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# What do lower income tenants in Scotland's private rented sector want to see from a new Rented Sector

Emergent findings briefing

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December 2021

[housingevidence.ac.uk](https://housingevidence.ac.uk)

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## Acknowledgements

We would like to thank all those who have taken the time to participate in this research, including the renters through the focus groups and the survey, but also the stakeholders who have shared their experiences and views. We would also like to thank all who have provided helpful advice and support throughout this project, including Deborah Hay at JRF and colleagues in the Scottish Government.

This research was funded by the Joseph Rowntree Foundation in partnership with the Scottish Government. The views expressed in this briefing are those of the authors and do not necessarily reflect those of the Joseph Rowntree Foundation or Scottish Government. While every effort has been made to ensure that the data and other information are accurate, some errors may remain.

## Introduction

The private rented sector (PRS) is now home to one in seven Scottish households. The sector has grown significantly over the last 15 years and now houses a diverse population, including families with children, low-income and other vulnerable groups, many of whom face difficulties in accessing other tenures (Cole et al., 2016; McKee et al., 2020; Soaita et al., 2020). Previous research underscores a range of challenges facing low-income private renters including: unaffordable rents, insecurity and precarity, and accommodation in disrepair (McKee et al., 2020; Moore & Dunning, 2017). Research draws attention to the intersections between housing, labour markets and the welfare state, with those experiencing precarious housing often also grappling with low-paid and insecure work (Hoolachan et al., 2017). Such households have also been amongst those hardest hit by successive waves of welfare reform, including the rollout of Universal Credit (O’Leary & Simcock, 2020).

Across the UK, there has been legislative and regulatory reform to change the experience of private renting (Marsh & Gibb, 2019). In Scotland, significant reforms have included the Private Housing (Tenancies) (Scotland) Act 2016, which introduced a range of changes including the new Private Residential Tenancy, Rent Pressure Zones, and changes to security of tenure. The Scottish Government has committed to publishing a new Rented Sector Strategy, that is informed by renters, and which will then inform a new Housing Bill in 2022. The Joseph Rowntree Foundation in partnership with the Scottish Government have commissioned us to undertake a research project to explore what people living on a low income want to see from further reform to the private rented sector in Scotland.

Our research project has four key aims:

- To identify the challenges faced by low-income renters in Scotland and the areas for change,
- To explore the challenges and experiences faced by different equalities groups and their priorities for change,
- To build the knowledge, capacity, and confidence of renters to enable them to represent themselves to policymakers in the co-production element of the research, and,
- To bring renters and policymakers together to co-produce policy recommendations to address the challenges and areas for change identified.

The purpose of this briefing is to provide a summary of emergent findings from the first phase of this research project to support policymakers at the Scottish Government in the drafting of the Rented Sector Strategy. Further in-depth analysis and findings will be available in our future outputs, including the interim report (anticipated to be published early 2022) and our final report (anticipated to be published early summer 2022).

## Methodology

This study utilises a mixed-methods approach over two phases. The main purpose of the first phase is to develop an understanding of the key challenges experienced by private renters. The purpose of the second phase is to undertake a deeper dive into the challenges for different groups, including low-income renters and equalities groups, and the co-production of workable solutions for positive change in Scotland.

The first phase of the study, of which this briefing provides emergent findings, involved three distinct elements:

1. An evidence review of existing literature on the experiences of low-income renters
2. Initial qualitative focus groups and semi-structured interviews with low-income renters and stakeholders
3. A bespoke survey of over 1,000 renters in Scotland

The evidence review was undertaken in two stages. The first stage involved building and expanding on the 2020 CaCHE evidence review ‘Private renters’ housing experiences in lightly regulated markets’ (Soaita et al., 2020) and other recent reviews. The second stage involved a new systematic review of literature since 2020 and the inclusion of non-Anglo-Saxon countries. From these two stages, 106 research articles and reports were reviewed. Overall, around

2,060 low-income private renters expressed their voice, either in formal or informal approaches through the studies reviewed. The evidence review draws upon existing research from the experiences of renters globally, and hence are not solely Scotland specific, but are very likely applicable to the experiences to renters in Scotland.

In the second element, two online focus groups (n=7) and two remote semi-structured interviews with low-income renters were conducted over a three-week period during October and November 2021. We specifically targeted renters on lower incomes, that were not in full-time education and sought to maximise the diversity of the sample recruited in terms of protected characteristics. Participants were recruited through a combination of gatekeeper agencies (e.g., Crisis) and via a digital flyer advertised through social media and newsletters. One focus group (n=8) and one remote semi-structured interview with stakeholder organisations were conducted during November 2021.

A bespoke survey was utilised to develop a broader understanding of the experiences of renters across Scotland and their priorities for change. A survey was designed by the project team, with YouGov undertaking fieldwork for the survey. All figures, unless otherwise stated, are from YouGov Plc. Fieldwork was undertaken between 15th - 28th November 2021. The survey was carried out online. Total sample size was 1012 adults.

Further details regarding the methodology of the first phase of the study will be published in the Interim Report in 2022.

## Emergent findings

The initial findings from this study show a nuanced picture of the experiences of private renters in Scotland. There are many renters who do have a positive experience, but there are also renters who do not. We have identified a range of challenges experienced including but not limited to affordability, professionalism, dispute resolution, access to the sector, and property conditions. While we are at the initial stages of our analysis and the project, and further data is still too be collected, there are several themes that are already prominent in. Of these, we focus here on three:

- Accessing the private rented sector
- Affordability
- Property conditions and repairs

We summarise the developing findings of these three themes below, with further in-depth analysis to be reported in the interim report. Where we report statistics from the survey, these are all from the base sample of 1,012 private renters in Scotland.

### Accessing the private rented sector

Accessing the private rented sector is a particular challenge for a range of different reasons. The existing literature demonstrates that a lack of supply of truly affordable housing (a complex outcome of e.g., gentrification pressure, short-term let conversion, competition from higher income households), difficulties in being able to afford properties that are available and market discrimination means that even finding a roof over one's head is a challenge for many low-income households. This is not a one-time event but an ongoing experience since low-income households are forced more often to relocate because of a rent increase or eviction.

Discriminatory practices are increasingly difficult to address, either because they are legalised (see for example Leahy et al. (2018) on the Right to Rent in England), digitalised (see for example Preece et al., 2020), or difficult to separate from landlord discretion (Maalsen et al., 2021). From our survey, we found that 7% of renters surveyed had experienced landlords or letting agents that did not want to let to tenants on benefits.

In talking to renters, we found that participants reported mixed experiences in terms of accessing privately rented accommodation. Barriers to finding a tenancy included the price/affordability relative to the renters' budget; the need for pre-tenancy checks, including sometimes having a guarantor; and competition due to high demand relative to supply.

Several participants discussed the importance of personal networks and connections in helping them to find a property. This was especially important for migrants to the UK who did not always have strong English language skills or a good understanding of how the private market worked as Paul describes:

“It has been difficult for me to find decent accommodation and I’ve changed many times [...] I learned to search for housing, affordable housing, in the private market through community groups on Facebook. Yeah, on Facebook, I started to get in touch with immigrant groups. In my language, English is not my mother tongue. And I start, you know, to learn about contracts [...] and to get to know people, landlords in these community groups. And I found it, you know, very useful. I found it eh I found the offers don’t go public outside this community group” (Paul, aged 35-44, Angus)

There are other challenges faced by renters when trying to access the private rented sector, for instance pets. Nearly one-in-five renters surveyed (19%) reported that they had pets and had difficulty in finding a landlord or letting agent that would allow pets.

The issues faced by renters to access to the private rented sector are further exacerbated due to the difficulty in accessing other tenures; with 44% of renters surveyed telling us they rented privately because it was their only option.

## Affordability

Affordability is a complex concept and requires attention to the evolution of household income, housing costs as well as household expenditure (Meen, 2018). The existing research shows that for low-income tenants, all these terms are (more) problematic given the mix of: insecure, low-paid employment and conditional/reduced welfare assistance; the high level of rents, unmatched by rent support; and insufficient income to cover basic needs once housing costs are paid.

Often, low-income households have no other choice but to accept lower quality housing conditions and prioritise rents over basic necessities (Dewilde, 2021). Tenants’ decisions in negotiating unaffordable rents by trading down on quality and location have important consequences to their economic and wellbeing prospects (Harris & McKee, 2021; Soaita et al., 2020) but also to social fairness and economic productivity (Soaita et al., 2019).

Listening to the experiences of renters, a key challenge articulated by renters was around the affordability of rents and value for money. We found in our survey that 33% of renters surveyed are worried about being able to afford their rent. Our qualitative data reinforced this, with participants describing how they had experienced difficulties in being able to pay their rent and/or that this was something they worried about. For some, these worries also made it hard for them to feel settled in the property and make a home.

Moreover, for those on the lowest incomes having to pay the difference between their actual rent and what their Universal Credit would cover was a real challenge on a limited budget. Others reported fluctuating and unpredictable incomes, echoing previous research about the interconnections between precarious housing markets and precarious labour market situations (Hoolachan et al., 2017; McKee et al., 2020), as Adil echoes:

“I’m currently working as a freelancer and income can fluctuate at times and my earnings, so em due to that I worry that there may be, there might be a time, may be one month where I’m not able to afford the rent because I’ve not earned enough” (Adil, 25-34, Aberdeen).

Affordability and high housing costs were found to be affecting spending on other essentials; in the survey 23% of renters surveyed said that they regularly have to cut spending on household essentials such as food or heating in order for them to pay their rent. We further found, that 3% of renters surveyed said that they were in rent arrears.

In our conversations with renters, affordability was identified as a core priority for change. Participants were keen to see fairer rents, with some expressing concerns about the value for money they received compared to the high proportion of their income they were spending.

## Property conditions and repairs

Poor property conditions and issues of repairs are well-established as an experience of private renters throughout the existing literature, and this was also a key challenge that we identified in our discussions with renters in this study. From the survey, 1-in-4 renters surveyed (25%) told us that the landlord or letting agent did not make repairs to the property. In our conversations, other renters expressed frustrations with the speed and quality of landlords' repairs, as well as a broader reluctance by their landlord to invest in the property. For example, to upgrade the décor or to make it more energy efficient. Some tenants responded by simply doing repairs themselves and paying from their own pocket to improve the property. Lorraine for example, whilst happy that her previous landlord had trusted her to modernise things, was also frustrated at continually meeting the cost from her own pocket:

“He never in seven years had to come and decorate the place. Nothing. If anything, broke, I would just fix it. I would just send him a picture and say this has broken and it's now been replaced. And he'd say fine [but] I spent a lot of money on the property, and he never once ever said to me, well, there's 100 quid off the rent” (Lorraine, age unknown, West Lothian)

In our conversations with renters, improving property conditions and repairs was also identified as a core priority for change. Renters were keen to see properties rented in a good condition from the start, with some renters offering suggestions for a rating system of properties underpinned by customer feedback.

## Priorities for change

In the survey, renters were informed that the Scottish Government had committed to delivering a 'new Rented Sector Strategy' and renters were asked what they thought was the most important thing for the Scottish Government to focus on. We found:

- 35% of renters surveyed reported that increasing access to a greater supply of low-cost, high-quality houses for rent was the most important thing for the Scottish Government to focus on
- 28% of renters surveyed reported that improving rent affordability was the most important thing for the Scottish Government to focus on
- 12% of renters surveyed reported that improving property conditions and repairs was the most important thing for the Scottish Government to focus on

Our qualitative data reinforced these findings, with participants identifying action on affordability and repairs as key priorities for change.

## Next steps for the project

The initial findings we have summarised above highlight some of the experiences by private renters. However, it is important to note that these findings are preliminary and partial, with more to be reported in future reports and outputs.

To take the project forward, we will be undertaking further analysis on the survey data to examine the experiences of different groups in the private rented sector, and we anticipate having an interim report exploring these experiences published in early 2022.

Our project will also continue with qualitative data collection, including approximately 35-40 interviews with renters, and particularly focussing on the experiences of low-income renters, BAME families, single parents, young parents (who are under 25), and households where someone is disabled or ill long-term.

We will then finally undertake a co-production element to our study, where we will bring together cohorts of renters, policymakers, and stakeholders together to explore the issues of concern and to develop and refine workable policy solutions to the challenges faced by renters in Scotland.

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