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The challenges of living in Scotland's private rented sector

Low-income renters' qualitative experiences

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Contents

Introduction.....	6
Research Design.....	6
Qualitative approach	6
Quantitative approach.....	7
Findings.....	7
Choice, Flexibility and Responsibility in the PRS.....	7
Accessing Accommodation and Housing Exclusion.....	9
Challenges Facing Renters.....	11
Affordability.....	11
Property Conditions and Repairs.....	12
Making a Home.....	13
Protected Characteristics	14
Awareness of Rights and Priorities for Change	15
Affordability.....	16
Repairs.....	16
Accountability.....	17
Making a home.....	17
Conclusions.....	18
References.....	19
Appendix 1: Socio-demographic characteristics of tenant participants	20

Executive Summary

The research

The study employed a mixed-methods approach, including an online survey with renters (n=1012) undertaken by YouGov, and remote qualitative interviews and focus groups with 44 participants. The research design aimed to give a broad understanding of the experiences of renters across Scotland and their priorities for change, whilst also allowing us to focus in more depth on the experiences of low-income households. The data is summarised under four key themes below.

Choice, Flexibility and Responsibility in the PRS

Many private renters told us they rented not through choice, but because it was their only option. For many, homeownership remains unaffordable, with social housing also described as difficult to access. By contrast the PRS was perceived as offering more choice and flexibility than other tenures, especially in terms of location. It also allowed tenants to move quickly if they needed too. A key driver of satisfaction was their relationship with their landlord and their landlord's behaviour. Accessing Accommodation and Housing Exclusion

Accessing Accommodation and Housing Exclusion

Some renters reported difficulties in accessing accommodation. A key driver was affordability and competition for properties, but pre-tenancy checks also created barriers, especially for those on lower incomes and in receipt of social security benefits. Similar issues arose around requirements for sizeable deposits and rent upfront. Overall, these pressures forced renters to make difficult trade-offs, often compromising on the location, size, and quality of the property.

Challenges Facing Renters

Three main challenges were highlighted by renters:

- 1. Affordability:** many of our participants spent significant proportions of their income on rent and reported it as something they worried about. Some described feeling trapped in the sector unable to move on, whilst those on low and precarious incomes were forced to cut back on other areas of spending and struggled to manage on a limited budget.
- 2. Property conditions and repairs:** many renters expressed frustration with the speed and quality of landlord repairs, as well as the wider reluctance of their landlord to invest in and/or modernise the property. Many low-income renters found it difficult to keep their property warm and reported higher incidences of mould and damp. Yet tenants could be reluctant to raise repairing issues with their landlord and sometimes ended up fixing things themselves.
- 3. Making a home:** renters reported frustration at being unable to fully personalise their property. For tenants with disabilities this could also make it less accessible. Intrusive inspections and worries about how long they could remain in the property, which was in part also driven by affordability concerns, further undermined renters' sense of home.

Awareness of Rights and Priorities for Change

Awareness of the new rights afforded by the private residential tenancy (PRS) was low. Whilst there was some awareness of independent sources of support available, some renters still described feeling intimidated and overwhelmed at the prospect of taking further action. There remains a need for ongoing housing education to raise awareness and to give tenants confidence to exercise their rights if and when a problem should occur. Nonetheless renters were keen to see change, especially around affordability, repairs, accountability of landlords and making a home.

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 and insecure work (Hoolachan et al., 2017). Such households have also been amongst those hardest hit by successive waves of welfare reform, including the rollout of Universal Credit (O'Leary 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 (JRF) 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 recommendations for change.

This report discusses the findings from the qualitative element of the research alongside some of the pertinent findings from the survey. Separate reports are available with the full survey findings, the evidence review, and the priorities emerging from the co-production events.

Research Design

The overall research study employed a mixed-methods approach, encompassing a multitude of different methods. In this report, we outline the qualitative element of the research. We further incorporate and highlight key statistics from the bespoke survey to compliment the findings.

Qualitative approach

Remote qualitative research involving online focus groups or telephone/video interviews were conducted with 44 private renters in Scotland during 2021/2022 across two phases:

- Phase I: involved two focus groups (n=7) and two remote interviews with 9 tenants in total during October

and November 2021.

- Phase II: involved remote interviews with 35 tenants during January and April 2022. The focus of this phase was the diversity of renters' experiences.

The project was designed to capture low-income private renters' experiences and priorities for change. As Table 1 highlights in the Appendix, across both phases, efforts were made to diversify the sample recruited in terms of protected characteristics and geographical location. Participants were recruited through a combination of gatekeeper agencies (e.g., Crisis), via a digital flyer advertised through social media and newsletters, and also through drawing on the expertise of a specialist recruitment agency. To meet the recruitment criteria participants had to be a private renter in Scotland with a household income of less than £30,000 p.a. and not in full-time education. To minimise the impacts of digital exclusion participants were offered the choice of either an online interview using a video-conferencing platform or a more traditional telephone interview. The vast majority opted for the online option.

All qualitative data presented has been anonymised and pseudonyms used for participants' names. To contextualise their quotes, their location and self-reported household income (where known), are also stated.

Quantitative approach

A bespoke survey was utilised to develop a broader understanding of the experiences of renters across Scotland and their priorities for change. While the sampling for the qualitative element focussed on recruitment of low-income households, the survey was targeted at private renters in general. The survey was designed by the research team, with input from the Joseph Rowntree Foundation, the Scottish Government, and YouGov. YouGov undertook the fieldwork for the survey between the 15th to 28th November 2021, and the survey was carried out online. The total sample size was 1012 adults. The analysis of the survey dataset was undertaken by the project team. It is important to note the timeline for the data collection of the survey, especially with the changing context in relation to the cost-of-living crisis and rising inflation.

Findings

Overall, the findings from this research show a nuanced picture of the experiences of renters in Scotland. The findings from the qualitative element demonstrate the challenges and difficulties faced by different groups, especially lower-income renters. We now share these findings into the experiences of renters across Scotland. Firstly, we discuss issues around choice, flexibility and responsibility in the sector. We then discuss challenges in accessing housing in the private rented sector and issues of housing exclusion. We then in turn further explore the challenges faced by renters in relation to affordability, property conditions and repairs, and making a home. Finally, we explore the awareness by renters of their rights and responsibilities, before then concluding on priorities for change.

Choice, Flexibility and Responsibility in the PRS

From the survey, 44% of renters surveyed told us that they rented privately because it was their only option. This was echoed in our qualitative interviews and has also been reverberated in the wider housing studies literature (see for example, Preece et al., 2020; McKee et al., 2017). For many, homeownership remains financially out of their reach, and they opt to rent privately whilst they save for the future, although this was not a goal that was always easy to achieve, as some reflected:

"I would love to own a property I really would. Unfortunately, since going self-employed and in the work that I do it's just been a bit difficult to accumulate funds, and I don't think COVID made it any easier to get on the property ladder. But I think as the years go on, I should be able to have a bit more savings in the bank to get on the property ladder because it just makes more financial sense to own a property than to constantly rent and pay someone else's mortgage" (David, Edinburgh, £20-25k pa).

"I did own my own properties numerous years ago [...] Then the credit crunch hit, and I've been in

rented accommodation since. I'm hoping to get out of it some time, but at the moment with the current climate not a chance, not a chance" (Noah, Aberdeenshire, single parent, £25-30k pa).

This was further identified within the survey, where 42% of renters told us that they rented because they could not afford a deposit to buy a property, while 29% said that they rented as they didn't meet the lending criteria for a mortgage.

Others commented that they found accessing the PRS more convenient/easier compared to the social rented sector, which was perceived to be more difficult to access due to having to demonstrate 'housing need' and then being placed on an often-long waiting list. This underscores that households that in the past may have accessed housing from a social landlord are now finding it more difficult, but also potentially less attractive. Nearly a fifth of renters (18%) surveyed said that they privately rent as they are unable to access social housing. A small number interviewed also expressed a reluctance to rent from a social landlord due to perceived stigma, which was often tied up with negative perceptions of certain areas, and the lack of choice about where they might be allocated a property as the quotes below illustrate. This interaction between tenure and stigma has been well documented in the housing literature, and reflects the legacy of the Right to Buy and the ongoing 'residualisation' of the social rented sector (Hastings 2004):

"I think private let houses are more readily available, you know people that go to the council, unless you're particularly struggling or actually homeless, I wouldn't say they don't want to help, but these houses are not as easily accessible. You've got to be on the waiting list and again, you've got to have points or certain criteria that you have to meet" (Lauren, East Lothian, single parent, under £20k pa).

"Well, I think to be honest with you there's not a lot of social housing, because years ago people were buying the social housing. You go on a housing list, you can be waiting forever unless you go into a really bad area, multi-storey flats where there's a lot of drugs and all the rest of it. So, I don't want to be living like that, I'm not used to it, I don't want that, so that's why I went privately and although it's a lot more expensive, it gave me a choice rather than being thrown in to somewhere I wouldn't have been happy" (Julia, Glasgow, single parent, £20-25k pa).

Building on this discussion participants articulated two main benefits of private renting. Firstly, it was perceived to offer more choice and flexibility than other tenures especially in terms of location. For example, some described being able to 'rent a better property' than they could afford to buy, whilst others welcomed having more freedom about where they lived to suit their lifestyle or personal circumstances. These themes have been highlighted in previous research into housing aspirations (McKee et al., 2015). Indeed, location was important across the income scale not only to maintain important family and friendship ties, but also for accessing employment, study and for children's schooling. It underscores the importance of attachment to place, an issue that has not always featured prominently in research on the PRS, but is important to renters:

"I'm very settled in this house and [my child] goes to school just around the corner and in our area there's not really much social housing, it's all private rent or owners. So yeah, I don't know, it's one of those things I'm kind of just used to it, and I'm quite happy where I am, and my son likes it here" (Aileen, Glasgow, single parent, £20-20k pa).

Continuing with this theme of flexibility, participants also welcomed being able to move quickly if they needed to, for example if their employment situation were to change or their relationship broke-down. This was often contrasted to the lengthy processes involved in buying and selling a property or being offered social housing. Secondly, renters also valued not having the responsibility and liability for repairs and maintenance relating to the property, although as will be returned to later, they did not always feel landlords always met their responsibilities in this regard:

"I guess you've got the flexibility, you can move anytime you want, and you're not tied, you don't have to stay at the property and things like that. Then I guess the main thing is the upkeep isn't really my problem" (Maahir, East Ayrshire, £25-30k pa).

A further key driver of tenant satisfaction in the PRS is the relationship the tenant has with their landlord. Renters emphasised that the key aspects of a good tenant—landlord relationship were good communication, including responding to queries and requests promptly, and a willingness to be flexible about rental payments and the

personalisation of the property, as Participant 23 summarises:

“Like having good communication, to give you notice if they want to come around, ask if it’s okay, that sort thing [...] Like if you report a problem, it gets fixed as quickly as is reasonable. Obviously sometimes you’re waiting on tradesmen, so that’s not their fault necessarily. Just being decent people like pay your rent on time, reply to people, give them notice, do your best. Just everyone be decent then it’s easy” (Laura, Glasgow, £25-30k).

Indeed, our study showed some landlords were already doing this. During the lockdown period for example, many landlords allowed their tenants to pay less/late because they understood their tenants were facing reduced incomes and/or redundancy through no fault of their own. However, it was also evident that not all tenants were offered, or were able to take advantage of such flexibility leading to an uneven experience:

“[My landlord] he is fair. So, when I got into problems with my rent, I was able to talk it through with him, agree a payment plan and pay it off that way, and he was absolutely fine” (Aileen, Glasgow, £20-25k pa, single parent).

“Things I dislike most, the pressure that you get from your landlord to pay rent on time. Even though I’ve rented for this guy for four or five years, if I miss it, he’s on my case [...] it’s just pressure that I could probably do without, because I know that I pay it as soon as it comes in” (Ruth, Aberdeen, on Universal Credit, under £20k pa).

This underscores how the role of landlord behaviour is critical in shaping their tenants’ ability to make their rented property a home: a finding that also been emphasised in a recently published international evidence review and good practice guide (Rolfe et al., 2022; McKee et al., 2021).

Accessing Accommodation and Housing Exclusion

Difficulties in accessing accommodation was a further recurring theme but the reasons for this were multi-faceted. For the majority, the key issue was affordability and the limited number of properties that were available within their budget due to high levels of competition in the rental market. This made it difficult for some renters to even view properties as they were being let so quickly:

“They’re coming on the market and before you can get a viewing, they’re getting snapped up” (Andrew, Glasgow, £25-30k pa).

“Even the most recent move, although it was pre COVID and so on, there was still a lot of demand for properties [...] you know, it would be on for a certain amount, say, £850 per month, and you would be having to offer £950 - £1,000, to get it” (Nicolas, Edinburgh, £25-30k).

This finding was also reflected in the survey, with 3-in-10 renters (30%) telling us that they had difficulty in finding an affordable property. A small number reported Covid-19 and the lockdowns that followed exacerbated this issue even further due to physical property viewings being suspended, and less properties being advertised as fewer households were moving during this period. The intense competition for housing had a knock-on effect for renters’ wellbeing, with several describing it as a source of additional stress, and a small number experiencing homelessness as a result.

Pre-tenancy checks created further barriers for some renters who had to rely on family members to act as guarantors to pass relevant credit checks. Those on lower incomes did not necessarily have family that could do this for them, as one renter recalled:

“We got to the agency and then they were like, we were the first, it was like cool you’ve got it, just you need to pass all these checks. Then they were like your parents, your guarantor needs to earn, it was something so ridiculous, like 20 something thousand, and I was just like, my mum lives in a council house [...] I was just like, she’s got savings though, and they were just like no, she’s got to earn this, and

I was just like right, okay. So, my friends that I was with, their parents earned way more than that so that was fine for them but then I was just like sitting there [...] I've never felt so poor my whole life, and that was like huge, that was actually just horrible" (Ashley, Edinburgh, under £20k pa).

Several renters also described how the need for sizeable deposits and/or rent in advance was challenging, although some of our more vulnerable renters reported being able to access support from homelessness charities to help with this. This finding was reflected in the survey where 17% of low-income renters had difficulty in affording a deposit, in comparison to 10% of renters not on a low income that were surveyed (N=867). Participants in receipt of Universal Credit also reported adverts and agents continuing to say 'No DSS' thereby excluding those in receipt of social security benefits from renting the property. This was further evidenced in the survey, with over a quarter of renters (26%) who claimed Universal Credit/Housing Benefit (N=214) reporting they had experienced landlords or letting agents not wanting to let to tenants on benefits. Unsurprisingly these stereotypical assumptions were very upsetting to the renters in this situation. First-time renters were also frustrated at how their inability to provide a previous landlord reference made some landlords/agents unwilling to let to them, which had knock on effects for their ability to find a property.

Across the sample many participants emphasised the importance of personal networks and connections in helping them find a property, or indeed they rented directly from friends and family. This informal support was especially important for migrants to the UK who did not always have strong English language skills or a good understanding of how the private market worked. More formalised, professional support was also vital to households experiencing homelessness, who were able to draw on services to access housing through private sector leasing schemes, including help with their deposit.

Overall, these access barriers forced many of our renters to make difficult trade-offs in order they could access accommodation. Often this meant compromising on the location, size, and quality of the property, for example choosing a property that was in a less desirable location, in need of upgrading, or having to share with unrelated adults, in order to access rental accommodation at a price they could afford:

"Well, we took the house because where we stay there isn't much rented accommodation. So, as soon as the house came up, I just took it because I had to get somewhere for me and the girls [...] I had to go because of the relationship (breakdown) [...] It's an old house that I'm in. So, it needs quite a lot of work" (Sharon, Falkirk, single parent, under £20k pa).

"For this property I'm in just now, I'm just on the outskirts of the city centre, I can walk into town in ten minutes but it's maybe not the nicest area of Glasgow, but the flat is amazing, and I've not had any hassles since I've been here. It probably wouldn't be my first choice of area in Glasgow, so I think I've compromised on location for the property. The property is amazing, I love it, it's really, really cool. It's big and spacious" (Harriet, Glasgow, under £20k pa).

These trade-offs are not unique to the Scottish housing market, and indeed, similar findings have been echoed in the international housing literature (Stone et al., 2020). Nonetheless, such constrained choice poses particular difficulties for households on lower incomes, especially those with children and disabilities, who have more limited options due to affordability pressures and the importance of location for schooling, family support etc as the quotes below underscore:

"If I could decorate it and make it more disabled friendly, that would probably make it easier for me [...] I get in and out of a bath like you just wouldn't believe [...] and sometimes when it's really bad I fall out of the bath. It's not really geared for me, when it comes to my disabled needs" (Ruth, Aberdeen, on Universal Credit, under £20k pa).

"I have slept in a front room for years so that I can provide my children with separate, when they were younger, with separate rooms. I would always take on a one-bedroomed in a better area or a schooling area if I had to and sleep on a sofa bed and I've done that for years" (Sadie, Edinburgh, single parent under £20k pa).

By contrast those renters at their higher end of the income scale had more flexibility in their budget to hold-out for a

property they really liked. Given these affordability concerns it is not surprising that a strong, recurring theme from tenants was the need for government action on rents. A theme returned to in section 4.

For some renters, pets also functioned as a potential barrier to access. In the survey, we found that nearly one fifth of renters (19%) had experienced challenges in finding a landlord or letting agent that would allow pets. This was further discussed in the interviews and focus groups. Some renters were left disappointed that their landlord would not allow pets, or they were forced to make trade-offs to do so in the form of higher rents and/or additional cleaning and damage clauses in their contract. This had the effect of limiting the range of properties they could access or forcing them to conceal the fact they had a companion animal.

Challenges Facing Renters

Three main challenges highlighted by renters when describing their experiences of renting were: affordability, property conditions and repairs, and making a home. This is consistent with the wider housing literature and reinforces the findings of previous qualitative studies in the UK on renters' experiences (see for example, Harris and McKee, 2021; Soaita et al., 2020; McKee et al., 2020; Hoolachan et al., 2017).

Affordability

Many of our participants described spending significant proportions of their income on rent and reported difficulties in being able to pay their rent and/or that this was something they worried about. We found in our survey that nearly one third of renters surveyed (30%) found it difficult to afford their current rent. Rent was not however the only concern as the cost of moving in terms of transporting possessions and providing a sizeable deposit upfront could also be a challenge. Others expressed frustration at feeling trapped in the sector because they were unable to access a mortgage even though it would likely bring lower monthly payments:

"There's been situations where I've got into arrears and then your heads going crazy thinking, 'I'm going to get chucked out'. I've taken out loans to pay for my rent in the past when I haven't had enough work" (Sadie, Edinburgh, single parent under £20k pa)

"So, I am aware that I'm quite lucky in what I do pay but it is still a lot more than I would pay if I had a mortgage [...] The amount of money that I have spent, just in rent, on this small flat that I'm not able to paint, I'm not able to put my mark on, I suppose. It is quite a daunting feeling [...] If I had a mortgage on this flat, I'd almost own it by now" (Jenny, Falkirk, £20-25k pa)

Whilst some renters had family that they could borrow money from when they experienced financial difficulties, for others this was not an option. Moreover, for those on the lowest incomes having to pay the difference between their actual rent and what their Universal Credit would cover was a real challenge on a limited budget. Some, like Nathalie, described how the recent loss of the Universal Credit uplift after lockdown ended brought about further hardship:

"I was horrified when they took it off us [...] That £80.00 paid for my food and my broadband and gave me like buffers to go anywhere, and I'm still feeling the pinch [...] You have to find cheaper means, cheaper food, and you have to cut corners and tighten the belts in order to survive, I've actually been to food banks a few times just to be able to get through my month for shopping, you know, you're starving, you're £80.00 short a month, it's a lot" (Nathalie, Edinburgh, under £20k pa)

Renters experiencing low-paid and precarious work also described feeling worried about what might happen should they lose their job, for they perceived their landlord might be unwilling to rent to someone receiving Universal Credit. The self-employed within our sample also discussed how unpredictable incomes posed challenges for managing their household budget, which caused them to worry about accruing arrears. For those on lower/fixed incomes affordability pressures forced them to cut back on other areas of spending and made navigating the rising cost of living more difficult, as these participants reflect:

"We've got oil central heating here. So, we don't have gas and the price of oil has just gone hiking up

and things like the electric has a way to go up. So yes, I do worry about that, but my rent's got to be paid, regardless [...] So, I suppose all that adds up, with electric and what we have to use but yes, I think there might come a point where I have to look for something and I might have to say to the landlord, look. Is there a way of negotiating this? I don't know" (Sharon, Falkirk, single parent under £20k pa).

"I always make sure that (the rent's) the first thing that is paid but other things do suffer, so you would maybe have to cut back a little bit on your food shop in that month or things such as the disposable income that's left [...] just so for example I can't take him swimming or take him to the cinema or go to soft play or something, and we'll maybe go to the park instead. We'll try and find an activity that's free" (Leo, West Lothian, £20-25k pa).

These findings are further echoed in the survey, with some renters reporting that high housing costs were affecting spending on other essentials. 31% of low-income renters surveyed (N=401) reported that they cut spending on other essentials such as food or heating to pay their rent, in comparison to 17% of renters surveyed not on a low-income (N=467). Whilst households with higher incomes had more flexibility in their household budget to navigate these pressures, they nonetheless still had to think carefully about what they could afford and make trade-offs accordingly – sometimes compromising on the location or the décor of the property they rented or opting to share with others to bring their housing costs down.

Overall, affordability was articulated as a fundamental priority for change with renters expressing concerns about the value of money they received, and the financial pressures created by spending such high proportions of their income on rent. As the authors have highlighted elsewhere, these affordability pressures reflect a complex interplay between housing markets, labour markets and the social security system (see for example, Hoolachan et al., 2017; McKee et al., 2020; O'Leary and Simcock, 2020).

Property Conditions and Repairs

Property conditions and repairs was a strong theme in our discussions with renters. Some expressed frustrations with the speed and quality of landlord repairs, as well as a broader reluctance by their landlord to invest in the property to modernise it and make it more energy efficient. This resulted in tenants being left in situations where they had no heating or hot water or faulty appliances, which really impacted daily life such as cooking meals and being able to wash clothes:

"[The landlord] is quite difficult. Because when we first moved in the boiler kept breaking and we had to keep getting it repaired, and eventually he put in a new boiler [...] The longest I went without a boiler was about a week I think, but it kept happening, so like I was getting left for 24 hours each time" (Colleen/FG 2, Fife, under £20k pa).

"Boiler not working, come out to repair, the boiler repair man said, 'this needs to be replaced'. And the landlord was like, 'No, can't afford it'. I thought, well this is your responsibility to afford it [...] At least four or five times, at least, off the top of my head I remember him coming" (Sadie, Edinburgh, single parent under £20k pa).

This was echoed across the findings of the survey, where 1-in-4 renters surveyed (25%) told us that the landlord or letting agent did not make repairs to the property. Poor property conditions were particularly an issue for lower income renters, 30% of low-income renters surveyed had significant issues with mould or damp in the property in comparison to 23% of renters surveyed not on a low income. Furthermore, half of low-income renters surveyed (50%) had a problem keeping the property warm in winter, in comparison to 40% of renters not on a low income. Tenants often resorted to dealing with small repairs and upgrades themselves or faced the inconvenience of having to keep chasing their landlord to have bigger problem addressed.

Decorating and modernising of the property was a major headache for renters. Just under half of renters surveyed (44%) reported that their rental property needed decorating and/or modernising. In the interviews, renters told us that persuading landlords to upgrade and modernise their properties proved an even greater challenge than having major

repairs addressed, which was a real source of frustration for those living in properties with very dated décor, and rising energy bills:

“So, I just kind of, if I can fix it, I’ll fix it, if I can do it myself, I’ll do it myself, and if I can’t then I will harass him. Most of the time, if it’s just wee small things I’ll just fix it myself, I’ll sort it out myself, and not bother, but then like I say, since I’ve been here, he’s put in new windows cos I moaned about that, the windows at the back weren’t double glazed so I was like no, I’m not taking this, it’s too cold [...] So (the landlord) he is good in a lot of ways, but in some ways, I suppose he says like this is your house so you should reasonably take care of things that go wrong, and if there’s something major then that’s what he’s here for, so I suppose we fell into that swing” (Aileen, Glasgow, single parent £20-25k pa).

“The sofa was, I would think it was from the ‘70s, the fabric on it was falling off and it was just disgusting. I think as well, my flatmate at the time tried to get it replaced and it never had the fire tag on the bottom [...] (the landlord) just outright refused and put up too much of a fight so we ended up just not getting the sofa changed, which wasn’t the best” (Sonny, Dundee, under £20k pa).

Being able to make their rented property a home was one of the key reasons why tenants opted to take on responsibility for decorating and upgrading the property themselves. But for some tenants financially this was not always possible, whilst others were reluctant as they perceived it to be the landlord’s responsibility. As will be returned to in section 4, tenants appreciated a landlord who responded promptly to their requests and invested in their property to keep it well maintained:

“For me, I have had the best landlord as I had just said. So, I’ve not had any difficulties with repairs, you know if my tap is broken, I’ll just go and tell him, and he’ll just get it fixed. So, for me, I have not had any of such problems” (Layla/ FG 1, location/income unknown)

“If my boiler breaks down or that I phone her, and within the same day I’ve got somebody out having a look at it” (Nathalie, Edinburgh, under £20k pa)

By contrast, having to constantly chase landlords to get repair issues addressed was a source of stress for some renters and resulted in them leaving the property as Jenny describes:

“The flat that I was in previously [...] I got on well with the landlady but there were a few things that she wasn’t keeping up her end of the bargain and it was becoming just a bit uncomfortable to live in [...] I did just think it was the best idea to look for something new” (Jenny, Falkirk, £20-25k pa).

Yet tenants also described being wary of asking for repairs as they worried about being asked to leave or being given an unwelcome rent increase – this key theme has also been reported in previous research on the PRS (see for example, Harris and McKee 2021).

Making a Home

Our qualitative data highlighted the difficulties facing tenants who wanted to make their private rented property a ‘home’. Many of them expressed frustration at being unable to personalise their property through redecoration and/or upgrading their property because the landlord did not allow painting or drilling holes in the wall. Soft furnishings and adding their own furniture therefore played a key role in allowing renters to tweak the design and ambiance of their property to make it feel more like ‘their own place’:

“I’ve had previous ones where, yeah, it’s just white walls everywhere and you’re not allowed to put holes in the walls and things. When it’s like that it’s not a home, you’re just basically staying in like an Airbnb or that’s what it feels like” (Colin, Glasgow, £25-30k pa).

Those tenants whose landlords did involve them in renovations and/or who adopted a more open-minded approach to redecoration were very appreciative of the flexibility they had to make changes. It was particularly important to families with children so they could create a child-themed bedroom or manage children sharing bedrooms:

“I think when you get a nice landlord that gives you a lot of flexibility and is quite communicative it

makes it a lot easier [...] the flat we are in now we have been allowed to paint the walls, put photos up and make it our own. So, it just makes it a lot more of a homely experience than if you have to take 1000 pictures when you move in and make sure everything is the way it is when you leave. It just puts a bit more like of a separation between you and who you are renting from" (David, Edinburgh, £20-25k pa).

For others though this personalisation was less important, and indeed some renters expressed concern that any work they did to the property would have to be changed back before they moved at their cost, and it therefore represented an investment in the property they would never get back. One tenant who invested heavily in upgrading her long-term rental captured this idea when she reflected that she had never once received a rent reduction despite all the money she had put in the property. For others, given the uncertainty about how long they could remain in the property it was an investment they could not justify:

"So many times, I've put carpets in the house, painted the walls with permission and the minute I've got it looking beautiful, 'off you go because we're putting up the rent.' So that's very frustrating" (Sadie, Edinburgh, single parent under £20k pa).

For renters with disabilities the inability to adapt their property made it less accessible for them. A key issue was not only persuading the landlord to allow grab rails etc to be fitted, but also accessing funding to cover the cost of these necessary works.

Another way in which feelings of 'home' were undermined related to insensitive inspections that were frequent (e.g., bi-monthly) and/or unannounced. It reinforced to tenants that the property was not 'theirs'.

A further key dimension of making a home is the ability to put-down-roots and 'feel settled' (Hoolachan et al., 2017). Whilst the number of tenants in our sample who had actually been asked to leave their property by their landlord was small, anxiety about this event happening was more widespread despite new tenancies being open ended since 2017:

"I think you're always quite precarious and as much as I've been here quite a few years, it's been a long term let in the sense I've been here for nearly six years, but you never know if the circumstances of the landlord change, if he decided to sell, move back himself. That doesn't seem like it was going to be his plans, but I don't know how his life's going to change. So, you are in quite a vulnerable position sometimes" (Jean, Glasgow, £25-30k pa)

"The thing that does worry me is that they can sell the property at any time [...] which then causes the worry of like well if they do that, where are we going to go, how are we going to get housed quickly enough, you know" (Cassie, Aberdeen, Universal Credit, under £20k pa).

Moreover, many perceived their ability to stay in the property as also being linked to the ongoing affordability of their rent. Some feared how they would manage if the rent was to increase, whilst others were worried about their job security or other personal circumstances that might change:

"There is always that concern for whatever reason they could basically start to look at possibly moving you out, because they have got somebody else who is willing to pay more money. Especially in a market where the rental prices are increasing, they might just turn round and say, do you know what we can get an extra £50 or £ 100 a month and we can move this person out, and we can terminate that, that's always something that plays in the back of your head" (Maahir, East Ayrshire, £25-30k pa).

Security then, is not that something that can be achieved solely through tenancy reform. It requires action on the wider affordability pressures facing renters to mitigate the worries they have about being forced out their home because they can no longer afford to live there. This anxiety was heightened further for those in receipt of Universal Credit/Housing Benefit.

Protected Characteristics

Whilst all the renters in our sample described similar challenges certain categories of renters faced particular difficulties:

- Those on the lowest incomes experienced very constrained agency when navigating the private rented sector. They lacked the economic resources to exert real 'choice', and those in receipt of Universal Credit and/or Housing Benefit often found it difficult to meet the gap between their actual rent and what their social security benefits would cover. These households were often also in low-paid and/or insecure work. This intersection between their precarious housing market situation and their labour market situation left them vulnerable to financial stress and had negative impacts on their wellbeing.
- The single parents in our qualitative sample tended to be on the lowest incomes, with several also in receipt of Universal Credit. They faced acute pressures with regards to affordability and often had to make difficult trade-offs to maintain continuity of schooling and support networks for their children. Although we did have single parents of both genders in the sample, in society at large the majority of single parents are women, highlighting an emerging issue of gender inequality due to the intersection between gender and socio-economic disadvantage. But this also highlights the growing number of children from low-income households now growing up in the private rented sector.
- Although the proportion of renters self-reporting chronic long-term health conditions and/or a disability was small within our qualitative sample, again this group was often on the lowest incomes, with some reporting difficulties in accessing accommodation that met their needs. These findings were reflected within the survey findings. Renters in Scotland with a health condition or disability that limited their day-to-day activities (a little and a lot) were more likely to experience challenges in comparison to other renters. For instance, 45% of renters (N=324) with a disability or health condition reported that they were worried about being able to afford their rent in comparison to 28% renters without a disability or health condition (N=683). Furthermore, 55% of renters with a disability or health condition reported that they were worried about being able to afford other essentials like food, heating, and clothing in comparison to 38% of renters without a disability or health condition. The challenges faced by renters with a disability or health condition that limited day to day activities to some extent were also evident within issues of property conditions; 52% of renters with a disability or health condition reported they have a problem with keeping the property warm in winter, in comparison to 40% of renters without a disability or health condition. A further example is in regard to the presence of safety hazards within the property, renters with a disability or health condition were more likely to report the presence of a safety hazard (16%) in comparison to renters without a disability (11%).
- We had few participants in our sample over 50, with this middle-to-older aged cohort remaining under-researched in terms of their experiences of aging in the PRS.
- The number of participants from BAME backgrounds was small within our sample. This remains a key research gap where further research is vital.

Awareness of Rights and Priorities for Change

Our discussions with renters did not suggest a great awareness of the new rights afforded to tenants by the Private Residential Tenancy (PRT), which came into effect 1 December 2017. Not all tenants were aware of the shift towards open-ended tenancies or the notice period they were entitled too should their landlord wish to sell and/or move back into the property. Similarly, despite extensive discussions about repairs and conditions there was little mention of the First Tier Tribunal or the Repairing Standard:

"I haven't got a clue, I don't actually even have a clue, I don't know, like if my estate agents were to phone me tomorrow and say you're not going to be renting the house anymore because the landlord's going to move back into his property, I wouldn't know how long I had, I wouldn't know anything about it" (Nathalie, Edinburgh, under £20k pa)

"Yeah, I would rate (my knowledge) at zero, hardly anything. I think if I really was in some sort of situation where I had to know about it I would, I don't know, go to Citizen's Advice Bureau or

somewhere and try and, I would look it up online or go wherever I had to go, but just off the bat I know next to nothing" (Colin, Glasgow, £25-30k pa).

When asked about who they could seek support from if they had a problem with their tenancy the majority who answered this question mentioned Citizen's Advice, Shelter Scotland, Safe Deposit Schemes or Google, and indeed a small number had taken effective action through a safe deposit scheme to recover a disputed deposit. But others also described feeling 'intimidated' at the prospect of taking action, and/or found the information pack they received with their tenancy agreement 'overwhelming'. This underscores the need for ongoing housing education to make tenants and their landlords aware of their rights and responsibilities, and to give tenants the confidence to exercise their rights if and when a problem occurs.

Nonetheless, renters were very keen to stress their priorities for change, which can be summarised under four main headings:

Affordability

Action on the affordability of rents was a key concern. This included not only regulation of rents, but also an emphasis on landlords to be flexible when renters' circumstances changed through no fault of their own (e.g., redundancy, UC). The cost of renting was a real source of stress and concern for many of our participants because it equated to such a large part of their household budget, and budgets were increasingly coming under pressure. Linked to this there were also concerns about 'value for money' and whether the product/service tenants received really justified the rent level they were paying. As previous research has highlighted there was also a real 'frustration' at paying someone else's mortgage whilst being unable to save or access a mortgage to purchase their own property (see for example, McKee and Soaita 2018):

"When I hear friends, and they've got a mortgage of £300 or £400 and my rent's like £1100, I'm like you're making an absolute fortune. I would like it if there was a margin on it, and they all have to work to a similar margin [...] right okay yeah, fair enough. I'm using your space, I'm prepared to pay, but am I paying four times the margin?" (Harriet, Glasgow, under £20k pa).

"I guess just putting caps on how much landlords can charge, and things like that or regulating that a bit more [...] because they can literally charge basically whatever" (Ashley, Edinburgh, under £20k pa).

Saving up the high level of deposit required also created barriers to accessing accommodation for some. Whilst others were keen to see more help for those trying to access other tenures by having more affordable housing options (e.g., more social housing or low- cost-homeownership):

"But I know that deposits can trip people up sometimes. But it's usually more than the rent for the first month so it can be a bit of a struggle. Some require you to pay the deposit and the first month rent so it can be much of a struggle" (Ezra, Dundee, under £20k pa).

"I know that when they are building new houses there is obviously the kind of more affordable homes and stuff in comparison but even then, it's still not enough" (Maahir, East Ayrshire, £20-25k pa)

Repairs

Renters also wanted landlords to be more responsive to repair requests, with some also keen to see minimum standards introduced and better energy efficiency. It was perceived there was 'no consequences' under the current system if the landlord did not fulfil their responsibilities and some tenants articulated a desire for independent regulation of the quality of properties being let, with access to independent mediators and/or a landlord rating system being further options to consider. Indeed, a landlord rating website already exists: Marks Out of Tenancy, but there wasn't any awareness of this amongst our participants, which again underscores the need for ongoing education for renters:

"And more I suppose I think monitoring of landlords, if possible [...] maybe if there was kind of an informal arrangement that you could make to kind of mediate between landlords and tenants" (Adil,

Aberdeen, under £20k pa).

“There should maybe be laws or standards in place in terms of maintenance work and how things get fixed in apartments because that’s one thing I have noticed, not so much with myself but with friends, who have got a broken bath and it’s there for six months just because they’ve just not bothered to come and fix it, so that feels like that should be illegal, you shouldn’t be still paying the same amount of money every month if that’s not taken care of” (Colin, Glasgow, £25-30k pa).

It became clear that a lack of an awareness about current rights to redress was also an issue, for example the First Tier Tribunal and the PRS Repairing Standard. This again underlines the need for better information to inform tenants about the rights they already enjoy and how they can seek to resolve any issues with their tenancy.

Accountability

Linked to the previous discussion on rents and repairs, some renters believed landlords needed to be more accountable. Some described not knowing who their landlord was, or how to get in touch with them – this was particularly true of those that used a letting agent. Others expressed that their landlord was not always responsive to their requests. As noted above, some renters suggested having an independent, external agency they could contact to resolve disputes, and indeed some had prior success with safe deposit schemes. But at a more basic level the need for more accessible information about their rights when they signed a tenancy was also evident:

“To have an organisation or somewhere that you could get in touch with that can give you a little bit of back-up if your landlord is a lazy landlord and doesn’t get back in touch with you, it would be nice to know that you’ve got support there” (Nathalie, Edinburgh, under £20k pa).

“I think if there was something like a booklet or something which outlined the most common issues renters have and what the law is around that and that and what they can do to fight back if their landlords deny what they’re after. I wouldn’t know where to go to find like a clear broken-down answer rather than just reading jargon about law and stuff like that. Just like a more digestible version of what the laws are” (Sonny, Dundee, under £20k pa).

Tenants who enjoyed a good relationship with their landlord were keen to stress the importance of good communication, responsiveness, and flexibility – and how these aspects all contributed to their positive experiences of renting. This key finding has also been echoed in previous research on the UK PRS (see for example, Rolfe et al., 2022; Harris and McKee 2021).

Making a home

A small number were keen to see tenants enjoy greater security of tenure, and for less of a distinction to exist between social and private tenancies:

“It’s like if you get a council house, if you take that council house, you’re in that house until you die. Unless you do something horrendous, the council aren’t just going to turf you out. [...] So, again, just having a bit more security. Almost like a council house agreement but obviously they’ll have bits that are different because it’s private, but just so that people know oh well, if I miss one month’s rent, I’m not going to lose my house, or this happens, or that happens, you just know that right, you can sort something” (Lauren, East Lothian, single parent, under £20k pa).

But these discussions were often underpinned by a misunderstanding of what their current rights were in law and the changes that had already been introduced by the PRT, as the quotes below exemplify:

“Yeah I mean I definitely think contracts need to be longer. A lot of countries operate on a yearly basis or just a notice period sort of thing” (Nicolas, Edinburgh, £25-30k pa).

“I would say probably a longer lease. I know it’s a six month. I do mine on a yearly basis, but I think initially it’s six months and that’s just to make sure that everything is going from both sides okay” (Julia,

Glasgow, £20-25k pa).

A small number were also keen to stress the importance of personalising the property to make it their own, and the benefits this could bring in terms of wellbeing. This key issue has long been highlighted in the housing studies literature, including the importance of keeping pets (see for example, McKee and Harris 2021; Hoolachan et al., 2017):

"I would probably just say, for people maybe, to be able to put their own wee stamp on where they're actually staying. I think that benefits a lot of people, if where they're actually staying, they actually make them feel at home" (Cara, Edinburgh, £25-30k pa).

"I think you should have a little bit more right in the decoration, like I had made the agreement, you should be allowed to have your own decoration as long as you put it back when you are leaving or face a consequence of having to pay something" (Noah, Aberdeenshire, £25-30k pa).

Conclusions

This report has summarised the key themes emerging from qualitative interviews and focus groups with a diverse sample of 44 private renters during 2021-22. This report has further drawn upon survey findings, with further findings available in the separate report on the survey. We have highlighted the challenges renters face accessing private accommodation, as well as continued aspirations amongst renters to access other housing tenures. The findings also echo previous research on the challenges facing private renters, drawing attention to the key issues of affordability, property conditions and repairs, and making a home. Renters on the lowest incomes, including those with disabilities, lone parents, and those in receipt of Universal Credit/Housing Benefit faced particularly difficult circumstances.

The report concludes by highlighting tenants' key priorities for change, which include actions on:

- Affordability of rents
- Repairs and conditions
- Greater landlord accountability
- Allowing tenants to making a home

These emergent themes will be returned to in our report on the co-production element of this research project. In the next report, we will draw upon the findings set out in this report and put forward a number of recommendations for change that have been co-developed with renters to address the challenges faced by renters.

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Appendix 1: Socio-demographic characteristics of tenant participants

Table 1: Location of tenant participants (n=44)

Location (by local authority)	Number of participants
Aberdeen	4
Aberdeenshire	1
Angus	1
Dundee	1
East Ayrshire	1
East Lothian	1
East Renfrewshire	1
Edinburgh	9
Falkirk	2
Fife	3
Glasgow	14
Orkney	1
West Lothian	3
Unknown	2

Table 2: Age of tenant participants (n=44)

Age	Number of participants
18-34	21
35-54	19
55-70	1
Unknown	3

Table 3: Sex of tenant participants (n=44)

Sex	Number of participants
Female	23
Male	20
Unknown	1

Table 4: Self-reported Household Income p/a of tenant participants (n=44)

Self-reported Household Income p/a	Number of participants
<£20k	17
£20-25k	10
£25>30k	11
Unknown	6

Table 5: Ethnicity of tenant participants (n=44)

Ethnicity	Number of participants
Asian Scottish/British/Other	2
Black Scottish/British/Other	3
White Scottish/British/Other	34
Mixed heritage	2
Other	0
Unknown	3

Table 6: Other characteristics of tenant participants (n=44)

Other characteristics (where known)	Number of participants
Children at home*	11
Single parent*	9
Long-term health issues/disabilities	7
Receiving Universal Credit*	4

* Information captured for phase II interviews only