Governing homelessness in the PRS: a capabilities perspective

BIMPSON, Emma

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Abstract

The Private Rented Sector (PRS) occupies a complex position within local housing welfare systems. While PRS housing has provided an increasing resource for homelessness prevention activity, the notion of welfare is challenged through varied routes into housing benefit markets. This paper provides new theoretical and empirical insights to our understanding of the ethical legitimacy of PRS housing interventions in the governance of homelessness. By applying the lens of capabilities scholarship that is largely confined to congregate hostel accommodation, the article asks to what extent housing-led alternatives in the PRS can contribute to well-being for people experiencing homelessness and broader disadvantage. Drawing on interviews with commissioners and housing providers within a city-based case study, the article reveals how without effective mechanisms for identifying or responding to welfare needs, the precarity faced by some of the most disadvantaged people is extended in the PRS.

Key words: Homelessness, Private Rented Sector, Precarity, Governance, Capabilities.

Introduction

The evolution of UK housing welfare over the last two decades is largely underpinned by policy commitment to expanding private housing markets and residualisation of social housing (Hodkinson and Robbins, 2013). In particular, the expansion of the Private Rented Sector (PRS) has contributed to a realignment of power and social relations between citizen, state and market in housing welfare, resulting in significant insecurity (Kemp, 2015; Mckee

et al., 2017). Some of the most 'deleterious effects' of welfare reforms have impacted private tenants in receipt of housing benefit (Cole *et al.,* 2016; Powell, 2015), and the ending of a PRS tenancy is one of the leading causes of homelessness (Fitzpatrick *et al.,* 2023). Yet, while PRS landlords are obliged to provide accommodation that meets housing, health and safety standards set out in legislation, there are no statutory obligations for meeting tenant welfare and well-being in a broader sense (Green *et al.,* 2012). There has also been little attention given to the way that support needs are identified or met in Houses in Multiple Occupation (HMO's) (Green *et al.,* 2015), or through varied routes into other parts of the PRS where tenants are 'most vulnerable to harm' (Rugg, 2025).

Such evident precarity raises obvious questions about the role of the PRS in housing some of the most disadvantaged people. Yet, local housing authorities must increasingly depend on the sector to prevent and relieve homelessness, within a scarcity of housing that is affordable and accessible to people in receipt of benefits (Crisis, 2022). Even in the social rented sector (SRS), evidence shows that housing is not only chronically under-supplied (National Housing Federation, 2021) but struggles to meet specific local needs (Beatty *et al.,* 2024; Fitzpatrick *et al.,* 2023). Understandings of the mismatch between need and provision have also developed from fundamental critiques of welfare, through its potential to cause harm as well as care (Mackenzie, 2014; Turner, 2006). Specifically, scholarly critique has emphasised the failings of congregate hostel accommodation in limiting individual autonomy, including a burgeoning capabilities literature within housing studies (Fitzpatrick *et al.,* 2014; Irving, 2021; McMordie, 2020; Watts and Blenkinsopp, 2021). The capabilities approach (CA herein) (Nussbaum, 2011; Sen, 2005) has provided a normative lens for understanding the utility of homelessness services by asking to what extent they contribute to well-being, flourishing, or a well-lived life. Yet to date, the scrutiny that has been applied to hostels has not yet been

applied to the often-shared and unsupported PRS accommodation that operates within a broad 'housing-led' alternative in the UK and elsewhere (Homeless Link, 2015).

Arguably, within the context of homelessness legislation and scarce local housing welfare resources, provisions to recognise or respond to vulnerability or support needs remain a 'weak spot in the skin of the social' (Carr and Hunter, 2008, p. 304)[1], and CA provides a theoretical framework for understanding the role of the PRS in that context. The paper opens by examining the role of the PRS as part of broader housing and welfare governance systems. Ethical questions about the legitimacy of housing welfare interventions are then unpacked through critical social policy and philosophical scholarship, before introducing CA as an overarching framework for critique. After outlining the case study from which the data is drawn, findings are presented around three themes: situated agency, ambivalent welfare actors, and relational capabilities. Interviews with local housing commissioners, homelessness support practitioners, private landlords and letting agents within a local housing welfare system in England show how PRS accommodation can extend the discrimination and precarity already faced by some of the most disadvantaged people. The article considers these findings through a relational understanding of autonomy and capabilities (Emmel 2017; Mackenzie 2014), where individuals are unable to meet their valued functioning without input to mitigate structural disadvantage (Hearne and Murphy, 2019). This framework facilitates an assessment of the ethicality of PRS interventions in the governance of

[1] In fields of housing studies and social policy, 'vulnerable'/ 'vulnerability' is often used as a broad term to describe people who are marginalised, require support, or people who are generally more vulnerable to harm. In English social housing policy, vulnerability has particular meaning through legal entitlement to 'priority need' in housing allocations (Carr and Hunter, 2008). Vulnerability in this context includes people who are older age, people with mental health conditions, people living with disabilities, and 'others'. The Homelessness Code of Guidance 2006 details examples of 'other' vulnerable situations, including young people, people fleeing harassment, people subject to modern slavery and trafficking, people who have been rough sleeping, and a range of other situations that may cause someone to be more vulnerable than others seeking homelessness assistance. This paper will use the terms vulnerable/ vulnerability in relation to housing policy, or with reference to sources that have used those terms to describe broad or situational vulnerability. For critical discussion of these terms, see Brown et al., 2017.

homelessness and, by applying CA to a new empirical setting, contributes knowledge to contemporary and international debates about 'housing-led' responses to homelessness.

Welfare governance, homelessness prevention and the PRS

The extension of social housing duties into private bodies has been described as a central feature of welfare governance, by obscuring the role of the state in relation to responsibilities for welfare (Cowan and McDermot, 2008). Empirical analysis of local welfare systems has revealed the antagonisms and dissonance that exists between levels of government and the array of non-state actors who form part of local governance or governing networks (Bengtsson, 2015; Newman, 2013; Ward et al., 2015), and the politics of austerity have challenged the 'social' actors who govern on behalf of the state (Clarke and Newman, 2012). Yet, while the PRS has inarguably aided local housing authorities through additional housing resource, its relationship with disadvantage has become the focus of attention within housing studies (Cole *et al.,* 2016; Powell, 2015; Rhodes and Rugg, 2018). A body of precarity literature has drawn particular attention to the increasing lack of security, access and affordability within the sector (see Clair *et al.*, 2018; Mckee *et al.,* 2017; McKee *et al.,* 2020; Waldron, 2018).

Notably, a rhetoric of *choice* has historically underpinned the extension of the PRS within housing policy (Pawson, 2007), and this narrative continued through the permitted expansion of the PRS within homelessness prevention activity under the 2011 Localism Act to all individuals in England and Wales, regardless of priority need status. However, the pragmatic rationale behind the discharge of local housing duty to the PRS has received scrutiny in respect of vulnerability (Fitzpatrick *et al.,* 2020). As people experiencing street homelessness

and wider disadvantage lose centrally administered support and become exposed to wider housing markets, they are also exposed to the intractable problems within it.

Austerity has also undoubtedly played a significant role in PRS growth (Fitzpatrick *et al.,* 2020), and more recent cuts to local authority budgets have presented further reliance on the sector to meet increasingly complex needs (Beatty *et al.,* 2024). Growing levels of unmet support need can also be attributed to stretched statutory services (Hood *et al.,* 2022), as well as limited floating support services for people who live independently in social and private rented tenancies (St Mungos, 2018). Even where social or supported housing is available, people with additional needs beyond housing may be denied access for behaviours (Moreton *et al.,* 2016), 'intentionality'[2] (Bimpson *et al.,* 2020), financial affordability checks (Fitzpatrick *et al.,* 2019), or due to support needs that landlords are either unable or unwilling to accommodate (Preece *et al.,* 2020). Overall, the suitability of available temporary and settled accommodation remains a critical challenge across the UK (Sutton-Hamilton *et al.,* 2022), particularly for women and families (Reeve, 2018), people with mental health problems, and those with multiple and complex support needs. These exclusionary factors remain in spite of provisions within the Homelessness Reduction Act 2017[3].

The role of the PRS within local welfare governance becomes more problematic when considering the raft of welfare reforms that have impacted private tenants across the UK (Powell *et al.,* 2015). Following the freeze in Local Housing Allowance (LHA) rates[4], 2021

[2] Intentionality criteria in section 191 of the 1999 Homelessness Act refers to individuals deemed to have deliberately caused their situation of homelessness, and can include absconding tenancies or imprisonment, debt or Anti-Social Behaviour. Intentionality can be applied where tenancy breaches are caused by an additional tenant or partner.

[3] The Homelessness Reduction Act 2017 (England) extended advice and assistance to people who may be considered vulnerable but not considered to be in priority need. Vulnerability categories determine those considered to be in priority need of assistance under Section 189 (1) of the 1996 Homelessness Act. If an individual is found to be in priority need, the local authority has a duty to provide secure housing.

[4] In 2011, the UK government reduced the amount of Housing Benefit for private tenants to the 30th percentile of market rents in a local area. There has been no direct link between market rental increase and LHA rates

data showed that only one in eight new PRS properties listed for rent on Zoopla were affordable with LHA in England (Crisis, 2022). This situation has been exacerbated by rising private rents, inflation and dramatic increases in the cost of living that disproportionately affects disadvantaged households (University of York, 2023). In addition, the overall Benefit Cap and the roll-out of Universal Credit have contributed to diminishing affordability in the PRS (Fransham *et al.,* 2024; Joyce *et al.,* 2017). The combined and destabilising effect of these welfare reforms is perhaps most starkly evident in the rise in evictions from the PRS (O'Leary *et al.,* 2018), which remains the second largest cause of homelessness (Fitzpatrick *et al.,* 2023).

The problematic notion of choice that has driven policy commitment to the PRS is further exposed by the poor standard of accommodation available to people moving through local homelessness systems. Even where homeless individuals are assisted to find 'settled' accommodation in the PRS, either through a PRS access scheme[5] or through housing advice, choice in location is limited (Rugg *et al.,* 2011). People who fall into a category of vulnerability are also most likely to experience harms such as eviction, ill-health and precarious living conditions in the lower end of the PRS (Cromarty, 2022; Raisbeck, 2018; Rhodes and Rugg, 2018). The risks presented are greater still in 'stranger shares' (Rugg *et al.,* 2011), where younger households are likely to reside (Green and McCarthy, 2015; Raisbeck, 2018; Spencer *et al.,* 2020;). Living with others in HMO's [6] presents particularly poor mental health outcomes relating to psycho-social elements of safety, control, identity and social support (Barret *et al.,* 2012; 2015), and the experience of shared living in this part of the

since 2012, and the LHA rate was frozen in cash terms between 2020- 2024 when it was returned to the 30th percentile (Hobson, 2023).

[5] PRS Access schemes are local authority-led initiatives that facilitate access to the PRS for some of the most disadvantaged people. They often involve short-term incentives for landlords, including paying tenant deposits and covering costs of damage to properties within a set limit.

[6] A House in Multiple Occupation (HMO) is defined as a house including 3 or more people from more than 1 household.

sector has received limited scrutiny (Rugg, 2025). Such 'relational' insecurity may result from challenging interactions and individual circumstances within shared accommodation (Preece and Bimpson, 2019), including unsupported mental health conditions, substance addiction, experiences of violence or other trauma, and offending histories (Rhodes and Rugg, 2018).

Beyond statutory housing duties, such circumstances exist in HMO's and elsewhere in the PRS without the robust procedures that are embedded within governance of the SRS (Green *et al*., 2015). This includes formal pre-tenancy assessment for suitability and support needs, additional mechanisms of support that might be provided by social landlords or brought in by signposting to external agencies, or through referral to statutory services. In the absence of formal mechanisms for identifying and responding to support needs in much of the PRS, the practice of sharing has become enforced and 'normalised' for younger people through the Shared Accommodation Rate for people aged under 35 (Goodall, *et al.,* 2023, p. 1). As the authors indicate, the number of people placed in shared PRS accommodation through statutory housing duties is relatively small in comparison to family housing, which may go some way to explain the lack of current policy attention to the implications of shared PRS housing for people coming through homelessness systems[7]. However, enduring gatekeeping practices are likely to mask the full extent that local authorities have informally relied upon private landlords to prevent homelessness through shared and self-contained private accommodation (Alden, 2015). Complexities in the ways that people access the PRS housing benefit market, and in the relationship between local government, intermediary agencies and

[7] Homeless families may in some circumstances be placed in shared PRS accommodation, although guidance to support homelessness legislation limits this to a last resort. Government statistics show that between 2020-2021, of the 69,490 homeless households who secured accommodation as an outcome of the prevention duty, 28,590 moved into the PRS and 3,230 of those moved into a HMO. A further 18,840 remained homeless after the 56-day prevention duty period ended, including those deemed to be intentionally homeless (MHCLG, 2021. Detailed local authority level tables: financial year 2020-2021 (revised) https://www.gov.uk/government/statistical-data-sets/live-tables-on-homelessness

private landlords through supported exempt accommodation, temporary accommodation, and other dispersed accommodation have contributed to patchy knowledge about this nebulous sector (Rugg, 2025).

Evidently, the relationship between the PRS and homelessness prevention in its broadest sense is one of complexity, and this remains the case in the progression of more progressive, 'housing-led' and Rapid Rehousing approaches to prevent repeat homelessness. Approaches across devolved UK nations vary. Scotland's Ending Homelessness Together Action Plan and Rapid Rehousing policy has called for an end to unsupported shared and congregate accommodation such as hostels, hotels and B&B's (Homeless Network Scotland, 2021), in favour of settled and mainstream accommodation in the social or private rented sector, including Housing First[8]. Governments in Wales and Northern Ireland have adopted a similar approach. Such commitments have not been made in England, although there are indications of shifts in supported housing commissioning preferences towards dispersed accommodation, including the PRS and Housing First (Beatty *et al.,*2024). In any case, significant questions about the suitability of the PRS in meeting broad welfare needs remain. The following section places questions of legitimacy relating to housing interventions within the context of contemporary debates in housing and adult social care.

Ethical dilemmas in housing welfare

It is not the intention of this paper to account for the evolution of the supported housing sector in respect of homelessness (Buckingham, 2012; Dobson, 2019; Hobson *et al.,* 2020).

[8] Housing First is generally understood to have evolved from the Pathway to Housing Model in North America (Tsamberis et al. 2004) and challenges the traditional staircase approach by offering immediate and open-ended housing. The model advocates rights, offers choice, non-conditionality, flexibility, multi-agency working and strengths-based approaches. Social or private rented tenancies are provided with intensive wrap-around support in addition to intensive tenancy management.

However, it is important to acknowledge critical issues of power and agency that have influenced the shift towards 'housing-led' responses to homelessness. As a statutory provision, albeit without clear definition, the UK supported housing sector was established to allow people who might be classed as having support needs to be able to live, or adjust to living independently (Blood *et al.,* 2016). Yet, traditional accommodation-based services demonstrate how welfare policy has historically been aligned with social control, where people identified as 'vulnerable' or unable to live independently have been segregated from the wider community into specialist housing (Clapham, 2015). Furthermore, critics have argued that entrenched states of vulnerability can arise from institutional care settings (Mackenzie, 2014; Turner, 2006). In other words, social policy can contribute to harm as well as care.

These principles have underpinned the transition away from a 'treatment-first' or 'staircase' approach that has historically characterised hostels, shelters and other housing designated for people experiencing homelessness (Busch-Geertsema and Sahlin, 2007; Johnsen and Teixeira, 2010;). Where recovery goals have been a prerequisite to housing and independence, the Housing First model stands at the opposite end of the spectrum and captures some of the most effective developments in practice for people with multiple and complex needs (Johnsen *et al.,* 2023). However, while its principles have been shown to be positive and enabling in terms of well-being and housing outcomes, the critical importance of well-resourced support for other 'recovery' outcomes, such as mental health or substance misuse, must not be overlooked (Parker, 2020).

This relational understanding of agency is one of the fundamental features of the capabilities approach (CA), which emerged in social policy as a normative framework for measuring social justice and human flourishing. The most influential work includes Sen's flexible capabilities framework that emphasises how to value and measure a good life, or well-being

(2005, 1992), and Nussbaum's later work on central human capabilities (2011). The latter emphasises choice and the freedom to achieve well-being over achievements, value pluralism, social (in)justice, and governmental responsibility as instrumental features (Robeyns and Morten, 2021). While Nussbaum's work emphasises a threshold for central capabilities such as health and bodily integrity (2011), Sen's more flexible framework has been adopted across social policy literature (1992), by 'more clearly emphasising the role of situated agency in producing inequality' (Yerkes *et al.,* 2019, p. 5).

Within housing studies, CA has emerged as a burgeoning normative research agenda to explore the ethical legitimacy of housing interventions (Fitzpatrick *et al.,* 2014; Kimhur, 2020; Watts and Blenkinsopp, 2021). To date, CA has largely been utilised to show how traditional congregate hostels present detrimental feelings of threat to bodily integrity, emotional well-being, and individual control over one's environment (Irving, 2021; McMordie, 2020; McNaughton Nicholls, 2009; Watts and Blenkinsopp, 2021). This includes rules imposed about visitors and physical limitations on the space occupied, impacting the ability to cook food or wash clothes for example. Watts and Blenkinsopp have emphasised control over one's living environment as 'a foundational component of a minimally decent life', which they identify as surprisingly absent from CA literature (2021, p. 98). Other studies have addressed this gap. For example, Hearne and Murphy have applied CA to a study of supported family housing with shared communal facilities, which limited parental autonomy and negatively impacted wellbeing (2019), as other research has demonstrated (Bimpson *et al.,* 2022).

Research with individuals living in private hostels highlights the importance of psycho-social factors to well-being, such as the impact that other residents and staff might have on individuals and their autonomy (Irving, 2021). However, Irving and others (Watts and Blenkinsopp, 2021) also point out that psycho-social factors may be downplayed where

emphasis is placed upon the impact of physical housing conditions on capabilities, or the outcome of housing interventions. Harris and Mckee (2021) have applied CA to demonstrate the contingency of well-being upon both physical and psycho-social factors in the PRS, including landlord-tenant relations. It is these relational factors, and in particular the situated nature of agency and capabilities that demonstrate CA's potential in evaluating international developments in housing welfare.

This paper is aligned with what some scholars have termed as a relational theory of autonomy and capabilities (Emmel, 2017; Emmel and Hughes, 2014; Mackenzie, 2014). This theorisation recognises the interaction between the social, economic, political and time-specific conditions that determine the potential for individuals to achieve 'valuable functioning' (Emmel, 2017, p. 4). Hearne and Murphy's (2019) application of CA to Housing Assistance Payment (HAP) and Family Hubs in Ireland reflects this relational understanding by emphasising conversion factors and agency. Fundamentally, HAP was found to be an ineffective intervention as homeless families were unable to find accommodation within HAP limits or find landlords who would accept them as tenants. In other words, families were unable to convert their resources into their valued functioning- an independent tenancy. What was lacking here, was the resource input needed to mitigate the structural barriers and discrimination faced by homeless families in the PRS. The same analysis can be applied to LHA and the role of the PRS within local housing welfare systems in the UK, where people in receipt of benefits and especially those coming through homelessness systems face exclusion through affordability and discrimination (Meers, 2021; Preece *et al*. 2019).

In philosophical literature, Mackenzie suggests that a more ethical approach to managing vulnerability obliges society to not only respect but actively foster autonomy, through acknowledging the individuals or institutions responsible for meeting those obligations (2014). To this end, it is within the lens of relational capability that the following data will be

analysed. CA scholarship that has highlighted the limitations and worse still, damaging impacts of living in congregate hostel accommodation has not yet been applied to scrutinise the PRS provision that provides an alternative for some of the most disadvantaged people facing homelessness. This presents an opportunity for CA to offer insights around the enabling or disabling role that mainstream housing operates within contemporary and international responses to homelessness.

Method

The findings presented in this paper are drawn from fieldwork that took place between 2015-16 and is part of a larger case study comprising of public, private and Third Sector actors within a single local authority welfare system. Data reflects the 'expert' voices and the 'landscape of antagonism' that manifest within local governance systems (Newman, 2013), through the accounts of varied actors involved in managing welfare in the PRS. A city-based case study design was chosen to manage data and reflect the complexity of the subject (Yin, 2009). This doctoral research explored processes of welfare restructuring during projects of political and economic reform, through transformations in housing and homelessness provision. Empirical data was collected through interviews with providers and commissioners of housing and related support within a local housing welfare system and asked how they negotiated and managed acute housing need, within a context of state-led austerity and financialisation. This paper draws on 12 interviews from the larger study (n35), with four voluntary and charitable sector providers of housing and related support, three strategic and operational level local authority respondents, and five private landlords and letting agents.

The research location was chosen to explore regional manifestations of housing crisis and homelessness in a city with a relatively higher proportion of more affordable housing in

England. While the spatial impact of welfare reforms is varied (Beatty and Fothergill, 2016), research has shown that the impact of austerity and other economic shocks are most severe in areas that have greater levels of socio-economic deprivation (Hastings et al., 2015). While the case study area overall was not among the most deprived 10 per cent in England, some of its neighbourhoods were among the most deprived in the country. It was predominantly within those neighbourhoods that homeless individuals were placed or introduced by the local authority through temporary accommodation, PRS access schemes, or by other informal means of referral.

Ethical approval was granted by the researcher's university and the Economic and Social Research Council (ESRC) who funded the study. Participants, organisations and the location of this research has been anonymised due to sensitivities surrounding the commissioning of homelessness services during the time of research, and the hesitancy of participants to speak under those circumstances. A qualitative method was adopted as the most appropriate method to address the complexity and nuance associated with the research questions. Sampling within this case study was based on a theoretically informed and purposive strategy which considered the value presented by individuals and organisations to the research questions (Emmel, 2013, Mason, 2002b; Silverman, 2013), evolving from a preliminary analysis of grey literature, local policy networks and welfare systems. A semi-structured interview method enabled an approach that was flexible and responsive to the situations and environments encountered through fieldwork, whilst maintaining close links to the research design (Mason, 2002a). Thematic analysis of data at multiple stages of the research process continually linked conceptual and theoretical narratives of change with empirical findings. That is, how state-led processes of austerity and financialisation interact with the governance of welfare and the evolution of local housing welfare systems.

Participants from local authority and Third Sector organisations were included from front-line operational levels and executive levels, to ascertain both day-to-day and strategic perspectives on housing need and responsibilities for housing welfare. Political sensitivities that emerged during interviews highlighted some of the challenges with 'elite interviewing', where power relations make 'getting beyond the official line' difficult (Duke, 2002). Issues with recruitment and access were encountered with private landlords and letting agents, due to its disparate and uncoordinated nature, and potentially through reticence arising from negative reporting about PRS conditions and management in the media. Landlords who accepted people in receipt of benefits were contacted directly through letting agencies, through websites such as Gumtree and Spareroom, and through contacts shared by hostels. It is likely that the landlords and agents who volunteered to take part in this research do not represent the poorest properties and practices in the PRS, which local authority participants highlighted as the most challenging part of the sector to identify and engage. Another potential limitation for the research is that data relating to PRS tenancies was collected almost a decade ago. However, this research has collected data that is increasingly relevant to understandings about the growing role of the PRS within housing-led interventions.

The following sections present data that demonstrates where individual capabilities are situated in relation to housing-led systems of homeless provision in the case study area. Pseudonyms are used throughout. Firstly, the accounts of local authority and third sector accommodation and support-based services describe their understanding of housing and support needs in the city. These accounts reveal the way that agency and autonomy is situated in relation to structural disadvantage and uneven power relations between individuals seeking assistance with housing and the resources available within local housing welfare systems. Secondly, data from interviews with private landlords and letting agents reveal the ambivalence associated with their role in broad housing welfare systems, and the way that

landlord incentive schemes and housing-led options in the PRS represent ‘flawed conversion factors’ where capabilities are concerned (Hearne and Murphy, 2019). Lastly, PRS landlords and letting agents highlight relational approaches to tenancy management that exceed any formal obligations associated with their role.

Situated Agency

Much of the interviews with local authority officers from strategic and operational roles were focused on a review of transitional supported housing and homelessness prevention services taking place at the time of fieldwork. Reflecting wider critique, participants attributed poor housing outcomes to a revolving door of services based on singular rather than holistic understandings of need (Revolving Doors Agency, 2015). Following a consultation event held with service users, a respondent also challenged the staircase system that has largely underpinned homelessness services.

> It did used to be- ‘oh well, people aren't ready to think about training and wait a bit until they’re further in their journey’. But a lot of what we heard from service users at that event was a lot about being aspirational, and respect, and enabling them to take a bit of control as well. I think building resilience is really important. You can't just make these assumptions, can you? (Hannah, Senior Council Officer)

In language that echoed broader social policy critique (Johnsen and Teixeira, 2007), accommodation-based homelessness services were viewed as limiting autonomy and ‘resilience’, by demanding evidence of progression before offering independent housing. Hannah also suggested that ambition for standards of living for disadvantaged groups such as homeless people are notably lower than for the rest of the population, a criticism that has been reinforced in housing literature (Watts and Fitzpatrick, 2020).

Relatedly, scholars have argued that deficit or harm-based understandings of vulnerability serve to disempower individuals by overlooking human agency (Brown *et al.,* 2017). In capability terms, the freedom or agency that individuals need to *achieve* well-being by converting opportunities such as accommodation-based services may be limited in hostels that have been designated for people with housing and additional support needs (Hearne and Murphy, 2019).

A hostel manager also provided critical reflection on the notion that the PRS accommodation included within homelessness prevention interventions offered normative preference or meaningful choice.

> There's a tendency, not just in [case study area], that certain areas become known as areas where people are almost dumped. This isn't a helpful dynamic at all, and I think that everybody deserves to have the right amount of care and support, in what is a crucial move really.
>
> People who are disadvantaged enough as it is, are going to be even more disadvantaged because obviously the scope they have for choice becomes narrower and narrower. One of our challenges is the business of HMO's. People say that they just don't get their own space and, it's not right. (Mike, Hostel Manager)

Contrary to ending the 'cycles of chaos' that a council officer attributed to hostels and other homelessness services, this hostel manager found similar levels of disadvantage and relational insecurity in the PRS alternative (Preece and Bimpson, 2019). In particular, Mike's challenge to the role of HMO's highlighted insufficient conversion factors, where people limited to shared accommodation encounter some of the poorest housing conditions and without appropriate support to mitigate the disadvantage they faced. A council participant in an executive role corroborated this view, by describing a process of 'ghettoization' through

the concentration of the poorest people into inner-city areas, with poor quality PRS housing and distinct spatial and social deprivation.

The damaging psycho-social effects of living with others in shared PRS housing formed a significant part of discussion with respondents from accommodation and support-based services, where threats to bodily integrity and limited control over living environments are inherent features of housing shared with multiple occupants (Irving, 2021; McMordie, 2020; Watts and Blenkinsopp, 2021).

> People often get into that kind of housing and turn up here two months later having been bullied, had their food stolen out of the fridge or whatever...
>
> I don't know, I'd be terrified of living in a house with other people I didn't know, especially people who could be half my age. I think it's a recipe for homelessness because we get so many people back here from shared accommodation. So, I don't think it's a good idea, I don't think it's fair. (Jean, Hostel Officer)

According to participants in this study, the environmental and relational issues that are present in the lower end of the PRS is commonly overlooked within homelessness prevention activity. This is evident where individuals have entered the PRS informally or outside of formal housing needs assessment, but also where housing needs assessments have taken place but not sufficiently identified or met support needs. Consequently, housing professionals reported that individuals had 'returned' to homelessness in the way that research has shown for people living in hostels (McMordie, 2020).

The capabilities approach emphasises the importance of resources that determine 'real freedoms' (Sen, 1999), which may require intervention and governmental responsibility to mitigate structural disadvantage (Nussbaum, 2011). Specifically, agency is situated (Yerkes *et al.,* 2019: 5), within the context of physical building and psycho-social factors, wider

structural factors and ‘conversion factors’ such as welfare payments or additional support that might enable individuals to achieve their ‘valued function’ (Hearne and Murphy, 2019). In other words, how likely individuals are to flourish within particular circumstances. Yet, as indicated in the quotes above, the choice that people moving through local homelessness systems have in the PRS is significantly limited by cost and quality of housing, as well as discriminatory practices (Meers, 2021).

Ambivalent welfare actors

It was clear that the advocacy provided by supported housing providers was not enough to tackle the stigma and discrimination that their clients faced in PRS housing, in which hopes for future welfare had been placed. As the quote below demonstrates, lasting stigma of homelessness services limited the freedom associated with wider housing markets.

> Well, it's not that we're happy with them [landlords] but it's what housing options provide us with, and they [landlords] won't always take them once they hear they’re from here. (Cathy, hostel support worker)

Landlords and letting agents interviewed in the case study had varied motivation and engagement with the council’s PRS access scheme but most described their business as an asset-based welfare strategy (Soaita *et al.,* 2017). All participants managed properties located in areas with low market rents that were close to LHA. However, based on negative experiences, some participants denied access to tenants referred through the council’s PRS access scheme:

> Sometimes we get a good tenant, but there was a spell of us getting every possible bad tenant you can imagine really. We did actually think they were doing it on purpose at

> one point, like they thought that we'd accept anyone, and they'd get rid of their problem cases, so my partner complained eventually. (Tom, PRS landlord)

By associating the PRS access scheme with the 'bad tenant' or 'problem cases', Tom's experience highlights the potential for landlords to be introduced to individuals they are either not willing or adequately supported to house (Preece *et al.,* 2020). Notably, while Tom's business was built upon LHA like other landlords and letting agents in this case study, he did not acknowledge a role in a welfare system.

A letting agent shared similar views of individual suitability. Sid had set up his rental housing business as an investment and had grown his portfolio through housing benefit lettings. However, to guard against loss of income, his agency refused individuals coming through the council's PRS access scheme.

> So, some of them are being evicted anyway, either for debt or smashing up their property. So, there's a reason why they ended up in that place, and they expect us to rehouse them again- we don't want the hassle. (Sid, PRS Letting Agent)

Like Tom, this letting agent also viewed the expectation that PRS agents rehouse people coming through the local homelessness system as misguided. Even with a deposit protection scheme in place for the landlord, participants regarded the scheme as a significant financial risk. By applying the capabilities approach, such measures present as insufficient conversion factors to enable the intended outcome and mitigate structural disadvantage (Hearne and Murphy, 2019). In this case, reducing barriers to secure independent tenancies in the PRS for people experiencing homelessness.

Yet, while requirements for previous landlord references, credit checks and rent guarantors can function as insurmountable barriers to housing in the PRS, participants revealed that landlords and letting agents working within local homelessness systems may also have lower

expectations and thresholds for entry. In recognition of more limited financial or rental documentation, informal measures of assessment become means to assess suitability or risk presented by prospective tenants to their business.

> You can normally tell if they're happy with it, their body language, quite often you'll get people come with a can of beer already in their hand so that i'nt gonna get past the threshold. And if they've come with someone else, that's fairly responsible, so if two guys come you can normally tell that they're taking it seriously. Just over the years, you can tell. Some get through but in the main we do quite well with that. (Ray, PRS landlord)

Sophie described herself as falling into being a landlord through family business and where possible, would not accept individuals in receipt of benefits as tenants. With some hesitation, Sophie described cognitive characteristics as markers of risk, again demonstrating the power of stigma and reluctance to take tenants with support needs.

> I: What sort of things might ring alarm bells?
>
> R: Usually, if they're a bit slow... we had one lady, and she came and she had a friend with her to help her understand what was going on...
>
> I: Ok, so she had some support needs?
>
> R: Yeah, erm but, at that point we had someone private enquiring at the same time, so we just chose her. We, just get a feel for the person really. If they feel a little dim or... it sounds a bit harsh but.... or if they seem a bit rough um, yeah. (Sophie, PRS landlord)

These informal assessments also extended to affordability, in the absence of conclusive indicators of financial capabilities.

> If they are on DSS[9] then, erm… kind of how much they're getting in and how much we think they'll be able to top it up, generally if they'll be able to pay. There's no scientific way, you just get a feel. (Sophie, PRS Landlord)

Where housing benefit has been restricted through reforms to welfare payments, private renters have been placed in a precarious situation where access to housing depends on their ability to reassure landlords of their ability to manage their position of risk. Without intervention to mediate the barriers to the private housing market or the precarity within it, individuals do not necessarily have the freedom to achieve well-being (Nussbaum, 2011; Robeyns and Morten, 2021). The lack of effective screening or provision for support needs not only problematises the emphasis on independent housing as the means and end of a welfare intervention but the role that private actors are able to play within extended housing welfare systems.

Relational capabilities

While calls for more extensive pre-tenancy information by PRS landlords and letting agents highlights the potential to exclude on the basis of disadvantage, this research also reflected varied understandings of social responsibility. Yet, for PRS access schemes, or other private accommodation mediated by local authorities or other agencies, the sustainability of tenancies is largely dependent on the quality of information collected, shared and enacted between a range of services. Where individuals find accommodation in the PRS

[9] 'DSS' is an outdated term referring to the former UK government Department of Social Security (now Department for Work and Pensions), used to describe where people were in receipt of welfare payments such as housing benefit.

independently, or through informal introduction, the scope for identifying or responding to need is limited.

Landlords and letting agents acknowledged the impact of psycho-social relations that might impact individual tenancies. In other words, wellbeing or capabilities are dependent on the combined effect of relations within accommodation (Harris and McKee, 2021; Irving, 2021).

> If there were drug issues or, if we thought that with another group of people it might affect their rehab, it's just not going to work. (Helen, PRS letting agent)

> … I'm willing to give anyone a chance, unless you really think that particular house isn't going to fit in well with that style of person. It's hard to know how something's going to work out. There's some houses that are all blokes and you might know that they're racist or something. (Tom, PRS landlord)

> we wanted a mixed household and it's not often we get them but with this one thought that we'd take girls and boys. But, we found out that afterwards that this guy, no female could be alone with him. He was domestic violence, he'd been locked up for it. When we found this out, it was about a month in. Plus, the fact that he didn't really mix well with other people, male or female. (Helen, PRS letting agent)

These quotes demonstrate the risk management that is integral to PRS lettings, yet, often with minimal formal input from the local housing department or other services. Other research has raised questions about how appropriate it is for landlords to be responsible for the 'matching' process (Green and McCarthy, 2015). Social mix was a critical concern for some of the landlords and letting agents interviewed, particularly in relation to shared housing or blocks of flats. In the example above, the local authority who had referred the tenant through a PRS access scheme had not urged caution around their housing placement.

While responsibilities for welfare in PRS housing were unclear and unallocated, there were also examples of letting agents and landlords acting assertively, and in an advocacy role. By supporting tenants to challenge administrative issues with the local authority housing department or dealing with benefit systems, participants recognised the bounded or relational nature of their tenant's capabilities and actively supported their tenants to overcome barriers. Nevertheless, this kind of support was associated with subjective relationships of trust and deserving, as well as pragmatic rationales such as mitigating arrears.

> If we know the tenant… I mean the tenant is a lovely tenant. He was going down to housing, if he hadn't done what he said he was going to do we thought, Section 8 him[10]. If we can, we keep them in, if the tenant is helpful… (Helen, PRS letting agent)

> So, I've got all the paperwork for them, and sometimes I'll actually take them to the offices, but more often than not they'll go themselves. But I will follow up myself in a week's time, to make sure that all of the paperwork for the claims is all registered, and I then manage it week by week to make sure (Ray, PRS landlord)

In the following example, an informal loan of money that the landlord provided to her tenant was not typical of a landlord-tenant relationship but an arrangement that was based on familiarity and trust which had been built over a period of time. Again, understandings of support need or vulnerability were often situated within the context of deserving (Brown *et al.,* 2017).

> …we've got one lady and she's slightly... mentally disabled. We've... she's not very good at managing her money so we've helped her out with that. We've put her in touch with charities, food banks and stuff to try to help her manage...

[10] Section 8 notices are grounds for eviction in an Assured or Assured Shorthold Tenancy, usually giving 14 days' notice for eviction.

> We've lent her money before, she's not been the best at paying it back, but it has come back slowly… (Sophie, PRS landlord)

Respondents shared examples of responding to acute welfare needs, such as making welfare calls to tenants who they believed to have serious mental health difficulties, and to people they believed had no money for food or heating. In all accounts, housing-related or floating support was notably lacking. In the extract below, Ray reflected on the challenges of housing people with additional support needs in dispersed accommodation and described an assertive approach to tenancy management that is not only more comparable to intensive housing management but reflects responses from third sector support providers in the city.

> I think what you've got to bear in mind is that if they're in quite a large building, a hostel type place, that support can be available on site. But if they're all spread around different properties, people don't go out of their front doors. I mean it might help to do more door knocking but this is part of the problem, once they've closed their door they don't want to know. They don't realise that they need support sometimes. (Ray, PRS landlord)

> So it's thinking what do we need, and not waiting until people are ready to go to services but taking services to them. Some people's lives are so chaotic, you could make 10 appointments for someone and they're not going to show up, it's just not their priority. (Trudy, Homelessness Service Manager)

In these accounts, both social and private agents shared a view of individual capabilities as relational to housing management and a range of other services working to mitigate structural disadvantage. The quality of pre-tenancy information, or lack thereof, has been identified as a central risk for tenancy failure in social housing tenants (Ambrose *et al.* 2015). Inadequate

homelessness assessment processes may also fail to acknowledge underlying support needs that should trigger the provision of additional housing-related support (Dwyer *et al.,* 2015). This research clearly identified the importance of proactive intervention and positive landlord-tenant relationships for sustained tenancies in the PRS, as well as a distinct lack of resource or responsibility for supporting tenants beyond a minimal landlord-tenant encounter.

Discussion and conclusion

This article has explored the instrumental role of the PRS within the governance of homelessness, by focusing on PRS access schemes and other informal routes into the housing benefit market. By drawing on interviews from a city-based case study with providers and commissioners of a range of housing services, findings demonstrate how formal identification of and appropriate support provisions for welfare needs remains a 'weak spot' in relation to UK homelessness policy and prevention practices. This paper contributes to the dearth of policy-focused research around shared rented housing (Goodall *et al.* 2023; Rugg, 2025). It also contributes to an international evidence gap relating to diverse housing-led interventions (Mackie, *et al.* 2019), and utilises the capabilities approach to critique the unsupported PRS within that spectrum. There are limitations in the scope of this paper, by capturing the views of stakeholders in a local welfare system rather than those seeking housing. Other scholarship has shed light on the experiences of lower and mid-income PRS tenants (Harris and McKee, 2021; Mckee *et al.,* 2020), and those living in the lower end of the PRS (Barratt, *et al.* 2015; Green and McCarthy, 2015; Spencer *et al.* 2020). Furthermore, the PRS actors who opted into the research are by no means representative of that disparate sector, and the data collected is dated. However, the policy problem that this study interrogates has grown in relevance within

current debates and PRS agent accounts of their role within a welfare grey space present a valuable contribution to knowledge.

This paper makes a number of empirical, conceptual and policy contributions, strengthened by application of CA. *First,* in what others have termed 'situated agency' (Yerkes *et al.,* 2019, p. 5), CA draws attention to the importance of resources that enable 'real freedoms' (Sen, 1999), such as environmental factors or the interventions required to mitigate structural barriers and disadvantage (Nussbaum, 2011). By drawing on capabilities scholarship that has exposed the environmental and relational harms presented in congregate hostel accommodation (Irving, 2021; McMordie, 2020; Watts and Blenkinsopp, 2021), and research around sharing in the PRS housing benefit market (Barratt *et al.,* 2012; Green and McCarthy, 2015; Rugg *et al.,* 2011), it is clear that 'housing-led' alternatives to hostels present similar challenges. As respondents highlighted, these threats exist in PRS housing without onsite staffing or safety management protocols that might exist in traditional homelessness services, or pre-tenancy screening that exists in the SRS, and may result in 'failed' tenancies. Crucially, the potential for individuals to achieve well-being or valued functioning within those settings is relational to the physical and social circumstances that surround them (Emmel, 2017).

Second, welfare payments and landlord incentives used to incorporate the PRS within local housing welfare systems could be considered 'flawed conversion factors' in enabling autonomy or capabilities (Hearne and Murphy, 2019), where housing payments fail to cover the cost of renting, or where landlords reject deposit or access schemes due to the perceived risk of operating in homelessness systems. This not only problematises the emphasis placed on independent housing as the means and end of a welfare intervention, but assumptions about the role that private actors are able or willing to play within that solution. Even where private landlords and letting agents had accepted their role in homelessness provision, there was ambivalence associated with the idea of welfare, and understandings of need were

closely tied to deserving (Brown, 2012). Without appropriate allocation of responsibility for welfare, tenants or those seeking housing must manage discrimination and risk independently, and the situated nature of agency or capabilities is overlooked.

Third, while it was evident that relations between landlords, letting agents and tenants is highly variable and subjective, PRS respondents also revealed relational understandings of insecurity, autonomy and individual capabilities. This included the way that the PRS extends the precarity faced by some of the most disadvantaged people. As other research has shown (Green and McCarthy, 2015), respondents considered immediate or potential risks in tenancy 'matching' and management of tenancies that were largely unsupported by information or procedure. However, neither PRS or local authority participants reported any sense of how individual needs might be identified or addressed beyond formal homelessness assessment, or where to raise concerns relating to PRS tenancies. Even where individuals enter the PRS through homelessness assessment, participants suggested that the offer or provision of floating support may be inadequate to sustain a tenancy. Nevertheless, PRS agents described supporting and advocating for tenants they recognised as struggling against an unforgiving and poorly administered welfare system and highlighted the centrality of landlord-tenant relations in determining housing outcomes or well-being (Harris and McKee, 2021; Irving, 2021).

Indeed, settled housing in the PRS may likely offer a normatively preferable housing solution than traditional homelessness services, which other literature has so clearly demonstrated (Irving, 2021; McMordie, 2020; Watts and Blenkinsopp, 2021). By applying CA, this paper has also exposed fundamental problems in the PRS housing benefit markets that are available to some of the most disadvantaged people. Part of the problem with the role of the PRS within local housing welfare systems is its piecemeal positioning within legal and policy frameworks. The argument that local authorities should better utilise legislation to meet well-

being and mental health needs of people living in HMO's has been made elsewhere (Barratt et al., 2012). In this paper and following other recommendations (Harris and McKee, 2021), it is evident that all partners within local housing welfare systems must understand their role in meeting the welfare needs of adults and children. An alternative and ethical approach to addressing disadvantage within broad local housing welfare systems could include state-led governing mechanisms to: formally identify welfare needs and provide appropriate and tailored support; acknowledge collective obligations to meeting housing and welfare needs; and allocate accountability with support to the array of individuals and institutions involved in providing housing welfare.

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