

# The social vibe of a tenant/landlord relationship in a 'tenant-market': The case of Romania

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# The social vibe of a tenant/landlord relationship in a 'tenant-market': The case of Romania

- ✓ **Aim:** to examine the subjective perceptions and mitigation practices of the relational risks of renting
- ✓ **Contents**
  - Cultural/relational theories of risk
  - Methods
  - Narratives of risks
  - Repertoires of risk mitigations
  - [Need for change]
  - Conclusions

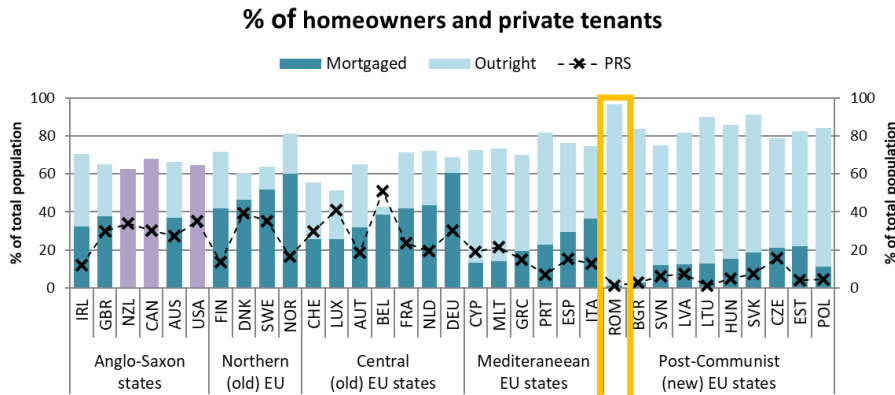


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## BRIEF BACKGROUND

- ✓ A super **outright** homeownership country, top in the world
- ✓ **1.4% PRS**, underestimate (44% of tenants pay >30% of hh income)
- ✓ PRS purely market-based and weakly institutionalized
- ✓ **20% vacancy rate** (rural and urban)



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## THEORIES OF RISK

### Grand theories

- **The Risk Society** (Beck 1992): the Asset-Based Welfare
- **Cultural group/grid theory** (Douglas 1992): individualistic culture

### The relational theory of risk (Boholm 2003; 2009)

- **Object at risk**: the valuable and vulnerable 'Asset-and-Home'
- **Risk object**: a 'Bad Tenant', a 'Bad Landlord'
- **A contingent and causal relationship**: *this* tenant, *this* landlord

### Risk assessment strategies & 'repertoires of action' (Swidler 1986)

- ✓ 'Scientific' models
- ✓ Affective rationalities, e.g. trust, emotion, intuition, gut (Zinn 2016)
- ✓ Cultural norms, e.g. taboo, belief, hope, faith (Douglas 1982)



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# THEORIES OF RISK

## GOOD TENANT

- ability to pay & ability to care

## GOOD LANDLORD

- “no news, good news” & quick repair

## TENANTS CHECKS

- Employment
- Salary
- Renting history
- Credit record
- Criminal records
- Guarantors

## LANDL. REGULATION

- Rent levels
- Rent increases
- Reasons for eviction
- Quality standards
- Landlord registration

Bate 2019, Pierre et al 2009, Byrne 2019, Byrne & McArdle 2022. McKee and Harris 2024, Morris et al 2021, Pawson and Martin 2021 Power 2017)

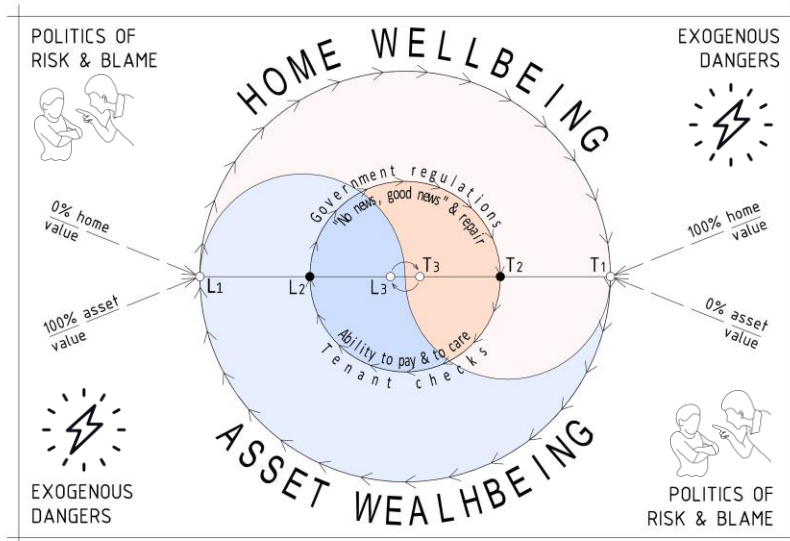


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# THE T/L RISK RELATIONSHIP

- Asset-Home duality
- L/T shared values
- L1/T1, L3/T3 risk zone varies



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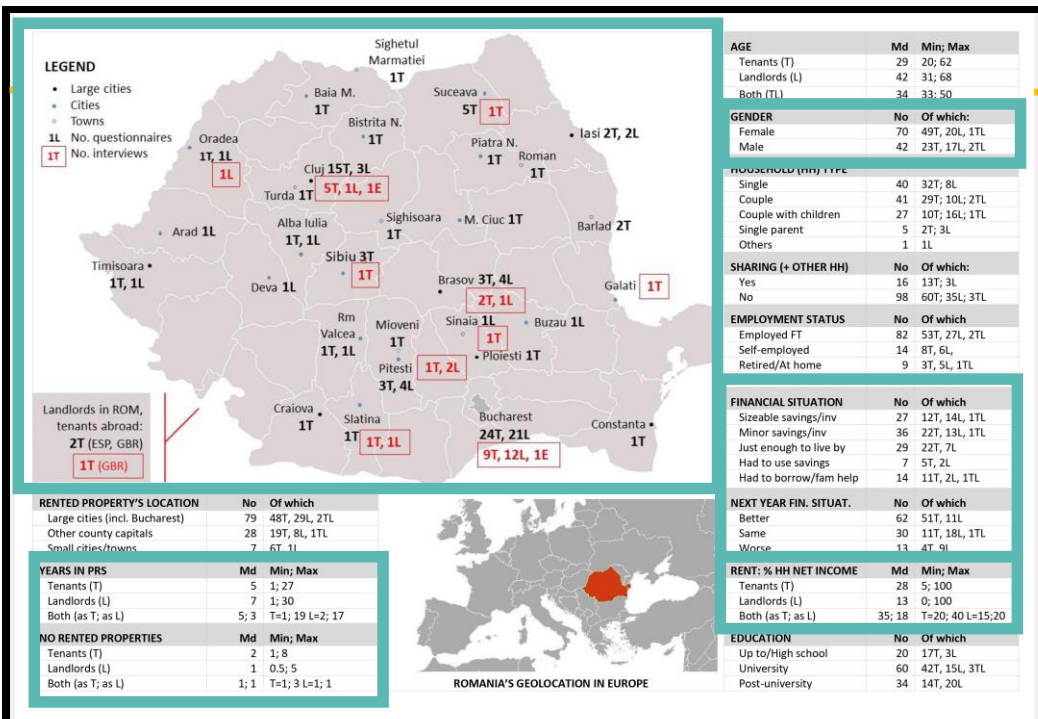
# METHODOLOGY

- ✓ **114 online qualitative questionnaires (Soaita 2023)**
  - 73 tenants (T)
  - 38 landlords (L)
  - 3 tenant/landlords (TL)
  
- ✓ **40 visual elicitation interviews (sparely used in this paper, analysis ongoing)**
  - 20 T
  - 15 L
  - 3 TL
  - 2 experts (E)
  - **My housing history:** 51 drawings
  - **Photos of home:** 514 photographs



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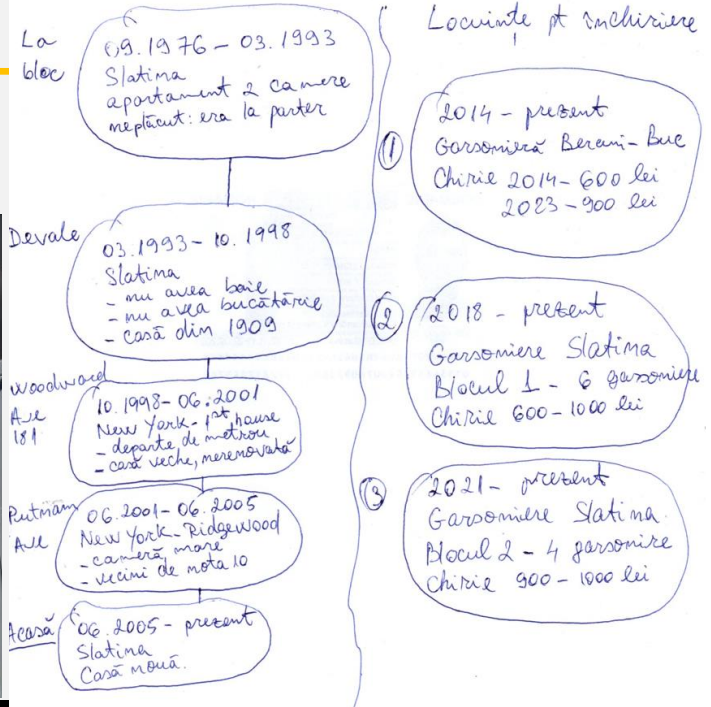
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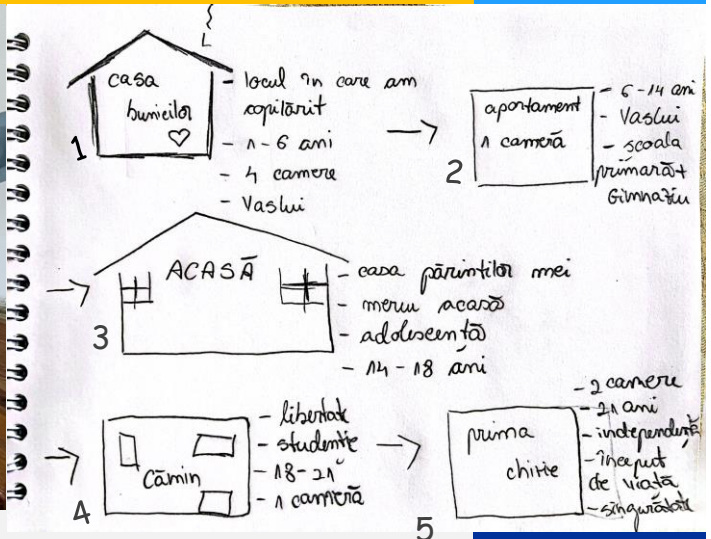
# METHODOLOGY

## Professional landlord

Medium city, 11 properties built with money saved in the US (7 years)



# METHODOLOGY



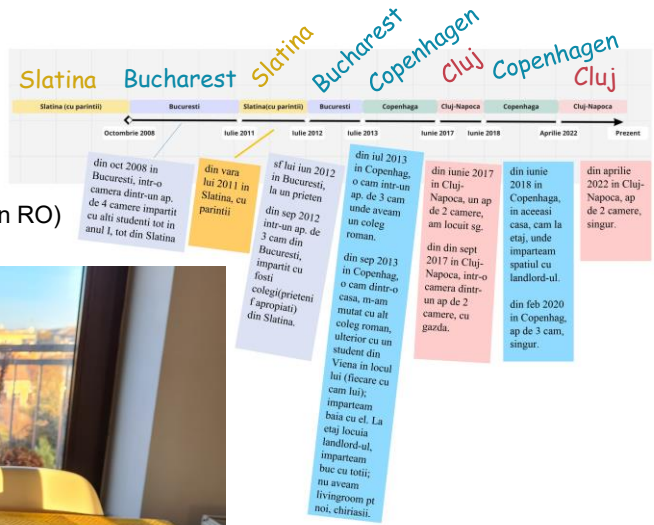
Medium city, €320, 40% of net income (not to share with strangers)

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# METHODOLOGY

Cluj, €700, 13% of net income (most expensive city in RO)  
 5 of 20 interviewed participants had pets



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# METHODOLOGY



74% of surveyed tenants felt fully/almost at home in their tenancies  
 60% (very) good quality; 28% fair quality; **12% poor quality**

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## NARRATIVES OF RISK

### TENANTS CHECKS

- Employment
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### LANDL. REGULATION

- Rent levels
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## NARRATIVES OF RISK

### TENANT CHECKS: socially unacceptable

*I would not like to ask my tenants for proofs of employment or salary as I would not like to be asked myself either, it is much too intrusive, wrong, it's their life, it is too private. No tenant would accept such demands, anyway, they would just go for the next property (= 'tenant-market')*

(L-i37, f36, single mother, large city, 3 properties)



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## NARRATIVES OF RISK

### Risks much higher for landlords than tenants

- **Risk objects:** the 'Careless tenant', the 'Disappearing tenant', the 'Tenant from hell', the 'Financially stressed tenant'

*Dirty walls, damaged floors, furniture, wear-and-tear in central heating, equipment + installations + appliances, if you add all up against the "rent" collected and carefully taxed (+ increased taxes), **you can see a property owner will not enrich oneself. In the end you may be in serious liability, or at least renting it's not as "profitable" as it seems***

(TL-r40, male 34, couple with children, city, 1-property).



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## NARRATIVES OF RISK

### Tenant risks

- The 'Dodgy landlord', the 'Controlling landlord'
- Rent increases during tenancy are avoided by landlords
- Eviction is rare (for sale), moving costs small, supply rather rich

*I fell ill... and he asked me to leave... he was probably afraid that I would die in his house, **but paradoxically he "pushed" me/forced me to find the most acceptable home, both as location, size and quality/price ratio while my cancer was cleared.***

(T-r12, female 62, single, large city, 4th property).




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## REPERTOIRES OF RISK MITIGATION



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<h3 style="color: #0070C0; margin: 0;">TENANTS (n=73)</h3> <p><i>You have to <b>pay attention to the small details in the other person when they talk, what kind of answers they give, how prompt they are, if they dodge questions, if they try to hide various aspects of the property</b></i></p> <p style="font-size: small; margin-top: 20px;">(T-r60, m28, couple, large city, 3<sup>rd</sup> property)</p>	<h3 style="color: #0070C0; margin: 0;">LANDLORDS (n=38)</h3> <p><i>Initial trust comes during the first viewing based exclusively on flair, being able to tell if the person is sincere or is trying to fool you with lot of talk, seeing if what they say corresponds to the profile emanating through their body language, how they check the appliances</i></p> <p style="font-size: small; margin-top: 20px;">(L-r3, m62, single, city, 1-property)</p>
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## REPERTOIRES OF RISK MITIGATION



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<h3 style="color: #0070C0; margin: 0;">TENANTS (n=73)</h3> <ul style="list-style-type: none"> <li>Visit online tens of properties, in person a few before making an offer</li> <li>Two in three paid 5%-30%</li> <li><b>One in three</b> paid 35%-100%</li> </ul>	<h3 style="color: #0070C0; margin: 0;">LANDLORDS (n=38)</h3> <ul style="list-style-type: none"> <li>Rent to the first willing tenant</li> <li>Practice ‘gentle checks’</li> <li>One-month rent in advance</li> <li>One-month deposit</li> <li>Few had insurance</li> </ul>
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### FORMAL CONTRACT

‘Peace of mind’ not a risk mitigation strategy  
Preferred by most T but tax avoidance still a culture

### MUTUAL TRUST

64% T trust their L; 54% L trust their T  
[64% in the church, 39% in police, 17% in GOV]

## REPERTOIRES OF RISK MITIGATION

### TENANTS (n=73)

### LANDLORDS (n=38)

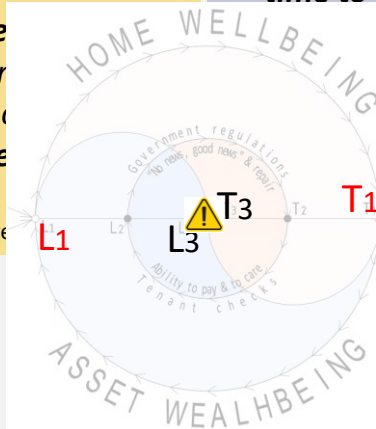
- The owner of the apartment I'm staying in doesn't have to do much, I like that he is in the city, we only talk or prefer to take care of myself so that he le

(T-r31, female 26, couple, large

- I'm a busy person, I don't have time to 'control' my tenant as

rent and utility costs  
In fact, I will only  
property rented as  
does not take too  
my time

male 37, large city, 1 property)



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## CONCLUSIONS

### A TENANT-MARKET:

- RO (middle-income) tenants have market power, they are relatively affluent consumers courted by landlords
- Narratives of risks do circulate and valued objects are at times damaged
- However, T and L strive to create **win-win** market collaborations

### POLICY MEASURES

- Seems to work quite well (as Sendi 2003 argued for Slovenia)
- Guide for Good Practice** (definitions, contract models, etc)
- Guide of Current Legal Procedures** (few but confusing)
- I WOULD AVOID:** independent digital platform for reviewing, tenant checks, rent stabilization
- Rent support:** well designed to avoid the "poverty business" (Kupka et al 2021)



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## CONCLUSIONS

### LIKELY INCLUSIONS/EXCLUSIONS

- **Low-income perhaps more included** (overcrowded, high-cost)
- **High income less privileged**
- **The poorest and Roma excluded anyway:** more likely unable to access it at all (co-residence, international migration) or only a niche market – social housing needed but unlikely

### FUTURE RESEARCH/CALL FOR DEBATE

- What making tenants' (financial and behavior) checks illegal would mean to matters of discrimination in accessing rental housing, private or social?



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