

Changes in the structure of the private rental market 1996 to 2023

Report 5 of 6 - "Housing Precarity Literature and the Implications of Unmet Housing Need, Rent and Housing Stress"

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1 Introduction

This report is concerned with the societal and economic impacts of unmet housing and housing stress. It goes beyond the vast research around the impacts on individuals and their well-being of homelessness or housing stress. Rather it considers how under-supply of affordable, secure housing may suppress societal and economic performance. It does so through the lens provided by an increasingly diverse and expansive literature around social and economic precarity. That body of research literature argues that in western societies, low- and middle-income households have very different experiences of uncertainty and insecurity that are distinctly different from the experience of marginality and exclusion experienced by some in the post-war period. A review of the precarity literature suggests that unmet housing need and problems with accessing affordable housing, whether through owner occupation or through tenancies, need to be thought about and addressed differently.

Typically we see unmet housing need, housing deprivation and housing stress as a condition generated by those who are very poor, unskilled or marginalised. That rendition prompts a preoccupation with defining those populations as 'in need' and treating housing assistance as a form of welfare which is more or less 'generous' according to Government fiscal constraints and, to a lesser extent, evidence around impacts on the conditions experienced by targeted individuals and households. In that still dominant rendition of unmet housing need and access to affordable housing, the production of affordable housing is largely on the margins of Government policy and frequently reduced to attempts to stimulate housing supply in general, often through deregulation.

The precarity literature suggests a very different approach. It highlights how housing precarity generates social marginality and suppresses economic engagement. By extension it implies that the production and supply of affordably price-pointed housing must be placed at the centre of the housing system and housing policy. That literature argues that over-targeting of housing assistance is counter-productive, that it is a remnant of the past and fails to recognise that precarity has become embedded in the lives of many households. While the poorest households are least able to manage the risks associated with precarity, the ability to manage increased risks across life trajectories is reduced for many other households too. Secure, affordable housing is a pathway to increased household resilience but it is also a way of stabilising societal and economic participation and protecting living standards.

This review has been prompted by BRANZ's priorities for its investment of the Building Levy with a key investment priority for 2024/25, being "improving housing affordability for all New Zealanders" with the sub-topics:

- Research to understand the barriers to home affordability and to investigate potential intervention options;
- Research to develop low-cost pathways to supply warm, dry, and healthy homes.

Livingston and Associates leads the programme, the *Affordable private rental supply and demand in New Zealand: Short term trends and longer term structural change - 1996 to 2023* of which this review is a part. The core question of that research programme is the extent to which the private rental market (via property investors and the building industry) add supply to the residential rental stock which is affordable to low- and moderate- income renting households. The research addresses that questions through five components (Table 1.1) with the first four components intended to generate a research-based view on how the housing system can developed pathways through rental to a better housing future. This review is Component 3 of that research programme.

Table 1.1: Outputs by Programme Component, Activity and Transformation Category

Component	Output Transformation Category
1. Changing structure of the private rental market changed between 1991 and 2023.	Narratives and Nudges Data and Knowledge Platforms
2. National and regional price distribution of rents and household affordability 1996 and 2023	Narratives and Nudges Data and Knowledge Platforms
3. Evidence review of the societal and economic impacts of housing stress and under-supply of affordable housing.	Narratives and Nudges Data and Knowledge Platforms
4. Efficacy of policies and programmes designed to stimulate new-build rental supply including transferability of overseas models to New Zealand.	Decision-making and Operational Tools Data and Knowledge Platforms
5. Housing system pathways to a better housing future	Decision-making and Operational Tools

Subsequent to this introduction, the review is structured as follows:

- Section 2 makes a comment on the precarity lens.
- Section 3 focuses on research around housing precarity.
- Section 4 continues the focus on housing but notes the way in which rental housing emerges prominently in the housing precarity literature.
- Section 5 asks whether using the precarity lens contributes anything new to the way in which we see housing systems.
- Section 6 provides a review of research on the relationship between housing and employment precarity.
- Section 7 comments of implications for New Zealand of the precarity literature.

2 The Precarity Lens

The evolution, meaning(s), and utility of precarity as a theory have been widely debated within academic literature. The concept has typically been associated with the shift to deregulation and the ‘flexibilization’ of labour markets beginning in the Global North in the 1960s and 70s (Lombard, 2023; Standing, 2018 n.p.), resulting in rising insecurity for workers, un/der-employment and the rapid expansion of the working poor. Inherent in ‘Western’ notions of precarity has been the idea that work is central to experiences of precarity with “precarious work” leading “to precarious lives” (Barnes, 2020 p 444). However, subsequent research has examined how elements of precarity across multiple domains intersect to create and compound insecurity and limit individual choice and agency.

Precise definitions of precarity are difficult to pin down as precarity arises out of specific cultural and political systems and manifests in different ways across different societies and periods according to prevailing understandings of the social contract, and what is viewed as acceptable (Barbier, 2002; 2011; Millar, 2017). In some instances, individuals experiencing precarity may not view themselves as being precarious because the situations they experience have become normalised. In New Zealand, this is clearly the case for many individuals and households in insecure housing with uncertain futures (James *et al.*, 2024; Saville-Smith *et al.*,

2022). Indeed, in many societies precarious situations have only relatively recently come to be recognised as precarious when they encroach upon the lives of those who could previously have been expected to be stable and relatively certain across the life cycle.

Barbier (2002; 2011) traces the origins of precarity ('*précarité*') to discourses on poverty and 'social vulnerability' emerging within French schools of sociology, most notably with the works of Bourdieu on Algerian workers in the 1960s, and Pitrou on precarious families in the 1970s. He argues early conceptions of precarity referred to a "*a social condition, a situation, a state of families/households, and also a process potentially leading to poverty*" (Barbier, 2011:6). This has, in turn, generated a focus on labour markets and conditions of employment. Much of the precarity theory and literature responded to what was seen as uncertainty and risks of impoverishment arising from erosion of worker rights and legal status, the rise of casualised or atypical forms of labour (*précarité de l'emploi*) and gradually shifted to a focus on wages, security, opportunity for advancement and the breakdown of the post-war social contract (Barbier 2002; 2011; Millar, 2017; Choonara *et al.*, 2022; Armano *et al.*, 2022).

This focus on employment and labour markets is deeply embedded in what Munck (2013) refers to as the "the genealogy of precarity". In the Global South, theories of precarity have been advanced as a method for examining the relationship between unstable work and unstable living conditions, as well as critiquing dominant ideals of work and systems of labour under colonial and capitalist frameworks (Millar, 2017; Armano *et al.*, 2022). In Europe and the US, precarity studies have been sporadic, often emerging in response to popular movements, such as the labour movements in the 1970s and the MayDay protests of the early 2000s (Millar 2017; Barbier, 2011). In North America and the UK it is typically accepted that precarity first gained prominence in the 1980s, concomitant to and building on studies of social exclusion and inequality (McKee *et al.*, 2017b). However, Millar (2017) has demonstrated that in the US precarity was being debated as early as the 1950s, in relation to the valorization of full-time wage labour and its potential to reinforce conservative ideals of life, work and security. Debates around precarity were largely absent from academic research within the UK throughout the 1990s and into the early 2000s, despite the proliferation "of low paid and poor quality, insecure jobs, with limited or no career prospects" (Barbier, 2011 p 27) and gained little real traction until the integration of Bourdieu's theory of class and social distinction (including the new precariat class), into a revised classification of class to more accurately measure contemporary social inequalities in 2013 (McKee *et al.*, 2017b).

Current conceptions tend to take a more expansive view of precarity as a state of insecurity and uncertainty arising from neoliberal reformation of political and economic systems and generating a state of constant anxiety among individuals that reduces their capacity to make decisions, respond to adversity or plan for the future (Barnes, 2020; Waldron & Wijburg, 2026). Butler (2015) describes precariousness as a form of "induced insecurity" that "acclimatises populations to forms of helplessness and insecurity that are hard wired into...contemporary governmental practises" (cited Ferreri *et al.*, 2017:4). Precariousness does not affect us all equally, but it does affect us all, due to the vulnerability of being human and our interdependency on others. What protections are offered and who is deemed worthy of protection has a determining effect on the ways that precarity is experienced by different groups (Armano *et al.*, 2022; Millar, 2017; Clair *et al.*, 2019). In this line of thinking, precarity acquires an ontological as well as economic element (Millar, 2017).

Some scholars have attempted to draw distinctions between precarity, precariousness and precarisation, although these tend to remain somewhat nebulous and are used interchangeably

and inconsistently within the literature. As Choonara *et al.*, (2022:2) point out, experts continue to “differ on which of the terms...is more appropriate in a given context, whether we should instead speak of a process of precarisation, and whether these terms should be qualified, for instance, *employment precarity* or *precarious work*”.

Butler (2015) and Clair *et al.*, (2019) favour the term precarious(ness) and tend to use the term precarity specifically to refer to “the level of risk and protections in a country” (Clair *et al.*, 2019 p 9) and the conditions by which they are distributed (unequally) across societies (Millar, 2017). Precariousness on the other hand, is largely taken to refer to the subjective experience of individuals with a particular regard to social relations and a breakdown of social bonds. It requires that individuals “self-activate resources and take sole responsibility” for their “choices and social protection” (Armano, *et al.*, 2022 p 30). Precarisation is generally seen as the process through which social domains and “society as a whole becomes more and more precarious” (Barbier, 2011 p 24). It encapsulates both the “production of deregulated privatised regimes” and the “normalisation of uncertainty and hypervigilance” (Ferreri *et al.*, 2017 pp 4-5).

Similar attempts have been made to distinguish between precarity and the related and overlapping concept of insecurity (Lombard, 2023). Increasingly, precarity has become an encapsulating term that goes beyond insecurity to focusing on exposure to risks and structural conditions limiting the agency of individuals to regularise their social and economic participation (Clair *et al.*, 2019). The precarity lens, consequently, focuses on structural arrangements in which individuals and households must operate, rather than individual risk factors and vulnerabilities (Lombard, 2023; Lain *et al.*, 2020).

3 Housing Precarity

Until recently housing precariousness has received relatively limited attention in housing studies (Clair *et al.*, 2019), although it has been the subject of increased interest following the global financial crisis of 2008/2009 and the waves of privatisation, deregulation and speculation that occurred in its wake (Bolt & Czirfusz, 2022; Waldron, 2024; Troy, 2024; Waldron & Wijburg, 2026). Ferreri *et al.*, (2017 p 9) link the prominence of the concept in recent research to concerns around “the financialisation of everyday life as well as the role of housing in the implementation of... ‘austerity urbanism’”.

Typically, the concern with precarity in housing has linked precarity with global systems of capitalism” (Lombard, 2023 p 311) which can be mitigated or exacerbated by “different state regulatory regimes...” (Carr *et al.*, 2018 p 1). The latter include the ways governments balance the rights of landlords and tenants in rental markets, the extent to which states provide housing and under what conditions, and the availability of financial and other supports for households across tenures (Carr *et al.*, 2018; Clair *et al.*, 2019; Ong *et al.*, 2022). Typically, housing researchers concerned with the security and uncertainties of housing need have noted that impacts of precariousness are mediated by a range of individual, community and social factors and resilience (Clair *et al.*, 2019). For example, social support from family or friends may prevent people from falling into homelessness following housing loss. Nevertheless, housing precarity is seen as a structural development associated in the post-neo liberal period with governments largely repudiating responsibilities for the housing system and transferring the risks and responsibilities associated with provision and financing of housing and the production of housing from providers and institutions to households (Clair *et al.*, 2019; Martino *et al.*, 2025; Stephenson, 2023).

Markers of housing precariousness are typically identified by researchers as involving some combination of affordability, security, quality/condition, suitability, and access to amenities (Ong *et al.*, 2022; Petersen & Tilse, 2024; Clair *et al.*, 2019). Some researchers also include neighbourhood factors (noise, crime, cleanliness, cohesion, access to essential services etc) as generating housing precariousness (Clair *et al.*, 2019; Debrunner *et al.*, 2024).¹ Some researchers identify a household’s ability to access a home of a type and in a location that meets their needs (Waldron, 2021) or to access social housing and other housing related supports should they experience a housing loss or crisis (Clair *et al.*, 2019; Ong *et al.*, 2022) as factors relating to housing precariousness.

Jones *et al.*, (2025 p 14) define precarious housing as housing that “is inappropriate for the needs of occupants to an extent that it may impact on their health and wellbeing”, while others consider the extent to which households risk losing their housing due to “unemployment, financial stress, health shocks or indebtedness” (Ong *et al.*, 2022 p 11). Paugam (2000) extended his definition to include “the extent to which an employee felt valued” and found interest in their work (in Barbier, 2011 p 23).

No uniform measure or consistent categorisation of housing precariousness was identified within the literature. As noted above, some combination of affordability, quality, condition and security are usually taken as the main indicators of housing precariousness, however, there has been limited consensus on the ways particular features relate to each indicator. For example, some researchers associated risk of eviction or foreclosure with affordability (Clair *et al.*, 2019) while others related forced moves and arrears to tenure security (Waldron, 2021; Beer *et al.*, 2015). Similarly, distinctions between quality and condition were often unclear. Key indicators of precarious housing identified in the literature, and their related features and measures are presented in Table 3.1 (below).

Table 3.1 Key Indicators of Precarious Housing Cited in the Literature

Indicator	Criteria	Measure
<i>Affordability</i>	High housing cost burden (Beer <i>et al.</i> , 2015; Debrunner <i>et al.</i> , 2024)	> 30 percent of gross household income spent on housing cost (Beer <i>et al.</i> , 2015; Debrunner <i>et al.</i> , 2024) Inability to save (Clair <i>et al.</i> , 2019) Risk of eviction/foreclosure (Clair <i>et al.</i> , 2019) Inadequate income post housing costs to meet essential needs (McKee <i>et al.</i> , 2017b; Waldron, 2021; Clair <i>et al.</i> , 2019) Subjective cost burden (Waldron, 2021)
<i>Tenure Security</i>	Perceived stability (Debrunner <i>et al.</i> , 2024; Clair <i>et al.</i> , 2019) Residents’ ability to exercise choice over tenure length (Debrunner <i>et al.</i> , 2024; Clair <i>et al.</i> , 2019) Ability to negotiate terms of a contract (Clair <i>et al.</i> , 2019)	Level of household arrears over the twelve months prior (Waldron, 2021) Experienced a forced move in the year prior (Beer <i>et al.</i> , 2015) Private rental (Jones <i>et al.</i> , 2025; Beer <i>et al.</i> , 2015) Housing tied to employment (Jones <i>et al.</i> , 2025)

¹ Universal design was not explicitly referenced in any of the studies identified, although it may fall under the remit of suitability.

<i>Quality/Condition</i>	Physical qualities and safety of the surrounding environment (Waldron, 2021) Presence of damp (Waldron, 2021; Ong <i>et al.</i> , 2022; Clair <i>et al.</i> , 2019) Poor natural light (Waldron, 2021; Ong <i>et al.</i> , 2022; Clair <i>et al.</i> , 2019) Inadequate heating (Waldron, 2021; Ong <i>et al.</i> , 2022; Clair <i>et al.</i> , 2019) Energy intensive (Ong <i>et al.</i> , 2022)	Two or more housing quality issues (Waldron, 2021) Crowding (Ong <i>et al.</i> , 2022)
<i>Satisfaction</i>	Satisfaction with size, location, quality, neighbourhood appeal etc (Debrunner <i>et al.</i> , 2024)	Self-reported (Debrunner <i>et al.</i> , 2024)
<i>Neighbourhood Quality</i>	Decent physical standard (Debrunner <i>et al.</i> , 2024) Proximity to essential services and supports (schools, doctors) (Debrunner <i>et al.</i> , 2024) Safety (Debrunner <i>et al.</i> , 2024) Accessibility (Debrunner <i>et al.</i> , 2024) Constrained ability to engage in social or economic life (Clair <i>et al.</i> , 2019) Respondent perception of crime (Waldron, 2021)	

Affordability, security and housing quality/condition have been the dimensions of precarity most strongly associated with experiences of housing precariousness across the literature. Housing affordability was identified as the most significant domain, both for renters and homeowners, while issues with quality and security were identified as having a lesser, though still significant impact, especially on the lives of renters (Clair *et al.*, 2019 p 19). Forced moves and unaffordability had a marked relationship to deteriorations in employment situations, mental health and wellbeing (Ong *et al.*, 2022), while tenure security had particularly negative implications for renter families who lack the flexibility or financial ability to leave (Waldron, 2021). These dimensions are treated in the precarity literature as follows:

- **Affordability** Unaffordable housing has been the most common form of housing precarity identified by the literature in all countries studied and was reported across all tenures, although private renters were observed to be disproportionately affected (Ong *et al.*, 2022). In their study of housing affordability and poverty in Europe, Hick *et al.*, (2024 p 1092) noted that between 2010-2018 “a relative deterioration in position of renters compared to mortgaged owners [occurred] almost everywhere”, that was “not accounted for by social or demographic compositional factors”. Waldron & Wijburg (2026) found almost ten percent of households in EU-27 countries spent more than 40 percent of their disposable income on housing costs in 2020 and the risk of housing cost overburden was 2.5 times higher for private sector tenants. Sixty-eight percent of Irish renters reported that rental costs were a ‘heavy burden’ or ‘something of a burden’ (Waldron, 2024 p 131) with 38 percent experiencing issues with rent affordability, 35 percent experiencing difficulties making ends meet, and 62 percent experiencing difficulties

meeting unexpected expenses. Waldron (2021) noted that while the average national rent increased by 32 percent between 2012-2017 weekly wages only increased 2 percent.

In Australia between 7-8 percent of the population live in unaffordable housing (Ong *et al.*, 2022). A quarter of long-term renters reported difficulty affording their rents with the median rents for a two-bedroom home in Melbourne or Sydney being close to, or in excess of, the income received by beneficiaries (Morris *et al.*, 2017). In New Zealand, 44 percent of renters spent more than 44 percent of their income on rent (Chisholm *et al.*, 2017).

In the US 48 percent of renters were cost burdened in 2016 and 72 percent of very low-income renters (earning below 70 percent of the area median income) spent more than 50 percent of their income on rent (DeLuca & Rosen, 2022). A fifth of renters with an income of less than US \$25,000 were in housing arrears (*ibid*). In New York and Washington, 82 percent and 93 percent of evictions respectively were filed for non-payment of rent (*ibid*). In Milwaukee, a number of renters who experienced forced moves due to rent arrears commented that “their housing situation was financially unsustainable from the start” (Desmond & Gershenson, 2016 p 57).

- **Quality and Condition** Quality and condition emerged as less significant domains of housing precariousness than affordability, but they had a notable impact on highly stressed households who were “likely pushed into the lowest quality housing and less desirable neighborhoods” [sic], due to affordability restraints (Waldron, 2021 p 11). Across the countries studied problems with rental quality were common and much more prevalent than in owner occupied homes. Authors consistently noted that landlords were typically slow to respond to requests for repairs and maintenance and tenants had become habituated to living in substandard dwellings (Bolt & Czirfusz, 2022; Chisholm *et al.*, 2017). Soaita & McKee (2019 p 153) remark that poor maintenance “is a daily reminder of landlords’ power over tenants and the symbolic violence of being ignored, rendered unworthy or non-existent”.

In Ireland, 58 percent of renters reported issues with heating, moistures and other environmental issues in their homes (Waldron, 2021) and tenants routinely expressed frustration with the poor maintenance and repairs practices of landlords as well as overall poor quality dwellings (Waldron 2024). These issues were particularly acute for students, who were more likely to experience issues with fuel poverty and heating their home, as well as inadequate facilities, poor electrical safety and overcrowding (Reynolds, 2020). In the UK research found 76 percent of students had problems with dwelling condition (notably mould, damp, condensation) and 53 percent experienced delays getting issues resolved (Reynolds, 2020).

According to DeLuca & Rosen (2022) approximately 17 percent of rental units in the US had significant quality issues such as vermin, inadequate heating and ventilation, damp, dirty carpets, and crumbling walls, or lacked basic amenities such as running water. Around 80 percent of these units were inhabited by low-income renters. A disproportionately high number of these renters were Black, or Latin American.

In Australia, Ong *et al.*, (2022 p 10) estimated around over one million households lived “in very poor-quality or derelict homes”, with much of this stock being held in public housing and the private rental sector. Similarly, New Zealand has a long documented history of poor housing quality, with private rentals consistently ranking lower than owner occupied

households across a range of factors including safety, insulation, damp and heating (Chisholm *et al.*, 2017). Stephenson (2023) notes that housing shortages have enabled landlords to continue to offer housing that is below the minimum standards acceptable for health. Conditions for low-income renters, and students in particular, are especially dire with complaints of leaking light fixtures, rotting floors, pest infestations, mould and inadequate insulation (Stephenson, 2023). Landlords are often slow to carry out repairs and maintenance, and tenants may be afraid to assert their rights for fear of retaliatory rent increases or eviction (Chisholm *et al.*, 2017; Stephenson, 2023). Poor housing conditions may be accepted by some renters, because the problems they are experiencing are less of an issue than in previous dwellings, or simply because they have come to see them as normal (Chisholm *et al.*, 2017)

- **Security** Security was identified as a key facet of precariousness for many tenants. Renters across the studies expressed an ongoing sense of fear and anxiety around the potential loss of their home, even when their current housing situation was relatively safe (Morris *et al.*, 2017; Soaita & McKee 2019). Fear of rent increases or eviction, inadequate space and storage, as well as interference from landlords precluded creating a sense of home (Stephenson, 2023; Soaita & McKee 2019), particularly for renters with lower social and economic capital and less ability to make proactive decisions about their housing situations (Morris *et al.*, 2017).

Forced moves were a frequent occurrence among renters (Beer *et al.*, 2015). These have the potential to severely disrupt renters' lives and wellbeing. In their study of low-income Milwaukee renters Desmond & Gershenson (2016 p 57) found that almost half of forced moves were associated, not with affordability issues or non-payment of rent, but with landlords "exerting control over their buildings", through sales, foreclosure, or allowing the property to fall into disrepair. In New Zealand, provisions for landlords to issue tenants with a notice for reasons of hardship, sale, the accommodation of relatives or employees, have been used to evict sitting tenants in order to increase rents. No cause tenancy terminations compound insecurity for renters, as they remove the ability of renters to contest decisions, and leave them vulnerable to retaliatory evictions should they complain (McKee *et al.*, 2019; Chisholm *et al.*, 2017)

Notice periods were often seen as affording insufficient time to secure alternative housing (Chisholm *et al.*, 2017) and renters worried about how they would meet the costs of moving, bonds, time off work to search for housing and, in some cases overlapping rents to avoid falling into homelessness (Stephenson, 2023; Soaita & McKee 2019). High competition for dwellings, low affordability and limited availability meant dependency on friends and family for housing, crowding and periods of homelessness were recurrent features of renting, particularly for young and migrant tenants.

Tenants experience insecurity, not only with regards to the duration of their tenure, but also relating to the tenant/flatmate selections process, the housing they are able to access and the ways in which they are permitted to use their homes. Young people, ethnic minorities, single parents, beneficiaries and those in irregular or low wage work commonly experience discrimination in their search for rentals. Student renters in Wellington have described arbitrary selection requirements set by landlords/property managers, regarding the types of study they are engaged in, with some landlords only willing to accept tenants working towards degrees that will qualify them to work in government agencies (Stephenson, 2023).

Fear of homelessness have been associated with renters to accept whatever housing is offered regardless of quality or suitability. Tenants may be subject to restrictions on the times they can use outdoor areas, the number of visitors permitted, whether or not they can have parties (and what constitutes a party), their ability to have pets, and even the types of food they are allowed to cook (McKee *et al.*, 2017a; Stephenson, 2023).

Landlord behaviours also have the potential to impinge on tenants' sense of security and control. Unannounced inspections, undertaking work without notification, entering tenants' bedrooms while they were in bed, storing landlord belongings in the rented property, inappropriate and sexualised comments and failure to respect cultural boundaries were reported across the literature, showing encroachment on tenants' right to quiet enjoyment of their homes (Waldron, 2024; Chisholm *et al.*, 2017; Soaita & McKee 2019; Stephenson, 2023).

Most importantly, researchers Clair *et al.*, (2019 p 5) differentiate housing precariousness from housing insecurity and housing deprivation. They state that deprivation tends to focus on "housing quality and experience" (e.g. temperature, moisture, natural light) and insecurity refers to the presence of one or more conditions of: unaffordability; frequent/forced moves; homelessness; overcrowding; poor quality and/or neighbourhood instability. In comparison, precariousness incorporates a wider range of issues and falls on a scale rather than relying on a binary distinction. They argue that because precariousness encompasses "a broader range of dimensions and components, it has the potential for "more accurately capturing people's experiences of housing in the complexities of the modern housing markets" (ibid).

4 Renting Precarity

Some researchers (Jones *et al.*, 2025; Beer *et al.*, 2015) use tenure status, particularly rental tenure, as an indicator of precarious housing, due to the reduced security and opportunities for wealth accumulation associated with renting over the lifecourse, particularly in high homeownership societies. Researchers consistently identify private rentals as the riskiest tenure, as it lacks the stability of public/social rentals (Oberklaid *et al.*, 2022) and the agency associated with homeownership. Unaffordability in this tenure also tend to be more severe. For many, renting in the private sector is not so much a choice as an inability to access other tenures (McKee *et al.*, 2017a). Despite acknowledging the strong association of risk with renting, some researchers (Clair *et al.*, 2019; Bentley *et al.*, 2016; Morris *et al.*, 2017) argue that rentals are no more inherently insecure than homeownership. Morris *et al.*, (2017) point out that even in poorly regulated markets like Australia, tenants can experience security. Bentley *et al.*, (2016 p 11) argue that renting is no more "intrinsically...vulnerable or risky" than other tenures, rather it is "the combination of social, legal, economic and cultural dynamics surrounding individual tenures" that renders housing precarious.

While conditions associated with renting are by no means uniform across jurisdictions, higher levels of housing precariousness and lower levels of wellbeing were evident among renters in most countries studied, when compared to homeowners. In their study of housing precariousness in 31 EU countries, Clair *et al.*, (2019) found higher levels of precariousness among renters than homeowners, even in countries that have been considered historically tenure neutral such as Germany. Similarly, Debrunner *et al.*, (2024) observed renting to be negatively associated with all five dimensions of precarity studied (affordability, tenure security,

housing satisfaction, neighbourhood quality, and community cohesion) in six major cities (Berlin, Chicago, Los Angeles, London, New York and Paris). Precariousness in the rental sector is specifically driven by a combination of limited tenant protections, landlord non-compliance, lack of rent regulations, low affordability, poor housing conditions and lack of maintenance and repairs (Waldron, 2024 p 125).

5 Does the Precarity Lens Provide Anything New?

Precarity theory reflects a decisive shift into the 21st Century which left behind the regulated economies and government interventionism of the post-war 20th Century. However, the extent to which this is sustained and demonstrated among those promoting the concept of precarity as providing an understanding of current conditions and future trends is questionable. For housing researchers, policy advisers and stakeholders in New Zealand's housing system, the dimensions cited as constituting housing precarity and the literature around the rental sector as an indicator of precarity appears familiar. Indeed, the dimensions are so familiar it raises the question of whether the precarity lens brings anything new to our understanding of housing, unmet need, and the extent to which affordable housing is critical to societal performance. In particular, does it distinguish a particular set of housing conditions and dynamics currently experienced that differ from the unmet need experienced by some sub-populations and households in the past?

Similar questions about the precarity concept have arisen even in the domain in which precarity theory has been applied most systematically. That is, the domain of labour, labour markets and employment. A raft of economists and researchers have pointed out that precarious work has been longstanding and persistent in the Global South. In Europe and North America, it was certainly a feature of the early stages of industrialisation (Lombard, 2023; Bobek *et al.*, 2018; Pahl, 1988). As Bobek *et al.*, (2018 p 22) state, unpredictable hours and incomes, part-time seasonal and casual employment were standard among “groups such as dockworkers, construction labourers, agricultural labourers or ‘temporary’ government labourers” well into the 20th century. Even in the post-war period in the Global North, employment was often precarious. Workers, especially in primary industry and in manufacturing, were exposed to high levels of work-related injury, the victims of which in many countries had to pursue compensatory claims through the civil courts (Standing, 2018).² The post-war period also saw sub-populations such as migrants, women and the young routinely excluded from full time employment and relegated to the secondary market (Standing, 2018; Millar, 2017; Barbier, 2011).

Research on employment precarity has been complicated by a lack of consensus around the dimensions of precarious labour, both within countries over time and internationally, and the use of imprecise and inconsistent tools for measurement (Barbier, 2002; 2011). Barbier (2011) points out that European conceptions of employment precarity have largely focused on three indicators - self-employment, temporary employment and part-time employment. Those

² New Zealand addressed the burden and uncertainty of injury through no-fault compensation and income support through an insurance system introduced in 1972 and expanded until the 1974 establishment of the Accident Compensation Corporation. The 1973 amendment to the 1972 Accident Compensation Act established coverage for earners which was funded by way of employer and self-employed levies, for those in road accidents through a levy on motor vehicle owners and a supplementary funded by Government rather than levy for over injury coverage.

categories, he argues have little meaning as a measure and fail to adequately capture the structural, political, social and relational domains of precariousness.

Nevertheless, the precarity lens highlights a distinction between contemporary employment precarity and the conditions of earlier periods. It highlights the way in which precarity has affected occupations that were previously viewed as conferring status and security. As such, individuals who are highly skilled, educated, middle-aged and are part of what is broadly referred to as middle class are caught up in uncertain futures and life trajectories. These are structural issues. Work and education no longer offer the same protections or promise of social mobility, instead “individuals can be in a state of precariousness even if they are well-educated and in employment” (McKee *et al.*, 2017b p 3). For these populations, precarity involves not only material risks and threats to resilience, but also frustrated aspirations and expectations among those sub-populations that in the post war-period saw education and employment as the pathway to upward social mobility and material security (Millar, 2017 p 12).

The application of the precarity lens in the context of employment and labour markets, and the implications of precarity for incomes and standards of living, has resonance for understanding housing in a number of ways. Undesirably, there is a tendency to reference the concept of precarity so that the term simply becomes a synonym for other terms such as ‘poor housing outcomes’ or ‘housing exclusion’ or for populations that have had longstanding exposure to housing deprivation. More usefully, however, the precarity lens highlights in housing, as it does in employment and labour markets, a distinct break in the 21st Century. The concept of precarity signals an expansion of unmet housing need and housing stress to a broader population, which was not evident in the 20th Century. Those changes are captured in the Clair *et al.*, (2019 p 10) definition of housing precarity as “a state of uncertainty which increases a person’s real or perceived likelihood of experiencing an adverse event, caused (at least in part) by their relationship with their housing provider, the physical qualities, affordability, security of their home, and access to essential services” (Debrunner *et al.*, 2024; Waldron, 2021; McKee *et al.*, 2017b).

In New Zealand, of course, the expanding prevalence of those experiences is played out in the widening gap in the housing trajectories and experiences of older generations and younger generations. The former, including those in low-income employment, have been able to accumulate the security associated with owner occupation which the latter, even those in middle-income households, have struggled to establish that trajectory and associated resilience. This, as Millar (2017) points out in relation to employment precarity, is expressed in frustrated housing aspirations and inter-generational conflict (Saville-Smith, Hickey and Tanielu, 2021).

Using a precarity lens prompts attention to be given to the profound changes in many housing systems, especially in New Zealand in the 1990s housing reforms, the results of which have played out in the 21st Century. It focuses on the structure and operation housing systems. It also acknowledges the transformation of housing systems by global rearrangements including the financialisation of housing (Nethercote, 2019). In addition, and perhaps most importantly, it changes the narrative around unmet housing need and the impact of under-supply of affordable housing on societal performance.

The traditional narrative around under-supply of affordable housing has focused on deficits of aggregate housing stock relative to population increase. That narrative is built on a simple, formulaic supply and demand rationale in which house prices and housing costs are portrayed

as over-heated because of failure to build stock. That failure to build, particularly the failure to build low cost housing stock, is often explained in terms of claims about regulatory overload on the building industry or on developers by way of prevailing planning systems as well as building costs. These explanations, while common, are by no means demonstrated through robust empirical analysis (Saville-Smith, (ed) 2019). Reviewing that research literature is beyond the scope of our current exercise. It is sufficient to note the proponents of that position then see deleterious societal impacts arising primarily from two types of effects. The first relates to housing costs reducing the discretionary expenditure of households. Second, where housing stress, or housing deprivation and homelessness is the result, those conditions degrade human capital and generate undesirable spill-over effects on other sectors, in particular health, welfare and the justice system. The weight of housing-related drag on the economy and households is two-fold. The issue of exposure to excessive housing prices and costs is portrayed largely as a matter of deregulating building and planning.

Under-consumption of housing is frequently portrayed as due to some households having inadequate incomes because of poor labour force participation, lack of skills and relegation to low income and precarious employment, or behaviours and personal characteristics that make them marginal and unstable. The later are encapsulated most starkly in the New Zealand context in the 2017/18 Social Housing Strategy which stated “Many people with unmet housing needs or people who are in social housing have mental health conditions, including drug or alcohol dependency; many people who require emergency housing have a Corrections history” (MSD, 2018). These explanations are not restricted to New Zealand. In that context the pathway to resolving individuals’ unmet housing need and housing stress resides in better education and increased labour participation.

Precarity research suggest a different explanation, which is in part prompted by the expansion of households beyond the very poor that now face housing stress, experience housing deprivation and are vulnerable to homelessness. But it is also prompted by research around the relationship between housing precarity and employment precarity, which provides a new understanding of the impacts of unmet housing need and under-supply of affordable housing. That research suggests a more direct impact on societal performance than that routed through housing drag and degraded human capital. That research suggests that housing precarity may drive labour market deficits and employment precarity, rather than be a symptom of them. If that is the case, meeting unmet housing need and addressing deficits in the affordable housing becomes a pathway to better employment, labour participation, and improved living standards.

6 Housing and Employment Precarity Interconnects

The view that precarious housing is an outcome of poor labour force participation and employment has been challenged by new patterns of housing uncertainty. The 21st Century has been marked by the declining position of educated, stably employed and middle-income households who are “making sideways or even downwards movements on the housing ladder” (Bolt & Czirfusz, 2022 p 17).

While still contested, evidence has emerged that the impact of precarious housing on employment precarity may be equal to, if not greater than, the effect of precarious employment on housing precarity (Beer *et al.*, 2015; Desmond & Gershenson, 2016). Researchers note that across the Global North, precarious housing has risen in line with employment precarity (Desmond & Gershenson, 2016). There are clear feedback loops here. Changing labour

practices, the prevalence of short-term contracts, insecure wages and inconsistent hours, as well as frequent restructuring and redundancies have contributed to a landscape which has constrained the ability of households to “participate in the housing market” (Beer *et al.*, 2015 p 4). An increasing number of households have found themselves unable to amass sufficient funds to secure a mortgage or sustain mortgage payments (McKee *et al.*, 2019), with little option but to rent in the private sector or remain in/return to the family home where this is tenable. For many households, particularly in major cities experiencing high demand and limited availability, affordability issues are compounded by the high costs of rent in relation to income, thus further undermining the ability of households to leave the sector.

Precarious employment complicates access to housing on the private market, as well as the extent to which households can exercise choice around household quality, location, size and suitability (Bolt & Czirfusz, 2022; McKee *et al.*, 2019). Researchers found that households with members experiencing employment insecurity were five times more likely to experience housing precarity (Oberklaid *et al.*, 2022; Ong *et al.*, 2020). Low-income renters are more likely to end up in substandard dwellings or informal and potentially exploitative arrangements. They may be dependent on family, friends or credit to meet the costs of rent and daily living, or for accommodation during periods of crisis (Waldron, 2021; 2024). Crowding has been identified as a mechanism for precariously employed households to offset housing costs and avoid periods of rough sleeping following housing loss. Saville-Smith & Mitchell (2020) found that seven percent of all essential worker households and 13 percent of essential worker households in rentals in Aotearoa, NZ experienced crowding in 2019. For workers in the creative sectors, experiences of insecure/self-employment, frequent changes of employment, short term contracts and hypermobility related to the need to frequently relocate to participate in the labour market. Such experiences present barriers to accessing traditional housing options (Bergan *et al.*, 2020; Ferreri *et al.*, 2017).

Researchers have described the development of ‘new’ housing typologies and practices, being “delivered by the private market in response to housing and economic precarity” (Bergan *et al.*, 2020 p 5) and marketed as a life-style choice to younger workers and students. Two such types are co-living developments and property guardianship. These offer flexible tenure, often in areas of high rental demand, but little in the way of security, privacy, amenity or even affordability. Co-living developments are a distinctly American phenomenon and a growing feature of the housing landscape in areas characterised by high in-migration, high housing demand, low availability and poor affordability (Bergan *et al.*, 2020). Typically aimed at young professionals in remote jobs, requiring both work and living space and let for well above market rent they represent “market solution to housing market *unsuitability* created by a precarious labour crisis” (Bergan *et al.*, 2020 p 4). Prospective residents pay a fee to access “a network of homes” they can move between as work requires (Bergan *et al.*, 2020 p 10). The amenities provided are usually communal, including bedrooms, working spaces, bathrooms and kitchen and laundry facilities. High rents are justified by the provision of social and recreational spaces such as gyms, bars, rooftop decks and hot tubs and the promise of forming professional networks and relationships that will enhance career opportunities (Bergan *et al.*, 2020).

At the other end of the spectrum, researchers have described the rise of ‘property guardianship’ (PG) across the UK and Europe as a “highly symptomatic expression of wider forms and patterns of urban precarity” (Ferreri *et al.*, 2017 p 24). ‘Property guardians’ provide a form of security for owners of disused buildings, deterring vandalism and squatting in return for reduced accommodation costs (Bolt & Czirfusz, 2022). They are typically young, highly educated, and

employed in sectors that are highly mobile and insecure. Property guardians pay a monthly license fee in lieu of rent and take on temporary contracts without tenancy protections. They may be expected to move with as little as two-week notice. The properties they are able to access vary in terms of quality, safety and amenity, and include abandoned warehouses, libraries, council buildings and estates, industrial estates, hospitals and meatworks (Ferreri *et al.*, 2017). Some do not have cooking, living or sanitary facilities (*ibid*). Despite the drawbacks of the sector, many view PG as their only option allowing them to remain in highly constrained housing markets such as London (Ferreri *et al.*, 2017). Property guardianship has been marketed both as a solution to the housing crisis and a lifestyle, repackaging insecurity “as an enabling and liberating choice” (Ferreri *et al.*, 2017 p 26). House sitting, like PG, can be seen as a choice, often associated with travel and lifestyle. However, it can also be seen as a response to housing unaffordability and incipient homelessness.

For a growing sector of the population, stable income and employment have been insufficient to prevent experiences of housing precariousness. Waldron (2021; 2024) has noted that its growth among higher socio-economic groups and the professional classes has exceeded that of manual and skilled labourers in the Irish rental market in recent years. Petersen & Tilse (2024 p 3260) found “employment over the life course was insufficient to protect women from a housing crisis”, while Lain *et al.*, (2019; 2020) noted a number of older women workers who felt unable to retire due to the extension of the retirement age and their need to meet the cost of rent or mortgage repayments. Women aged 55 and older have been identified as the fastest growing group at risk of homelessness in Australia (Australian Human Rights Commission, 2019)

As evidence of precarity grows across different social and economic dimensions, researchers in Australia are finding that housing precariousness is an important driver of precarious employment. This is particularly evident with regard to housing loss. Desmond & Gershenson, (2016 p 47) found that the “disruptive effects” of housing loss on job loss was ten times that of job loss on housing loss, even among those stably employed. Conversely, evidence suggests that secure housing is associated with greater workforce participation, reduced absenteeism and risk of job loss, increased individual capacity to search for and secure employment and contributes to higher earning potential (Oberklaid *et al.*, 2022).

7 The Precarity Lens for New Zealand Housing

The post-war period in countries like New Zealand saw a life-cycle trajectory of relative low incomes for new, usually familial households, many of whom were starting to bear and rear children. Incomes for those young households typically improved as they moved through a relatively predictable labour market. Their housing experience was largely characterised by moving from a secure parental home into a transition period of non-mainstream housing for those entering tertiary education or training for employment, then into secure housing, either through secure and usually affordable rental in regulated rental markets or, as in New Zealand, into affordable owner occupation. While there were households and individuals marginal to these relatively stable trajectories in the labour market or in the housing system, these were a small proportion.

New Zealand undertook a significant reform of its housing system in the mid-1990s, particularly in relation to the Government’s own settings around housing assistance, housing provision and its policy of encouraging owner occupation. The 1990s reforms were marked by the Government’s withdrawal from mortgage assistance for low-income households seeking first time owner-occupation and a regime of tenure neutral housing assistance relying on partial

subsidisation of the unaffordable gap in accepted housing costs. Housing assistance through the Accommodation Supplement was initially applied to all rentals including state housing which had previously been associated with income-related rent subsidies (IRRS). IRRS for state housing was later reintroduced by a re-elected Labour-led Government. The IRRS was further extended to tenants taking up tenancies with approved registered Community Housing Providers (CHPs) by a subsequent National-led Government. The ad hoc extension of the IRRS since the housing reforms of the 1990s represents a subsequently developing, and then persistent, experience of housing stress.

The hope that reviving the private rental market would both generate and ease access to affordable housing has been largely unfulfilled. The tenure revolution in New Zealand, which has seen a shift from an owner occupied housing stock into one increasingly in rental ownership (Saville-Smith, 2021), has still seen not only increasing proportions of households seeking rent but considerable increases in rents since the late 1980s (Stats NZ, 2025). Recourse to public housing delivered by Kāinga Ora (state housing), the depleted council housing stock, CHPs and other non-profits has not delivered the quantum of rental housing needed at affordable prices. Severe housing deprivation (homelessness) statistics, waiting lists for IRRS places, and decreased tenure choice indicated by increases in the intermediate housing market reflect those dynamics (Waite, 2024; Kick Back, 2024; Barber, 2025; Ministry of Housing, 2023).

The 1990s housing reforms went hand in hand with opening labour markets and promoting employment flexibility through labour market deregulation. The 1990s housing reforms assumed that housing deprivation and housing stress would be at the margins of our society and the new housing regime would generate new choices for households. It was assumed that promoting policies presented as tenure neutral would encourage the expansion of a secure rental market and reduce housing as well as social and economic precarity. Similarly, flexible labour markets promoted by employment deregulation were expected by proponents to generate employment growth and wealth expansion trickling down into widespread improvements in standards of living.

These assumed dynamics reflect very much those described in the precarity literature. The emerging, albeit still small research body, on the connections between labour market precarity and housing precarity signal the importance of addressing housing need and affordable house provision. This is not simply because of housing drag and the humanitarian costs and spillovers onto other sectors. Nor is it simply because precarious employment undermines stable housing, but because inadequate housing and loss compromises labourforce participation, employment gain and skills retention.

The findings of research emerging from applying the precarity lens suggests that the focus needs to shift from a welfare approach that defines the problem as individual and household inadequacies. That approach is simply unsustainable where the precarity literature shows in relation to both employment and housing, uncertainty, risk and limited agency have become the widespread experience of individuals and households that were previously expected to be untouched – the well-educated and employed. Data on intermediate housing markets in New Zealand clearly show an expansion of those unable to enter owner occupation, even among those on middle incomes.

Despite that expansion of unmet need and housing stress, housing assistance and already limited affordable housing provision has become increasingly targeted to sub-populations and largely uncoupled from housing production. There remains a persistent narrative associating poor housing outcomes and homelessness with failures of individuals and households to acquire skills and participate in the labour market. In that context, the solution to unmet housing need easily is touted as improved educational achievement and employment take-up.

Indeed, in that rendition, housing assistance can become characterised as disincentivising individuals and households from ‘improving’ themselves. Consequently, reducing access to housing assistance, including the provision of subsidised housing, can justifiably be used as a pathway into employment and independence.³ Precarity research suggests housing stress will remain prevalent and cause housing drag as well as undesirable spill over affects arising from housing deprivation. The embryonic research platform on the interconnectedness between housing precarity and employment precarity that compromises economic growth and living standards, suggests the housing system needs to be actively stimulated to produce affordable housing available for and targeted to the needs of a range of modest income, as well as low income, households.

³ The main exception to that narrative lies in the ‘Housing First’ approach which internationally has been promoted as a means by which the human and system costs of chronic street-living may be addressed by providing housing solutions before seeking behavioural changes from street-dwellers with chronic addiction or other behavioural issues.

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