



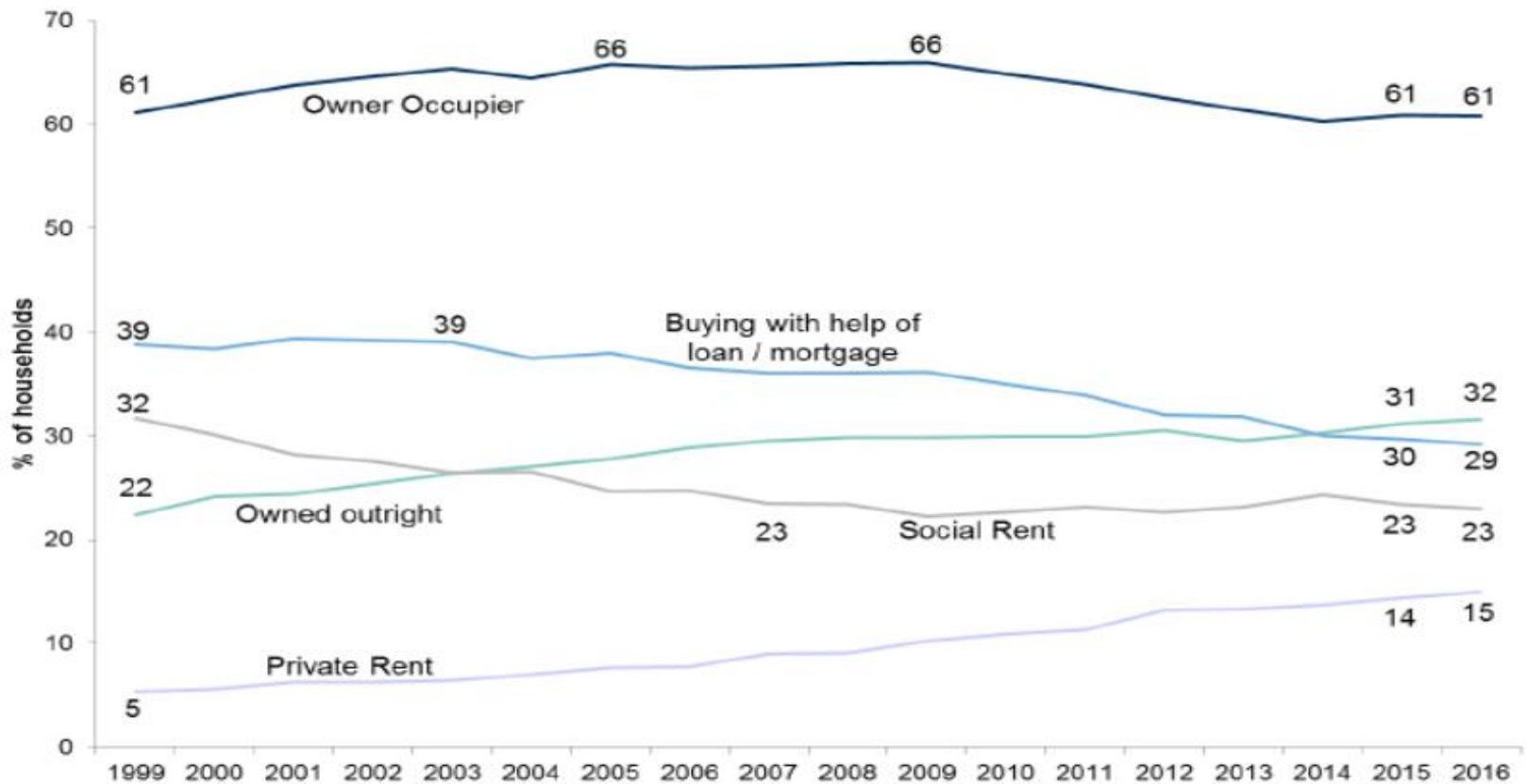
UK COLLABORATIVE  
CENTRE FOR  
HOUSING EVIDENCE

# Millennials aren't the only private renters that are struggling

Dr Kim McKee, Co-Investigator CACHE  
Head of Housing, University of Stirling  
@kim\_mckee

# Housing Tenure Shifts (Scotland)

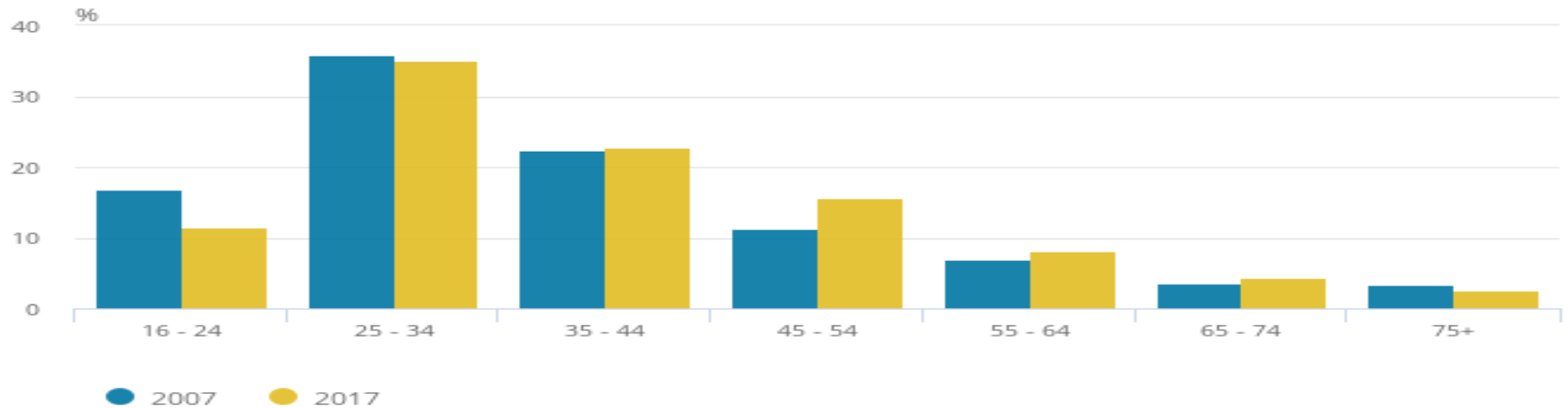
1999-2016 data, Households (minimum base: 10,330)





# Age Dimension to Tenure Shifts

Figure 2: Private renting sector by age of household reference person, 2007 and 2017, UK



Source: Annual Population Survey, requested table, Office for National Statistics

# The Research

- (2019) 17 middle aged renters (35-54) from Scotland & England, not in FTE; builds on previous study
- 2018): 16 low-income young renters (under 35 from Scotland & England, not in FTE
- Similar recruitment, topic guide, photo elicitation
- Differences in tenancy rights & regulation Eng v Sco

# Findings - Shared Experiences

- Commonality in experiences young and old
- Unaffordable rents, insecurity & poor quality housing
- Shared accommodation, forced moves, homelessness

*It's not my home. **It's somebody else's house.** I don't have security of tenure. At any point, a landlord could come along and say right, I want you out. There's no security. [...] It feels like I'm looking after it for somebody, but I'm having to pay them for the privilege  
(Rebecca, 42, Bristol)*

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

*Obviously given our age and the time of life that we're in, we realise always that it is not our house. We always have to be very careful with everything that we do [...] someone else owns the property and we're looking after it for them (Myra, 38, Newcastle, HI £55,000+)*

## Bank of Mum and Dad

- Bank of M&D still important in middle-age
- Family support vital to paying rent, saving for deposit
- Guarantor on rental contract; due to low-income
- Not everyone has this resource to draw on
- Significant source of inequality



# Hope?

- YP in difficult situations thought things would get better
- Middle-age renters had much less hope for future
- Some aged themselves out of a mortgage
- Like frustration at 'paying someone else's mortgage'
- Also, sense embarrassment, failure (quote)

*[Private renting] does make me **feel a bit embarrassed** because everyone else in my family have had their own property, they've already got a mortgaged house or a flat that they have for themselves, I'm the only one who doesn't [...] there's a **great social stigma** about private renting, everyone expects you to have your own house  
(Andrew, 37, Manchester)*

# Distinct Pressures on Parents

- Worried about forced moves; impact on kids
- Disruption to schooling; impact on social networks
- Personalising property; pets; key to feeling settled (quote)
- Some LLs not allow children to live at their properties
- Shared accommodation not always appropriate for kids

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

# Ageing Bodies

- Older age brings poorer health
- Sector not well geared up to cope with needs
- Challenges in adapting; insecurity of tenure (Eng)
- Challenges of sharing when mobility aids needed
- Opportunity here for more socially minded PRS LLs

## Key Policy Implications (1)

1. Tenants of all ages want safe, secure, affordable homes. Encourage LLs to allow tenants to make a 'home'
2. Despite tenancy reform, insecurity & un affordability remain in Scotland; need to avoid complacency. Challenges most acute for those on lowest incomes

## Key Policy Implications (2)

3. How can sector respond to ageing population? Key research gap. Ageing in PRS likely become more common experience; how encourage good practice?
4. Important PRS not seen in isolation; needs to be situated in wider context of societal inequality. Can PRS provide a housing safety net for LI h/holds?

## Further Resources

- McKee, Soaita & Munro (2019) [Beyond Generation Rent: understanding the aspirations of private renters aged 35 to 54](#) (CaCHE Report)
- McKee & Soaita (2018) [The Frustrated Housing Aspirations of Generation Rent](#) (CaCHE Report)
- McKee, K. (2019) [Millennials aren't the only ones struggling – older renters share their challenges finding decent housing](#), *The Conversation*.
- McKee, K. (2019) [Generation rent is a myth – housing prospects for millennials are determined by class](#), *The Conversation*.
- Soaita & McKee (2019) [Assembling a Kind of Home in the UK Private Renting Sector](#), *Geoforum* (Journal Article – Open Access)
- Preece, Crawford, McKee, Flint & Robinson (2019) [Understanding Changing Housing Aspirations: a review of the evidence](#) (Journal Article – Open Access)
- McKee, Soaita & Hoolachan (2019) ['Generation Rent' & the Emotions of Private Renting: self-worth, status and insecurity amongst low-income renters](#), *Housing Studies* (Journal Article – Open Access)





UK COLLABORATIVE  
CENTRE FOR  
HOUSING EVIDENCE



[housingevidence.ac.uk](http://housingevidence.ac.uk)

@housingevidence