

LIVING IN THE PRIVATE RENTED SECTOR IN 2023

The Voice of the Tenant Survey | Wave 3

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Executive Summary

The Voice of the Tenant Survey is a continuous national survey funded by the TDS Charitable Foundation. It looks at people's experience of living in the English private rented sector and is repeated every six months with a unique sample of over 2000 tenants.

WHO LIVES IN THE PRIVATE RENTED SECTOR?

- There is a wide range of income among private renters. One-third have a household income of above £40,000 p/a whilst one-fifth have a household income of under £20,000 p/a.
- Over one-quarter of tenants receive benefits to help pay their rent. Seven percent have a shortfall between their award and their rent due to local housing allowance (LHA) restrictions.
- Whilst many renters (43%) are young people aged 18-34, many adults approaching later life now also rent privately. Needs and preferences vary over the life course.
- Over a quarter of all tenants are from minority ethnic groups.
- Approximately one-third of tenants are living with a long-term mental or physical health condition.
- Overall, 39% of private renters have dependent children at home.

AFFORDABILITY

- Tenants living outside of London have reported an average rent increase of 19% in the past year. In rural areas, the increase has been more substantial (27%).
- Almost one-third of tenants struggle to afford the rent each month, and 40% of this cohort are behind with their rent.

- Overall, 14% of tenants are in rent arrears, most of whom (90%) take proactive steps to address the situation. The most common responses include setting up a repayment plan or informing their landlord/letting agent.
- More than half of all tenants regularly make cutbacks on household essentials like food and heating to meet rent payments, while 44% are facing difficulties in affording utility bills.
- Whilst 68% of tenants said that eventually they would like to buy their own home, only 35% feel certain that they won't be lifelong renters.

SECURITY OF TENURE

- Preferences regarding tenancy length vary across the tenant population. Older tenants, people living in rural areas and those living with a long-term health issue are more likely to prefer longer tenancies.
- Some groups of tenants are significantly more likely to have moved within the last 12 months, including students and young people.
- Tenancies are usually ended by tenants due to changing property needs, relationships or other personal circumstances. However, 34% of tenants who moved in the past 12 months did so because of issues with their rental property, including poor conditions, unaffordable rent, or because the landlord asked them to leave.
- A significant majority (82%) of individuals who moved into a private rental in the past six months reported challenges securing a suitable property. More tenants are reporting difficulties finding an affordable property, securing a deposit, finding a UK-guarantor or being asked for rent in advance.

- Although most tenancies are ended by tenants rather than by landlords, and most tenants report positive relationships with their landlords or letting agents, feelings of insecurity are prevalent, with 42% of tenants worrying about being asked to leave.

PROPERTY CONDITIONS

- Most tenants rate the condition of their property as good or acceptable, whilst 13% rate it as poor. Property condition has a significant impact on levels of reported satisfaction.
- Nearly two-thirds of tenants experienced a problem with the quality or condition of their property in the past six months. Leaks/problems with plumbing, difficulties keeping homes warm and serious problems with damp or mould are among the most common problems.
- In most cases, tenants report repair or maintenance issues and landlords address them, either fully or partially.
- In situations where landlords fail to respond to reported issues, the research indicates a growing reluctance among tenants to raise complaints, primarily due to fear of potential consequences.
- Energy efficiency remains a key concern for tenants with 46% stating that the energy efficiency of their property could be improved. However, many tenants refrain from actively requesting improvements, mainly due to concerns about potential rent increases.

EXPERIENCES OF DIFFERENT GROUPS OF TENANTS

- Renters from minority ethnic groups are more likely to experience challenges related to affordability and finding a suitable property.
- Housing needs and preferences shift throughout different life stages, with older renters showing a greater inclination to consider their rental property as a long-term home.

- Students are more likely to face challenges related to affordability and securing a suitable property but tend to feel more secure.
- Many families renting privately face affordability challenges, with 20% currently in rent arrears and 56% regularly making cuts to household essentials to meet rent payments. In total, 18% of families are living in properties with a severe damp or mould problem.
- Overall, 38% of tenants have pets in their property. The research indicates that proposals under the Renters Reform Bill may encourage pet ownership among approximately one-third of tenants.
- Whilst only a small proportion of tenants live in bedsits (1%), they are significantly more likely to struggle with issues related to affordability, insecurity and poor property conditions.

THE RENTERS REFORM BILL

- Overall, 50% of tenants have never heard of the Renters Reform Bill, and a further 33% have heard about it but lack any knowledge about its proposals.
- Tenants generally support the Government's plans for reforming the sector. Around 69% agreed that reform of the sector is long overdue.
- Sixty percent of tenants agreed that the removal of Section 21 would impart a sense of stability, while 40% said it would make them more inclined to engage with the new Landlord Ombudsman. However, a significant proportion remain undecided on these issues.
- Confirmed receipt of the How to Rent guide is exceptionally low. Only 37% of tenants confirm having received this document.

Introduction

The Voice of the Tenant Survey is a regular national survey that examines people's experiences of living in the private rented sector in England. Focusing on aspects related to affordability, tenure security and property conditions, the survey commenced in 2022 and is conducted every six months with a new sample of tenants. This report outlines the findings from the third wave carried out in September 2023, featuring questions on tenant perspectives of the Renters Reform Bill.

METHODS

This third wave surveyed 2,002 tenants across England who rent from a letting agent or private landlord.

- All respondents were aged 18+ years.
- Fieldwork ran from 23rd September – 3rd October 2023.
- All respondents are unique to this wave and did not participate in either of the previous waves.
- Using data from English Housing Survey 2021/22 and syndicated sources, the final data is representative of private rental households in England in terms of age, gender, region and monthly rental cost brackets.
- Several questions in the second wave carried out in March 2023 were revised, and 80% of those questions were repeated in this survey. Where possible comparisons are also made with the first wave carried out in September 2022.
- Each wave includes a key topical issue; this wave focuses on tenant views and awareness of the Renters Reform Bill.

- When exploring how experiences vary for different groups of tenants, this study reports on statistically significant data. This means we can be reasonably confident that the findings are representative of the wider tenant population in England.
- In this wave the core rental market metrics remained balanced and only showed marginal differences from the previous wave, further indicating that the findings are representative.
- In this report, statistics may not add to 100% due to rounding or non-responses.

KEY REVISIONS

The study has been revised to focus on tenants living in England only and data from previous waves which included tenants living in Wales have been rebased to allow comparisons to be made (approx. 96% of original sample). Quotas and weighting were updated to reflect the latest market data and the England only sample.

THIS REPORT

The report is split into six chapters.

- The first looks at the characteristics and geographical distribution of people renting privately in England.
- 3 The second looks at issues relating to affordability.
- The third looks at security of tenure and accessing private rented housing.
- The fourth addresses housing standards, energy efficiency and requesting repairs.
- The fifth looks at how these experiences vary for different groups of tenants.
- The final section looks at tenant attitudes and awareness of the Renters Reform Bill.

CHAPTER ONE

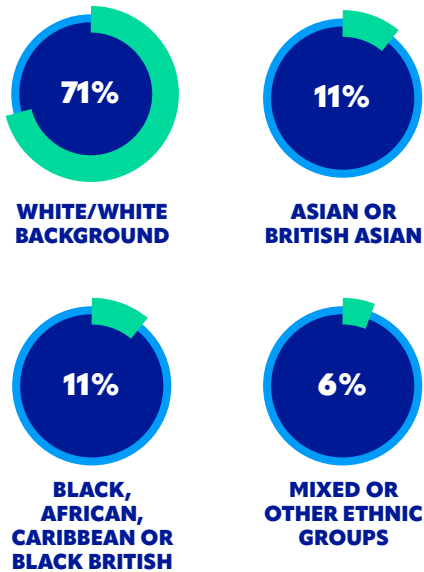
Who lives in the private rented sector?

SUMMARY

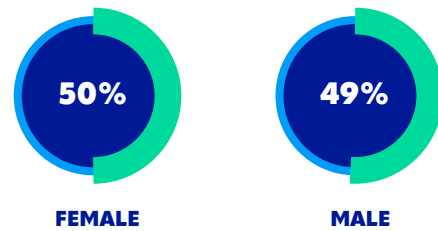
The private rented sector serves diverse roles within the wider housing market and is characterised by various submarkets that cater to distinct groups such as students, young professionals, and lower income households. To understand the experience of living in the private rented sector, it is important to capture this diversity and explore how experiences differ among various groups of tenants.

Ethnicity

Over a quarter of all tenants are from minority ethnic groups. The private rented sector has the highest proportion of minority ethnic groups relative to other tenures.²

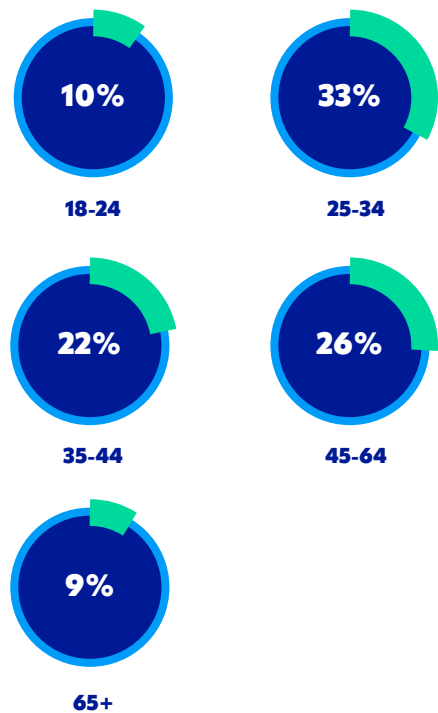


Gender



Age

Young people constitute a significant proportion of private renters, but many adults approaching later life also rent privately. People in their 30s and 40s are less likely to be homeowners than in the past. The Office for National Statistics predicts that if this trend continues, a growing number of older individuals will be renting privately in the future.¹

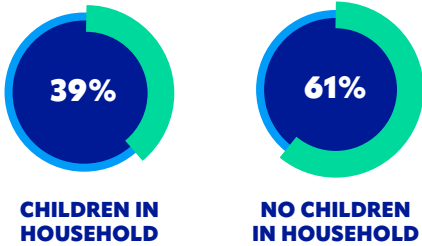


¹ Census (2021) Living longer: implications of housing tenure in later life.

² English Housing Survey 2021 to 2022: private rented sector.

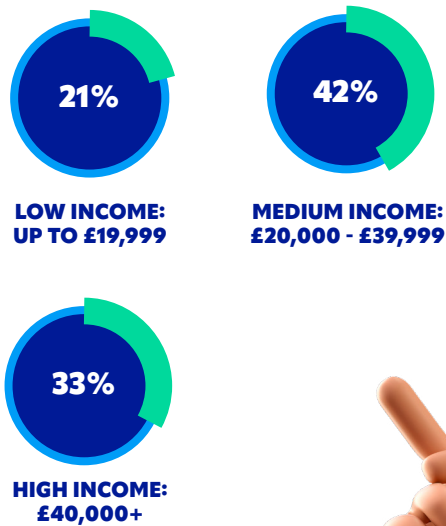
Children

A significant proportion of private renters have at least one dependent child at home.



Income

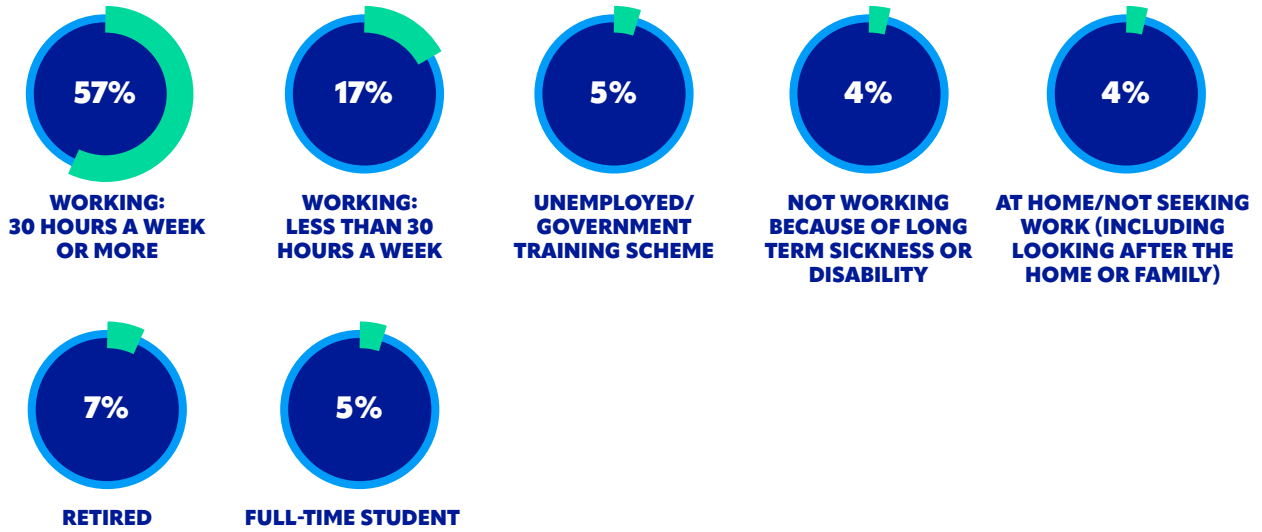
Income levels among private renters vary significantly. One-third of tenants have a household income above £40,000 per annum, whilst roughly one-fifth have a household income of under £20,000 per annum. Other research suggests that in the future, private renting will become more common among low-income households.³



³ Waters, T. and Wernham, T. (2023) Housing quality and affordability for lower-income households

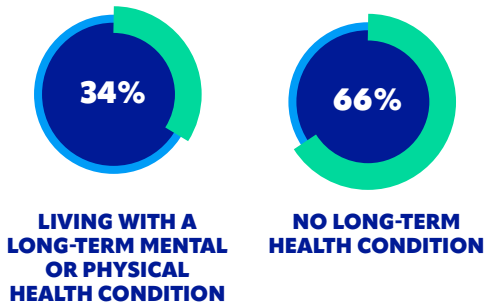
Employment status

A significant proportion of tenants are working, but around a fifth are not in employment or education.



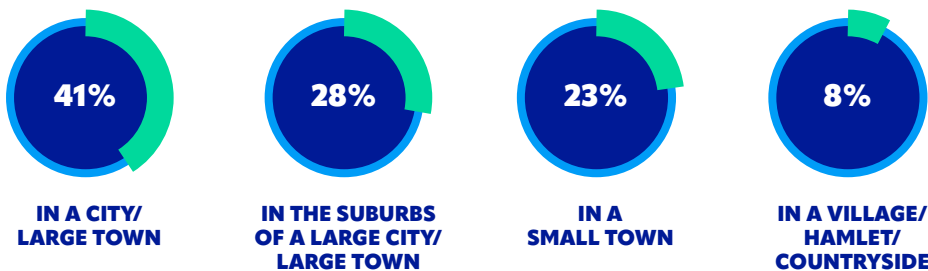
Health Status

Approximately one-third of tenants are living with a long-term mental or physical health condition. Poor property conditions are likely to impact more heavily on people who suffer from ill-health.



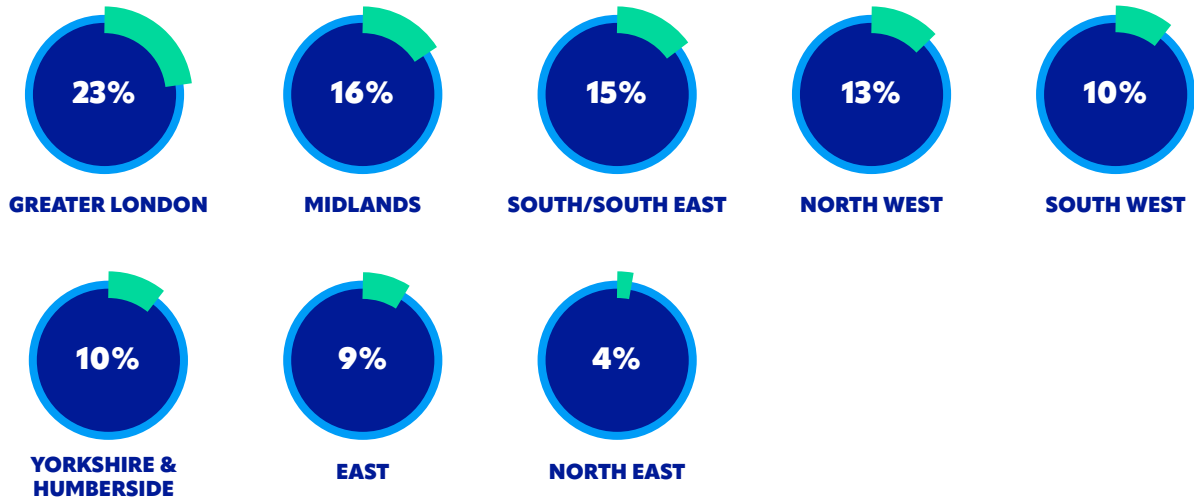
Location

Most tenants live in urban environments, where the proportion of rented properties is higher than the national average. However, nearly a third of tenants live in small towns or rural areas.



Geography

There are geographical variations in the size and nature of the private rented sector across England. Nearly one-quarter of all private rented properties are in London.



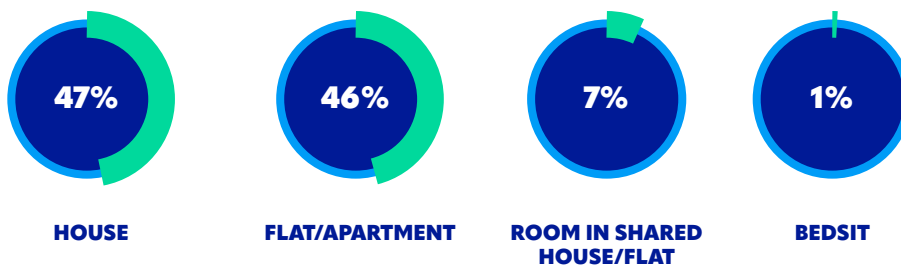
Renting via a landlord

Nearly half of all tenants rent their property via a letting agent.



Type of property

Most tenants live in houses or flats.



CHAPTER TWO

Affordability

SUMMARY

In the past year, tenants report an average increase of 17% in the cost of their rent, with a more pronounced increase of 27% in rural areas. The rise in the cost of rent has implications for individuals' ability to save for a mortgage deposit. Whilst most tenants articulate a long-term aspiration for homeownership, many expect to be lifelong renters.

RENTAL COSTS

Tenants were asked for their total monthly rent (excluded bills). The average cost of rent for tenants living outside of London is £912 p/m, representing an annual increase of 19%. Although tenants living in London now pay on average £1,441 p/m in rent, the findings suggest that suburban and rural areas have been hit significantly harder by the increase in the cost of rent.

	SEPT 2022	SEPT 2023	% YR-ON-YR CHANGE
All tenants	£882	£1,035	+17%
All tenants (excluding London)	£764	£912	+19%
All tenants (London)	£1,313	£1,441	+10%
Live in a city/large city	£995	£1,111	+12%
Live in suburbs	£870	£1,052	+21%
Live in a small town	£767	£905	+18%
Live in countryside/rural	£748	£951	+27%

COST OF DEPOSIT

From June 2019, landlords in England are limited to 5 weeks deposit for new and renewed tenancies where the rent equivalent is under £50,000 p/a, or 6 weeks if the annual rent is £50,000 or more. For tenants living outside of London, the average cost of a rental deposit is now £1,009.

	SEPT 2023
All tenants	£1,099
All tenants (excluding London)	£1,009
All tenants (London)	£1,402
In a city/large town	£1,151
In the suburbs	£1,077
In a small town	£1,049
In countryside/rural	£1,065

REGIONAL BREAKDOWN

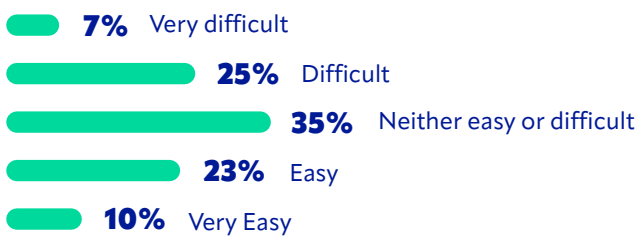
There are regional differences in the cost of rent. Outside of London, tenants living South/South East pay on average, over £1,000 p/m in rent.

	COST OF RENT £P/M SEPT 23	COST OF DEPOSIT SEPT 23
Greater London	£1,441	£1,402
Midlands	£871	£1,021
North East	£762	£717
East	£991	£1,177
North West	£844	£915
South West	£964	£1,083
Yorkshire & Humberside	£750	£779
South/South East	£1,073	£1,148

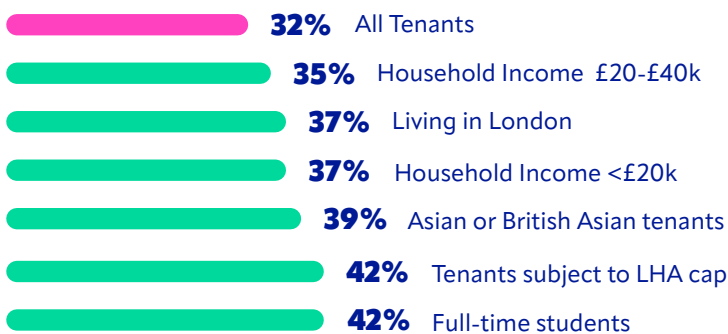
MEETING MONTHLY RENTAL COSTS

The findings show that the increase in the cost of rent is having a significant impact on tenants. In September 2023, almost one-third of tenants said it was difficult or very difficult to afford the rent last month. Over 40% of students and tenants who are subject to the LHA cap are struggling to pay the rent.

How easy or difficult was it for you to afford the rent last month?



% who found it difficult to pay monthly rent last month

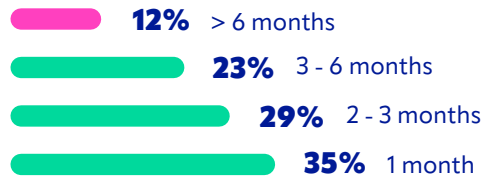


ARREARS

The high cost of rent poses a significant challenge for many tenants in meeting their housing costs consistently. Currently 14% of all tenants are in rent arrears, and this figure increases to 42% among those who find it difficult or very difficult to afford the rent. Despite the prevalence of arrears, the duration remains relatively short, with most tenants who are in arrears being one month behind.

The findings suggest that most tenants in rent arrears will take steps to address the situation; only 10% have not taken any action. Setting up a repayment plan or informing their landlord or letting agent are the most common responses. Tenants are more likely

How far behind in rent are you?



to approach unofficial sources for advice such as friends, family, and local community services, rather than official sources such as advice agencies, or local councils. Searching for information online was the least commonly adopted strategy.

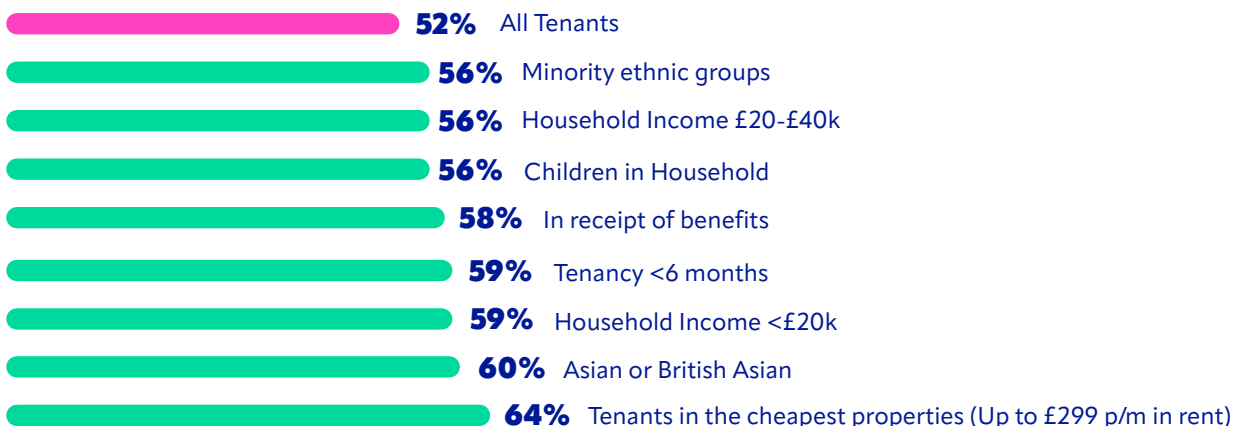
Steps taken to address rent arrears, Sept 2023



CUTTING ON HOUSEHOLD ESSENTIALS

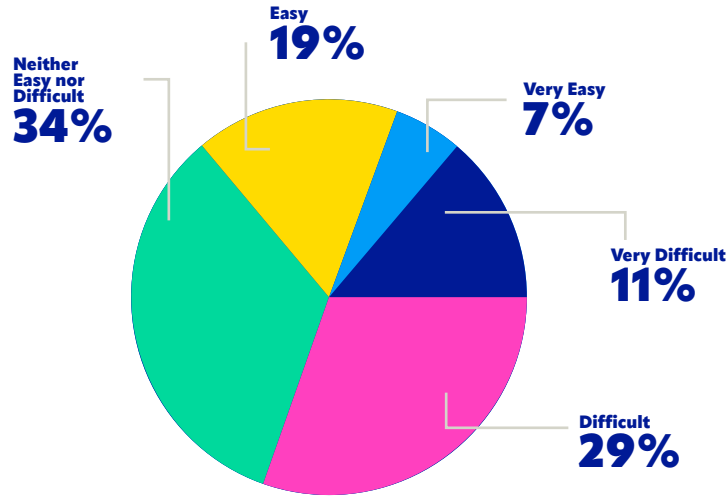
Increased rent means that tenants must allocate a higher proportion of their income towards housing costs which can make it difficult to meet other essential expenses. Over half of all tenants said they regularly cut on household essentials such as food, heating and clothing in order to pay the rent. This has stayed relatively stable since March 2023 when 53% of tenants were cutting back.

Low-income households are often disproportionately affected by rent increases. Nearly 60% of tenants on the lowest incomes make trade-offs between rent and other essential expenses.



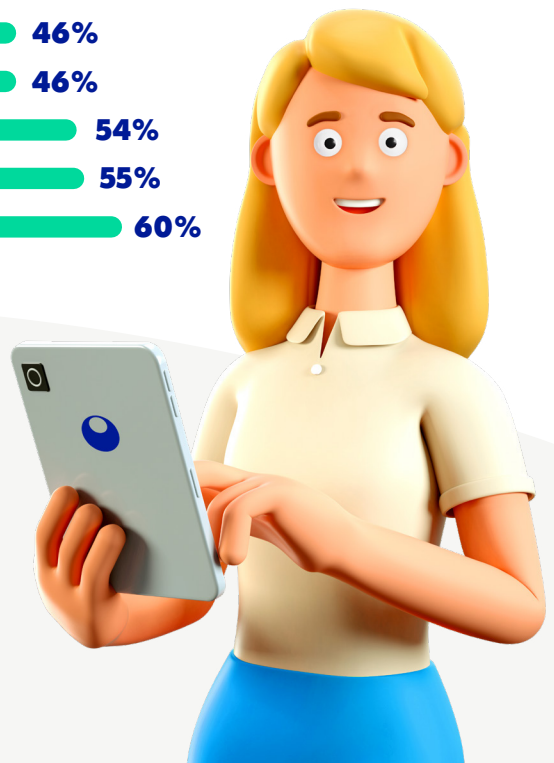
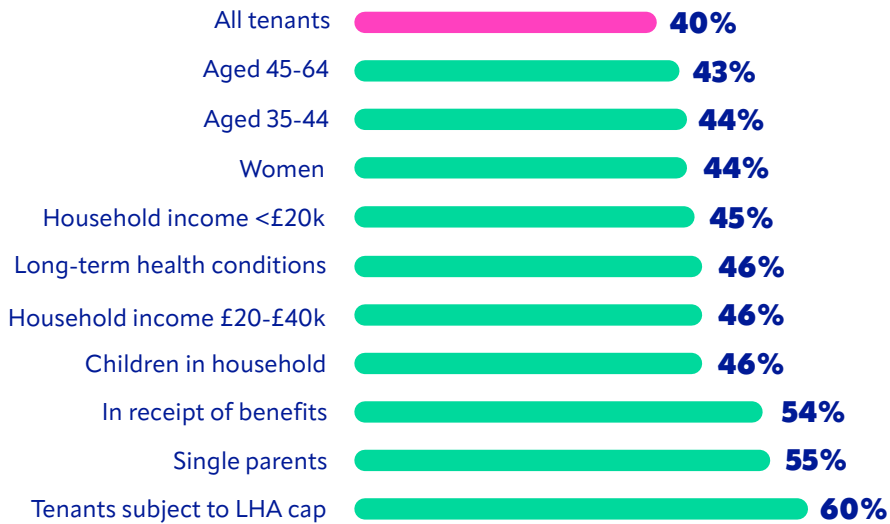
UTILITY BILLS

With a significant and growing proportion of tenants' income going towards rent, many (40%) are finding it difficult to afford the utility bills. This is slightly lower than March 2023 when 44% of tenants were struggling.⁴ Single parents, and those tenants subject to the LHA cap find it particularly difficult.



How easy or difficult was it to afford the energy bills last month? (Sept 2023)

% who found it difficult to afford the energy bills

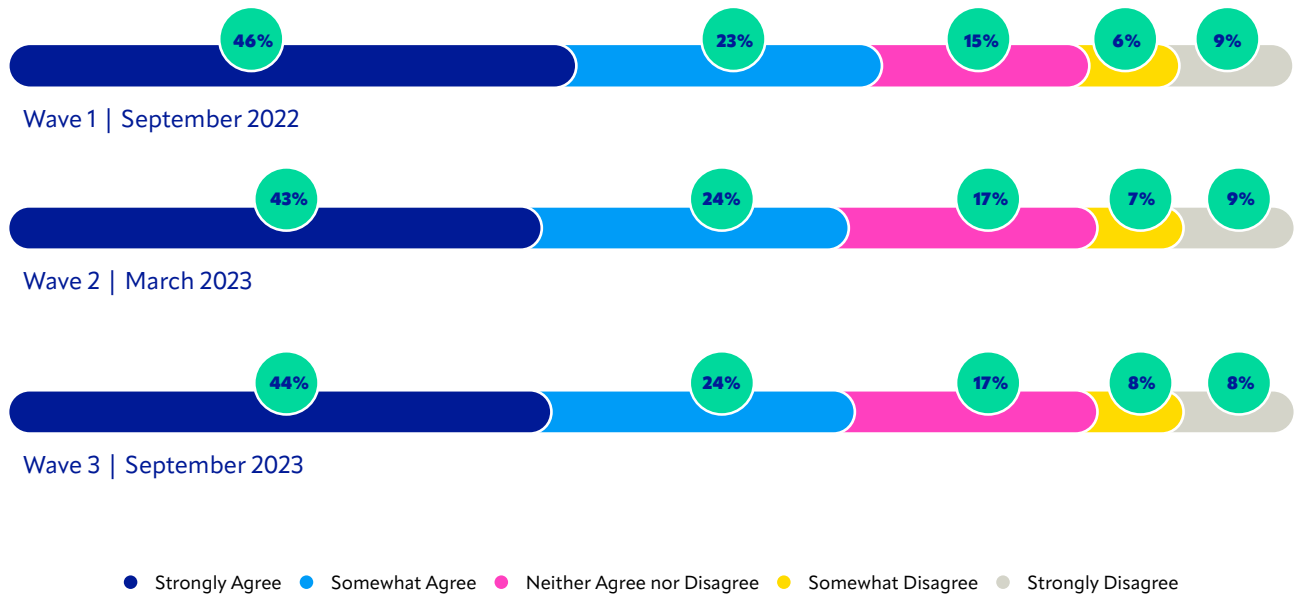


⁴This variation is probably due to increased energy consumption during the winter months.

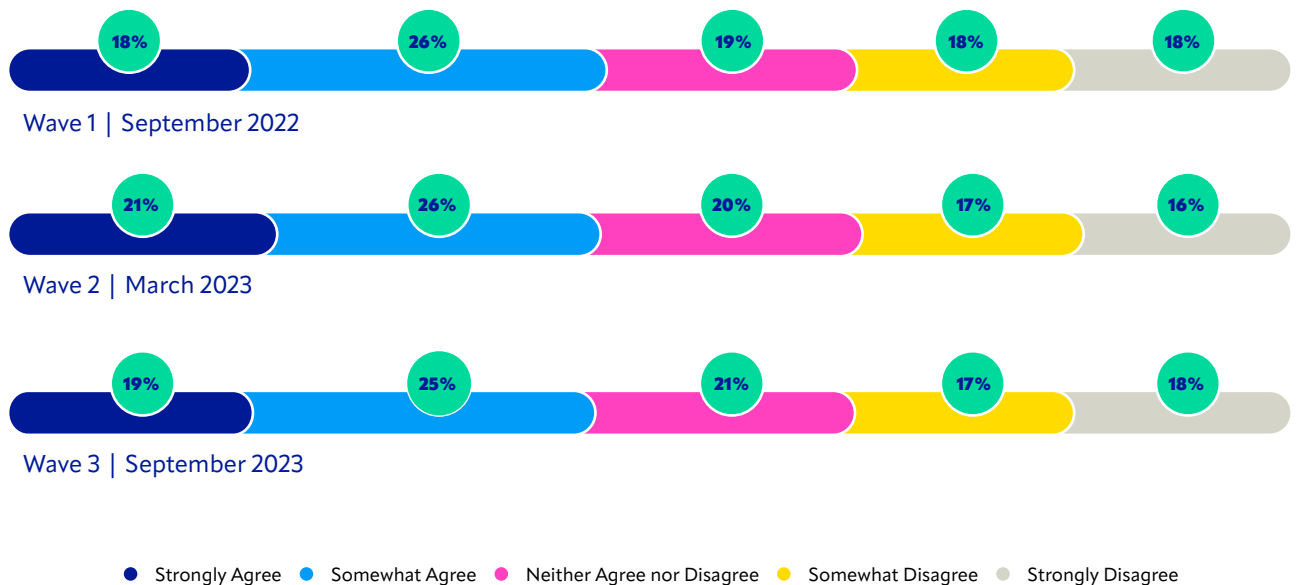
HOUSING ASPIRATIONS AND EXPECTATIONS

High rent costs can hinder tenants' capacity to save for the future and invest in other opportunities, such as a deposit on a mortgage. Most tenants aspire towards homeownership; 68% said that, ultimately, they would like to buy their own home. However, there appears to be a mismatch between housing aspirations and expectations among private renters; 44% of all tenants expect to be life-long renters, whilst only 35% are certain that this won't be the case.

Ultimately, I would like to buy my own property

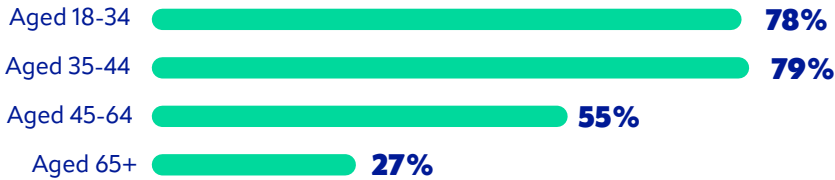


Realistically, I'm likely to rent a property for the rest of my life



Housing aspirations vary significantly across different age groups. For young people, renting may be seen as a 'transitory tenure' or 'stepping-stone' on the way to achieving the goal of home ownership whilst older renters are more likely to see their rental property as a long-term home.

Would like to eventually buy their own home



There are regional variations in renters' expectations. In London, renters are the least likely to believe they will be lifelong renters suggesting a higher expectation of transitioning to homeownership. Conversely, in the South-West, over half the population holds the belief they will be lifelong renters, indicating a more pessimistic perspective regarding the prospect of homeownership in the region.

Realistically I'm likely to rent a property for the rest of my life

	DISAGREE	AGREE
Greater London	43%	34%
Midlands	30%	49%
North East	35%	38%
East	38%	41%
North West	33%	43%
South West	29%	56%
Yorkshire & Humberside	36%	50%
South/South East	31%	46%



CHAPTER THREE

Security of Tenure

SUMMARY

There is significant diversity in people’s preferences and experiences regarding the length of tenancies. Typically, people move due to changing needs and preferences. However, around one-third of tenants moved in the past twelve months due to disadvantages associated with their tenancy.

Additionally, finding a suitable property is becoming increasingly challenging when people decide to move. Whilst only a minority of tenancies end due to eviction, many tenants still express feelings of insecurity in the rental market.

TENANCY LENGTH

Many tenants have lived in their current accommodation for relatively short periods, with 42% having moved into their home in the past two years. However, longer tenancies are not uncommon, with 58% of tenants having lived in their property for two years or more and nearly one-third for at least five years.

There is a trend towards tenants staying in their rented homes for longer periods. In September 2023, 25% of tenants have moved in previous 12 months, compared to 28% in March 2023. The cost and availability of rental properties, along with barriers to homeownership, are likely contributing factors.

Length of current rental tenure: September 2023



PLANNED RENTAL TENURE

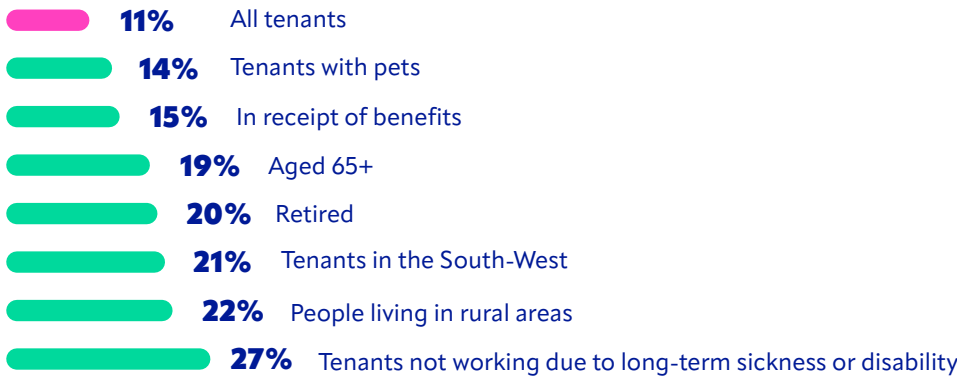
The survey asked tenants how long they planned to stay in their current tenancy. The findings show a wide diversity in preferences.



PLANNED RENTAL TENURE (continued)

Tenants aged 65 and older report a higher inclination to want to remain in their property for five years or longer, with 19% expressing this preference, and a majority of 55% indicating they have no current plans to move.

Plan to stay in their property for five years or longer

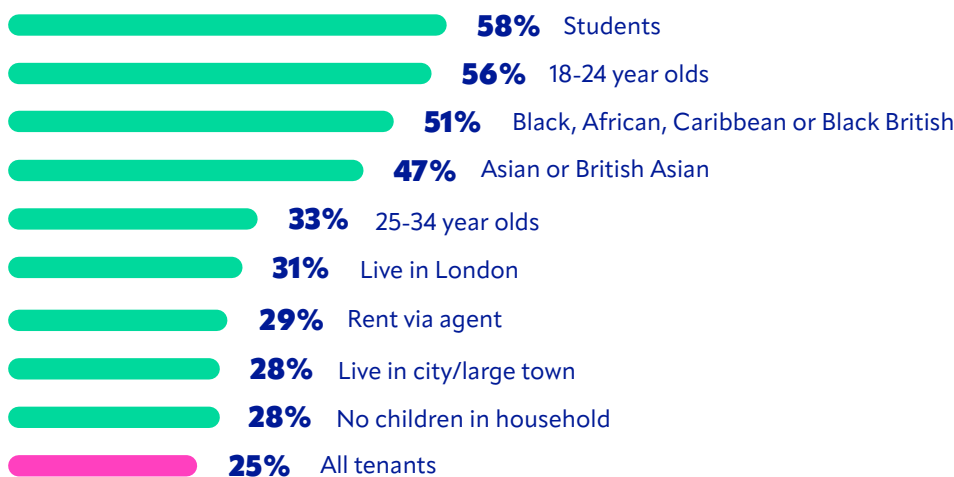


There are many reasons why tenants may prefer the flexibility of short-term tenancies, such as to align with academic terms, work-patterns, and long-term goals. However, when compared to those planning to stay in their tenancies for longer periods, tenants who intended to move in the next 12 months were also more likely to report difficulties paying their rent and more likely to be in rent arrears. This suggests an association between short-term tenancies and financial challenges for some tenants.

MOVED IN THE PAST 12 MONTHS

Some groups of tenants are significantly more likely to have moved within the last 12 months, including students and young people who may be moving for education, job opportunities, or personal reasons. Private renting offers flexibility to adapt to changing circumstance.

Moved in past 12 months: Sept 2023



REASONS FOR MOVING

The survey inquired about the reasons tenants moved from their last rental property, revealing that tenancies typically end due to changing property needs, relationship changes or other personal circumstances. Younger households (aged 18-34) and higher income households (>£40,000 per annum) are more likely to move for these reasons.

Landlord-initiated moves are less common, with 15% of tenants stating they moved either because the landlord was selling or asked them to leave. Other research shows landlords generally prefer longer tenancies.⁵

However, 34% of tenants who moved in the past twelve months did so due to disadvantages associated with their rental property such as poor conditions, unaffordable rent or eviction. Those more likely to be moving due to disadvantages include tenants aged over 65 years old and people in receipt of benefits (both of whom are more likely to prefer longer tenancies).

Top Reasons for Moving

Changing property needs:

- 20%** Wanted a larger/smaller home
- 15%** To move to a better neighbourhood/more pleasant area

Changes in relationships:

- 10%** Other family/personal reasons
- 7%** Marriage/began living together
- 4%** Divorce/Separation

Other personal circumstances :

- 15%** I relocated
- 11%** Job related reasons
- 5%** My budget increased
- 4%** So my child(ren) could get into a better school

Disadvantages with tenancy:

- 10%** Previous accommodation was in poor condition
- 9%** Landlord was selling the property
- 6%** Landlord asked me to leave
- 5%** Could not afford rent
- 4%** Didn't get on with the landlord



⁵ Harris, J. and Marsh, A. (2022) Understanding landlord behaviour in the private rented sector

NUMBER OF PROPERTIES VIEWED

Tenants who have moved in the past six months viewed fewer properties compared to those who moved at the start of the year. This could be influenced by factors such as limited availability.

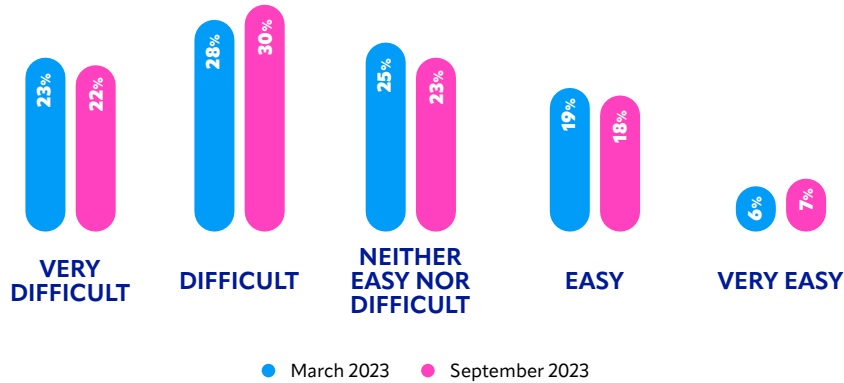
Number of properties viewed by tenants who moved in previous 6 months



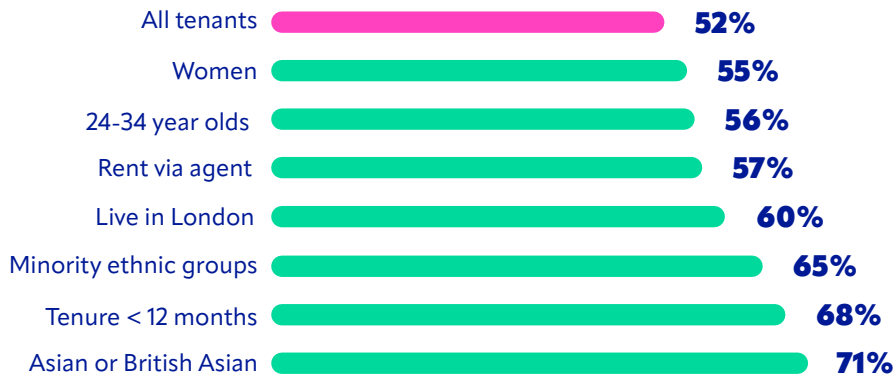
EASE OF FINDING A NEW PROPERTY

The ease or difficulty of finding a rental property varies depending on several factors, including geographical location and personal preference. However, over half of all tenants said it was difficult to find a suitable property. Families with children, minority ethnic groups and people moving in London are more likely to find it difficult.

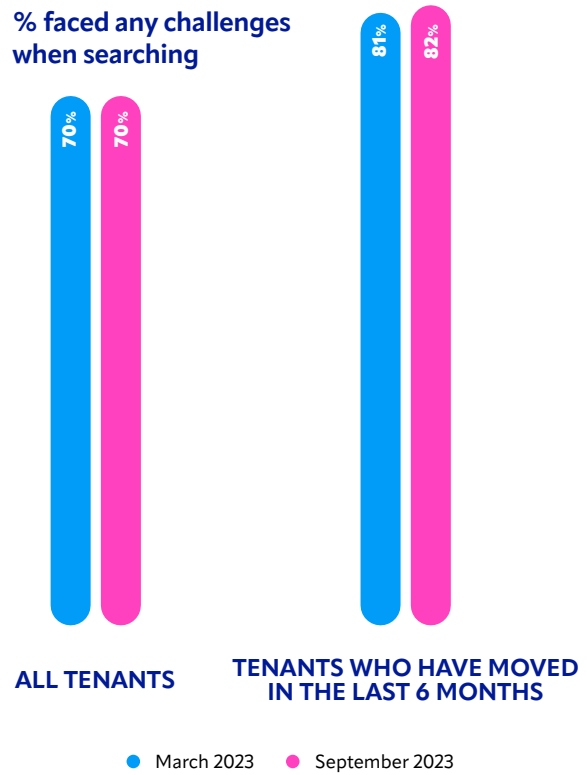
When you were looking for your last rental property, how easy or difficult was it to find a suitable property?



% who found it difficult finding a property: Sept 2023



The findings suggest that in the past six months, finding a rental property has become even more difficult. A significant majority, 82%, of individuals who moved into a private rental in the past six months reported experiencing one or more challenges in securing a suitable property.



SPECIFIC ACCESS BARRIERS

Given the significant surge in rental costs, it's unsurprising that finding an affordable property has become particularly challenging, nearly half of recent movers encountered this difficulty. Affording a deposit or securing a UK guarantor is also increasingly problematic, whilst nearly a fifth of recent movers said they were asked for rent in advance.

The findings indicate some tenants are compelled to make sacrifices to secure a property. Thirteen percent of renters had to move to a new area due to a lack of affordable rental options, whilst a further 9% had to compromise by accepting a smaller or lower-quality property to maintain access to schools or employment opportunities.

As discussed above, 39% of tenants have at least one dependent child at home. These figures show that a significant proportion of landlords in England do rent their properties to families with children. However, challenges persist, with more tenants reporting difficulties in finding properties that accept children.

CHALLENGES DURING LAST PROPERTY SEARCH	ALL TENANTS	TENURE < 6 MONTHS
Finding an affordable property	35%	48%
Affording the deposit	16%	20%
Requested rent in advance	13%	17%
Getting a UK-based guarantor	7%	15%
Landlord/letting agent unwilling to let to me due to my race, gender or other personal characteristics	6%	14%
Had to move to a new area due to a lack of affordable properties	13%	13%
Landlord/letting agent didn't want to let to tenants with children	7%	12%
Having to accept a property that was smaller than I needed or of poor quality, to stay near my children's school or near my work	9%	12%
Landlord/letting agents didn't want to let to tenants on benefits	7%	6%
Universal Credit/Housing Benefit/Local Housing Allowance would not cover the cost of the property that I wanted	6%	5%
None of the above (I did not face any challenges)	30%	17%

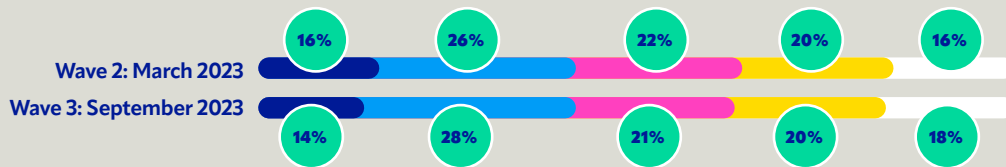


FEELINGS OF SECURITY

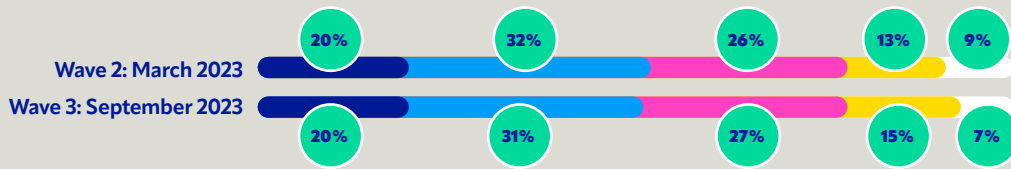
Despite most tenancies being ended by tenants rather than landlords, the findings suggest a significant proportion of tenants feel insecure within the private rented sector. Over 40% of all tenants said that they worry they could be asked to leave their homes at any time, whilst only 51% feel secure from eviction. This aligns with other research indicating that 'perceptual insecurity' is common in the private rented sector; people may think that they can lose their housing, whether or not this has ever happened or is currently threatened.⁶

Families with children, single parents, people in receipt of benefits, people living with long-term health conditions, pet owners and those renting through a letting agent rather than directly through a landlord are more likely to worry that they might have to leave their homes at any time.

I worry that I could be asked to leave my home at any time



I feel secure from eviction

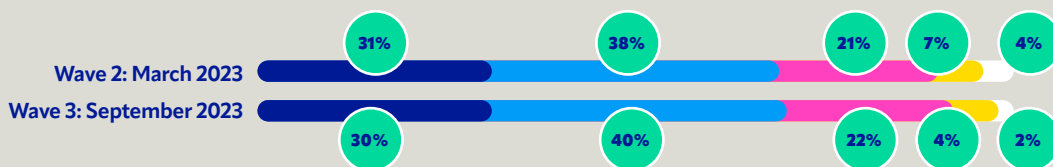


● Strongly Agree ● Somewhat Agree ● Neither Agree nor Disagree ● Somewhat Disagree ● Strongly Disagree

Section 21, which allows for 'no fault' eviction, is widely perceived as contributing to feelings of insecurity among tenants. Sixty percent of tenants agreed that removing Section 21 would make them feel like they had more stability or security in their property (see chapter six). However, a sizable proportion expressed uncertainty about whether they would feel more secure or stable following its removal.

Other research suggests that the relationship with the landlord is a key factor that contributes to feelings of security.⁷ The findings show that most tenants (70%) enjoy positive relationships with their landlord or letting agent.

I have a good relationship with my landlord/ letting agent



● Strongly Agree ● Somewhat Agree ● Neither Agree nor Disagree ● Somewhat Disagree ● Strongly Disagree

⁶ Harris, J and McKee, K. Health and wellbeing in the private rented sector

⁷ Harris, J and McKee, K. Health and wellbeing in the private rented sector

CHAPTER FOUR

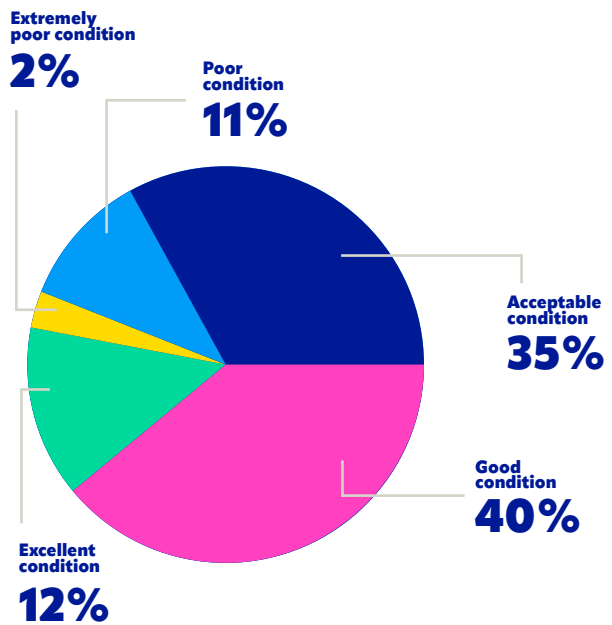
Property Conditions

SUMMARY

Most tenants rate the condition of their property as good or acceptable, with 13% rating it as poor. Almost two-thirds of tenants experienced a problem with the quality or condition of their property in the past six months. Typically, tenants report these issues, and landlords address them, either fully or partially. However, there is a trend of tenants becoming less willing to raise complaints when issues are unaddressed due to fear of the consequences. Despite energy efficiency being a significant concern for tenants, there is also a reluctance among many to request improvement works.

CONDITION OF PROPERTIES

Just over half of tenants rated the condition of their property as good or excellent, whilst approximately one-third deem it to be acceptable.



How would you rate the condition of your property?

The research shows that the condition of the property is the main factor which affects rates of satisfaction among tenants. Two-thirds of tenants said that, overall, they were satisfied as a tenant, whilst 13% said they were dissatisfied and 21% were neither satisfied nor dissatisfied. However, this varied significantly depending on the condition of their property.






		OVERALL TENANT SATISFACTION				
		Very dissatisfied	Dissatisfied	Neither satisfied or dissatisfied	Satisfied	Very satisfied
CONDITION OF PROPERTY	Extremely poor condition	9%	20%	5%	2%	1%
	Poor condition	43%	32%	48%	13%	5%
	Acceptable condition	29%	22%	31%	62%	33%
	Good condition	16%	21%	14%	19%	53%
	Excellent condition	3%	5%	2%	4%	8%

These findings illustrate the importance of not solely relying on satisfaction statistics to assess the performance of the rental sector. Notably, 21% of tenants living in properties rated as poor or very poor condition still reported being satisfied. People living with disadvantages may state they are satisfied because they have adjusted their expectations to what they feel is realistically achievable, or because their previous living conditions were considerably worse.⁸ This nuance emphasizes the need for a comprehensive understanding of tenants' experiences, taking into account their specific circumstances and housing conditions.

HOUSING MAINTENANCE






The private rented sector is characterised by significant diversity in the condition of the stock and approaches to property management. Whilst 40% of tenants did not have any problem with the quality of their rented home in the past six months, 60% encountered one or more problem. Overall, 16% of tenants said their property has a serious problem with damp or mould, whilst nearly one-fifth said repairs were not being carried out.

Top 5 Problems in the last 6 months

-  **21%** Leaks/problems with plumbing
-  **20%** Difficult keeping my house warm
-  **18%** Repairs not carried out
-  **16%** A serious problem with damp or mould
-  **16%** Outside doors, walls, roof or windows need repair

Other problems reported by tenants

Less common problems reported by tenants include pest infestations, trip hazards and faulty or missing appliances.

-  **9%** Difficulty keeping my home cool
-  **9%** Faulty or missing appliances (e.g. washing machine, fridge)
-  **7%** Pest infestation (e.g. mice or rats)
-  **6%** No working smoke/fire alarm or other fire hazard
-  **4%** Layout/stairs/flooring is unsafe

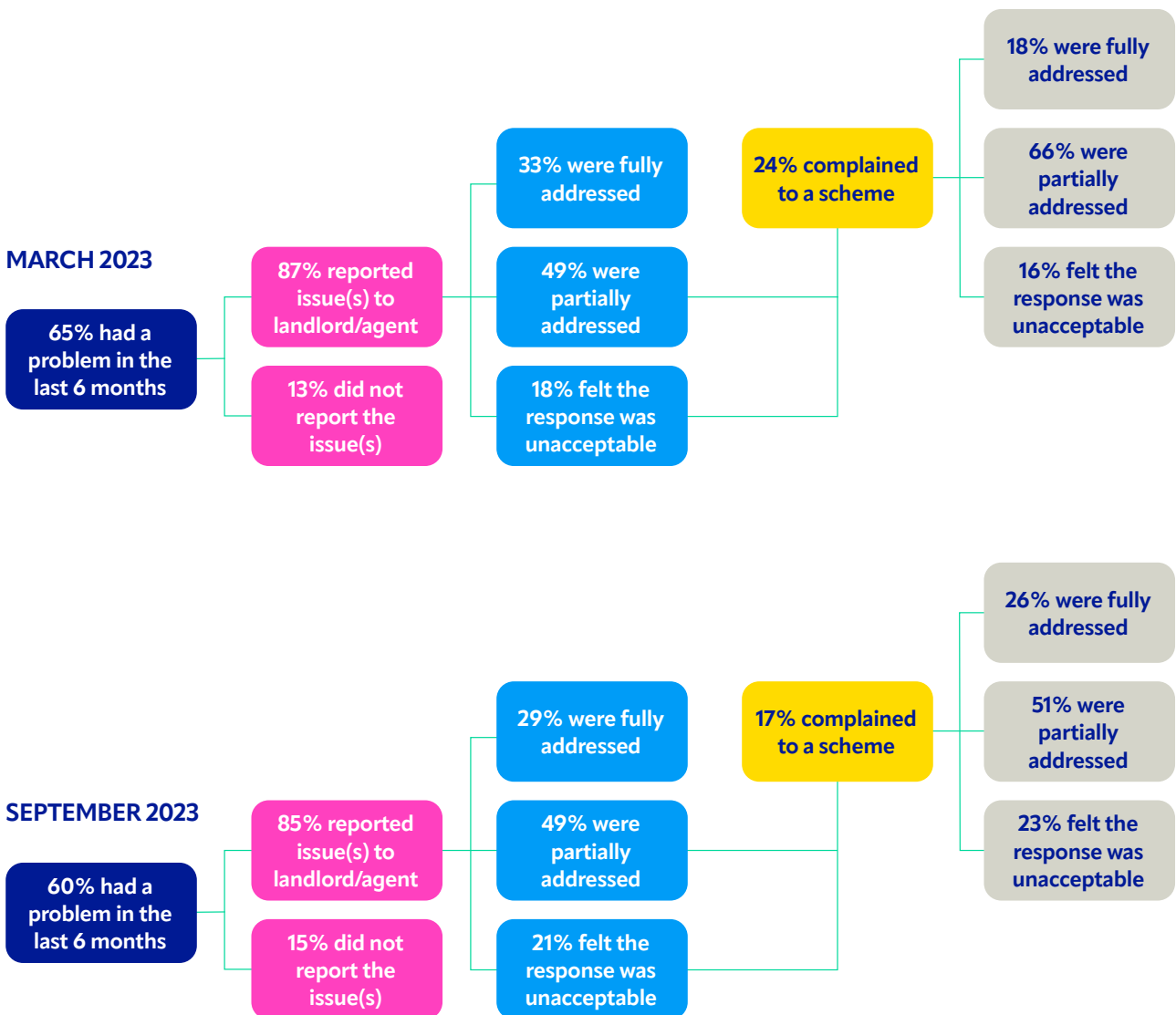
⁸ Sen, A. (1999) *Development as freedom*, New York

REPORTING ISSUES

Tenants are typically responsible for reporting any repair issues or maintenance concerns, with 87% reporting such issues to their landlord or letting agent. Of those who reported issues, 78% said the issue was either fully or partially addressed. A minority of tenants are deterred from reporting issues due to perceived ineffectiveness, apathy, the hassle involved, and concerns about potential rent increases.

When landlords or letting agents fail to address the repair issues, the findings indicate very few tenants raise a complaint with their local authority or another established redress scheme. In comparison to March 2023, tenants appear to be less willing to raise complaints. Whilst a larger proportion expressed dissatisfaction with the landlord or letting agent’s response (21% compared to 18% in March 2023), fewer decided to make a complaint.

The main barriers preventing tenants from raising complaints are fear of retaliation from the landlord and concerns about not being perceived as a “good tenant”. Additionally, worries about potential rent increases and finding alternative affordable accommodation contribute to tenants’ reluctance to raising complaints.



REASONS FOR NOT REPORTING THE ISSUE(S) TO LANDLORD OR AGENT	SEPT 2023
Didn't think anything would be done about it	30%
Too much hassle	27%
I didn't think it was a problem that can be fixed	23%
I want to be seen as a "good tenant"	23%
I am worried the landlord might increase the rent	22%
Problem didn't seem serious/urgent enough	20%
I decided to fix the problem myself	18%
I have a good relationship with my landlord, I don't want to bother them	13%
I am worried the landlord might ask me to leave	13%
I'm worried about finding another suitable rental property	12%
I know my landlord doesn't have the money to improve the property	6%

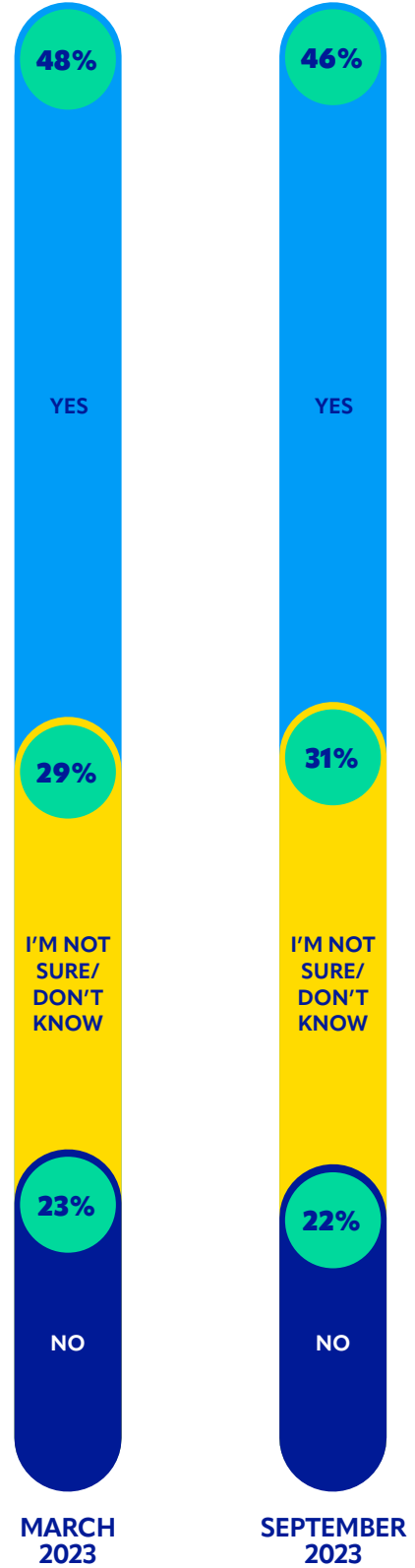
REASONS FOR NOT COMPLAINING TO ONE OF THE SCHEMES	SEPT 2023
I am worried the landlord might ask me to leave	32%
I want to be seen as a "good tenant"	29%
I am worried the landlord might increase the rent	26%
I am still hoping to resolve with landlord	25%
I'm worried about finding another suitable rental property	25%
Too much hassle	25%
I can't afford the rent in another property	22%
Didn't think anything would be done about it	17%
Problem didn't seem serious/urgent enough	15%
I didn't understand how they could help	15%
I didn't know they existed	14%
I decided to fix the problem myself	12%
Works are still being carried out/are planned	9%

ENERGY EFFICIENCY

The findings show that energy efficiency continues to be a key concern for tenants, with 46% reporting that the energy efficiency of their property could be improved.

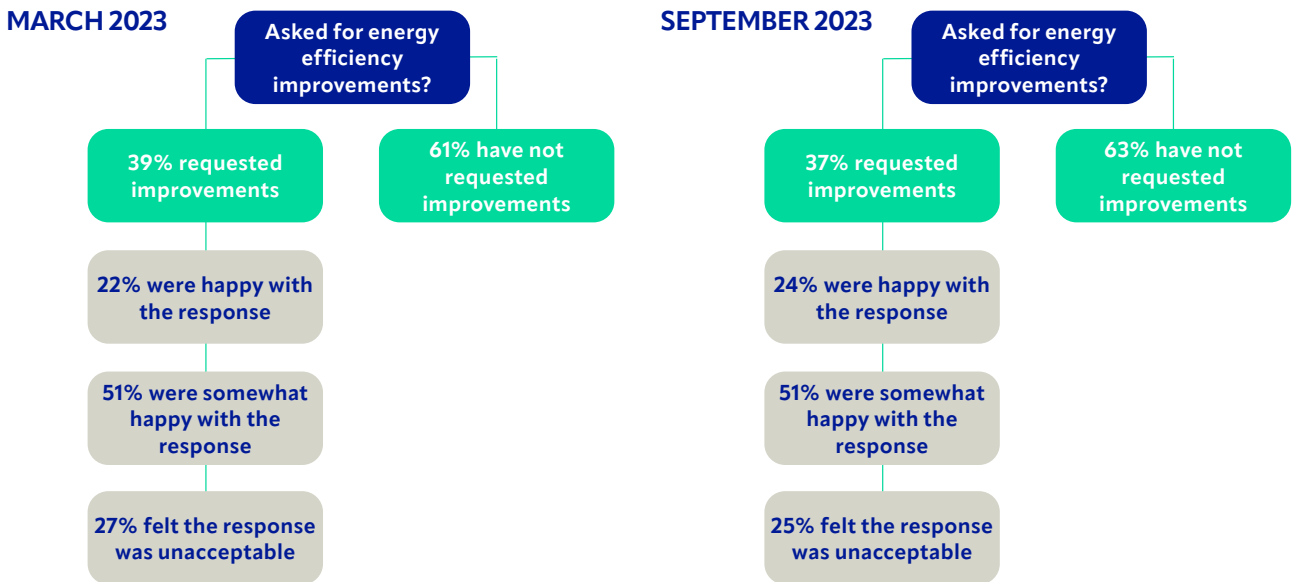


Potential to improve energy efficiency of rental property



A majority of tenants (63%) have not asked their landlord to make energy efficiency improvements. The fear of rent increases is a primary factor preventing people from making such requests, with 36% citing this concern. Additionally, some tenants appear to associate being a “good tenant” with not requesting improvements.

However, when tenants do make requests for energy efficiency, the results suggest that this does prompt landlord action. Seventy-five percent of respondents said they were happy or somewhat happy with the response from the landlord after asking for improvement to be made. These findings highlight a potential disconnect between tenants’ concerns about making requests and the positive outcomes when such requests are made.



REASONS FOR NOT ASKING FOR ENERGY EFFICIENCY IMPROVEMENTS		SEPT 2023
I am worried the landlord might increase the rent		36%
I did not think anything would be done about it		28%
I want to be seen as a “good tenant”		26%
Too much hassle		24%
I have a good relationship with my landlord, I don’t want to bother them		20%
I am worried the landlord might ask me to leave		19%
I’m worried about finding another suitable rental property		14%
I didn’t think it was a problem that can be fixed		12%
I know my landlord doesn’t have the money to improve the property		6%
I decided to fix the problem myself		5%
Other		5%

CHAPTER FIVE

Experiences of Different Groups of Tenants

SUMMARY

Understanding the experience and preferences of people in the private rented sector requires consideration of various tenant groups and living arrangements. The survey found experiences vary according to key characteristics including ethnicity, age, student-status, household composition and whether the tenant receives benefits to help pay their rent. This chapter also looks at the experiences of pet owners and individuals living in bedsits.

ETHNICITY

Renters who identify as belonging to minority ethnic groups are more likely to encounter challenges related to affordability. For example,

- 39% of Asian or British Asian tenants are finding it difficult to afford the rent, compared to 32% of all tenants.
- Minority ethnic groups are also more likely to be in rent arrears (21%, compared to 11% of tenants from a white ethnic background).
- A higher proportion of minority ethnic groups (56%), and particularly Asian or British Asian tenants (60%), are cutting back on essential household items to meet rental payments, compared to 50% of tenants from a white ethnic background.

Tenants from minority ethnic groups are more likely to face challenges during their property search and view more properties:

- During their last property search, 29% of Asian or British Asian tenants, and 35% of Black, African, Caribbean or Black British tenants viewed 5 properties or more, compared to 18% of tenants from a white ethnic background.
- A fifth of Black, African, Caribbean or Black British households faced discrimination during their last property search.

CHALLENGES FACED DURING LAST PROPERTY SEARCH

	White background	Asian or British Asian	Black, African, Caribbean or Black British	Mixed or other ethnic group
Any challenge	64%	87%	84%	79%
Difficulty finding an affordable property	32%	45%	42%	42%
Requested rent in advance	11%	18%	21%	17%
Had to move to new area due to lack of affordable properties	11%	17%	16%	21%
Having to accept a property that was smaller than I needed or of poor quality, to stay near my children’s school or near my work	6%	16%	12%	18%
Difficulty in getting a UK-based guarantor	3%	15%	22%	12%
Landlord/letting agent didn’t want to let to tenants with children	5%	11%	19%	8%
Landlord/letting agent unwilling to let to me due to my race, gender or other personal characteristics	3%	8%	20%	7%

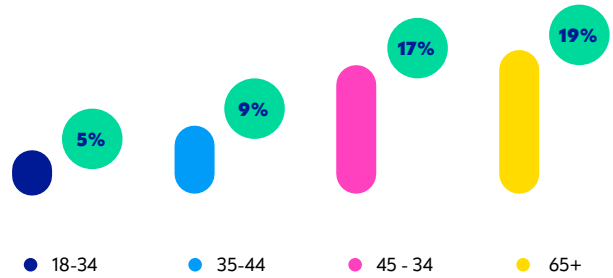
OLDER RENTERS

Recent research has highlighted the challenges faced by older people who are 'one of the fastest-growing tenant groups.'⁹ Housing needs and preferences shift throughout different life stages, with older renters showing a greater inclination to consider their rental property as a long-term home.

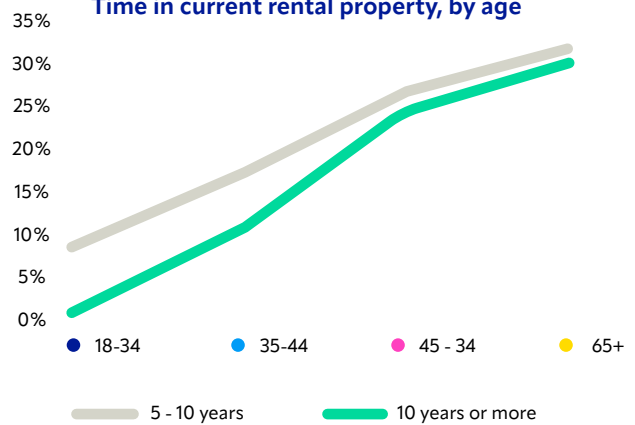
As individuals age, they typically remain in the same property for longer periods of time. Older tenants are notably less inclined to express a desire for home ownership, and significantly more likely to anticipate being renters for the rest of their lives.

The reasons for moving also vary according to age. Moves are commonly driven by the evolving needs and circumstances of tenants. However, this dynamic shifts as individuals age. As people age, they are more likely to move because the landlord is selling the property. It is, however, important to note that preferences and experiences can vary widely within each age group.

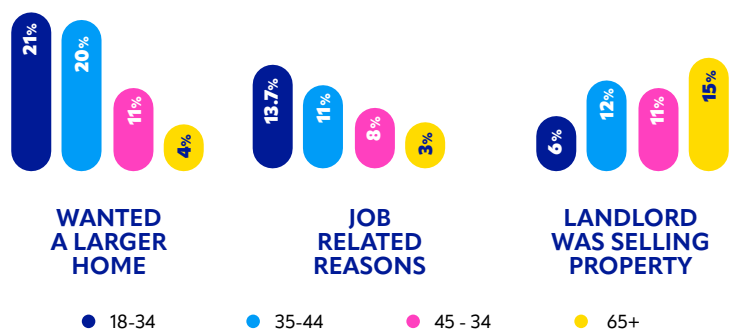
Plan to stay at current property for 5 years or longer



Time in current rental property, by age



Reasons for moving from last rental property, by age



⁹ <https://www.independentage.org/hidden-renters-report>

STUDENTS

The findings highlight the unique challenges and preferences within the student population in the private rented sector.

1 Affordability Challenges:

- Students are more likely to find it challenging to afford their monthly rent, with 42% facing difficulties compared to 32% among all tenants.

2 Property Search Challenges:

- Students are more likely to encounter difficulties when searching for a new property, with 84% facing challenges compared to 70% of all tenants.
- They are more likely to face challenges in finding an affordable property, paying rent in advance, or securing a UK guarantor.

3 Security and Tenancy Duration:

- Despite affordability challenges, students feel more secure in their properties, with 26% worrying about being asked to leave at any time compared to 40% of all tenants.
- Tenancies for students often align with the academic year, and most students plan to stay in their property for one year or less (42%). However, preferences vary, with 35% wanting to stay for at least another year, and 27% aiming for a 1-2 year duration.

CHILDREN IN HOUSEHOLD

The findings highlight specific challenges faced by families with children in the private rented sector, including affordability issues, difficulties in finding suitable housing, and concerns about housing conditions that can impact children's well-being.

1 Affordability Challenges:

- 20% of families with dependent children are currently in rent arrears, compared to 14% of all tenants.
- 56% of families are regularly making cuts to household essentials to meet rent payments.
- 46% are finding it challenging to afford utility bills.

2 Property Search Challenges:

- 79% of families encountered challenges during their last property search.
- 16% said they encountered difficulties because landlords were reluctant to let to tenants with children.
- 13% had to accept a property of poor quality or that was too small to stay near their children's school.

3 Security and Insecurity:

- Families with children feel more insecure, with 47% worrying they might have to leave their homes at any time compared to 37% of tenants without children.

4 Housing Conditions:

- While 49% of families rated the condition of their housing as good or excellent, concerns about serious health hazards persist.
- 18% reported severe problems with damp or mould.
- 9% mentioned the absence of a working smoke/fire alarm or other fire hazards.

TENANTS WITH PETS

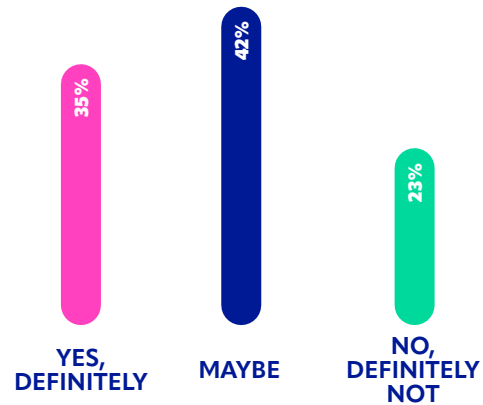
Overall, 38% of tenants have pets in their property. However, finding a landlord that permits pets can be difficult:

28% of pet owners said finding a landlord that permits pets was a challenge when searching for their current rental property.

In addition, pet owners tend to feel more insecure with 46% feeling concerned that they could be asked to leave at any time, compared to 38% of tenants without pets.

Under the Renters Reform Bill, blanket bans on pets will be prohibited and tenants will be given the right to request a pet in their home which cannot be unreasonably refused. The research indicates that this reform could potentially encourage pet ownership among approximately one-third of tenants. However, more than one-fifth of all tenants believe that, despite these new rules, their landlord would still not permit them to have a pet.

Prepared to pay extra pet insurance?



Under the Bill, landlords will be given the right to request that tenants take out pet insurance. Among those interested in pet ownership, over a third said they would be willing to pay extra insurance to cover damage incurred by their pet. A further 42% said they might be willing to take out additional insurance.

% agree with statements about pets on Renters Reform Bill



● All Tenants ● Non-Pet Owners ● Pet owners

TENANTS RECEIVING BENEFITS

A total of 26% of tenants report being in receipt of benefits to help pay their rent, 11% of whom are subject to the LHA cap (i.e., some but not all their rent is covered because the rent is above the LHA rate). In the 2023 Autumn Statement, the Government confirmed that LHA rate will be unfrozen, and returned to the 30th percentile of local rents. The research illustrates the importance that this support is maintained, with many tenants currently subject to the LHA cap facing difficulties.

- 42% of tenants subject to the LHA cap are finding it difficult to pay their rent, whilst 58% are regularly cutting down on household essentials to meet the shortfall in rent.

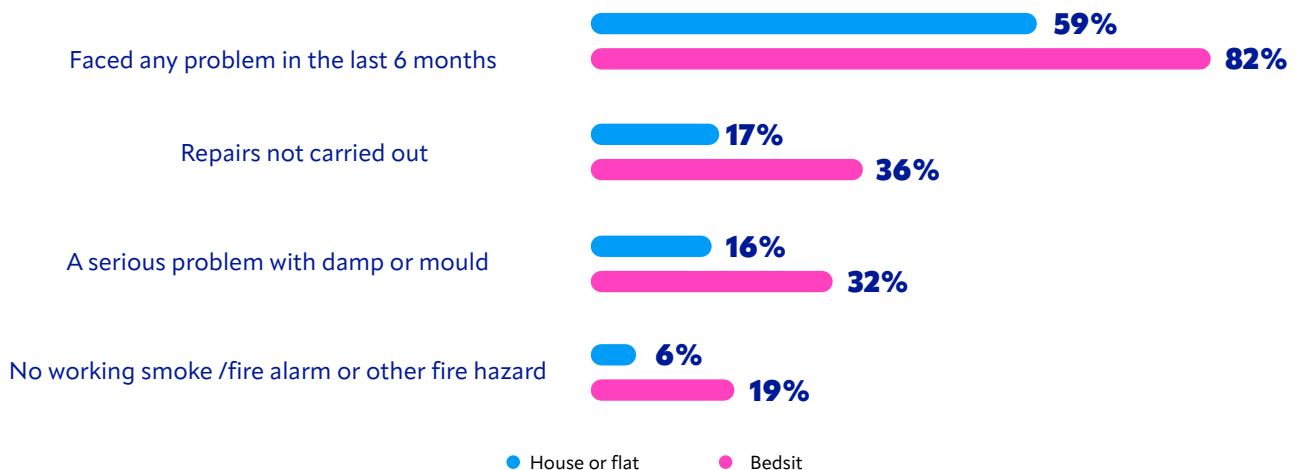
- 18% of tenants receiving benefits said that the LHA rate posed a challenge during their last property search.
- 23% of tenants receiving benefits said it was difficult to afford the deposit, compared to 14% of all tenants.
- 54% of tenants receiving benefits said they worried they could be asked to leave their home at any time, compared to 40% of all tenants.
- 21% of tenants receiving benefits live in properties rated as being in poor condition, compared to 12% of tenants not in receipt of benefits.

LIVING IN BEDSITS

Whilst only a small proportion of tenants live in bedsits (1%), these groups are significantly more likely to struggle with issues related to affordability, insecurity and poor property conditions:

- 40% of renters in bedsits are currently in rent arrears, compared to 14% of all tenants.
- 92% said they faced challenges when trying to find a suitable property, compared to 52% of all tenants.
- 36% struggled to afford a deposit when searching for a property.
- 44% do not feel secure from eviction.
- 21% are living in accommodation in poor condition. 10% said the condition was extremely poor (compared to 2% living in houses or flats).
- Over one-third of landlords renting out bedsits are not carrying out repairs.

Problems faced in the last six months



These findings suggest further research is needed to explore the experiences of tenants living in bedsits.

CHAPTER SIX

The Renters Reform Bill

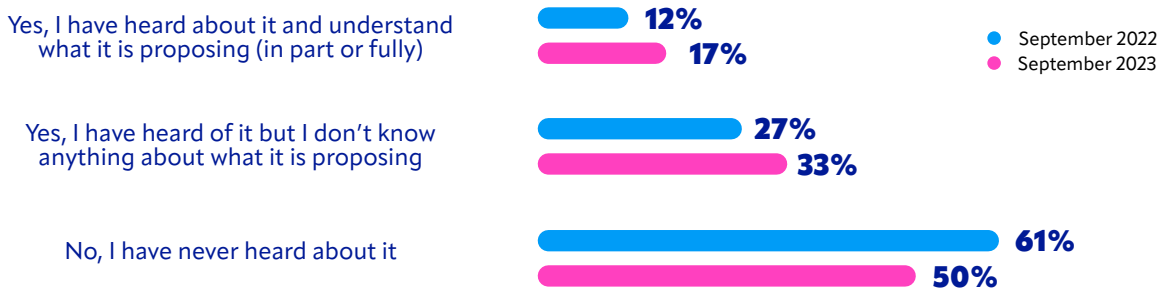
SUMMARY

In May 2023, the Renters (Reform) Bill was presented to Parliament, proposing significant changes including the removal of Section 21 and the introduction of a new tenancy structure where all tenancies become periodic. The Bill also introduces a new Ombudsman that all landlords must sign up to, and the establishment of a Property Portal to disseminate information to landlord, tenants and local councils. The research suggests that tenants’ awareness of the Government’s plans remains low.

IEWS AND AWARENESS OF THE BILL

Over the last 12 months, awareness of the reform has increased by 27%. However, a substantial 83% of tenants still remain unaware of the Bill and its proposals.

Awareness of Rental Reform in England



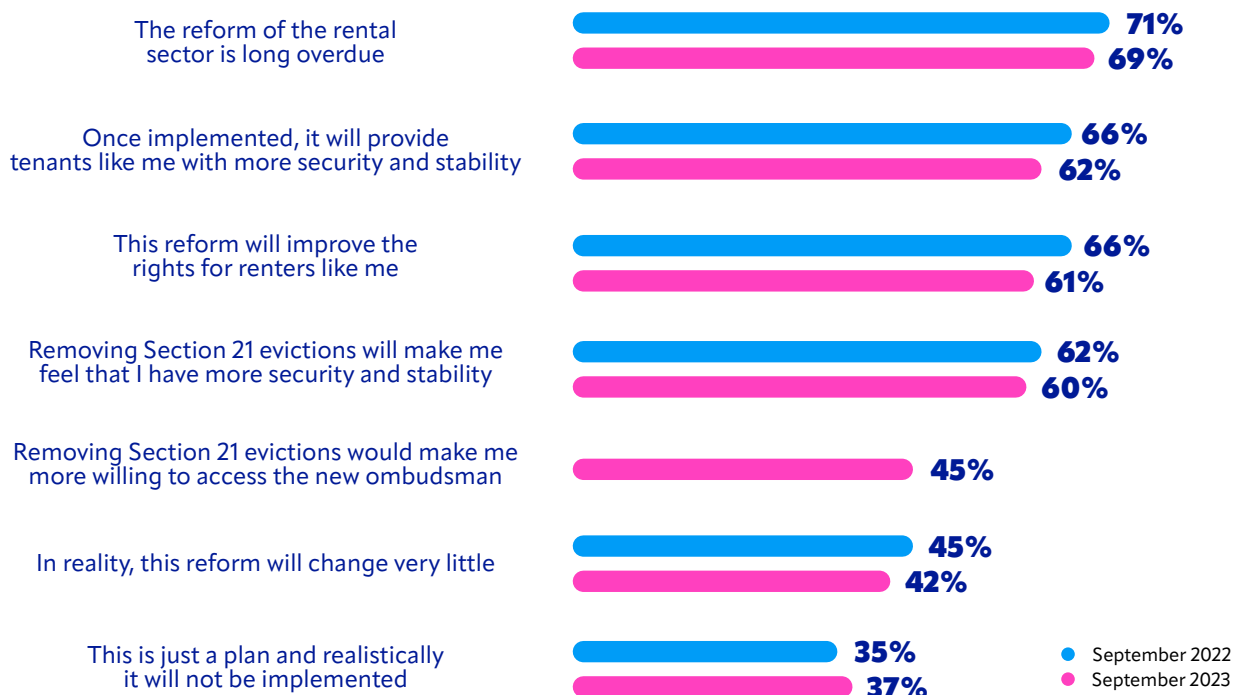
Upon receiving explanation of the details, tenants generally express support for the Government’s plans. Around 69% agreed that reform of the sector is long overdue, and slightly over 60% felt it would improve tenant rights and provide more security and stability (see table below).

The most contentious aspect of the Bill is the removal of Section 21, the “no fault” eviction provision. Sixty percent of tenants agreed that its removal would impart a sense of stability, while 40% agreed that its removal would make them more inclined to engage with the new Landlord Ombudsman.

However, 8% of tenants disagreed that removing Section 21 would contribute to a feeling of increased stability, and an additional 32% were undecided on this matter. Furthermore, 49% were uncertain whether the removal of Section 21 would make them more willing to approach the Ombudsman, whilst 9% disagreed with this notion.

The findings also indicate that, compared to the previous year, tenants are slightly less optimistic about the Government’s reform plans. A significant portion holds a pessimistic view regarding whether the reform will be implemented and bring about tangible change.

Agreement with statements on the Renters Reform Bill



AWARENESS OF KEY DOCUMENTATION

The How to Rent guide, a document mandated by the Government outlining tenants and landlords rights and responsibilities, is legally required to be issued to tenants at the beginning of their tenancy. However, the survey results indicate that confirmed receipt of this document is exceptionally low. Although letting agents perform slightly better than landlords, only 37% of tenants confirm having received this document.

Confirmed receipt of other documents such as the energy performance certificate that must be provided at the start of the tenancy, is also low. These figures likely reflect tenants’ awareness of these documents rather than the frequency with which they are issued.

% CLAIM YES, I HAVE BEEN GIVEN/SENT THIS DOCUMENT

	ALL TENANTS		RENT VIA AGENT		RENT DIRECT FROM LANDLORD	
	March 2023	Sept 2023	March 2023	Sept 2023	March 2023	Sept 2023
Government’s How to Rent Guide	36%	37%	42%	45%	32%	30%
Prescribed Information about how to reclaim your deposit	47%	48%	51%	54%	44%	41%
Deposit Protection Certificate	57%	56%	63%	63%	52%	49%
Energy Performance Certificate	55%	53%	62%	59%	50%	48%
Gas Safety Certificate	63%	62%	64%	63%	61%	61%
Tenancy Agreement	86%	87%	88%	89%	84%	83%

