

DOUBLE JEOPARDY: INSECURITY AT WORK AND AT HOME

Data briefing

George D. Williams

April 2024



CONTENTS

1. Private rents are at an all-time high	3
2. Severely insecure work in the UK is rising	4
3. The convergence of two forms of precarity	4
4. Who is most at risk of double jeopardy?	6
5. Recommendations	8
About the Work Foundation	9
References	10

EXECUTIVE SUMMARY

In the midst of the cost of living crisis, private rents have risen by 15% since January 2022, exacerbating the financial insecurity felt by many living in the UK's precarious private rented sector. In addition, many private renters face a lack of security of tenure, with shorthold tenancies and 'no fault' evictions commonplace.

This insecurity at home can be compounded by insecurity at work. Analysis by the Work Foundation estimates that of the 6.8 million people (21.4%) in severely insecure work in 2023, **1.4 million were living in privately rented accommodation.**

Analysis of the Office for National Statistics (ONS) Labour Force Survey shows the number of workers (aged 16-65) in the private rented sector was 5.8 million (18.4% of the UK workforce) in 2023. In 2023, almost one in four (24.4%) private renters (aged 16-65) faced a combination of insecure working conditions such as low or unpredictable pay, irregular hours and a lack of rights and protections that make workers vulnerable to job losses.

Compared to people in secure employment, severely insecure workers are much more likely to be living in the private rented sector. Since records began in 2010, it appears there has been a steady increase in the number of workers living in private rented accommodation – up by 3.9 percentage points amongst those in severely insecure work to 20.9% in 2023 and by 3.6 percentage points for secure workers to 14.5%.

The likelihood that a severely insecure worker will live in privately rented accommodation is greater among workers who experience other forms of labour market disadvantages, with people from Black and Asian backgrounds most likely to be impacted. While those aged 25-35 – millennials – are the age group most likely to face insecure work while living in private rented accommodation.

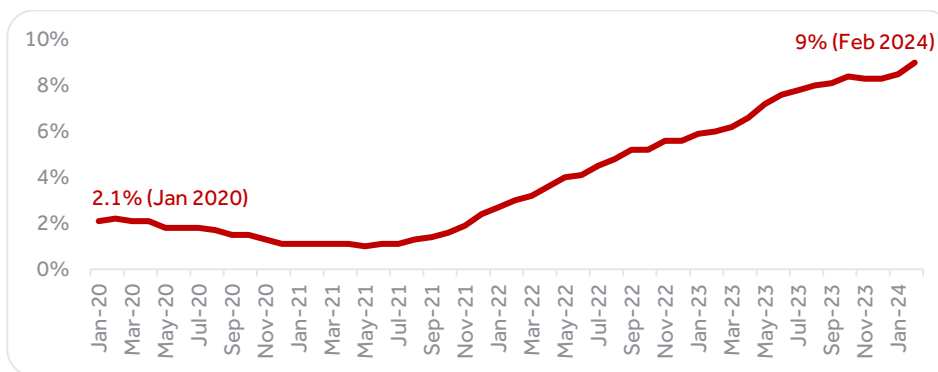
1. PRIVATE RENTS ARE AT AN ALL-TIME HIGH

There are currently 4.6 million households in the UK living in the private rented sector (PRS).¹ The proportion of households renting privately in the UK has almost doubled from 10% at the turn of the millennium to 19% in 2021/22.²

On average, private renters spend a higher percentage of their monthly earnings on housing than those in all other tenures.³ The Resolution Foundation estimates the average renter spends a third (33.8%) of their income on housing costs, while the average those with mortgages spends 10%.⁴

During the current cost of living crisis, private rental costs have risen substantially to an all-time high, exacerbating the financial insecurity felt by many living in the PRS.^{5, 6} Since January 2022 rents have risen by 15%, and are currently increasing at a record 9% per annum.^{7, 8} While it varies significantly across the country, on average, renters are now paying £1,273 per month.⁹ The sudden rise in rents can in large be attributed to earnings growth and the housing markets recalibrating following the Covid-19 pandemic.¹⁰

Figure 1: United Kingdom private rent inflation (PIPR) January 2020 to February 2024



Source: Price Index of Private Rents from the Office for National Statistics, January 2024

While, on average, rental costs have risen sharply, UK workers are currently in the midst of a two decade pay squeeze, with the Office for Budget Responsibility forecasting that real wages will not return to 2008 levels until 2026.¹¹ In December 2023, the ONS reported that almost half (46%) of renters were struggling to afford their rent¹² and StepChange has found that private renters are almost twice as likely to be contending with problem levels of debt than the general population.¹³

Further compounding the insecurity of the private rental market, is the lack of security of tenure, with shorthold tenancies commonplace.¹⁴ Section 21 'no fault' eviction notices, under which landlords can evict tenants with two months' notice without having to prove fault on the part of the tenant, are also at a seven year high.¹⁵ Around one in five (20.5%) private renters have lived in their home for less than a year, compared to 5.8% of social renters and 1.8% of owner-occupiers.¹⁶ Research by Generation Rent estimates that in 2019-20 an unwanted move due to an eviction, the end of a fixed term tenancy, or a rent increase, cost private renter households £1,709.¹⁷

Despite the expense and insecurity of the private rental market, high house prices and a lack of social housing can leave many renters with no other option but to remain in the sector.^{18, 19} Recognising these challenges, in May 2023 the Government introduced the Renters (Reform) Bill, which is currently working its way through Parliament. The Bill contains measures to reform the UK's rental market, including fulfilling the 2019 Conservative manifesto commitment to abolish 'no fault' evictions. While the ban has been praised by tenant's bodies, concerns have also been raised about potential loopholes and significant delays to passing the Bill into law.^{20, 21}

To help alleviate the challenges faced by private renters, the Labour Party have committed to a housing recovery plan that aims to boost the number of affordable homes to buy and rent.²² This included an announcement that Awaab’s Law, which imposes timescales for how long social landlords have to respond to urgent repairs, will be extended to the private sector.²³

2. SEVERELY INSECURE WORK IN THE UK IS RISING

In 2023, an estimated 6.8 million people (21.4%) were in severely insecure work – an increase of 500,000 people on the previous year. Severely insecure work is characterised by factors including low or unpredictable pay, irregular hours and a lack of rights and protections that make workers vulnerable to job losses.

The Work Foundation defines insecure work through a single holistic measure which combines:

- contractual insecurity, where people are not guaranteed future hours or future work - such as jobs in the gig economy, zero contract work or involuntary part-time work
- financial insecurity, where people have unpredictable pay or their pay is simply too low to get by
- lack of access to employment rights and protections.

The increase in severely insecure work is being felt most strongly by workers who experience other forms of labour market disadvantage including women, disabled workers, people from ethnic minority backgrounds and younger workers.

In 2023, over half (52%) of severely insecure workers earned less than the Joseph Rowntree Foundation’s 2022 Minimum Income Standard of £25,500.²⁴ Analysis found that, on average, severely insecure workers earned £3,276 a year less than those in secure work.²⁵

3. THE CONVERGENCE OF TWO FORMS OF PRECARIETY

New analysis by the Work Foundation has found that **1.4 million people in severely insecure work live in privately rented accommodation**. Compared to people in secure employment, severely insecure workers are much more likely to be living in the private rented sector, with almost one in four (24.4%) private renters (aged 16-65) facing the double jeopardy of insecurity at home and at work.

The likelihood that a severely insecure worker will live in privately rented accommodation is greater among workers who experience other forms of labour market disadvantages, with people from Black and Asian backgrounds most likely to be impacted. Those aged 25-34 – millennials – are the age group most likely to face insecure work while living in the PRS.

Figure 2: Private rent among the UK workforce by work insecurity, 2023



Source: Work Foundation calculations of Labour Force Survey microdata, 2023 April-June quarter

Private renters in severely insecure work will often find they not only have to contend with insecurity in their employment and housing, but that these two forms of precarity coalesce to introduce further insecurity into their lives.

In a recent White Paper on A Fairer Private Rented Sector, the Government acknowledged that frequent home moves associated with living in the private rented sector can impact tenants' ability to hold down stable employment.²⁶

Being employed in severely insecure work can also make it more challenging to navigate the UK's precarious rental sector. Expensive rental costs make finding suitable and affordable housing a real challenge for many low-paid workers.²⁷

Housing Rights has reported that landlords can be apprehensive about letting properties to prospective tenants who are employed on insecure contracts.²⁸ There is also evidence that low wage workers can struggle to compete with higher earners for scarce rental properties.^{29, 30} Consequently, private renters on low wages often have little choice but to live in poor quality and unaffordable properties.^{31, 32} Over half of UK private renters in the lowest income quartile pay more than 40% of their disposable income on rent and are therefore considered to be overburdened by their housing costs.³³

Unpredictable shifts and pay can make it difficult to manage expenditures, including rental payments, potentially leading to rental arrears.^{34, 35} Low wages and insecure pay can also make it harder for severely insecure workers to build up savings and weather unexpected costs, making the financial cost of an unwanted move even more burdensome.^{36, 37}

In addition, these factors also make it harder for those in severely insecure work to leave behind the precarity of private renting,³⁸ including by making it more difficult to obtain a mortgage.³⁹ This can leave many severely insecure workers trapped in a rental system that is financially burdensome and can harm the health, wellbeing and educational prospects of their household.^{40, 41}



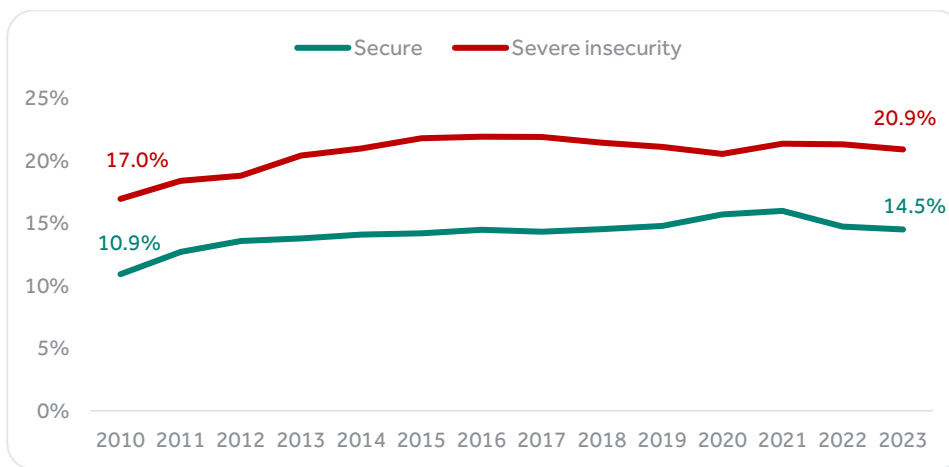
4. WHO IS MOST AT RISK OF DOUBLE JEOPARDY?

Since records began in 2010, there has been a steady increase in the number of workers living in private rented accommodation – up by 3.9 percentage points amongst those in severely insecure work to 20.9% in 2023 and by 3.6 percentage points for secure workers to 14.5%.

This means that despite being in forms of employment that leave them more exposed to the challenges of the UK’s PRS, severely insecure workers are 1.4 times more likely to live in privately rented accommodation than secure workers.

However, the likelihood that an individual will live in privately rented accommodation is not uniform across all severely insecure workers.*

Figure 3: Percentage of workers in the private rented sector by employment insecurity

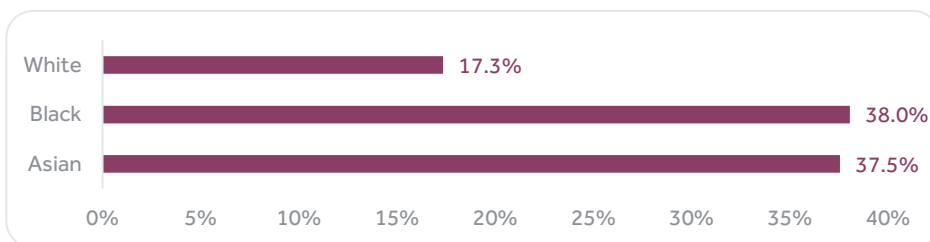


Source: Work Foundation calculations of Labour Force Survey microdata, 2010-2023 (April-June quarter)

Severely insecure workers from ethnic minority backgrounds are overrepresented in privately rented accommodation

Amongst severely insecure workers, nearly two in five Black and Asian workers live in privately rented accommodation (38% Black severely insecure workers / 37.5% of Asian severely insecure workers). This figure is much lower for white severely insecure workers, at 17.3%. Compared to white severely insecure workers, the likelihood that a severely insecure worker lives in privately rented accommodation is 2.2 times greater if they are Black or Asian.

Figure 4: Percentage of severely insecure workers in the private rented sector by ethnicity



Source: Work Foundation calculations of Labour Force Survey microdata, 2023 April-June quarter.

* Along with age and ethnicity, Work Foundation analysis also examined the prevalence of men and women, and disabled and non-disabled, severely insecure in the private rented sector, but did not identify any substantial differences.

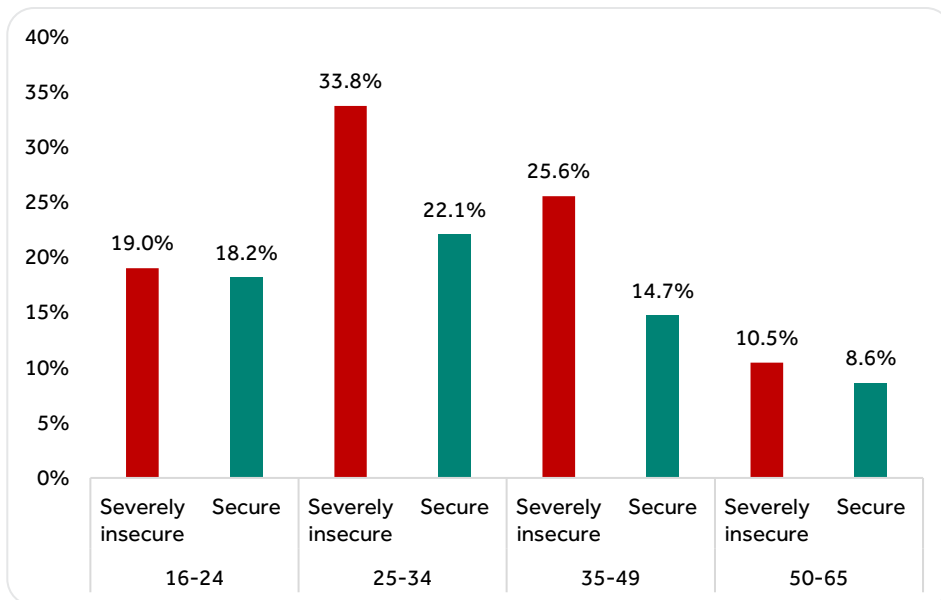
Research from Citizens Advice has found that people from ethnic minority backgrounds are more likely to face discrimination in the PRS, including higher rates of evictions and greater financial cost.^{42, 43} As a result, Black and Asian severely insecure workers, are not only more likely to be private renters, but discrimination within the sector means they also face additional risks as renters, which their employment status makes them particularly ill-equipped to contend with.

Severely insecure millennials are especially likely to be private renters

The proportion of severely insecure workers who rent privately is highest in the age groups 25-34 (33.8%) and 34-49 (25.6%). The percentage of secure workers aged 25-34 and 34-49 who live in the PRS is markedly lower (22.1% and 14.7%).

Compared to secure workers in the same age cohort, severely insecure workers aged 25-34 and 35-49, are 1.5 and 1.7 times more likely to be private renters.

Figure 5: Percentage of workers in the private rented sector, by age cohort and job insecurity



Source: Work Foundation calculations of Labour Force Survey microdata, 2023 April-June quarter.

The proportion of 16-24 old severely insecure workers in the PRS is comparatively low at 19%. This can in part be explained by an increasing number of young people continuing to live with their parents.⁴⁴

Age and ethnicity can intersect and increase the likelihood that a severely insecure worker lives in the PRS. Black severely insecure workers aged 35-49 are 2.6 times more likely to live in the PRS than white workers of the same age and employment insecurity (52.7% versus 20.4%). While 25-34 year old Asian severely insecure workers are 2.1 times more likely to be private tenants than white severely insecure workers in the same age cohort (61.7% versus 28.8%).

5. RECOMMENDATIONS

There are currently 1.4 million private renters in severely insecure work in the UK. Not only do these people contend with insecurity in their work and housing, they will often find these two forms of precarity intersect to introduce even greater insecurity into their lives. This problem is particularly pronounced for severely insecure workers who are from a Black or Asian background or are of the millennial generation.

To address this issue urgent reform is needed. Bold policy ideas are required to tackle the structural failures of the UK's housing market and private rented sector, including boosting housing supply (including affordable and social housing), increasing tenant security, and rent controls.^{45, 46}

It is crucial that Government also acts to increase access to secure, well-paid employment, which could also help in supporting people into more secure and affordable accommodation in the future. To do so, the next Government should prioritise introducing a comprehensive Employment Bill to substantially reduce insecure work in the UK and deliver key reforms to provide enhanced certainty for workers.

A new Employment Bill should:

- Standardise employment status in order to ensure all workers have access to key rights and protections
- Make guaranteed minimum working hours the default of all employment contracts, with employees possessing a right to request otherwise
- Create a Single Enforcement Body to oversee compliance with employment regulations, and improve resourcing for this activity
- Reform Statutory Sick by removing the earnings threshold, uprating the statutory amount and removing waiting days
- Make flexible working a day one right, rather than a right to request.



6. ABOUT THE WORK FOUNDATION

The Work Foundation is a think tank focused on improving working lives across the UK through applied research and new ideas. For over a century, we have worked to break down the barriers individuals and communities face in accessing good work.

We believe everyone should have access to secure, rewarding and high-quality work. By engaging directly with workers, employers, policymakers and leading academics, we deliver rigorous applied research to tackle structural inequalities in the labour market and improve working lives across the UK. We are part of Lancaster University's Management School, and work with a range of partners and organisations across our research programmes.

7. METHODOLOGY

For this briefing, we use the Work Foundation UK Insecure Work Index methodology and analysed the Office for National Statistics' Labour Force Survey microdata (April-June 2010-2023).

The Work Foundation UK Insecure Work Index uses three dimensions of labour market insecurity: contractual insecurity, financial insecurity and lack of access to workers' rights. These dimensions were used to identify indicators in the Office for National Statistics' Labour Force Survey which contribute to overall levels of insecurity. Using Principal Component Analysis (PCA), we determine how the different job characteristics are correlated and summarise these into an index. The score that we derived from this is then divided into three categories: secure work, low/moderately insecure work and severely insecure work. We have termed the latter 'severe' because we expect that potential negative impacts of insecure work will be concentrated here. The methodology is set out in more detail in the [Technical Annex](#) that accompanies the [2022 Index report](#).

8. CITATION

If you are using this document in your own writing, our preferred citation is: Williams, G.D. (2024) Double Jeopardy: Insecurity at work and at home. The Work Foundation at Lancaster University.

9. PERMISSION TO SHARE

This document is published under the Creative Commons Attribution Non Commercial No Derivatives 3.0 England and Wales Licence. This allows anyone to download, reuse, reprint, distribute, and/or copy this publication without written permission subject to the conditions set out in the Creative Commons Licence. For further information, please contact: info@theworkfoundation.com.

10. ACKNOWLEDGEMENTS

We gratefully acknowledge the thoughtful comments and insights from:

- Tilly Smith, Generation Rent
- Anthony Breach, Centre for Cities.

For further information about this briefing, please contact the Work Foundation at Lancaster University at: info@theworkfoundation.com.

11. REFERENCES

- ¹ Office for National Statistics. (2023). English Housing Survey 2021 to 2022: private rented sector. Available at: <https://www.gov.uk/government/statistics/english-housing-survey-2021-to-2022-private-rented-sector/english-housing-survey-2021-to-2022-private-rented-sector>
- ² Office for National Statistics. (2023). English Housing Survey 2021 to 2022: private rented sector. Available at: <https://www.gov.uk/government/statistics/english-housing-survey-2021-to-2022-private-rented-sector/english-housing-survey-2021-to-2022-private-rented-sector>
- ³ Department for Levelling Up, Housing and Communities. (2022). English Housing Survey 2021 to 2022. Available at: <https://www.gov.uk/government/statistics/english-housing-survey-2021-to-2022-headline-report/english-housing-survey-2021-to-2022-headline-report>
- ⁴ Pacitti, C. (2024.) Through the roof: Recent trends in rental-price growth. Resolution Foundation. Available at: <https://www.resolutionfoundation.org/app/uploads/2024/04/Through-the-roof.pdf>
- ⁵ Diner A., Tims, S. (2023) Three-fifths of private renters cannot afford the cost of living. New Economics Foundation. Available at: <https://neweconomics.org/2023/03/housing-and-the-cost-of-living-crisis>
- ⁶ Rightmove. (2023). Rental Price Tracker. Available at: <https://www.rightmove.co.uk/news/rental-price-tracker>
- ⁷ Office for National Statistics. (2024). Private rent and house prices, UK: March 2024. Available at: <https://www.ons.gov.uk/economy/inflationandpriceindices/bulletins/privaterentandhousepricesuk/march2024>
- ⁸ Pacitti, C. (2024). Through the roof: Recent trends in rental-price growth. Resolution Foundation. Available at: <https://www.resolutionfoundation.org/app/uploads/2024/04/Through-the-roof.pdf>
- ⁹ HomeLet. (2024). HomeLet rental index report. Available at: <https://homelet.co.uk/-/media/project/barbon/homelet/rental-index/pdf/march-2024-homelet-rental-index.pdf>
- ¹⁰ Pacitti, C. (2024). Through the roof: Recent trends in rental-price growth. Resolution Foundation. Available at: <https://www.resolutionfoundation.org/app/uploads/2024/04/Through-the-roof.pdf>
- ¹¹ Aref-Adib, C., Bell, T., Brewer, M., Broome, M., Clegg, A., Cominetti, N., Corlett, A., Fry, E., Marshall, J., McCurdy, C., Murphy, L., Odamtten, F., Pacitti, C., Pittaway, S., Slaughter, H., Smith, J., hwaites, G., Tr,y L. (2024). Back for more? Putting the 2024 Spring Budget in context. Resolution Foundation. Available at: <https://www.resolutionfoundation.org/app/uploads/2024/03/Back-for-more.pdf>
- ¹² Office for National Statistics. (2023). Impact of increased cost of living on adults across Great Britain: July to October 2023. Available at: <https://www.ons.gov.uk/peoplepopulationandcommunity/personalandhouseholdfinances/expenditure/articles/impactofincreasedcostoflivingonadultsacrossgreatbritain/julytooctober2023#rent-and-mortgages>
- ¹³ StepChange. (2023). Private renters twice as likely to be in problem debt as general population. Available: [https://www.stepchange.org/media-centre/press-releases/renters-problem-debt.aspx#:~:text=15%25%20of%20private%20renters%20\(1.1,8%25%20of%20the%20general%20population](https://www.stepchange.org/media-centre/press-releases/renters-problem-debt.aspx#:~:text=15%25%20of%20private%20renters%20(1.1,8%25%20of%20the%20general%20population)
- ¹⁴ Shelter. (2023). Assured shorthold tenancies (AST). Available at: https://england.shelter.org.uk/housing_advice/private_renting/assured_shorthold_tenancies_with_private_landlords
- ¹⁵ Farley, H. (2024.) Surge in no-fault evictions by bailiffs in England. BBC. Available at: <https://www.bbc.co.uk/news/uk-politics-68239232>
- ¹⁶ The Health Foundation. (2023). Trends in duration of housing occupancy. Available at: <https://www.health.org.uk/evidence-hub/housing/housing-stability-and-security/trends-in-duration-of-housing-occupancy>
- ¹⁷ Generation Rent. (2021). The cost of unwanted moves. Available at: https://www.generationrent.org/2021/08/31/unwanted_moves_costing_renters_229m_per_year/

- ¹⁸ Office for National Statistics. (2023). Housing affordability in England and Wales: 2022. Available at: <https://www.ons.gov.uk/peoplepopulationandcommunity/housing/bulletins/housingaffordabilityinenglandandwales/2022#:~:text=1.,Main%20points&text=In%202022%2C%20full%2Dtime%20employees,6.2%20times%20their%20annual%20earnings>
- ¹⁹ Shelter. (2022). Social housing deficit. Available at: https://england.shelter.org.uk/support_us/campaigns/social_housing_deficit
- ²⁰ Generation Rent. (2023). Campaign wins: how the Renters (Reform) Bill could make renting fairer and more equal. Available at: <https://www.generationrent.org/2023/12/15/renters-reform-bill-make-renting-fairer/#:~:text=After%20a%20long%20campaign%20from,organisations%2C%20known%20as%20exempt%20accommodation.>
- ²¹ Hart, A. (2023). Briefing: The Renters (Reform) Bill. Shelter. Available at: https://england.shelter.org.uk/professional_resources/policy_and_research/policy_library/briefing_the_renters_reform_bill
- ²² Labour Party. (2023). 'How', not 'if': Labour will jump start planning to build 1.5 million homes and save the dream of homeownership. Available at: <https://labour.org.uk/updates/press-releases/how-not-if-labour-will-jump-start-planning-to-build-1-5-million-homes-and-save-the-dream-of-homeownership/>
- ²³ Planning, Building & Construction Today. (2024). Awaab's Law extension: Labour to extend regulation to private sector. Available at: <https://www.pbctoday.co.uk/news/building-control-news/awaabs-law-extension-labour-to-extend-regulation-to-private-sector/136658/>
- ²⁴ Gable, O. and Florisson, R. (2023). Limiting choices: why people risk insecure work. The Work Foundation at Lancaster University. <https://www.lancaster.ac.uk/work-foundation/publications/limiting-choices-why-people-risk-insecure-work>
- ²⁵ Florisson, R. (2024). The UK Insecure Work Index 2024. The Work Foundation at Lancaster University. Available at: <https://www.lancaster.ac.uk/media/lancaster-university/content-assets/images/lums/work-foundation/UKInsecureWorkIndex2024.pdf>
- ²⁶ Department for Levelling Up, Housing & Communities. (2022). A fairer private rented sector. Available at: https://assets.publishing.service.gov.uk/media/62ab00c3d3bf7f04a0a491c6/A_fairer_private_rented_sector_web_accessible.pdf
- ²⁷ Crisis. (2023). Freeze on housing benefit decimating low-income renters' ability to find secure homes. Available at: <https://www.crisis.org.uk/about-us/media-centre/freeze-on-housing-benefit-decimating-low-income-renters-ability-to-find-secure-homes/>
- ²⁸ McAuley, M. (2020). Preventing Homelessness and sustaining tenancies in the private rented sector: Scoping project. Available at: https://www.housingrights.org.uk/sites/default/files/documents/policy-research/housing_rights_preventing_homelessness_and_sustaining_tenancies_in_the_prs_1020.pdf
- ²⁹ Soaita, A. (2022). Housing challenges faced by low-income and other vulnerable privately renting households. Housing Evidence. Available at: https://housingevidence.ac.uk/wp-content/uploads/2022/09/Housing_challenges_faced_by_lowincome_renters_evidence_review_Sept_2022.pdf
- ³⁰ Oliver, J. (2023). How long can the UK rental crisis last? Financial Times. Available at: <https://www.ft.com/content/c163058e-6423-4d14-bb86-374bbb679989>
- ³¹ Waters, T., Wernham T. (2023). Housing quality and affordability for lower-income households. Institute for Fiscal Studies. Available at: <https://ifs.org.uk/publications/housing-quality-and-affordability-lower-income-households>
- ³² Soaita, A. (2022). Housing challenges faced by low-income and other vulnerable privately renting households. Housing Evidence. Available at: https://housingevidence.ac.uk/wp-content/uploads/2022/09/Housing_challenges_faced_by_lowincome_renters_evidence_review_Sept_2022.pdf
- ³³ OECD. (2022). Housing costs over income. Available at: <https://www.oecd.org/els/family/HC1-2-Housing-costs-over-income.pdf>
- ³⁴ Florisson, R. (2022). The UK Insecure Work Index: Two decades of insecurity. The Work Foundation at Lancaster University. Available at: <https://www.lancaster.ac.uk/media/lancaster-university/content-assets/documents/lums/work-foundation/UKInsecureWorkIndex.pdf>
- ³⁵ Butler, A. (2022). Problem debt and the credit safety net: Falling behind to keep up. Step Change Debt Charity. Available at: <https://www.stepchange.org/Portals/0/assets/credit->

[safety-nets/Falling-behind-to-keep-up-the-credit-safety-net-and-problem-debt-StepChange.pdf](#)

³⁶ Florisson, R. (2022). The UK Insecure Work Index: Two decades of insecurity. The Work Foundation at Lancaster University. Available at: <https://www.lancaster.ac.uk/media/lancaster-university/content-assets/documents/lums/work-foundation/UKInsecureWorkIndex.pdf>

³⁷ Creagh, M. (2023). Insecure work in 2023: The impact on workers and an action plan to deliver decent work for everyone. Trades Union Congress. Available at: <https://www.tuc.org.uk/sites/default/files/insecureworkin2023.pdf>

³⁸ Cheung, C. (2020). Job insecurity overtakes deposits as home ownership barrier. FT Adviser. Available at: <https://www.ftadviser.com/mortgages/2020/06/18/job-insecurity-overtakes-deposits-as-home-ownership-barrier/>

³⁹ Creagh, M. (2023). Insecure work in 2023: The impact on workers and an action plan to deliver decent work for everyone. Trades Union Congress. Available at: <https://www.tuc.org.uk/sites/default/files/insecureworkin2023.pdf>

⁴⁰ Bibby, J. (2016). Renting families move so often they are nearly nomadic – new research. Shelter. Available at: <https://blog.shelter.org.uk/2016/02/renting-families-move-so-often-they-are-nearly-nomadic-new-research/#:~:text=With%20%25%20of%20private%20renters,new%20primary%20or%20secondary%20school.>

⁴¹ Centre for Social Justice. (2019). Putting down roots. Available at: <https://www.centreforsocialjustice.org.uk/wp-content/uploads/2019/03/putting-down-roots.pdf>

⁴² Ali, N. (2024). What do Black renters' experiences tell us about the housing emergency? We are Citizens Advice. Available at : <https://wearecitizensadvice.org.uk/what-do-black-renters-experiences-tell-us-about-the-housing-emergency-b8205f43f11f>

⁴³ Bramley, G., Fitzpatrick, S., McIntyre, J., Johnsen, S. (2022). Homelessness amongst Black and minoritised ethnic communities in the UK: A statistical report on the state of the nation. Heriot Watt University. Available at: <https://www.dropbox.com/s/eluc080t3ar4cbj/Homelessness%20Amongst%20Black%20and%20Minoritised%20Ethnic%20Communities%20State%20of%20the%20Nation%20Report.pdf?e=1&dl=0>

⁴⁴ Gustafsson, M. (2021). Boom(erang) Time? An analysis of younger adults living with their parents. Resolution Foundation. Available at: <https://www.resolutionfoundation.org/publications/boomerang-time/>

⁴⁵ National Housing Federation. (2024). Lets fix the housing crisis: delivering a long-term plan for housing. Available at: <https://www.housing.org.uk/globalassets/files/long-term-plan/lets-fix-the-housing-crisis-delivering-a-long-term-plan-for-housing-nhf-2024.pdf>

⁴⁶ New Economics Foundation. (2019). Getting rents under control. Available at: https://neweconomics.org/uploads/files/NEF_RENT-CONTROL_WIP3.pdf