

Life in the Rental Market



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November 2017

1 Introduction

This report presents the findings of the first Generation Rent survey.

The survey contains two types of data. First, we collected data on renters' experience of housing tenure. Rising rents and rising rates of eviction have increased tenant insecurity across the Britain. But few data exist on renters' lived experience in the rental sector. Our survey aimed to capture this lived experience. Second, we collected data on renters' housing policy preferences. Governments of all partisan stripes have tended to assume a preference for homeownership among British renters and crafted housing policy to reflect this preference. But almost no data exist on renters' views of housing policies. Our survey offered renters the opportunity to express the full range of their policy preferences.

The goal of the survey was to examine the relationship between these data. How do renters respond to hardship in the rental sector? And what can governments do to assist them?

We highlight four primary findings. First, the British 'obsession' with homeownership is far less powerful than policymakers claim it to be. Renters today are calling for greater protections in the rental sector — not more debt to finance a mortgage. In our statistical models, controlling for a range of covariates, we find that renters' negative experiences of the rental sector drive support for policies that guarantee their tenancy rights. But we find no relationship between renters' experiences and support for private housing construction or first-time buyer mortgage subsidies. Put simply, renters in our sample are not drifting toward a desire for homeownership — they want help to live comfortably in the tenure they already have.

Second, renters in Britain feel disenfranchised. Despite the range of negative experiences among renters in our sample — including eviction, harassment, and unaffordable hikes in rent — we

find no relationship with renters' knowledge of their rights. However, the data also show that renters across the board support a tenants union to fight against exploitative landlords. This report adds statistical weight to the growing renter activism visible on our streets and online.

Third, these trends are geographically widespread. A common assumption holds that the housing crisis is specific to London, where rents have risen most quickly over the past two decades. Our data do not support this assumption. While renters in London do pay a higher percentage of their income on rent, we find that renters across Britain have experienced the same levels of adversity and exploitation at the hands of their landlords — and are calling for the same policy changes.

Finally, we find that it is older renters — not younger ones — that are most ardent in their calls for policy change. Coverage of the housing crisis has tended to focus on the youth as the key advocates of housing policy change. We find the reverse. Renters over 40 years old, who have spent decades trapped in the rental sector, are calling most loudly for tenant protections. As the population of private renters ages — and renting become a lifelong tenure — we should expect these attitudes to become more widespread, and the need for rental sector reform more urgent.

The report is organised into six sections. First, we look at what existing research tells us, including demographic trends and attitudinal studies. Second, we review the data and methodology we employ in our survey data analysis. Third, we explore renters' ideal tenure. Fourth, we examine renters' housing policy preferences. Fifth, we look at renters' knowledge of their rights and their political activism. We conclude with a discussion of the implication of these findings for housing policy moving forward.

2 Existing Research

The main source of knowledge about the private rented sector in England is the annual English Housing Survey (EHS), commissioned by the Department for Communities and Local Government and conducted by NatCen Social Research. It has tracked the doubling of the private renter population in the past 15 years. Crucially, it looks at household composition, including dependent children and the age profile of each tenure.

The latest survey, published in February 2017, found that a majority of private rented households are headed by someone aged over 35. In total, number of private rented households headed by someone aged between 45 and 64 has more than trebled since 2003-04, from 357,000 to 1,114,000.¹

¹ Household report AT1.3

Private renting remains the most common tenure for young adults, but it is increasingly difficult to define it as a ‘young’ tenure.

The EHS asks renters if they expect to buy a home: the number who do has remained in the range 57-61% even as home ownership rates have fallen.² This year saw more of a breakdown, with expectation of home ownership at 80% among 16-24 year olds, falling to 45% among the 45-54 year olds and 11% for 65s and over.³ When asked why they don’t expect to buy, 63% cite lack of affordability, 11% report that they enjoy their current tenure, and the percentage of those citing job security, the burden of debt, repairs, commitment and the merits of renting are in the single figures.⁴

For a straight ‘which do you prefer’ question, we have to go back to NatCen’s British Social Attitudes Survey in 2010, which asked, ‘If you had a free choice would you choose to rent accommodation, or would you choose to buy?’ The vast majority, 86%, preferred to buy – a statistic that later became a favourite of the Cameron government.

Political attention has understandably focused on the decline of home ownership among younger age groups, but with mortgages harder to come by past the age of 40, there is a growing number of people who are facing a lifetime of renting. Home ownership above all else allows people to enter retirement with minimal housing costs, and the minority of retirees who rent depend on state support through housing benefit. The EHS allows us to estimate what is likely to happen in the decades ahead. Those 1,114,000 private renter households between 45 and 64 will reach retirement age in the next 20 years. Although many will struggle to get a mortgage, the EHS found that 50,000 over-45s were still able to buy a home in the three years to 2015-16. If we assume that this rate of first home purchase among today’s 45-64 year olds will look similar this year, then decline to zero as the final members of the cohort reach 65, then we might expect that 167,000 will buy a home by the age of 65. That leaves 947,000 of those households renting into retirement.

Of today’s retiree private renters – 370,000 according to the EHS – a proportion will still be with us in 20 years. The Office for National Statistics tells us that 13% of the over-65 population is over 85, so if we assume that the same proportion of today’s over-65s will live beyond 85, 48,000 could still be living in private rented housing.

We estimate therefore that by 2035-36 there will be 995,000 private rented households whose head is aged 65 or over, an increase of 625,000 – or 169%.

² Household report AT1.10

³ Future home owner report AT1.10

⁴ Future home owner report AT1.29

The EHS also tells us that 1,074,000 private renter households currently receive housing benefit, a number likely to include all 356,000 whose economic status is retired (96% of the age group). If we assume that 96% of 2035's over-65s will be retired and claiming housing benefit, then that will be an additional caseload for the government of 600,000, an increase of 56%. Assuming they received the average amount of housing benefit recorded for private renters by the EHS, £111, that would cost the public purse an extra £3.46 billion a year in today's prices.⁵

3 Data & Methods

The renters survey was conducted in August 2016, distributed electronically by Generation Rent and affiliated organisations. We present some of the descriptive statistics of the sample in the tables below. Respondents came from all age groups, with representation from age 18 to over 60. Respondents also came from a range of geographical regions in Britain, with 42 per cent of the sample based in London. The capital is home to roughly one fifth of the private renter population; the higher proportion might reflect the intensity of the housing crisis there. And respondents also have diverse employment status, with a majority employed full time. In total, 1,181 renters, owners, and social tenants responded to the survey.

⁵ English Housing Survey, 2015-16, Household Report AT1.15

Tab. 1: Selected Descriptive Statistics

Variable	Group	Number (%)
Age	18-29	268 (27.2)
	30-39	361 (36.7)
	40-49	179 (18.1)
	50-59	114 (11.6)
	60+	64 (6.5)
Geography	Bristol	24 (2.4)
	Brighton	27 (2.7)
	London	425 (42.2)
	Manchester	24 (2.4)
	Oxford	17 (1.7)
Employment	Employed full time	642 (65.2)
	Employed part time	72 (7.3)
	Looking for work	24 (2.4)
	Retired	47 (4.8)
	Self-employed	122 (12.4)
	Student	35 (4.4)

Given the distribution method, the data presented here are non-random. The proximity to the Generation Rent network suggests that the data here are biased toward those renters who have had negative experiences of the rental sector or who are predisposed to activism on tenants' rights. Roughly 30 per cent of the sample, for example, has experienced eviction, a slightly higher proportion than the overall population, which is closer to 25 per cent. The focus of this analysis, however, is on variation within this sample. The goal is to understand the relationship between renters' different experiences of the rental sector and the preferences over policies that govern the housing market.

To that end, we run a series of logistic regressions focused on two key explanatory variables. The first is the ratio of rent to income of the respondent — the best measure of affordability we have. Rents are fixed, in part, according to the income levels of the local area, which is why rent levels in the South of England tend to be higher than those in the North of England. More than gross rent, therefore, the rent-to-income ratio reflects the relative cost of tenure for respondents in different parts of Britain. We examine the effect of the affordability of rent on renters' preferences.

The second is a weighted exclusion index, composed of a battery of questions about experiences of the rental sector, including eviction, unaffordable hikes in rent, and unsafe conditions.

In the statistical models, we control for several covariates that may affect respondents' preferences. The first is employment status, which I include as a categorical variable to capture the distinct effects of full time, part time, studying, self- and unemployment. The second is a London dummy. London is the outlier in the scale and intensity of the housing crisis. I therefore include the dummy to control for the specific effects of living in London. The third is age, which I predict will shape renters' preferences over housing policy. For many low-income renters, the expectation of homeownership fades with age. Moreover, we can expect that older renters have had many more negative experiences in the rental market than younger ones. I therefore include age to capture the effect of housing market adversity, controlling for length of time spent in the rental sector. Finally, I include a dummy for readers of the Guardian. The survey did not include a left-right ideological measurement, but Guardian readership can serve as a proxy for left-wing ideological views and identify people who may support more interventionist housing policies anyway. Of course, Guardian readership also proxies class and education. These additional aspects of the Guardian covariate should lend further robustness to my analysis.

Tab. 2: Key Explanatory Variables

Variable	Group	Number (%)
Net Income on Rent	11-20%	74 (7.2)
	21-30%	279 (27.2)
	31-40%	258 (25.2)
	41-50%	230 (22.4)
	51-60%	92 (9)
	61%+	93 (9)
Exclusion Index	Eviction	359 (30.4)
	Threat of Eviction	120 (10.2)
	Unaffordable Hike in Rent	241 (20.4)
	Threat of Hike in Rent	132 (11.2)
	Deposit Dispute	405 (34.4)
	Unsafe Conditions	313 (26.5)
	Refused Property Because of Housing Benefit	68 (5.8)

4 Ideal Tenure

One of the foundational assumptions among housing policymakers in Britain is a ‘cult’ of homeownership — an enduring preference among Britons to own property. This assumption was central to Margaret Thatcher’s ‘dream of a property owning democracy.’ It was this dream that underpinned Thatcher’s policy of the Right to Buy, which has drastically reduced the quantity of social housing stock in Britain and, in its design, the capacity of local councils to construct new social homes to replace it. Since then, both Conservative and Labour governments have promoted the view that homeownership is desirable and that Britons desire it. Schemes like Help to Buy, for example, rest on this assumption.

But what is the basis of this assumption?

We argue that British cult of homeownership is both conceptually misunderstood and empirically inaccurate. Conceptually, it is based on surveys, like the one cited in Section 2, that ask renters whether they would prefer to rent or own — a set of ideal options grounded in the non-ideal circumstances of the existing housing market. In other words, the existing data on ideal tenure asks renters whether they would like to own a valuable asset or not — the answer seems obvious. A more conceptually sound question about ideal tenure would provide ideal options under ideal circumstances, such as renting affordably. We correct for this conceptual error in the survey, offering respondents a range of ideal tenure options. Of course, even with an affordable renting option, homeownership continues to have an understandable draw for renters. After the mortgage term ended, they would no longer have to make monthly payments.

However, empirically, the homeownership ambition realistically applies only to those renters who can save toward a mortgage deposit. According to the 2016 EHS, 70 per cent of private renters cited affordability as the primary barrier to homeownership, up from 56 per cent in 2009. For these renters, then, it is rental sector solutions that are most urgent. As one renter we interviewed explained,

Given that house prices are not going to come down to the level that people can afford them, renting should be regarded as an option that is not just a choice, but that is acceptable — not just something that should be. . . dismissed (3/09/16).

In this section, we examine the question of ideal tenure in the survey. We measure the relationship between ideal tenure and our two key indicators of rental sector hardship. We create an ownership

scale from the answers to the ideal question, ranging from 0 ('Renting at an affordable rate' or 'Renting socially') to 1 ('Owning your own home'). We run a series of logistic regressions, presented in the Appendix.

There are three key findings in the table. First, the data suggest a strong relationship between adversity in the rental sector and a shift away from the 'cult' of homeownership. Across both bivariate models (1 and 3) and those that add controls (2 and 4), we find strong and significantly negative effects of both the rent ratio and the exclusion index on the desire to own a home. The more that renters are squeezed in the rental sector — paying a higher ratio of their income on rent, suffering more harassment from landlords — the less committed they are to the British 'ideal' of homeownership. On the contrary, our data suggest that if trends continue, more renters will desire simply to rent affordably and safely. As the graph shows, moving from a payment of 30-40 per cent of income to payment of 50-60 per cent of income reduces desire for homeownership by nearly half.

Second, the data suggest a strong relationship between age and ideal tenure. Renters over 60 are almost twice as likely as renters in their twenties to prefer affordable rental tenure over homeownership. While government rhetoric consistently depicts homeownership as the standard tenure of adulthood, the data show clearly that older renters are no longer interested in acquiring property and entering into deep debt. For these older renters, affordable tenure is the priority.

The implications of these findings become more urgent over the long term as the retired private renter population threatens to reach 1 million in two decades' time. As renting becomes a lifelong tenure, we should expect the trends observed here to become more widespread. Rather than focus on the transition to homeownership, policymakers should support older renters to enjoy secure and decent tenure, regardless of asset ownership.

Finally, the data show no clear relationship between ideal tenure and geography. Renters all over Britain have been negatively affected by the high cost of rent and the looming threat of eviction. While London's real estate has risen highest in value, the ideal tenure of its residents resembles that of renters across the country — affordable tenure in the rental sector.

Fig. 1: Relationship Between Rent-to-Income Ratio & Ideal Tenure

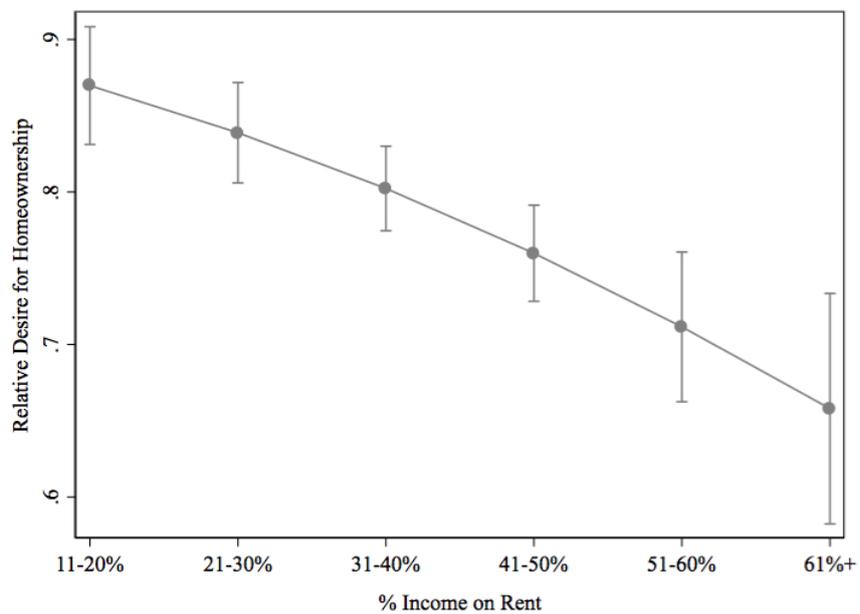
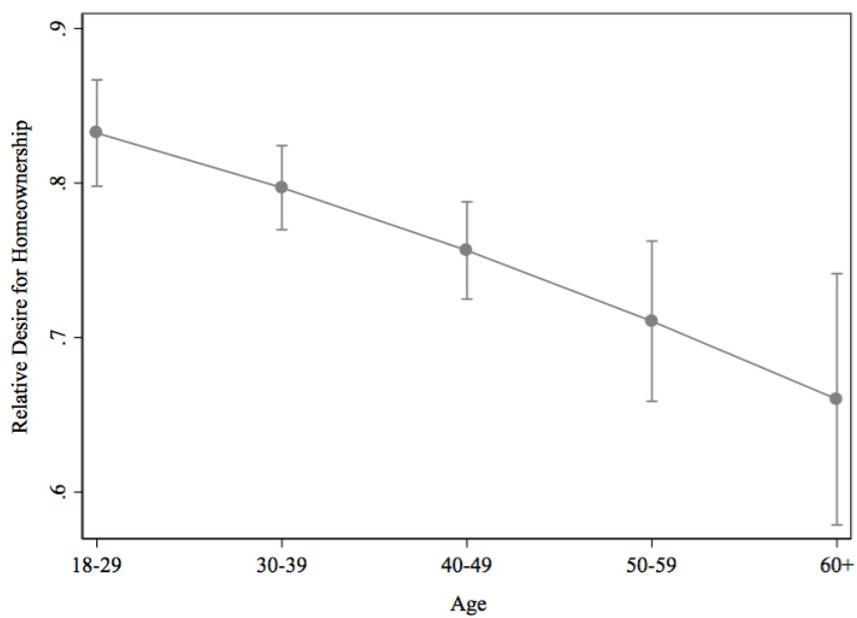


Fig. 2: Relationship Between Age & Ideal Tenure



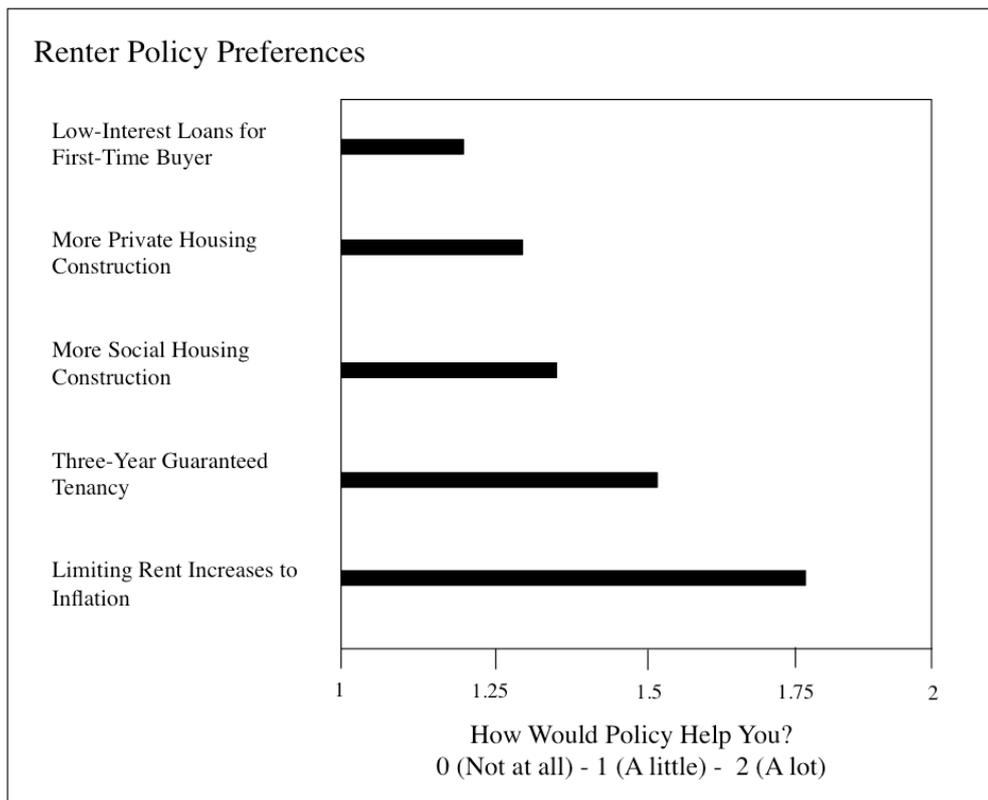
5 Policy Preferences

In the previous section, we examined the shifting ideal tenure of British renters. But in their non-ideal circumstances, which policies do renters feel would support them best? To address this question, we asked respondents to evaluate how much a given policy would help them in their everyday lives, from 0 ('Not at all') to 1 ('A little') to 2 ('A lot').

We split these policies into two types. The first type is market-oriented policy that aims to expand homeownership in support of the ideal of homeownership. This type has been the dominant housing policy in Britain over the last three decades. We include two examples here: 'Low interest loans to potential home buyers' and 'More private homes in your local area.'

The second type is a non-market policy that aims to regulate the rental sector in support of the ideal of affordable rental tenure. This type has been wholly neglected in Britain over the last three decades, as governments from Thatcher onward have stripped away rental sector protections. These include: 'Three year guaranteed tenancies (with flexibility if you need to move),' 'Limiting rent increase to inflation,' 'More social homes in your local area,' and 'Financial penalty for landlords who want to evict tenants without reason, payable to tenant.'

We present the descriptive statistics in the table below. The data show a clear trend: private renters are far less supportive of policies that aim to expand homeownership than they are supportive of policies that aim to address the affordability concerns they have in the rental sector. Renters today feel they would gain greatly a policy that curbs evictions and rent-driven displacement. Housing policy status quo in Britain — Help to Buy, for example — finds little resonance in the sample.



We then measure the relationships between support for these policies and our two key explanatory variables — the rent-to-income ratio and the exclusion index. Our goal is to look within the sample to see how these metrics of adversity among the renter population affect preferences over housing policy. If the aim of housing policy is to lift from the bottom — helping those renters most affected by the housing crisis — these relationships are crucial. The results of our analysis are presented in the tables in the Appendix.

As shown in Figures 3 & 4 (Table 5), we find no statistically significant relationship between experience of the rental sector and support for market-oriented policy. These findings are robust both in bivariate estimations and to the inclusion of key covariates. The experience of hardship in the rental sector does not appear to engender support for policies that seek to expand private homeownership — whether they are for mortgage subsidies or private housing construction.

In Figures 5 & 6 (Table 4), we find large and robust relationships between the experience of rental sector and support for rental sector regulation. As renters are forced to dedicate an increasing percentage of their income to rent, they call for greater protections in the rental sector. Rather than asking for more private housing production, renters call for more social housing production that can keep them safely in the regulated rental sector.

Once again, these trends are not regionally specific. As both tables in the Appendix show, there is no visible effect of living inside of London or outside it. Rather, renters across Britain are calling for housing policies that address their hardships in the rental sector rather than guiding them toward homeownership and into deep debt.

Fig. 3: Relationship Between Rent-to-Income Ratio & Support for Mortgage Subsidies

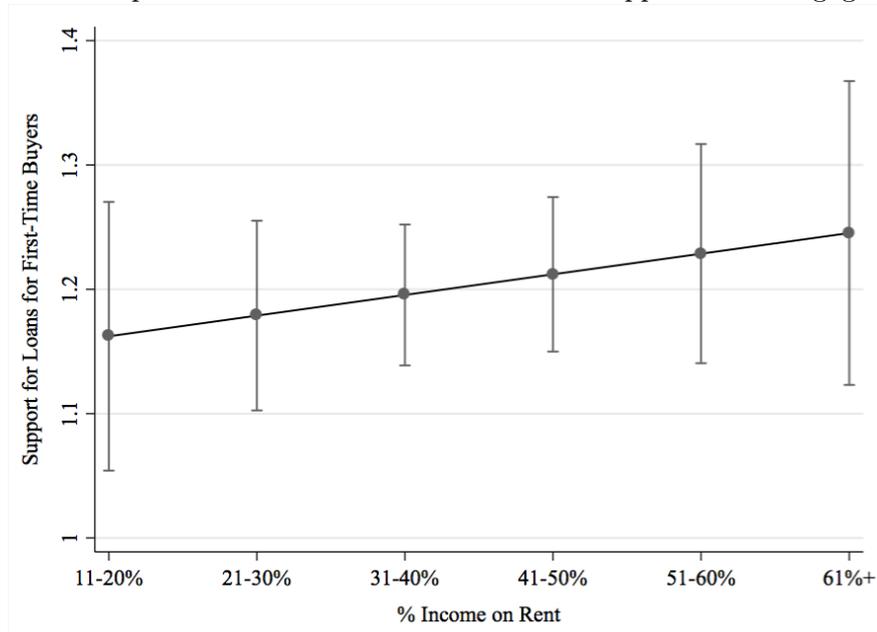


Fig. 4: Relationship Between Exclusion Index & Support for Mortgage Subsidies

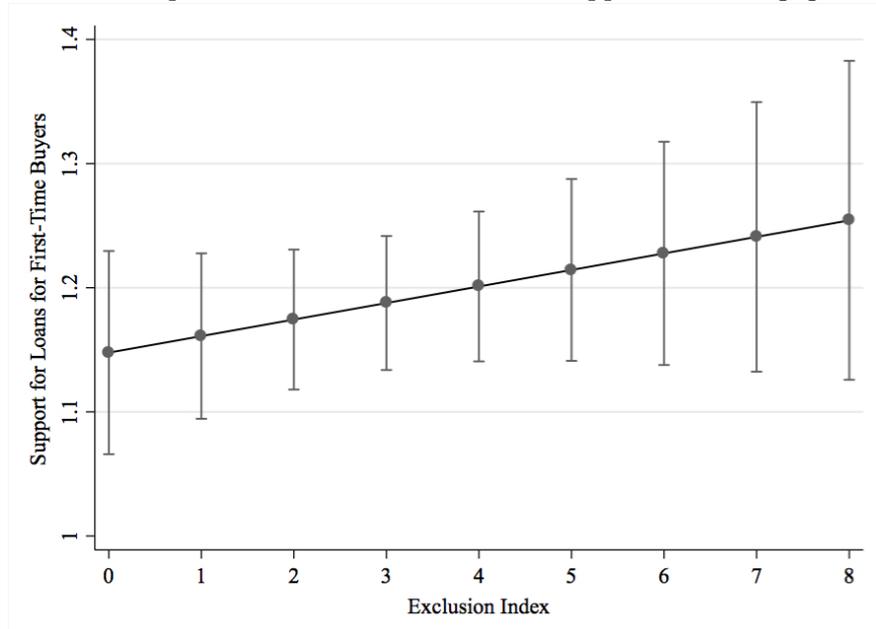


Fig. 5: Relationship Between Rent-to-Income Ratio & Support for Limits on Rent Inflation

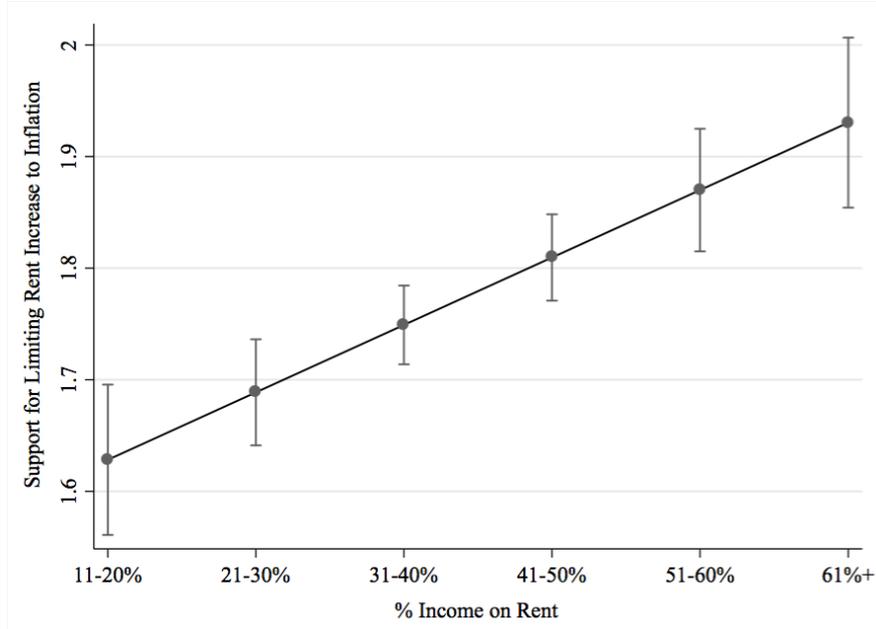
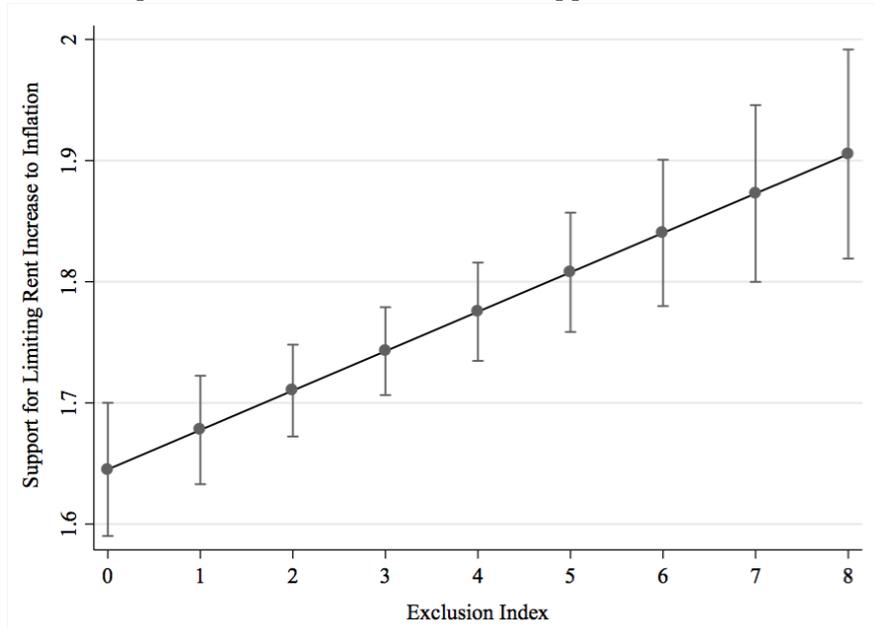


Fig. 6: Relationship Between Exclusion Index & Support for Limits on Rent Inflation



6 Rights & Activism

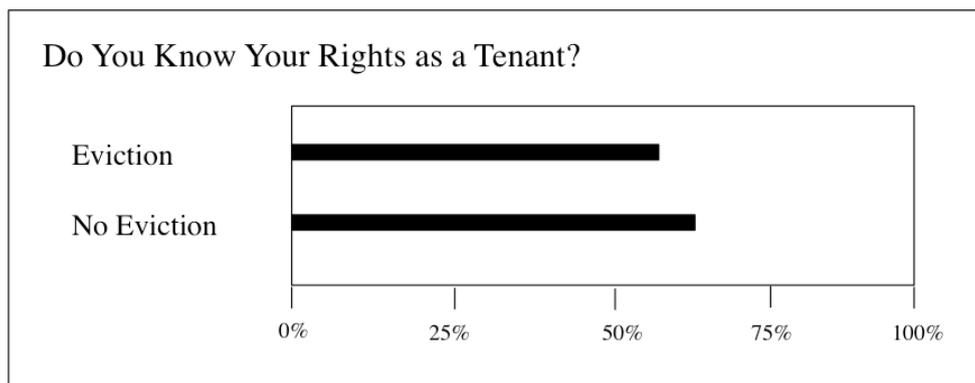
In the last two sections, we presented evidence to suggest that renters are responding to the affordability crisis by favouring rental sector protections. But are these preferences translating into political action? Do renters have the political awareness to push for change?

In the survey, we included a question that aims to capture the potential activism among respondents. ‘Do you feel that you are aware of your rights as a tenant?’ We then measured the relationship between awareness of rights and our explanatory variables. The goal is to understand whether renters are becoming more aware of their political situation in response to their negative experiences in the rental sector.

However, the data indicate no statistically significant relationship between awareness of rights and hardship in the rental sector. Put another way, renters who are evicted are no more likely to know their rights than those who do not. On the contrary, it is renters who pay the *highest* portion of their income on rent that have the *lowest* levels of awareness of tenants’ rights. This is a problem: every renter should know her rights, but those renters that face extreme adversity should know their rights best, as they are forced to battle against landlord exploitation so frequently. We take this finding very seriously.

But if renters are not more aware of their rights as a result of experiences like evictions, are they more excited about the possibility of activism? In the survey, we asked renters about whether they would support ‘a tenant’s union that took action against exploitative landlords.’ Again, we measured the relationship between support for the union and the explanatory variables — the rent ratio and the exclusion index. Here, we find strong and statistically positive relationships between renters’ hardship and support for a union. While the vast majority of renters support the union across the board, it is the renters that face evictions and high levels of rent that are calling out most for a political movement to fight for tenant rights.

These findings therefore suggest real potential for the emergent renters’ movement that builds from the experiences of adversity to call for a new housing policy that is in line with the needs of British renters — not the needs of their banks.



7 Conclusion

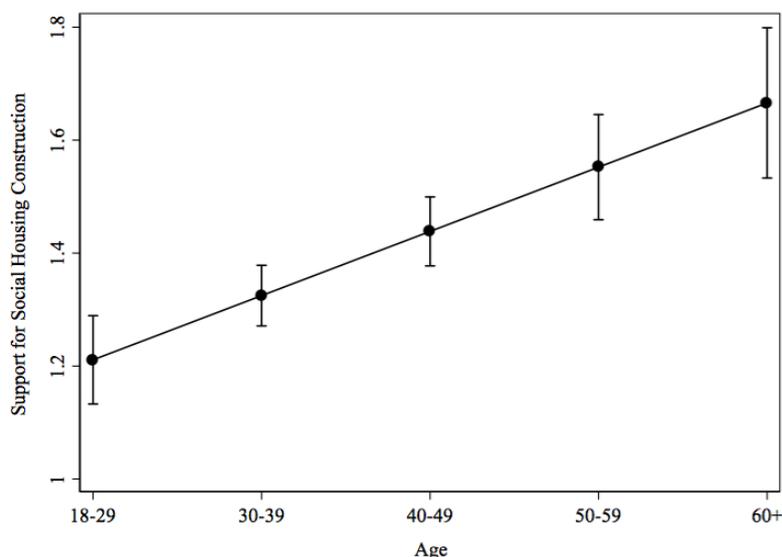
In this report, we relayed the findings from the first annual Generation Rent survey. Employing logistic regression methods, we examined the relationships between renters' experiences of the rental sector and their views of what should be done to improve it. These improvements ranged from policy prescriptions to activist actions that can be taken to help renters struggling to cover the rising cost of rent and facing increasing insecurity at the hands of private sector landlords. The statistical tables contain a number of insights for academics, activists, and policymakers eager to understand the shifting politics of the rental sector.

By way of conclusion, we highlight just one key finding of the survey data analysis — namely, the call for systems change in Britain's rental sector. Since Margaret Thatcher's Right to Buy revolution, Britain's housing policy has remained stuck in the paradigm of homeownership. It was not always so: through much of the twentieth century, renting was promoted as the standard if not ideal tenure in Britain, as in many countries around the world. Yet governments both Conservative and Labour have clung to the ideal of homeownership, even as property ownership has become prohibitively expensive for a large number of British citizens. The findings in this report suggest that it is time for British policymakers to make a paradigm shift to recognise the needs of Britain's growing rental sector population.

Britain is fast becoming a nation of renters — and its housing policy must reflect that. As house prices continue to soar, many renters are rejecting the pathway to homeownership that requires taking on mountains of debt in the name of a 'nest egg'. Instead, they are calling for legislation that offers safe, affordable, and social tenures. This is not only true for the youth. Our findings indicate that older renters are calling for the construction of social housing — rather than private housing — at a much higher rate (Figure 7). And it is not only true for London. Our findings

indicate that renters in other parts of Britain have the same preferences for housing policies that protect them in the rental sector.

Fig. 7: Relationship Between Age & Support for Social Housing Construction



Considerable — and considerably overdue — attention has been paid in recent months to social housing and the need for councils to construct more, and safer, homes. New social housing construction is essential to address the current crisis, and the data here indicate widespread support for new social units.

However, tenant insecurity in the private sector remains high. With letting agent fees on their way out, Section 21 — the key legislation behind the ‘no-fault’ evictions that impede any hopes for stability — is the most significant barrier to a healthy and fair rental sector. We see myriad issues that flow from Section 21: it prevents tenants from making their houses into homes, it prevents tenants from investing time in their local community, and as such, it prevents the formation of strong bonds for a strong society. Despite recent measures outlawing revenge evictions, tenants in the private sector remain vulnerable to Section 21 eviction if they make complaints about problems that are not covered by the Deregulation Act. Once tenants are able to claim back illegal fees from agents, lack of protection could deter them. Tenants live in constant fear that their tenure could be cut short, with little legal recourse.

Renters today are fighting not to escape the rental sector but to improve it. With this report, we aim to give voice to that fight and provide policymakers a clear route toward a fair, safe, and affordable rental market.

Appendix

Tab. 3: Ideal Tenure

This table displays the relationships between key variables and the relative desire for homeownership, as compared to affordable rent. The negative coefficients on the rent ratio and exclusion index — including when we add additional variables — are (i) highly significant, as indicated by the stars in the table, and (ii) negative, meaning that the higher they are, the lower the respondent's desire for homeownership.

	(1)	(2)	(3)	(4)
Rent Ratio	-0.239*** (0.061)	-0.179*** (0.065)		
Exclusion Index			-0.078** (0.033)	-0.080** (0.035)
Employed Part Time		-0.713** (0.310)		-0.840*** (0.295)
Looking For Work		-0.299 (0.547)		-0.558 (0.498)
Retired		-0.858* (0.481)		-0.557 (0.415)
Self-Employed		0.172 (0.285)		0.192 (0.280)
Student		-0.735* (0.430)		-0.888** (0.416)
Unable to Work		-0.812* (0.420)		-1.426*** (0.356)
London		-0.135 (0.188)		-0.203 (0.179)
Guardian		-0.309 (0.198)		-0.157 (0.186)
Age		-0.297*** (0.092)		-0.255*** (0.085)
Observations	862	844	933	913

Standard errors in parentheses
 *** p<0.01, ** p<0.05, * p<0.1

Tab. 4: Support for Rental Sector Policy

This table displays the relationships between key variables and support for policies that offer protection in the rental sector. The positive coefficients on the rent ratio and exclusion index — coupled with the high levels of statistical significance — mean that more hardship in the rental sector is generating more support for rental sector protections.

	(1)	(2)	(3)	(4)	(5)	(6)
	3 Year Tenancy	3 Year Tenancy	Rent Cap	Rent Cap	Social Housing	Social Housing
Rent Ratio	0.171*** (0.053)		0.284*** (0.072)		0.122** (0.052)	
Exclusion Index		0.210*** (0.030)		0.144*** (0.039)		0.144*** (0.029)
Employed Part Time	0.0963 (0.263)	0.111 (0.262)	-0.390 (0.307)	-0.268 (0.303)	-0.009 (0.257)	0.032 (0.255)
Looking For Work	-0.329 (0.448)	-0.281 (0.417)	-0.137 (0.570)	0.004 (0.517)	0.749 (0.523)	0.658 (0.461)
Retired	-0.859* (0.453)	-0.735* (0.383)	0.772 (0.679)	0.395 (0.461)	0.0328 (0.520)	-0.012 (0.428)
Self-Employed	-0.158 (0.214)	-0.088 (0.210)	0.349 (0.308)	0.337 (0.286)	0.0326 (0.216)	0.013 (0.211)
Student	-0.204 (0.365)	0.136 (0.353)	0.845 (0.750)	0.841 (0.620)	0.00396 (0.367)	0.375 (0.358)
Unable to Work	0.264 (0.414)	0.130 (0.362)	0.967 (0.642)	0.886* (0.511)	1.095** (0.505)	0.852** (0.413)
London	0.005 (0.143)	0.059 (0.139)	-0.082 (0.193)	-0.022 (0.179)	-0.0111 (0.143)	0.0583 (0.138)
Guardian	0.470*** (0.147)	0.328** (0.142)	0.534*** (0.192)	0.290 (0.179)	0.245* (0.148)	0.115 (0.143)
Age	0.148** (0.075)	0.060 (0.070)	-0.131 (0.0941)	-0.252*** (0.085)	0.310*** (0.075)	0.291*** (0.070)
Observations	890	953	892	954	880	945

Standard errors in parentheses

*** p<0.01, ** p<0.05, * p<0.1

Tab. 5: Support for Market-Oriented Policy

This table displays the relationships between key variables and support for market-oriented housing policy. The lack of statistical significance — here indicated by a lack of stars (*) on the key variables — means that there are no significant relationships between experience of housing and support for market-oriented policy.

	(1)	(2)	(3)	(4)
	Private Housing	Private Housing	Loans	Loans
Rent Ratio	-0.043 (0.049)		0.078 (0.049)	
Exclusion Index		0.021 (0.026)		0.030 (0.026)
Employed Part Time	-0.775*** (0.243)	-0.731*** (0.238)	-0.371 (0.239)	-0.262 (0.235)
Looking For Work	-0.597 (0.406)	-0.564 (0.380)	-0.283 (0.389)	-0.362 (0.365)
Retired	-0.947** (0.437)	-0.930** (0.364)	-0.095 (0.439)	-0.018 (0.378)
Self-Employed	-0.381* (0.207)	-0.296 (0.202)	0.308 (0.203)	0.348* (0.198)
Student	-0.162 (0.347)	-0.219 (0.334)	-0.031 (0.352)	0.062 (0.339)
Unable to Work	-0.133 (0.357)	-0.359 (0.313)	-0.056 (0.346)	0.143 (0.307)
London	-0.064 (0.138)	-0.097 (0.133)	-0.153 (0.137)	-0.137 (0.131)
Guardian	-0.325** (0.145)	-0.420*** (0.140)	0.297** (0.141)	0.164 (0.136)
Age	0.100 (0.071)	0.031 (0.067)	-0.152** (0.068)	-0.194*** (0.064)
Observations	877	941	886	948

Standard errors in parentheses

*** $p < 0.01$, ** $p < 0.05$, * $p < 0.1$

Tab. 6: Rights & Union Support

This table displays the relationships between key variables and two outcomes: (i) support for a tenants' union and (ii) awareness of rights. The high levels of significance in the first two columns indicate that hardship is, in fact, generating more support for a union. But the latter two columns suggest, without strong significance, suggest that they are not translating into better awareness of rights.

	(1)	(2)	(3)	(4)
	Tenants' Union	Tenants' Union	Tenants' Rights	Tenants' Rights
Rent Ratio	0.197*** (0.057)		-0.180*** (0.054)	
Exclusion Index		0.158*** (0.032)		0.026 (0.029)
Employed Part Time	0.709** (0.316)	0.763** (0.315)	0.555* (0.286)	0.429 (0.276)
Looking for Work	1.151* (0.631)	1.481** (0.625)	0.199 (0.462)	0.125 (0.431)
Retired	-1.254*** (0.438)	-0.841** (0.381)	1.107** (0.549)	0.922* (0.471)
Self-Employed	0.122 (0.228)	0.161 (0.223)	0.428* (0.230)	0.297 (0.220)
Student	0.276 (0.423)	0.357 (0.388)	-0.332 (0.377)	-0.371 (0.359)
Unable to Work	1.789*** (0.626)	1.830*** (0.549)	0.188 (0.384)	-0.423 (0.332)
London	-0.176 (0.154)	-0.125 (0.148)	-0.0899 (0.148)	-0.167 (0.142)
Guardian	0.397** (0.157)	0.271* (0.151)	0.0693 (0.154)	0.162 (0.147)
Age	-0.0723 (0.079)	-0.145** (0.074)	0.0295 (0.076)	0.0428 (0.070)
Observations	887	948	888	949

Standard errors in parentheses

*** p<0.01, ** p<0.05, * p<0.1