

## Generation Rent Survey 2016 - responses

This is a summary of the responses to our survey which was conducted online during August 2016. The questions are grouped into themes:

- The renter's experience
- Letting agents
- Deposits
- Adversity in renting
- Consumer issues
- Policies
- The Future
- What our supporter base looks like

We may explore these responses in greater depth at a later date, depending on where our priorities take us. If you have any suggestions, please let us know on [info@generationrent.org](mailto:info@generationrent.org).

Percentages may not total 100 due to rounding.

### The renter's experience

How long have you lived in the private rented sector?	Number	Percentage (n=883)
Less than 1 year	273	31%
1-2 years	285	33%
3-4 years	157	18%
5 or more years	168	19%
No response	8	

How long have you lived in your current home	Private renters only = 891	Percentage (n=871)
Less than 1 year	295	34%
1-2 years	284	33%
3-4 years	165	19%
5+ years	127	15%
No response	20	

Why did you move to your current home?	Private renters only	Percentage (n=874)
Change in relationship	122	14%
Change of housemates/to move in with friends	84	10%
Change of job/closer to work	138	16%
Had to leave my previous home	281	32%
To keep costs down	67	8%
Fancied a change	64	7%
Other	118	14%
No response	17	

Who do you live with (multiple responses accepted)	Private renters only	Percentage (n=891)
Partner	447	50%
Of which also lived with friends, flatmates and other relatives	36	4%
Dependent children	175	20%
Friends	122	14%
Independent children	21	2%
Parents	1	0%
Other relatives	9	1%
Flatmates you chose	115	13%
Flatmates you didn't choose	82	9%
Live alone	151	17%

Roughly how much of your net income (after tax) do you spend on rent?	All private renters	Percentage (n=867)
Less than 10%	3	0%
11-20%	40	5%
21-30%	221	25%
31-40%	226	26%
41-50%	205	24%
51-60%	84	10%
61% or more	88	10%
No response	24	

### Letting agents

Most of our respondents used a letting agent to find their home. This is much greater than the 40% of private renters who told the English Housing Survey that they paid a fee when they moved in.

Tenants who don't use a letting agent are more likely to find that their rent stays the same, which supports anecdotal evidence that some letting agents systematically try to maximise the rent each year, while most landlords are content to keep the rent stable.

Did you use a letting agent to find your current home?	All private renters	Do you pay the amount of rent it was originally advertised at?	
		Yes	No
All private renters	891	558 (63%)	314 (35%)
Yes	563 (63%)	346 (61%)	217 (39%)
No	309 (35%)	212 (69%)	94 (31%)
No response	19 (2%)		

What do you think about letting agent fees?	Private renters only	Percentage (n=801)
They should be banned, even if it meant paying an extra £20 a month in rent	358	45%

They should only be banned if there was no additional cost elsewhere	417	52%
I'm happy to pay them	26	3%
No response	90	

## Deposits

Our respondents are pretty diligent and 86% get most or all of their deposit back at the end of the tenancy. We asked respondents for their reasons for not getting their full deposit back and provided a free text box.

The biggest reason for deductions is cleaning. Of people who gave a reason for deductions, 44% who got most of their deposit back had landlords who were unhappy with the cleanliness of the property. Around a quarter of deductions for cleaning were considered unfair (without prompting by us). Claims of damage were even more unfair and are more likely to result in steeper deductions.

Check out and other fees are deducted – we hope these will be included in the forthcoming fees ban. And some tenants simply didn't get theirs back at all because the landlord hadn't protected it.

Those two reasons are unfair without question, but the most unfair reasons (allowing for a small sample) relate to replacement of items and wear and tear. This may not be covered by the tenant's deposit so could be challenged through the protection scheme's arbitration process.

However, too often tenants are unwilling to challenge deductions for the simple fact that they've already put their savings into another tenancy deposit and need to avoid getting into their overdraft. It often makes more sense to settle for a lower amount that you get back straight away.

Even taking your landlord to court over an unprotected deposit and receiving hundreds of pounds in compensation is hard to do when you don't have the £300 needed to lodge a claim in the first place.

<b>When you moved last, did you get your deposit back? All private renters</b>	<b>All private renters = 891</b>	<b>Percentage (n=740)</b>
Yes, all of it	478	65%
Most of it	153	21%
Some of it	66	9%
None of it	43	6%
Not applicable/No response	151	

<b>Reason for withholding your deposit</b>	<b>All who had not received all deposit back &amp; gave reason</b>	<b>Considered unfair (unprompted)</b>	<b>Received most back</b>	<b>Received some back</b>	<b>Received none back</b>
Cleaning	56	13	44	10	2
Damage	41	17	16	16	9
Unspecified	30	12	13	11	6
Deposit not protected	18	[all]	2	5	11
Replacing items	11	7	8	2	1

Check out/other fees	8	[grey area]	7	1	0
Maintenance/wear and tear	8	4	5	2	1
Final month's rent/arrears	8	0	1	2	5
Intimidated into not claiming	2	0	0	0	2
Overstaying	2	1	1	1	0
Problem with another tenant	2	0	0	0	2
Arbitration costs	1	0	1	0	0
Bills	1	0	1	0	0
Garden work	1	0	0	1	0
Total	189	72			

### Adversity while renting

These questions made up the Exclusion Index which is a central part of the main report.

Which problems have you faced? (multiple responses accepted)	Private renters only	Percentage (n=806)
Eviction after complaint	58	7%
Eviction – landlord wanted to sell or move in	250	31%
Eviction – other	44	5%
Threatened with eviction	101	13%
Unaffordable hike in rent	200	25%
Threatened unaffordable hike in rent	117	15%
Deposit dispute	338	42%
Dispute with flatmates	184	23%
Scammed by a fake landlord	26	3%
Unsafe conditions	258	32%
Landlord not responding to complaints	447	55%
Landlord failing to fix disrepair adequately	467	58%
Refused a property to rent because you were claiming Housing Benefit	58	7%
Unexpected letting agent fee	338	42%
None of these	131	16%
No response	85	

### Consumer issues

Although nearly 40% of our respondents are not confident about what their rights are, some of them have nevertheless exercised their consumer rights – only a quarter of respondents have done none of the actions listed below.

<b>Do you feel that you are aware of your rights as a tenant?</b>	<b>Private renters only</b>	<b>Percentage (n=810)</b>
Yes	499	62%
No	311	38%
No response	81	

<b>As a renter, have you ever... (multiple responses accepted)</b>	<b>Private renters only</b>	<b>Percentage (n=801)</b>
Reported your landlord to the council	124	15%
Complained formally to your letting agent	255	32%
Raised a complaint about your letting agent with a redress scheme	59	7%
Changed your energy supplier to get a better deal	516	64%
Asked your landlord to install energy efficiency measures	134	17%
None of these	182	23%
No response	91	

<b>Is your energy supply...</b>	<b>Private renters only</b>	<b>Percentage (n=813)</b>
Billed monthly/quarterly	677	83%
Included in the rent	66	8%
On a prepayment meter	70	9%
No response	78	

When we asked respondents to assess various proposed services aimed at renters, the most popular was a system of avoiding dodgy landlords – something the Mayor of London is working on.

Among our respondents at least, a union is a more appealing proposition than more transactional services such as insurance and legal support – even if the direct practical benefit is similar. This suggests that there is appeal in the sense of solidarity a union provides.

Proposals for a non-refundable fee instead of a refundable deposit are popular, though with less enthusiasm than the other proposals. Two in five would not consider using such a scheme.

<b>How would these services improve your life as a renter?</b>	<b>A lot</b>	<b>A little</b>	<b>Not at all</b>	<b>Total respondents</b>
A tenant's union that took action against exploitative landlords	536	205	67	808
Low cost insurance that helped you fund legal action against a negligent landlord	338	343	125	806

Low cost membership of a scheme that gave you legal advice when you need it	358	304	143	805
Comparison site of letting agents and their fees	515	226	67	808
Website to check if your landlord is licensed/accredited/banned	623	152	34	809
Paying non-refundable insurance of £100 a year rather than refundable deposit	236	249	317	802

## Policies

This section of the survey is explored in greater detail in the main report. These are the raw numbers.

<b>Would the following help:</b>	<b>A lot</b>	<b>A little</b>	<b>Not at all</b>	<b>Total (private renters)</b>
Three-year guaranteed tenancies (with flexibility if you need to move)	501	229	78	808
Financial penalty for landlords who want to evict tenants without reason – payable to the tenant	486	231	86	803
Longer notice period for landlords who want to evict tenants without reason	532	202	68	802
Requiring landlords to prove that a tenant was at fault before evicting	461	246	97	804
Limiting rent increases to inflation	689	95	28	812
Pegging local rents at a level affordable to local population	678	89	44	811
More private homes in your local area	420	216	162	798

More social homes in your local area	460	161	177	798
Right to buy your home from your landlord	279	218	303	800
Banning landlords from refusing housing benefit claimants	241	171	388	800
Low interest loans to potential home buyers	397	179	229	805
The ability to sue your landlord if they failed to fix something	425	300	82	807

Who do you hold most responsible for the high cost of housing?	Private renters only	Percentage (n=813)
Current government (since 2010)	257	32%
Government pre-2010	153	19%
Other	130	16%
Landlords	81	10%
Property agents	49	6%
Banks	38	5%
Foreign investors	39	5%
NIMBY groups (those stopping local house building)	25	3%
Homeowners in general	26	3%
Large housebuilders	13	2%
Local government	2	0%
No response	78	

## The Future

The ideal tenure section is explored in more detail in the main report but it is worth noting here that the inclusion of an extra affordable renting category has seen the proportion favouring home ownership lower, at 75%, than other surveys that have put it as high as 86%. The Other option also elicited responses including co-operative housing.

What is your likely tenure in five years' time?	Private renters only	Percentage (n=805)
Renting from a private landlord	530	66%
Owning your own home	153	19%
Living outside the UK	68	8%
Other (mostly Don't Knows)	44	5%
Renting a council house	5	1%

Living with parents	4	0%
Living rent-free with others	1	0%
No response	86	

<b>What is your ideal tenure in five years' time?</b>	<b>Private renters only</b>	<b>Percentage (n=803)</b>
Owning your own home	599	75%
Renting at an affordable rate	133	17%
Other	31	4%
Renting a council house	27	3%
Living rent-free with others	13	2%
No response	88	

<b>If you would like to buy, what are the current challenges you face? (multiple answers accepted)</b>	<b>Private renters only</b>	<b>Percentage (n=768)</b>
Not earning enough for a mortgage	433	56%
Still saving a deposit	370	48%
Unable to save	348	45%
Problems with the house buying process	118	15%
Not ready to settle down yet	89	12%
No response	123	

<b>If you would like to buy, do you think you will have to move out of your current area to afford a home?</b>	<b>Private renters only</b>	<b>Percentages (n=778)</b>
Yes	672	86%
No	106	14%
No response	113	

<b>If you are planning to buy, are you planning to use any of the following?</b>	<b>Private renters only</b>	<b>Percentage (n=718)</b>
Help to Buy ISA	223	31%
Help to Buy 95% mortgage	131	18%
Shared ownership	114	16%
Help to Buy Equity Loan scheme	84	12%
Starter Homes scheme	75	10%
Rent to Buy	58	8%
None of these	379	53%
No response	173	

<b>If you were given £1,000 and had to save it, would you...</b>	<b>Private renters only</b>	<b>Percentage (n=801)</b>
Put it in a basic savings account	405	51%
Put it into shares or a shares-based fund	93	12%
Buy a bond that would be used to build social housing	76	9%
Join a crowd-funded buy-to-let project	13	2%
Other, of which:	77	10%
Cash ISA	31	4%
Help to Buy ISA	9	1%
High interest savings account	6	1%
Gold/silver	7	1%
Premium bonds	2	0%
Pay down debt	2	0%
"No point – no interest"	4	0%
Other	16	2%
Don't know	137	17%
No response	90	

#### What our supporter base looks like

<b>What is your current tenure?</b>	<b>All respondents</b>	<b>Percentage</b>
Private Rented	891	77%
Social Rented	56	5%
Own with Mortgage	98	8%
Own Outright	57	5%
Living with Family	45	4%
Living rent-free with others	13	1%
Total	1160	

<b>What is the postcode of your current home? (Top five cities)</b>	<b>All respondents</b>	<b>Percentage (n=1007)</b>
London	425	42.2%
Brighton	27	2.7%
Bristol	24	2.4%
Manchester	24	2.4%
Oxford	17	1.7%

<b>What is your employment status?</b>	<b>All respondents</b>	<b>Private renters only</b>
Employed full time	642 (65%)	545 (68%)
Employed part time	72 (11%)	52 (7%)
Self-employed	122 (12%)	99 (12%)

Looking for work	24 (2%)	18 (2%)
Student	35 (4%)	33 (4%)
Retired	47 (5%)	20 (3%)
Unable to work	43 (4%)	31 (4%)
No response	196	93
Total responses	985	798

<b>What is your age?</b>	<b>All respondents</b>	<b>Private renters only</b>
18-29	268 (27%)	235 (30%)
30-39	361 (37%)	313 (39%)
40-49	178 (18%)	142 (18%)
50-59	114 (12%)	76 (10%)
60+	64 (6%)	28 (4%)
No response	196	97
Total responses	985	794

<b>Which news sources do you use most days? (select all that apply)</b>	<b>Private renters only</b>
BBC	577
The Guardian	549
Facebook	366
Twitter	347
Independent	210
Channel 4	200
Buzzfeed	135
Financial Times	103
The Telegraph	98
Local newspapers	88
Vice	81
The Times	73
Metro	65
The Daily Mail	53
ITV News	52
The Mirror	20
The Debrief	17
The Sun	3
No response	102