



# Housing Generation Rent

## What are the Challenges for Housing Policy in Scotland?

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## Executive Summary

Funded by the Carnegie Trust for the Universities of Scotland, this qualitative research study investigated the challenges facing 'Generation Rent'. It situated young people's housing experiences within the broader social, economic and political context in Scotland. Semi-structured interviews were conducted with 19 key actors drawn from housing policy and practice communities at the local and national scale. The project identified 7 key findings:

- The housing problems faced by young people cannot be understood in isolation from the wider economic and social context. **Youth (un)employment and parental support substantially determine an individual's housing 'success'** in becoming a homeowner or accessing a private rented sector (PRS) property at the higher end of the market.
- **The PRS is unaffordable for many young people.** This is the case across the whole of Scotland but is mostly problematic in 'hotspot' areas such as Aberdeen, Edinburgh and St Andrews. There are few incentives for landlords to keep their rent levels down due to high demand in certain locations. Some landlords may be reliant on rental income to cover their housing costs and therefore cannot afford to reduce rent levels.
- Low-income households, especially those reliant on social security benefits, are vulnerable in the PRS. They are likely to be unable to meet their full housing costs and some resort to **using food banks, living in fuel poverty and/or using payday loan companies to avoid rent arrears.**
- The **flexibility** of the PRS may be attractive to young professionals, students and migrant/seasonal workers but even within these populations, **problems of affordability persist.** It is assumed that these groups do not want to settle down in a particular location for lengthy periods, whereas often they cannot afford to remain.
- The **insecurity** offered through short assured tenancies is problematic for some young people, especially those with children, who wish to **create a home and put down roots in their community.**
- Young people's housing and labour market experiences vary by place. Housing affordability, supply, quality and infrastructure as well as job and educational opportunities **substantially differ between and within urban and rural locations.** Understanding the micro-geographies of housing markets is important in explaining differential experiences amongst young people.
- Whilst the **attractiveness and positive benefits** of the PRS were recognised, it was nonetheless acknowledged it was not a **suitable tenure for all** young people. Landlord rights must be taken into account but not at the expense of tenant wellbeing.

## The Policy Context

### *Generation Rent*

The term 'Generation Rent' has been used to describe young people aged 16 to 30 who are increasingly being excluded from homeownership and social housing, leaving them to rely on the private rented sector (PRS) to meet their housing needs (McKee, 2012). Latterly, this age range has been extended to include young people up to and including the age of 35 (McKee, 2015; Rugg and Quilgars, 2015) reflecting the increasing extension of 'youth'. Youth scholars have traditionally conceptualised the transition from childhood to adulthood as being marked by three significant milestones (Molgat, 2007):

- The transition from education to employment
- The transition from living with parents to living in one's own home
- The transition from being a single person to forming a family

Whilst these transitions were originally conceived as linear and operating in parallel, this has come under challenge. Indeed, transitioning through this period now involves nonlinearity and fragmentation (Furlong et al., 2003), reversibility (Molgat, 2007) and, significantly, an increasingly prolonged amount of time (Andres and Adamuti-Trache, 2008). For example, young people may leave school for a job and then subsequently return to education; they may leave the parental home and return at a later time; and they may delay parenthood or form a family and then divorce.

Within Housing Studies, these transitional experiences have been constructed in terms of 'pathways' depicting common housing journeys experienced by young people. Such pathways incorporate different tenures, household sizes and the ability of parents to provide housing assistance (Clapham et al., 2012). Recent research highlights that young people's housing pathways now involve increasing amounts of time living at home with their parents or moving into the PRS (Clapham et al., 2012; McKee, 2015; Moore, 2013). Several economic and political factors have contributed to this situation. The 2007 global financial crisis had a huge impact on housing markets and resulted in more conservative financial lending policies. In particular, the necessity for larger mortgage deposits makes it more difficult for young people to get on the housing ladder. Research by the National Housing Federation (2010) highlighted that based on a 20 per cent deposit a 21-year old who regularly saves, receives no additional support, and has no children, will be 43 years old before being able to buy (cited in Clapham et al., 2012). Therefore, for many young people, homeownership has become a goal that may not be obtainable until later life, if indeed at all. In addition, those young people wishing to live in the social rented sector (SRS) increasingly find that they cannot access this housing sector either. This is due to the shrinking social housing stock, largely through Right-To-Buy sales, over the past 35 years which has resulted in the existing stock being prioritised for those deemed to be the most vulnerable in society (Pattison, Diakon and Vine, 2010; Pearce and Vine, 2014). Therefore those young people

seeking to access the SRS because they regard social housing as a positive 'choice' may find their aspirations being similarly frustrated (ECOTEC 2009).

Despite being 'priced out' research suggests young people continue to aspire to become homeowners (McKee, 2015). This is not only to meet their immediate needs for 'shelter', but reflects the way in which housing has become commodified and viewed as a financial asset and safety-net for later life (Lowe. et al., 2012; McKee, 2012). Relatedly, homeownership has come to be regarded as a status symbol (Allen, 2008; Clegg, Coulter and Edwards, 2007; McKee, 2011) and more cost-effective compared to the PRS (Edwards, 2005). Moreover, homeownership is perceived to provide a means of security as households have a greater deal of control over their living arrangements compared to other tenures (Monk, Williams and Whitehead, 2011). Control has also been cited as a reason for individuals wishing to live in the SRS rather than the PRS, due to variances in tenancy arrangements. Although social housing does not provide an economic investment in the same way as homeownership, it has been found to facilitate the creation of a stable and secure home without the risks and expense associated with owner-occupation (Smith, Albanese and Truder, 2014). Furthermore, many young people who have been raised in the SRS seek to stay in this tenure in adulthood due to its familiarity (Clapham et al., 2012). Overall, therefore, young people have many reasons for aspiring to live in either the owner-occupied or social rented housing.

The decline in homeownership and social renting amongst young people has paved the way for a growing PRS. Between 2005 and 2009, the number of households living in the sector across the UK grew by one million and this growth is expected to continue (Pattison, Diacon and Vine, 2010). The increase in landlords has been facilitated through Buy-To-Let mortgage schemes, and 'reluctant' or 'accidental landlords' who have been unable to sell their homes (Robertson, Little and Simpson, 2014). Whilst the sector is beneficial in providing flexible tenancy agreements that may be suitable for particular groups of young people (Edwards, 2005), such flexibility can be counteracted by insecurity as tenants may find themselves having to leave their home if a landlord chooses not to renew their lease (Edwards 2005; Smith, Albanese and Truder, 2014).

One group that is susceptible to vulnerability in the PRS are those who have previously been homeless. Shelter's 'Sustain' project investigated the experiences of formerly homeless individuals living in the PRS and the report written by Smith, Albanese and Truder (2014) highlighted challenges. Briefly, these included:

- Poor conditions including damp and infestation
- People living in properties that were too small to meet their needs
- Expensive rents and difficulties in paying housing costs
- Increasing debt
- Relationship problems between landlord and tenant
- Lack of support to resolve problems
- Detrimental impact on mental health

These problems are not specific to formerly homeless households although it is acknowledged that low-income households are more vulnerable to these conditions. This is because those on low incomes have fewer choices within the PRS and are forced to live in properties at the bottom end of the market. Since they usually have no alternative, they are more susceptible to exploitative landlords who may unfairly manage their tenants and not necessarily take responsibility for improving the conditions of their properties (Smith, Albanese and Truder, 2014). Nonetheless, local authorities across Scotland are increasingly investing in Private Sector Leasing Schemes as a way of including the PRS in the Housing Options approach for accommodating homeless households. By taking over the management of these properties, it is possible to overcome some of these problems and for the PRS to be a viable and sustainable option for vulnerable groups. Moreover, research also questions the suitability of the PRS for young families as the short-assured tenancy structure means tenants may have to move frequently, which can have adverse consequences for children's schooling and kinship bonds (Edwards, 2005).

### *The Private Rented Sector in Scotland*

Whilst the rise of 'Generation Rent' has been witnessed in the UK, and indeed internationally, there are some particular 'Scottish' issues worthy of further exploration. As Table 1 highlights the PRS has more than doubled in Scotland since 1999. This is significant given Scotland's traditionally large social rented sector in UK terms. The figures below also indicate a stagnation in levels of owner-occupation and declining SRS during the same period.

**Table 1: Tenure change in Scotland, 1999-2013**

	1999	2006	2013
Owner-occupied	61	66	61
Social Housing	32	25	23
Private Rented	5	8	13
Other	2	2	2

Source: CASD 2014

Not only is Scotland's housing tenure structure distinctive, but so too are its housing policies (McKee and Phillips, 2012). Housing policy is devolved from the UK Government in Westminster to the Scottish Parliament, providing Scotland with its own powers to shape the housing sector in line with its own political ideologies and socio-economic context. Welfare policies such as Housing Benefit and the Bedroom Tax however remain reserved powers, which present challenges for the Scottish Government in negotiating these policy areas to achieve its goals. Ongoing constitutional change means the package of devolved versus reserved powers will change further over the forthcoming years, a point returned to later in this section (Muir and McKee, 2015).

*Consultation on a New Tenancy for the Private Sector*

In 2013 the Scottish Government published its PRS Strategy setting out a vision for the sector:

“A private rented sector that provides good quality homes and high management standards, inspires consumer confidence, and encourages growth through attracting increased investment” (Scottish Government, 2013: 1).

These proposed reforms reflected the sector’s growth and its increasing importance to Scotland’s housing policy. Subsequent to this, the Scottish Government produced two draft consultations to generate discussions from key stakeholder groups concerning the proposed changes to the PRS. The second of these reports was published in March 2015 (Scottish Government, 2015). To date, the main proposed changes to the sector include:

- Removing the ‘no fault’ ground for repossession. Currently landlords can refuse to renew a short-assured tenancy without giving a valid reason. The removal of this ‘no fault’ ground will increase security for tenants and will prevent landlords from ending a tenancy because they perceive their tenant to be ‘difficult’ in some way.
- Landlords should no longer have to issue tenants with a ‘pre-tenancy notice’ if they wish to repossess the property. Instead, any conditions under which the property may be repossessed should be clearly conveyed to the tenant upon signing their tenancy.
- A model tenancy agreement will be introduced to provide standardisation and clarity concerning the respective rights and responsibilities of both tenants and landlords.

In addition to these changes, several other propositions have been made to which the Scottish Government is seeking further consultation. These include:

- The minimum length of a short-assured tenancy is set at 6 months (unless otherwise agreed by both tenant and landlord) and there should be no maximum length.
- Various changes to the amount of time that a tenant and landlord should be given to leave the property if the tenant wishes to move out, or the landlord wishes to repossess the property.
- Reduction in the number of grounds for repossession. There is on-going debate around the definitions of some of these grounds and whether some should be discretionary rather than mandatory.
- The creation of a new PRS Tribunal for dealing with any legal conflicts arising between landlords and tenants. Currently such conflicts need to go through the Sheriff Courts which can often be time-consuming.

Finally, the Scottish Government considered calls for controlling rents but in the second consultation (Scottish Government, 2015) this was rejected based on evidence that rent levels in most areas of Scotland have remained below inflation. Instead it proposes to implement ways of generating an increase in PRS supply so that competition between landlords will sustain affordable rent levels. However, consultation regarding how to deal with rent levels in expensive 'hotspots' (Aberdeen City, Aberdeenshire and Lothian) is on-going. Despite this rejection, rent control remains the goal of the 'Living Rent Campaign' which is a multi-organisation effort to put pressure on the Scottish Government to reconsider its position on this issue. This campaign argues that whilst rent levels in many areas have not increased above inflation, they have substantially increased in comparison to average income and many households are struggling to meet their housing costs even in those parts of Scotland where rent levels are relatively low. Moreover, there are significant differences between social and private sector rents in Scotland, which puts further pressure on the budgets of low-income households unable to access affordable housing (Aldridge and Kenway, 2014).

#### *Welfare Reform and the Smith Commission*

Although housing policy is a devolved power it is constrained by the non-devolution of the welfare system. In recent years, one of the most public conflicts arising from this has concerned the Spare Room Subsidy, otherwise known as the 'Bedroom Tax'. In effect, social housing tenants living in a property deemed to contain more bedrooms than the household needs have had their Housing Benefit reduced. This was one part of a package of welfare cuts implemented by the previous UK Coalition Government's austerity measures (Wilcox, 2014). It is a prime example of tensions between Westminster and the Scottish Parliament arising from the implementation of austerity measures.

In the PRS, Housing Benefit is delivered through the Local Housing Allowance (LHA). The LHA used to be calculated based on the median rent levels in an area for different property sizes along with the recipient's specific circumstances and their age. The welfare reforms introduced by the UK Coalition Government lowered the LHA cap from the median to the bottom 30% of PRS rent levels in an area. As a result, many LHA recipients found that their benefit no longer covered the full cost of their rent and they had to make up the shortfall using other benefits or asking parents or friends for financial assistance (Beatty et al., 2012). Critically for this study, age is also a factor that determines the level of LHA one is entitled to. Prior to 2012, young people under the age of 25 in receipt of LHA would have their benefit capped at the level of the Shared Room Allowance (SRA). The SRA is calculated based on the level of rent an individual would pay if they were living in shared accommodation. The message was that shared living is an appropriate and expected format for young people to live in, regardless of their wishes. Even if an under-25 lived in a self-contained property (i.e. they were not sharing), their LHA would still be based on the SRA. In 2012, the UK Coalition Government extended this arrangement to under-35s meaning more young people face a tighter cap, and are forced to share or make up the shortfall in rent themselves. The Scottish Government responded with a report stating its concerns that changes to the LHA for young people would require greater supply of properties

suitable for sharing and that in many parts of Scotland, particularly in remote rural settlements, these properties are substantially lacking (Scottish Government, 2011).

The examples of the Bedroom Tax and changes to LHA are only some of the welfare cuts implemented by the UK Government. PRS tenants are likely to have also been affected by other measures introduced by the Welfare Reform Act 2012, including changes to Disability Living Allowance, Tax Credits, Child Benefit, Employment Support Allowance and the 'benefit cap' among others, with further changes to come with the rolling out of Universal Credit (see also McKee, Moore and Muir 2014). Indeed austerity and welfare cuts were key arguments in public and political debates in the lead up to the referendum on Scottish Independence in September 2014. On the back of Scotland voting to remain in the UK, the Smith Commission was formed to negotiate the additional powers that Scotland was promised in the event of a no vote. Significantly, Scotland has been granted additional powers concerning housing-related benefits:

"The Scottish Parliament will have the power to vary the housing cost elements of UC [Universal Credit], including varying the under-occupancy charge and local housing allowance rates, eligible rent, and deductions for non-dependents" (Smith Commission, 2014).

Whilst these powers may assist in the Scottish Government's efforts to buffer the impact of some of the welfare changes already discussed, Universal Credit as a whole will remain a reserved power of the UK Government, which means many Scots will continue to face the same benefit cap and sanctions as those in other parts of the UK. On the 7th May 2015, the UK elected a new Conservative Government which intends to continue with its austerity measures. With reports of the rising number of households facing benefit sanctions, relying on food banks, living in fuel poverty and working in low-income/insecure jobs (Perry et al., 2014; Walker and Day, 2012) the Scottish Government's ability to mitigate the impacts of welfare reform remain limited.

Young people are disproportionately disadvantaged in several domains including the labour market, welfare system and housing market. Thus Generation Rent comprises a section of the population that faces substantial economic, health and social challenges in the years ahead, as the empirical findings of this report highlight.

## Research Objectives and Methodology

### *Aims and Objectives*

This study was funded by the Carnegie Trust for the Universities of Scotland. The research aim was to qualitatively explore the challenges that young people experience living in the PRS in Scotland.

An additional aim of the research was to explore how the experiences of Generation Rent vary across different geographical locations. This study sought to capture this place-specific dimension, with a particular interest in potential differences between rural and urban areas.

### *Participants*

Key actors were selected through a process of purposive sampling. The research identified various organisations across Scotland whose work involves interacting with young people living in the PRS and/or private landlords either in a policy or a housing support capacity. It was felt that such individuals would have a detailed and informed level of knowledge concerning the specific challenges faced by Generation Rent, as well as an understanding of the wider housing context. Eleven individuals from the following organisations participated:

- Association of Local Authority Chief Housing Officers
- Chartered Institute of Housing
- Citizens Advice Scotland
- Housing Options Scotland
- National Union of Students
- Poverty Alliance
- Rural Housing Scotland
- Scottish Association of Landlords
- Scottish Churches Housing Association
- Shelter Scotland
- Wheatley Group

In order to capture potential place-specific challenges, this study sampled four local authority areas in Scotland as case studies which reflect some of the geographic diversity within the country. An additional 8 key-actors (two from each case study site) were therefore included within the sample bringing the total number of participants to 19.

The four case study sites were Aberdeen City, Dundee City, Fife and the Scottish Borders. These areas were selected based on the following:

- They reflect socioeconomic and labour market differences
- They reflect variations in the housing market in terms of house and rental prices; housing supply; tenure and quality
- They reflect differences in population and demographic trends
- They capture the urban-rural dimension of the housing market
- Each contains its own particular challenges in relation to Generation Rent

### ***Methodology and Analysis***

Qualitative, semi-structured interviews were conducted with the key-actors in March and April 2015. The majority of interviews were conducted face-to-face with a few interviews taking place via telephone. Participants were asked to draw on their own areas of expertise to discuss the challenges faced by Generation Rent as they saw them.

As semi-structured interviews incorporate scope to deviate from the set questions, the participants were given a platform to expand on these points as they saw fit and to bring in additional knowledge which they felt was relevant.

The interviews were recorded and subsequently transcribed. The resultant transcripts were imported into NVivo 10 which is a software package designed to assist with qualitative data analysis. The data were coded thematically, informed by the principles of Constructivist Grounded Theory (Charmaz, 2014).

### ***Case Study Profiles***

#### *Case Study 1: Aberdeen City Council*

Located in the North East of Scotland, Aberdeen City is Scotland's third largest city with an estimated population of 222,793 (National Records of Scotland, 2011). One third (74,102 people) of this population are between the ages of 16 and 34 years old (National Records of Scotland, 2011). Aberdeen is an urban area with a thriving oil and gas industry, and a strong labour market that attracts economic migrants to the area. Consequently, house prices in this local authority are among some of the highest in the UK and rental costs are substantially higher than those in Glasgow and Edinburgh (Aberdeen City Council, 2012).

When tenure is broken down by age, 64.5% of those living in the PRS or living rent free are aged 16 to 34 years old as indicated in Table 2. Although data that separate PRS from 'rent free' tenants are not available, the figures are consistent with the literature in confirming the dominance of young people in the PRS.

**Table 2: Percentage of Aberdeen City households by tenure by age**

Tenure Type	Aberdeen residents aged 16 to 34 years old
Owned	23.7
Socially rented	26.8
Privately rented or living rent free	64.5

Source: National Records of Scotland (2011)

The city's large student population is likely to be a significant contributor to this sector. Shared accommodation is popular with students but with fewer HMO properties available, student households will become smaller thus adding to the pressure on the PRS (Aberdeen City Council, 2012). With the average monthly rental cost being significantly higher than elsewhere in Scotland the local authority has identified the need to provide housing which suits student needs, and which is sufficiently affordable to entice graduates to remain in the city upon completion of their studies (Aberdeen City Council, 2012).

The number of young households generally is expected to increase in the local authority and the Council has expressed concern over those young people who are on low-incomes and/or in receipt of social security benefits. This is due to the anticipated damaging effects of the welfare reforms, and also the reluctance of some PRS landlords to take on tenants who are benefit recipients (Aberdeen City Council, 2012).

The local authority endorses new schemes which offer those on lower incomes opportunities to either buy or rent a private property at more affordable prices. In particular, schemes including LIFT (Low-cost Initiative for First-Time buyers), shared equity and mid-market rent are viewed as having the potential to lessen the squeeze on the PRS and SRS. This is in addition to the building of new social housing (Aberdeen City Council, 2012).

The final pressure on the PRS comes from those who are homeless and who are increasingly being housed in the PRS through Housing Options. Although Aberdeen City has seen a decline in youth homelessness (defined as individuals under the age of 24: Scottish Government, 2014), it fears a reverse in this trend as the full impact of welfare reform is realised. As well as working to prevent homelessness and provide temporary accommodation, the Council plans to increase investment in Public Sector Leasing Schemes to provide for those young people in the most vulnerable housing positions (Aberdeen City Council, 2012).

### *Case Study 2: Dundee City*

Situated on the North coast of the River Tay, Dundee City has a population of 147,268 people; 30.6% (45,075 people) of whom are aged 16 to 34 years old (National Records of Scotland, 2011). According to the TAYplan (2014) – a Strategic Development Plan that covers Dundee, Angus, Perth and North Fife – the percentage of young people (aged 16 to 29 years old) living in Dundee is higher than the national average. Dundee is the fourth largest city in Scotland with its population expected to increase by 6.5% between 2011 and 2036 (Dundee City Council, 2013). Over a quarter of Dundee's population are living in some of the most deprived areas in Scotland. Although Dundee has an ageing population, the Council has noted that it has also experienced in-migration of young and low-income individuals, and out-migration of older and more affluent households. Consequently, one of the goals of the local authority is to provide housing that can attract affluent households to live in the area, rather than live further afield and commute into the city solely for employment (Dundee City Council, 2013).

Table 3 indicates that out of everyone living in Dundee's PRS or rent free, over half are aged 16 to 34 years old and therefore this age group comprises the biggest proportion of those living in the PRS.

**Table 3: Percentage of Dundee households by tenure by age**

Tenure Type	Dundee residents aged 16 to 34 years old
Owned	21.2
Socially rented	24.0
Privately rented or living rent free	59.2

Source: National Records of Scotland (2011)

In a similar vein to Aberdeen and Fife, Dundee has a relatively large student population due to the presence of two universities and one college in the local authority. Approximately one-fifth of Dundee's minority ethnic population is accounted for by students migrating to the city to attend one of these universities (TAYplan, 2014). As well as living in Halls of Residence and in the family home, many students live in the PRS creating a strong market in the city, particularly in the areas immediately surrounding the universities (TAYplan, 2014).

### *Case Study 3: Fife*

Sandwiched between the Firth of Tay and Firth of Forth, the Kingdom of Fife is characterised by several towns such as Kirkcaldy, Glenrothes and St Andrews mixed with smaller rural and coastal villages including Crail and Limekilns. It contains a population of 365,198 people, with 23% (84,114 people) of the population aged 16 to 34 years old (National Records of Scotland, 2011). Fife City Council has the third largest population in Scotland, with the population expected to increase by 10% between 2008 and 2033 (Fife Housing Partnership, 2011a). This growth is partially attributed to Edinburgh and Lothians' commuters opting to live in Fife towns such as Dunfermline where the property prices are comparably lower (Fife Housing Partnership, 2011a).

For the Fife residents, 42.9% of those living in the PRS or rent free are aged 16 to 34 years old (see Table 4). This figure indicates that this age group comprises the largest proportion of tenants in this tenure as the remaining 57.1% is spread across those aged below 16 and above 34 years old. Furthermore, this figure of 42.9% can be compared to the smaller proportions of young people living in the SRS or owner-occupied housing relative to other age groups.

**Table 4: Percentage of Fife households by tenure by age**

Tenure Type	Fife residents aged 16 to 34 years old
Owned	18.1
Socially rented	24.1
Privately rented or living rent free	42.9

Source: National Records of Scotland (2011)

Within Fife, there are large disparities between local housing market areas with regards to housing costs and supply. In particular, the town of St Andrews can be distinguished as the Council has noted that this area contains the highest level of housing need (Fife Housing Partnership, 2011a). St Andrews is a university town which attracts increasing numbers of students every year. Furthermore, due to its coastal location and worldwide reputation as the 'home of golf', it is a prime destination for holidaymakers and those looking to retire near the coast (MacLennan et al., 2013). These combining factors have resulted in house and rent prices in St Andrews being substantially higher in comparison to the rest of Fife (Fife Housing Partnership, 2011b). The majority of students live in shared accommodation with a sizeable minority finding rent prices unaffordable (MacLennan et al., 2013). The large number of second homes in the area is also likely to contribute to these high costs (Fife Housing Partnership, 2011b). Consequently, those on low-incomes and struggling to find affordable accommodation are being displaced from St Andrews (MacLennan et al., 2013). This includes postgraduate students and members of university staff, many of whom will fall into the under-35 age group. As these groups are more likely to live on their own or with a partner, they can be pushed out of the PRS market by groups of undergraduate students who can pool their money to afford higher rent levels (MacLennan et al., 2013).

One of the priorities for the Council in relation to the PRS involves the increasing role it will play in dealing with homelessness. While rates of youth homelessness have fallen in recent years (Scottish Government, 2014), Fife Council has identified various sub-groups of individuals who are particularly vulnerable. Although not specific to young people, many of those within these vulnerable groups will fall into the under-35 category including those with substance use problems, asylum seekers, ex-offenders, victims of domestic violence, and carers (Fife Housing Partnership, 2011a).

#### *Case Study 4: Scottish Borders*

As the name suggests, Scottish Borders is a largely rural local authority area situated on the border between Scotland and England. Whilst many parts have been described as 'remote-' or 'accessible-rural', there are several towns spread across the area, with Galashiels being the largest. The Scottish Borders has a population of 113,870; 17.9% (20,402 people) of whom are aged 16 to 34 years old (National Records of Scotland, 2011). The house prices in this part of Scotland are higher than the national average and are set to increase as a growing number of Edinburgh and Lothians' commuters are being attracted to the area because the house prices remain lower in comparison. Unemployment is relatively low in the Scottish Borders compared to the rest of Scotland but those who work locally receive some of the lowest wages in the country (Scottish Borders Council, 2012). This is compounded by a sizeable number of holiday homes in the area, combined with a growing number of empty homes which the Council are keen to bring back into use to assist in coping with the demand of an increasing population (Scottish Borders Council, 2012).

The Scottish Borders is the only case study area in which there is a larger proportion of those living in the PRS and rent free aged over 34 years old (52.74%) than aged 16 to 34 years old. This reflects the ageing population in this local authority area and demonstrates the importance of considering geography when investigating the challenges facing young people. Nonetheless, as Table 5 indicates, the proportion of young people living in the PRS and rent free remains higher in comparison to equivalent proportions living in the SRS or owner-occupied housing.

**Table 5: Percentage of Scottish Borders households by tenure by age**

Tenure Type	Scottish Borders residents aged 16 to 34 years old
Owned	13.5
Socially rented	22.7
Privately rented or living rent free	30.0

Source: National Records of Scotland (2011)

Nearly two thirds of the PRS stock in the Scottish Borders fails the Scottish Housing Quality Standard largely due to poor energy efficiency and health and safety standards. This is partially a result of the large number of properties which were built prior to 1919. Whilst older people are identified as being more prone to living in low-quality PRS accommodation, the Council has also highlighted that single people and those on low-incomes (regardless of age) are also over-represented in these properties (Scottish Borders Council, 2012). Young people aged 16 to 24 living in the PRS are more susceptible to fuel poverty compared to other age groups and tenures (Scottish Borders Council, 2012).

The Scottish Border's Local Housing Strategy (Scottish Borders Council, 2012) is weighted towards coping with an ageing population and consequently less consideration is given to issues specific to young people living in the PRS. Arguably the biggest issue that concerns the Council in relation to young people is the prevention of homelessness. Youth homelessness (under the age of 24) peaked in 2008/09 before dropping again although there was a 1% increase between 2012/13 and 2013/14 (Scottish Government, 2014). A survey conducted by the local authority in 2008 found that one-fifth of private landlords would be interested in leasing their property to a homeless household. However loss of a PRS tenancy was highlighted in the LHS as one reason for homelessness across all age groups. Furthermore, a later Scottish Government report indicated that since 2012, young homeless people have been additionally disadvantaged by the welfare reforms which have made access to the PRS increasingly unaffordable (Kemp, 2014).

## Findings

### *There is No Alternative*

All interviewees noted the rapidly increasing numbers of young people relying on the PRS to meet their housing needs, lending credence to the label 'Generation Rent':

"I first started in Housing in 1979 and at the time the private rented sector was 3% of the housing stock and we were all very confident the private rented sector would disappear. Nobody could have foreseen the consequences of the credit crunch, the Buy-To-Let boom, the glut of landlords...all that. So the housing system has been turned upside down in Scotland and elsewhere, obviously" (Interview 4).

Consistent with existing literature, participants recognised the reduced likelihood of becoming a homeowner and/or securing a social housing tenancy as the primary reasons for this substantial PRS growth (McKee, 2012; Moore, 2013). Many pointed to the Right-To-Buy scheme introduced by Thatcher's Government in 1980 as being largely responsible for cultivating the British aspiration to be a homeowner while simultaneously reducing the stock of social housing. However they had mixed opinions regarding this aspiration. Some believed that the drive to become a homeowner was understandable and should be encouraged for those who have the resources to achieve this. Others, however, were sceptical and pointed to countries like Germany which have a thriving PRS. These individuals felt that if the PRS underwent vast improvements in the UK, then it could be a form of housing that could work well for many tenants. This was coupled with an acknowledgement that the homeownership aspiration can instil feelings of failure amongst those who cannot afford to buy a home, and also that many homeowners struggle to meet their housing costs which can have serious consequences. These findings have been echoed in the existing literature (McKee, 2011; Satsangi, McCall and Greasley-Adams, 2015):

"So even if we're talking about the Right-To-Buy, when I was working for the council we had quite a lot of people come back to us and say 'can you buy my house back?' Either 'I can't afford the mortgage repayments', or 'I can't afford the repairs.' 'I didn't really realise what responsibilities I was taking on. I just thought oh it's homeownership, that's what you're supposed to do, I'll take that.' But actually for a lot of people it's not the right step for them" (Interview 7).

Despite the housing crash following the 2007 recession, the aspiration to buy has remained, although it now takes much longer for a first-time buyer to get a foot on the property ladder. Therefore large numbers of young people have been entering the PRS in the interim period between leaving their family home and buying their first property. One interviewee commented that many young people do not realise just how long they are likely to be living in the PRS before it is possible for them to buy:

“I’m speaking to people and they’re like ‘oh well I’m only going to be renting for a couple of years’. I just want to shake them and say ‘no you’re not, you’re renting for like a decade more at least!’ (Interview 15).

Whilst most individuals looking to buy a house do so with the intent of creating a home for themselves and their families, the rise of the PRS has been underpinned by a rise in people buying properties for investment purposes (Sprigings, 2008). As several of the participants noted, private landlords can make substantial profits from letting a property. This has been encouraged through schemes like Buy-To-Let mortgages. The participants provided mixed viewpoints as to the impact that this investment strategy might have:

“Obviously landlords when they are investing in the PRS are making a choice. They have got other forms of investment that they can choose. And obviously we want them to use the PRS; there is a great need for properties in the PRS” (Interview 1).

“But we’re finding that people are now buying properties to rent, i.e. new landlords coming in and buying these properties that are at the lower end of the market. Again that is putting a strain on first-time buyers, younger people being able to access the market, and that is probably one of the reasons why there has been an increase in the private rented sector” (Interview 6).

These two quotes highlight a significant tension that currently exists within policy discussions about the PRS. On the one hand, many stakeholders argue that the growth of the PRS is positive in that it provides much-needed housing. On the other hand, the stock of low-value market properties is being reduced by Buy-To-Let investors. Thus private landlords have been adding to the PRS stock while simultaneously reducing the opportunities for first-time buyers to buy an affordable property.

Whilst aspiring homeowners make up a substantial proportion of PRS tenants, this is only one part of the sector. Households who would previously have been housed in the SRS are now also finding themselves in the private sector. Thus the PRS is being squeezed from both sides of the housing market: aspiring homeowners and otherwise social renters. Crucially, this led many participants to comment that for a substantial number of young people, the PRS is their only housing option:

“Well, I think at the moment, the high cost of owner-occupation and probably within the social rented sector, if they’re a single person with no conditions and such, it tends to be very, very difficult to obtain social rented housing in the city. So I think probably from the point of view of that side, for a single person the private rented sector is perhaps their only alternative” (Interview 6).

“The benefits of the private rented sector are basically that it’s, well that’s all there is you know, there’s nowhere else to go” (Interview 15).

As will be explored further, the subject of 'choice' or lack of choice underpinned many of the discussions that occurred concerning various aspects of the PRS and the difficulties faced by Generation Rent. As McKee (2015) argues, this reflects the 'fallacy of choice' facing young people trying to navigate the housing market. Not only are young people constrained by broader macro-economic processes, but also there are significant variances amongst young people in terms of their ability to get on and stay on the housing ladder.

'Generation Rent' is problematic in that it homogenises a very diverse sector of the population (see also, McKee 2015). As with any age group, individuals aged 16 to 35 years old come from a wide range of socioeconomic, ethnic and cultural backgrounds. Some young people grow up in single- or two-parent households; some have been raised in the care system; and some may have experienced homelessness. Likewise, whilst some young people can rely on their parents for providing housing support others find themselves having to take sole responsibility for their living situations. Moreover, the differences between a 16-year old and a 35-year old can be substantial. Whilst certainly not always the case, a 35-year old is more likely than a 16-year old to have completed education, have a job and a family.

Such diversity was well-recognised amongst the participants with some stating their dislike of the term 'Generation Rent' precisely for these reasons. Some of the participants were themselves under the age of 35, or had children of this age, and therefore could readily compare and contrast their situations with other groups of young people. Despite this diversity, every participant discussed challenging aspects of the PRS which were believed to be common to all young people regardless of their situations. It is worth noting that a few participants stated that these experiences could apply to anyone living in the PRS regardless of age and therefore were not necessarily specific to young people. However, given the evidence that young people comprise the biggest proportion of PRS tenants in many parts of Scotland (see case study profiles), it remains useful to contextualise these findings within youth literature.

### ***Challenges Faced in the PRS***

#### *Affordability*

Affordability was highlighted as the biggest challenge facing PRS tenants. An inherently subjective concept, most participants made a judgement based on how PRS monthly rents compare to those in the social rented sector (SRS):

"The private rented sector's obviously, it's not an affordable tenure so lots of people that come to us feel like they're not getting a very good deal from renting privately. They pay a lot more rent than they would do if they were renting in the social rented sector and there's no other tenure really realistically available to them because home ownership's kind of generally out of reach" (Interview 8).

Consistent with the local housing strategies of the case study areas and previous literature (Clapham et al., 2012), the following assertions were made by participants regarding the challenges of affordability:

- Rent levels vary considerably across different parts of Scotland with Aberdeen and Edinburgh being singled out by several participants as areas with particularly high average rents.
- Even though in many parts of Scotland rent has not risen above inflation, young people are struggling to meet their monthly rental costs.
- High rents mean many young people are 'stuck' in the PRS because a lack of disposable income makes it extremely difficult to save enough money for a homeowner deposit.
- In addition to rent, young people also struggle to save enough money for a PRS deposit. Rent Deposit Schemes are available in many parts of Scotland but there was a concern that not many tenants and landlords know that they exist.

An additional issue was the practice by some landlords of increasing rent levels at the point of renewing a short assured tenancy. This was closely tied to the subject of security and length of tenancy agreements which will be returned to later. As several participants underlined it is not uncommon for a tenancy to come to an end and for the landlord to offer to renew the tenant's lease but at a higher rent level. This was viewed by some participants as an unabashed means of increasing profit, but was also sometimes used by landlords to get rid of undesirable tenants. However, it could also be a consequence of the landlord finding him/herself in financial difficulties and needing to raise extra income. This may be especially the case for 'accidental landlords' who have not deliberately invested in a property to let but have nonetheless had to become a private landlord for various reasons. Therefore it is possible that some of these individuals may use their rent income to cover the property costs until being in a position to sell. Although not the specific focus of this study, the role of letting agents in the process also needs to be considered. 'Premium fees' charged by letting agents to tenants have been unlawful in Scotland since 1984, but many letting agents were still charging these fees up until 2012 when the Scottish Government clarified the legal position (Shelter, 2012):

"So if you look at rent levels over the last sort of since like 2008 there's been a steady increase but I guess the rate of increase, it seems to jump towards the end of 2012 and obviously there's loads of factors but landlords and letting agents and stuff were saying at the time that if the Scottish Government scrapped premium fees they'd put up rent and you know correlation isn't necessarily the same thing as causation but it definitely looks like that if you're just looking at statistics" (Interview 15).

Regardless of the landlord's motives, increasing rent levels at the end of a tenancy was identified as potentially having a significant negative impact on tenants:

"I know my daughter moves from time to time because there is an ever increasing increase of rent and its nothing like your local authority where it maybe goes up 2% or 3% or something like that, you're talking significant amounts when you're in the private sector...it's quite unsettling for her and it's a huge upheaval for them" (Interview 13).

This issue highlights the precarious circumstances that many people in the PRS face as some may find that increasing rent levels leads to them becoming homeless.

#### *Quality of PRS Stock, Overcrowding and Repairs*

Problems of high rent were coupled with issues of quality, with poor stock condition emerging as a strong theme within the research. This further fuelled the frustration felt by PRS tenants who were perceived to be paying high rent levels for very poor accommodation. The following issues were noted as being particularly problematic in the PRS and are consistent with existing literature (Smith, Albanese and Truder, 2014):

- Many parts of Scotland contain pre-1919 tenement buildings which are particularly susceptible to problems of damp and poor insulation.
- Landlords sometimes avoid responsibility for resolving dampness by telling their tenants to keep windows open. Often the damp is too severe for this to have any substantial impact and keeping windows open results in higher fuel costs.
- A significant proportion of PRS properties are poorly insulated meaning they are not energy efficient. This can result in higher fuel costs.

Connected to quality is the problem of overcrowding, which is well known to create health and social problems for tenants (Pevalin, Taylor and Todd, 2008):

- Overcrowding is particularly problematic in the PRS compared to other housing tenures.
- Overcrowding typically occurs when landlords do not regularly inspect their properties or because landlords are unaware of their responsibilities.
- Some landlords exploit individuals who struggle to pay rent by allowing them to live in overcrowded conditions as the landlord knows they have little other choice.

A few participants talked about Govanhill – an area in the South of Glasgow which recently made headlines for its overcrowding problems. The case of Govanhill was especially noteworthy

because, according to one participant, Glasgow City Council announced that it was releasing over £9million to enable Housing Associations to buy back some of these PRS properties in order to deal with these issues and improve the quality. This action taken by the council was viewed by several residents as epitomising the problems of quality in the PRS.

As well as issues with condition, problems in getting repairs completed were also highlighted. One participant explained that in these situations, tenants often feel that they have no other choice but to move out:

“I think the frustration there can lead to people then wanting to move on because, ‘I don’t want to stay here anymore because this shower is always cold, and the landlord won’t fix it, or they have sent out somebody four times and it is still an issue, or there is this hole in the wall...’ so these kind of on-going problems that never seem to get fixed could then lead to people getting fed up and then having to go elsewhere” (Interview 2).

He went on to comment that this frustration is coupled with tenants feeling a lack of control. If these tenants were homeowners then they would likely make the repair themselves but because they rely on a third party they are unable to take control of the situation.

Problems with repairs were also connected to ‘revenge evictions’ which is the term used to describe the event that a landlord does not renew the lease at the end of the contract because a tenant has asked for a repair or has complained that the repair has not been made. Smith, Albanese and Truder (2014) have documented the stress caused to tenants from a breakdown in their relationships with landlords and fear of eviction. Whilst the Scottish Government is currently undergoing a consultation which seeks to prevent revenge evictions from occurring, participants stated that many tenants are afraid to approach their landlords about repairs:

“...then tenants feel they’re in this really weird situation where they’re being ripped off, they’re living in a house that’s built for half as many of them as there are but they’re terrified about asking for repairs or anything because they feel that the landlords have all the cards and so people are being forced into poverty” (Interview 15).

It is important to note interviewees recognised diversity within PRS landlords, and that it was a minority of ‘bad landlords’ that were perceived to give the sector a bad name. Indeed the relationship between the landlord and the tenant was highlighted as a crucial one in terms of ensuring a positive experience for tenants.

### *Short Assured Tenancies*

The further issue emerging from the interviews was the difficulties that tenants face concerning short assured tenancies. These types of tenancy enable both tenant and landlord to end or renew the lease when the current one comes to an end. Typically these tenancies are set at a minimum of 6 months but can be as long as one or two years. This allows flexibility since the tenant is able to end the lease if they need to move elsewhere. This can be compared to being a homeowner or living in social housing which involve more complicated processes for moving. However, the benefit of flexibility was strongly caveated by the fact that landlords can also end the lease even if the tenant does not want this to happen. This lack of security means that tenants cannot become too comfortable in their home in case they find themselves having to move again in the near future. Participants who viewed this as problematic contextualised their responses in relation to the benefits of feeling 'at home' and 'putting down roots' in a community:

"But my general feeling is that people who live there don't feel that it is their home because they always have this feeling hanging over them that they need to maybe move on after six months, if the landlord wants rid of them they don't really have to give them any reason, they can just get rid of them for any reason" (Interview 2).

"...because it's not very secure for people there's a sort of reluctance for them to then put down roots in a community sense and they won't really participate in anything because they don't know how long they are going to be there for and that affects things on a wider scale" (Interview 16).

This lack of security was further identified as being more problematic for some groups of young people compared to others, as will be discussed in the next section. However the participants concerns can be placed within wider notions of wellbeing and viewing a property not simply as a physical shell that houses people but as a home that is infused with meanings and memories (Blunt and Dowling, 2006; Easthope, 2004; Mallett, 2004).

On the other side of this discussion, participants argued that, in most cases, landlords are happy to renew tenancy agreements. It was frequently claimed that even though there is currently high demand in the PRS, most landlords do not want the trouble of having to find a new tenant. A few participants were even themselves private landlords:

"We don't want the whole hassle of having to find new tenants and so on. So, so long as they pay their rent, look after the property and don't annoy the neighbours then we're happy with them" (Interview 12).

It was also highlighted that there are a proportion of PRS tenants who would prefer to live in the SRS and participants mentioned cases where such tenants have asked their landlord to serve them an eviction notice to give them a better chance of accessing social housing.

In addition to concerns around insecurity several participants discussed the lack of clarity in the content of these contracts. This was particularly with regards to tenant's rights around repairs, deposits and the ending of a lease:

"So many of the clients I deal with have tenancy agreements that don't match the notices they get; tenancy agreements that you have to really get into reading it through to identify where it could be placed in Scottish law. Is it a short tenancy, is it an assured short tenancy, is it actually a relocation? Is it this, is it that, how can you terminate it, what statute, what contract? It's so complicated and a lot of time you might have printed something off and it might have been online and it could be actually something they've printed off that's in English law but it's not the same here. DIY tenancy agreements and they're complex and so varied that I can see ten in one day and they would not be same" (Interview 14).

There are particular challenges for those living in HMO properties, for when one resident moves out the remainder become responsible for ensuring the rent on the property is paid.

### *Diverse Experiences of the PRS*

The difficulties of affordability, quality and insecure tenancies were felt by participants as applying to young people generally. However, as discussed, 'Generation Rent' is an umbrella term used to describe a population that is actually rather diverse, and marked by considerable intra-generational inequalities (McKee, 2015). Participants were therefore asked to consider sub-groups of young people who may face particular challenges in the PRS. Those highlighted included:

- 16-17 year olds
- Care leavers
- Disabled individuals
- Families
- LGBT youth
- Low/insecure income households
- Minority ethnic groups
- Migrant/seasonal workers
- Students
- Veterans
- Welfare recipients
- Young carers
- Young offenders
- Young people suffering from mental health problems and/or addictions
- Young professionals

The precariousness of young people's living arrangements was highlighted, with links made to the aforementioned issues of affordability, quality and insecurity. Moreover, a lack of support for PRS tenants (as compared to SRS tenants) was highlighted, as well as concerns about potential discrimination by some landlords towards vulnerable young people:

“I think there are some groups [of young people] who are better able to access [the PRS], I suppose. And that is about having a deposit, having references, good credit history, et cetera. And for two groups – disabled people and veterans – they don’t always have that. And in that situation yes, I think they are disadvantaged because if you are a landlord, you have only got the one property, you want to let it as quickly as possible and you have got me with a very good credit history and excellent references...it is pretty obvious who the landlord is going to choose” (Interview 4).

Throughout these discussions four groups were identified as most likely to experience difficulty in the PRS. These included: those reliant on welfare benefits or low/insecure income; families; migrant/seasonal workers; and young professionals and students.

#### *Young People with Low and Insecure Incomes*

The sector was viewed as particularly challenging for those with low and/or insecure incomes. There was overall agreement that welfare recipients in particular face a difficult time living in the PRS:

“I think that there’s a general consensus that private renting is a good option for some people and it’s not for others. People who might have gone into social rented housing in the past, for example...they’ve been squeezed out and they might not have the support networks that they need, both financially and socially. So I think it is, it’s challenging for a lot of young people” (Interview 7).

As this quote implies, several participants believed that the SRS was more suited to those on low incomes and that a boost in social housing supply is urgently required to cope with the pressures felt by this group. Participants were asked if they knew of any cases where landlords had lowered their rent levels to ensure their tenant’s LHA would cover 100% of the rent. There was mixed evidence as some explained that there are landlords who deliberately target the ‘benefits market’ and therefore some have indeed lowered their rent levels in line with these changes. However, others pointed out that the current high demand for PRS properties means that landlords do not need to do this as they can easily replace a tenant who is struggling to pay the rent. Furthermore, it was noted that some PRS landlords explicitly discriminate against those in receipt of benefits:

“And all the two and three bedroom properties within a 20-mile radius have got all, saying in their adverts ‘No DSS’, or essentially nobody on housing benefit...people just think, ‘Oh, people on benefits are going to be all the things that are in the media of people who just laze about and don’t do anything and eat takeaways every night and smoke all the time and all the rest of it.’ So maybe that is what people’s perception is and therefore think that they don’t want that in their property” (Interview 2).

The current market has resulted in landlords having the pick of tenants and since those on welfare or low/insecure incomes are potentially 'riskier' tenants compared to those with more stable incomes, they may face substantially higher barriers to accessing a good quality, well-managed PRS property. This is further compounded by them being less likely to be able to provide references and to pass credit checks. Individuals struggling to access or sustain a PRS tenancy are then vulnerable to exploitation at the lower end of the PRS and/or homelessness.

### *Young Families*

Whilst traditionally the PRS was primarily used by single people, increasing numbers of families are now living in the sector. Some may choose this tenure if they require the flexibility that it offers but most participants believed that, like others, many young families have no alternatives. Affordability and quality of a PRS home were highlighted in relation to families but it was the issue of tenancy security that most participants viewed as central. Security was connected to the idea of 'putting down roots' and specifically the desire to ensure that children's schooling and other activities are not disrupted by frequently having to move at the end of a lease (De Santos, 2012):

"If you are young and single or you are part of a couple, you are flexible. If something happens, you can deal with it. As soon as you bring a child into the equation, it is a different situation entirely. It is schools, nurseries, safety of the area. It is a much bigger responsibility, which is why I think probably people are going to be delaying having children for much longer" (Interview 4).

One participant felt that young people's current situations are unfair as they face many structural barriers (including the inability to live in a home with security and stability) that can prevent them from fulfilling their desires such as having children. This worry is consistent with youth transitions literature which has argued that the period between childhood and adulthood is extending and many people are delaying parenthood until they are in a financial and stable position to enable them to provide for a child (Andres and Adamuti-Trache, 2008). However given the perpetual difficulties of reaching a financial and stable position, it is possible that a proportion of young couples are having children regardless. Furthermore, some young families may find themselves moving from secure to insecure circumstances. Adding in the difficulties in accessing homeownership and the SRS, the number of young families living in the PRS is likely to continue to grow (De Santos, 2012).

One participant who worked in a local authority homelessness team stated that it was not uncommon for families to make a homeless application with the hopes of getting an SRS property based on their insecurity in the PRS:

"...they come and say I don't want to do another private let because we don't move our kids again from the house or from the area or from the town or whatever and that's causing a lot of distress having to do that" (Interview 14).

For this reason, most participants felt that the PRS in its current form is not suitable for housing young families.

### *Migrant and Seasonal Workers*

A further group that created some discussion is that of migrant and seasonal workers. This group includes individuals who have travelled from overseas to work in Scotland but also British nationals who have moved to a particular location specifically for seasonal work such as working in hotels during the summer. As with students, the flexibility of the PRS was seen as being suitable for this group since it was assumed that such individuals would only be looking to live in a certain area for the duration of their work contract before moving again. Migrant and seasonal workers typically take work that is low paid and on a fixed term or zero-hours basis. Therefore they are particularly susceptible to the problems of affordability and insecurity that have already been explored.

One issue that was specifically mentioned in relation to overseas migrant workers is that language barriers and a general lack of knowledge about local housing markets meant that they were most likely to live in a PRS property with multiple occupants, and potentially in overcrowded conditions.

“Quite often it will be the migrant workers living in these kinds of accommodation coming through. We have made an effort to provide information in Portuguese and Polish to spread information about what their rights are and about what a landlord in these circumstances can and cannot do. I think that way we’ve seen an increase in the clients coming through [the homeless advice service] to us because they’re realising the situation they’re in is actually not something that is strictly legal and they actually have an option” (Interview 14).

One participant who worked on a rural island explained that many seasonal workers to the island may actually want to live there on a longer-term basis but they cannot because of a lack of affordable housing and because of their temporary contracts. Therefore not all migrant and seasonal workers are deliberately mobile and given the choice some would prefer to ‘put down roots’ in the community that they work in.

### *Young Professionals and Students*

The flexibility offered in the PRS was believed to mostly benefit young professionals and students whose jobs and education mean that they are unlikely to want to be tied down to a particular property and location for a lengthy period of time. Yet this was based on a contested assumption that such young people have greater finances, and are more able to navigate the PRS to secure a successful outcome.

However, as a member of the National Union of Students pointed out, students are not exempt from financial difficulties. Full-time students are not eligible for most welfare benefits meaning they need to rely on their parents, part-time or casual employment, or a student loan to cover

their rent and other living costs. Therefore some students are in better financial positions than others depending on their circumstances. Whilst many students living in the PRS are likely to flat share, this is not always through choice but for affordability reasons and even then some students struggle to meet their daily needs:

Although student Halls of Residence are not typically thought of as being a part of the PRS, these properties are often owned by educational institutions or private companies but do not operate the same type of short assured tenancies commonly used in the PRS:

“These privatised Halls of Residence, I mean the story’s well-rehearsed that the tenants have far fewer rights, the rents are through the roof and you have this kind of captive market of first year students who on the one hand probably don’t really know better if they’re just moving to a city they’ve never lived in before. They don’t really have any other options” (Interview 15).

This participant went on to explain that many Halls of Residence only accommodate students in term-time meaning that during the long summer break, young people have to move out and find somewhere else to go until the beginning of the following term. The assumption being that most students can go back to living with their parents during the holidays. However not all students are able to do this, leaving them to find alternative accommodation. The participant described one scenario in which he knew of a student who was homeless throughout the summer:

“I know of one student who is sleeping on his friends’ sofas for the 4 months of the summer break because like his parents are dead you know he quite literally has no home to go to” (Interview 15).

Alternatively, if students have the finances they could move out of Halls of Residence and into a PRS property for the summer months. However since most PRS landlords do not offer tenancies of less than 6 months – but the summer break lasts for 4 months – this puts students in a position of having to pay rent on two properties simultaneously for the two months that overlap with term-time.

### ***When the PRS is No Longer an Option***

For those young people who cannot access homeownership, social housing or the PRS for whatever reason, their options usually then become living with their parents or making a homeless application.

#### *Reliance on Parents*

An ever increasing reliance on parental support with housing was highlighted, however this was paralleled by a recognition that not all young people had the family safety-net to rely upon (see also McKee 2012, 2015; Moore 2013):

“I think the issue is there will always be those circumstances where some parents will not be able to give significant amounts of support to children. Some children will not have the relationship with those parents to receive it” (Interview 9).

Some felt that even if parents are willing and able to allow their adult child to remain living with them then this can be detrimental to both the parents and child. One participant who specialised in debt issues explained that he has seen cases in which the young person living at home has accumulated gambling debts and the parents have had to pay off this debt. He wondered if the parents would have felt such an obligation if the young person no longer lived with them. Another participant commented that a young person living with parents may potentially be degrading and unhealthy:

“What you want to do with your adult children is be equal, live in an adult-to-adult way. But if you are... some of them give money or do their washing or whatever into their thirties, which I know does happen now. I don't think that is healthy” (Interview 4).

Some expressed worry that the parents' inheritance will decrease through providing for adult children meaning that they will have little to leave to their grandchildren, thus further widening inter-generational inequalities. Also, since becoming a homeowner is increasingly difficult many people may spend their entire lives in the SRS or PRS, and will therefore have no equity in a house that can be released in older age to meet their future needs, or that of their children's (Doling, 2012).

#### *Homelessness*

For those who cannot access any forms of housing and who cannot rely on their parents, the only option left is to make a homeless application. In some cases, this will result in them being placed in social housing, which they may aspire to in the first instance. However, the PRS is increasingly being used as a part of the Housing Options approach meaning that some homeless individuals could find themselves being housed in this sector. This therefore presents a paradox: in some cases the PRS is the cause of homelessness but may also be the solution. Participants

were asked for their thoughts on this. Some thought that given the lack of social housing and a desire to avoid temporary accommodation where possible, making use of the PRS to house homeless individuals is logical:

“I think it is a good thing. Private rented sector is a resource. So it would be absolutely foolish to ignore that” (Interview 4).

“Well if there is any other option then you probably don’t want to be living in temporary accommodation or a hostel and I think that the private rented sector has a role to play in providing housing for people, but as I said earlier, there’s a long way to go until the private rented sector is an attractive option for a lot of people” (Interview 7).

On the other hand, some participants expressed scepticism as to the willingness of landlords to let their property to a homeless individual. These individuals were adamant that the best place to house homeless individuals is the SRS and that the PRS is being used to ‘fill a gap’ which really should be the role of social housing. Several participants referred to Private Sector Leasing Schemes which are being used by local authorities to house homeless people in the PRS. One local authority employee explained how this works:

“...they hand over their house for the period of the lease, let’s say standard term it could be three years...they would be responsible for the super structure, the shell of the building, and gas maintenance...In that arrangement they’ve got a rent. In the early stages, in the pilot, it was basically the market rent so those landlords actually had a very significant benefit. What I would have expected is that once we’d done the pilot and displayed that this would work, those that were then managing the scheme from a general management perspective in the future would actually look to negotiate down the rent that we would be paying to those landlords” (Interview 13).

The money used to pay the landlords their monthly rent comes from Housing Benefit. This participant went on to explain that the three biggest incentives for landlords to participate in the scheme is that they would not have to look for a tenant; they would have a guaranteed rental income for the period of the lease; and at the end of the lease the property would be returned to them in the same condition as it was at the beginning. Generally speaking, the participants who mentioned these schemes viewed them as working well so far. However this was caveated by the assertion that increasing the supply of social housing would be the most favourable and effective action the Government could take. This was supported by feelings of unease about the fact that public money (i.e. Housing Benefit) was going into the pockets of private landlords and not being invested in social housing as a collective good.

### *The Significance of Location*

As well as the diversification of PRS experiences for different groups of young people, there were some notable variations in housing across different parts of Scotland. Much of this detail can be seen in the local housing strategies for each of the Scottish local authorities which document housing supply, costs and quality among other things. To give a flavour of the significance of geography in relation to housing, four local authorities were sampled as case study sites in this project: Aberdeen City; Dundee City; Fife and the Scottish Borders. As well as these areas, participants also drew upon their knowledge of place-specific issues in other parts of Scotland. The qualitative data therefore highlights the importance of understanding the micro-geographies of housing markets at the local scale.

### *Affordability by Place*

Not only does Generation Rent face considerable challenges, the 'housing crisis' has an additional spatial dimension whereby young people are more or less disadvantaged depending on where they live in Scotland. As highlighted in Case Study 1, Aberdeen is the most expensive part of Scotland in terms of housing due to its large oil and gas industry. Many of the participants commented on Aberdeen's lack of affordable housing and the "extortionate" house and rental prices. The two participants who were interviewed from Aberdeen City Council explained that on top of these high housing costs, the cost of everyday living is also much higher compared to other parts of Scotland:

"One of the issues is the difficulty of people moving to this area, even the workers in the oil and gas sector are faced with higher daily living costs, ranges from a couple of pints to getting your hair cut...trying to get a taxi" (Interview 6).

Consequently, one of the problems the Council faces is a shortage of professionals working in Aberdeen's public sector. Furthermore, the high cost of living in Aberdeen exacerbates the social exclusion of those residents living in the pockets of low-income housing in the city.

Additional 'hotspots' across Scotland that were mentioned as being expensive to live in are Edinburgh and St Andrews in Fife. However in contrast, Dundee and Glasgow were highlighted as examples of cities that do contain more affordable housing:

"Whereas they're pretty stable and they're pretty, you'd be tempted to almost say affordable in Dundee, so the differential between rental levels of the local authority Housing Associations and the lower end of the private rented market are not actually that significant, so it's not what we often hear people banging about, about crisis and it's not certainly something that I would consider there to be" (Interview 9).

Another comparison that was made during the interviews was that between urban and rural settings. Participants from Rural Housing Scotland were able to provide a rural perspective with regards to affordability:

“Obviously people who own properties have an opportunity to make a lot of money, you can’t really blame them when we have such a big tourist industry here to rent out these properties in the summer and there’s not really an incentive for them to use their property to rent affordably or help with the housing problem” (Interview 16).

This participant highlighted the problems linked to second and holiday homes in popular tourist locations. She explained that during the summer months, the supply of affordable PRS properties is slim because landlords increase their prices to capture the tourist market. Therefore many seasonal workers and locals, who are typically young people, have to take on multiple jobs to be able to afford rent levels or they live in caravans. During the winter months, rent levels are lowered and so it is easier for young people to find affordable properties.

A slightly different issue affecting rural areas in the Scottish Borders was that the rate of LHA is the same across the entire local authority. One participant from this area explained that whilst claimants may be able to find accommodation in some of the larger towns such as Hawick and Galashiels within the LHA rate, it is much harder in more remote areas. Such problems are likely to be exacerbated by the roll-out of Universal Credit which will introduce a monthly benefit cap regardless of geographical location:

“You will have the occasional really really tiny property that somebody doesn’t think they can charge the full rent as a one bed but it’s very hard and very few and far between that they would turn up” (Interview 14).

Such young people living in these remote areas would therefore have to live in properties that charged rent at a level above the LHA, making up any shortfall themselves.

### *Jobs Opportunities, Services and Transport*

Research highlights that housing and labour markets are closely intertwined, and one issue that was particularly pertinent was that job opportunities as well as services are difficult to come by in certain parts of Scotland. In the Scottish Borders, one participant contrasted Galashiels and Hawick in relation to jobs:

“Galashiels as an area for example, is probably emerging as the kind of main population growth point and that’s going to be further cemented with the railway opening later this year. And we’ve also got the university and local Borders General Hospital and around Galashiels, so that’s a bit of a contrast for example to Hawick which is a declining mill town which is pretty isolated really” (Interview 10).

He explained that a large consequence of this is that younger people are expected to be

attracted to Galashiels, while Hawick is home to many elderly people. Therefore the Council needs to prepare for the different housing needs of these two groups in each town. In addition, this participant viewed the hospital, future railway line and the Heriot Watt University campus in Galashiels as essential for sustaining the local economy. However he also recognised that Galashiels was exceptional compared to the Scottish Borders area more widely:

“...certainly of our kids leaving secondary school who go into higher and further education out of Borders for most of them that’s a one way ticket they don’t come back because there’s not a lot to come back to, the big employers of the Scottish Borders are the council and the NHS, the manufacturing base is all but gone so it’s pretty bleak” (Interview 10).

The occurrence of out-migration in rural communities amongst young people is well-documented (Stockdale, 2006) and this was also found to be common in many of Scotland’s island communities. The participant living and working on the Isle of Mull explained that graduate jobs are rarely available in the islands, which unsurprisingly prevents many young people from returning to their island homes after gaining a university qualification on the mainland. Furthermore, the availability of public transport can be a huge determining factor in the ability to live and work in an area. On the Isle of Mull, many trades people commute to the island from the mainland to carry out their jobs as plumbers, electricians etc. However, this is very much a one-way system as skilled islanders are not able to commute to the mainland quite so easily. Accessing services in island communities could also be a struggle. One participant, who used to live on the Isle of Skye, explained that he would hitchhike to get to the nearest supermarket on the island because the public transport was so poor. Several participants further commented that those living in rural areas often need to have their own car to be able to go to work or access local services. Therefore individuals who do not will be restricted in the areas they can live and the types of housing that are available to them.

One final striking issue that was raised in relation to island living was that there is no Job Centre on the Isle of Mull and indeed many of Scotland’s islands:

“Another reason that maybe folk don’t sign on or whatever it’s called is because they have to go to Oban...And then there other islands like Coll and Tiree. Coll is in Argyll and it would cost a lot for them to go” (Interview 16).

This issue was raised because the participant explained that very few people on the islands claim welfare benefits even though many of them are insecurely employed. She surmised that this was likely due to a community mentality meaning that people just ‘get by’ and help each other out in times of need. However, the lack of Job Centre on the island is also likely to be a reason.

Transport and access to jobs and services was not only an issue specific to island and rural communities. A few participants noted that even within urban areas, similar problems can arise:

“So people who work in shifts, nurses or in call centres or whatever, I know of people who are having to try and get a bus at six o’clock in the morning to get to work for seven o’clock and those buses are rare” (Interview 4).

Housing is therefore intertwined with jobs and transport. Young people looking for a place to live do not simply have to contend with rent levels, quality and security of tenancy. They may find a PRS property that is affordable and in good condition but it is in a location with poor public transport and/or a considerable distance away from the individual's workplace. Some participants pointed out that one benefit of the PRS is that such properties are often located in city centres, which means they are close to people's jobs and there are good transport links. This contrasts with social housing which is usually situated on the outskirts. However, city centre properties may incur some of the highest rent levels. Furthermore, for those who do not work in city centres, PRS properties which are affordable, in good condition and come with good public transport links may be more difficult to come by.

### *The Interweaving of Housing, the Economy and Politics*

The wider labour market and political context underpins much of the qualitative data presented thus far, and therefore housing cannot be fully understood without positioning it within this broader context. Unemployment, low-paid and insecure contracts along with welfare reform and rising personal debt are closely linked to the challenges that Generation Rent face.

#### *A 'Lost Generation'*

Participants asserted that young people today are financially poorer than previous generations due to high unemployment, lower wages and insecure contracts. Young people's precarious labour market position in turn has a direct impact on their ability to get on property ladder:

"Locally here the economy's pretty flat and there's not a lot to cement younger people here, because the jobs aren't here. So if there's no jobs they can't access the housing; they're alternatively dependent on housing benefit or low-wage part-time work and that's difficult to get the wherewithal to satisfy the mortgage company" (Interview 10).

The increase in young people working on a zero-hours contract basis was highlighted as a particular problem. With regards to homeownership it was recognised that mortgage lenders would not lend to individuals with such insecure income. Furthermore, inconsistent and low wages make it difficult for a young person to save enough money for a deposit to get them on to the property ladder unless, perhaps, they are able to remain living with their parents for a lengthy period of time. Therefore, becoming a homeowner was seen as particularly difficult for these young people.

For those living in the PRS, instability of income could mean that young tenants were not always able to pay their monthly rent. Even if they attempted to collect welfare benefits to cover their rent during these months of no pay, the benefits system was often slow and complicated. This time-consuming process could easily result in a tenant getting into rent arrears, putting their tenancy into jeopardy. One participant feared that this situation would worsen with the rolling out of Universal Credit this year. As one participant discussed, to avoid accumulating rent arrears

and risking eviction, many people turn to pay-day loan companies to cover their monthly rent. Not only does their insecure employment make it difficult to pay rent; paying back these loan companies which charge extremely high interest rates can become near impossible for many people.

“Of course that is never the solution to the problem because then what happens is that it just rolls over into the next month and they are still in the same situation and they have now got this debt that they have to pay off as well as the rent arrears that are still going to be there at the end of next month because they have still got to pay next month’s rent” (Interview 2).

In addition to debt accumulated through rent arrears, some participants briefly acknowledged the high level of student debt that many young people now leave university with. Furthermore, one of the interviewees felt that young people are more materialistic compared to previous generations and that there has been a cultural shift from using savings to buy an expensive item to paying for these items with a credit card. Therefore, she argued that for some young people, debt has become seen as socially acceptable despite its damaging consequences.

Underpinning the conversations about unemployment, zero-hours contracts, welfare reforms and debt was a fear that many young people in the PRS are living in poverty and that this would continue to increase (Aldridge and Kenway, 2014). Poverty was manifest through the growing use of food banks which several of the participants referenced. This growth in food banks was further connected to the increasing use of benefit sanctioning. Whilst many of the participants detailed the problems of recent welfare reforms such as the ‘bedroom tax’, caps on LHA and the expansion of the SAR, sanctioning was viewed as the biggest threat to young people’s wellbeing:

“The problem is, young people get sanctioned and engage with support networks to maybe get money to get by. When they get sanctioned again, automatically they’re sanctioned for longer. So first it’s a four week sanction and then next time it’s an eight week sanction and then next time it’s another sanction. That’s a real shift, that’s a real change. That’s why we’re seeing a lot of problems with food banks and things like that. This sanction system has rocketed.” (Interview 5).

Several of the participants stated an expectation that the sanctioning issue will continue to grow with the rolling out of Universal Credit as more responsibility will be placed on welfare recipients for managing their money. However, a few noted that welfare recipients are not the only group to be reliant on food banks and that those experiencing in-work poverty were also making use of them.

## Conclusions

'Generation Rent' face considerable challenges navigating the housing market. Homeownership and renting in the social sector are increasingly unobtainable for this age group, with aspiring homeowners likely to be living in the PRS for substantially longer than planned. Some wishing to rent in the social sector may never achieve this goal while others may take drastic action by trying to access this sector through the homeless route. Consequently, there is a strong possibility that young people in the PRS could find themselves living in this sector for most of their lives.

Compared to their parent's generation, young people today are more likely to be unemployed or employed on low-income, insecure and/or zero-hours contracts. This has a substantial impact on their ability to meet housing costs as they do not know from one month to the next if they will be able to pay their rent. To avoid this, some turn to food banks, payday loan companies or live in fuel poverty in order to pay their rent. This situation has been compounded by the previous UK Coalition Government's welfare reforms and the increasing use of sanctioning which restricts welfare recipients' money further. The reality of living on a low-income makes it even more difficult for young people to save enough in order to realise their aspirations for homeownership, resulting in them becoming trapped in the PRS.

Whilst the flexibility of the PRS was emphasised, there were significant concerns about the challenges of living within the sector due to insecurity, cost and quality. Although there was recognition of variances amongst landlords, it was nonetheless vulnerable young people who had to endure the harsh reality of landlords failing to meet their responsibilities. The Scottish Government is currently undergoing a consultation about increasing regulation within the PRS. Primarily it is concerned with offering more security in this sector by applying stricter grounds for repossession and creating longer tenancy agreements. An underpinning goal of this is to clamp down on 'revenge evictions' as landlords will no longer be able to get rid of tenants because they have asked for repairs, or are perceived as 'difficult'. Extending the length of tenancy agreements would also enable households to put down 'roots' and create a home for themselves, and their families. The key challenge is to balance the rights of tenants with the rights of landlords. However, whilst creating longer tenancy agreements is likely to be welcomed by many tenants, it is unclear if the issue of affordability will be alleviated through these proposals as rent control is not on the agenda (Generation Rent, 2015). The issue here is not only the gap between social and private sector rents in Scotland, but also that demand (and thus rents) are higher in areas with thriving labour markets. There is a geography of (un)affordability across the country. With regards to quality, additional resources are required to enable local authorities to enforce existing PRS legislation (e.g. 2011 Act), and tackle problems associated with overcrowding and poor conditions.

For those who cannot access any independent housing and who cannot rely on their parents for assistance, homelessness is usually the result. The ending of PRS tenancy agreements is a leading cause of homelessness, yet the PRS is also being increasingly relied upon to provide

housing for homeless people. This is being done through Private Sector Leasing Schemes, which essentially involves the council taking over the management of a PRS property and using Housing Benefit to pay the private landlord to allow a homeless individual or family to live there. Such schemes have become necessary due to a chronic shortage of social housing and a reluctance of private landlords to let to what are perceived as potentially 'risky' individuals. This pragmatic solution nonetheless raises an important public policy question as to the best way to target scarce resources to meet affordable housing need. This research underlines the importance of continuing to invest in affordable housing. This includes traditional social rented housing as well as low-cost homeownership and mid-market rent products. Young people are a diverse group with different needs. Policy solutions need to reflect this. Linked to this, more housing support is needed for those vulnerable young people who are currently in danger of falling through the welfare-safety net.

Finally, the experiences of young people living in the PRS are further diversified by geography, especially between urban and rural areas. Aberdeen and Edinburgh are particularly problematic areas in terms of PRS affordability and there have been highly publicised pockets of slum conditions such as the case of Govanhill in Glasgow. Rural and island living pose their own sets of challenges due to holiday homes and remote living creating supply issues of affordable PRS properties. The local labour market in rural areas also have a key influence on the housing opportunities as do public transport links. The case studies highlight the importance of understanding the micro-geographies of housing markets: house and rental prices, the tenure structure, and the demographics of the local population and their subsequent housing needs, vary depending on location. The policy solutions necessary in one area of Scotland, may therefore not necessarily be relevant across the whole country. A more nuanced understanding of these spatial differences is critical.

The interconnections between housing and labour markets underlines the need to think beyond 'housing policy' solutions. The challenges facing Generation Rent cannot be addressed by housing alone. Austerity, welfare reform and the growth of Britain's low-wage economy are significant. With the election of a new UK Conservative Government in May 2015, which seems set on implementing further welfare reforms and austerity measures, the financial situations of young people, particularly those reliant on social security benefits, are likely to worsen. Although the Scottish Government's consultation on the PRS is to be applauded, many of the difficulties faced by Generation Rent stretch far beyond housing and therefore to fully assist these young people, housing should be considered within its broader context. Tensions within the current devolution settlement may however make this difficult for the Scottish Government to achieve, given social security remains in the main a reserved power.

### *Further Research*

This study has highlighted several challenging areas faced by Generation Rent as well as crucially contextualising housing within the wider economic and political climate that Scotland currently finds itself in. The sample used to generate these findings consisted of a relatively small group of key-actors with professional interests in the topic. While their insights and knowledge have proven to be valuable, further qualitative research should investigate the issues raised from the perspectives of young people and PRS landlords. Such an endeavour is currently underway with a mixed-methods project titled '[Mind the \(Housing\) Wealth Gap: Intergenerational Justice and Family Welfare](#)' which has included the voices of young people as part of a bigger study concerning housing wealth and inequality. However, additional research underpinned by some of the challenges noted in this study would also be valuable such as:

- An in-depth exploration of the PRS experiences of different sub-groups of tenants, with a focus on those at the more precarious end of the PRS. In particular, there is a knowledge gap concerning the views of 16-17 year olds, LGBT youth, minority ethnic groups, young carers and young people suffering from mental health and/or addictions.
- Exploring diversity amongst PRS landlords, focusing on landlords' motivations and their lettings strategies. In the Scottish context, research might also consider attitudes to the current PRS consultations.
- Further investigation of the intersection between PRS experiences and geographical location, though broadening out the number and type of case studies, and also by combining qualitative research with a more quantitative (HNDA) analysis.

Crucially, with the rolling out of Universal Credit in 2015 and the likelihood of further welfare reform, it is expected that the current challenges faced by Generation Rent will continue and evolve. Therefore it will be necessary to monitor the impact of these on-going welfare changes and understand their implications for housing policy. Many young people will continue to be disadvantaged by the current housing market. It is critical, therefore, that any further research in this area considers housing as being an intrinsic part of a much broader social, economic and political context.

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