read by a member of the team, and the data was extracted into a data extraction template in the form of an Excel spreadsheet. The spreadsheet included columns on publication information, including a study ID reference, Author(s), Year, Title of article/report, Journal/Publisher, and abstract (for articles). Information on the research design was then extracted; this included the study design, the number of participants, and the country(ies) of focus in the study. Finally, findings were extracted against four areas of focus: 1) landlord management practices, 2) costs of pet ownership for landlords, 3) benefits of pet ownership for landlords, and 4) tenant experiences. Each area of focus was given a separate column in the extraction spreadsheet. A further column was included in the spreadsheet for comments on the study by the reviewer.

The extracted data were then synthesised using a narrative synthesis approach, which involved the development of a descriptive summary of the key findings across the selected studies. This data synthesis approach was guided by the research question and the objectives set out in the protocol. This approach enabled the identification of patterns and trends in the literature, allowing for the exploration of the benefits and costs of pet ownership in rental properties and the management practices associated

with allowing pets in rentals across three stages of the tenancy: 1) from finding a tenancy, 2) during a tenancy, and 3) after the end of the tenancy.

2.4 Study limitations

There are limitations to this approach; as an REA, this study does impose some limits on the search and inclusion criteria due to the timeframes involved. This may mean that this study does not capture as broad an evidence base in comparison to a full systematic review. Despite this, the present study covers a suitable timeframe (post-2000) and grey literature was included to broaden the evidence reviewed. The study only included English language records and focussed on the experiences within OECD countries. While incorporating other languages was out of the scope of this study, a further study that incorporates other languages and the experiences within the global south would be advantageous to identify further evidence on this important topic. The predominant focus on tenant experiences and perspectives within existing research represents a further barrier to the comprehensive exploration of all facets of pet ownership in the private rental sector. While a handful of studies have addressed landlords' experiences, these studies often rely on limited and largely unrepresentative data (TDS, 2021; Pet-Inclusive Housing Initiative, 2021; DLUHC, 2022a; Spareroom, 2018). We elaborate on this gap in the literature in Section 4 of the paper, and outline how our wider research seeks to address it.

3. Findings

In the next section, we present the findings from this rapid evidence assessment on pet ownership and private renting. We synthesise and set out the key findings across three stages of a tenancy: pre-tenancy, during a tenancy, and post-tenancy. We then integrate these findings in a new typology of costs and benefits to landlords of renting to pet

owners and in our discussion section we set out recommendations for further research and changes to policy and practice.

3.1. Examining the struggles in finding a pet-friendly rental

Our review uncovered important findings regarding the pre-tenancy phase when renting with pets. Finding pet-friendly accommodation in the private rented sector is a significant challenge for pet owners. In one study involving a survey of pet owners, 78 per cent reported they struggled to find pet-friendly rentals (Spareroom, 2018). The existing evidence highlights several difficulties and obstacles prospective tenants face when trying to find a property to rent. Several studies indicate there is a shortage of properties identified as being pet friendly. In a study in Australia, Power (2017) found that there were very few properties advertised as being pet-friendly, which led to prospective renters contacting agents to determine if pets would be accepted. Power (2017), in a survey of renters, found that approximately half of the respondents had been told they were rejected from a rental application due to pet ownership. However, if a pet-friendly property is found, some landlords impose restrictions on the type of pet that renters can have. In their study in the USA, O'Reilly-Jones (2019) identified that many landlords restrict tenants to certain species, breeds or sizes of animals and will limit the number of animals in each property. In particular, dog owners are most affected by limitations on pet types (Graham & Rock, 2019). In research with long-term renters in Sydney and Melbourne, Hulse et al. (2019) found that nearly half (45 per cent) had restrictions on their use of the property, almost all in respect of pet ownership.

The evidence highlights that these restrictions are in general not borne out of past experiences. In England, 45 per cent of landlords were found to be unwilling to rent to pet owners, with a major concern being damage being caused (DLUHC, 2022a;

Battersea, 2022). Similarly, Carlisle-Frank et al., (2005) identified in their study that forty per cent of the landlords surveyed did not allow pets, and of these landlords, 63% had never allowed pets and had not experienced issues they had stated were concerns. In their paper, Carlisle-Frank et al., argue that the source of concerns amongst landlords was, therefore, primarily from other indirect sources and not from first-hand experience.

These restrictions and the shortage of pet-friendly properties mean that finding a pet-friendly property can be more expensive (Lin et al., 2011). In a study in the USA, Applebaum et al., (2021) identified that pet-friendly housing tends to be more expensive than housing that does not allow pets. The authors further found that less expensive rental listings would more frequently include additional fees to allow pets. Similarly, in a separate study, Graham and Rock (2019) found in a survey of landlords that nearly a quarter of 'pet-friendly' landlords (24 per cent) required prospective renters to pay a pet fee. These fees were typically non-refundable and ranged between \$200 and \$300 per animal. The evidence also shows that in other countries where additional fees were banned, renters would be likely to pay higher levels of rent. From a survey of renters in the UK, Spareroom (2018) identified that 17 per cent of renters paid a higher rent every month so that their landlord would accommodate their pets.

These barriers and additional costs, however, are not evenly felt; according to the evidence, certain groups are more prone to these obstacles compared to others. Specifically, low-income households in Canada (Toohey et al., 2017) and Australia (Stone et al., 2021); African-American pet owners (in the US) (Rose et al., 2020); and individuals trying to escape domestic violence in Canada (Giesbrecht, 2022a; 2022b); Slatter et al., 2012) and homelessness in Australia have been shown to be among those most severely impacted. Fumarco's (2017) study, using Correspondence Test methodology, also uncovered evidence of disability discrimination in the Italian rental

housing market. Despite tenants with blindness being legally protected from discrimination, the study suggests they face discrimination due to the presence of the guide dog alone (as confirmed by robustness tests) rather than the disability. In relation to UK housing law, without robust legislation to prevent a landlord from including a 'no pets' covenant in a tenancy agreement, Rook (2018) argues that people on low incomes (or those unable to afford their own home) with pets remain subject to the whim of the property owner which specifically implicates class. The issue of class is further picked up by Hubbard and Brooks (2021) in relation to which pets or breeds are considered valued (permitted) residents and which are marked as a 'nuisance' and used to evict tenants. In their review, Hubbard and Brooks (2021) compare the example of an expensive development in Wembley Park1 in which 295 rental flats are made available to tenants with pets subject to them undergoing a 'selection' interview with evidence showing how landlords often add significant non-refundable surcharges to rental deposits for those owning 'dangerous breeds' (Graham et al., 2018). They argue that dogs belonging to working-class residents are "among the first victims of gentrification", that is in rapidly rising rental markets, landlords can use the presence of 'nuisance' dogs to evict residents (Hubbard & Brooks, 2021: 1501).

The reviewed research indicates several outcomes due to these struggles in finding pet-friendly rentals. In order to secure a rental property, some renters will keep their pet a secret from their landlord or letting agent (Soaita & McKee, 2019). A survey of renters in the UK identified that approximately one-in-five renters (21 per cent) kept their pets a secret (Spareroom, 2018). In other cases, renters are forced to accept

¹ The author reports that one-bedroom flats in this development start at £1800 per month, with an additional £50 per month for dogs and £30 per month for cats (Hubbard & Brooks, 2021).

properties that are not suitable or are substandard. In Canada, Graham and Rock (2019) found that 40 per cent of prospective tenants with pets were willing to live anywhere within the city because the renters wanted a place that welcomed their companion animals above all else. Similarly, from a study in Australia, Power (2017) identified that renters were compromising on the quality of a property to boost the chance they would be accepted by the landlord; specifically, they would accept housing that was of low quality or in disrepair. In other cases, renters may be forced to give up their pets, including by returning the pets to shelters and rescues (Giesbrecht, 2022a; Giesbrecht, 2022b; Shore et al., 2003; Toohey et al., 2017). In one survey, 14 per cent of renters were found to have surrendered their pets due to their housing situation (Pet-Inclusive Housing Initiative, 2021). Instances where tenants concealed their pets or relinquished them, were frequently accompanied by increased rental insecurity and emotional distress (Power, 2017; Toohey et al., 2017).

While there are obstacles and challenges for renters in finding pet-friendly properties, there is evidence that some landlords are open and willing to rent to pet owners. Where they do, evidence shows that landlords reap a number of benefits (see *Table 2*) at this pre-tenancy phase, namely in terms of lower marketing costs (Carlisle-Frank et al., 2005) and lower vacancy rates (Carlisle-Frank et al., 2005; Cats Protection, 2018). The evidence indicates that landlords and agents that do let pet-friendly properties have developed new practices as part of the vetting process to minimise concerns of risk. These practices include seeing evidence of responsible pet ownership (such as training) and meeting the pet (Graham et al., 2018). A survey of private landlords identified that just under a third of landlords (31 per cent) would be more willing to let to pet owners if they could see evidence of responsible ownership or training (Battersea, 2022). These findings challenge the narrative that tenants are

powerless in securing pet-friendly properties, and rather the evidence suggests tenants can take some proactive steps to allay fears on the side of the landlord. In a study of rental blogs in Australia, Bate (2020) identifies there are steps renters can take to support their application. One step was submitting a pet resume that included references from previous landlords, evidence of training and proof of regular visits to the vets. Bate (2020) further identified that renters were encouraged to pay higher rents to secure properties and to offer to pay for additional cleaning (such as flea treatments) for when the lease ends. However, considering the evidence indicating the uneven experiences of barriers and costs in securing a pet-friendly rental (Toohey et al., 2017; Rose et al., 2020; Giesbrecht, 2022a; 2022b), it is likely that the strategies highlighted by Bate (2020) may only be effectively implemented by pet-owning tenants on higher incomes and with the requisite capital.

The next section of this article sets out the challenges of pet ownership during a tenancy, examines the benefits of pets for landlords, and the broader benefits of pet owners to health and communities.

3.2. Navigating the challenges of pet ownership during a tenancy

The available evidence indicates that pet ownership can provide various advantages, both for individuals who are renting privately and the wider community. These benefits include positive effects on health and well-being (Soaita, 2022), as well as the promotion of social connection and a sense of community, described by Wood et al. (2007) as the "social lubricant effect". Wood et al. (2007) conducted a mixed methods study in three suburbs of Perth to investigate the impact of dogs on community engagement. The study examined how dog walking encouraged people to venture out of their homes and into the surrounding areas, leading to social interactions. Non-pet owners reported that they recognised and got to know people in their community through the presence of dog walkers. The study also found that the visibility of people walking dogs contributed to a greater sense of collective safety and fostered a positive feeling of community. A nationwide survey conducted in the United States involving 1,299 residents and 551 property owner/operators revealed that pet owners are generally viewed by their neighbours as kind, amiable, compassionate, and respectable individuals. In fact, both pet-owning and non-pet-owning residents expressed a preference for pet owners over other types of neighbours, including those with children (Pet-Inclusive Housing Initiative, 2021).

Allowing tenants to keep pets may also be advantageous to landlords, and some evidence suggests that landlords are beginning to see the value of pet-friendly tenancies. Based on the reviewed evidence, it appears that landlords can reap a substantial advantage from renting to pet owners due to their tendency to stay in their rental properties for longer periods compared to tenants without pets (Graham et al., 2018; Carlisle-Frank et al., 2005). Carlisle-Frank et al. (2005) conducted a nationwide survey of landlords in the US, which revealed that tenants who had pets tended to stay for an average of 23 months longer than non-pet owners (15 months). The difference in tenancy length was even more pronounced when the data from tenant surveys was analysed, with pet owners staying an average of 46 months compared to 18 months for non-pet owners. Further studies conducted in both the US and the UK provide additional evidence that tenants who own pets tend to remain in their rented accommodation for a longer period of time than those who do not, with reported durations ranging from three months (Battersea, 2022) to 10 months (Pet-Inclusive Housing Initiative, 2021). According to Carlisle-Frank et al.'s (2005) analysis of tenant data, there is also a difference in rent levels between pet-friendly and non-pet-friendly housing, at least in the US. Their findings reveal that pet-friendly housing charged, on

average, \$222 more per month than non-pet-friendly housing. The average rent for tenants in the study group was \$1,070 per month. In the UK, the evidence shows a slight variation, as per a study where only 17 per cent of tenants were asked to pay additional rent due to keeping a pet at the rental property (Spareroom, 2018).

The current evidence is ambiguous as to whether landlords can derive financial benefits from allowing pets, or if they can only offset pet-related damages. However, as we discussed in the previous section, charging higher rents has detrimental costs for those searching for (and residing in) rental housing with pets, falling disproportionately on lower-income households. It may also be unnecessary, as evidence from the Build-to-Rent sector shows. While Build-to-Rent tenancies are often pet-friendly (Battersea, 2022; Homeviews & Rightmove, 2023), research comparing affordability with the wider private rented sector in London shows little difference for all tenancy types and is notably more affordable for couples and sharers (BPF, 2021). A commercial model which relies on lower turnover and longer tenancies – one which aligns with pet ownership - makes it more financially viable (Battersea, 2022).

Several studies also indicate that having pets can enhance communication and interactions between tenants and landlords or property managers. This ranged from landlords' family members interacting with pets, having conversations with tenants about their pets, receiving feedback from neighbours about the good behaviour of pets belonging to previous tenants, to tenants' pets providing companionship for landlords' pets (Graham et al., 2018). An American study conducted recently found that 86 per cent of owner/operators perceive their relationship with tenants who have pets to be positive (Pet-Inclusive Housing Initiative, 2021). Spareroom's (2018) research speculates that the positive influence of pets on one's well-being contributes to the overall satisfaction with life, resulting in a better tenant-landlord relationship.

Much of the literature focuses on the lack of issues for landlords when renting to tenants who have pets, rather than the direct advantages of doing so. In interviews with Build-to-Rent providers in the UK, it was reported that 40 per cent of tenants living in flats managed by Fizzy Living own a pet, and that few of these were the cause of any complaint or damage, with just two complaints in one development of 1,000 flats in 2019 (Battersea, 2022). Similarly, research by Cats Protection (2018) found that 75 per cent of the cat-friendly private landlords surveyed reported no problems at all from cats in their properties. And in a large survey of pet owning tenants by Spareroom (2018), 88 per cent state they have never received any complaints and that their pets have ever caused damage to the property.

Although instances of damage and other costs cannot be ruled out, the evidence tends to focus more on landlords' concerns regarding renting to tenants with pets, rather than on their first-hand experiences of renting to them (as discussed in the previous section). Studies that reveal actual damage or costs are limited, but offer some insight. Graham et al. (2018) describe an instance where tenants needed to be evicted due to petrelated issues arising from neighbours complaining about barking dogs left alone for long hours. The Levelling Up, Housing and Communities Select Committee (2023) report includes the account of a small landlord who had allowed pets but experienced significant damage to the properties, including scratched doors, carpets needing replacement, and general uncleanliness². Further research found that while 40 per cent of landlords (n=103) participating in the study prohibited pets, only 37.1 per cent of these landlords had prior experience of renting to tenants with pets (Carlisle-Frank et

² This is only one anecdotal account, and the degree to which it can contribute to wider conclusions about pet damage is limited.

al., 2005). Sixty-three per cent reported they had never permitted pets in their rental units and had never experienced the pet-related problems they expressed as concerns. The study suggests, therefore, that the source of the landlords' concerns was likely to be indirect information as opposed to first-hand experience (Carlisle-Frank et al., 2005). Landlords who allowed pets reported an average annual insurance premium of \$150 more for pet-friendly housing, but this cost was outweighed by the premium received in rent from pet-friendly housing in just one month. Although 85 per cent of landlords who permitted pets reported some pet-related damage, the worst damage reported averaged only \$430, which was less than the average rent (\$1,070 per month) or pet deposit (between 40 and 84 per cent of the rent). They found that in most cases of damage, landlords could subtract the damage from a required pet deposit and experience no net loss. Even the worst reported case of damage was still fully covered under the deposit. Additionally, there was little difference in damage between tenants with and without pets, and pet-related issues required landlords to spend slightly less than one hour per year resolving them (Carlisle-Frank et al., 2005).

Many national rental markets have a severe shortage of pet-friendly properties, as highlighted in earlier sections of this paper. Additionally, tenants may encounter challenges in taking on or keeping pets once they have secured a rental property, presenting a significant barrier to being able to make their house a home (DLUHC, 2022b). In such a sense, precarity of tenure in many lightly regulated rental markets prevents individuals from enacting their housing preferences such as having pets (Darab et al., 2018). Studies attest to instances where tenants engage in the risky practice of non-declaration of pets (Spareroom, 2018; Power, 2017). In a mixed methods study in Australia comprising of survey data and in-depth qualitative interviews with 28 people renting, or having recently rented, with companion animals, Power (2017) found a

minority of respondents chose not to declare either some or all of their pets, "making this choice because they believed that higher numbers would make them undesirable to landlords" (pp.353). Many respondents in this group who did not disclose their pets reported feeling stressed and worried about the possibility of their pets being discovered by their landlords and resulting in eviction. While keeping non-authorised pets can also be seen as a reappropriation of agency by tenants, the same study notes that hiding pets across successive tenancies had a diminishing effect on well-being (Soaita & McKee, 2019). Power (2017) establishes a connection between undisclosed pets and feelings of housing (in)security, which could potentially result in involuntary housing relocation and long-term housing insecurity, particularly if it leads to negative references when applying for future properties. Individuals who opted not to disclose their ownership of pets found ways to mitigate this risk by minimising the frequency of agents or landlords having to visit the property. Such tenants typically refrained from making requests for property maintenance. However, this approach meant living in a property in need of repairs and posed a potential risk of gradual deterioration in the quality of the property over time.

There is no conclusive evidence to suggest what actions landlords would take if they found out that their tenants were keeping a pet without their permission. A survey conducted by the US Pet-Inclusive Housing Initiative (2021) hints at a more positive outcome, with 86 per cent of owner/operators stating that they would collaborate with their tenants to resolve the issue of an unauthorised pet. However, US law suggests otherwise, in that if a lease contains a 'no-pets' provision, harbouring a companion animal will count as a violation of the lease, and the tenant may be evicted (Huss, 2005). Graham et al.'s (2018) study involving landlords and property agents illustrates conflicting approaches. In one instance, a landlord permitted a tenant to keep a hidden

pet after meeting the animal and assessing the property for any potential damage. However, another landlord issued a letter to the tenant, stating that their lease terms had been violated and requiring the removal of the pet, with eviction as a consequence for non-compliance. The limited available evidence on this topic suggests that landlords exercise discretion in their responses when confronted with previously undisclosed pets. Relatedly, landlord restrictions on pets have also been shown to play a major role in companion animal relinquishment (Coe et al., 2014). A three-phase retention study by the American Humane Association (2012) identifies those renting homes with pet restrictions as "adopters at risk" of non-retention, with the research identifying the most common reason to give away a cat or dog was due to landlord restrictions. In Shore et al.'s (2003) US study, respondents gave up pets because they were forbidden, were too large, or because they had more pets than were permitted. The combination of relatively low annual household income, their status as renters, and a lack of pet-friendly rentals in the area meant tenants had little choice in this decision. Similarly, in a large, representative survey of US residents, 14 per cent of respondents stated that they had to give up their pets as a result of their housing situation (Pet-Inclusive Housing Initiative, 2021). Although it is prohibited for landlords to evict tenants based on pet ownership in certain regions, such as Ontario, Canada, evidence suggests that the law is frequently inadequately enforced and many tenants may be unaware of their rights in this area (Kerman et al., 2020; Kerman & Sylvestre, 2019; Toohey & Krahn, 2017; Fumarco, 2017). As further reinforced by Walsh (2019, pp. 239), "even where tenants' rights are strengthened by legislation, it is not clear that tenants will have the confidence to exercise those rights."

The subsequent section of this article delves deeper into the nexus between the termination of rental agreements and pet ownership, examining how it affects both landlords and tenants when they move on to new tenancies.

3.3. The aftermath of the tenancy: post-tenancy experiences of renting with pets

Considering the scarcities and obstacles regarding obtaining pet-friendly housing (see earlier section), it may not be unexpected for renters with pets to encounter similar challenges when moving between rental properties as they did when searching for their initial rental. The likelihood of landlords denying pets in their rental properties (Carlisle-Frank et al., 2005) poses a risk to pet-owning households, including those who are seeking to move between rented properties (Stone et al., 2021). As such, research has indicated that tenants often make a concerted effort to stay in their current rental property for as long as possible to avoid the struggle of finding a new property that permits pets. Graham et al. (2018), focusing on younger tenants with dogs, found they were 'stuck in a cycle of rental insecurity' (pp. 4), both 'settling' (paying more for lower quality housing, in less desirable locations) and 'staying put' (worrying about their tenancy security, neighbourhood safety, and trying to save money for future homeownership). Tenants preferred to 'stay put' despite the potential risks to their safety and concerns about being evicted in the future, rather than having to look for another rental property and beginning the cycle again.

For landlords, finding new tenants is a comparatively quick process when they allow tenants with pets, with vacancy rates for pet-friendly housing being significantly lower than other housing (Carlisle-Frank et al., 2005). Where landlords reportedly have concerns is around their ability to recoup costs relating to any damage caused by pets by the end of the tenancy, and this primarily relies on the protective measures implemented to safeguard their property investment, and the legislative provisions to enable them to

do so (Berezai, 2021a; 2021b). One such measure is the implementation of pet deposits or bonds.

While some argue that pet deposits could create financial barriers for lowerincome tenants (Battersea, 2022; Stone et al., 2021) and give landlords too much power to decide on refunds for damage (Kerman et al., 2020), they are nevertheless intended to address material risks to properties and minimise economic costs to landlords. Allowing landlords to charge a reasonable, one-time pet deposit has been suggested as a solution to alleviate concerns about potential damage to rental properties caused by pets and has been shown to be favoured by landlords (Propertymark, 2022) and tenants (Berezai, 2021a; 2021b) alike. Others have further stipulated that guidelines must be established to restrict the size of these deposits to a small percentage of the move-in deposit, in order to accurately represent the typical expense of pet-related property destruction and to be manageable for tenants with limited financial resources (O'Reilly-Jones, 2019). The effectiveness of pet deposits in enabling landlords to recover pet damage costs seems to depend on the legislative provisions in the relevant country or region. For example, in the United States, where it is legal to charge separate pet deposits, even the most severe reported pet damage (with an average cost of \$430) was significantly less than the average pet deposit (which was reported as averaging between 40 and 85 per cent of the rent) (Carlisle-Frank et al., 2005). The study reports that the use and what constitutes an acceptable pet deposit varied significantly according to location in the US. Further evidence from the US reports that pet deposits average at \$232 (in addition to a security deposit of \$625 average), more than the average pet damages calculated in this particular study of \$210 (Pet-Inclusive Housing Initiative, 2021). Overall, in the US, studies suggest that landlords do not typically incur any substantial losses where the damage is covered by a deposit (Pet-Inclusive Housing Initiative, 2021). In the UK,

existing data, while limited, paints a more complex picture. A recent survey

(Propertymark, 2022) involving 537 English landlords and property agents revealed that 57 per cent could not recover the costs of pet damage at all. However, it remains unclear from the study what factors contributed to this barrier. Just 11.8 per cent of landlords and agents managed to recoup their costs through a designated pet deposit before the *Tenant Fees Act 2019*³ came into force; and after this around one-third (29.7 per cent) recovered pet damage costs through a standard deposit (Propertymark, 2022).. While this shows there is still one potential route being used by some landlords for recouping pet costs, the overall picture suggests confusion and absence of a clear mechanism that all landlords and agents can rely on.

Pet insurance can serve as another way for landlords to recover potential petrelated expenses, and it could also encourage them to permit pets on their premises (Battersea, 2022). A survey conducted by Propertymark (2022) shows that 66 per cent of English landlords and letting agents believe that specialised pet damage insurance is crucial in promoting pet-friendly tenancies. However, the UK's *Tenant Fees Act 2019* currently prohibits landlords from requesting pet insurance as a permitted payment. Although a limited number of insurance options are available, most major insurance providers do not presently offer pet damage coverage for both landlords and tenants (Berezai, 2021a; 2021b). This difficulty in obtaining appropriate pet insurance is reflected in studies showing only 0.5 per cent of landlords have been able to reclaim pet damage costs through an insurance policy (Propertymark, 2022). The Pet-Inclusive

³ The Tenant Fees Act 2019 aimed to prohibit landlords and letting agents from requiring specific payments or actions, addressing issues such as holding deposits and outlining enforcement measures among related matters.

Housing Initiative (2021) reports that pet insurance limitations are a common reason why landlords in the US impose pet restrictions based on dog breed and weight. In the UK, the government's A Fairer Private Rented Sector white paper (DLUHC, 2022b) suggests that a change may be on the horizon. In this white paper, the government has pledged to modify the Tenant Fees Act 2019 to allow landlords to request that tenants purchase pet insurance (or 'that the tenant pay the landlord's reasonable costs of maintaining insurance that covers the risk of pet damage in respect of the time the pet is at the dwelling-house'), a modification seen in the Renters (Reform) Bill (2023). According to Propertymark's research (2022), the majority of landlords prefer the former option (45.9 per cent versus 19.6 per cent, respectively). The reasons for the preference are not explicitly stated and further existing evidence is based on anecdotal accounts from one landlord's association, and as such offers only partial insight. According to testimony provided by the Cornwall Residential Landlords Association their members expressed concerns that tenants might either cancel the insurance, fail to pay the premiums, or introduce additional pets during the tenancy (Levelling Up, Housing and Communities Select Committee, 2023). Nevertheless, both landlords and tenants appear to agree on the importance of having appropriate and affordable pet insurance policies. A survey conducted by Battersea (2022) revealed that 42 per cent of landlords indicated that pet insurance would make them more willing to accept pets. Additionally, a study by Berezai (2021a; 2021b) found that 57 per cent of dog owners and 55 per cent of cat owners would be willing to obtain pet insurance if it was a requirement set by their landlord.

3.4. The costs and benefits of renting to pet-owners

In the above sections, we explored the landlord and tenant experiences across the three key tenancy stages. We now synthesise these findings and develop a typology of the

overall costs and benefits of renting to pet-owners, as discussed in the evidence

reviewed. These are presented in *Table 2* (costs and benefits of renting to pet owners).

Table 2: The costs and benefits of renting to pet owners			
Costs	Benefits		
<i>Pet-related damage:</i> There is evidence that pets can be a source of damage in rental properties; however, the evidence on the degree and likelihood of this damage is conflicting. There is evidence that pet deposits more than cover any damage caused.	<i>Improved landlord/tenant interactions:</i> There is some evidence that landlords feel that allowing pets helps to build positive relationships with their renters.		
<i>Complaints, conflict, and noise:</i> There is some evidence in some cases of complaints and noise, however, this does not appear to be in the majority of cases.	<i>Longer-term tenancies:</i> There is evidence that pet-owners tend to stay significantly longer, reducing turnover. Evidence suggests that on average pet-owners stay for 21% longer.		
<i>Additional management time:</i> There is some evidence of increased management time in a minority of cases, but this equates to less than 1hr per year.	<i>Lower vacancy rates:</i> There is evidence that pet-friendly properties have significantly lower void periods than other property types.		
<i>Insurance premiums:</i> There is international evidence of higher insurance premiums, however, this was offset by the higher rents achieved for renting to pet owners	<i>Lower marketing costs:</i> There is some evidence that landlords have to spend less time and money advertising pet-friendly properties.		
	<i>Higher rental income for landlords:</i> There is evidence that landlords can achieve higher rents for letting to pet-owners. This ranges in the evidence from an additional \$49 per month to a 20-30% rental premium.		
	Stronger community ties: There is some evidence that pet-owning renters are viewed positively and are likely to develop stronger community ties and be more willing to support neighbours. Improved tenant well-being: Having a pet has been found to have distinct advantages for physical and mental health and well- being.		

Table 2: Costs and benefits of renting to pet owners

Table 2 forms the foundation of a typology to understand the costs and benefits of renting to pet owners. We identify four main cost elements (including potential damage, complaints, additional management time and higher insurance premiums)and seven main benefit elements (including improved landlord/tenant interactions, longer-term tenancies, lower vacancy rates, lower marketing costs, higher rental income for landlords, stronger community ties and improved tenant well-being).

4. Discussion and conclusions

The issue of renting with pets has gained significant traction in both the academic and policy literature, which is increasingly recognising the importance of pets for individual health and wellbeing, their role in creating a sense of home, fostering community engagement, and their status as valued family members. This article makes a timely and original contribution by drawing together, for the first time, the existing evidence on the experiences of both tenants and landlords when it comes to renting with pets, covering three key stages of the rental journey: preparing to rent, the tenancy period, and the post-tenancy phase. Furthermore, this article, for the first time, synthesises the existing evidence to develop a framework for the costs and benefits of renting to petowners.

Our review identified a number of key findings in relation to the pre-tenancy phase when renting with pets. The primary concern is the difficulties that pet owners encounter when trying to find suitable, pet-friendly accommodation in the private rented sector. These obstacles include restrictions on pets imposed by landlords, a lack of available options, prejudice against tenants with pets, and the comparatively greater expense (both upfront costs and rent levels) of pet-friendly rentals (Applebaum et al., 2021). The review demonstrates how certain groups and populations experience further disadvantage. Specifically, low-income groups (Toohey et al., 2017), African-American pet owners

(Rose et al., 2020), and individuals trying to escape domestic violence and homelessness (Giesbrecht, 2022a; Giesbrecht, 2022b; Slatter et al., 2012) are among those most severely impacted.

The limitations on finding a pet-friendly property also apply to different pet types, breeds, and sizes, with dog owners being particularly affected (Graham & Rock, 2019). As a result of these challenges renters may be forced to accept substandard accommodation (Power, 2017), keep their pet ownership hidden from their landlord (Power, 2017; Spareroom, 2018; Soaita & McKee, 2019), or in some cases be forced to relinquish their pets (Toohey et al., 2017). In such cases, emotional anguish and heightened rental insecurity was common (Power, 2017; Toohey et al., 2017). As one participant in Power's (2017: 354) study remarked on keeping a pet without permission, "you're living under the constant threat of being evicted, or getting into trouble".

The evidence contains a few indications that landlords might be open to renting to tenants with pets if appropriate precautions were in place. There is evidence of good practice already taking place, for instance of landlords setting up pet meetings prior to the tenant signing the lease (Graham et al., 2018). The narrative that tenants are powerless in this regard has also been challenged by studies showing prospective tenants with pets being pro-active, upfront and strategic in encouraging landlords to accept them (Bate, 2020; Graham & Rock, 2019). It is not clear from the evidence whether such strategies are available to all tenants. As Bate (2020) acknowledges, there was no information available on the readership of the blogs encouraging prospective tenants to take proactive steps, or on whether reading the blogs made a difference to their rental experiences.

During the actual tenancy period, our review revealed several key findings related to the experience of renting with pets. Allowing tenants to have pets has been demonstrated to be crucial for creating a feeling of home in rental properties (Soaita &

McKee, 2019; Rolfe et al., 2022), supporting positive health and well-being (Soaita, 2022), and facilitating connections with the wider community (Wood et al., 2007). Further, it enables families to stay together, by considering pets as an integral part of a family (Darab et al., 2018; Walsh, 2019). Based on our analysis, we have found that allowing pets in rental properties can also have advantages for landlords, such as promoting longer tenancies (Graham et al., 2018; Carlisle-Frank et al., 2005; Battersea, 2022; Pet-Inclusive Housing Initiative, 2021), improving communication and strengthening the landlord-tenant relationship (Graham et al., 2018; Pet-Inclusive Housing Initiative, 2021; Spareroom, 2018). Furthermore, research from the US indicates that landlords can charge higher rents to tenants who have pets (Carlisle-Frank et al., 2005). Although a few studies report incidents of pet-related damage (Graham et al., 2018; Levelling Up, Housing and Communities Committee, 2023), the majority of evidence suggests that pets do not cause significant cost to landlords or rental properties. Although there are advantages to renting with pets, the evidence indicates that tenants often feel anxious and insecure about the possibility of eviction, particularly if they have not disclosed their pets (Power, 2017). This is true even in situations where tenants have greater legal protections regarding pet ownership, as there is no assurance that these protections will always be upheld, and tenants may not be aware or confident to assert their rights (Walsh, 2019).

Research indicates that if legal regulations permit, landlords can recover expenses related to pet damages by using pet insurance or pet deposits after the tenancy (Carlisle-Frank et al., 2005). However, in cases where these regulations are absent, as seen in the present situation in the UK, difficulties arise, and there is emerging evidence from a small number of studies that indicate a difficulty for landlords to recover the costs of damage caused by pets in these instances (Propertymark, 2022). Given some

landlords' concerns around renting to tenants with pets and their ability to recoup potential damage costs, implementing appropriate legislation is crucial in allaying these concerns and encouraging more pet-friendly rentals.

Evidence suggests that refraining from taking action would lead to further detrimental consequences for both landlords and tenants. Without supportive legislation and measures to recoup costs, landlords may fear they face a greater financial burden if they decide to rent to tenants with pets, which could potentially discourage them from allowing pets altogether. The literature reviewed highlights the negative consequences of a shortage of rentals that allow pets. A lack of housing choice can lead to tenants 'settling' for subpar or expensive pet-friendly properties, or properties in unsafe areas (Graham et al., 2018; Graham & Rock, 2019). Some may choose not to disclose all their pets in order to secure a rental property, living in fear of eviction (Power, 2017). In other cases, pet owners may be forced to relinquish their companion animals (Shore et al., 2003).

While adjusting regulatory frameworks could be a positive move, our review presents evidence indicating that it might not go far enough, as tenants are hesitant to exercise their rights and laws are not consistently enforced. To facilitate the acceptance of pets in rental properties, a combination of measures is necessary. This entails implementing legislative changes that allow landlords to include pet insurance and deposits (which are manageable for low-income tenants and accurately reflect potential pet-related damage) as permitted payments, promoting education and awareness-raising initiatives, and disseminating best practices to encourage more landlords to consider pet-friendly tenancies. Battersea (2022) make a number of further recommendations. These include mandating pet-friendly policies as a requirement for public funds invested in constructing new rental homes, creating practical guidelines for allowing

pets in apartments or flats by consulting the Build-to-Rent sector, and addressing pet ownership in the work of the Commonhold Council to help tenants with pets who are impacted by prohibitive pet covenants in leases. Although our review highlights various obstacles and concerns that landlords face when renting to tenants with pets, it also demonstrates a more positive trend of landlords acknowledging the advantages of petfriendly tenancies. It is crucial for policymakers to leverage this momentum by implementing change to make renting to tenants with pets financially viable.

Our review has found that landlords tend to overestimate the costs associated with allowing tenants with pets and underestimate the benefits this practice can bring. This leads to restrictive measures that impose costs on both tenants and society more widely. For example, by depriving people of the known benefits of pet ownership, potential savings for the healthcare system are missed. Previous research by Hall et al., (2016) identified that pet ownership offers a potential cost saving of £2.45bn a year to the UK National Health Service (NHS). Our analysis has therefore revealed a need for additional research to thoroughly investigate the experiences of landlords who have rented their properties to tenants with pets, which delves deeper into the costs, benefits, management practices, and the process of recouping any expenses. While some studies have examined these issues, with a few exceptions (TDS, 2021; Pet-Inclusive Housing Initiative, 2021; DLUHC, 2022a; Spareroom, 2018), they are often based on limited and largely unrepresentative data.

Gaining a deeper comprehension of the costs and benefits for landlords in accommodating pets could result in improved financial outcomes not only for landlords but also for tenants and taxpayers. A shift in behaviour towards allowing pets could generate positive financial outcomes across the board. To further investigate this hypothesis, the next phase of our study will involve conducting a cost-benefit analysis.

This analysis aims to build upon the typology of costs and benefits developed in this article, and to determine the financial costs, benefits and overall financial risks that landlords face when accepting tenants with pets. The insights obtained from this review, as well as the input gathered through interviews with landlords and stakeholders, will shape the creation of a logic model. This model will delineate the potential costs and benefits associated with permitting pets in rental properties, providing a solid basis for conducting a subsequent survey targeting private landlords and tenants. The survey findings will then be incorporated into the overall cost-benefit analysis.

Our study has uncovered several other areas where further research is needed. Given that landlords with smaller property portfolios are typically less inclined to allow pets (DLUHC, 2022a), a more comprehensive examination of this group would be advantageous. Furthermore, while some information is available regarding the relationship between property managers and tenants during the property search phase (Bate, 2020) and the tendency of landlords to prohibit pets based on letting agent advice (Cats Protection, 2018), further studies are necessary to fully comprehend this dynamic. While Bate's (2020) study identifies the importance of the relationship between prospective tenants and landlords, and the strategic and proactive steps that can be taken to support tenants' applications, there is a gap in knowledge around how successful these steps are in supporting renters in finding a pet-friendly home. Further, there is a scarcity of evidence regarding landlords' responses when faced with undisclosed pets, and the available studies are limited to the US and Canada. This is somewhat surprising considering that hiding pets appears to be a relatively common practice, as revealed in the review (Power, 2017; Spareroom, 2018). Existing data indicates inconsistent responses among landlords (Pet-Inclusive Housing Initiative, 2021; Graham et al., 2018), with discretionary decisions being made regarding whether to permit the pet to

remain in the property or to initiate eviction proceedings. Further research is required to investigate this issue in other countries and legal frameworks. Additionally, exploring the costs incurred by landlords when tenants keep their pets hidden would provide valuable insights. Available data regarding pet-friendly rental agreements in the Build-to-Rent industry indicates favourable outcomes with no reported complaints or property damage (Battersea, 2022). To better establish effective strategies for accommodating pets in apartments and flats, future research on this matter should consider including this sector in their sample.

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