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# Living in Scotland's private rented sector

A bespoke survey of renters' experiences

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## Stay up to date with the project

You can stay up-to-date with the research project and our progress on the UK Collaborative Centre for Housing Evidence website: <https://housingevidence.ac.uk/our-work/tenants-priorities-for-reforming-the-prs-in-scotland/>

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# 1. 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 and 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, insecure work and navigating the social security system (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 and Simcock, 2022).

Across the UK, there has been legislative and regulatory reform to change the experience of private renting (Marsh and 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 forthcoming Housing Bill.

The Joseph Rowntree Foundation in partnership with the Scottish Government 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 had 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 project included a rapid evidence review of previous research into experiences of renters, a qualitative element to develop an in-depth understanding of the challenges faced by low-income renters and their emerging priorities for change, a quantitative element through a bespoke survey of private renters in Scotland, and finally, an innovative participatory co-production element where we brought together renters along with stakeholders and policymakers to discuss challenges faced by renters and to co-produce solutions for change.

This report discusses the findings from the bespoke survey of private renters in Scotland. Separate reports are available with the full qualitative findings, the evidence review, and the priorities emerging from the co-production element of the study.

## 2. Research design

The overall research study employed a mixed-methods approach, encompassing a multitude of different methods. In this report, we outline the bespoke survey of renters. The purpose of utilising a bespoke survey of renters was to develop a broader understanding of the experiences of renters across Scotland and their priorities for change. While the sampling and focus for the other elements has been predominately on the experiences of low-income households, the purpose of the survey was to be targeted at private renters in general, regardless of total household income. However, we undertook analysis of responses by income level.

The survey was designed by the research team in consultation with the Joseph Rowntree Foundation and the Scottish Government, and input from YouGov. Drawing upon the initial findings from the evidence review and qualitative elements of this study, the study was designed to collect information on a broad range of experiences and challenges.

Alongside demographic questions, areas of focus included affordability and financial distress, finding a tenancy, security and flexibility of tenure, disputes, housing conditions, a sense of home, impact on health and wellbeing, and priorities for change.

To access a larger sample of renters in a short space of time, a dedicated survey company was used. YouGov undertook the fieldwork for the survey between the 15th to 28th November 2021. The survey was carried out online. This was to enable the research to reach a broad range of renters across Scotland and served to minimise self-selection bias in comparison to other sampling and recruitment approaches. We anticipate that this approach may have missed some very low-income or insecure households but should provide a good overall picture of the PRS in Scotland in comparison to other approaches. The total sample size was 1,012 adults. The analysis of the survey data was undertaken by the project team; for this report descriptive analysis of the data was undertaken including breakdowns of responses to certain questions by different demographic and sample characteristics where possible. These characteristics include gender, income, disability, whether there are children in the household, and whether the household claims universal credit to cover in part of in full the rent. It is important to note that throughout the reporting of the findings we have rounded percentages (unless in some circumstances with small responses) and hence, not all responses may add up to 100 percent.

## 2.1 Sample characteristics

This section of the report provides insight into the characteristics of the sample. The full tables with the full breakdowns of responses are available in appendix 1. It is important to note that the survey used YouGov demographic questions as standard, with a few minor amendments to other questions.

The main sample characteristics are:

- In regard to gender, 49% of the sample reported they were male, with 51% of the sample reporting they were female.
- A minority of the sample were aged 18-24 (6%), with 34% reporting their age as over 55+, and 23% reporting they were aged between 25 and 34.
- In relation to ethnicity, the majority of respondents identified as being English/Welsh/Scottish/Northern Irish/British (86%).
- We asked respondents for their total household income and then split this into income brackets of low-income, middle-income, and high-income. Low-income was defined as total household income of £24,999 per year or less. Middle-income was defined as total household income of £25,000 to £49,999 per year. High-income was defined as total household income of £50,000 per year or more. In the split into these three bands, we excluded those who did not declare their income. 46% of the respondents were within the low-income band, 36% of the respondents were within the middle-income band, and 18% of the respondents were within the high-income band.
- We asked respondents if their day-to-day activities were limited because of a health problem or disability, which had lasted, or is expected to last at least 12 months. 12% reported that they did have a health problem or disability that limited them a lot, while 20% of respondents reported they had a disability that limited them a little. This equates to a net 32% of respondents who report a disability or health problem that limits their activity a little or a lot. We use this net sample for further breakdown comparisons.
- Six-in-ten renters (60%) reported that they were in some form of employment; 46% reported being in full time employment (30hrs or more), 13% reported they worked part time (8-29hrs per week), and 1% reported they worked part time but less than 8 hours per week. Just under a fifth of renters surveyed (17%) reported they were retired, and 6% were a full-time student.
- Over three quarters of renters surveyed (78%) reported that their rent is covered in full by earnings, and 23% reported that their rent is covered in part of in full by Universal Credit, Housing Benefit or Local Housing Allowance.

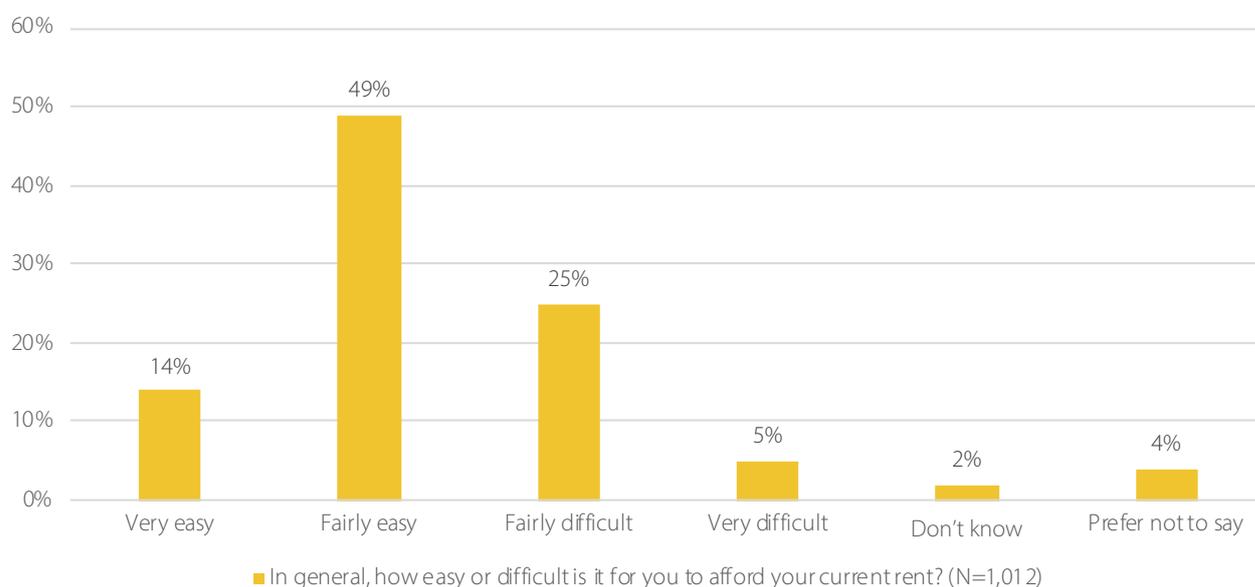
- Over a third of respondents (35%) reported being a couple with no dependent child(ren), followed by a third of respondents (33%) reporting being a lone person. 13% of respondents described their household as being a couple with dependent child(ren) and 4% of respondents described their household as being a single parent with dependent child(ren).
- Just under a third of respondents (30%) reported that they were married, just under a quarter of respondents (24%) reported that they were single, and just under a fifth (19%) reported that they were living with a partner but not married or in a civil partnership.
- We asked the respondents whether children were present in the household, 18% of respondents reported having children, and 82% reported no children in the household.
- There was a geographic spread to the responses across local authorities, with 15% of respondents living in the City of Edinburgh, 14% of respondents living in Glasgow, 6% in the Highlands, and 5% of respondents in Aberdeen City.
- Just under half of respondents (46%) reported that they rented a 2-bedroom property, followed by 23% reporting they rented a 3-bedroom property, and 21% of renters' reporting they rented a 1-bedroom property.
- One-in-five renters (20%) reported that they had lived in their current property for up to a year, in contrast over a third of renters (35%) reported they had lived in their current property for over five years.
- We asked respondents how they rented out their property, such as from a letting agent, or from a landlord directly. The largest proportion of renters reported that they rented directly from a landlord that does not live in the property (44%), followed by through a letting agent who lets the property on behalf of the landlord (39%).
- We examined the type of residential lease/rental agreement that the respondent thought they had. 44% of respondents reported that they had a Private Residential Tenancy, 18% reported they had a 'Short assured' tenancy, 9% reported they had an 'assured' tenancy, and one-in-four renters surveyed (25%) did not know what type of tenancy agreement they had.

## 3. Findings

The remaining sections of this report now set out the findings of the survey. The findings are split into the following key themes (3.1) affordability and financial distress; (3.2) accessing the private rented sector; (3.3) renters' experiences of their relationship with their landlord and disputes; (3.4) renters' experiences of property conditions and repairs; (3.5) making the property a home; (3.6) renters' satisfaction with renting, their property, and their landlord; (3.7) the impact of renting on wellbeing; and (3.8) priorities for change.

### 3.1 Affordability and financial distress

Housing affordability is a complex challenge for renters, as identified in the evidence review and the findings from the qualitative element of this study. Affordability requires attention to more than just housing costs, but also household income before housing costs and residual income after housing costs are paid, i.e., that which remains available for household expenditure.

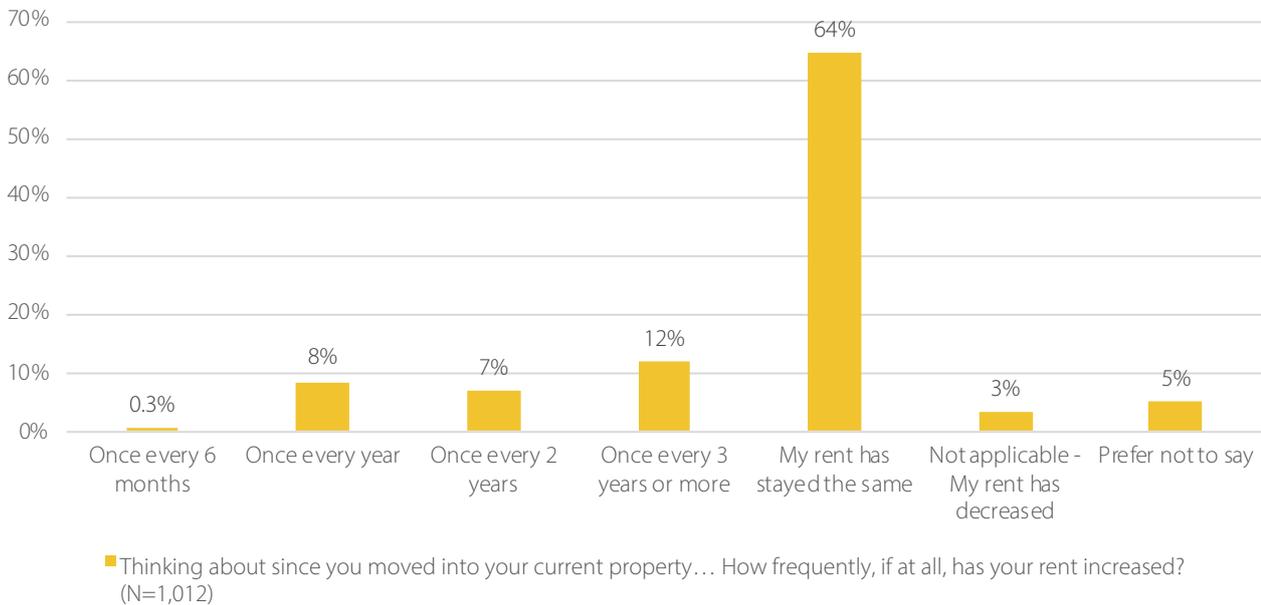
**Figure 3.1. How easy or difficult renters find it to afford their current rent**

The findings from the survey further identify the complex issues around affordability in the private rented sector in Scotland. Nearly one third of renters surveyed (30%) reported that they found it difficult to afford their current rent. In contrast, almost half of renters found it fairly easy to afford their rent with a further 14% finding it very easy.

We undertook an analysis to explore the responses by income, benefit status, disability, gender, and whether children are present in the household. We found that you are more likely to find affording your current rent difficult if you are on a low-income, claim Universal Credit, have a disability, or have children. Specifically, we found:

- 41% of low-income renters found it difficult to afford their current rent, in comparison to 26% of middle-income and 15% high-income renters
- Over a quarter of renters (28%) who's rent is covered in full by earnings find it difficult to afford their rent, rising to 44%, for renters whose rent is covered in full or in part by Universal Credit or Housing Benefit
- Just over a quarter of renters (26%) who do not have a disability or long-term health condition find it difficult to afford their current rent, rising to 40% for those renters with a disability or long-term health condition
- A slightly higher proportion of female renters (32%) find it difficult to afford their current rent in comparison to male renters (29%).
- Just under 3-in-10 renting households without children (29%) find it difficult to afford their current rent, rising to 37% of renting households with children.
- The full findings are available in table A2.1.

**Figure 3.2. Frequency of rent increases for renters since moving into new property**



To further explore challenges of affordability and financial distress, we examined rent increase practices. The majority of renters surveyed (64%) reported that their rent had stayed the same since moving into their new property. However, a small proportion of renters had experienced a rent increase at least every year (8%) or at least once every two years (7%). A smaller proportion of renters had experienced a rent decrease (3%). These findings may be affected by the length of time in the current property, with over a third of renters (34%) reporting they had lived in the property for two years or less. These renters may have not experienced a rent increase, and with the covid-19 pandemic may have affected landlord practice.

The COVID-19 pandemic has had a significant economic and social effect on society through lock downs and other measures. In the survey, we found that 3% of renters surveyed reported that they were currently in rent arrears.

<b>Table 3.1. Proportion of renters in rent arrears (where rent arrears is overdue with rent after missing one or more payments)</b>	
Response	Percentage of renters surveyed (N=1,012)
Yes, I am	3%
No, I am not	94%
Prefer not to say	3%

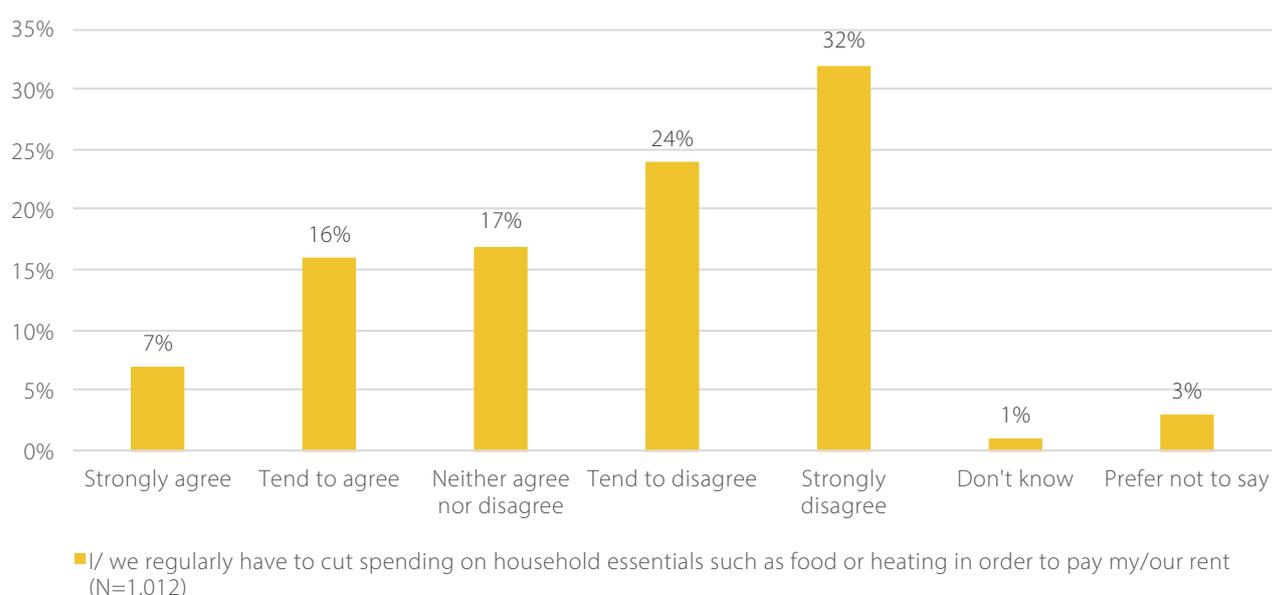
Further follow-up questions were asked to renters who reported that they were in rent arrears. These questions examined amount of arrears, when the arrears had begun, and the reasons for the arrears. However, the sample is too small to make reliable conclusions, but for clarity these have been provided in table A2.2 to A2.4 in appendix two.

<b>Table 3.2. Self-reported arrears in other household bills or expenditure</b>	
	Percentage of renters surveyed (N=1,012)
Council tax	8%
Electricity and gas	7%
Telephone/Internet	1%
Credit cards/borrowing	9%
Other bills	4%
Don't know	1%
Not applicable - I am not in arrears with any bills	79%
Prefer not to say	3%

All renters were asked whether they were in arrears with other household bills or expenditure. The majority of renters (79%) reported that they were not in any arrears. However, a small proportion of renters (9%) said that they were in arrears with credit cards/borrowing. As this proportion of renters is higher than the proportion of renters in rent arrears, this suggests that there could be a prioritisation of payments, with rent being paid before other debts and costs. Full findings are available in Table 3.2 above.

As a further measure of financial stress and affordability, we asked renters if they regularly cut down on spending to pay their rent. We found that nearly a quarter of renters surveyed (24%) reported that they cut down their spending on household essentials such as food or heating in order to pay their rent. The full findings are available in figure 3.3 below.

**Figure 3.3. Proportion of renters who regularly cut spending on household essential in order to pay their rent**



This measure of financial distress was examined at a sub-group level by examining the impact of household income and broader demographic splits. When we analyse the findings by level of household income, we identify that there is a substantial effect of household income on this measure. Low-income households (31%) were more likely to report

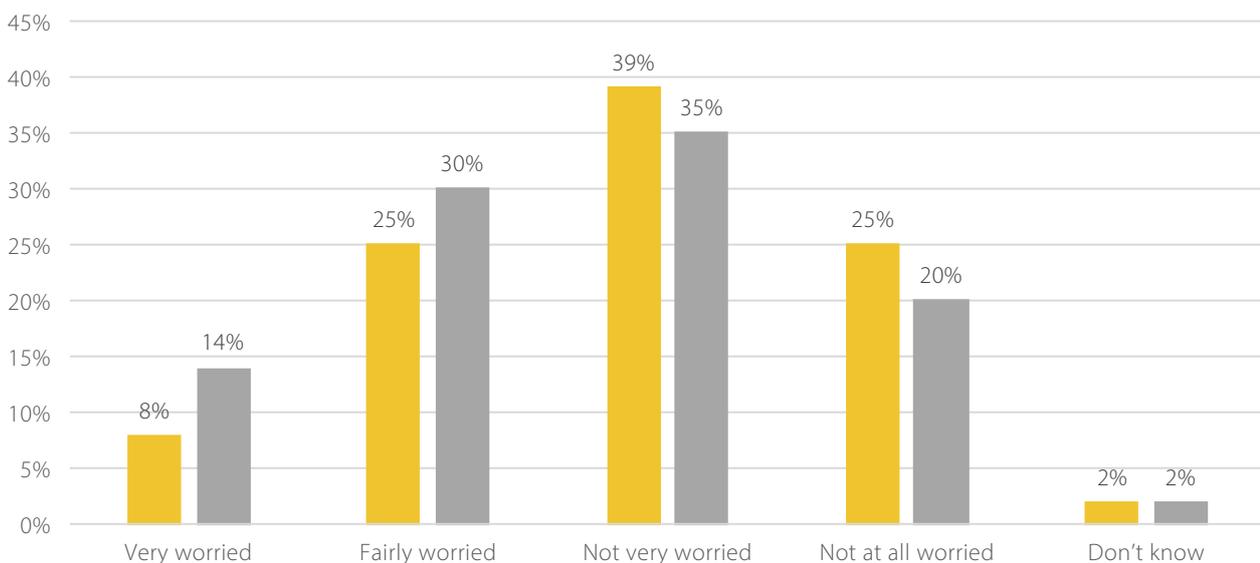
that they regularly cut spending on household essentials in order to pay their rent in comparison to middle-income (21%) or high-income (10%) households. The full findings are available in table 3.3 below.

	Low-income (N=401)	Middle-income (N=312)	High-income (N=155)	Not low-income (N=467)
Net agree	31%	21%	10%	17%
Net disagree	43%	65%	79%	70%

We further examined the responses to this question by demographic responses and found the following (the full findings are available in table A2.5 in appendix two):

- A higher proportion of private renters who claim Universal Credit/Housing Benefit to cover in part or in full the rent (34%) reported cutting their spending on household essentials in order to pay their rent in comparison to renters who rent was covered in full by earnings (21%).
- There was little difference in the proportion of renters with a longer-term health condition or disability that limits their day-to-day activities to any extent (28%) in comparison to renters without (27%) in relation to cutting spending on household essentials in order to pay their rent.
- There was a small gender difference in regularly cutting spending on household essentials to pay the rent, with a slightly higher proportion of female renters (24%) in comparison to male renters (21%).
- A higher proportion of renter households with children (27%) reported that they regularly cut spending on household essentials in order to pay their rent in comparison to households without children (22%).

**Figure 3.4. Proportion of renters who are worried about being able to afford their rent and being able to afford other essentials, like food, heating and clothing**



■ How worried, if at all, are you... Being able to afford your rent? (N=1,012)

■ How worried, if at all, are you... Being able to afford other essentials, like food, heating and clothing? (N=1,012)

In looking to the future regarding affordability, we asked renters two questions, firstly how worried they were about being able to afford their rent, and secondly how worried they were able being able to afford other essentials. We found that a third of renters (33%) are worried about being able to afford their rent, with a higher proportion of renters (44%) worried about being able to afford other essentials such as food, heating, and clothing. The issue of fuel poverty and worries about affording heating and other utilities is a common theme within the existing literature (McCarthy et al. 2016; Petrova 2018; Smith et al. 2014; Soaita and McKee 2021; Wright 2004). Furthermore, the ongoing cost of living crisis is likely to mean that experiences for low-income renters have become more difficult.

**Table 3.4. Proportion of renters who are worried about being able to afford their rent split by household income**

	Low-income (N=401)	Middle-income (N=312)	High-income (N=155)
Net worried	44%	32%	14%
Net not worried	55%	68%	85%

A further analysis was undertaken to examine sub-groups of the sample to develop an understanding of whether there were differences in worries about being able to afford the rent. This analysis identified the following (the full findings are available in table A2.6 in appendix two):

- When examining renters by household income level, there was a clear difference across income. More than three times the proportion of low-income households (44%) reported that they were worried about paying the rent in comparison to high-income households (14%).
- A further difference was identified for renters who claimed Universal Credit/Housing Benefit to cover part or all of the rent; a higher proportion of these renters (48%) reported that they were worried about being able to afford their rent in comparison to renters (29%) whose rent was covered in full by earnings.
- A higher proportion of renters with a longer-term health condition or disability that limits their day-to-day activities to some extent (45%) reported being worried about being able to afford their rent in comparison to renters without (28%).
- No significant gender difference was identified in renters being worried about being able to afford their rent (Male, 33%; Female, 34%).
- There was a higher proportion of renters who lived in a household with children that were worried about being able to afford their rent (40%) in comparison to households without children (32%).

**Table 3.5. Proportion of renters who are worried about being able to afford other essentials like food, heating, and clothing split by household income**

	Low-income (N=401)	Middle-income (N=312)	High-income (N=155)
Net worried	55%	41%	17%
Net not worried	44%	58%	81%

The further analysis examining worries about being able to afford other essentials like food, heating, and clothing identified similar findings (the full findings are available in table A2.7 in appendix two):

- More than double the proportion of low-income households (55%) and middle-income households (41%) reported being worried about affording other essentials in comparison to high-income households (17%).
- Similarly, a substantially higher proportion of renters who claimed benefits to cover part or all of the rent (62%) were worried about being able to afford other essentials in comparison to renters who did not claim benefits towards the rent (39%).
- Renters with a longer-term health condition or disability that limited their day-to-day activities (55%) were more

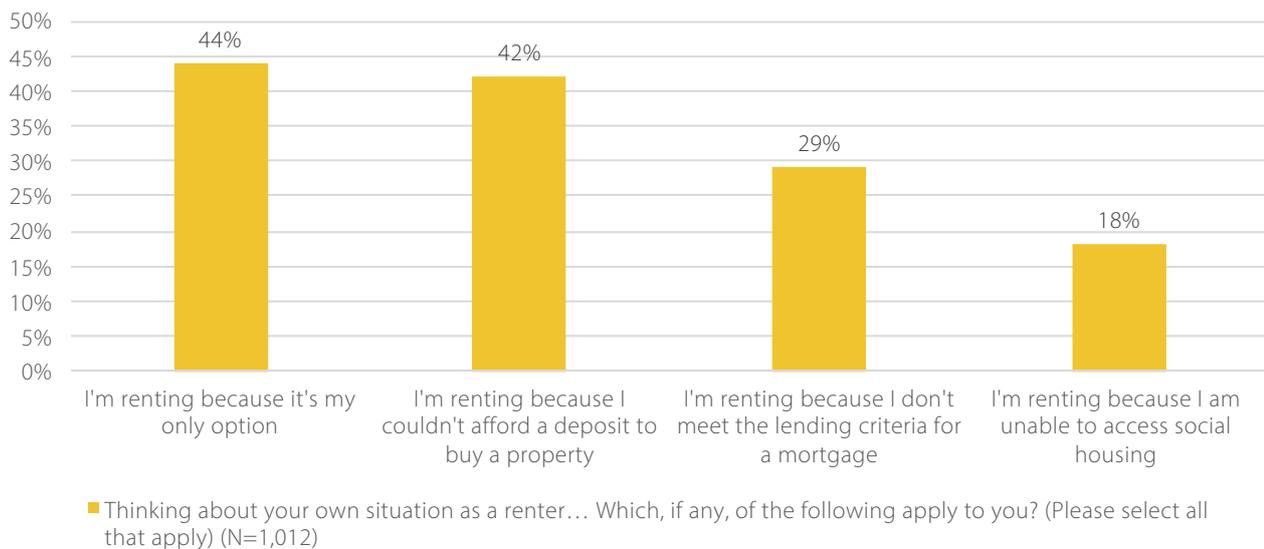
likely to report that they were worried about being able to afford other essentials in comparison to renters without (38%).

- The analysis identified a gender difference, with a higher proportion of female renters (47%) reporting being worried about affording other essentials in comparison to male renters (39%).
- Finally, the analysis also identified a difference between households with children and households without. A higher proportion of households with children (54%) were worried in comparison to households without (41%).

### 3.2 Finding a tenancy and security of tenure

The survey findings highlight the mixed experiences of renters in terms of accessing private rented accommodation. When asked about their situation as a renter and why they were renting their current property, a key finding was that renting privately was only a choice for the minority of the sample. 44% of renters surveyed reported that they were renting because it is their only option.

**Figure 3.5. Most common reasons for renting reported by tenants (respondents could select more than one option)**



The preference to rent privately was for a minority of renters, with just over 1-in-10 renters surveyed reported they prefer to rent because they want the ability to relocate easily. Similarly, 13% of renters surveyed reported they prefer to rent because they do not want the responsibility and/or financial cost of owning. These findings indicate that private renting is not a first-choice tenure for households, but rather due to a broad range of reasons are unable to access other tenures that might be more desirable to the renter. The full findings are available in table A3.1 in appendix 3.

When examining reasons for renting by income, over half of low-income renters (54%) reported they rent privately because it is their only option, compared to just under a quarter of high-income renters (24%). The full findings are available in table A3.2 in appendix 3.

Renters were asked for the reasons why they moved to their current property, in a multiple-choice format, allowing respondents to pick more than one reason. A broad range of reasons were identified to be important. Key reasons included to move to a better neighbourhood (16%), job-related reasons (13%), move to a larger property (12%), and move to a property with outdoor space (11%) – which is likely to have become more important due to the recent COVID-19 pandemic and lockdown restrictions. Other reasons highlight some of the challenges faced by renters, including 1-in-10 renters moving because the previous property being in a bad state of repair, or because they were

asked to leave by the landlord or letting agent (10%). The full findings are in table 3.6 below.

<b>Table 3.6. Reasons why renters moved to their current property (Multiple response)</b>	
	Percentage of renters surveyed (N=1,012)
To move to a better neighbourhood / more pleasant area	16%
Job related reasons	13%
I wanted to move to a larger property	12%
I wanted to move to a property with outside space (e.g., a garden or balcony etc.)	11%
Because the previous property was in a bad state of repair	10%
I was asked to leave my previous property by landlord/letting agent	10%
I wanted to live independently	9%
Divorce/separations	7%
Due to rent increases by my previous landlord/letting agent	5%
Due to poor relationship with my previous landlord/letting agent	5%
I wanted to move to a smaller property	3%
I needed to leave previous property due to domestic abuse	2%
My previous accommodation was tied to job and job ended	2%
So my child(ren) could get into a better school (i.e., required to live within catchment areas, etc.)	2%
Other family/personal reasons	17%
Other	20%
Don't know / can't recall	5%
Prefer not to say	3%

When it comes to accessing the private rented sector, we found that most renters surveyed (62%) had experienced some form of challenge when looking to rent their current property. The most prevalent challenges experienced included having difficulty in finding an affordable property (30%), finding a property of suitable size and quality (25%), and finding a landlord / letting agent that would allow pets (19%). The full findings are available in table 3.7 below.

When examining the challenges experienced by renters when split by household income, we identified that 8% of low-income households had experienced challenges in finding a property suitable for their physical needs or disabilities, in comparison to 1% of middle and 1% of high-income households. The full findings are available in table A3.3 in appendix 3.

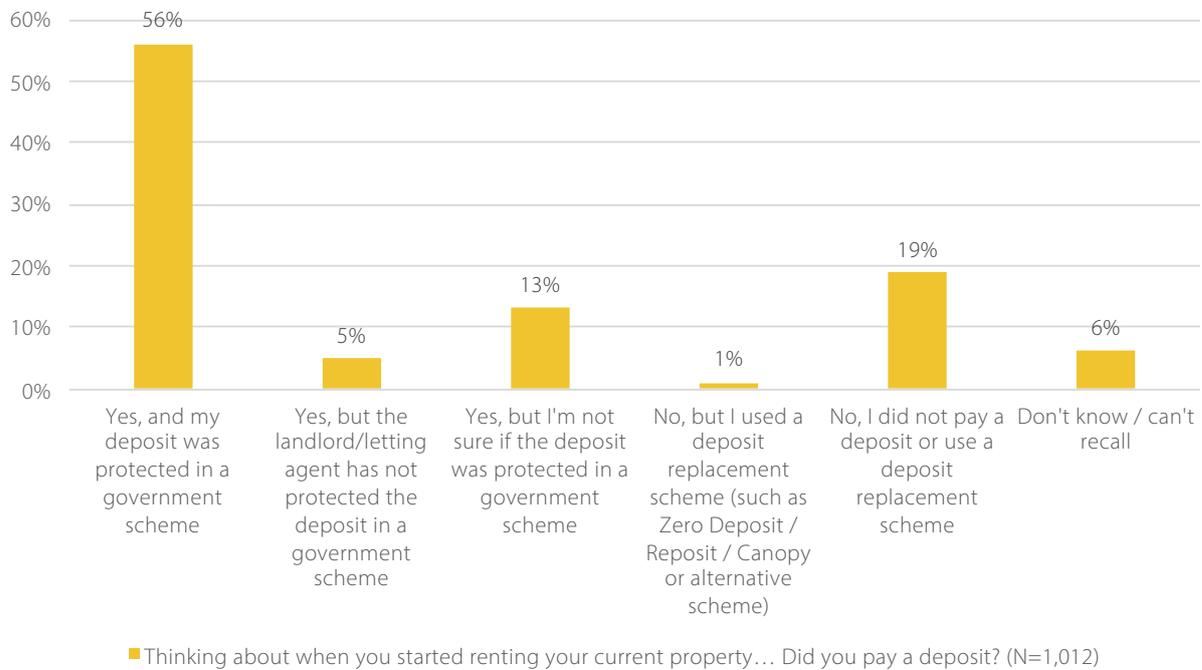
**Table 3.7. Challenges experienced by tenants when looking to rent their current property**

	Percentage of renters who had experienced the challenge/issue (N=1,012)
Landlord / letting agent unwilling to let to me due to my race, gender or because I have a disability or long-term illness or other personal characteristics	3%
Landlord / letting agents didn't want to let to tenants on benefits	7%
Housing Benefit / Local Housing Allowance would not cover the cost of the property that I wanted	4%
Landlord / letting agents didn't want to let to tenants with children	1%
I have pets and I had difficulty finding a landlord / letting agent that would allow pets	19%
Difficulty in getting a UK-based guarantor	3%
Difficulty in affording a deposit / holding deposit	13%
Lack of properties suitable for my physical needs / disabilities	4%
Having to accept a property that was smaller than I needed or of poor quality, to stay near my children's school	2%
Having to accept a property that was smaller than I needed or of poor quality, to stay near my work	6%
Moved to a new area due to a lack of affordable properties where I was previously living	11%
I had difficulty in finding an affordable property	30%
I had difficulty in finding a property of a suitable size and quality	25%
Other	4%
Don't know	4%
Not applicable – I did not face any challenges when I was looking to rent my current property	38%

When examining the challenges experienced by renters when split by household income, we identified that 8% of low-income households had experienced challenges in finding a property suitable for their physical needs or disabilities, in comparison to 1% of middle and 1% of high-income households. The full findings are available in table A3.3 in appendix 3.

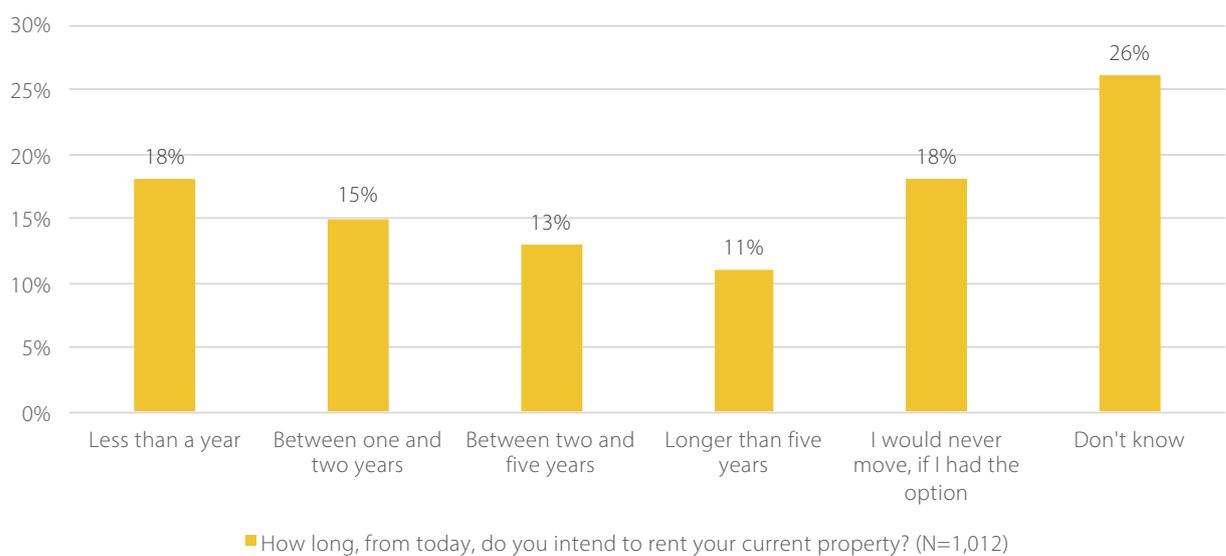
Just over half of renters surveyed (56%) reported that they had paid a deposit and it had been protected when they started renting their current property. Just under 1-in-5 renters (19%) did not pay a deposit when moving to their current property. Only a minority of renters (1%) reported using a deposit replacement scheme.

**Figure 3.6. Proportion of renters who paid a deposit when moving and whether this was protected**

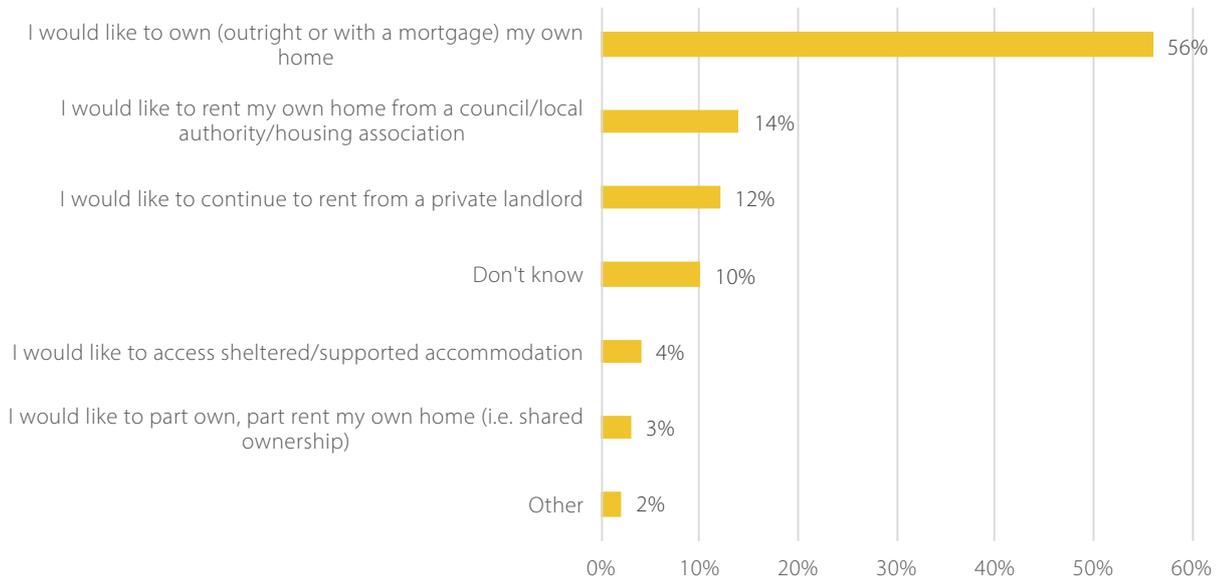


We then asked the respondent how long they intend to rent their current property. The findings demonstrate diverse intentions, including 18% of renters surveyed reporting they plan to rent their current property for less than an additional year. Furthermore, just over one quarter of renters surveyed (26%) reported they didn't know how long they intend to rent their property. The findings further demonstrate the nuances within the experiences of private renters, with just under one-in-five renters surveyed reporting they would never move if they had the option.

**Figure 3.7. Length of time renters intend to stay at their current property**



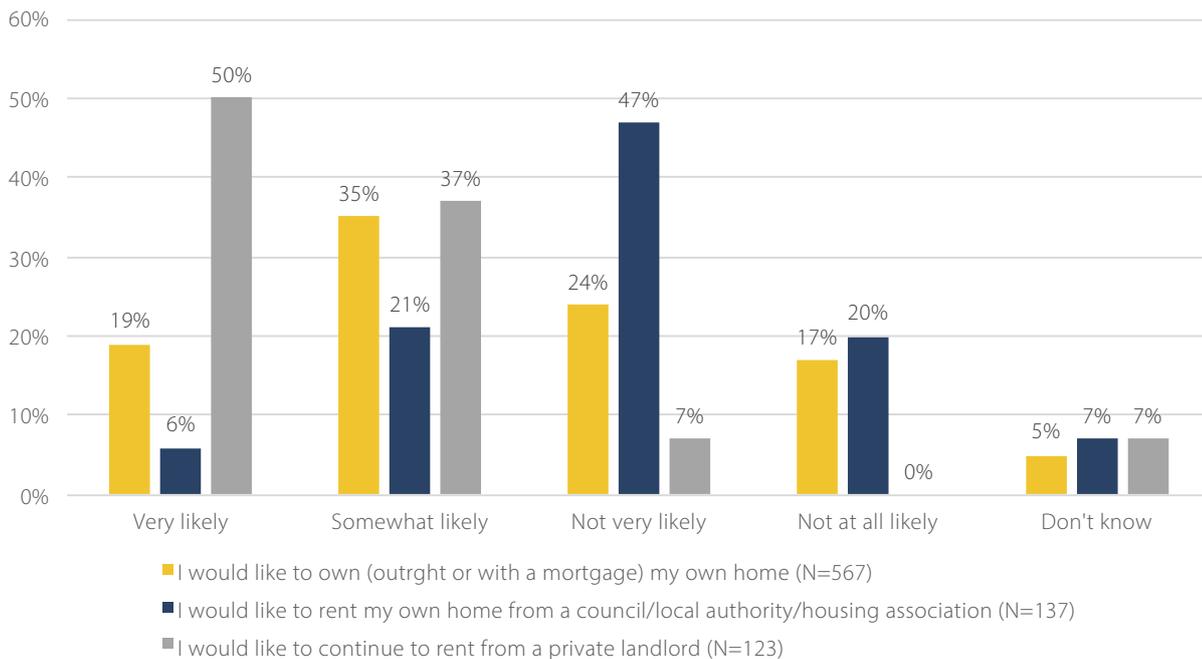
**Figure 3.8. Renters' aspirations for future tenure**



Thinking about the longer-term future (i.e. next 10 years)... Which ONE, if any, of the following statements applies to you? (Please select the option that best applies) (N=1,012)

When asked about their future tenure aspirations, in the next ten years over half of renters surveyed (56%) wanted to own their own home. Furthermore, 14% of renters surveyed said that in that time period they would like to access a socially rented property, while only 12% of renters wished to carry on renting for the longer-term.

**Figure 3.9. Likelihood renter will reach their aspired housing tenure**

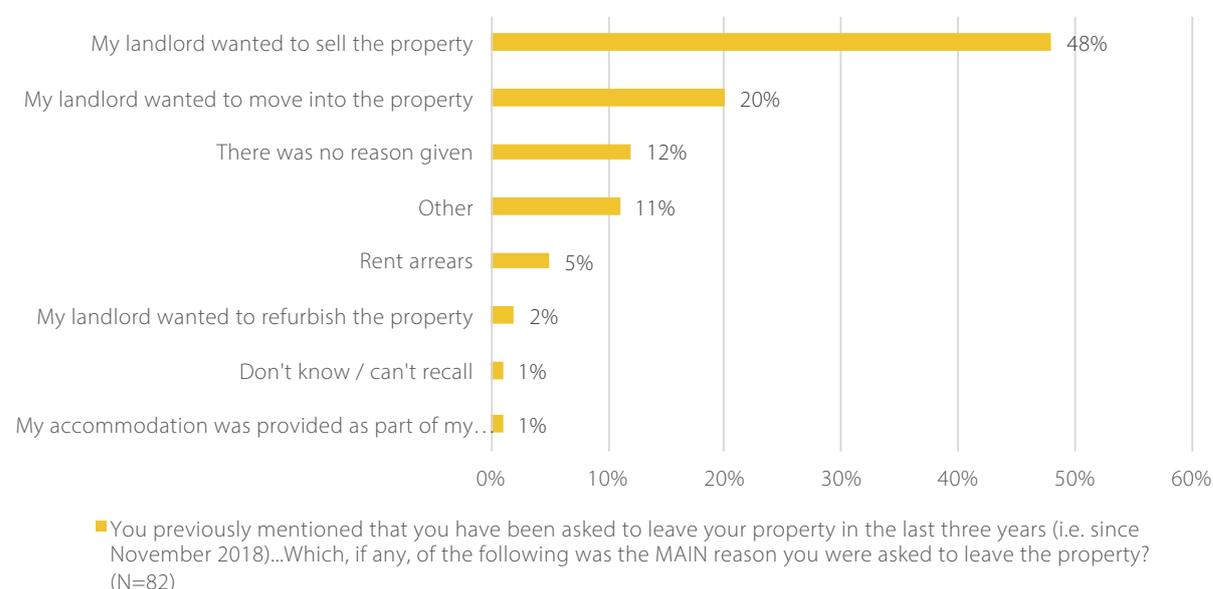


Of those renters who aspired to own their own home, just over half of these renters (54%) thought that it was likely that they would reach this goal. In comparison, of those renters who aspired to access social housing, 67% of these thought it was unlikely they would reach this goal. These findings may vary by age, such as older renters may reasonably feel that they are not going to reach their goal if of pension age or soon to be. Due to sample sizes, it is not possible to examine these responses by age.

<b>Table 3.8. "Thinking about the past three years (i.e., since November 2018) ... Have you received a notice to leave from your current or previous landlord/ letting agent informing you that you need to leave the property?"</b>	
	Percentage of renters surveyed (N=1,012)
Yes, I have	8%
No, I have not	89%
Don't know / can't recall	3%

Less than one-in-ten renters surveyed (8%) had received a notice to leave their current or previous property in the past 3 years. We asked these renters what the main reasons was for the notice to leave. The most common response was that the landlord wanted to sell the property (48% of renters surveyed who had received a notice to quit), followed by the landlord wanting to move into the property (20% of renters surveyed who had received a notice to quit). We did not explore whether the landlord had followed the correct procedure for serving the notice to leave, and it would be worthwhile exploring this further in future research.

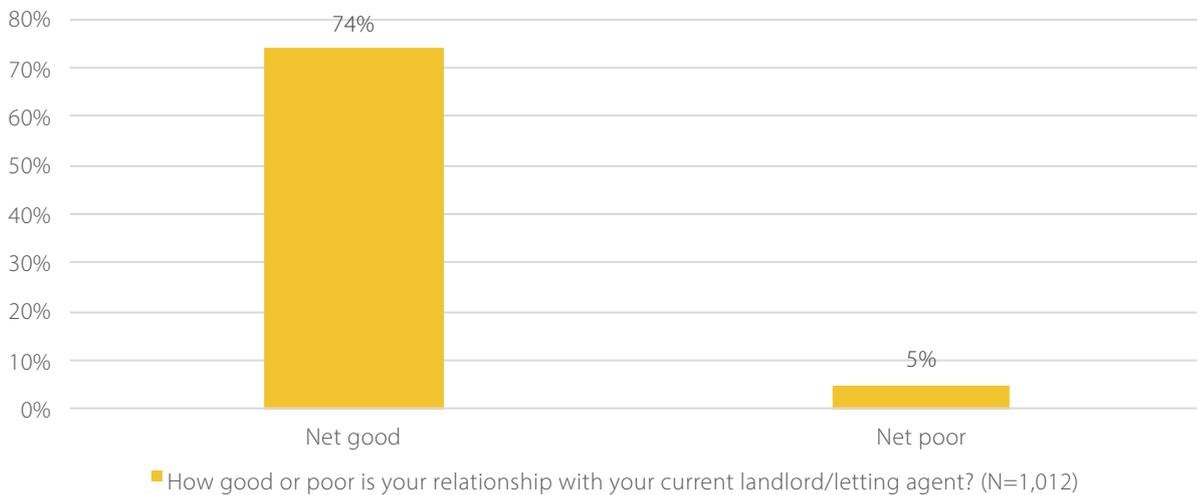
Figure 3.10. Reasons for why the renter was asked to leave by the landlord or letting agent



### 3.3 Relationships with landlord and disputes

Within the qualitative findings of this project, the relationship with the landlord or letting agent was found to be important, with many discussing the good relationship they had with their landlord. The survey identified similar findings, with nearly three quarters (74%) of renters surveyed reporting a good relationship with their landlord or letting agent. The full findings are available in table A4.1 in appendix four.

**Figure 3.11. Reported quality of the relationship between landlord or letting agent and renter**



Our survey findings demonstrate some positive experiences within the private rented sector in Scotland. However, we did find some negative experiences of renting that add to the complexity in our understanding of renting. We found that nearly 4-in-10 renters surveyed had experienced some form of dispute with their landlord or letting agent (36%). The dispute most prevalent was around repairs. One quarter of renters surveyed reported that the landlord or letting agent did not make repairs to the property. This was followed by the property being in a very poor condition (13%).

**Table 3.9. Issues experienced by private renters in Scotland**

	Percentage of renters who had experienced the dispute (N=1,012)
There was a dispute over the return of my deposit	8%
The landlord/letting agent increased the rent substantially	4%
The landlord/letting agent did not make repairs to the property	25%
The property was in a very poor condition	13%
The landlord/letting agent turned up at the property without warning	8%
The landlord/letting agent entered the property without my consent	4%
The landlord/letting agent acted in a threatening or abusive manner	4%
Other	5%
Don't know/can't recall	3%
Not applicable – I have not experienced any problems with my landlord/letting agent of the property	61%

There are several disputes experienced by renters that relate to the professionalism of the landlord or letting agent. These include the landlord/letting agent turning up at the property without warning (8%), entering the property without consent (4%), or acting in a threatening or abusive manner (4%). While these experiences are from a minority of renters, these highlight significant professional issues regarding landlord and letting agent practice. The full findings relating to the disputes experienced by renters can be found in table 3.9 above.

A further analysis was undertaken to examine if sub-groups of renters and different equalities groups were more likely to report experiencing a dispute with their landlord or letting agent. For this sub-analysis, we do not compare the

individual issues, but rather at a higher-level of yes or no for an issue experienced. The analysis identified the following (the full findings are available in table A4.2 in appendix four):

- A higher proportion of female renters (41%) had experienced an issue with their landlord or letting agent than male renters (32%)
- Those with a disability or longer-term illness (40%) were slightly more likely to experience an issue with their landlord or letting agent than those without (35%)
- Slightly higher proportion of middle-income (43%) and higher-income (36%) renters had experienced disputes than lower-income households (34%).
- A slightly higher proportion of those renters rent is covered in part of in full by Universal Credit (38%) had experienced disputes in comparison to those whose rent is covered in full by earnings (36%)

The renters who reported experiencing a dispute were then asked a follow up question to identify what steps they had taken to resolve the issue. One of the most common responses was that the renter did not raise the issue(s) in fear of what the landlord or letting agent may do or say in response (28%). This finding highlights the anxiety renters can experience during disputes, and these would be more pronounced if this relates to the disputes relating to the professionalism of the landlord or letting agent.

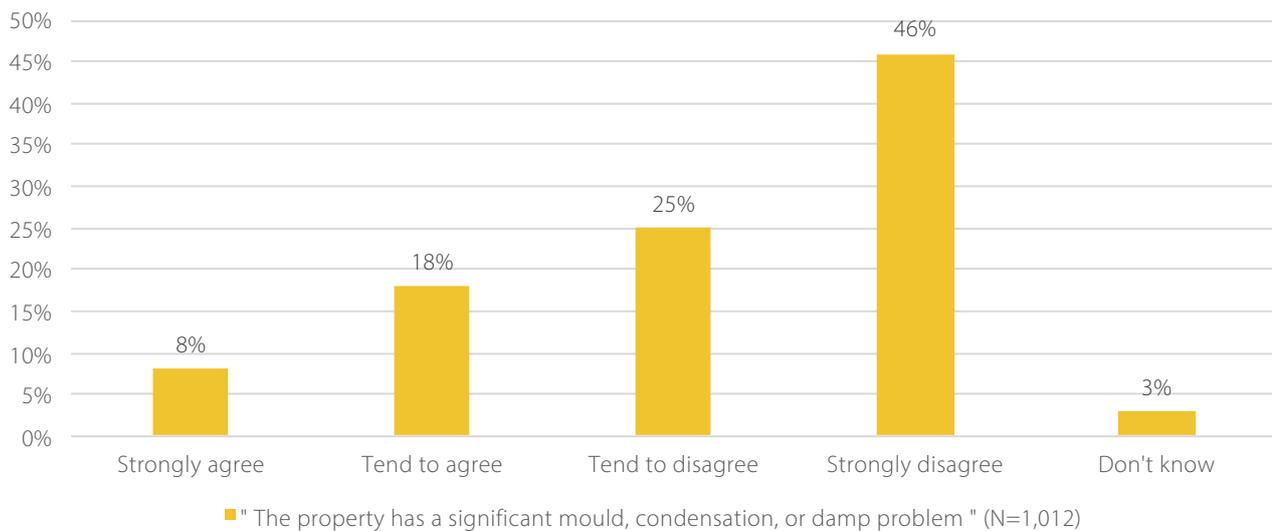
Further steps taken by renters included finding a new property to rent elsewhere (22%) but raising the issue as a dispute with the First Tier Housing Tribunal (FTHT) was in the minority for renters (2%). It would be worthwhile to examine knowledge of the FTHT in the future stages of this research project to develop an understanding of whether renters are aware of the Tribunal and what could be done to empower them to utilise this. Finally, just over one fifth of renters surveyed (22%) who had experienced a dispute reported that the issue had not been resolved. The full findings of the steps taken to resolve issues can be found in table 3.10 below.

<b>Table 3.10. Steps taken to resolve issues experienced by private renters in Scotland</b>	
	Percentage of renters who had experienced a dispute with their landlord/letting agent (N=368)
Raised a dispute with the First Tier Housing Tribunal where the outcome/case was successful	2%
Raised a dispute with the First Tier Housing Tribunal where the outcome/case was unsuccessful	1%
Raised a tenancy deposit dispute through the tenancy deposit scheme	8%
An advice agency helped to resolve the issue(s) for me	2%
Found a new property to rent elsewhere	22%
The landlord offered to resolve the issues themselves	18%
I didn't raise the issue(s) in fear of what the landlord/letting agent may do/say in response	28%
Other method to resolve the issue(s)	12%
Don't know / can't recall	4%
Not applicable – The issue hasn't been resolved	22%

### 3.4 Property conditions and repairs

Poor quality properties and challenges with repairs were evident in the literature review and were expressed by renters in the qualitative element of the research. The findings from the survey further express challenges for renters in relation to property conditions and repairs.

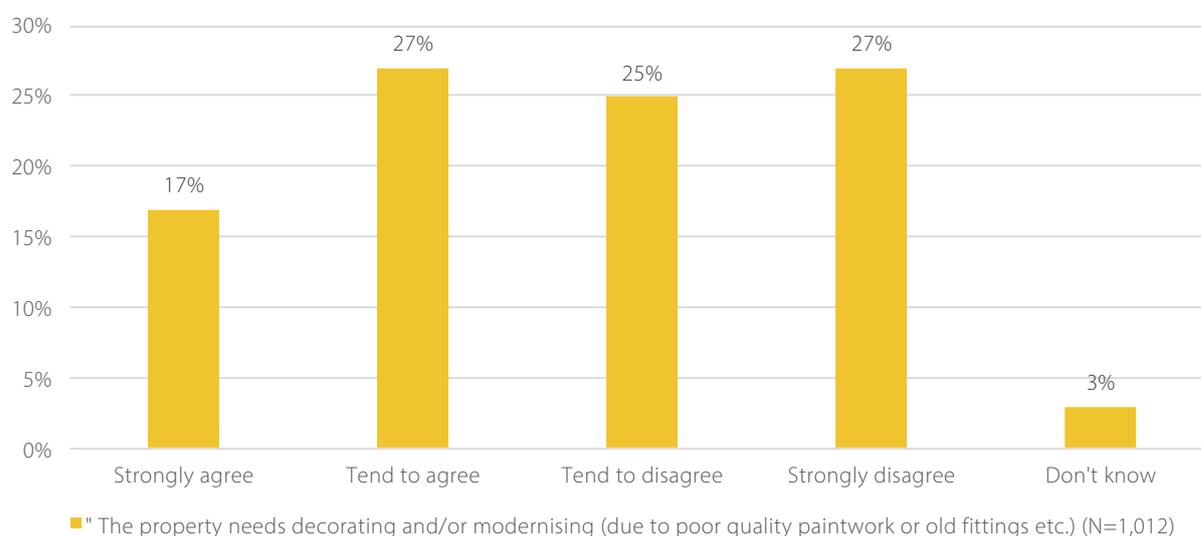
**Figure 3.12. Proportion of renters who report a significant mould, condensation, or damp problem**



While most renters surveyed reported that they did not have a significant mould, condensation, or damp problem, we found that just over one-in-four renters surveyed (26%) reported that they did have this issue with the condition of their property.

A further analysis was undertaken to examine whether sub-groups or different equalities groups were more or less likely to experience mould, condensation, or damp problems in their rented property. The analysis identified the following (the full findings are available in table A5.1 in appendix five):

- A higher proportion of renters (31%) whose rent was covered in part or in full by Universal Credit had experienced mould or damp problems in their property in comparison to those whose rent is covered in full by earnings (25%).
- Higher proportions of low-income renters (30%) and middle-income renters (27%) experienced damp or mould problems in comparison to higher-income households (16%).
- A higher proportion of renters with a longer-term health condition or disability that limits their day-to-day activities (29%) reported a mould or damp problem compared to those renters without (25%).
- A slightly higher proportion of female renters reported a mould or damp problem (28%) in comparison to male renters (24%).
- There was no difference in the reporting of a mould or damp issue between those households with and without children (26%; 26%).

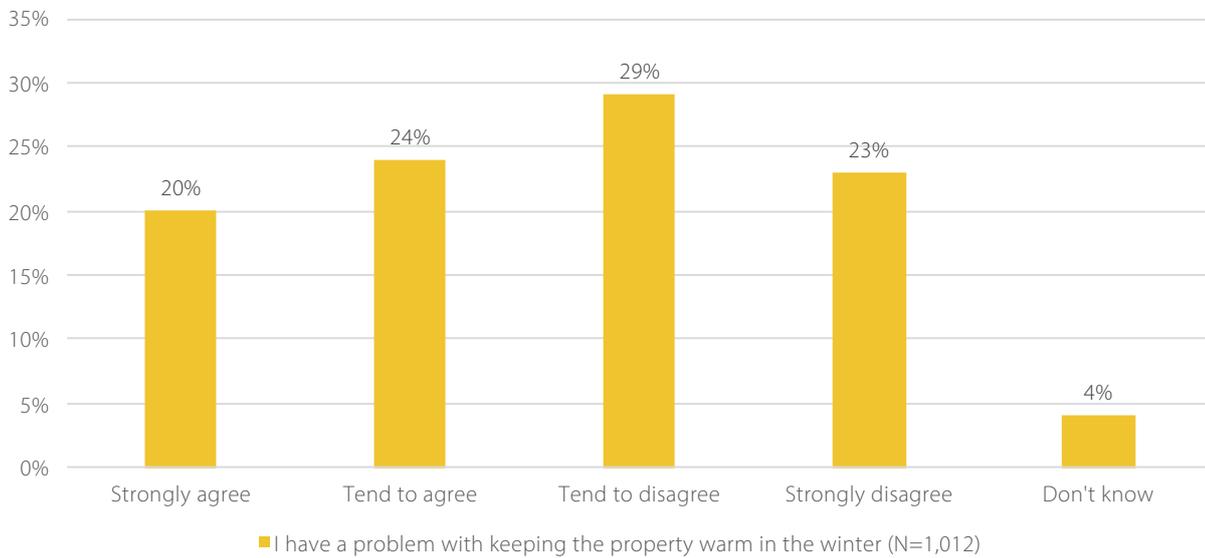
**Figure 3.13. Proportion of renters who report the property needs decorating or modernising**

In relation to property conditions, and specifically the need for decoration and/or modernising, our findings from the survey provide additional insight to the qualitative findings. Just under half of renters surveyed (44%) reported that their rental property needed decorating and/or modernising.

A further analysis was undertaken to examine whether sub-groups or different equalities groups were more or less likely to experience their rented property needing to be decorated or modernised. The analysis identified the following (the full findings are available in table A5.2 in appendix five):

- A slightly higher proportion of renters (47%) whose rent was covered in part or in full by Universal Credit had their property needing to be decorated or modernised in comparison to those whose rent is covered in full by earnings (45%).
- A slightly higher proportion of middle-income (47%) and low-income (45%) renters reported that their property needed to be redecorated or modernised in comparison to high-income renters (41%).
- A similar proportion of renters with disabilities (44%) reported that their property needed to be decorated or modernised in comparison to those renters without (45%).
- A similar proportion of female renters (45%) to male renters (44%) reported that their property needed to be decorated or modernised.
- A higher proportion of households with children (49%) reported that their house needed to be decorated or modernised compared to households without (43%).

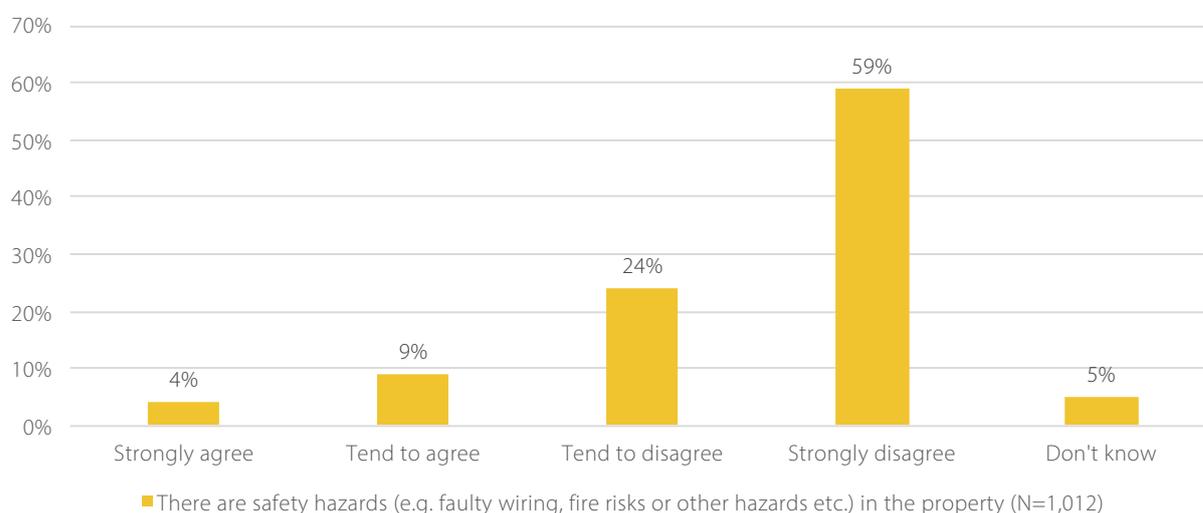
**Figure 3.14. Proportion of renters who report they had problems keeping the property warm in winter**



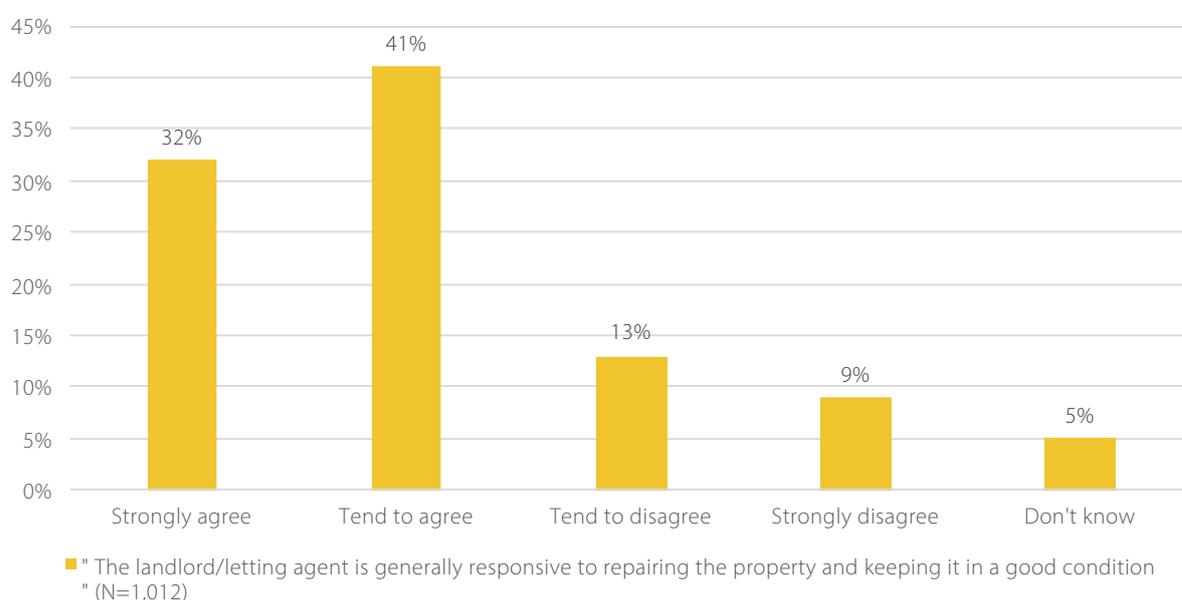
Just under half of renters (44%) surveyed reported that they had problems with keeping the property warm in winter.

A further analysis was undertaken to examine whether sub-groups or different equalities groups were more or less likely to experience problems in keeping their rented property warm during the winter. Our findings indicate that those renters on benefits or with a disability/longer-term health condition are more likely to have an issue with keeping the property warm in the winter. The analysis identified the following (the full findings are available in table A5.3 in appendix five):

- A higher proportion of renters (58%) whose rent was covered in part or in full by Universal Credit had experienced challenges in keeping their property warm in the winter in comparison to those whose rent is covered in full by earnings (41%)
- A higher proportion of low-income renters (50%) reported they had problems keeping their property warm in the winter in comparison to middle-income renters (45%) and high-income renters (31%)
- A higher proportion of renters (52%) with disabilities or long-term health conditions reported they have a problem keeping the property warm in winter compared to those renters without (40%).
- A slightly higher proportion of female renters (46%) reported problems with keeping the property warm in winter in comparison to male renters (42%).

**Figure 3.15. Proportion of renters who report they had safety hazards present in the property**

In relation to safety hazards in the property, only a small proportion of renters (13%) reported there was a safety hazard in the property.

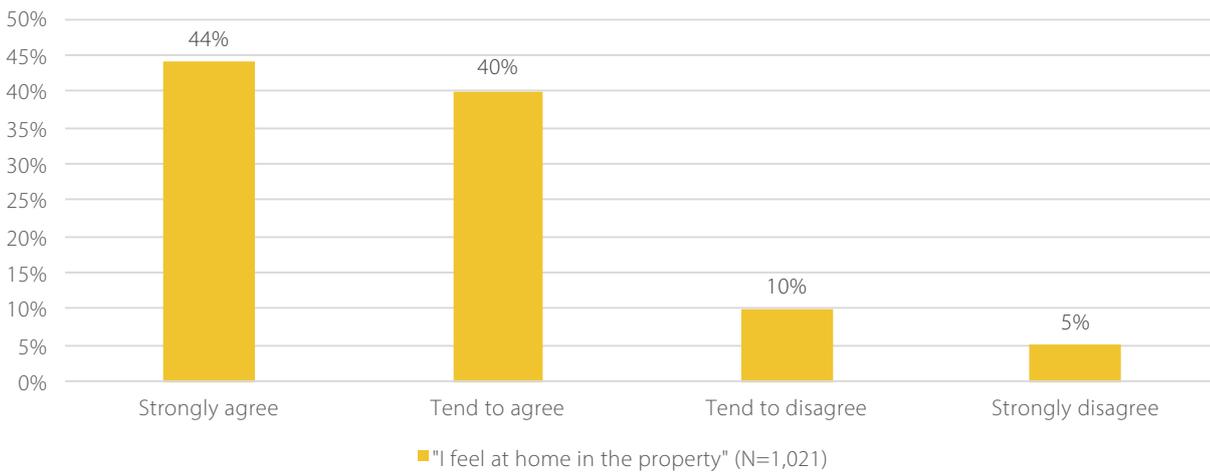
**Figure 3.16. Proportion of renters who report their landlord or letting agent is responsive to repairs**

In terms of landlord or letting agent responsiveness to repairs and keeping the property in a good condition, the survey findings show that most renters surveyed have had a positive experience. However, just over one-in-five renters surveyed (22%) told us that their landlord or letting agent is not generally responsive to repairing the property and keeping it in a good condition. Taken together with the findings relating to the property needing modernising, this highlights issues in the sector around investment into the property conditions, with some renters having a negative experience.

### 3.5 Making the property a home

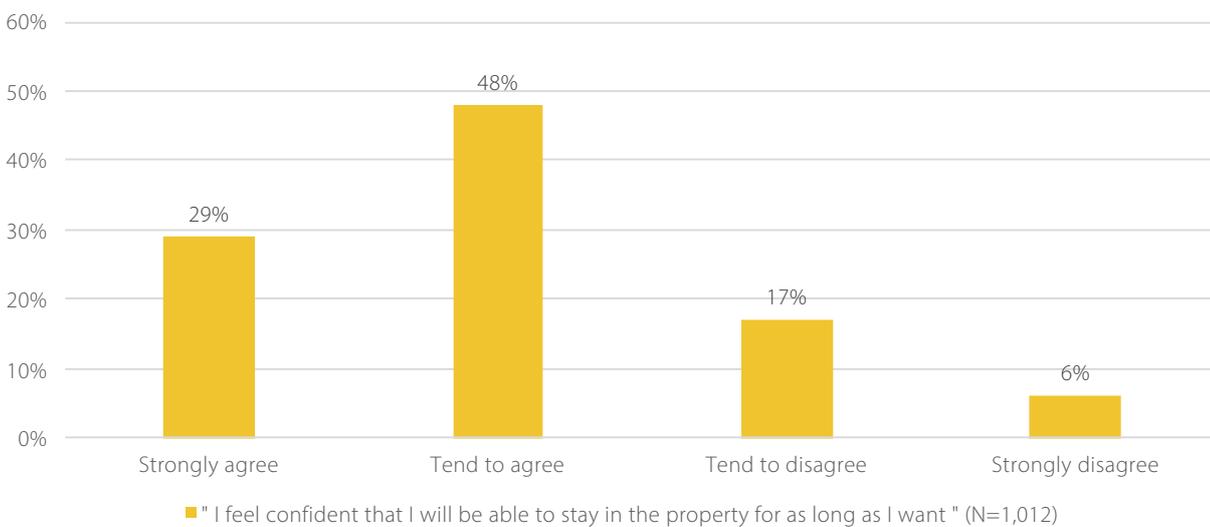
The existing literature demonstrates the positive effect being able to make a property a ‘home’ can have (see Rolfe et al., 2022). The findings from this research show a mixed picture regarding renters being able to make the property a home. The findings from the survey indicate both positive and negative experiences of renters.

**Figure 3.17. Proportion of renters who feel at home in the property**



Most renters surveyed (84%) reported that they felt at home in the property. ‘Home’ is a complex concept, as demonstrated in the evidence review, and means different things to different people. The concept of home we utilise here, and drawing upon the existing literature, incorporates, but isn’t limited to, the ability for renters to make changes to the property, to be able to stay at the property for as long as they want, and being able to report repair issues without feeling anxious.

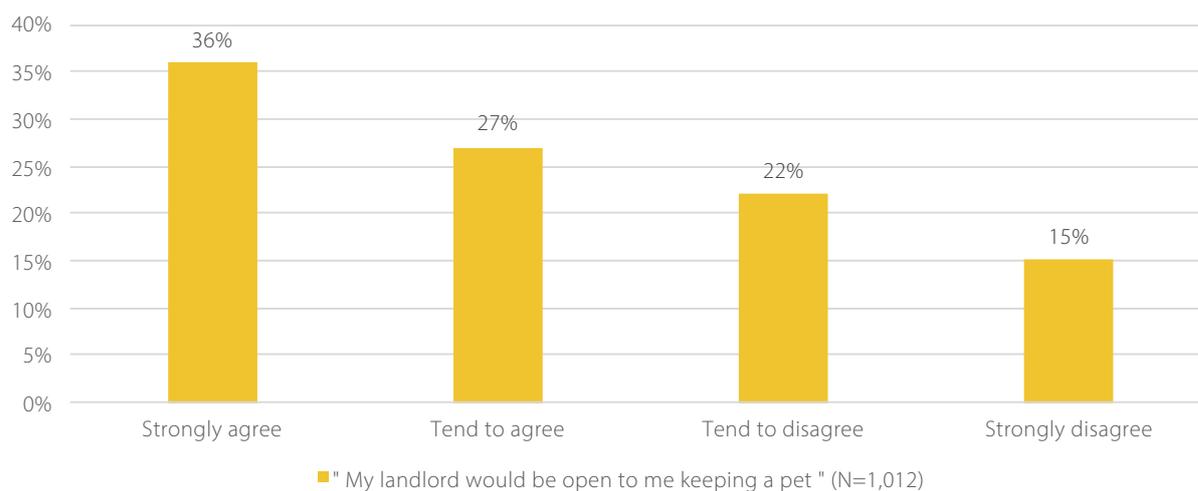
**Figure 3.18. Proportion of renters who feel confident that they will be able to stay in the property for as long as they want**



Most renters surveyed (77%) reported that they felt confident that they would be able to stay in the property for as

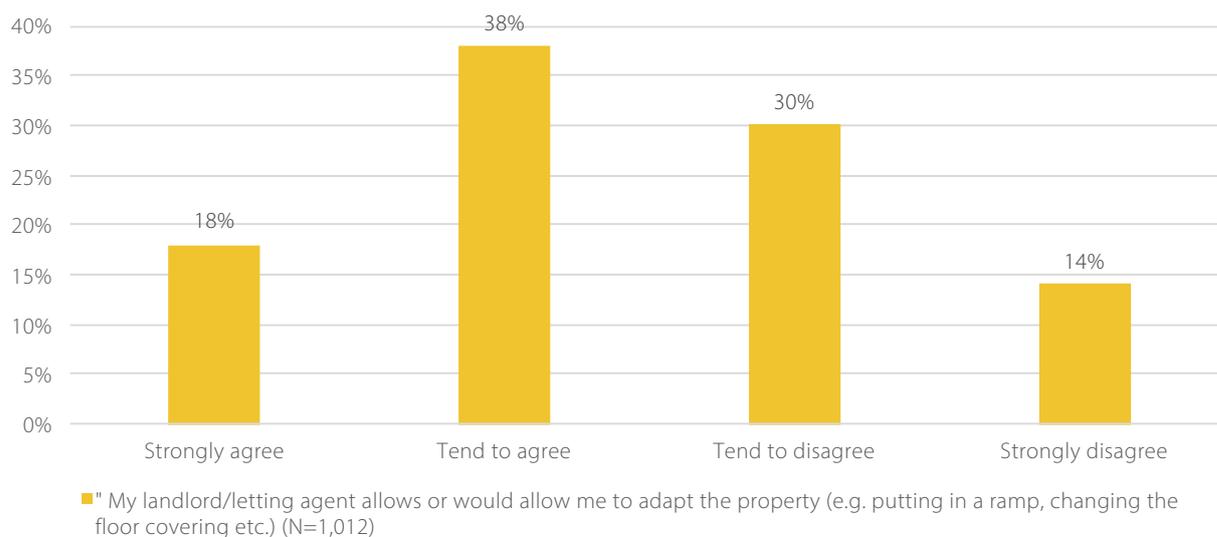
long as they would like. However, on the other hand, nearly 1-in-4 renters surveyed (23%) reported that they did not feel confident that they could stay in the property for as long as they would like. This highlights the complexities within the experiences of renters in being able to make a home in their rented property.

**Figure 3.19. Proportion of renters who reported that their landlord would be open to them keep a pet**



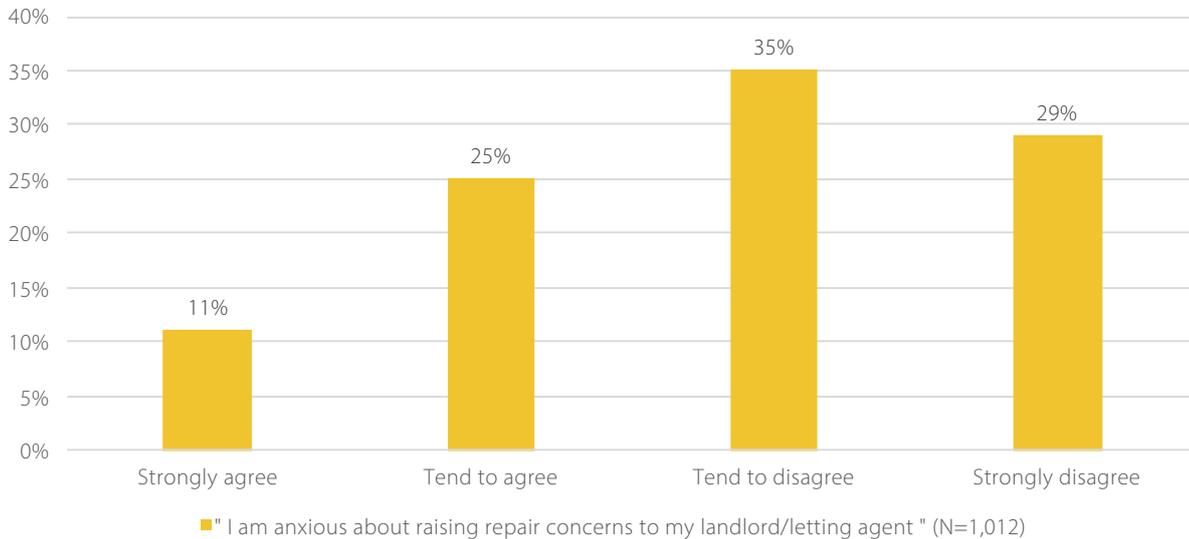
Over 1-in-3 renters (37%) reported that their landlord would not be open to them keeping a pet in the property. Previous research has highlighted that for renters to have the control over their home life by being able to make decisions over pet ownership is a key component in renters being able to turn their property into a home (McKee et al., 2021).

**Figure 3.20. Proportion of renters whose landlord allows or would allow them to make adaptations to the property**



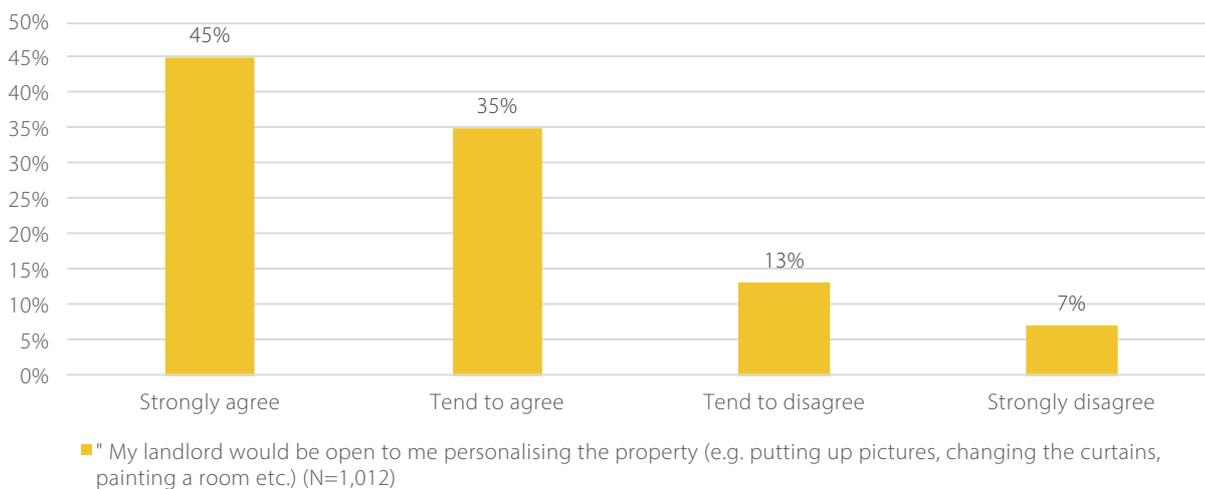
Property adaptations is an area where there are more mixed experiences; with 44% of renters reporting that their landlord/letting does not allow or would not allow them to adapt the property, for example putting in a ramp.

**Figure 3.21. Proportion of renters who feel anxious about raising repair concerns to their landlord/letting agent**



The survey findings further indicate a nuanced picture regarding the experiences of renters in relation to the relationship with the landlord or letting agent and being able to report repair concerns without anxiety. We found that over one-in-three renters surveyed (36%) reported that they were anxious about raising repair concerns to their landlord or letting agent. This is despite only 6% of renters surveyed reporting that they had a poor relationship with their landlord or letting agent. These two findings indicate that a good relationship with their landlord does not always mean that the renter does not have anxieties about their housing situation, such as reporting repair concerns.

**Figure 3.22. Proportion of renters who feel that their landlord would be open to them personalising the property**

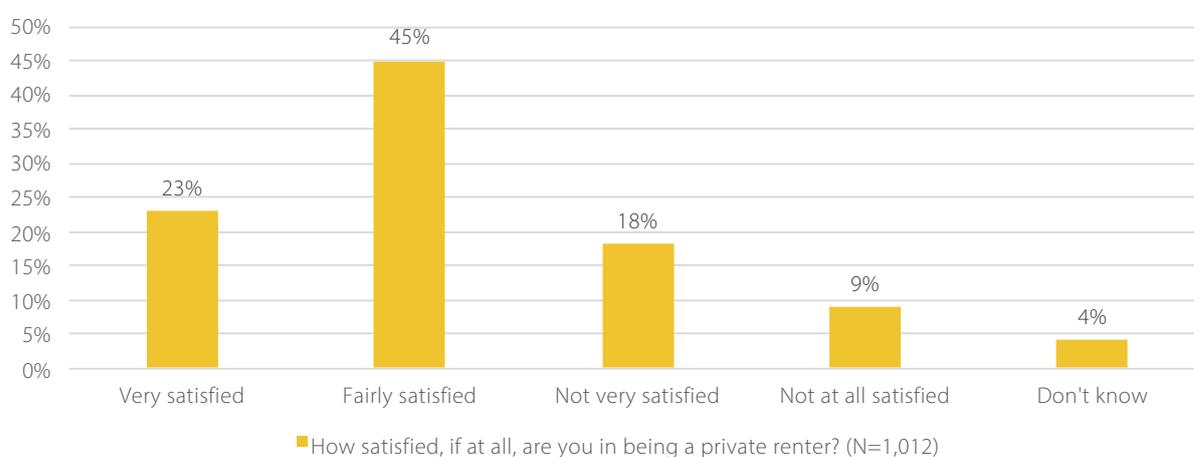


One-in-five renters surveyed (20%) reported that their landlord would not be open to them personalising the property.

## 3.6 Satisfaction with renting

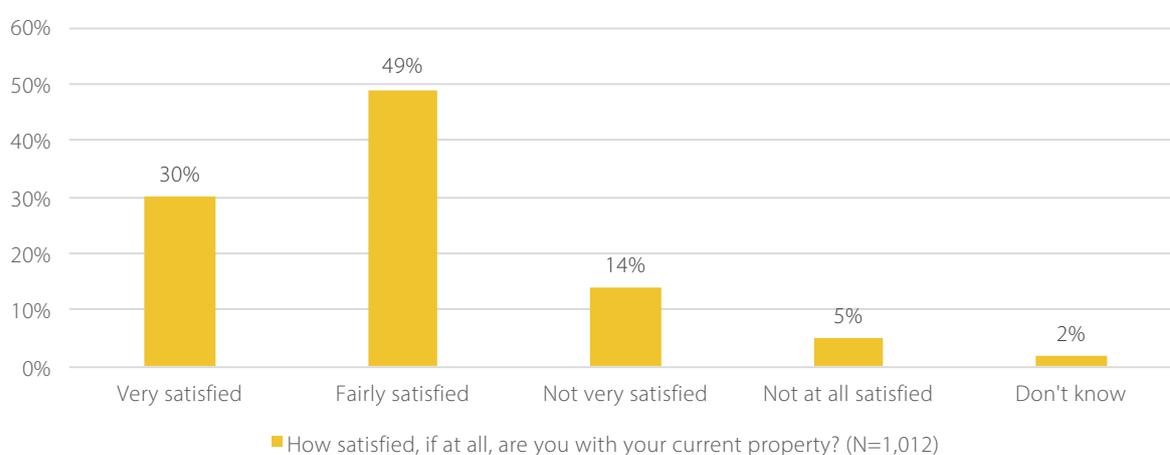
The survey provides important insights into the satisfaction of renters with renting, their property and the service provided by their landlord or letting agent. Overall, a majority of renters surveyed (68%) reported that they were satisfied with being a private renter, however, there were substantial more renters saying they were 'fairly' (45%) in comparison to 'very' satisfied (23%). However, this satisfaction was not experienced by all renters. Over a quarter of renters surveyed (27%) reported that they were not satisfied with being a private renter. The full findings are available in figure 3.23 below.

**Figure 3.23. Proportion of renters who are satisfied with being a private renter**



The survey findings relating to the satisfaction with the current property show similarities with the above question. Nearly 8-in-10 (79%) renters surveyed reported they were satisfied with their current property, and 19% of renters were not satisfied. The difference in proportion of renters satisfied with renting and satisfied with their property, indicate that some renters may like their property but would potentially prefer to be within a different tenure, such as owner-occupier or social renting. The full findings are available in figure 3.24 below.

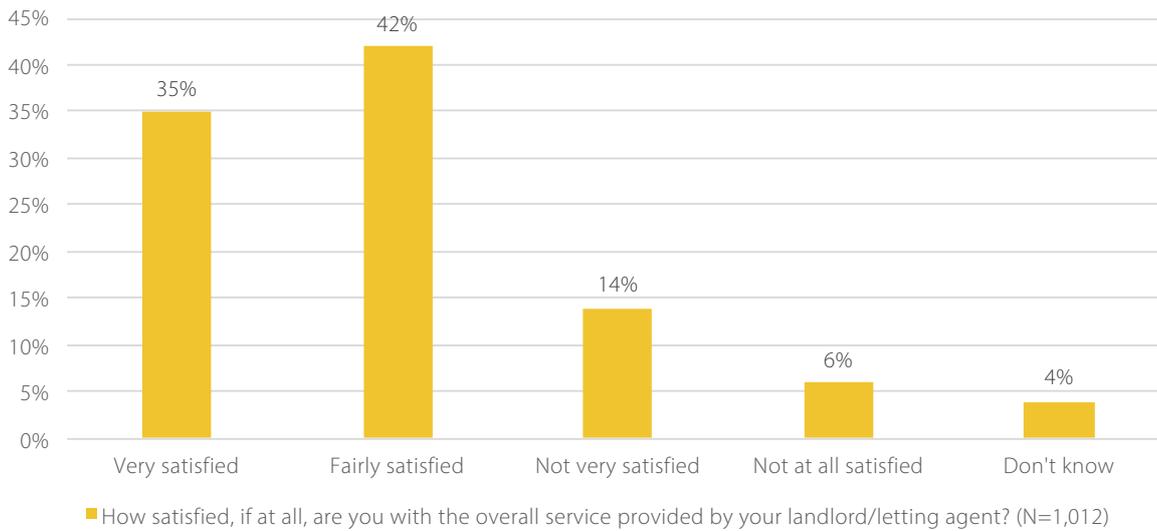
**Figure 3.24. Proportion of renters who are satisfied with their current property**



Finally, we asked renters how satisfied they were with the overall service provided by their landlord or letting agent.

The majority of renters surveyed (77%) reported they were satisfied with the service provided to them. To compare with the satisfaction with being a private renter, a higher proportion of renters were satisfied with their landlord/letting agent than being a renter, illustrating that while landlords may be providing a good service, the renter may aspire to live in a different tenure.

**Figure 3.25. Proportion of renters who are satisfied with the overall service provided by their landlord or letting agent**

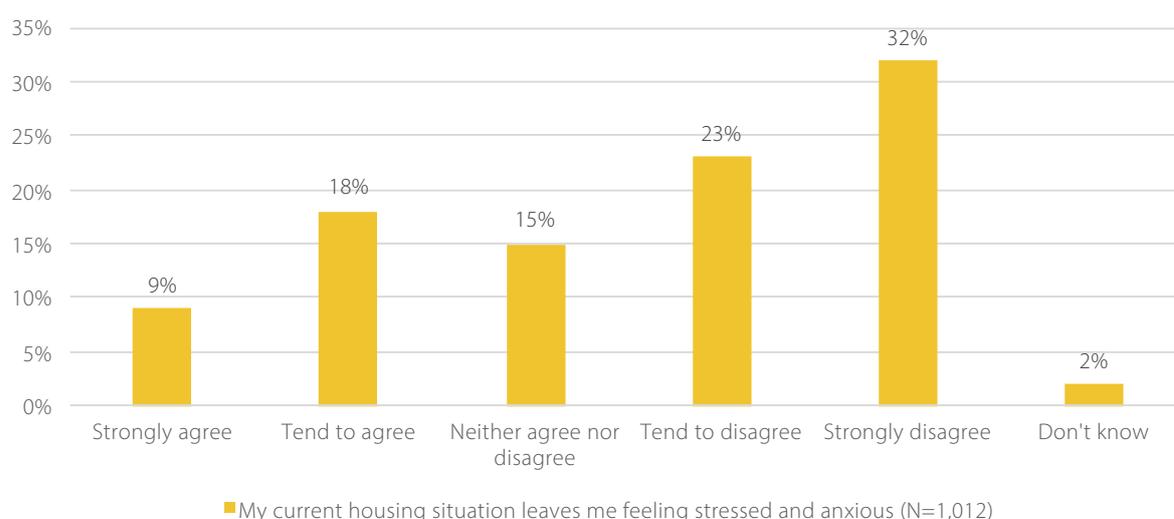


In summary, the findings to these three questions highlight the complexities in perceptions and experiences around private renting. More renters surveyed were satisfied with the property and the overall service provided in comparison to being a private renter themselves.

### 3.7 Impact of renting on wellbeing

In this final section, we examine the impact of renting and the renters' current housing situation on their mental and physical health. Our findings demonstrate mixed experiences and impacts of renters' current housing situations. While there are many renters whose housing situation does not have a negative impact, there are many renters whose housing is reported to be causing harm.

**Figure 3.26. Proportion of renters feeling stressed and anxious due to their current housing situation**



In terms of physical health, 14% of renters reported that their current housing situation was negatively affecting them, and just under 1-in-10 renters surveyed (9%) reported that their current housing situation was negatively affecting them at work or their ability to get work. Furthermore, the survey findings show that over a quarter of renters surveyed (27%) reported that their current housing situation leaves them feeling stressed and anxious. Nearly one third of renters surveyed (32%) reported that their current housing situation makes them feel like that they don't have control over their life, and nearly one quarter of renters surveyed (23%) reported that their current housing situation negatively affects their mental health.

Table 3.11. Impact of current housing situation on renters across both physical and mental health				
	Net agree	Net disagree	Neither agree nor disagree	Don't know
My current housing situation leaves me feeling stressed and anxious (N=1,012)	27%	55%	15%	2%
My current housing situation makes me feel like I don't have control over my life (N=1,012)	32%	50%	16%	2%
My current housing situation negatively affects my mental health (N=1,012)	23%	59%	15%	2%
My current housing situation negatively affects my physical health (N=1,012)	14%	69%	14%	2%
My current housing situation negatively affects my performance at work / my ability to get work (N=1,012)	9%	69%	17%	4%

The responses to these statements were examined by gender, income, disability, presence of children within the household, and whether the income was covered by Universal Credit or by earnings. The full findings for this analysis

are available in table A6.1 to A6.5 in appendix six.

The findings indicate that a higher proportion of renter households that had children present (34%), had a disability or health condition (32%), or had their rent covered in part or in full by Universal Credit (32%) reported that their current housing situation leaves them feeling stressed and anxious in comparison to those who don't (26%; 25%; and 26% respectively).

The analysis identifies that the impact of renting and current housing situation on mental health are not felt evenly. A higher proportion of renters on low incomes (26%), whose rent is covered in part or in full by Universal Credit (33%), have a disability or health condition (31%), and if children are present in the household (28%) reported that their current housing situation negatively affects their mental health compared to those who don't or are on a high income (17%; 20%; 19%; and 22% respectively). There are similar findings in relation to physical health, where higher proportions of renters on low incomes (18%), claiming benefits (24%), or had a disability or health condition (23%) reported their housing negatively affects their physical health compared to those who don't or are on a high income (8%; 12%; and 10% respectively).

These findings highlight the need for targeted support to improve health and wellbeing challenges faced by different groups across the private rented sector.

### 3.8 Looking to the future, priorities for change

As the Scottish Government looks forward with the development of a new 'Rented Sector Strategy' and a forthcoming Housing Bill, we collected data on what the priorities for change are for renters in Scotland.

In the survey we asked several questions around priorities for change. Firstly, we asked participants to select what aspects were important to them as a renter.

**Figure 3.27. What renters find important in the private rented sector (multiple-choice)**

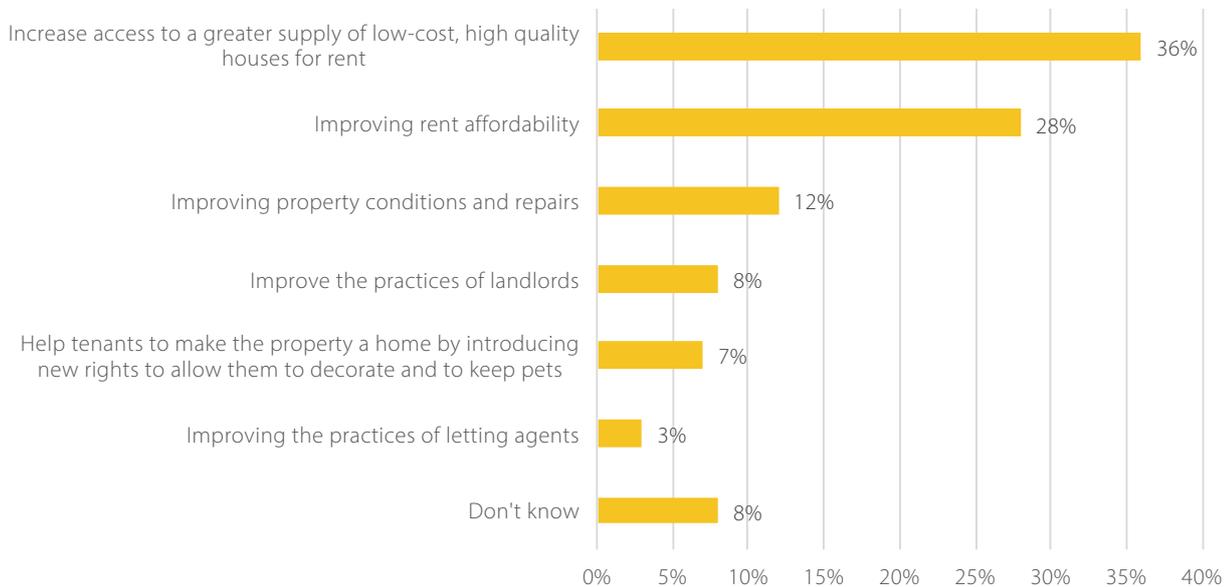


■ Which, if any, of the following are the most important things to you as a renter? (Please select all that apply)  
(N=1,012)

The most important element to renters was affordable rents (88%), followed by a property in good condition/repair (85%) and feeling secure in their property (78%). The only aspect that was not identified as a priority to the majority of renters was good practices by letting agents (44%).

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. The findings from this question identify that the most prominent priorities for the Scottish Government to focus on revolve around affordability and property conditions.

**Figure 3.28. Renters’ priorities for the Scottish Government (single choice)**



■ Which one, if any, of the following do you think is the most important thing for the Scottish Government focus on? (N=1,012)

**Table 3.12. Priorities for change that the Scottish Government should focus on (single option) split by household income**

	Low-income (N=401)	Middle-income (N=312)	High-income (N=155)
Increase access to a greater supply of low-cost, high-quality houses for rent	39%	33%	30%
Improving rent affordability	30%	29%	23%
Improving property conditions and repairs	10%	13%	15%
Improve the practices of landlords	6%	8%	13%
Improve the practices of letting agents	2%	2%	7%
Help tenants to make a property a home by introducing new rights to allow them to decorate and to keep pets	6%	10%	7%
Don't know	7%	6%	6%

When examining the key priorities for change by household income, there is a similar pattern, with increasing access to a greater supply of low-cost, high-quality houses for rent and improving rent affordability as prominent priorities (see table 3.12 above). However, as household income increased, the importance of other reforms increased, such as improving property conditions, practice of landlords and new rights to make the property a home. It is likely therefore that low-income households do not see these issues as unimportant, but they need the basics covered first, i.e., the Scottish Government addressing housing affordability to provide the foundations for renting households to thrive.

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# Appendices

## Appendix 1: Sample Characteristics

**Table A1.1 Gender of respondents (YouGov demographic question)**

Gender	Percentage of respondents (N=1,012)
Male	49%
Female	51%

**Table A1.2 Age of respondents (YouGov demographic question)**

Age	Percentage of respondents (N=1,012)
18-24	6%
25-34	23%
35-44	21%
45-54	17%
55+	34%

**Table A1.3 Ethnicity of respondents (YouGov demographic question) [What ethnic group best describes you? Please select one option only. (We ask the question in this way so that it is consistent with Census definitions.)]**

Ethnicity	Percentage of respondents (N=989)
English / Welsh / Scottish / Northern Irish / British	86%
Irish	1%
Any other white background	9%
White and Black Caribbean	0.3%
White and Asian	0.4%
Any other Mixed / Multiple ethnic background	0.7%
Indian	0.3%
Pakistani	0.2%
Chinese	0.4%
African	0.5%
Caribbean	0.1%
Any other Black / African / Caribbean background	0.1%
Any other ethnic group	0.4%
Prefer not to say	1%

<b>Table A1.4 Total household income per year</b>	
Household income	Percentage of respondents (N=1,012)
Under £5,000 per year	2%
£5,000 to £9,999 per year	5%
£10,000 to £14,999 per year	10%
£15,000 to £19,999 per year	10%
£20,000 to £24,999 per year	12%
£25,000 to £29,999 per year	10%
£30,000 to £34,999 per year	7%
£35,000 to £39,999 per year	6%
£40,000 to £44,999 per year	5%
£45,000 to £49,999 per year	3%
£50,000 to £59,999 per year	5%
£60,000 to £69,999 per year	4%
£70,000 to £99,999 per year	5%
£100,000 to £149,000 per year	1%
£150,000 and over	0.5%
Prefer not to say	11%
Don't know	3%

<b>Table A1.5 Household income split by level of income category</b>	
Household income category	Percentage of respondents (N=868)
Low-income household	46%
Middle-income household	36%
High-income household	18%

<b>Table A1.6 Disability and/or health condition status (Are your day-to-day activities limited because of a health problem or disability which has lasted, or is expected to last, at least 12 months?)</b>	
Disability or health condition status	Percentage of respondents (N=1,007)
Yes, limited a lot	12%
Yes, limited a little	20%
No	68%

<b>Table A1.7 Employment status of respondents</b>	
Employment status	Percentage of respondents (N=1,012)
Working full time (30 or more hours per week)	46%
Working part time (8-29 hours a week)	13%
Working part time (Less than 8 hours a week)	1%
Full time student	6%
Retired	17%
Unemployed	5%
Not working	7%
Other	5%

<b>Table A1.8 Proportion of renters' whose rent is covered in full or in part by Universal Credit or Housing Benefit</b>	
	Percentage of respondents (N=1,012)
My rent is covered in full by Housing Benefit / Universal Credit / Local Housing Allowance	7%
Some but not all of my rent is covered by Housing Benefit / Universal Credit / Local Housing Allowance	15%
I pay for the rent / my share of the rent in full from earnings or other income	73%
Prefer not to say	3%
Other	3%

<b>Table A1.9 Household description</b>	
	Percentage of respondents (N=1,012)
Couple with no dependent child(ren)	35%
Couple with dependent child(ren)	13%
Single parent with dependent child(ren)	4%
Two or more families	0.3%
Multi-generational household (i.e., three or more generations living in the same household)	1%
Lone person sharing with other lone persons	9%
Couple sharing with other lone persons	2%
Lone person	33%
Other	4%

<b>Table A1.10 Marital or relationship status of respondents</b>	
	Percentage of respondents (N=998)
Married	31%
In a civil partnership	1%
Separated but still legally married or in a civil partnership	4%
Living with a partner but neither married nor in a civil partnership	19%
In a relationship, but not living together	7%
Single	24%
Divorced	10%
Widowed	4%

<b>Table A1.11 Presence of children in the household</b>	
	Percentage of respondents (N=1,012)
Yes – children present	18%
No – no children present	82%

**Table A1.12 Local Authority / Area where respondents are living**

	Percentage of respondents (N=1,012)
Aberdeen City	5%
Aberdeenshire	3%
Angus	3%
Argyll & Bute	2%
Scottish Borders	4%
Clackmannanshire	1%
West Dunbartonshire	1%
Dumfries & Galloway	4%
Dundee City	4%
East Ayrshire	1%
East Dunbartonshire	1%
East Lothian	2%
East Renfrewshire	1%
City of Edinburgh	15%
Falkirk	2%
Fife	7%
Glasgow City	14%
Highland	6%
Inverclyde	1%
Midlothian	2%
Moray	1%
North Ayrshire	2%
North Lanarkshire	2%
Orkney Islands	1%
Perth & Kinross	4%
Renfrewshire	2%
Shetland Islands	0.2%
South Ayrshire	2%
South Lanarkshire	4%
Stirling	2%
West Lothian	2%
Eilean Siar	0.4%
Unknown	1%

<b>Table A1.13 Property type reported by respondents</b>	
	Percentage of respondents (N=1,012)
1 Bedroom in a shared property	2%
1 Bedroom property	21%
2 Bedroom property	46%
3 Bedroom property	23%
4 Bedroom property	5%
5 Bedroom property	2%
6 Bedroom or more property	0.3%
Don't know	1%

<b>Table A1.14 Type of lease held by respondents (Which, if any, of the following types of lease do you have for the property you currently live in?)</b>	
	Percentage of respondents (N=1,012)
Private Residential Tenancy (would have been signed since 1st December 2017)	44%
Short assured (would have been signed before December 2017)	18%
Assured (could have been signed at any time)	9%
Regulated (would have been signed before 1989)	1%
Prefer not to say	4%
Don't know	25%

<b>Table A1.15 Who the respondents let from: "Which, if any, of the following do you rent from?"</b>	
	Percentage of respondents (N=1,012)
Through a letting agent who lets the property on be-half of the landlord	39%
Directly from a landlord, who does not live in this household with me	44%
Directly from a landlord, who lives in the household with me	2%
From a friend or family member	8%
From an employer/tied accommodation	1%
From another person living here (i.e., not the landlord)	
Any other arrangement	5%
Don't know	2%

**Table A1.16 Current length of tenure of respondents**

	Percentage of respondents (N=1,012)
Less than 6 months	10%
Over 6 months up to a year	10%
Over 1, up to 2 years	14%
Over 2, up to 3 years	14%
Over 3, up to 5 years	16%
Over 5, up to 10 years	19%
More than 10 years	16%
Don't know	1%

**Table A1.17 Access to greenspace by respondents (select all that apply)**

	Percentage of respondents (N=1,012)
I have access and use a private greenspace attached to the property	49%
I have access and use a shared greenspace attached to the property	23%
I have access and use a public greenspace (park, green, etc.)	44%
None of the above	6%

## Appendix 2: Affordability Tables

**Table A2.1. Renters' experiences of the ease or difficulty in affording their current split by household income, benefit status, disability, gender and whether the household has children**

	Net easy	Net difficult
Low-income households (N=401)	55%	41%
Middle-income households (N=312)	70%	26%
High-income households (N=155)	83%	15%
Rent covered in part or in full by Universal Credit/Housing Benefit (N=214)	49%	44%
Rent covered in full by earnings (N=737)	69%	28%
Renters with a longer-term health condition or disability that limits their day-to-day activities to some extent (N=324)	55%	40%
Renters without a health condition or disability (N=683)	67%	26%
Male (N=493)	64%	29%
Female (N=519)	62%	32%
Households with children (N=179)	58%	37%
Households without children (N=833)	64%	29%

The first question asked for information on the amount of rent owed (in months). Just over 6-in-10 renters in arrears (61%) owed up to 3 months' rent. While 15% owed more than 6 months of rent.

<b>Table A2.2. Approximate months of rent owed by renters in arrears</b>	
	Percentage of renters in ar-rears (N=34)
Up to 1 month of rent	32%
More than 1, up to 3 months of rent	29%
More than 3, up to 6 months of rent	15%
More than 6 months of rent	15%
Prefer not to say	3%
Don't know	6%

Renters in arrears were further asked whether they had entered arrears before or after the start of the COVID-19 pandemic, the majority of these renters (77%) reported that they entered into arrears after the start of the COVID-19 pandemic.

<b>Table A2.3. Whether the renter was in arrears before or after the start of the COVID-19 pandemic (i.e., before March 2020)</b>	
	Percentage of renters in ar-rears (N=34)
Yes, I was (i.e., in arrears before March 2020)	24%
No, I was not (i.e., in arrears since March 2020)	77%

Renters in arrears were asked to identify the reasons for their rent arrears. One of the main reasons (47%) identified was the reduction of income since COVID-19, such as reduced hours, furlough or being made redundant. A further key reason identified was that benefits do not cover the renters' rent in full (41%). Finally, just under 3-in-10 renters (29%) reported their arrears was due to an increase in council tax or utility bills.

<b>Table A2.4. Self-reported reasons for the rent arrears</b>	
	Percentage of renters in ar-rears (N=34)
My income has reduced since COVID-19 (i.e., reduced hours, furlough, or made redundant etc.)	47%
My income reduced before COVID-19	9%
My benefits do not cover my rent in full	41%
My rent has increased	18%
I have become ill	18%
An increase in council tax or utility bills	29%
Other debts or responsibilities	35%
Other	18%
Don't know	3%
Prefer not to say	6%

**Table A2.5. Proportion of renters who regularly cut spending on household essentials in order to pay their rent split by income, benefit status, disability, gender and whether the household has children**

	Net agree	Net disagree
Low-income households (N=401)	31%	43%
Middle-income households (N=312)	21%	65%
High-income households (N=155)	10%	79%
Rent covered in part or in full by Universal Credit/Housing Benefit (N=214)	34%	40%
Rent covered in full by earnings (N=737)	21%	62%
Renters with a longer-term health condition or disability that limits their day-to-day activities to some extent (N=324)	28%	49%
Renters without a health condition or disability (N=683)	27%	60%
Male (N=493)	21%	57%
Female (N=519)	24%	55%
Households with children (N=179)	27%	53%
Households without children (N=833)	22%	57%

**Table A2.6. Proportion of renters who are worried about being able to afford their rent split by income, benefit status, disability, gender and whether the household has children**

	Net worried	Net not worried
Low-income households (N=401)	44%	55%
Middle-income households (N=312)	32%	68%
High-income households (N=155)	14%	85%
Rent covered in part or in full by Universal Credit/Housing Benefit (N=214)	48%	51%
Rent covered in full by earnings (N=737)	29%	69%
Renters with a longer-term health condition or disability that limits their day-to-day activities to some extent (N=324)	45%	54%
Renters without a health condition or disability (N=683)	28%	70%
Male (N=493)	33%	65%
Female (N=519)	34%	64%
Households with children (N=179)	40%	59%
Households without children (N=833)	32%	66%

<b>Table A2.7. Proportion of renters who are worried about being able to afford other essentials like food, heating, and clothing split by income, benefit status, disability, gender and whether the household has children</b>		
	Net worried	Net not worried
Low-income households (N=401)	55%	44%
Middle-income households (N=312)	41%	58%
High-income households (N=155)	17%	81%
Rent covered in part or in full by Universal Credit/Housing Benefit (N=214)	62%	37%
Rent covered in full by earnings (N=737)	39%	60%
Renters with a longer-term health condition or disability that limits their day-to-day activities to some extent (N=324)	55%	44%
Renters without a health condition or disability (N=683)	38%	60%
Male (N=493)	39%	59%
Female (N=519)	47%	51%
Households with children (N=179)	54%	46%
Households without children (N=833)	41%	57%

### Appendix 3: Finding a tenancy and security of tenure

<b>Table A3.1 Reasons for renting the current property</b>	
	Percentage of renters (N=1,012)
I'm renting because I am unable to access social housing	19%
I'm renting because I couldn't afford a deposit to buy a property	42%
I'm renting because I don't meet the lending criteria for a mortgage	29%
I'm renting because I'm in between buying and selling a property	3%
I prefer to rent because I want to be able to relocate easily	12%
I prefer to rent because I don't want the responsibility/cost of owning	13%
By renting my current property I was able to find a property more suitable to my needs (e.g., condition of property, size, etc.)	10%
By renting my current property I was able to move to a better area	10%
I'm renting because it's my only option	44%
Other	10%
Don't know	3%

**Table A3.2 Reasons for renting the current property by household income**

	Low-income household (N=401)	Middle-income household (N=312)	High-income household (N=155)
I'm renting because I am unable to access social housing	24%	16%	10%
I'm renting because I couldn't afford a deposit to buy a property	38%	52%	43%
I'm renting because I don't meet the lending criteria for a mortgage	27%	36%	22%
I'm renting because I'm in between buying and selling a property	1%	4%	8%
I prefer to rent because I want to be able to relocate easily	9%	12%	21%
I prefer to rent because I don't want the responsibility/cost of owning	16%	10%	11%
By renting my current property I was able to find a property more suitable to my needs (e.g., condition of property, size, etc.)	10%	8%	10%
By renting my current property I was able to move to a better area	9%	9%	10%
I'm renting because it's my only option	54%	42%	24%
Other	7%	9%	16%
Don't know	3%	1%	4%

## Appendix 4: Relationship with landlord and disputes

**Table A4.1. Quality of relationship with current landlord or letting agent**

	Percentage of renters (N=1,012)
Very good	44%
Fairly good	30%
Neither good nor poor	15%
Fairly poor	4%
Very poor	2%
Prefer not to say	1%
Not applicable – I do not have any kind of relationship with my landlord/letting agent	5%

<b>Table A4.2. Challenges experienced by tenants when looking to rent their current property split by household income</b>			
	Low-income (N=401)	Middle-income (N=312)	High-income (N=155)
Landlord / letting agent unwilling to let to me due to my race, gender or because I have a disability or long-term illness or other personal characteristics	5%	2%	1%
Landlord / letting agents didn't want to let to ten-ants on benefits	13%	2%	1%
Housing Benefit / Local Housing Allowance would not cover the cost of the property that I wanted	9%	1%	0%
Landlord / letting agents didn't want to let to ten-ants with children	2%	1%	1%
I have pets and I had difficulty finding a landlord / letting agent that would allow pets	19%	22%	17%
Difficulty in getting a UK-based guarantor	3%	3%	1%
Difficulty in affording a deposit / holding deposit	17%	11%	10%
Lack of properties suitable for my physical needs / disabilities	8%	1%	1%
Having to accept a property that was smaller than I needed or of poor quality, to stay near my children's school	1%	2%	1%
Having to accept a property that was smaller than I needed or of poor quality, to stay near my work	6%	7%	8%
Moved to a new area due to a lack of affordable properties where I was previously living	11%	14%	8%
I had difficulty in finding an affordable property	33%	33%	22%
I had difficulty in finding a property of a suitable size and quality	24%	26%	26%
Other	4%	5%	3%
Don't know	5%	2%	4%
Not applicable – I did not face any challenges when I was looking to rent my current property	37%	36%	44%

## Appendix 5: Property conditions and repairs

**Table A5.1. Proportion of renters who report a significant mould, condensation or damp problem split by income, benefit status, disability, gender and whether the household has children**

	Net agree	Net disagree
Low-income households (N=401)	30%	68%
Middle-income households (N=312)	27%	70%
High-income households (N=155)	16%	81%
Rent covered in part or in full by Universal Credit/Housing Benefit (N=214)	31%	69%
Rent covered in full by earnings (N=737)	25%	72%
Renters with a longer-term health condition or disability that limits their day-to-day activities to some extent (N=324)	29%	68%
Renters without a health condition or disability (N=683)	25%	72%
Male (N=493)	24%	73%
Female (N=519)	28%	69%
Households with children (N=179)	26%	70%
Households without children (N=833)	26%	72%

**Table A5.2. Proportion of renters who report the property needs decorating and or modernising split by income, benefit status, disability, gender and whether the household has children**

	Net agree	Net disagree
Low-income households (N=401)	45%	53%
Middle-income households (N=312)	47%	51%
High-income households (N=155)	41%	56%
Rent covered in part or in full by Universal Credit/Housing Benefit (N=214)	47%	51%
Rent covered in full by earnings (N=737)	45%	54%
Renters with a longer-term health condition or disability that limits their day-to-day activities to some extent (N=324)	44%	53%
Renters without a health condition or disability (N=683)	45%	53%
Male (N=493)	44%	53%
Female (N=519)	45%	52%
Households with children (N=179)	49%	50%
Households without children (N=833)	43%	54%

<b>Table A5.3. Proportion of renters who report they have a problem keeping the property warm in winter split by income, benefit status, disability, gender and whether the household has children</b>		
	Net agree	Net disagree
Low-income households (N=401)	50%	38%
Middle-income households (N=312)	45%	52%
High-income households (N=155)	31%	65%
Rent covered in part or in full by Universal Credit/Housing Benefit (N=214)	58%	41%
Rent covered in full by earnings (N=737)	41%	57%
Renters with a longer-term health condition or disability that limits their day-to-day activities to some extent (N=324)	52%	40%
Renters without a health condition or disability (N=683)	46%	57%
Male (N=493)	42%	55%
Female (N=519)	46%	50%
Households with children (N=179)	45%	53%
Households without children (N=833)	44%	53%

## Appendix 6: Impact of renting on wellbeing tables

<b>Table A6.1. Proportion of renters who report their current housing situation leaves them feeling stressed and anxious split by income, benefit status, disability, gender and whether the household has children</b>		
	Net agree	Net disagree
Low-income households (N=401)	28%	54%
Middle-income households (N=312)	28%	57%
High-income households (N=155)	24%	65%
Not low-income households (N=467)	26%	60%
Rent covered in part or in full by Universal Credit/Housing Benefit (N=214)	32%	48%
Rent covered in full by earnings (N=737)	26%	59%
Renters with a longer-term health condition or disability that limits their day-to-day activities to some extent (N=324)	32%	45%
Renters without a health condition or disability (N=683)	25%	49%
Male (N=493)	26%	56%
Female (N=519)	29%	56%
Households with children (N=179)	34%	51%
Households without children (N=833)	26%	57%

**Table A6.2. Proportion of renters who report their current housing makes them feel like they do not have control over their life split by income, benefit status, disability, gender and whether the household has children**

	Net agree	Net disagree
Low-income households (N=401)	32%	47%
Middle-income households (N=312)	35%	52%
High-income households (N=155)	26%	57%
Not low-income households (N=467)	32%	54%
Rent covered in part or in full by Universal Credit/Housing Benefit (N=214)	34%	48%
Rent covered in full by earnings (N=737)	31%	52%
Renters with a longer-term health condition or disability that limits their day-to-day activities to some extent (N=324)	35%	47%
Renters without a health condition or disability (N=683)	30%	51%
Male (N=493)	30%	50%
Female (N=519)	33%	50%
Households with children (N=179)	36%	45%
Households without children (N=833)	31%	51%

**Table A6.3. Proportion of renters who report their current housing negatively affects their mental health split by income, benefit status, disability, gender and whether the household has children**

	Net agree	Net disagree
Low-income households (N=401)	26%	57%
Middle-income households (N=312)	22%	61%
High-income households (N=155)	17%	69%
Not low-income households (N=467)	20%	64%
Rent covered in part or in full by Universal Credit/Housing Benefit (N=214)	33%	50%
Rent covered in full by earnings (N=737)	20%	65%
Renters with a longer-term health condition or disability that limits their day-to-day activities to some extent (N=324)	31%	51%
Renters without a health condition or disability (N=683)	19%	64%
Male (N=493)	24%	60%
Female (N=519)	22%	60%
Households with children (N=179)	28%	57%
Households without children (N=833)	22%	60%

<b>Table A6.4. Proportion of renters who report their current housing negatively affects their physical health split by income, benefit status, disability, gender and whether the household has children</b>		
	Net agree	Net disagree
Low-income households (N=401)	18%	67%
Middle-income households (N=312)	13%	72%
High-income households (N=155)	8%	77%
Not low-income households (N=467)	12%	74%
Rent covered in part or in full by Universal Credit/Housing Benefit (N=214)	24%	61%
Rent covered in full by earnings (N=737)	12%	74%
Renters with a longer-term health condition or disability that limits their day-to-day activities to some extent (N=324)	23%	59%
Renters without a health condition or disability (N=683)	10%	75%
Male (N=493)	13%	70%
Female (N=519)	16%	69%
Households with children (N=179)	18%	69%
Households without children (N=833)	14%	70%

<b>Table A6.5. Proportion of renters who report their current housing negatively affects their performance at work / their ability to get work split by income, benefit status, disability, gender and whether the household has children</b>		
	Net agree	Net disagree
Low-income households (N=401)	11%	66%
Middle-income households (N=312)	9%	74%
High-income households (N=155)	6%	76%
Not low-income households (N=467)	8%	75%
Rent covered in part or in full by Universal Credit/Housing Benefit (N=214)	11%	57%
Rent covered in full by earnings (N=737)	8%	75%
Renters with a longer-term health condition or disability that limits their day-to-day activities to some extent (N=324)	11%	61%
Renters without a health condition or disability (N=683)	8%	73%
Male (N=493)	12%	67%
Female (N=519)	7%	72%
Households with children (N=179)	12%	70%
Households without children (N=833)	9%	69%