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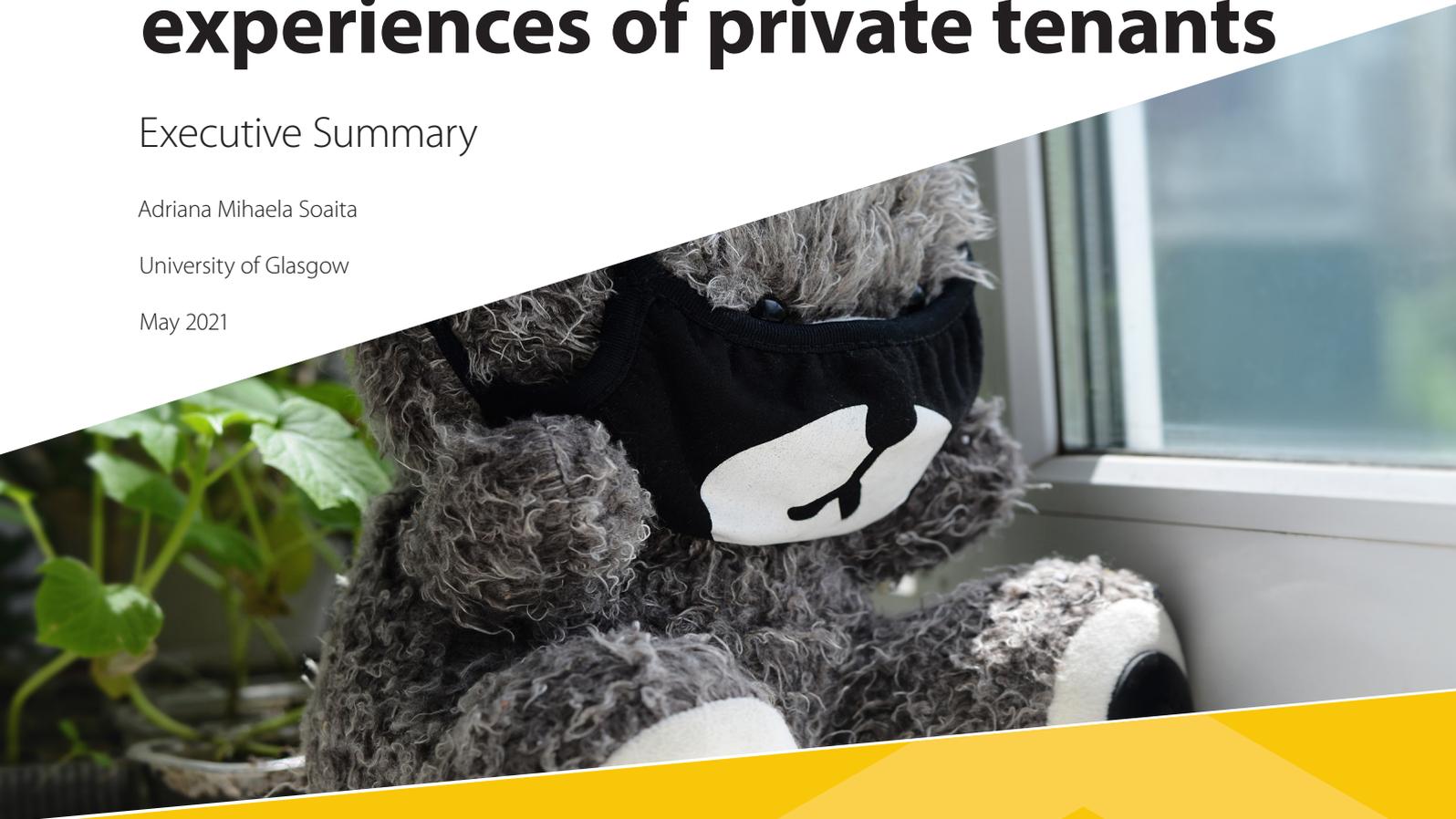
# Renting during the COVID-19 pandemic in Great Britain: the experiences of private tenants

Executive Summary

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# Executive Summary

## Introduction

The ongoing COVID-19 economic crisis continues to disproportionately affect historically disadvantaged groups, who are more likely to rent privately. Tenants entered the COVID-19 period employed in more precarious jobs and with fewer savings than homeowners (Bell & Judge 2021). Many could hardly afford the added costs of homeworking and home-schooling (Brewer & Patrick 2021). While the emergency policy package has protected many tenants from eviction and extreme hardship, the COVID-19 implications to households' resilience are yet to be exposed once emergency support is ended.

Stay-Home orders have also augmented the importance of a well provided neighbourhood and a truly comfortable home to peoples' health and wellbeing (Horne et al 2020). They have also brought under the spotlight home's insecurities and vulnerabilities, which take a particular intensity in the private rental sector (PRS). To inform policymaking, it is timely and relevant to understand private tenants' renting experiences during the COVID-19 pandemic. Hence, this report examines the experiences of 60 private tenants in Great Britain; a related output (Soaita under-review) focuses on their demands to the government. There was welcomed variation in respondents' ages, housing and household types, and financial situations; females were over-represented. The sample was mostly urban. It aimed not at being representative; however, it is felt that the experiences shared have broader relevance.

## Renting experiences prior to COVID-19

Looking at participants' renting histories rather than just at their current circumstances gives a broader picture of the conditions of the PRS, and how they are experienced longitudinally. It was found that:

- **Negative renting experiences dominated:** 49 participants had negative experiences sometimes or always versus 11 participants whose entire renting history was positive. Widespread poor, often hazardous property conditions, un-homey interiors, unprofessional tenant/landlord relationships, unaffordability and insecurity were the reasons for this negative picture, supporting findings of recent pre-pandemic qualitative research (Soaita & McKee 2019; Soaita et al 2020).
- **The extensive scale of these problems is not fully recognised** and missed in quantitative analyses because important aspects of the lived experienced are not measured. As participants highlighted, insecurity of tenure is not fully understood by existing measures of (undesired) residential mobility; the number of nights in which one fears eviction, and the broader implications of multiple relocations for social networks, sense of belonging, access to services, health and social mobility should be also considered. Likewise, quality standards do not include many notions of home comfort, including quality of furnishing, appliances and decor; these shortcomings became more visible and disturbing for participants during Stay-Home orders.

## Renting experiences during the COVID-19 pandemic

### *Property suitability*

Almost half of respondents (n=27) considered their current property, and its location, suitable for Stay-Home orders (10 only after they deliberately moved to a suitable property); 19 discussed a mix of positive and negative features; and 14 considered their places fully unsuitable. The property itself attracted more negative and the location more positive perceptions. Of particular interest:

- **The neighbourhood started to be seen as a health hazard or a protective territory**, determining people to relocate or confine themselves inside their properties: *“Recently moved from London to Bristol, to reduce rent and to relocate to a better area with pleasanter surroundings and nicer people. Lockdown in my area (Walthamstow) in London wasn't great due to the blatant disregard of the pandemic by neighbour's & other residents /.../ I now feel much more comfortable and happy enough being at home in Bristol”* (f, 45-54yo, Bristol).
- **The inside/outside boundaries of home became more visible**. For instance, having a (shared) garden increased tenants' wellbeing but it was also clear that a lack of control (e.g. planting), non-existent garden furniture or broken fences made them less satisfying. Noise became a more problematic aspect of living during the pandemic. Participants usually put up with the inherent noises of full daytime occupancy but were disturbed by unlawful behaviour (e.g. illegal parties) or noisy homeworking at night. A good view and a sunny orientation also became more gratifying.
- **There was often not enough space to accommodate the new uses of home**. It is clear that private tenants are less likely to enjoy under-occupancy than homeowners (Brady 2020). Given homeworking, space that previously felt right no longer suffices *“It was already feeling like the flat was a bit small, and over lockdown it became a little suffocating”* (other, 18-34yo, Manchester). Tenants in housing in multiple occupation (HMO) were at a disadvantage, many properties offering no living-room and some bedrooms being just box-rooms. But even those in spacious HMO properties felt that *“although it was a large house, there were 5 adults working from home which is not sustainable in the long term”* (f, 18-34, London).
- **The COVID-19 era prompted participants to rethink the quality of their housing**: *“Lockdown caused me to reflect on my living situation and brought me to the idea of moving somewhere nicer with more space”* (m, 18-34yo, Glasgow).

### *Sense of home*

Over the period, 24 participants felt more at home and 21 less so (for 15 there was no change). Of particular interest, it was found that:

- **Personalising the space and exercising agency**, even if in tiny ways, mattered to the first group: *“I have had time to sort out the house more too, getting new bookshelves, so I feel more at home here, but always with an undercurrent of worry: should I have told my landlord? Will she be angry?”* (f, 18-34yo, Oxford). Those who did make themselves more at home feared a greater sense of loss if forced to relocate: *“feeling more at home also increases frustration and anxiety for being asked to move”* (f, 18-34yo, Glasgow).

- **Property deficiencies becoming more visible and disturbing** mattered to the second group: *"I've been frustrated at not being able to do things to the property as if it were my own, as spending so much time in it has made me realise things need fixing i.e. windows and electrics"* (m, 18-34yo, Glasgow).

## Raising feelings of social isolation

The study brings evidence on both rising feelings of social isolation and the re-energising of local communities during the COVID-19 pandemic, but more extensively for the former:

- **Almost half of participants (n=28) declared they felt more isolated.** Worryingly, some (n=6) expressed feelings of total isolation: *"I feel like I'm in the twilight zone as I have no friends or family here so I'm just alone all the time, except for a Cat"* (f, 35-44yo, Swansea).
- **Certain features of the PRS prompt social isolation.** Relocation displaces tenants from their social networks. Poor housing conditions and landlord restrictions prevent some tenants from socialising indoors. However, the situation was complex. Some participants felt isolated because they were living alone, others because they lived with unwanted strangers, or because the accommodation was chosen as a 'service' attached to employment. Isolation suited two introverted participants.
- **Other participants found ways to balance the weaker social interaction** of a COVID-19 world by a growing sense of belonging to local/digital communities (neighbours; work, mutual aid, tenants and gardening groups) and moving in with parents or partners. A sense of community made participants feel more at home despite poor property conditions: *"I do feel more at home as I participated in mutual aid/community groups over the last lockdown, as well as a community garden. I guess this has made me feel a sense of community. I've gotten more and more tired of the issues with the house though, such as lack of insulation, mould, faulty furniture, slugs"* (f, 18-34yo, Sheffield).

## New affordability stressors

Affordability trends were worrying: 27 participants experienced income loss through reduced hours, furlough or job loss. Six have accumulated debt. Of concern, it was found that:

- **36 participants were (very) worried about losing their tenancies, including the only key worker in this research:** *"Covid increased our anxiety to be kicked out of the property but that's anyway a constant anxiety, even without Covid, it is a constant threat of losing the basics such as a decent roof over the head, losing money, being homeless... although we are key workers risking our lives every day"* (f, 55-64yo, Littlehampton). Two respondents were unlawfully evicted during the period.
- **The situation was complex and likely to worsen.** Some participants had already moved to reduce rent and may have no further options; others were captive in expensive/undesired tenancies as they were afraid to move given their new reliance on Universal Credit and related discrimination in accessing a tenancy. Many participants prioritised rent over food *"we pay 75% of our income on rent and barely have enough for food etc"* (f, 18-34yo, Guildford).
- **Only one participant mentioned obtaining a smaller rent increase for a short period:** *"When I told the landlord that I wasn't working after lockdown one, I asked for a reduction of £30 off (of the rent increase) off £980 a month rental and they agreed to do so for one or two months. I was quite shocked at this short timeframe"* (f, 45-54yo, Bath). This ties in with ARLA's (2021) findings that only 1.1% of tenants successfully negotiated a rent reduction in the UK while 30% experienced a rent increase during 2020.

- **Affordability problems were augmented by the higher utility costs** of a 24/7 full-occupancy in energy inefficient homes: *“the house isn’t insulated, and it gets very cold working from home all day. I can’t afford to put the heating on, so I’m wearing 1000 layers. I’ve talked to quite a few friends with the same problem”* (f, 18-34yo, Sheffield).

Despite significant support through furlough policies in particular, the increasingly difficult nexus between high and increasing rents, reduced household income, higher utility costs, and likely relocation costs is unmanageable for many tenants.

## Policy implications

As noted, the COVID-19 pandemic has augmented the PRS’s multiple flaws, underscoring their implications for tenants’ health and wellbeing. To address these issues and empower tenants to make their tenancies homes, this research also invited tenants to voice their demands to the government. Their calls for a general and radical PRS reform that sets legal provisions for rent control, tenure security and flexibility, rights to personalisation and pets, and truly comfortable property conditions (including prompt maintenance and repairs) are explored elsewhere (see Soaita under-review).

## Addendum: the research

This research employed an online questionnaire addressed to private tenants engaged or interested in tenant activism (i.e. any action pursued with the belief that it may improve the sector for all, e.g. signing a petition, making a complaint to/against the landlord, joining a tenant organisation or taking to the streets). The questionnaire was designed as a ‘written interview’ of 24 questions. Eleven were open-ended questions, encouraging participants to write as much as they wished; this number seemed appropriate as participants maintained interest throughout (four questions addressed respondents’ renting experiences). From September to November 2020, 60 questionnaires were completed.

The author recommends the online ‘written interview’ as a valuable method for future research. It successfully collected data of breadth and depth with minimal resources. Since how we learn has implications on what we learn, the open-ended questions and their explanatory notes should be thoughtfully designed and paired with relevant information obtained from closed questions. Used on its own or combined with visual data or follow-up traditional interviews, the method requires promotion in relevant platforms (in this case, tenant online support groups). As any online method, it omits the digitally excluded. Given that the PRS is usually accessed through online platforms, this research unwillingly excluded those tenants who face additional difficulties in finding a tenancy. For more details see also Soaita (2021).

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