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CENTRE FOR
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Beyond Generation Rent

Understanding the aspirations of private renters aged 35-54

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Executive summary

The research

Much academic and popular attention has been paid to so-called 'Generation Rent' – a growing group of younger people who are trapped in the private rented sector (PRS) due to challenges in accessing other housing tenures. Much less is known about the experiences of older renters. This research seeks to fill this gap and involved 17 qualitative telephone interviews with older, middle-aged private renters aged 35-54 years old, living in Scotland or England and not in full-time education. They also provided photos of their home. This study follows on from our previous research, which focused on younger private renters (under 35).

Similarities

There were many similarities in the experiences of our older renters and the young people we interviewed in our previous CaCHE research on 'Generation Rent' (McKee and Soaita 2018). Except for two, all aspired to home ownership or social housing, yet there was a clear expectation gap between where they wanted to live in ideal terms, and their more realistic assessment of what was likely to happen. For most, the PRS was not where they wanted to be in the long term. The majority had already been renting for between 10 and 25 years. For some, renting in older age was a source of embarrassment, whilst a few were more positive about the flexibility and lack of responsibility it offered. The challenges of being able to save enough to exit the sector, or indeed, even to move to a different PRS property, were evident. This was compounded by low wages, insecure and/or part-time work and the impact of welfare reform. To make renting affordable some households had to compromise on the type of property they lived in (e.g. quality, location), or had to share with others. Despite their age, the continuing role of family support in helping meet both rental costs and providing help with a mortgage deposit was noted.

The issues of affordability, poor quality and tenure insecurity were confronted by our older renters just as with the younger group. Many had experienced forced moves, periods of homelessness, discrimination, and poor and illegal practice. These are not experiences restricted to the young.

Differences

Whilst there were common experiences between older and younger renters, the financial stress of renting and the challenges of making a rental house a 'home' were exacerbated for families with children. The parents in our sample worried about the impact of renting on their children – their schooling, friendship groups and overall wellbeing. Some separated parents could not afford to rent properties where their children could stay with them overnight. Yet the realisation they had aged themselves out of a mortgage, and the affordability of private renting in older age, was something few reflected upon.

Although shared living has been on the rise in the UK and internationally, it poses particular challenges for older renters. It not only constrains their ability to socialise, and their desire for privacy and family life, but may take on a wholly different dimension when health and mobility needs mean that adaptations and modifications are required. Landlords and letting agents with a more social dimension to their business are well placed to help these older tenants in need of more support.

Whilst discrimination against low-income and/or housing benefit recipients has been under focus in recent years, the parents in our sample noted additional discrimination against families with children. This suggests low-income parents may face a double disadvantage.

Geography matters

Geographical differences in tenancy rights and regulation of the sector provided an interesting point of discussion. Whilst renters based in England expressed their appreciation of the recent Scottish reforms around the Private Residential Tenancy (PRT), Scottish participants were themselves more ambivalent. Few had the new tenancy, and some longer-term renters expressed a reluctance to ask their landlord for it; they were concerned it may lead to a rent increase and not necessarily offer more in the way of security. Whilst it was recognised as a positive step in the right direction, tenants still had appetite for further reform. Some were also unclear about how their new rights worked in practice.

What tenants want

Tenants were sensitive to the complex and messy entanglements between housing, labour markets and the social security system. They wanted to see more truly affordable housing that allowed people a real choice between owning and renting; they wanted more protection for renters, including enforcement action and efforts to tackle discrimination; and they wanted to see more government intervention to tackle broader income inequalities.

Key policy recommendations

1. Need for action to tackle the unaffordability of renting in the PRS
2. Need for more affordable housing to rent and buy, including traditional social renting
3. More education about tenants' rights, but also greater enforcement of existing landlord responsibilities
4. More support for PRS landlords and letting agents who wish to adopt a more social role

Key evidence gaps

1. Evaluation of the impact of the new PRT in Scotland
2. Greater understanding of the diversity of tenants' experiences within different segments of the PRS
3. Housing, health and social care needs of an ageing population in the PRS
4. Evaluation of the long-term consequences of the growth in the PRS

Introduction

Background

The private rented sector (PRS) has more than doubled in the UK over the last 20 years and is now home to more than 4.5 million households (ONS 2019: 3). Once a housing tenure associated with students and mobile young professionals, it is now increasingly housing, long-term, a more diverse range of tenants including families with children and lower-income groups. Whilst much of the policy and political focus has been on young people – the so called ‘Generation Rent’ (Hoolachan and McKee 2019; McKee and Soaita 2018; McKee et al., 2017; Hoolachan et al., 2017; Christophers 2017; Cole, Powell and Sanderson 2016; McKee 2012) – the number of older households in the PRS is also on the rise (Rugg and Rhodes 2018: 63; DWP 2019). Yet renters over 35 remain a relatively under-studied age group by comparison.

This qualitative study seeks to address this key research gap. It follows on from our previous research on ‘Generation Rent’ (McKee and Soaita 2018). Whilst research with young renters underscores the combined challenges of unaffordability, insecurity and poor-quality standards (see for example, McKee and Soaita, 2018), there is much less evidence in the UK context about the extent to which these are also issues for older, middle-aged private renters. Enhancing our understanding of tenant experiences across the lifecycle is critical to ensuring policy interventions are appropriate for all age groups. Whilst young people under 35 are the largest segment within the PRS, focusing only on the challenges they face runs the risk that older renters, often with children, are ignored in policy terms. Yet the growing numbers of people entering older age now and, in the future, as private renters, is something that government(s), landlords and tenants themselves must confront.

Research design

Fieldwork for this qualitative research project took place between February and May 2019. It involved 17 in-depth telephone interviews with renters aged 35 to 54 years old, living in the PRS in England or Scotland and not in full-time education. Given our desire to capture tenant experiences beyond the populist ‘Generation Rent’ label (young renters under 35s), we focused our sampling on the ‘middle-age’ group of 35 to 54 years old. This was in part a pragmatic decision given limited timescales and resources, but also reflects our interest in better understanding the intersection between housing, labour markets and welfare, as well as to capture the experiences of the growing number of families in the PRS. Within the UK context these particular countries were chosen to reflect geographical differences in tenancy rights and regulation (Marsh and Gibb 2019; McKee, Muir and Moore 2017; Moore 2017), which have an important impact on tenant experiences (McKee and Soaita 2018; Hoolachan et al., 2017). Scotland recently reformed the PRS to strengthen tenants’ rights. Building on previous legislation that banned letting agent fees, and brought in both a national landlord registration scheme and a tenancy deposit scheme, the new Private Residential Tenancy introduced (from 1st December 2017) open-ended tenancies with more predictable rent increases, as well as the possibility of rent regulation and the ability to appeal unreasonable rent increases (Robertson and Young 2018). This was paralleled by reforms to the court process designed to empower tenants and widen their access to justice. Reform is also on the agenda in England. From 1st June 2019, letting agent fees have been banned, and the government has also proposed a consultation on tenancy reform including ending the no-fault ground for eviction (section 21); proposed changes do not however go as far as the Scottish approach (Simcock and McKee 2019).

We adopted a dual approach to recruitment: utilising social media (specifically Twitter), and through contacting relevant gatekeeper agencies (e.g. Shelter Scotland, ACORN, landlord organisations, local authorities). This proved successful in recruiting participants that matched our specified sampling criteria. In total, we recruited 10 participants from England and seven from Scotland (see Table 1). Their self-reported household income ranged from £5,000 to £80,000 (mean of £29,500), with seven of the participants working part-time. In April 2017, the median annual income in the UK was £29,600 for full-time employees (ONS 2018). Whilst about half our sample reported subjectively feeling quite comfortable, others noted their financial situation to be more difficult. Our sample included three house sharers and six households with children, with the remainder being single and small adult family households. The majority were long-term renters, with three-quarters having rented privately for between 10 and 25 years.

As well as participating in a telephone interview the participants were asked to provide pictures of their home to act as a point of discussion – this approach is called photo-elicitation (Harper 2002). All but two people provided pictures. They proved a useful complement to the qualitative interview data and gave deeper insights into their living arrangements as well as acting as a useful way to prompt richer discussion about their experiences. Whilst the pictures are not presented here, they will feature in other publications emerging from this project.

Table 1- Sample characteristics

Characteristics		No. of participants
Age	35-39 years	4
	40-44 years	7
	45-49 years	3
	50-54 years	3
Gender	Female	11
	Male	6
Household type	Single person	2
	Homes in Multiple Occupation (singles sharing)	3
	Couple	6
	With resident children	6
Ethnicity	White British	10
	White English	2
	White Scottish	4
	Black, Asian, Minority Ethnic	1
Illness or disability	Yes	5
	No	12
Household income (self-reported)	£5,000-£15,000	4
	£15,001-£25,000	5
	£25,001-£35,000	3
	£35,001-£45,000	2
	£45,001-£55,000	1
	£55,000 +	2
Subjective financial situation	Comfortable	6
	Doing alright	3
	Just about getting by	4
	Finding it difficult	3
	Finding it very difficult	1

Policy context

This section provides a brief overview of existing research on the challenges older private renters face in realising their housing aspirations, with a focus on those in the middle-aged bracket. It provides important context for the discussion of the empirical findings, which is to follow in subsequent chapters.

In the UK, renting from a private landlord is now a more common experience than renting from a local authority or housing association. The number of households in the sector grew from 2.8 million in 2007 to 4.5 million in 2017; a staggering increase of 1.7 million (ONS 2019: 3). This growth is not solely a UK phenomenon, but has also been witnessed internationally (Martin, Hulse and Pawson 2018). As has been well-documented, the drivers for this growth are multiple and inter-twining, and not always housing-related. These are summarised below:

- **Affordability of home ownership:** reforms to mortgage lending criteria following the 2008 Global Financial Crisis means lending is now more stringent, with larger deposits typically required as well as stricter affordability tests including stress-testing for possible interest rate rises (Kennett, Forrest and Marsh 2013). Yet this is not just an issue of accessing mortgage finance, but also of having the security and stability of income to service the mortgage debt. Housing and labour markets are inter-twined. For older households, who will have a shorter working life remaining, this constrains the financial products and mortgage terms they can access, with knock-on effects for the affordability of homeownership. More generally, house prices have been rising faster than wages in recent years (Stephens 2011). There are however spatial differences in the operation of housing and labour markets, which make certain locations more or less affordable relative to incomes (Hoolachan et al., 2017).
- **Constrained access to social housing:** limited new social housing supply, which has failed to keep up with demand, means that access to the sector is now much more constrained with priority being given to the most vulnerable groups (CIH 2018; Powell et al., 2015). For low-income households in work it can be very difficult to access a social housing tenancy, especially in England, where the Right to Buy continues to erode the social housing stock (McKee, Muir and Moore 2017). At the same time, changes to homelessness legislation – including the introduction of the Homelessness Reduction Act (2017) – has resulted in local authorities increasingly relying on the PRS to discharge their homelessness duties (Fitzpatrick et al., 2019).
- **Precarious labour markets:** whilst unemployment in the UK remains low there has been a corresponding increase in part-time, temporary and casual work, which has fuelled concerns about ‘under-employment’ especially amongst young people (Hoolachan et al., 2017; Standing 2011). The downward pressure on wages and rise of ‘atypical roles’ such as self-employment, agency work or zero-hours contracts create further additional challenges for workers in terms of the labour market security required to access homeownership (Clarke and Cominetti 2019). Financial assessments of risk are also emerging as mechanisms of exclusion to restrict access to both the social and private rented sectors (Preece and Bimpson 2019a). Evidence suggests this may be leading to the growth of the informal PRS, such as room-sharing and lodging houses (Parkinson, James and Liu 2018).
- **Welfare reform:** following the Global Financial Crisis, the UK Government introduced a period of austerity, which included reform of the social security system. A key aspect has been reform to housing benefit, which has reduced levels of support provided to low-income private renters and those under-35 (Simcock 2019; Fitzpatrick et al., 2019; Powell 2015).² Moreover, access to state support is now more stringent and conditional particularly within Universal Credit, which continues to extend its coverage (Fletcher and Flint 2018).

²Local Housing Allowance (LHA) is the name given to housing benefit for private renters. It was capped at the 30th percentile of local market rents by the previous Coalition government. In addition, LHA levels were hit by the wider benefits freeze that capped how much the benefit could rise by. This means it no longer keeps up with local rent levels, with renters having to pay the difference between their actual rent and what their LHA will cover. It therefore restricts access to the bottom-end of the market for lower-income groups (Simcock 2019; Powell 2015). Additionally, if you're under-35 and claiming as a single person you can normally only receive the shared accommodation rate of housing benefit, with the tenant having to make up the shortfall between their rent and LHA.

Beyond these general drivers for PRS growth, there are additional factors relevant to the growth of renting amongst middle-aged renters in particular.³ Whilst some private renters have never been homeowners, others entered the rental sector after a change in circumstances, such as the death of a partner, divorce or due to debt (Pawson, Hulse and Morris 2017; Faulkner 2007). The likelihood of being a private renter is greater for single people, while exiting the sector is more likely by (re)-partnering (Dewilde and Stier 2014; Morris 2013). Many middle-aged renters also have children. It is perhaps no surprise then that the number of children living in the PRS has grown significantly. In England over 1.7 million private renting households (38%) had dependent children in 2017, whilst in Scotland this figure was around 150,000 (or 24% of all privately rented households) (ONS 2019: 8-10). These households are at particular risk of poverty and debt, due to the interactions between low pay and insecure work, coupled with welfare reform (NHF 2018; Stepchange 2018).

Yet the PRS remains a diverse sector. Whilst for some it is the ‘tenure of last resort’ due to an inability to access either a mortgage or social housing, for others it remains a positive destination offering flexibility, locational choice, and an escape from the responsibilities of homeownership (Marsh and Gibb 2019; Rugg and Rhodes 2018; Pawson, Hulse and Morris 2017; Forrest and Hirayama 2015). Despite the debate surrounding ‘choice’ versus ‘constrained’ agency (see for example, Preece et al., 2019; McKee et al., 2017) - the reality remains that millions of UK households now reside in a sector that is characterised as insecure, increasingly unaffordable, and, on average, of poorer quality than both owner-occupied and social housing. In a market-based PRS those at the lower end of the market have much more limited ‘choice’ (McKee and Soaita 2018). Strengthening regulation remains challenging, for the PRS is dominated by small landlords who typically own only one or two properties⁴. ‘Built to Rent’ may offer an opportunity to change this, and with it transform the reputation of the sector⁵, but at present it remains small in scale and not necessarily affordable for those on the lowest incomes.

Security of tenure

Whilst there are geographical variations in tenancy rights as housing policy is a devolved matter, in most of the UK private renters have limited security of tenure and can be asked to leave by their landlord, without reason, once their tenancy reaches a contractual break (the so called ‘no fault’ ground for eviction).⁶ The ending of a PRS tenancy remains a significant trigger for homelessness (Fitzpatrick et al., 2019). Yet for some renters, moving may be driven less by a formal eviction and more by their inability to afford a proposed rent increase. Whilst Hulse and Milligan (2014) draw attention to the difference between anxiety about insecurity of tenure and the relatively long tenancies actually enjoyed by many private renters, it would seem that the potential to be asked to leave (involuntarily), without reason and with potentially little notice, does exert a significant mental toll on some renters, especially low-income and vulnerable groups (Preece and Bimpson 2019b; McKee and Soaita 2018; Smith, Albanese and Truder 2014; Morris 2009; Hulse and Saugeres 2008). A pivotal issue here is the financial cost of moving – with a deposit (of one, if not more months’ rent), and until recently, letting agents’ fees⁷ typically required to fund each move; this is on top of the direct costs of moving and any redecoration required. This is a significant financial burden for low-income households who are often grappling with precarious employment, welfare reform and unaffordable rents that make it hard to save (McKee and Soaita 2018; Reeve et al., 2016). Consequently, tenants may refrain from forming an emotional attachment

³ It is worth noting that housing-related policy for ‘older people’ often includes those aged 50 plus. In the UK context there is significant policy variation across the four nations, as noted in a recent report by McCall et al., 2018.

⁴ As Rugg and Rhodes (2018: 29) note the PRS is “overwhelmingly dominated by small-scale landlordism”. Indeed Scanlon, Whitehead and Williams (2016) estimate between 1 and 2.5 million individuals are landlords in the UK (figure varies depending on methodology used).

⁵ Built to Rent refers to properties (newly) built for the private rental market and typically owned by an institutional landlord.

⁶ The introduction of the Private Residential Tenancy from 1 December 2017 in Scotland means that Scottish PRS tenants now have open ended tenancies and can only be asked to leave for one of 18 statutory reasons. In England however, landlords can still ask tenants to leave without reason at a contractual break (section 21). The UK Government has announced plans to address this tenancy insecurity (see, Simcock and McKee 2019).

⁷ In England letting agent fees have been banned since 1 June 2019, having been abolished in Scotland some year ago; prior to this, they added significant financial pressure every time tenants had to move (McKee and Soaita 2018).

with their property, to put down roots and make a 'home' in the PRS (Preece and Bimpson 2019b; Soaita and McKee 2019; McKee and Soaita 2018; Easthope 2014; Hulse and Saugeres 2008). This is a particular challenge for families with children who worry about the impact upon schooling and the loss of vital social networks tied to a particular place (Shelter 2017). Yet forced moves are also physically and emotionally draining for older households and may lead to increased homelessness amongst older people (James et al., 2019; Morris 2009). As Gurney and Means note, whilst home is a "complex concept", attachment is linked to how long people have lived in the property, with housing "anchoring" people in "both time and place" (1993: 122-123). Indeed, some private landlords have evolved their business to provide more of a support role, helping low-income and vulnerable groups to access and sustain their PRS tenancy, in order they can enjoy the positive benefits of 'home'; for instance, by signposting tenants to relevant support services, or helping with benefit applications (McKee, Bimpson and Simcock 2019; Parkinson, James and Liu 2018).

Housing quality

The quality of the sector also exerts negative impact on tenants' experiences. Both the Scottish Housing Quality Standard and the English Decent Homes Standard highlight the housing stock in the PRS to be of poorer quality, as compared to other tenures (ONS 2019; Rhodes and Rugg 2018). In part, this is linked to the prevalence of older properties in the PRS, which are generally more likely to be in poorer condition (Strachan and Donohoe 2009). Energy inefficiency and fuel poverty are also more prevalent within the PRS (McCarthy, Ambrose and Pinder 2016). Given the poorer quality and higher levels of disrepair in the PRS, questions must be raised about the suitability of the sector as a tenure for young families, but also for older households to age in place (Golant 2015, 2008; Sixsmith and Sixsmith 2008).⁸ Landlords may not wish their properties to be adapted to meet tenants' particular health and mobility needs as they grow older (NHF 2018; Rhodes and Rugg 2018).

The relationship between tenant and landlord is a major influence on how people feel about their homes, with repairs and maintenance being important aspects (Garnham and Rolfe 2019; Smith, Albanese and Truder 2014). There is also an inter-relationship between housing quality and security of tenure, for tenants may be reluctant to complain about their property for fear of being asked to leave (a so called 'revenge eviction'). Consequently, they may wait a long-time for repairs, or have to endure very poor and unsafe housing, especially at the bottom end of the sector (Smith, Albanese and Truder 2014). Whilst recent reforms in England and Scotland have sought to address this issue, it nonetheless remains an ongoing problem due to constrained resources for enforcement action, and a lack of understanding about rights and responsibilities on the part of both tenants and landlords (Simcock and McKee 2019).

Affordability

Whilst affordability is a contested concept, which also varies geographically, it is a particular challenge for those on the lowest incomes, who are spending higher proportions of their incomes on housing costs (Meen 2018; McKee and Hoolachan 2015). Recent research from IFS (2017) highlights that the proportion of households whose housing benefit does not cover all of their rent has increased to 90 per cent. This is significant, for private renters are more vulnerable than homeowners to the mental health effects of unaffordable housing (Mason et al., 2013). Moreover, as renting increases for all age groups, this intensifies the competition for those properties that are affordable to those on lower incomes; although of course, there is a regional and metropolitan dimension to this (Parkinson, James and Liu 2018; Hoolachan et al., 2017). Crucially, it may lead to lower income households having

⁸ In the UK context, ageing in place at home has been a key dimension of policy. However, many older people need support and adaptations to enable them to maintain their independence and quality of life as they do so (Robinson, Green and Wilson, 2019).

to adjust their search criteria, and compromise on the size, quality and/or location of the property in order to align the rental cost with their available budget. Furthermore, in a national context where homeownership is both the dominant tenure and a key element of personal wealth, older renters run the risk of reaching retirement without the 'cushion' for old age that homeownership affords – both in terms of housing wealth and dramatically reduced on-going housing costs (James et al., 2019; NHF 2018; Yates and Bradbury 2010). By renting longer term they have aged themselves out of access to a mortgage, yet simultaneously may struggle to pay their rent when their income drops upon retirement without turning to state help (Morris 2013). This in turn may force them into debt or the informal private sector (Parkinson, James, and Liu 2018). Yet lower-middle income groups find it challenging to save enough to exit the sector and change their situation (McKee and Soaita 2018; Hulse and Saugeres 2008).

In conclusion, whilst the challenges of private renting in terms of affordability, security and quality are well documented in the literature – there is less specific evidence around the impacts on families, older households and those on lower-incomes – the groups who are most acutely affected. Our study seeks to address this gap.

Findings

Similarities with 'Generation Rent'

Across a number of dimensions there was much similarity of experience between our middle-aged renters (35-54 years old), and our previous 2018 research study on lower-income younger tenants aged 18-35.

Aspirations v expectations

The majority of participants expressed long term tenure aspirations for either social housing or home ownership⁹. Private renting was not perceived as a tenure people wished to remain in for the longer term, and indeed when asked how they would feel if they were still renting in ten years' time common responses were 'frustrated', 'depressed', 'disappointed' and 'angry' but most often 'resigned' and 'not surprised'. As has been well documented in housing studies (McKee 2011; Gurney 1999; Saunders 1990), aspirations for other tenures were linked to a desire to have greater autonomy and control, security of tenure and lower (and more affordable) housing costs. Yet these idealised goals were also bound up with personal identity and normative attitudes towards housing consumption:

I definitely don't want to be in my early 40s living in rented property [...] I think having a house is much more than just owning property. It also adds a sense of self, in a way, and your sense of belonging and achievement (Myra, 38, Newcastle, works FT in health sector, household income £55,000+)

As we have highlighted previously, there was also a clear aspirations gap between what people aspired to in the 'ideal', and their more 'realistic' expectations of what was likely to happen (Crawford and McKee 2018). The majority of our participants perceived they had no other 'choice' but to rent privately. This was justified in terms of home ownership either being financially out of their reach – due to their income and/or labour market insecurity – or a perceived inability to access social housing due to constrained supply:

I think very, very few people rent out of choice, if you were given the choice between owning something, or leasing it off someone at an extortionate amount of money, you'd go for ownership [...] I like where I live, but is it out of choice? No, it's out of necessity (Robert, 40, Manchester, works FT as social worker, household income £35,001- 45,000)

I have absolutely no choice. There's no way for me to get back into social housing¹⁰ really, I don't have any way to buy, I don't have any savings, I don't have family that can help me to buy. My pay is slightly over minimum wage now, but for a long time it was minimum wage, so I have just no choice (Linda, 38, Glasgow, works PT in charity sector, household income £5,000 -15,000)

For some, renting in middle-age was a source of embarrassment, fuelling a sense of failure or feeling like a 'second class citizen'. Yet at the time, some participants' spoke of being 'resigned' to this happening, or not 'surprised' if their situation did not change for the better. Despondency about their future was a notable feature amongst those at the lower-end of the income scale in particular:

[Private renting] does make me feel a bit embarrassed because everyone else in my family have had their own property, they've already got a mortgaged house or a flat that they have for themselves, I'm the only one who doesn't [...] I think there's a great social stigma about private renting is that everyone expects you to have your own house (Andrew, 37, Manchester, works FT as transport officer, household income £15,001 – 25,000)

⁹We do of course recognise, as we have argued elsewhere, that housing aspirations is a multi-dimensional concept and not restricted solely to consideration of tenure (see for example, Preece et al., 2019; McKee, Moore and Crawford 2015).

¹⁰Linda previously inherited a social housing tenancy from a parent when they passed away when she was 18. She felt too young for the responsibility and signed it over to her brother before moving out.

I think if I'm still in that scenario that I'm in now in ten years that I think I will, I'll feel depressed, I'll feel quite, erm, just feel quite powerless, quite exploited, quite kind of diminished personally (Bill, 38, Cambridge, works PT in charity sector, household income £15,001 – 25,000)

A small minority did however offer a more positive assessment of private renting, drawing attention to its flexibility, in terms of both being able to move at short notice and to meet their locational preferences, such as living close to valued amenities, preferred schools or their workplace. The advantage of being able to leave repair and maintenance issues to the landlord was also emphasised. Those who reported good rental experiences tended to have a positive relationship with their landlord, a feature that has been noted in the wider housing literature (Garnham and Rolfe 2019):

I just prefer to have the flexibility of being able to move around. The fact that if anything goes wrong with a rented property, you know, if you've got a boiler problem or anything major needs changing in the house, you don't have to do it yourself, you call the landlord and the landlord sorts it out (Carol, 40, Lincoln, works FT in charity sector, household income £35,001 – 45,000)

Renting has its advantages because you give your months' notice and you can move on quite easily which obviously, when you've got a flat, you know, your own property you can't do that, because you've either got to sell it or you have to rent it out and so on and so forth. Owning your own property can also be a headache. If you own your own property and the roof falls in, you have to find the money to repair it, whereas if the roof falls in the landlord is legally responsible to deal with it (Jenny, 50, Southampton, works PT in the Arts, household income £5,000 -15,000)

Whilst research on 'Generation Rent' has drawn attention to the pivotal role of family resources in helping young people access homeownership, both in terms of wealth transfers (Heath 2018; Druta and Ronald 2017; Health and Calvert 2013), and in-kind support (Wong 2019), family support was also vital for some of our middle-aged renters. For those at the lower end of the income scale, despite being in receipt of social security benefits, some were also reliant on financial help from family members. As Melissa highlights, this was not simply cash transfers to help meet immediate housing costs such as rent or the (unexpected) additional costs of moving, but also to act as a guarantor for the rental contract, something landlords may require from low-income households:

Well I can't afford it [private renting], I'm having to borrow money to be able to stay here at the moment which is another reason I need to move [...] Every time I move I have to, despite getting a deposit back from the property I've been in, before I get that deposit back, I have to find a deposit for the next house and for rent in advance. Okay housing benefit pays some of it but I've still got all that to find and the fees for the letting agent which I know they're going to change in June but it's just ridiculously astronomical, the fees and the credit checking you have to pay for and jumping through hoops and I've had to use my dad as a guarantor and he's 83 now. So, the last time I had to use him, he was 81 and he found it quite stressful because of all the questions they were asking him and so I can't ask him again (Melissa, 52, Denton, self-employed in creative industries, household income £5,000 -15,000)

We do get a bit of help [from family] and that keeps us afloat. But also, I think we want to at least have a sustainable independent life and not have to kind of, you know, give my mother in law's savings to, you know, a private landlord (Bill, 38, Cambridge, works PT in charity sector, household income £15,001 – 25,000)

Crucially, not all older renters have such family support available to them – nor did they necessarily want to ask their family for help. However, the age profile of our sample meant that some had no surviving parents, and therefore this familial safety net was not available to them. This underscores the importance of thinking

about intra- as well as inter-generational inequalities, for tenants' income and family wealth has a significant impact on their experiences and ability to navigate the housing market well into middle-age. Higher earners and those with family support were amongst the minority who affirmed their positive commitment to buy a home in the short to medium term. Indeed, one of our respondents who was hoping to purchase a property soon was only able to do so because of an inheritance (from grandparents) his partner had received:

It's just good fortune, we've just inherited some money, so that changes our circumstances substantially. Had we not had that good luck, then we would be remaining in rented accommodation for the foreseeable future I imagine (Robert, 40, Manchester, works FT as social worker, household income £35,001- 45,000)

In addition to family support, household size also emerged as a significant factor in shaping peoples' aspirations and expectations. For single person households, their earnings really constrained their ability to save, and thus their ultimate ability to exit the PRS. By contrast, private renters who were part of a dual earning household had a slightly more optimistic future. For older renters, some of whom may have experienced bereavement or divorce, the issue of household size is a significant one, as Linda (herself a lone parent) reflects upon below. This underscores how housing transitions can be inextricably bound-up with other life transitions:

My school friends all own their houses, yet again because they had their husbands and them and the double income they all moved onto bigger houses as well. It's funny when you think about my brothers and friends, they all own their houses, all married. The friend that rents from the council and struggles still, she is in the same situation as me, she is a single parent, never married, not in a long-term relationship or anything. I definitely think that probably having that extra financial support and that extra security of having a long-term partner helps (Linda, 38, Glasgow, works PT in charity sector, household income £5,000 -15,000)

Our three house sharers were all single households, and talked quite pessimistically about their ability to transform their housing situation as Keith comments:

I would like to think that if things were going to get much better, they would have done already in the past 20 years. I'm no better-off in many ways than I was when I was 18 years old, so it is hard to be too positive about the future (Keith, 40, London, self-employed in market research, household income £15,001 – 25,000)

Problems in the PRS

Many of the challenges that young private renters reported in our previous project were also experienced by our older renters. As has been well documented in the literature, these related to the key areas of affordability, insecurity of tenure and quality of the property (see for example, Soaita and McKee 2019; McKee and Soaita 2018; Parkinson, James and Liu 2018; Easthope 2014; Hulse and Saugeres 2008).

For those on the lowest incomes, housing costs consumed a significant proportion of their income. This was made more challenging by low wages and precarious employment, with single households and lone parents amongst those experiencing the most difficult situations:

[Because of housing benefit change] I've got to find an extra £50 a month, which is one of those sort of things that you are constantly juggling money on a limited income (Jenny, 50, Southampton, works PT in the Arts, household income £5,000 -15,000)

I'm trying to improve my financial situation by going for a career change because there is not a lot I can do with regards to the rent. As I said before I have had a look out there, there is not really anywhere to move to give you significant decrease in your rent that it would be worthwhile, so the only other way I suppose to help the financial situation so that you can afford more easily is to get a better job, a better income, so I'm trying to do that (Linda, 38, Glasgow, works PT in charity sector, household income £5,000 -15,000)

In keeping with previous research, participants expressed frustration at paying 'someone else's mortgage', especially when rents seemed higher than mortgage payments, leaving tenants with little capacity to save to try and change their own personal situation:

In effect, you're paying for the landlord to have a nice place, or paying their mortgage, so you're just used as a cash cow if you like, they're just using your money to pay for the mortgage when you can't get a mortgage yourself (Andrew, 37, Manchester, works FT as transport officer, household income £15,001 – 25,000)

For some, the only way they could manage their budgets was by opting for less desirable properties (sometimes in poorer condition) with lower rents or sharing properties with others. Yet these individuals still worried about how they would cope with an unexpected rent increase, given the additional costs associated with moving home (e.g. rent up front, and until recently letting agents' fees), which was compounded by their inability to save:

I don't have any backup, I don't have a deposit. Maybe if there were more ways to access help with a deposit, a way to pay it back maybe in instalments. I have had help with that before and it made a huge difference, but I've also had to use a credit card before to pay for a deposit, that was the sole purpose of getting the credit card was to pay the deposit for a flat (Fiona, 43, Edinburgh, works PT in retail management, household income £5,000 -15,000)

These households are not only at higher risk of debt, but such financial pressure can exert negative impacts on mental health and wellbeing as previously noted. Yet for many, this financial pressure was likely to continue into older age. As Carol reflected, older renters may struggle to pay their rent when their income drops after retirement, yet simultaneously their age may also be a barrier to accessing homeownership:

The only point at which I do have a kind of, "Okay, well what do we do after this stage," is when we get to retirement age because the cost of private rental does take up a large chunk of our income and when that income inevitably goes down [...] we would then have to look at our circumstances or whether or not we can afford to keep renting privately or whether we need to look at other options. It may be that by that point we've got enough money to be able to put a deposit down on something, but then we've got to think about well at the age we are now are we going to be able to get a mortgage? (Carol, 40, Lincoln, works FT in charity sector, household income £35,001 – 45,000)

The variable quality of properties also emerged as a key feature of participants' experiences of renting. The minority in the new-build sector or whose properties had undergone recent modernisation spoke more positively of their rented property. For the majority however, who tended to be in older, less well-maintained properties, their experiences were more negative. Participants recounted incidences of poorly insulated and poorly heated properties (and in one instance no heating/hot water), of having windows nailed shut, of condensation and damp, and of no gas safety inspections being conducted – this is in addition to a more general but not less important dissatisfaction at poor and outdated decoration. Worryingly, some of these properties were homes to families with children, raising wider public policy questions about the appropriateness of the PRS in housing these groups:

Right now, because I don't get any hot water, I have a cup over the tap taped up so nobody uses it. It's quite embarrassing, and puts me off having people I didn't know as well coming around. When I think about it, I get stressed and feel I should contact the landlord again (Mary, 47, Glasgow, works PT in Arts, household income £25,001 – 35,000)

Well, there's the boiler, which doesn't work properly, she won't get it serviced and she also has not had a gas safety check done on it since 2015. There's damp and mould, there is also an ant infestation throughout the entire building [...] I mean I've ended up having to get the council's environmental health department involved (Jenny, 50, Southampton, works PT in the Arts, household income £5,000 -15,000)

By contrast, renters appreciated when landlords attended to their repair issues promptly, and recognised that this was their 'home', not just an investment. This is reverberated in the wider literature which highlights the importance of the tenant-landlord relationship to tenants' wellbeing (Garmhan and Rolfe 2019).

Nonetheless, tenants varied in their ability to get landlords to undertake repairs. Whilst some were informed and able to confidently and successfully have their requests actioned, others were reluctant to ask, worried about the repercussions, such as a rent increase they could ill afford, or the potential for a revenge eviction, which would further add to their financial stress:

I don't feel as confident at reporting repairs as I would if I was in a Council home and that does cross my mind, that if I ask for too much, or if I complain about the work that they've done. For instance, they painted over the bathroom to try and seal it and make it a sealed room. It's just woodchip wallpaper on there. They didn't do a very good job of it. They did it as cheaply as they could, so the paint was spread really thinly, but I didn't feel I could say anything because then they'd see us as bad tenants and move towards asking us to leave (Rebecca, 42, Bristol, works FT in charity sector, household income £35,001 – 45,000)

Some reported success with particular strategies that including paying for repairs themselves and then claiming back from the landlord or nudging their landlord to do smaller repairs over a longer time period. Nonetheless, this does not inspire confidence that landlords will allow, and indeed enable, the adaptations and modifications required to allow older tenants to age in place as policy presumes.

Finally, the issue of security of tenure emerged as a recurring theme, even in the Scottish context where tenants have stronger rights. As has been noted in the housing literature, insecure housing is a key issue for private renters. It not only undermines tenants' ability to feel 'settled' and their attachment to place, but also has negative impacts on wellbeing (see also, McKee and Soaita 2018; Hoolachan et al., 2017). The ability to personalise the property (through decoration and their own furniture), the ability to keep pets, and sensitivity around landlord inspections were all highlighted as key aspects of creating a more positive sense of home in the PRS (see also, Soaita and McKee 2019). Yet for some, they could not escape the feeling they were simply 'looking after' the property for the landlord, and that the fundamental insecurity of private renting was at odds with making a 'home'. Crucially, this was true even of the relatively affluent:

Obviously given our age and the time of life that we're in, we realise always that it is not our house. We always have to be very careful with everything that we do and how it might affect the wear and tear of the property, you know, being super careful, don't spill anything, keep cleaning everything, so in this sense we are constantly aware that the building we are in belongs to someone else [...] someone else owns the property and we're looking after it for them (Myra, 38, Newcastle, works FT in health sector, household income £55,000+)

It's not my home. It's somebody else's house. I don't have security of tenure. At any point, a landlord could come along and say right, I want you out. There's no security. [...] It feels like I'm looking after it for somebody, but I'm having to pay them for the privilege (Rebecca, 42, Bristol, works FT in charity sector, household income £35,001 – 45,000)

Many of our renters had personally experienced forced moves. Five participants experienced periods of homelessness due to the ending of a PRS tenancy; five more experienced being at risk of homelessness. This was typically due to the landlord wishing to sell the property – although there were also instances of illegal evictions and poor practice¹¹. As the quotes below underline, these forced moves had negative impacts on tenants' mental health, with the unexpected costs of moving adding further financial pressure – a finding that has been reverberated in the wider literature (see for example, Preece and Bimpson 2019b; Smith, Albanese and Truder 2014):

I think it has a big impact not having what I keep referring to as a home, this secure base, I think it does impact. It impacts certainly on mental health, for example last year when we received a letter telling us we were being evicted, and we had a matter of weeks to leave the property with nowhere else to go (Robert, 40, Manchester, works FT as social worker, household income £35,001 – 45,000)

[The landlord] just said it [that I had to leave] verbally over the phone. He gave me a month's notice [...] he took half my deposit away from me, because he claimed that he needed to clean the house after I'd done some damage to it, which again was nothing to do with me [...] Well I was quite upset because I don't have any family in Manchester, I don't really have anywhere else I could go to, I don't have any friends here, so I wouldn't have anywhere to stay, I was quite scared I'd end up on the streets. (Andrew, 37, Manchester, works FT as transport officer, household income £15,001 – 25,000)

Distinctive challenges for middle-age renters

There are also distinct issues for older renters that suggest some differences with the experiences of younger renters, and therefore the need to consider the differential experiences of renting amongst the varied segments of the PRS.

Impacts on family life

Given the average age of first-time parenthood has been rising in the UK for some time, it is perhaps no surprise that there was a strong emphasis on the impact of renting on family life amongst this age group. Most notably, parents were concerned about the impact of insecurity of tenure, especially how disruptive moving home would be for their children's schooling and wider friendship circles. This emphasises how place, and the wider social networks embedded and nestled within particular locations, are just as important as the attributes of the dwelling. Whilst for some this was an anxiety that hung over them, for others it emerged from real, direct experience:

She [my daughter] moved schools half-way through primary six, so obviously a lot of friendship groups were quite established and she was trying to fit in, so that took maybe a couple of months so there were tears asking to go back to her old school, saying she didn't want to live here, she hated living here, that was an adjustment (Linda, 38, Glasgow, works PT in charity sector, household income £5,000 -15,000)

If I was given notice to leave now, he would not have officially started High School yet, which means say it came to the worst and I had to go into temporary accommodation, then that could be anywhere and we would possibly miss out on a place in High School, which would be heart-breaking for him (Fiona, 43, Edinburgh, works PT in retail management, household income £5,000 -15,000)

¹¹ These issues were reported by both English and Scottish participants; however, some of their experiences predated tenancy reform in Scotland

For some families, the cost of childcare was an additional pressure on family budgets, which meant they had to make trade-offs about where and in what type of property they lived. Whilst this is an issue for private renters more generally, for families there are specific considerations around schooling and property size. Samantha for example, described frustration at being stuck in a property her family had outgrown, yet being unable to move financially without disrupting her child's schooling. It also restricted her ability to grow her family:

I mean we probably would have maybe tried to have more children if we weren't locked into such a smaller space but even with just one child, we've outgrown the space that we're in so I think at some point soon we will have to make a decision (Samantha, 43, Edinburgh, works FT in charity sector, household income £45,001 – 55,000)

Creating a 'home' in the PRS, also posed quite specific challenges for families. As Linda's quote illustrates, being able to personalise and decorate properties (something that not all landlords allow) is in her view vital to giving children a sense of belonging and to help them to feel settled and secure:

I think particularly when you have a child, try to make them feel like this is their home and they're not just renting their bedroom from somewhere, I think it's important for a kid to have their own little identity in the room and a safe place for them to go and read and do their homework and bring friends round and if you are unable to decorate your flat at all I think that could be quite difficult for a child because you are just sitting in a bedroom where they can't put posters and things up (Linda, 38, Glasgow, works PT in charity sector, household income £5,000 -15,000)

For the two divorced dads in our sample, maintaining ongoing access with their children shaped the housing options available for them. Whilst on the one hand private renting provided the flexibility of being able to remain close by, on the other hand the prohibitive costs made it difficult for some to rent a property large enough for their child to stay over. For instance, one of these dads was in shared accommodation (paying over £800pcm) that was unsuitable for such overnight visits.

Sharing

The growth of the room rental sector has been noted in the international literature as a feature of the increasing diversification of the PRS (Parkinson, James and Liu 2018). Whilst for younger adults, sharing has been conceived as a lifestyle choice, and a point of transition on the journey to adulthood (Heath and Kenyon 2001), for many older renters it is rather a more 'constrained' choice driven by economic imperatives, as Robert notes (below). A key driver is the casualisation of labour markets and reforms to the housing benefit system, which means renters are increasingly having to meet the gap between their actual rent and the level of LHA received (Cole, Sanderson and Powell 2016):

Again, it's one of those things, it's not necessarily a choice. Perhaps when I was younger it was more of a choice, so when I was a teenager early twenties I chose to live with friends [...] it's just the cost that forces you to live in shared, in HMOs, because yes, it's the only affordable way to live (Robert, 40, Manchester, works FT as social worker, household income £35,001 – 45,000)

Well at the moment single flats are too expensive for me, I can't do it on my monthly income, to rent one is just too much, it's double what I'm paying now, and that's not including the bills [...] I'm really too old to be sharing, I know people share way beyond my age, I think it's becoming the norm that older people are having to share (Andrew, 37, Manchester, works FT as transport officer, household income £15,001 – 25,000)

These older sharers expressed much dissatisfaction with their living arrangements. It impacted on their ability to socialise and have friends and family round, with one participant commenting that they spent little time in their room as it was “small and unpleasant” (Andrew, 37, Manchester). Furthermore, the lack of privacy and the inter-personal challenges of shared living that have been well documented in the youth transitions and housing studies literatures (see for example, Soaita and McKee 2019; Barratt, Kitcher and Stewart 2011), is also found amongst this older cohort. Yet, there is much more pessimism and much less possibility of change for these longer-term renters.

Older age also brings additional health challenges that may not be as prevalent amongst younger private renters. For example, one participant (Clarissa), who had a chronic long-term health issue described the challenges of sharing when mobility aids are required, lamenting the lack of understanding of her needs amongst her housemates. Given that the number of older renters is predicted to rise in the future this may become a more common situation. Yet it remains questionable the extent to which the PRS is geared up towards supporting the potential additional needs of ageing bodies. The international literature does highlight the growth of PRS landlords voluntarily adopting a more social and supportive role, helping low-income and vulnerable group’s access and sustain their tenancy (Parkinson, James and Liu 2018). This has also been witnessed in the UK context amongst PRS landlords operating at the lower end of the market (McKee, Bimpson and Simcock 2019), though not specifically in this research.¹² It is a role that may assume greater importance in the future if current trends in the demography of private renters continues. These more socially-minded private landlords are well placed to provide the additional support some older tenants may require due to their health and social care needs.

Discrimination

Whilst discrimination has long been noted as a feature of the PRS (Preece and Bimpson 2019a; Leahy et al., 2018; Rex and Moore 1967), discrimination against families with children was a clear and distinct theme emerging from our qualitative interviews. Several reported being turned down for properties because they had children, with Fiona describing how she did not disclose she had a child when she went to view her current property because of this perceived prejudice:

I don't like living in private rental because it's very difficult to find flats. I almost feel like I can't be honest when I've looked for flats in the past, I feel like I have to almost pretend that I'm someone else, which is really unfair! (Fiona, 43, Edinburgh, works PT in retail management, household income £5,000 -15,000)

We applied for a house that was on the market recently, put an application in and was turned down because we had children, but it's a family home and, I don't know, we- it sort of feels like, yeah, it makes me feel bad for myself and it also makes me feel bad for my partner and my family, that we're in an insecure situation (Bill, 38, Cambridge, works PT in charity sector, household income £15,001 – 25,000)

Reverberating other research on discrimination in the PRS our participants also noted a reluctance amongst landlords to rent to those on lower incomes. Several participants had direct personal experience of ‘No DSS’ adverts, with others highlighting the need for guarantors or proof of significant level of savings in order to access certain PRS properties. Indeed, one participant described how they avoided renting through letting agents due to previous discriminatory attitudes experienced towards tenants on housing benefit:

I'm on benefits and previous attempts at trying to get accommodation through an agency were just met with, you know, as soon as they found out that you were on benefits it was just, they closed the door in your face (Gareth, 51, Edinburgh, not in work, household income £15,001 – 25,000)

¹² Whilst the housing literature shows an emerging pattern of some landlords adopting a more social role this was not something any of our research participants mentioned in our discussions of their experiences of renting.

Whilst this issue of 'No DSS' has gained prominence in the last year, due to the campaigning work of organisations like Shelter (2018) and landlord bodies like the RLA, it would seem to remain an ongoing challenge, despite efforts to encourage letting agents, property websites and financial lenders to end this discriminatory practice. Low-income families with children would seem to be doubly disadvantaged here.

Income not age

There was greater awareness of the positive benefits of the PRS amongst older renters compared to our previous project on younger tenants, particularly in relation to location and access to labour markets and desirable schools. However, these more positive experiences were typically enjoyed by those with above average household incomes. This suggests the issue is less age, and more about income; for enjoying the benefits of 'flexibility' and 'choice' requires economic resources, as more desirable locations and better-quality properties inevitably attract higher rents. This underscores the value in investigating intra as well as inter-generational housing inequalities in renting.

Geography matters

Our qualitative data reinforces previous research that geography does indeed impact on people's experiences of living in the PRS. This reflects both differences in pricing and demand at the level of local housing and regional markets, but also cross-national variations in the regulation of the PRS and the tenancy rights of private renters. Interestingly, of the seven Scottish participants only two were on the new Private Residential Tenancy (PRT), with one of the pair incorrectly advised he was on a Short Assured Tenancy.¹³ In our previous project on younger renters published in 2018 none of the Scottish renters had the new PRT. Although the sample is small, it would suggest the rate at which people are moving to the new tenancy is slower than expected given the legislation has now been in place for 18 months. We noted some participants in this, and our previous study, voiced a reluctance to request a PRT, for it may result in an unwelcome rent increase and they were worried about upsetting the 'status quo'. Given the tenant could still be asked to leave if the landlord wanted to sell the property or move back in, some were ambivalent about the benefits the PRT could deliver, as Mary's quote well captures:

I haven't asked for a new private residential tenancy, no. If they put up the rent then I probably would. I feel the landlord wouldn't evict me unless there was a reason that I would be evicted anyway under the private residential tenancy contract. It would be him selling the flat or moving in, and I would be very surprised if he moved in. In my position, I wouldn't get any more security from that new agreement (Mary, 47, Glasgow, works PT in Arts, household income £25,001 – 35,000)

We suggest this interesting finding is something that requires further investigation, for it does suggest the desire of the Scottish reforms to rebalance the tenant-landlord relationship in favour of the tenant may not yet be having the desired effect. Indeed, international literature shows – and some of our participants also argued – that the new Scottish provisions, while welcome, are far from achieving the tenant-landlord relationship existent in Germany and other continental European countries.

Nonetheless, the Scottish participants were generally aware of the key aspects of the recent reforms and expressed positivity. This was however matched by an appetite for further reform. Whilst the sample of Scottish participants is small, they emphasised that the legislation was a positive step in the right direction, but it did not go far enough. A key issue emerging was around the 18 statutory grounds for eviction, as many of our participants had previously been evicted because their landlord wanted to sell the property. The PRT does not enhance their rights in this

¹³ Gareth had been advised by his landlord (incorrectly) that his tenancy was for a minimum of 6 month. This is incorrect as he had only rented the property for 3 months, and so it was a new PRT. Unlike with the previous Short Assured Tenancy there is no minimal initial term.

respect, leaving private renters still at a disadvantage as compared to social renters in Scotland. This is an important difference between low-income renters in the different tenures. As one participant highlighted, uncertainty also remained in terms of the burden of proof landlords are required to demonstrate under the legislation¹⁴:

Yes, but then you have to prove that [that the landlord is lying about wanting to sell], and then you're also fighting with having to find somewhere to live. How do you prove that the person has done that? [...] My sister-in-law and my brother recently had the experience of their landlady saying that she wanted to move back from France to live in the flat, and so they had to move out. Then a (For Rent) sign went up almost straightaway [...] The tenant has nobody that could support them with the new law, interpreting it, finding proof, you have to do it all yourself (Fiona, 43, Edinburgh, works PT in retail management, household income £5,000 -15,000)

The high level of rents was another key issue. The lack of action on rents was emphasised particularly amongst our Edinburgh-based participants where rents are high in comparison to the Scottish average. Consequently, a desire for 'fair' or 'capped' rents were expressed by many, including English participants.¹⁵ Nonetheless, our English participants were still amazed and admired the Scottish PRS reforms, especially with regards to the ending of the no fault ground for eviction:

But having open ended leases is amazing, because it really gives you the flexibility to move out when you need to [...] like I was telling you we would like our own house but we have the lease for another year. Because we don't know how long it will take for us to find a house but at the same time, you know, do we need to take another lease. It's just difficult trying to plan things (Myra, 38, Newcastle, works FT in health sector, household income £55,000+)

I think in England there's too much focus on what benefits the landlord, but there isn't enough protection for the tenant, the tenant's at the mercy of the landlord, it shouldn't be like that, there's too much power with the landlord and not enough with the tenant (Andrew, 37, Manchester, works FT as transport officer, household income £15,001 – 25,000)

Yet there was also concern about unintended consequences and that open-ended tenancies may encourage landlords to be more 'choosy' about who they let too, thus resulting in discrimination against low-income groups – an aspect of the legislation that needs careful monitoring:

The landlords for example could become more cautious in who they choose to rent to, so people would become more high risk, they'd be viewed by landlords as more high risk. As I'm sure you know, there's a big issue about discrimination against people in receipt of benefits (Robert, 40, Manchester, works FT as social worker, household income £35,001 – 45,000).

¹⁴ The new Scottish First Tier Tribunal (FTT) can help tenants enforce their rights under a PRT. Although we did not ask explicitly about the FTT, not much awareness was volunteered by our Scottish participants. CaCHE will be undertaking further research on dispute services in the UK over the next 3 years.

¹⁵ MSP Pauline McNeil is proposing a private member's bill to the Scottish Parliament to tackle rising rents in the PRS through capping annual rent increases: https://www.parliament.scot/S5MembersBills/20190513_Final_Version.pdf

What tenants want to happen

When asked how government(s) could intervene to improve the situation ‘for people like you’ the responses were broadly consistent with our previous research on younger renters. This lends weight that these are tenure-based issues, not age-specific housing challenges:

1. **More affordable housing:** this included both more affordable rental housing (social and private), as well as homes for sale. The emphasis here was on making it truly affordable to people on low to medium incomes, and actually allowing people to have a real choice between renting and owning.
2. **More protection for renters:** the key issues highlighted here was the need for restrictions on rent and/or looking again at the reforms to housing benefit (e.g. LHA); greater security of tenure, through ending section 21 in England; and tackling discrimination towards tenants on low-incomes and/or housing benefit. Amongst a smaller number of participants there was also emphasis on having a national tenants’ union to advocate for renters, and for local authority enforcement action to be better resourced so ‘bad landlords’ could be more readily punished.
3. **Income inequalities:** there was a general awareness that the challenges of private renting were interwoven with changes in the labour market and reforms to the social security system. Participants were critical about the shift to part-time work and under-employment, as well as the impact of zero-hours contracts and the broader casualisation of employment. Some expressed support for the introduction of a minimum income guarantee. Jenny’s quote below summarises this understanding well:

It’s difficult. There’s not one single thing [that would help people like me]. There’s an awful lot of intertwined things, getting rid of zero hours contracts, putting benefits back up to the more generous level that they used to be at, so that people are able to afford to live, and afford to pay their bills before getting in debt. They need to bring in more legislation in terms of enforcement on landlords in the private sector and also housing associations because some of them are really bad. There also needs to be a societal mind change because we’re one of the few countries in the whole of Europe where the focus is on buying your own property, rather than renting somewhere and that has a very unhealthy knock on effect in how the housing market works [...] Basically it’s getting more and more difficult for anybody to buy a house unless they get left a lot of money or marry into money or something along those lines, so therefore you’re going to end up with a more divided society between people who own property and people who rent property. The government shows no inclination in building more houses, they don’t show any interest in making things better for tenants so you feel like you are in Groundhog Day, going around and around in circles where every once in while somebody mouths the right platitudes but then they don’t do anything (Jenny, 50, Southampton, works PT in Arts, household income £5,000 -15,000).

Conclusion

Key findings

Our research highlights the need to better understand the diversity of experiences within an increasingly segmented PRS. Whilst there were clear commonalities between our middle-aged renters and our previous study of younger renters (aged 18-35), there were also distinct issues confronting older renters, many of whom were families with children. Crucially, much of the common experience was driven by low-income. Unaffordable rents, poor quality properties, and shared accommodation are no longer the preserve of young renters, but increasingly also the experience of older renters, some of whom have been in the sector long-term. The ability of these middle-aged renters to change their future is however limited, and indeed, there was notable despondency in their discussion of their housing aspirations, expectations and lived experience. The impact of low-earnings and precarious labour markets on top of the cost of renting made it difficult for the majority to save enough to exit the sector; with their age representing a further barrier to homeownership. Yet few reflected on how they might navigate the cost of private renting as they aged and their income dropped even further. Practically, however, there was little they could do to mitigate this. Saving for the future was impossible for many, whilst ongoing welfare reform makes it difficult to predict what state safety-net will be available for private renters in the future.

The impact on family life also came through strongly in our study. Parents worried about the impacts of insecure housing on their children: how it might affect their schooling and friendship groups, but they were also concerned about the physical conditions they had to live with day to day. For some, their living arrangements also dictated they could not have their children to stay with them overnight. The ability to personalise a property through decoration, furniture and having pets also emerged as pivotal to making a 'kind of home' for their family (see also, Soaita and McKee 2019). This raises important policy questions of how to encourage provision of both well-furnished and unfurnished properties in the sector – to meet the varied needs of different groups of renters – as well as sensitising landlords to the importance of being able to personalise the property and have pets.

Finally, the challenge of living in a sector ill-equipped to cope with health issues and mobility impairments poses questions about how older private renters can age in place. Given landlords' reluctance to invest in basic energy efficiency measures, it suggests they may not be willing to permit aids and adaptations to meet the needs of ageing bodies. The ageing profile of the PRS is something that landlords, governments and indeed tenants themselves must urgently confront. Not least as prolonged living in poor quality housing – damp and cold properties especially – may exacerbate pre-existing health conditions, as well as contribute to the development of new ones. There may be scope here for private landlords and letting agents that have a more 'social' dimension to their business to provide support for these tenants that have additional health and social care needs.

Policy recommendations

There are four key policy recommendations flowing from these findings:

- **Action on unaffordable rents:** the (un)affordability of renting in the PRS remains a key concern for tenants across the UK, although there is of course a regional dimension to this, with affordability pressures being more acute in certain places (e.g. cities). As we have argued previously, understanding the "micro-geographies of (local) housing markets" is vital to explaining peoples' differential experiences of the sector (McKee and Hoolachan 2015: 2). Not only are certain places more unaffordable, but certain households are also more at risk from these affordability pressures – most notably those on the lowest incomes. A key driver is welfare

reform, which has broken the link between LHA and actual rents. Whilst recent Scottish reforms aimed to introduce more predictability around rent increases and allow for a degree of rent regulation through rent pressure zones, the latter has yet to happen. Revising LHA rates would be an effective means to help those most in need, wherever they live in the UK. We would echo the calls of charities, such as Shelter and Crisis, who have campaigned for the UK government to end the LHA freeze and restore rates to at least the bottom 30th percentile of local rents (House of Commons Library 2019). Such a move would bring welcome change for those on the lowest incomes. The current LHA cap means low-income renters are having to meet the gap between their actual rent and what their housing benefit will cover. This forces many into debt, or relying on family to get by, and adds further financial pressure, with knock-on effects for mental health and wellbeing. It also excludes low-income households from all but the cheapest PRS accommodation.

- **Need for more affordable housing:** for many households, living in the PRS is not their long-term housing aspiration. However, they need support to realise their goals through the provision of affordable housing for both sale and rent, so they have a real tenure choice. Low-income and vulnerable groups are increasingly in precarious and unpredictable labour market situations, and/or subject to an increasingly conditional welfare state. For those cycling in/out of work, who have disabilities, or who have children, the social rented sector provides a much more secure and predictable base from which they can build a home. Whilst in Scotland the new PRT has gone a considerable way to enhancing security of tenure, private renters are still vulnerable to the landlord wishing to sell the property or move back in themselves, which many of our participants had direct experience of. This is not something they have to worry about within traditional social rented housing. Although there has been some modest growth in Scotland in recent years, the stock of social housing continues to be depleted in England through the Right to Buy. This needs to end, alongside a firm commitment to recognise the value of social housing through investment in the sector to secure its future. Yet as we argued previously, the situation of low-income private renters will not be improved by intervention in the PRS alone; this needs to be complemented by increased supply in the social rented sector plus a political commitment to tackling wider income inequalities (Hoolachan and McKee 2019; Soaita, Gibb and Maclennan, 2019; McKee and Soaita 2018).
- **More education about tenants' rights, but also better enforcement of existing landlord responsibilities:** as we have argued previously (McKee and Soaita 2018; McKee, Moore and Crawford 2015), education and information is needed to inform both tenants and landlords of their respective rights and responsibilities. Our participants described in detail examples of poor and illegal practice they had experienced, yet many felt vulnerable and unable to assert their rights and were unsure of who to turn to for help. Moreover, uncertainty around the new Scottish PRT highlights the need for an education campaign to help translate the legislation into practice – something that has also been echoed by Shelter (2019). The changeover to the new tenancy would seem slower than anticipated with tenants expressing reservations and uncertainty about how it all works in practice. Some landlords were also giving their tenants incorrect advice, and more broadly engaging in poor practice. Changing landlords' culture and working practices within Scotland (and further afield) will take time – for legislation is only the beginning of the journey of reform. Education would however go some way to help make this happen. Yet education also needs to be supported by meaningful enforcement action to ensure landlord compliance with the law. Local authority PRS and enforcement teams remain woefully under-resourced in comparison to the size and structure of the sector, which is dominated by small landlords. This situation needs to change, for without effective enforcement tenants – especially at the bottom-end of the sector – will continue to live in cold, poor quality, unsafe homes.
- **More support for social role:** as the PRS has diversified it has drawn in growing numbers of low-income and vulnerable groups. There is an emerging evidence base that some landlords are adopting a more social and supportive role in response (McKee, Bimpson and Simcock 2019; Garnham and Rolfe 2019; Parkinson, James and Liu 2018). This includes, for example, providing help with benefit applications, helping arbitrate between

tenants and their local authority when arrears and potential evictions occur, and providing support to help tenants access and sustain their PRS tenancy. This more person-centred, ethical role challenges traditional assumptions of PRS landlords and letting agents, with such landlords being well placed to provide support to older tenants who may have additional health and social care needs. Yet as recent research highlights provision is patchy and variable, and more could be done to incentivise and support landlords and letting agents diversifying their business in this way, by spreading good practice and providing more practical support (Archer et al., 2019). This should not detract however from continued investment in traditional social rented housing.

Key Evidence Gaps

- **Evaluation of the impact of the new PRT:** the recent reforms to the PRS in Scotland afford Scottish private renters the strongest tenancy rights and protection in the UK. Whilst the legislation sought to rebalance the tenant-landlord relationship and enhance tenants' ability to make a 'home' in the PRS, 18 months since its introduction there has yet to be a thorough evaluation of how it is all working.¹⁷ It is vital this happens, not only to ensure it is delivering for Scottish tenants what was intended, but also to provide an evidence base upon which governments in other parts of the UK (and further afield) can make informed decisions about reforms to their rental sectors. The UK government has already expressed a commitment to end the no fault ground for eviction (Simcock and McKee 2019), yet without some rent protection measures open-ended tenancies will be limited in what they can achieve, for landlords will be able to raise rents to force unwanted tenants out. PRS reform needs to tackle the inter-connected challenges of unaffordability, quality and security of tenure in a holistic way if they are to deliver real change for tenants. Scotland endeavoured to do this through its suite of reforms introduced by the Private Housing (Tenancies) (Scotland) Act 2016. It remains to be seen however, how much progress has been achieved thus far, and what (if any), barriers to implementation remain.
- **Greater understanding of diversity of tenants' experiences:** our empirical data highlighted similarities and differences between the experiences of older and younger renters, which were further compounded by income. Yet this UK literature has heavily focused on the plight of younger renters, with much less attention given to other types of households. A more nuanced understanding of the diversity of tenants' experiences, by their socio-economic background and/or the segment of the PRS they reside in (e.g. housing benefit market, mobile professional, migrant housing market) is vital to inform policies that will benefit all renters in the sector. As a follow-up to this study – and with a view to enhancing understanding of this issue – we will be conducting a rapid review of the qualitative evidence on tenants' experiences within different segments of the PRS.
- **Housing, health and social care needs of an ageing population in the PRS:** evidence shows ageing in place is about staying in the right place and looking at how services are integrated to support ageing well (McCall et al., 2018). Yet there has been relatively little research in the UK context about how this translates in the PRS. It is vital to address this evidence gap and deepen our understanding of the issues facing private renters, in order to ensure the aspirations and expectations of older people in all tenures are met.
- **Evaluation of the long-term consequences of the growth in the PRS:** the expansion of the PRS has implications for public finances, not least the housing benefit bill. But it also has significant impacts on peoples' ability to realise their long-term housing aspirations, on their direct lived experience of housing, and on broader patterns of intra and inter-generational inequalities in housing wealth. For all these reasons and more, we need a stronger evidence base about how these trends in the PRS are impacting on individuals, the wider housing system and the public purse.

¹⁷ Shelter (2019) have recently published survey-based research on early indications of change. At time of writing the Nationwide Foundation has recently announced it will be funding a 3-year research project into the Scottish PRS reforms led by Indigo House consultancy to start later in 2019. CaCHE has also announced a new 3-year study into Raising Standards in the UK PRS from 2019.

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