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► **To cite this version:**

François Bonnet, Julie Pollard. Tenant selection in the private rental sector of Paris and Geneva. *Housing Studies*, 2020, 36 (9), pp.1427-1445. 10.1080/02673037.2020.1769565 . halshs-02632497

HAL Id: halshs-02632497

<https://shs.hal.science/halshs-02632497>

Submitted on 31 Aug 2022

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Tenant Selection in the Private Rental Sector of Paris and Geneva

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This article seeks to make sense of tenant selection in the private rental sector. It is based on 51 interviews with real estate agents in Paris (France) and Geneva (Switzerland). Tenant selection is a process whereby real-estate agents primarily assess whether prospective tenants can be a stable source of income for landlords. First, real estate agents use the income criterion as a category to organize the worthiness of a rental applicant. Our comparative design shows that financial risk assessment depends on particular institutional features of national tenancy regulations. Second, a “good tenant” is more than just a financially-solvent one. A good tenant habitually pays rent regularly, stays in the apartment, maintains it in good condition, and does not cause any trouble. We show that real estate agents use many different categorical stereotypes related to these unobservable characteristics to dismiss applicants, just as employers on the low-wage labor market rely on stereotypes to identify soft skills of prospective employees.

KEYWORDS: private rental sector (PRS); real estate agents; tenant selection; discrimination; France; Switzerland

Introduction

The private rental sector (PRS) has become a topic of greater interest in Western Europe. After years of postwar decline, the size of the PRS has been increasing in many countries, and since the 1980s, the sector has played a central role in many European housing systems (Heijden and Boelhouwer, 1996; Hulse and Yates, 2017). With inflating housing costs, there is renewed political and policy interest for the PRS, which is seen by policymakers as a less costly alternative to social housing and where private initiative should be incentivized (Haffner *et al.*, 2008). The study of the PRS has grown accordingly, focusing mainly on the different types of housing tenures, features of landlords, and typologies of rent regulation (Whitehead, 1996; Haffner *et al.*, 2008, 2018; Crook and Kemp, 2010; Whitehead *et al.*, 2012; Crook, 2014; Schmid, 2018).

Since the 2010s, several studies have been undertaken on the different aspects of the tenant selection process in the PRS: the ability of low-income households to be housed through the PRS (Hulse and Pawson, 2010; Elsinga, 2015; Verstraete and Moris, 2019); how young adults navigate the PRS on the onset of their residential career (Hochstenbach and Boterman, 2015); and the effect of policy and legal frameworks on the exclusion of specific groups from the PRS (Preece and Bimpson, 2019). This above-cited research provides a better understanding of tenant selection processes and opens up new avenues that have yet to be explored. In addition, for several decades now, paired-testing audit studies have documented ethnic/racial discrimination in the PRS (see the meta-analyses of (Flage, 2018; Auspurg *et al.*, 2019)). However, such audit studies usually focus on one specific group, as opposed to providing a comprehensive overview of what makes a suitable tenant applicant. They document the “what/where/when” aspects of selection and discrimination, but are silent on the “how” and the “why” (Gaddis, 2019). The “how” question refers to the selection process as it unfolds (see, for instance Verstraete and Moris (2019) on the strategic interaction between landlords and tenants), and the “why” question refers to the justifications that people who select tenants give for their decisions.

The present article thus seeks to further understanding of the tenant selection process in the PRS on these “how” and “why” dimensions. The article is based on 51 in-depth interviews with real estate agents in the Paris area and Lake Geneva (cities of Geneva and Lausanne, Switzerland) region. Both cases are tight rental housing markets but display contrasting institutional features of tenancy regulation.

Our interviews reveal that the selection process is organized in both countries into two main axes, which aim to select potential tenants so that they constitute a stable source of income for the landlord.

First, real estate agents throw out applications from prospective tenants who do not pass a financial risk assessment—in essence, an income test. Tenant applicants must usually prove that their monthly income is at least three – sometimes four – times higher than the monthly rent. Our comparative design shows that financial risk assessment is not as straightforward a criterion as it seems, as there are slightly different definitions of what makes an applicant solvent in our two case studies.

Moreover, in practice, real estate agents do not just choose the first applicant who meets the income criterion. “Being considered able to make rent” is a condition that is necessary, but not sufficient, to acquire housing on the French and Swiss PRS. When there is an abundance of financially safe tenants, real estate agents try to find the “good tenant”. In both countries, a good tenant is not just a financially-sufficient one, but one who also habitually pays the rent, stays in the apartment, maintains it in good condition, and does not cause any trouble. The second dimension of the selection process refers to characteristics that are *unobservable*, at the moment when real estate professionals decide to take on or to reject a tenant applicant. Real estate agents use stereotypes to protect themselves against the possibility of a financially safe tenant who could also be a “bad tenant”. We argue that tenant selection in tight housing markets seems similar to employee hiring on the low-wage labor market : just as employers rely on stereotypes to identify soft skills of prospective employees, real estate agents rely on stereotypes as proxy for the unobservable characteristics of prospective tenants. As many of these stereotypes are ethnic or racial, the tenant selection process produces the exclusion of specific groups (Preece and Bimpson, 2019).

This article builds on three bodies of literature: the PRS literature, paired-testing audit studies of discrimination, and the sociology of hiring in the low-wage labor

market (Section 2). We then present our research design, based on qualitative interviews with real estate agents in France and Switzerland (Section 3), including an account of the institutional features of the two markets. We present our empirical findings related to financial risk assessment and the unobservable characteristics of the selection process (Section 4). The implications and limitations of this research are discussed in Section 5.

Tenant selection beyond financial risk assessment

In this section, we build on three bodies of literature. Firstly, PRS literature, to analyze financial risk assessment as an institutional construct. Secondly, we turn to paired-testing audit studies of discrimination to show that selection is not reducible to financial risk assessment. Finally, we investigate works on the sociology of hiring in the low-wage labor market, to leverage theoretical tools developed elsewhere in order to help us make sense of tenant selection that is not based on income.

The key criterion to select tenants in the private rental market is financial risk assessment (whether tenant applicants meet the income criterion). The obviousness of this statement is perhaps the reason until recently that PRS literature has not made tenant selection a more central concern. The literature has a more substantial interest in the trends of the size of the PRS concerning other forms of housing provision (homeownership, social housing) (Whitehead, 1996; Yates, 1996; Kemp, 2015; Hulse and Yates, 2017; Hulse *et al.*, 2019); the different types of landlords (Kemp and Rhodes, 1997; Crook and Kemp, 2010); and the regulation of the PRS by different institutional contexts, tax regimes, and policies (Haffner *et al.*, 2008; Whitehead *et al.*, 2012; Schmid, 2018).

A key feature of this last strand of scholarship is to show that different levels of regulation of the PRS create vastly different experiences of being a tenant in the PRS. In countries where regulation is minimal, tenants are more likely to be subjected to rent increases and eviction. As a consequence, to rent is the last resort of households who cannot access homeownership. In countries where regulations protect tenants, tenancy could be an appealing long-term option for middle-class households. This insight into institutional settings shaping fundamental economic relations affects our conception of tenant selection. Rental market regulations include rent control, duration of contracts, and the conditions for tenant eviction (Lind, 2001; Haffner *et al.*, 2008; Cornette and Hoekstra, 2014; Cuerpo *et al.*, 2014; Wehrmüller, 2014). We hypothesize that what constitutes ostensibly objective ‘financial risk assessment’ varies across different rental market regulations.

H1: The specific content of ‘financial risk assessment’ depends on the institutional context of tenancy regulation.

Tenant selection constitutes more than just financial risk assessment. Decades of paired-testing audit studies in the PRS have documented pervasive ethnic/racial discrimination (Feins and Bratt, 1983; Yinger, 1986; Turner, 1992; Oh and Yinger, 2015). Results have been replicated across urban contexts in the United States (Massey and Lundy, 2001), Australia (MacDonald *et al.*, 2016), Italy (Baldini and Federici, 2011), Belgium (Van der Bracht *et al.*, 2015; Heylen and Van den Broeck, 2016), France (Acolin *et al.*, 2016; Bonnet *et al.*, 2016), and Sweden (Ahmed *et al.*, 2008). In a meta-analysis of 115,000 correspondence tests of discrimination in the private rental market in 22 OECD countries, Flage (2018) shows that ethnic majority candidates are almost twice as likely to receive a positive response as ethnic minorities (see also

(Auspurg *et al.*, 2019)). Interestingly, Flage also observes that Muslim women are 49% more likely than Muslim men to receive positive responses, suggesting that the selection of applicants entails multiple criteria, not only race/ethnicity. Other studies have investigated discrimination against women (Bengtsson *et al.*, 2012), LGBT people (Ahmed *et al.*, 2008; Lauster and Easterbrook, 2011), older people (Nakagawa, 2003), those who were formerly incarcerated (Evans, 2016; Furst and Evans, 2017), and disabled people (Mackie, 2012; Fumarco, 2017). Recent literature documents the attitudes of landlords and their agents towards low-income households who depend on unemployment benefits or housing subsidies/vouchers (Hickman *et al.*, 2017; Preece and Bimpson, 2019; Rosen *et al.*, 2019; Verstraete and Moris, 2019). These studies collectively demonstrate that financial risk assessment is not a sufficient condition for tenant applicants to find housing.

While audit studies focus on the outcomes of the selection process and document the existence of ethnic/ racial discrimination, we explore the process itself through the multiplicity of criteria used by real estate agents to make a final decision. To further the analysis of selection criteria unrelated to income, we draw a parallel with the situation of the low-wage labor market. In the low-wage labor market, employers need to quickly sort through many applicants who are all similar in terms of skills. Nevertheless, employers do not randomly pick any low-skilled job applicants. Employers are looking for what work sociologists call “soft skills” (Bills *et al.*, 2017). Soft skills are traits related to personality, work ethic, ease in human relations, and, for some authors, docility, and subservience (Zamudio and Lichter, 2008). Soft skills are unobservable characteristics: they reveal themselves once people have been in their position for some time. The problem of making decisions based on unobservable characteristics is addressed by influential analyses in the economics of information asymmetries (Akerlof, 1970; Nelson, 1970). Firms do not know ex-ante the actual productivity of the workers they hire and look for solutions to maximize the quality of selection (Spence, 1973; Stiglitz, 1975; Jovanovic, 1979). We assume that as for the low-wage labor market, negative stereotypes about unobservable characteristics are likely to influence tenant selection (Thomas, 2003; Bills *et al.*, 2017). We define stereotypes as mainstream beliefs about groups that are projected onto perceived group members (Yemane and Fernández-Reino, 2019). For instance, Kirschenmann and Neckerman (Kirschenman and Neckerman, 1991) have shown that Chicago employers use stereotypes related to race, class, and neighborhood of origin to eliminate candidates whom they believe to be less hard-working or more confrontational (see also (Moss and Tilly, 1996; Waldinger, 1996; Waldinger and Lichter, 2003)). We thus formulate our second hypothesis:

H2: The selection of tenants in tight rental housing markets involves the use of stereotypes to grasp unobservable characteristics.

This hypothesis is consistent with Bar-Isaac and Gavazza (2015)’s finding that New York City landlords are more likely to resort to real estate agents for stricter screening of tenant applicants when the vacancy rate is lower. This doesn’t mean that tenant selection in looser markets is stereotype-free, but our qualitative research design precludes a correlational formulation of H2.

In most Western contemporary societies, stereotype-based selection, in particular when it is based on gender or ethnicity, is widely considered to be morally objectionable. Furthermore, it is often legally prohibited, as it is discrimination. For the sake of conceptual clarity, economists have distinguished between two types of

discrimination: taste-based and statistical (Becker, 1957; Phelps, 1972; Arrow, 1973). Taste-based discriminators have arbitrary preferences: they irrationally discriminate against a particular group they distaste. Statistical discriminators instead make decisions about an individual based on the beliefs they hold about the individual's common group characteristics. These beliefs may be correct (such as in most insurance schemes) or wrong (such as ethnic or sexist prejudice). In practice, we will remain agnostic as to whether real estate agents "really" are taste-based or statistical discriminators. However, the distinction is analytically useful to think of the reasons given by real estate agents to justify discrimination and to generate insights on the processes by which exclusion occurs through housing markets (Preece and Bimpson, 2019).

A qualitative study of real estate agents in France and Switzerland

To test our hypotheses on tenant selection, we carried out a qualitative, comparative and multi-site study of real estate agents in France and Switzerland. We selected two locations: the Paris urban area and the Lake Geneva (which includes Lausanne and Geneva) urban area. These regions were selected because they are both tight housing markets¹, where the issue of tenant selection is pressing. The reason for selecting cases in different countries was to analyze the effect of the institutional context on tenant selection. The advantage of doing a multi-site study also was to avoid generalizations based on only one case. We compared France and Switzerland in order to develop an analysis that is not specific to a particular place in time, and we think this analysis could be transposable to other tight housing markets. In addition, these markets are understudied in English-speaking countries (for exceptions, see (Baranzini *et al.*, 2008; Bonneval, 2011; Thalmann, 2012; Acolin *et al.*, 2016; Bonnet *et al.*, 2016).

Private rented sector in the Paris and Lake Geneva regions

In France and Switzerland, real estate agents work on behalf of landlords, not tenants (for a different arrangement, see (Bar-Isaac and Gavazza, 2015) for the study of Manhattan). The comparison of the PRS in both countries reveals several differences.

First, the PRS concerns a much larger share of the population in the Lake Geneva (70% and 80% of households) region than in the Paris region² (20% of households). In Switzerland, private rental is the dominant housing occupancy status. The rate of homeownership has been steadily increasing since 1970 (Whitehead *et al.*, 2012, Cunnet *et al.*, 2002). However, in 2017, the share of dwellings inhabited by rental tenants remained at 57% at the national level, and it is significantly higher in urban

¹ For instance, in June 2016, the rate of vacant housing was 0.81% in the canton of Vaud, 0.14% in the city of Lausanne, and around 0.45% in the canton and city of Geneva.

² Landlords (who live in their apartments) make up a bit less than 50% of all households, and public housing renters 25% (Labrador *et al.* 2015).

areas (Office federal de la statistique, 2019³). Because the Paris region PRS mostly consists of an intermediate rental market, we have excluded from our sample analysis of other market segments (such as the luxury rental markets, sublets, and publicly subsidized rentals) to ensure comparability.

Second contrast: real estate actors (real estate agencies and landlords) are more concentrated and more professionalized in Switzerland than in France. In the Lake Geneva region, institutional investors (for example, insurance companies, pension funds, banks, investment funds) account for 43% of the owners of rented dwellings, and individual private landlords only 39%. Swiss real estate agencies are a few large organizations active in the entire urban area. In France, because of fiscal incentives, 96% of private rental housing is owned by private individuals who own a few apartments (often just one) (Cornette and Hoekstra, 2014). In the Paris region, the vast majority of landlords are private individuals, and French real estate agencies are a myriad of small, highly localized operations that typically serve a small neighborhood. While French agencies only manage units by units, Swiss agents usually manage whole buildings and thus have a stake in their long-term profitability.

The third contrast lies in rental market regulations (tenant laws). The Swiss regulatory system tends to provide security of tenure and to support longer-term tenancies. However, landlords have several options to give notice to tenants and to increase the rent. Their implementation is identified as creating significant problems in tenancy laws for tenants (Wehrmüller, 2014). Regulation is also supposed to enable reasonable returns for institutional investors (Bourassa *et al.*, 2009; Whitehead *et al.*, 2012). The “business model of the Swiss rental sector incorporates a liberal cost rent regime covering finance, operation, and maintenance costs” (Lawson, 2009, p.49). In France, there are legal opportunities for a landlord to recover her/his apartment from a tenant at the end of each three-year lease, for instance if the landlord wants to live in the apartment or to sell it. The difficulty lies in the possibility for the landlord to evict a non-paying tenant. Eviction is a lengthy and costly process in France; and one critical aspect, among others, is that tenants cannot be evicted in winter time according to the law (Cornette and Hoekstra, 2014).

The study

In these two settings, we conducted in-depth interviews with 51 real estate agents. We interviewed 29 real estate agents in Paris and the surrounding region between June and October 2010. We divided the Paris region into six sub-regions (Paris, inner ring, and outer ring, each subdivided into a richer and poorer neighborhood). Each of the six sub-regions was assigned to a research assistant who had to interview five real estate agents from the area (one research assistant only performed four interviews). We opted for this sampling strategy to maximize heterogeneity within the area. In each sub-region, we drew a list of agencies from internet postings on the website seloger.com (the most used website at the time). In the Lake Geneva region, we interviewed 22 real estate agents (12 in Lausanne, 10 in Geneva) between July and December 2011. Because real estate

3 <https://www.bfs.admin.ch/bfs/fr/home/statistiques/construction->

logement/logements/conditions-habitation/locataires-proprietaires.html, visited on 20/03/2019.

agencies in the Lake Geneva region all cover an extensive area, it made no sense to sample sub-regions. We created databases gathering the contact details of all the real estate agencies of Lausanne and Geneva. The real estate agencies contacted were randomly selected from these databases. Four research assistants each did five or six interviews. Each research assistant performed interviews both in Lausanne and in Geneva.

Research assistants in both countries were tasked with contacting agencies with a letter explaining the study that emphasized that we were focusing on the process of selecting tenant applicants. All interviews were recorded and then transcribed; notes were taken during the interviews. We did not financially compensate our informants, and we guaranteed anonymity. The interviews lasted about 60 minutes and took place at the agency. These were semi-structured interviews, for which we provided the interview guide. The three main themes of the guide were (1) context about the informant's work history, description of his/her current job and of the neighborhood where he/she works; (2) a detailed account of how agents select tenants on behalf of landlords, including questions about what makes a good and a bad tenant; and (3) from there; we let the discrimination theme develop organically from the discussion on selection practices. To minimize social desirability concerns, we did not ask our respondents directly about their own discriminatory practices or their own attitudes toward minorities.

We coded the interviews according to inductively identified categories: information on the local PRS; definition of financial risk assessment; criteria to minimize risks (including risks for the neighborhood and for the integrity of the apartment) and to limit transaction costs for the real estate agent; criteria to select tenants by affinity; selection practices not based on financial risk assessment; relationship between landlords and real estate agents (in particular, imposition of criteria by landlords on the real estate agent); and discourse on discrimination (description of specific forms of discrimination and moral discourses on discrimination). For each interview, these elements were combined with the features of the interviewee and the real estate agency.

To interview real estate agents on selection practices and discrimination involves limitations. Our research design yielded a discourse on practices (talk) as opposed to observed practices (acts). We know this issue to be sensitive in housing research. LaPiere found that people discriminate less compared with how they reacted in surveys (LaPiere, 1934). On the contrary, Pager and Quillian argue that based on survey results, discrimination faced by ethnic minorities is significantly underestimated (Pager and Quillian, 2005). The problem here is the social desirability bias. Social desirability means that respondents know that some attitudes or behaviors are more desirable than others, and they will tend to distort their answers to be perceived more favorably (Phillips and Clancy, 1972). Given how candid our respondents were with us—and, at times, overtly racist—we have reasons to believe our interviews to reflect actual practices. We discuss these issues further in the Findings section.

A limitation of this research is that the fieldwork for this article was carried out in 2010 and 2011. In the meantime, it is possible that some specific components of the application process to become a tenant have changed, or that certain stereotypes have evolved. However, we are confident that our main findings remain valid. Differences across institutional settings are mostly stable over time, and to our knowledge, French real estate agents are still concerned about tenant applicants' job security, while Swiss agents still inquire whether prospective tenants are in debt, as documented below. The Paris and Lake Geneva regions remain tight housing markets: the discrepancy between

supply and demand still creates the need for agents to find expedient ways to discard large numbers of applicants.

Findings

Financial risk assessment varies according to rental market regulation

Our first hypothesis is that financial risk assessment varies according to the local regulation of the rental markets. In principle, financial risk assessment is straightforward: in both contexts, real estate professionals demand from applicants that their monthly income is three or four times higher than the rent. We show below that what constitutes “objective” financial risk assessment depends on the local institutional context, as presented in Section 3.

First, Swiss landlords and real estate agents can obtain information on whether a tenant applicant has a negative net worth. Real estate professionals routinely ask applicants to provide a recent excerpt from the debt enforcement register as part of their application (alongside a justification of ID, a residence permit for non-Swiss citizens, and their last three pay slips⁴). In Switzerland, the debt situation is thus a critical factor in determining the applicant’s financial risk. In contrast, French privacy laws prohibit agents to inquire about whether the applicant owes money.

Second, although both contexts ensure relatively high security of tenure and support long-term tenancies, French real estate professionals are very concerned with nonpayment as tenancy laws prevent speedy evictions. It is, for instance, against French law to evict a family during the winter. Agents routinely estimate that the landlord may lose up to a year’s rent to nonpayment before being able to replace a delinquent tenant. Thus, the key indicator of being a low-risk tenant is job security⁵. The most appealing tenant candidates are civil servants (about one-fourth of the workforce) because they enjoy near-absolute job security. The minimum requirement for people in the private sector is to have a long-term work contract (“of indefinite duration”). Applicants whose professional standing is less safe (students, workers on non-standard contracts, or the self-employed, for example) need to find someone, usually parents, willing to provide an enforceable guarantee. In the case of nonpayment, landlords can demand that the person providing the guarantee pays for the tenant.

⁴ Beyond these formal requirements, several additional demands are added. They are often theoretically legally not admitted and vary according to agencies: a motivation letter, the contact details of the previous real estate agency and the employer, and a questionnaire about personal information — such as the reason for the move or whether the applicant plays a musical instrument.

⁵ The application usually consists of an identity document (such as passport or driving license), the last three payslips and a document from the employer indicating the date since employed, and a tax assessment notice. Some agencies ask for the contact details of the former landlord.

In Switzerland, nonpayment is less of a concern, and Swiss landlords have several options to give notice and terminate tenancies. Job security does not make for more desirable applicants. Civil servants do not appear to be a category that is particularly appealing to estate agents. The type of employment contract and its duration are generally not required information in the application.

In sum, the institutional context of the PRS's regulation has an impact on the definition of what constitutes "objective" financial risk assessment—whether debt is taken into account or not, and the extent to which real estate professionals should protect themselves against nonpayment.

The selection process in tight housing markets is based on the use of stereotypes

In rental markets where there is a dearth of applicants, any financially-capable applicant has a good chance of finding housing. In one sub-sample of our Parisian interviews (the outer ring' poorer section), real estate agents struggled to find financially-solvent applicants. However, in tight housing markets, such as Paris proper, Paris' inner ring, or the Lemanic region, the demand for rentals vastly exceeds supply. In practice, real estate agents do not select the first financially-able applicant. As we document in this section, they carefully compare several of these applicants and use stereotypes to decide which applicants they prefer. Real estate agents look for "good tenants", but "being a good tenant" is not an observable characteristic. This occurs only after tenants reveal their real economic value.

- Q. And how do you know if someone is a good and bad tenant? At what time?

How?

- A. Only, when they've moved into the apartment! (laughs) (France, #18)

In this section, we identify the different stereotypes that real estate agents in France and Switzerland say they use to minimize the probability of landing a bad tenant. If an applicant belongs to a category that is perceived as exhibiting a higher risk of being a bad tenant, then this applicant is more likely to be discarded from the selection process. Agents use many different categorical stereotypes to dismiss applicants.

Firstly, agents admitted to discriminating according to the applicant's profession. In France and Switzerland, diplomats are undesirable because of their legal immunity. Lawyers are reputed to manipulate contract terms to their advantage and therefore find ways to avoid paying the rent or demanding frivolous repairs.

"And yes, I'm digressing here, but we really don't like lawyers that much. (...)

Yes, it's because they'll take you to court... We do have a few [as tenants] but, it is true that when [the applicant] is a lawyer, my boss hesitates. Well, yes, of course, it's because they will take you to court over the littlest thing." (France, #25)

While we have seen that civil servants are sought after in France, they practically are perceived by Swiss real estate professionals as *less* desirable, because of a particular feature of the Swiss regulation of the PRS. Swiss tenants can challenge rent as excessive within 30 days of occupancy. This seems to make Swiss real estate agents particularly concerned about a specific category of civil servants, teachers. Swiss agents often addressed the issue of teacher applicants with a sarcastic, hostile tone.

“I mean, we’ll rent to them reluctantly, or sometimes we’ll turn them down because these are people who... You can be certain, if you take them in, three months later they’ll circulate a petition in the building ... No but... they are educated people, they are people who know how things work and they are people who have a lot of time on their hands... I can see the mike [microphone] so I will present myself as tolerant ... but well...they’re not easy! They’re not easy, I say that so I don’t call them... shit stirrers, that’s what they really are! Excuse my French!” (Switzerland, #8)

“Because these people [the teachers] are more likely to be more thorough, when they want to dispute something [the rent] and then... But teachers are strange people, aren’t they! They’re more of the dissenter at heart... they’re more... I’m going to be a bit blunter here, a bit leftist! A teacher is more of a Communist, they’re peace and love [in English in the interview], sixty-eight [hippies in 1968] and all that. So, these guys, every time something doesn’t go right, they say that it’s the owners making all the money, that all landlords are bastards, in the end it’s always a bit like that, and it’s like they are the only ones suffering, when in fact they all live like royalty.” (Switzerland, #9)

Teachers are perceived as more likely to be litigious because they have time on their hands, and they are more likely to feel entitled to litigation because they are politically left-wing. They are, therefore, especially expected to challenge their initial rent after signing the lease, as well as to challenge subsequent rent hikes.

Secondly, categories linked to the types of occupancy in the apartment are also likely to constitute negative cues. In France, roommates, especially male ones, are not sought-after tenants, for fear of the damages of hard-partying.

“Many landlords, I told you, reject house shares. And, well, these landlords, I can understand where they’re coming from because we’ve had cases of house shares, young thirty-somethings (...) who take a 100-150 square meter apartment for four people. They’re single, and they party pretty much all the time. So, of course, the neighbors complain. Often. And the apartments we get back them in... in well, pitiful condition.” (France, #24)

Also, to avoid degradation, landlords and agents, both in France and Switzerland, make sure that the apartment is the right size for the number of residents. They always emphasize that they will not rent a studio to a family of four, and they use the informal chats with applicants to gauge the exact number of future residents.

“Or a family which is already made up of two kids, and they want to rent a one-bedroom apartment... so of course that’s going to damage the apartment much more... Well, we’re also here to defend the landlord’s interests so we are not going to put a large family in an apartment that is not made for them.” (France, #2)

Another category linked to occupancy that is likely to be discriminated against in both countries is dog owners. Also, our French respondents admitted to discriminating against some specific demographics, for instance, blended families, single mothers, and older people. Single mothers and older people are more likely to have a low-income and be ineligible for most apartments. Single mothers are proverbially poor, and older people are supposed to either own or have a stable home in

public housing. Even if they pass the financial risk assessment, they will be undesirable tenants, because it is unlikely that a judge will pronounce a speedy eviction against them in case of nonpayment.

“Recently, I managed to find an apartment - and this has never happened to me before - for a grand-daddy of 84! I think that was the first time for me, to do such a thing. But, I needed to ask permission from the landlord, because when you set a senior up in a place, it’s more difficult to give him notice, so... so it’s not discrimination but we still have to ask for the landlord’s permission. Because if they want to sell in three years... well it’s just not possible!” (France, #1)

All in all, we found that French and Swiss agents behave somewhat similarly insofar as they both rely on categorical stereotypes to discard applicants quickly. The categories we identified above are consistent across the French and Swiss cases. So far, the widespread use of categorical stereotypes confirms our hypothesis derived from the sociology of hiring in low-wage labor markets. The similarity between tenant selection and low-wage recruitment is amplified when it comes to ethnic stereotypes.

The last set of categorical stereotypes we identified consist of ethnic/racial stereotypes. We focus in greater depth on this latter category as we consider it to be the most alarming, as it concerns a more significant segment of the population. Discriminating on ethnic grounds will affect a much larger absolute population than discriminating against, for instance, lawyers.

In France, three groups are consistently mentioned as discriminated against: blacks (typically sub-Saharan Africans), Arabs (typically from the North African former French colonies of Algeria, Tunisia, or Morocco), and Roms or “Romanians” (Eastern European Romani people). The prejudice against blacks is that they provide fake documents, misrepresent the size of their family, and overcrowd small apartments, which leads to the rapid physical decline of the property. The prejudice against “Arabs” is that they have an attitude and a reputation for dishonesty.

“The landlords’ clichés are, for black people let’s say, is it’s true that they are afraid that the place won’t be taken care of regularly, not maintained. I don’t know why, but that’s what they keep on saying. Because for them, these are people who work a lot but will not maintain the apartment. That they will have fifteen people in one apartment, for instance. And ok, honestly, this has happened to us, you know. Once we had eight people in a 9-square meter apartment. So, er... yes, it can happen. But it has only happened to me once, so you shouldn’t generalize, but unfortunately it only needs to happen once and then the news spreads and then many think the same thing.” (France, #3)

- Romanians, they’re a disaster.
- Have you ever had any negative experiences with them?
- Yeah, I’ve had bad experiences with Romanians. Not all of them because I have two as tenants at the moment, and they are great, no problems. But Romanian-gypsies, they’re crazy, it’s crazy.
- You mean Travellers, people from the Travellers community?
- People from the Travellers community. The gypsies of Romania, well when they come here. They have the reputation of being chicken thieves, but it’s true. [laughs]. Well that’s their reputation. But no, there are certain ethnic groups that you cannot rent to because it’s too difficult. Too challenging, we have too many problems with them. (France, #10)

According to Swiss agents, Chinese people trash apartments, Indian people cook on the floor, Asian people cook dishes whose smells bother neighbors, African people have too many people in their apartments, Latin American people are too noisy, French people are too grumpy, and so the stereotypes go on.

“These are the stories you hear in every real estate agency, those stories that we tell to one another, about the tenant who roasted a whole lamb on the living room floor, these are stories which still happen. We know that maybe in some cultures, when these people cook, that it stinks out the whole building, with people of Asian descent also, there are problems all the time, but that said, for me, this is not an absolute condition for rejection. (...) Now, if you tell me that they are Italian, Portuguese or Asian, it’s clear that I’m going to choose the Portuguese person or the Italian, precisely because of these problems. They also have another way of seeing their neighbors, sometimes there’s also the language barrier, because Asians do not necessarily speak French very well, and their English is not necessarily any better, so it’s very difficult to understand each other.” (Switzerland, #17)

“And well the French, at least the French person who has money, well... they think that they can do whatever they want. They think that they have a right to everything. They’re really a very particular kind of clientele. They’re becoming more and more difficult to manage. Because these are people that you can’t talk with... French people are loudmouths! That’s it, that sums it all up ...” (Switzerland, #18)

Considering the demographic weight of ethnic/racial minorities among the pool of applicants in both settings, we found ethnic/racial discrimination to be a significant issue, with striking analogies to sociological works on the hiring of specific categories people (Kirschenman and Neckerman, 1991; Waldinger, 1996; Zamudio and Lichter, 2008). We did not find the question of racial steering—real estate agents deliberately using their discretionary power to distribute people in space, for instance, to reinforce segregation—to be a central theme of the interviews.

These are the stereotypes that the real estate agents described in the interviews. Their consequences in terms of discriminatory practices are self-apparent. Such open statements led us to explore the justifications used by real estate agents to select tenants based on ethnic stereotypes. Many agents admitted to discriminate but rejected that they were themselves racist. Their argument, in both countries, was to blame discriminatory practices on the landlords’ instructions. Interestingly, this strategy was pursued in both countries, even though most landlords in France are individuals, while most landlords in Switzerland are organizations. Blaming landlords consisted of saying that being an intermediary in the housing market is a competitive business, and to make a living, professionals have to reluctantly accept the terms of their actual customer—the landlord. For instance, in France, only about 35% of landlords use real estate agents (ANIL, 2016). The competition for landlords is fierce, which puts landlords in a position of power. Agents are quick to condemn racism and to find discrimination to be irrational, whether from an economic, legal, or reputational point of view, but they say they are under economic duress and that landlords often demand to have the final say in selecting applicants. We emphasize that we do not take their justifications for granted.

“People who come here, [lowers his voice] well let’s say he’s black. Ok, so we’ll let them visit [the apartment]. We are not going to say ‘duh, no,’ outright but if the

landlord really puts a gun to our head, we'll just say it's been rented. You know?" (France, #28)

The same discursive mechanism was at play in Switzerland, where agents would justify their practices by economic necessity and thus present themselves as non-racist (Bonnet, 2014).

"But there are people, some owners that say, 'in my building I don't want any Black people!' or 'in my building I don't want any Asian people' or 'in my building I don't want any Hindus.' That's it. Period. So, well... we have to apply certain conditions... to implement what the landlords want, so it's true that unfortunately if... We can't put in the ad: 'black people shouldn't apply,' it would be out-and-overt segregation, and criminal. So, if let's say a landlord doesn't want people, colored people, well it's clear that unfortunately their application will systematically be put aside for that building for instance." (Switzerland, #8)

In Switzerland, many respondents possibly saw ethnic discrimination as more acceptable, or were less affected by the social desirability bias, perhaps reflecting different national speech norms (Bonnet and Caillault, 2015). Swiss agents more readily used overt ethnic stereotypes than their French counterparts and bluntly affirmed that they would favor fellow countrymen in the selection process:

"If we have to choose between two people and one of them is Swiss—we'll take the Swiss." (Switzerland, #2)

"Well, I had the case recently of a house where there was a family with children and then a single woman, an expat [with higher income]. I was taken with the family with the children; there was the garden, they were from Geneva. I said, 'For once, we're going to give the house to some good old fellow countrymen.'" (Switzerland, #6)

These are clear instances of taste-based discrimination, which suggests that economically motivated, statistical discrimination cannot be assumed to be the real estate agents' sole acting principle. These findings suggest the relevance of exploring national variations of speech norms in future research.

In conclusion, and in accordance with our second hypothesis, we find that real estate agents do use stereotypes to sort through the excess applicants in tight markets. Despite differences in the features of French and Swiss real estate actors and despite contrasted institutional contexts, these stereotypes are mostly common in both cases. They concern a multiplicity of criteria: profession, age, gender, type of occupancy, and ethnicity. These stereotypes are meant to proxy *unobservable* characteristics, which reveal themselves with time after the selection process is completed. The unobservable characteristics mentioned by interviewees are as follows: the inclination to habitually pay rent, to respect the physical integrity of the apartment, to be a quiet and autonomous tenant (who will not disturb neighbors or repeatedly ask the agency to fix things), and to stay in the apartment for at least a few years, so as to avoid unnecessary turnover. Respondents in both countries, thus sketched relatively similar profiles of the ideal tenant—beyond financial risk assessment.

Discussion

Our findings corroborate our two hypotheses. Following insights from the PRS literature, financial risk assessment is indeed, in part, an institutional construct, influenced by tenancy regulations, with debt being part of the Swiss operational definition of financial risk assessment, and job security part of the French one. We also hypothesized that selecting applicants in tight housing markets would involve the widespread use of stereotypes. Our findings confirmed this second hypothesis. In the private rental market, landlords and their intermediaries have information about candidates' incomes, but a good tenant is more than just a financially-solvent one. Other sought-after characteristics are unobservable—they only reveal themselves once the tenant is in the apartment. It is economically rational for real estate professionals to seek these characteristics in tenants, but, as they are unobservable, these characteristics lend themselves to stereotypes, some of them being ethnic-related ones. Real estate professionals thus heavily rely on stereotypes to quickly sort through large numbers of applicants, which makes for expedient—if discriminatory—selection. Our findings consequently provide a fuller picture of discrimination in the private rental housing market. Instead of measuring the impact of one or two criteria, as most paired-testing audit studies do, our qualitative, multi-site research design reveals the wide range of criteria used by agents to discard applicants.

The analogy with the low-wage labor market is telling. Tenant selection is a process whereby, primarily, landlords and their agents assess whether prospective tenants can be a stable source of income. The necessary but not sufficient condition of stable income source is to have a work contract with a high enough salary. Initial financial risk assessment establishes whether tenant applicants are stable income generators, just as skill certification on the labor market establishes that job applicants can perform expected tasks. But stable work contracts are not enough for landlords, just as degrees are imperfect indications of the quality of job applicants. Stable income source depends on unobservable qualities such as the inclination to habitually pay rent, to maintain the apartment, to stay and to avoid the agitation of problems—the same way in which employers look for “soft skills” in job applicants, such as work ethic, punctuality, and docility.

Our analysis complements Hochstenbach and Boterman's perspective on the different capitals that shape tenants' housing pathways, looking into how real estate agents also shape tenants' pathways by their patterned choices (Hochstenbach and Boterman, 2015). Selection criteria that are not based on financial risk assessment are essential factors in creating lasting “chaotic” housing careers with disparate impacts on vulnerable populations. The aggregation of all tenant selection decisions affects the “housing chances” of entire groups.

This research has limitations. Our qualitative research design does not enable estimating the respective strength of each criterion we identified due to the answers of our respondents. We cannot know whether the economic justifications for using stereotypes are sincere or merely rationalizations. We also have no way to ascertain whether there is “truth” to certain stereotypes (Schwab, 1986). For instance, are lawyers more likely to contest contractual dispositions? After all, as Becker (1957) argues, irrational discriminators should be driven out of the market. Pager and Karafin (2009), for instance, suggest that prejudiced employers fail to update their attitudes when faced with prejudice-defying employees and instead engage in “subtyping” (the process of creating new categories and exceptions in order to maintain prejudice).

Several policies can be developed to tackle discrimination. These relate in particular to set up tools to recognize and document discrimination in the rental housing markets. Research has indeed shown (Verhaeghe and Van der Bracht, 2017; Quillian *et al.*, 2019) that measurement and monitoring of housing outcomes have an impact. Verhaeghe and Van der Bracht (2017) “found indications of a compliance effect for potential discriminators on the rental housing market. Unequal treatment of ethnic minorities declined once real estate agents were aware that their behavior is being observed”. This is, however, limited in the French case, by the impossibility of documenting ethnic characteristics of the population. Another area for public action is to inform tenants and prospective tenants about their rights and the enforcement of their rights, as well as to support them in legal procedures.

Ultimately, discrimination is generated from a demand for housing in urban centers that vastly outmatches the supply. In tight rental housing markets, despite different public regulations, similar stereotypes are used by agents. In this respect, our conclusion is similar to that of Verstraete & Moris (2019), who state that, “Due to the structural shortage in the PRS, they [landlords and brokers] can ‘cherry pick’ the most attractive candidate in a seemingly objective way. Therefore, anti-discrimination legislation is just a drop in the ocean for financially vulnerable groups to counter the negative outcomes of the existing market logic of the PRS”. Addressing this structural problem is easier said than done.

Acknowledgments

Our empirical research was part of ANR-07-1210254 (DISCRI-SEGREG) with Etienne Lalé, Mirna Safi and Etienne Wasmer. We are deeply thankful to Lionel Akeret, Hugo Bertillot, Louise Bosetti, Vincent Canu, Mathilde Dedieu, Maxime Despont, Joséphine Goube, Ugo Palheta and Hervé Roquet for excellent research assistance. We are also grateful for the feedback on previous versions from Loïc Bonneval and Sidonie Naulin, and from the Housing Studies editors and anonymous reviewers.

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