

LIVING IN THE PRIVATE RENTED SECTOR IN 2024

The Voice of the Tenant
Survey Scotland (Wave 1)

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Executive summary

This is the first wave of the SafeDeposits Scotland Charitable Trust's Voice of the Tenant Survey, which examines people's experience of living in the Scottish private rented sector. It is a continuous survey that will be conducted annually with a sample of over 1,000 tenants. The survey complements the Trust's new Voice of the Landlord Survey.

WHO LIVES IN THE PRIVATE RENTED SECTOR?

- Younger people are more likely to be renters. Half of all tenants are aged 18-34.
- Nearly half of private renters (49%) have at least one dependent child at home.
- Tenants of all income levels live in the private rented sector. One-third of tenants have a household income above £40,000 per annum, whilst 17% have a household income of under £20,000 per annum.
- Seventy-seven per cent of tenants are in employment, 6% are retired.
- Nearly one-third (31%) of tenants are living with a long-term physical or mental health condition.
- Two-thirds of tenants live in an urban environment, with 11% living in rural areas or Islands.
- Most tenants live in flats or apartments (68%) and houses (29%), with 3% living in bedsits or a room in a shared house.
- Two in five tenants have a Private Residential Tenancy (41%), while 37% have an older form of tenancy.

AFFORDABILITY

- The average cost of rent and deposit varies according to location and is the most expensive in cities and large towns, particularly Edinburgh and Glasgow.
- Almost one-third of tenants struggle to afford the rent each month, and 40% of this cohort are behind with their rent.
- Some tenant groups are particularly likely to feel the strain, such as Asian or British Asian households, tenants who have moved in the last 12 months, and those living in bedsits or rooms in a shared house.
- Twelve per cent of tenants are behind on their rent by at least one month. Most tenants in rent arrears (83%) have taken action to address the situation.
- Almost half of all tenants (49%) said they regularly cut on household essentials such as food, heating and clothing in order to pay the rent.
- In September 2024, 39% of private renters struggled to afford their utility bills. For tenants living in the Highlands this figure was significantly higher (57%).
- Most tenants aspire towards homeownership, with 70% expressing a desire to buy. However, only 44% say they are confident they won't be lifelong renters.
- Nearly a quarter of tenants say they would prefer to live in social housing.

SECURITY OF TENURE

- Most tenants have lived in their current accommodation for relatively short periods, with nearly one third having moved into their property

in the last 12 months, and 60% in the past two years.

- Many tenants (45%) said that they would like to move, but feel unable to.
- However, the majority of tenants (71%) report being satisfied with their housing experience.
- Tenancies typically end due to changing property needs, relationship changes or other personal circumstances. However, two in five tenants have moved due to disadvantages associated with their rental property such as poor conditions, unaffordable rent or eviction.
- The majority of tenants (60%) viewed between 1-3 properties when last searching for rented accommodation, while 17% viewed 6 or more properties.
- Many tenants (59%) found their property search difficult.
- A large majority of tenants (72%) faced at least one challenge when searching for their current rental property. Finding an affordable property is the challenge most commonly reported by tenants.
- Three quarters of tenants feel secure in their rented home.
- Most tenants (72%) enjoy a positive relationship with their landlord or letting agent.

PROPERTY CONDITIONS

- Over half of all tenants rated the condition of their property as good or excellent, whilst one in ten claimed their property was in a poor condition.
- The findings show that the condition of the property is a key factor affecting rates of satisfaction among tenants.
- Sixty one per cent of tenants had experienced a problem with the quality or condition of their rented home in the past 6 months. The large majority of tenants are reporting these problems to their landlord or letting agent (88%) and in most cases, the issue is being fully or partly addressed.
- For tenants that did not report issues to landlords or agents, the main reasons were uncertainty, apathy and self-help. However, nearly a quarter of tenants were worried that they might be subject to a retaliatory eviction, despite the abolition of "no fault" evictions in Scotland in 2017.
- When issues are unaddressed by landlords or agents, only a minority of tenants will escalate their complaint to their local council or the First-tier Tribunal for Scotland.
- For tenants who took their complaint to the local council, over three quarters were happy with the result. For tenants who complained to the First-tier Tribunal for Scotland, 92% were happy with the response.
- Forty-five per cent of tenants said they would not know where to go next if they had a housing problem that a landlord or letting agent failed to address.
- Forty-seven per cent of tenants feel that the energy efficiency of their property could be improved, but only 39% have asked their landlord to make the improvements.
- When tenants do request energy efficiency improvements, it often leads to landlord action.
- Many tenants do not recall receiving key documentation at the start of their tenancy.

Only 38% of tenants remember being presented with 'Easy read notes for the Scottish Government model tenancy agreement' or the 'Private Residential Tenancy Statutory Terms Supporting Notes', despite this being a legal requirement.

EXPERIENCES OF DIFFERENT GROUPS OF TENANTS

- Renters from minority ethnic groups are more likely to experience challenges related to affordability and finding a suitable property.
- Seventeen per cent of private renters report being in receipt of benefits to help pay their rent. This group are more likely to struggle with issues related to affordability, insecurity and poor property conditions.
- Older tenants enjoy lower rental costs on average than younger age groups. They are more likely to describe themselves as satisfied with their housing experience, stay in the property for longer and view it as a long-term home.
- Private renters living with a long-term physical or mental health condition face a range of specific challenges. Nearly a quarter require home adaptations to make their property more inclusive and accessible, but less than half (49%) have made this request of their landlords.
- Tenants living in Edinburgh and Glasgow and their surrounding regions are more likely to face challenges related to affordability in the private rented sector.
- Twenty-seven per cent of tenants experienced a rent increase during the period when rent caps were imposed from September 2022 to March 2024. 23% had had their rent increased in the six months between the lifting of the rent cap and data collection in September 2024.
- Most tenants (65%) had their monthly rent increased by no more than £99.
- During the period of the rent cap from September 2022 to March 2024, 15% of tenants experienced a rent increase of £200-£400 or more.
- The vast majority of tenants (89%) have not challenged a rent increase. Only 4% had applied to the First-tier Tribunal and 8% to Rent Service Scotland.
- Most tenants said they were satisfied or somewhat satisfied with the result of challenging their rent increase with Rent Service Scotland (67%) and the First-tier Tribunal (64%).
- Eighty-one per cent of tenants had not heard of the Housing (Scotland) Bill or were not aware of its proposals.
- Most tenants agreed that the proposals contained in the Bill had the potential to improve their housing experience.

KNOWLEDGE AND EXPERIENCE OF REFORM TO THE PRIVATE RENTED SECTOR

- Awareness of the Cost of Living (Tenant Protection) Act 2022 is low amongst tenants.

Introduction

This is the first edition of the **SafeDeposits Scotland Charitable Trust's Voice of the Tenant Survey**, which explores the experiences of people living in the Scottish private rented sector. 1,000 tenants were asked various questions related to affordability, tenure security and property conditions. The survey will be repeated annually to track changes and trends over time. This report outlines the findings from the first wave, carried out between August and September 2024. Each wave will include additional questions on a key topical issue. This wave included questions on the impact of the reforms to the private rented sector in Scotland, and attitudes to proposed further changes.

THIS REPORT

The report is split into seven chapters.

- The first looks at the characteristics and geographical distribution of people renting privately in Scotland.
- The second looks at issues relating to affordability.
- The third looks at security of tenure and accessing private rented housing.
- The fourth addresses housing standards, energy efficiency and requesting repairs.
- The fifth looks at how these experiences vary for different groups of tenants.
- The sixth chapter looks at the impact of the Scottish private rented sector reforms on tenants, and attitudes to proposed further reforms.

- The final chapter provides a discussion of the findings.

METHODS

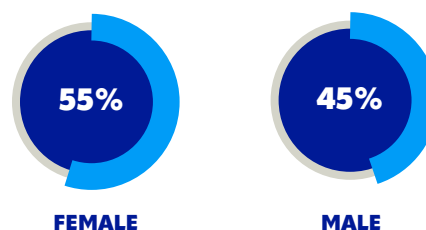
- This first wave surveyed 1,000 tenants across Scotland who rent from a letting agent or private landlord.
- All respondents were aged 18+ years.
- Fieldwork ran from 23rd August - 12th September 2024.
- Each wave includes a key topical issue; this wave looks at views and experiences of reforms to the private rented sector in Scotland, past and future.
- Using data from the Scottish Household Survey (SHS), the Census and syndicated sources, the final data is representative of private rental households in Scotland in terms of age, gender, region and monthly rental cost brackets.
- When exploring how experiences vary for different groups of tenants, this study reports on statistically significant data. This means we can be reasonably confident that the findings are representative of the wider tenant population in Scotland.
- In this report, statistics may not add to 100% due to rounding or non-responses.

CHAPTER ONE

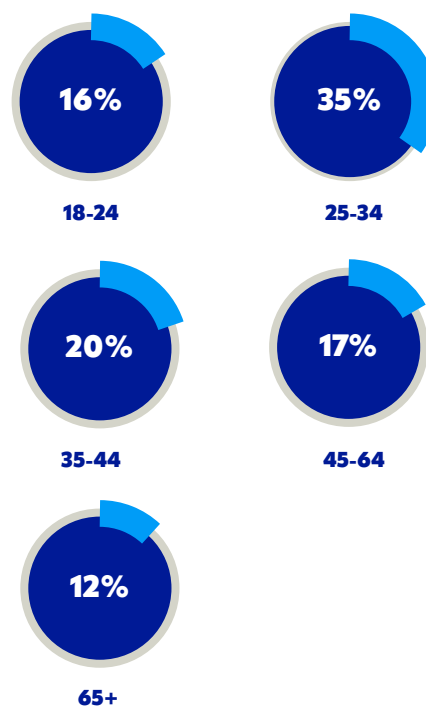
Who lives in the private rented sector?

SUMMARY

The Scottish private rented sector is home to a diverse range of tenants. There are private renters from all age groups, income levels and ethnicities. Therefore, to understand the experience of living in the private rented sector, it is important to capture this diversity, and explore how experiences differ amongst these various tenant groups.

Gender**Age**

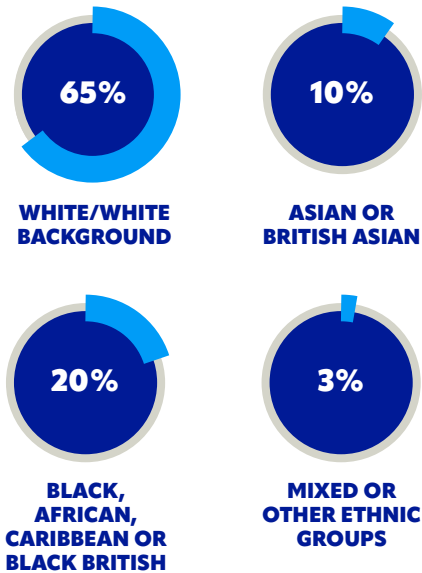
Half of private renters in Scotland are younger people aged 18-34. Barriers to home ownership mean that younger people are staying in the private rented sector for longer.¹ However, many adults approaching later life also rent privately.



¹ The Scottish Property Federation, (2023) The Future of Scotland's Residential Rental Market report

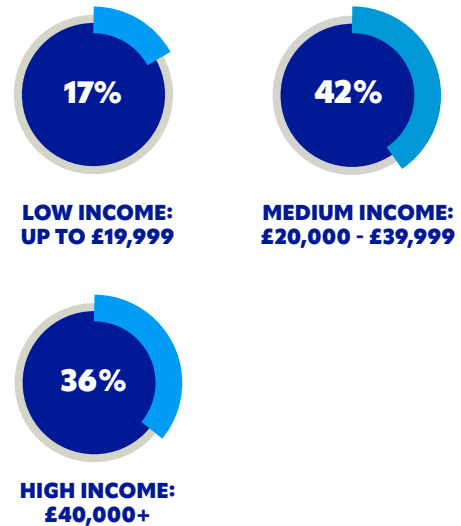
Ethnicity

Over a third of tenants in Scotland are from minority ethnic backgrounds. Previous research has shown that the private rented sector has the highest proportion of minority ethnic groups relative to other tenures.²



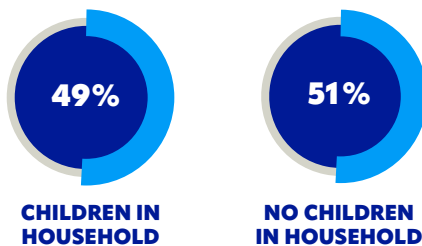
Income

Income levels among private renters vary significantly. One-third of tenants have a household income above £40,000 per annum, whilst 17% have a household income of under £20,000 per annum.



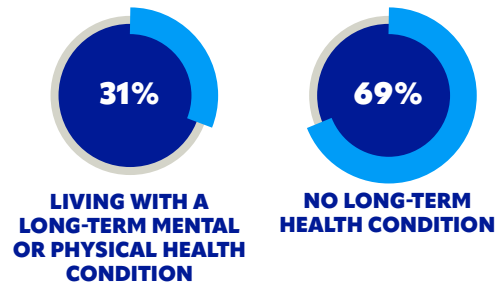
Children

Nearly half of private renters have at least one dependent child at home.



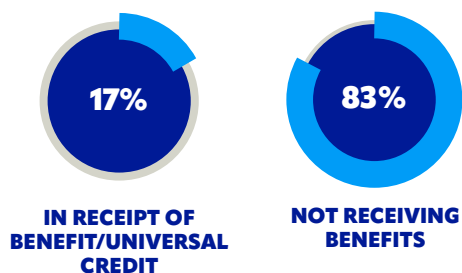
Health status

Almost one-third of tenants are living with a long-term mental or physical health condition.



Benefits

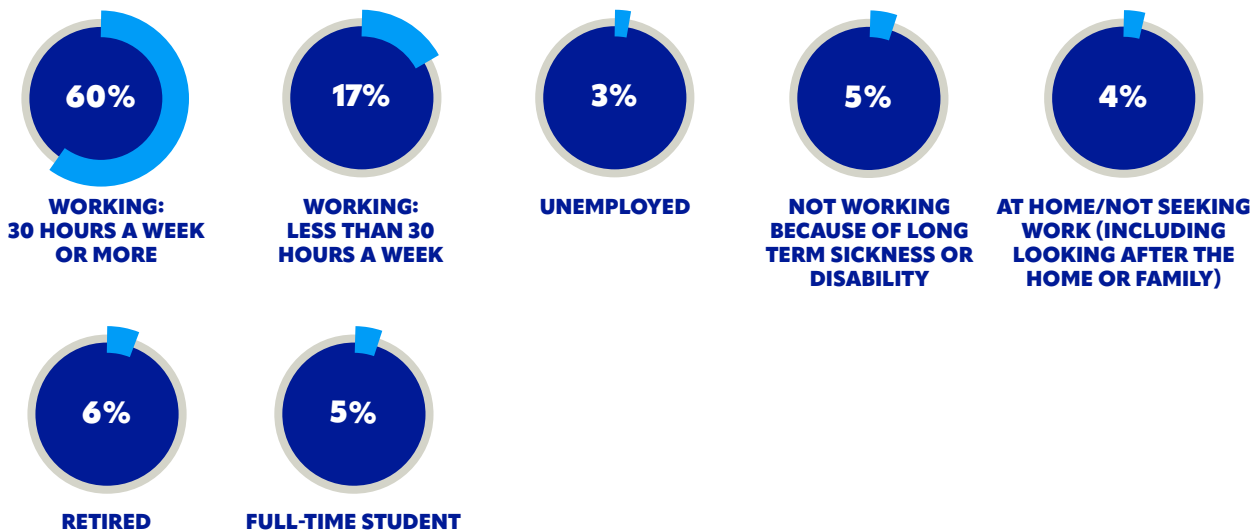
Seventeen per cent of private renters report being in receipt of benefits to help pay their rent.



² Scottish Government, (2021) 'Housing needs of minority ethnic groups: evidence review'

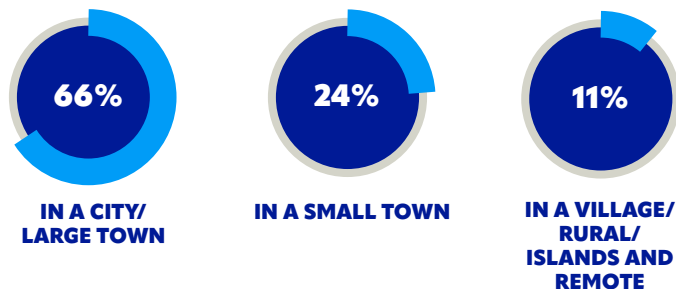
Employment status

A significant proportion of tenants are working, but nearly one-fifth are not in employment or education.



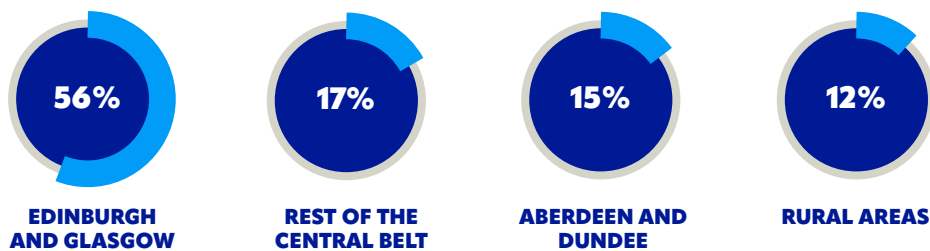
Location

Two-thirds of tenants live in an urban environment.



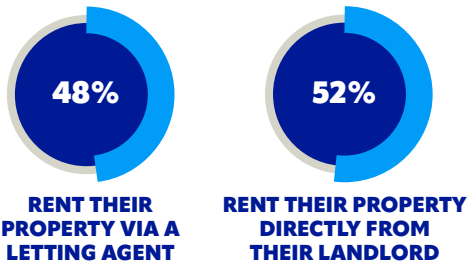
Geography

There are geographical variations in the size and nature of the private rented sector across Scotland. Over half of all tenants live in either Edinburgh or Glasgow and neighbouring authorities (see Appendix 1).



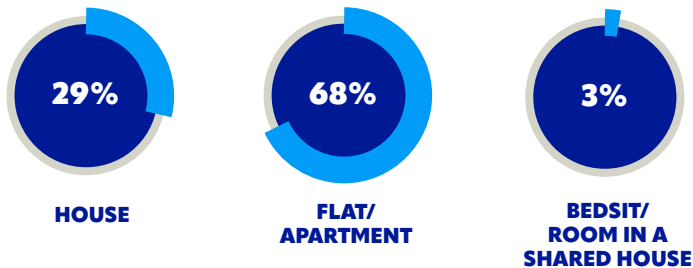
Renting via a landlord or letting agent

Nearly half of all tenants rent their property via a letting agent.



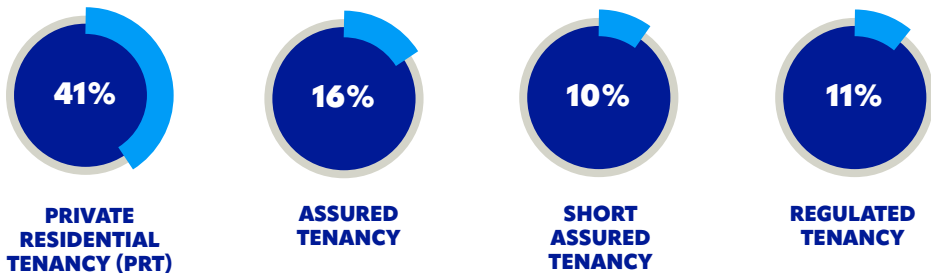
Type of property

Over two thirds of tenants live in a flat or apartment.



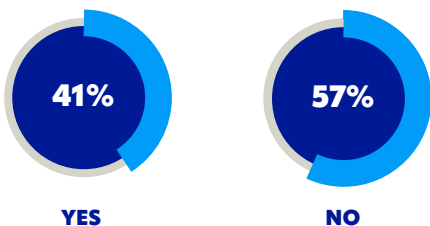
Type of tenancy

The Private Housing (Tenancies) (Scotland) Act 2016 introduced Private Residential Tenancies (PRT) and replaced the assured tenancy regime for new private lets from 31st December 2017. Older forms of tenancy are continuing to operate until terminated by a landlord or tenant. The findings show that in September 2024, over a third of tenants were still on the previous tenancy regime.



Joint tenancies

In the private rented sector, a joint tenancy is when multiple tenants share a property and are equally responsible for the tenancy. In Scotland, over two-fifths of tenants have a joint tenancy.



CHAPTER TWO

Affordability

SUMMARY

The findings show that the affordability of rental accommodation is an area of major concern for many tenants. Almost one in three tenants are finding it difficult to afford their rent, and over half are regularly cutting down on household essentials to meet their rental payments. High rent costs impact individuals' ability to save for a mortgage deposit. While most tenants express a long-term aspiration of homeownership, many expect to be lifelong renters.

RENTAL COSTS AND DEPOSITS

Tenants were asked for their total monthly rent (excluding bills). In September 2024, the average cost of renting a home in the private rented sector in Scotland was £822 and the average deposit was £851. The cost of rent and deposit varies according to location and is the most expensive in cities and large towns.

	AVERAGE MONTHLY RENT	AVERAGE DEPOSIT
All tenants	£822	£851
Live in a city/large town	£865	£885
Live in a small town	£755	£787
Live in countryside/rural/islands and remote	£711	£760

REGIONAL BREAKDOWN

There are regional differences in the cost of rent. Tenants living in Edinburgh and Glasgow and their neighbouring authorities (see Appendix 1) have significantly higher rental costs than those living in other areas.

	AVERAGE MONTHLY RENT
Edinburgh & Glasgow	£898
Rest of the Central	£720
Aberdeen & Dundee	£788
Rural areas	£660

VARIATIONS IN AVERAGE MONTHLY RENT BY TENANT GROUP

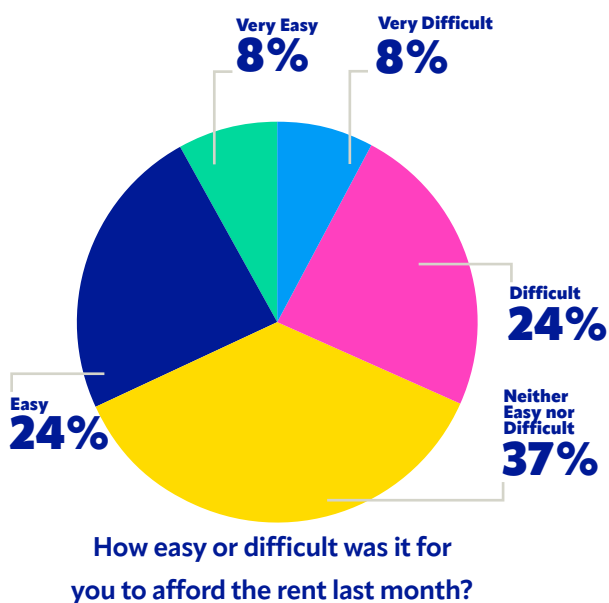
Rental costs are higher than average for some tenant groups, including tenants from ethnic minority backgrounds, those with children in the household, tenants with a private residential tenancy, and those with joint tenancies.

Average monthly rent

All tenants	£822
Children in household	£864
Private Residential Tenancy	£865
Ethnic minority background	£901
Joint tenancy	£913

MEETING MONTHLY RENTAL COSTS

While nearly a third of tenants said it was easy to afford the rent in September 2024, another third struggled to pay the rent that month.



Some tenant groups are finding it particularly difficult to afford their rent. Over half of tenants who rent bedsits or a room in a shared house are struggling with rental costs.

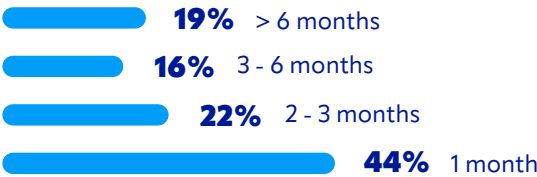
% who found it difficult to afford the rent last month

All tenants	32%
18-24 years old	37%
Mental/physical health condition	37%
Living in Glasgow	38%
Moved in the last 12 months	39%
Low income <£20K	43%
Asian or British Asian	48%
Bedsit/room in a shared house	51%

ARREARS

The majority of tenants (85%) are up to date with their monthly rent. However, 12% have fallen behind by at least one month. In most cases, the duration of arrears is relatively short, with most tenants being just one month overdue.

How far behind in rent are you?



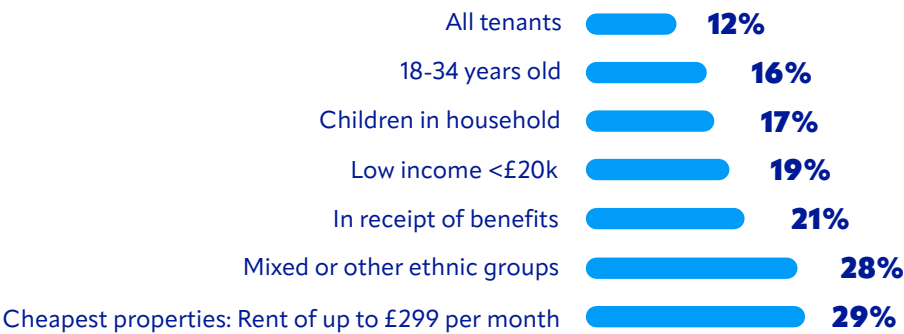
The findings show that most tenants in rent arrears (83%) take action to address the situation, most often by arranging a repayment plan or notifying their landlord or letting agent. Tenants are more likely to seek advice from informal sources like friends and family rather than official channels such as advice agencies or local councils. Searching for information online was the least common strategy.

Steps taken to address rent arrears, September 2024



Certain households are significantly more likely to be in rent arrears. Over a quarter of tenants from mixed and other ethnic groups and tenants renting the cheapest properties are behind on their rent. A fifth of tenants in receipt of benefits are also in rent arrears.

In rent arrears



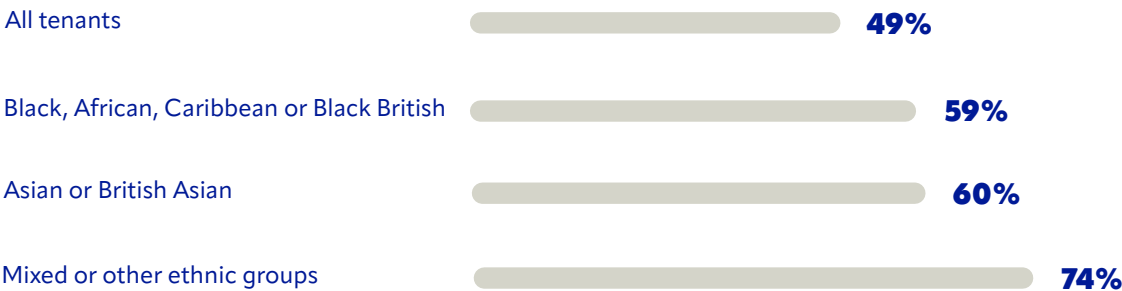
CUTTING ON HOUSEHOLD ESSENTIALS

Almost half of all tenants (49%) said they regularly cut on household essentials such as food, heating and clothing in order to pay the rent. This proportion is higher amongst tenants from ethnic minority backgrounds. Notably, nearly three-quarters of tenants from mixed or other ethnic groups are regularly making trade-offs between rent and other essential expenses.

Do you regularly cut on household items to pay rent?



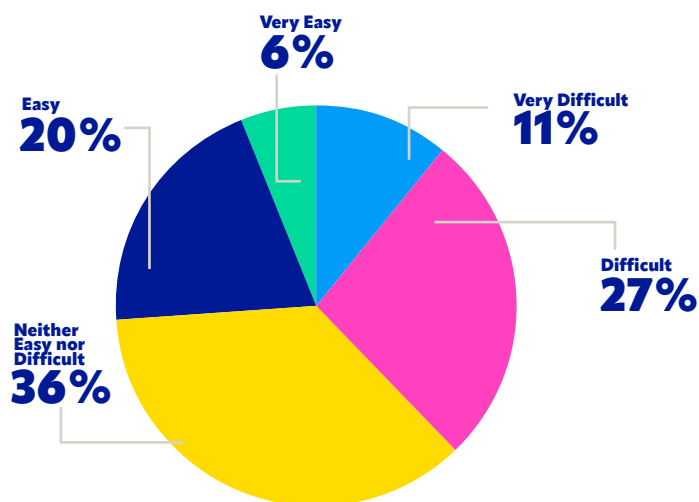
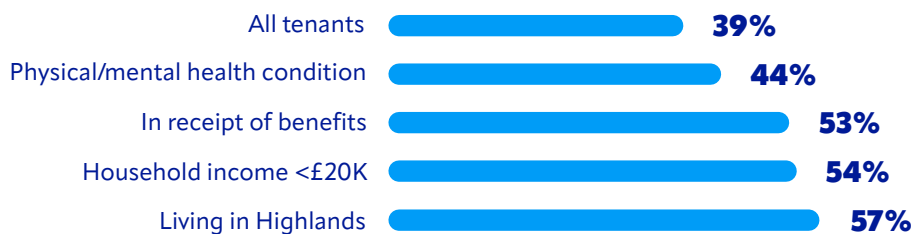
Do you regularly cut on household items to pay rent?



UTILITY BILLS

A significant proportion of private renters (39%) struggled to afford their utility bills in September 2024. For tenants living in the Highlands this figure was significantly higher (57%). According to media reports, the energy crisis has hit northern Scotland hardest.³ Around 72% of households in the Highlands have no access to mains gas, the cheapest way to heat a home, meaning that many people renting in these areas will have higher energy costs.⁴

% who found it difficult to afford utility bills



How easy or difficult was it to afford the energy bills last month?
(September 2024)



³ The Press and Journal, Energy crisis hits hardest for 220,000 off-gas billpayers in northern Scotland, January 16 2023

⁴ The Non-Gas Map

HOUSING ASPIRATIONS AND EXPECTATIONS

Most tenants aspire towards homeownership, with 70% expressing a desire to buy. However, there seems to be a gap between housing aspirations and expectations among private renters; only 44% feel confident they won't be lifelong renters. When asked if they would prefer to live in social housing, just 24% of tenants agreed.

I would like to own my own home



I'm likely to rent a property for the rest of my life



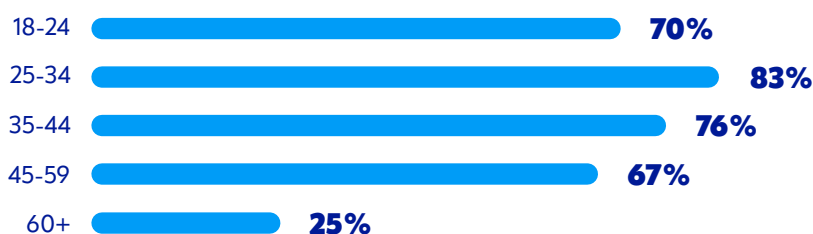
I would prefer to live in social housing



● Strongly Agree ● Somewhat Agree ● Neither Agree nor Disagree ● Somewhat Disagree ● Strongly Disagree

Housing aspirations vary significantly across different age groups. Older renters are more likely to see their rental property as a long-term home, while younger tenants may think of themselves as renting temporarily, whilst working towards the goal of homeownership. Notably, the youngest tenants, aged 18-24, are less likely than those aged 25-44 to express a desire to buy their own home. Reports have shown homeownership is becoming less attainable for many younger people.⁵

Would like to buy their own home



⁵ The Scottish Property Federation, (2023) The Future of Scotland's Residential Rental Market report

Different tenant groups have varying expectations and preferences when it comes to their housing options. Some groups - including those from a white background, individuals living with a physical or mental health condition, or those renting a room in a shared house - are more likely to believe they will be lifelong renters. Tenants living in rural and remote areas were also more likely to express this belief. The Scottish Government has acknowledged that 'accessing home ownership in some rural and island areas can be particularly difficult due to the impacts of limited supply, high demand, as well as market conditions'.⁶

I'm likely to rent a property for the rest of my life



Unsurprisingly, groups of tenants that face greater affordability challenges are more likely to prefer social housing, such as tenants receiving benefits, those from ethnic minority backgrounds and those living with physical or mental health conditions.

I would prefer to live in social housing



6 The Scottish Government, (October 2023) Rural and islands housing: Action plan

CHAPTER THREE

Security of tenure

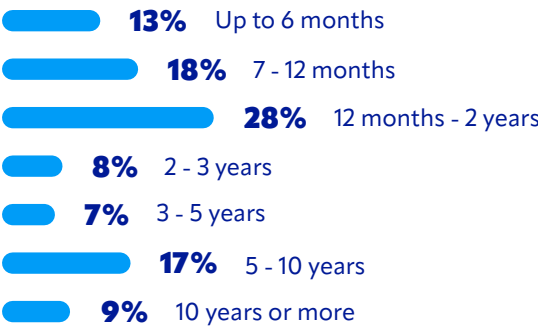
SUMMARY

There is significant diversity in people’s preferences and experiences regarding the length of tenancies. Typically, people move home due to changing needs and preferences and many report feeling secure and enjoying a positive relationship with their landlord/letting agent. However, two in five tenants have moved in the past 12 months due to disadvantages associated with their rental property. The majority of tenants experience challenges when searching for a suitable rental property, particularly in relation to finding an affordable home.

TENANCY LENGTH

Most tenants have lived in their current accommodation for relatively short periods, with nearly one third having moved into their property in the last 12 months, and 60% in the past two years. However, longer tenancies are not uncommon, with over a quarter of tenants having lived in their property for more than 5 years, and 9% for more than 10 years.

Length of current tenure: September 2024



PLANNED RENTAL TENURE

The survey asked tenants how long they planned to stay in their current tenancy. The findings show a wide diversity in preferences. Tenants living in small towns or rural areas report a higher inclination to want to remain in their property for five years or longer.

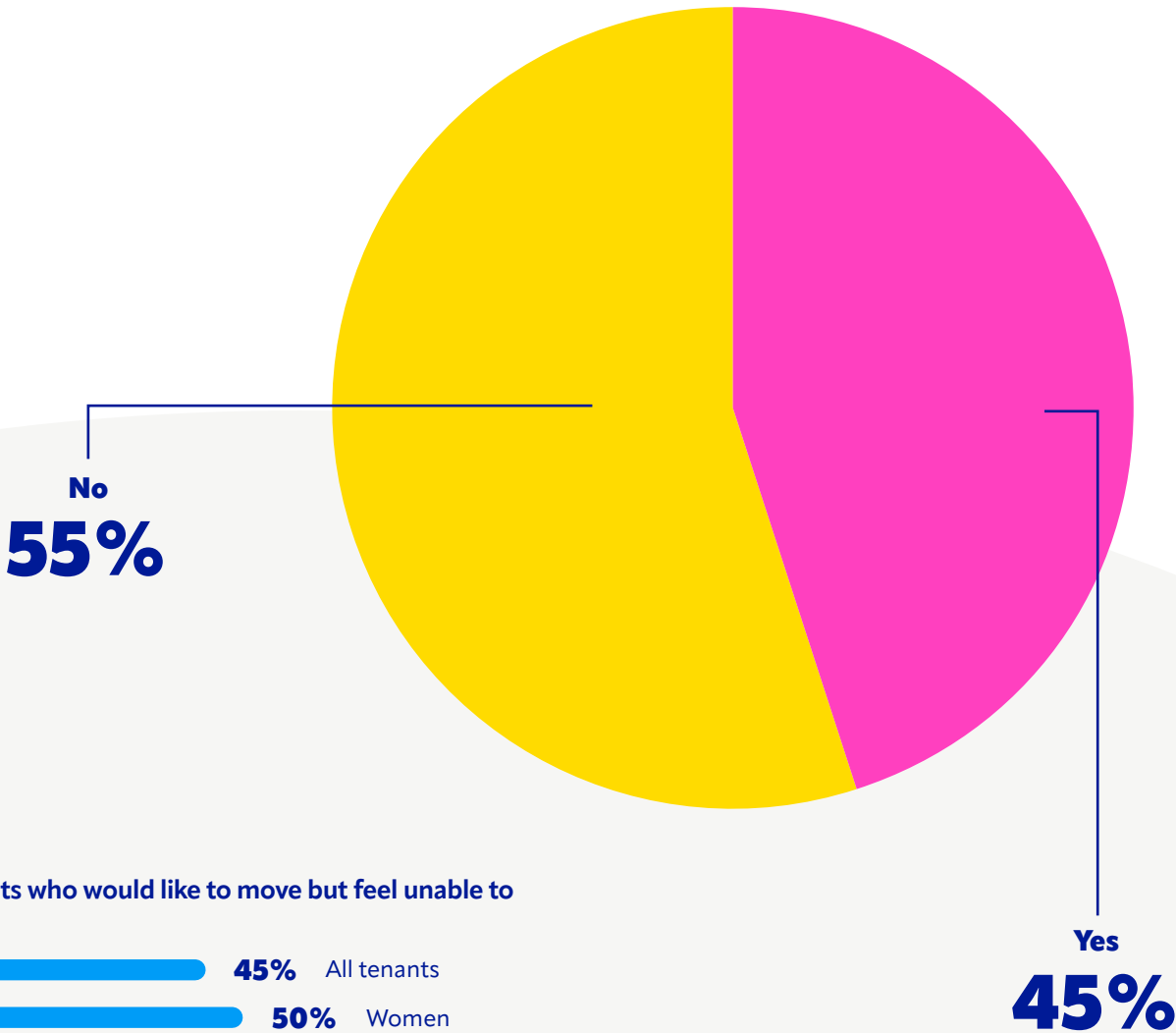
Planned rental tenure



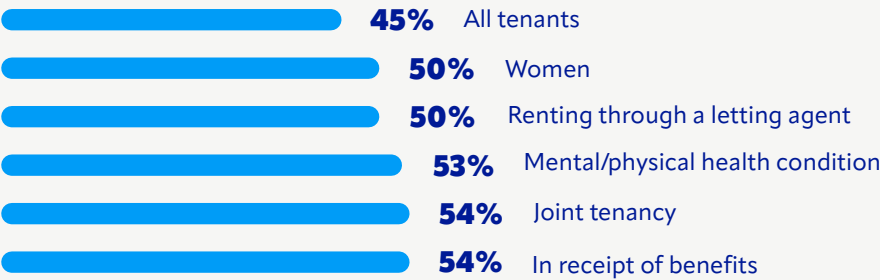
The survey asked tenants whether they would like to move from their current home, but feel unable to; many tenants (45%) agreed that they would prefer to move.

Some tenant groups were more likely to say they would like to move but cannot. For those with a joint tenancy or receiving benefits, this could be due to a lack of choice in the more affordable end of the market.

Would you like to move from current rental property but feel unable to?



% of tenants who would like to move but feel unable to

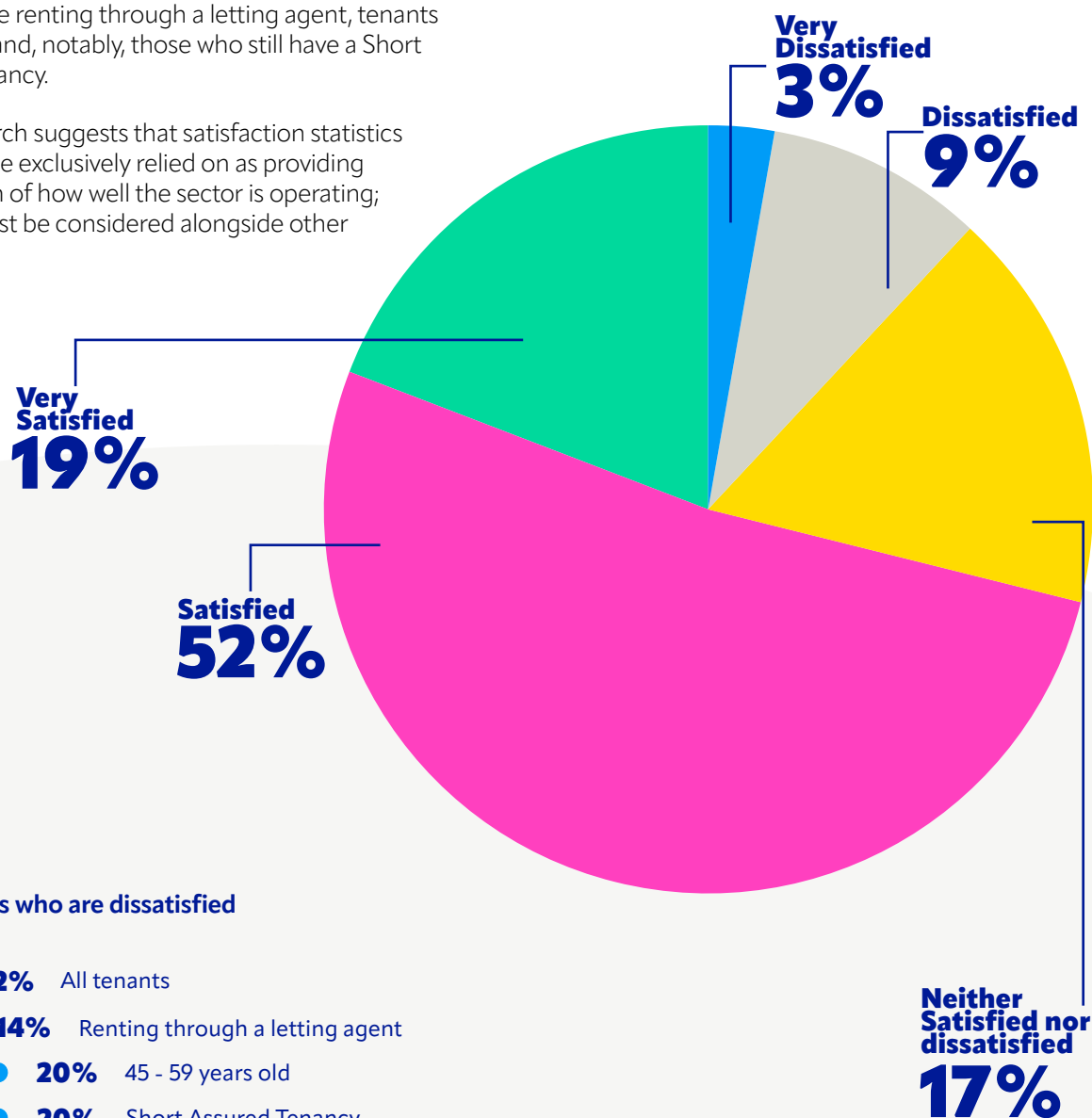


Participants were also asked to rate their overall satisfaction as a tenant. The majority (71%) reported being satisfied with their housing experience, with only 12% expressing dissatisfaction. These figures do not align with the proportion of tenants who indicated a desire to move from their current property, (as noted on the previous page), suggesting that satisfaction is a complex concept.

Some groups of tenants are slightly less likely to be positive about their experience of renting privately, such as those renting through a letting agent, tenants aged 45-59 and, notably, those who still have a Short Assured Tenancy.

Other research suggests that satisfaction statistics should not be exclusively relied on as providing an indication of how well the sector is operating; this data must be considered alongside other evidence.⁷

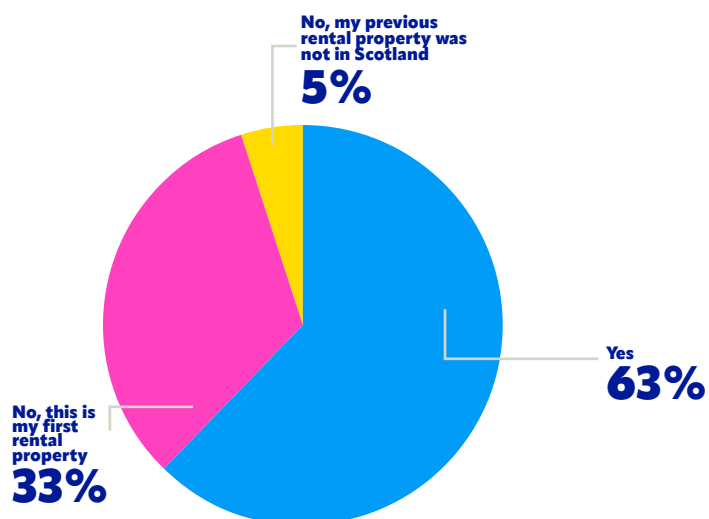
Overall satisfaction as a tenant



⁷ Harris, J and McKee, K (2022) Health and wellbeing in the private rented sector | part 2

REASONS FOR MOVING

Many tenants (63%) had previously moved from a rental property within Scotland, but a third stated that their current home was the first property they had ever rented. This may reflect the large number of young people who live in the sector.



Previously moved from a rental property within Scotland

The survey inquired about the reasons tenants moved from their last rental property, revealing that tenancies typically end due to changing property needs, relationship changes or other personal circumstances. The most commonly cited reason was a desire to move to a better or more pleasant area.

Overall, two in five tenants moved due to disadvantages associated with their rental property such as poor conditions, unaffordable rent or eviction. Although “no fault” evictions were abolished by the Private Housing (Tenancies) (Scotland) Act 2016, it also specified 18 legitimate grounds for eviction, one being when a landlord wants to sell their property.

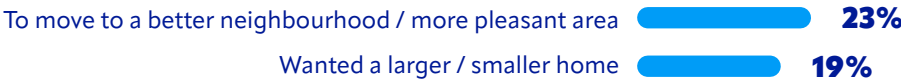
According to recent research, when a landlord claims they intend to evict a tenant to sell the property, in a significant minority of cases (about 20%), the landlord may not actually proceed with the sale. This means that one in five tenants evicted on these grounds may be forced to leave unlawfully.⁸



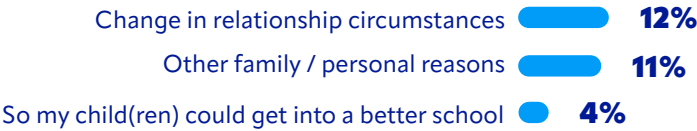
⁸ Indigo House, (2024) Rent Better: Wave 3 Final Report, Nationwide Foundation

TOP REASONS FOR MOVING

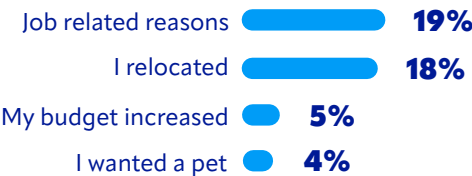
Changing property needs



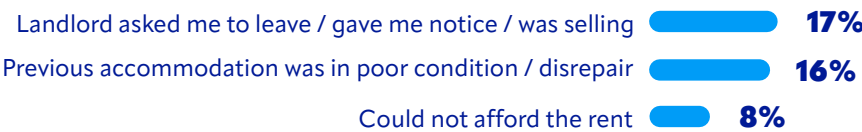
Changes in relationships/family reasons



Other personal circumstances



Disadvantages with tenancy

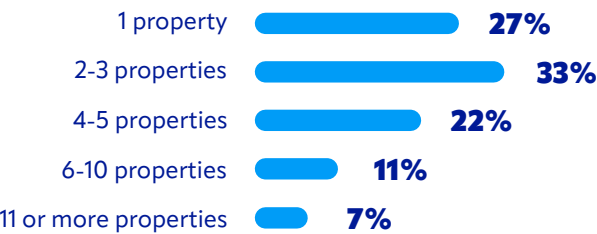


NUMBER OF PROPERTIES VIEWED

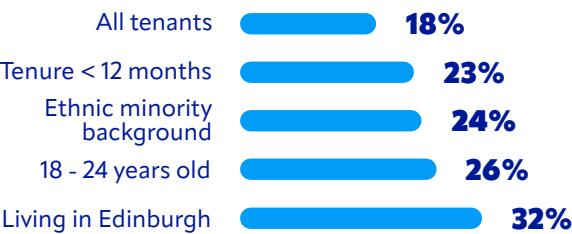
The majority of tenants (60%) viewed between 1-3 properties when last searching for rented accommodation.

Some groups of tenants attend more viewings before finding a suitable rental property, including younger tenants aged 18-24, those from an ethnic minority background, and those living in Edinburgh. Notably, those who have moved in the last 12 months also tended to view more properties.

Number of properties viewed

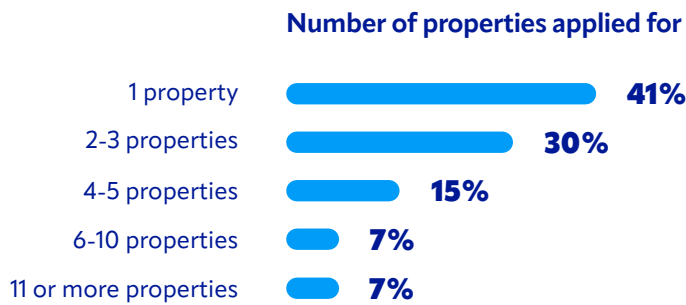


Viewed 6 or more properties



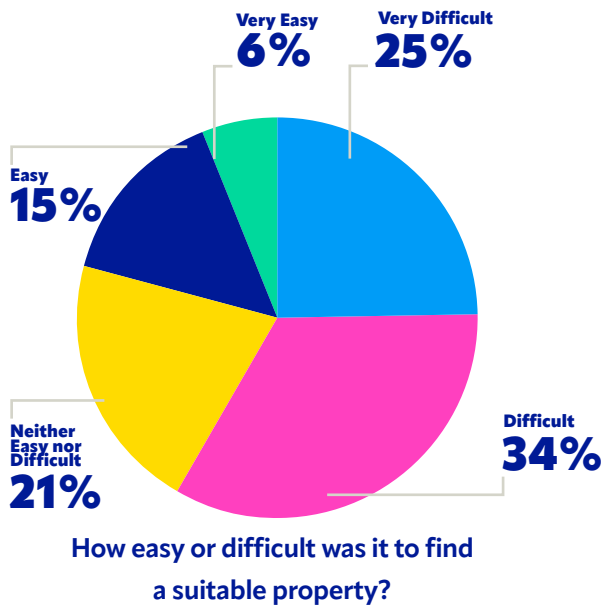
NUMBER OF PROPERTIES APPLIED FOR

Similarly, the majority of tenants (71%) applied for only 1-3 properties when searching for a new rental home.



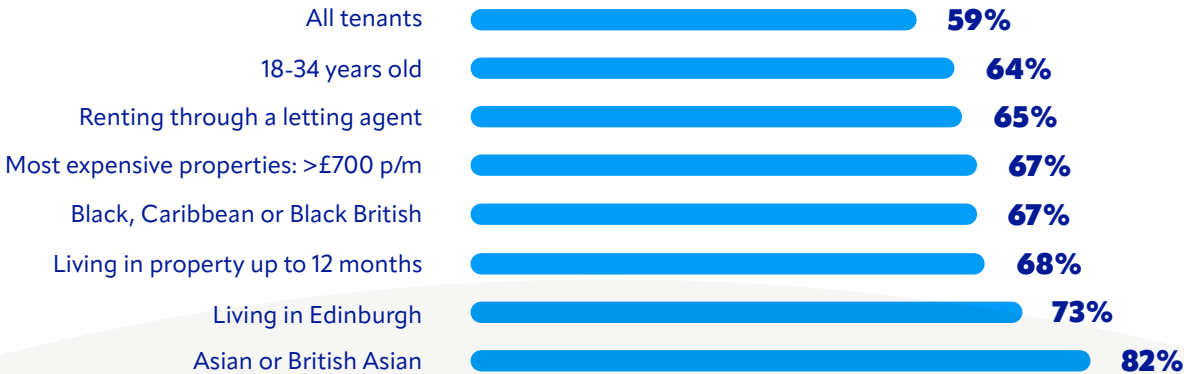
EASE OF FINDING A NEW PROPERTY

Many tenants face difficulties when trying to find a new property. Only one in five said they found it easy whilst 59% found it difficult.



Some tenants were more likely to experience difficulties in finding a suitable rental property, including younger tenants aged 18-34, people searching for the most expensive properties, and those renting through a letting agent. Participants from ethnic minority backgrounds were particularly likely to describe their property search as difficult, including 82% of Asian or British Asian tenants.

% of tenants who found it difficult to find suitable property



CHALLENGES WHEN SEARCHING FOR A PROPERTY

A large majority of tenants (72%) faced at least one challenge when searching for their current rental property.

Given the high rental costs, it is unsurprising that finding an affordable property is the challenge most commonly reported by tenants. Affording a deposit, paying rent in advance or securing a UK guarantor are also problematic for many tenants.

A number of tenants (15%) also experienced difficulties in finding a landlord or letting agent who would allow pets in the property. The Housing (Scotland) Bill, introduced to Parliament in March 2024, will give private renters the right to request to keep a pet, which landlords must consider and not unreasonably refuse.

CHALLENGES DURING LAST PROPERTY SEARCH	ALL TENANTS
Difficulty finding an affordable property	41%
Difficulty in affording a deposit	19%
Landlord/letting agent requested rent in advance	18%
Difficulty finding a landlord/letting agent who would allow pets	15%
Had to move to a new area due to lack of affordable properties	13%
Difficulty in getting a UK-based guarantor	10%
Having to accept a property that was smaller than I needed or of poor quality, to stay near my children's school	10%
Difficulty finding accessible and inclusive housing	9%
Landlord/letting agent unwilling to let to me due to my race, gender or other personal characteristics	8%
Universal Credit/Housing Benefit/Local Housing Allowance would not cover the cost of the property	6%
Landlord/letting agent didn't want to let to tenants with children	6%
Landlord/letting agent didn't want to let to tenants on benefits	6%
Other	3%



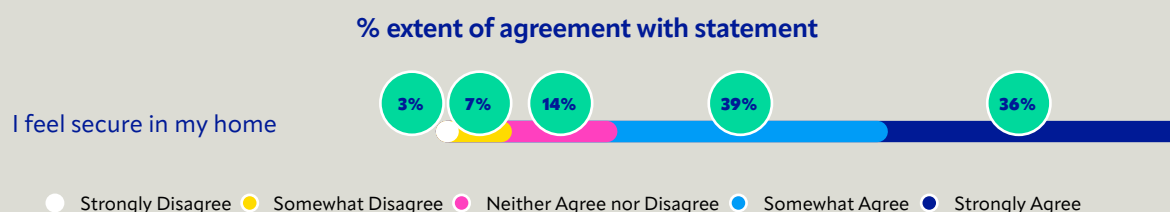
FEELINGS OF SECURITY

The findings show that three quarters of tenants feel secure in their rented home.

Other research has found that private renters in Scotland feel more confident in being able to stay in their home than they did five years ago. This follows the enactment of several pieces of legislation that relate to security of tenure.

Firstly, the Private Residential Tenancies (Scotland) Act 2016 removed the "no fault" eviction ground in Scotland. Between 2020 and 2022, further legislation, including the Coronavirus (Scotland) Act and the Coronavirus (Recovery and Reform) (Scotland) Act, made all eviction grounds discretionary. In 2022 the Cost of Living (Tenant Protection) (Scotland) Act introduced a temporary moratorium on certain eviction orders, delaying their enforcement by Sheriff Officers for up to six months, effective from 6th September 2022 to 31st March 2024.

The proposed Scottish Housing Bill also includes several elements relating to security of tenure. All of this may have had an impact on feelings of security.⁹



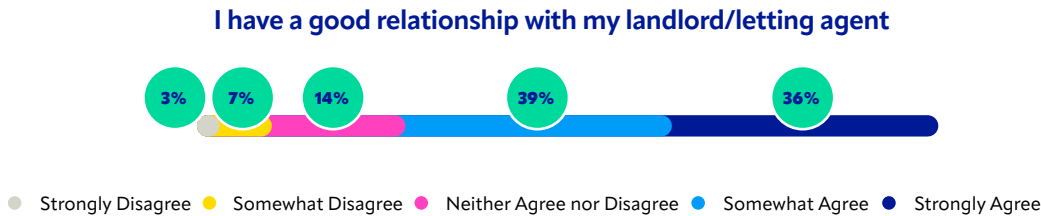
⁹ Indigo House, (2024) Rent Better: Wave 3 Final Report, Nationwide Foundation

Some groups of tenants are less likely to feel secure in their home, such as tenants receiving benefits and those with a physical or mental health condition.



The findings show that most tenants (72%) enjoy positive relationships with their landlord or letting agent. Other research indicates that tenants' perceptions of security are often based on individual and subjective factors, such as confidence in their landlord or letting agent.¹⁰

Tenants with a Private Residential Tenancy are more likely to report a positive relationship with their landlord or letting agent (76%).



However, some tenants are significantly less likely to have a good relationship with their landlord, including those who want to move in the next 1-3 months, tenants living in the cheapest properties, and those on a low income. Notably, tenants who are renting through a letting agent are less likely to report a good relationship.



10 Indigo House, (2024) Rent Better: Wave 4 Final Report, Nationwide Foundation

CHAPTER FOUR

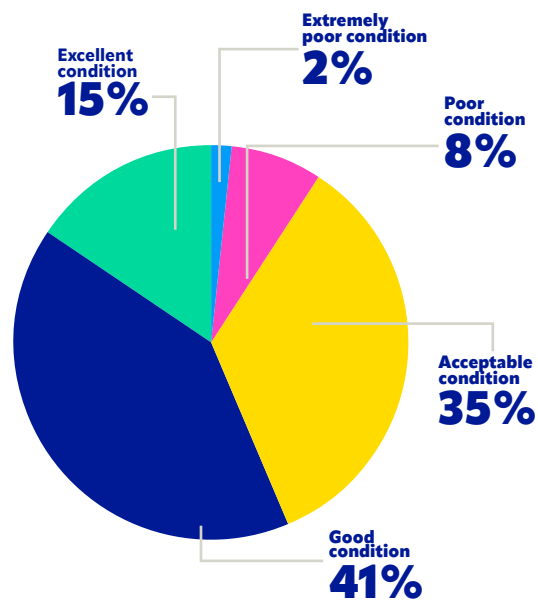
Property conditions

SUMMARY

Most tenants rate the condition of their property as good or acceptable, with 10% rating it as poor. However, almost two-thirds of tenants experienced a problem with the quality or condition of their property in the past six months. While most report these issues to their landlord or letting agent, few escalate complaints to the local council or First-tier Tribunal for Scotland. Despite energy efficiency being a priority for tenants, many are hesitant to request improvements.

CONDITION OF PROPERTIES

Over half of tenants rated the condition of their property as good or excellent (56%), whilst only 9% claimed their property was in a poor condition.



How would you rate the condition of your property?

The findings show that the condition of the property is a key factor affecting rates of satisfaction among tenants.

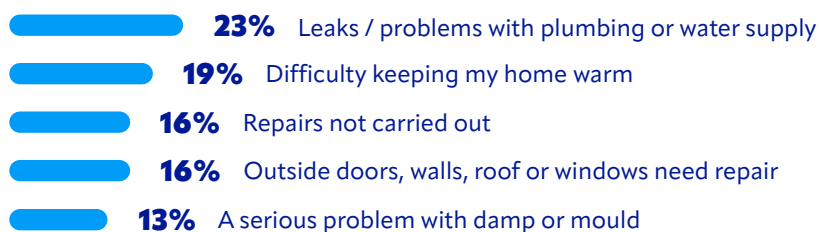
		OVERALL TENANT SATISFACTION				
		Very dissatisfied	Dissatisfied	Neither satisfied or dissatisfied	Satisfied	Very satisfied
CONDITION OF PROPERTY	Extremely poor condition	29%	4%	2%	0%	1%
	Poor condition	32%	41%	9%	3%	1%
	Acceptable condition	20%	39%	58%	35%	13%
	Good condition	1%	14%	26%	52%	42%
	Excellent	18%	2%	5%	10%	43%

HOUSING MAINTENANCE

The Scottish House Condition Survey of 2022 found that compared to other tenures, private rented sector properties have the highest levels of disrepair to critical elements.¹¹ This survey revealed that 61% of tenants had experienced a problem with the quality or condition of their rented home in the past 6 months.

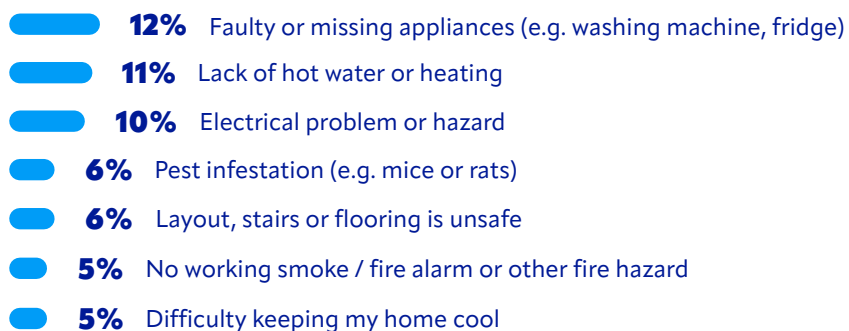
The most common problems were related to plumbing or water supply and difficulty keeping homes warm, whilst 16% of tenants said repairs were not being carried out.

Top five problems in the last 6 months



Less common problems reported by tenants include pest infestations, trip hazards and nonfunctioning smoke and fire alarms.

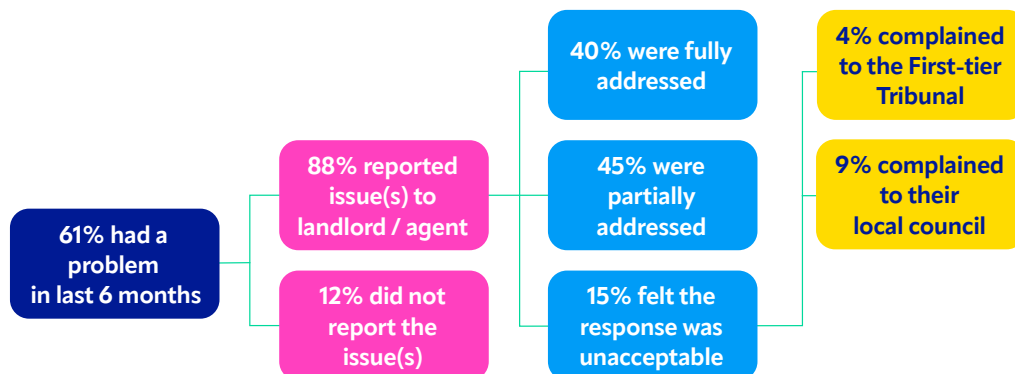
Other problems reported by tenants



¹¹ Scottish Government, Scottish Housing Condition Survey: 2022 Key Findings

REPORTING ISSUES

The large majority of tenants (88%) are reporting the problems outlined above to their landlord or letting agent, and in most cases (85%), the issue is fully or partly addressed. However, when issues remain unaddressed, only a minority of tenants escalate their complaint to their local council or the First-tier Tribunal for Scotland.



The survey explored the reasons that might prevent tenants from reporting their issues and escalating complaints. Uncertainty, apathy and a preference for self-help are key reasons for not reporting issues to landlords or agents. Despite the abolition of “no fault” evictions in Scotland, nearly a quarter of tenants remain worried about retaliatory eviction. Other evidence indicates that private renters are not generally aware of their rights under the Private Residential Tenancy.¹²

Households significantly less likely to report issues to landlords or letting agents in the first instance include older tenants aged 60 and above (27%), and those who have lived in their property 10 years or more (25%).

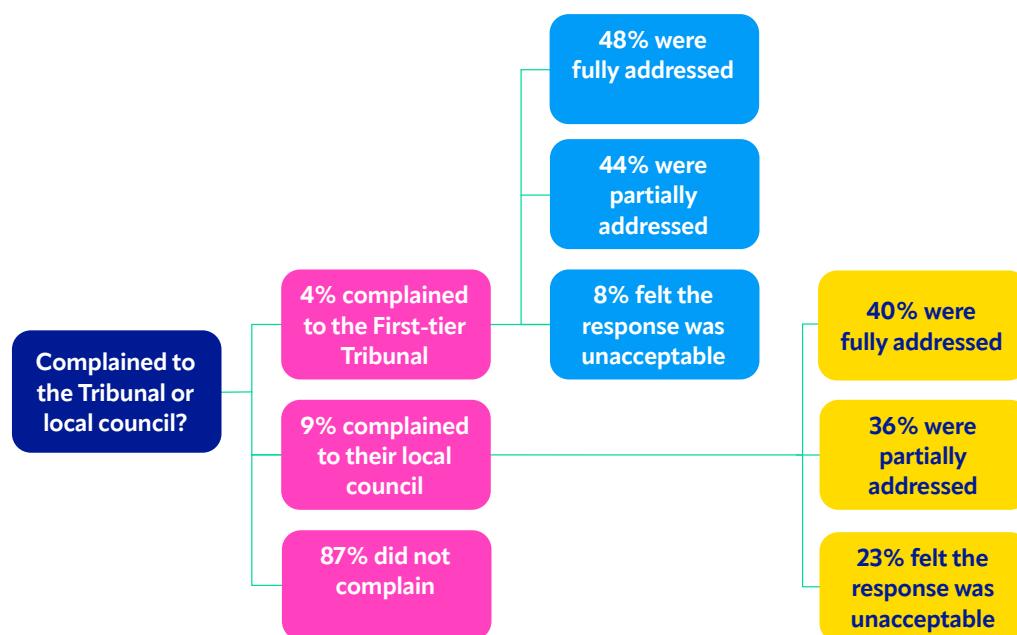
REASONS FOR NOT REPORTING THE ISSUE(S) TO LANDLORD OR LETTING AGENT	ALL TENANTS
Problem didn't seem serious/urgent enough	28%
I decided to fix the problem myself	25%
I am worried the landlord might ask me to leave	24%
Didn't think anything would be done about it	21%
I have a good relationship with my landlord, I don't want to bother them	20%
Too much hassle	20%
I am worried the landlord might increase the rent	16%
I want to be seen as a “good tenant”	14%
I am worried about finding another suitable rental property	13%

¹² Indigo House, (2024) Rent Better: Wave 3 Final Report, Nationwide Foundation

SEEKING REDRESS

The survey asked tenants who had escalated their complaint whether they were satisfied with the response they received. Among those who took their complaint to their local council, over three-quarters reported that the issue(s) had been fully or partially addressed. However, 23% felt the response was inadequate.

On 1st December 2017, the First-tier Tribunal for Scotland (Housing and Property Chamber) expanded its jurisdiction to include private rented cases. Fewer tenants took their complaints to the Tribunal compared to their local council. However, of those who did, 92% were happy with the response. This indicates that this system of redress is effective when tenants engage with it.

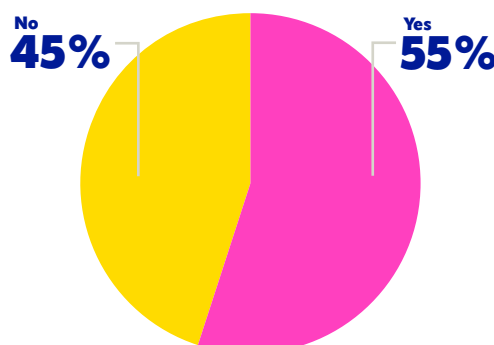


Barriers to filing a complaint with a local council or the Tribunal are similar to the reasons tenants do not report issues to landlords or letting agents. Notably, 14% were unaware that they could approach these bodies with housing problems.

REASONS FOR NOT REPORTING THE ISSUE(S) TO LOCAL COUNCIL OR FIRST-TIER TRIBUNAL FOR SCOTLAND	ALL TENANTS
Problem didn't seem serious/urgent enough	22%
I didn't know they existed	14%
I am worried the landlord might ask me to leave	14%
I want to be seen as a "good tenant"	13%
Am still hoping to resolve with the landlord	13%
I decided to fix the problem myself	12%
Too much hassle	12%
Didn't think anything would be done about it	12%
I didn't understand how they could help	10%
Works are still being carried out/are planned	10%
I'm worried about finding another suitable rental property	8%
I am worried the landlord might increase the rent	7%

The survey asked tenants if they would have a clear idea of where to go next if they had a housing problem that their landlord or letting agent failed to address. 45% of tenants said they would not know where to turn.

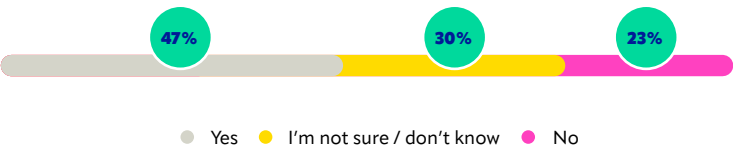
Know where to go if landlord / agent failed to address issue



REQUESTING ENERGY EFFICIENCY UPGRADES

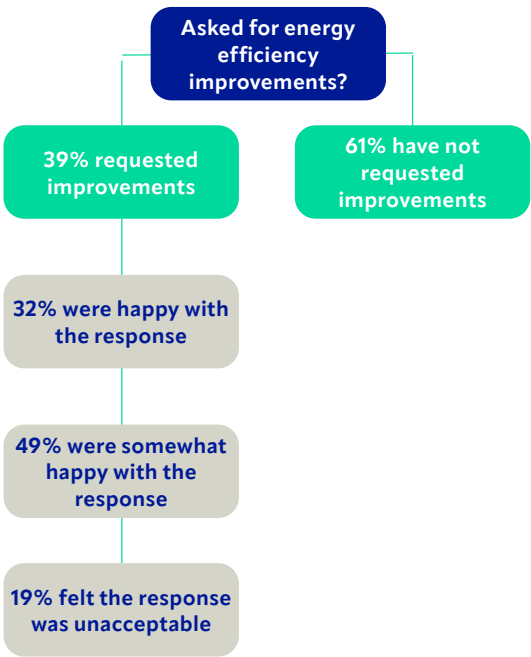
The findings show that energy efficiency is a key concern for tenants, with 47% reporting that the energy efficiency of their property could be improved.

Potential to improve energy efficiency of rental property



Although many tenants feel their rented property's energy efficiency could be improved, only 39% have asked their landlord to make the improvements. Many believe it is too much hassle or that it is not worth asking, assuming nothing will be done. Concerns about possible rent increases are also a key factor preventing people from making such requests.

The results indicate, however, that when tenants do request energy efficiency improvements, it often prompts action from landlords. In fact, 81% of respondents reported being happy or somewhat happy with their landlord's response to their improvement requests.



REASONS FOR NOT ASKING FOR ENERGY EFFICIENCY IMPROVEMENTS	ALL TENANTS
Too much hassle	36%
I am worried the landlord might increase the rent	34%
I did not think anything would be done about it	31%
I didn't think it was a problem that can be fixed (e.g. because of age of property)	30%
I am worried the landlord might ask me to leave	22%
I want to be seen as a "good tenant"	22%
I have a good relationship with my landlord, I don't want to bother them	21%
I'm worried about finding another suitable rental property	14%
I decided to fix the problem myself	6%

AWARENESS OF KEY DOCUMENTATION

By law, landlords must provide either the 'Easy read notes for the Scottish Government model tenancy agreement' or the 'Private Residential Tenancy Statutory Terms Supporting Notes' to tenants in Scotland, depending on the type of tenancy. However, only 38% of tenants recalled receiving either of these documents.

Landlords must also provide tenants with several other documents and certificates. While most tenants (85%) said they had been provided with a tenancy agreement, only approximately half recall receiving the energy performance certificate, deposit protection certificate or prescribed information.

Confirmed possession of official documentation is generally slightly higher for tenants renting via a letting agent.

These figures are more likely to reflect tenants' awareness of these documents than how often they are issued.

% WHO CLAIM YES, I HAVE BEEN GIVEN / SENT THIS DOCUMENT			
	All tenants	Renting via agent	Renting direct from landlord
Either 'Easy Read Notes for the Scottish Government Model Private Residential Tenancy Agreement' or 'Private Residential Statutory terms Supporting Notes'	38%	37%	38%
Gas safety certificate	61%	63%	59%
Energy performance certificate	50%	56%	45%
Deposit protection certificate	57%	60%	55%
Prescribed information about how to reclaim your deposit	46%	51%	42%
Tenancy agreement	85%	87%	82%

CHAPTER FIVE

Experiences of different groups of tenants

SUMMARY

Understanding the experience and preferences of people in the private rented sector requires consideration of various tenant groups and living arrangements. The survey found experiences vary according to key characteristics including ethnicity, age, location, health status and whether the tenant receives benefits to help pay their rent.

ETHNICITY

In the survey, respondents were asked to select their ethnic background from a list, which for the purposes of the report were grouped into white; Asian or British Asian¹³; Black, African, Caribbean, or Black British; and mixed and other ethnic backgrounds.¹⁴

The findings show that one in three tenants in Scotland are from a minority ethnic background. These tenants are more likely to encounter challenges related to affordability. For example,

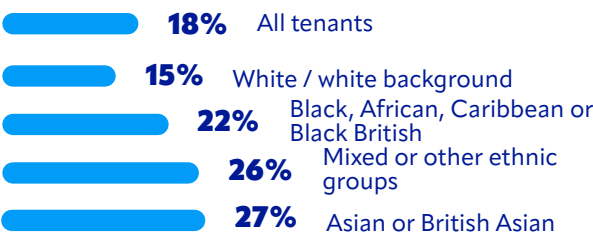
- Tenants from minority ethnic backgrounds face higher monthly rental costs, averaging £901, compared to £822 for all tenants.
- Affordability challenges are more common among minority ethnic tenants, with 48% of Asian or British Asian tenants and 59% of tenants from mixed or other ethnic backgrounds struggling to pay rent, versus 32% of all tenants.
- Rent arrears are also more prevalent among minority ethnic tenants (16%) compared to 10% of tenants from a white background, rising to 28% among tenants from mixed and other ethnic groups.

- A significant portion of minority ethnic tenants (61%), especially those from mixed or other ethnic backgrounds (74%), are reducing essential household spending to meet rent payments, compared to 43% of tenants from a white ethnic background.

Tenants from minority ethnic groups are more likely to face difficulties when searching for a property:

- During their last property search, 26% of tenants from mixed or other ethnic groups, and 27% of Asian or British Asian tenants viewed 6 or more properties, compared to 15% of tenants from a white background.

% tenants who viewed 6 or more properties



¹³ 'Asian or British Asian' includes Indian, Pakistani, Bangladeshi, Chinese, and any other Asian background

¹⁴ 'Mixed and other ethnic backgrounds' includes white and black Caribbean, white and black African, white and Asian, any other mixed/multiple ethnic background, Arab, Gypsy or Irish Traveller, and any other ethnic group.

Tenants from ethnic minority backgrounds were more likely to face challenges during their last property search, at 84%, compared to tenants from a white background at 66%. In particular, they were more likely to struggle to find an affordable property, find a UK based guarantor, and afford a deposit. Significantly, tenants from ethnic minority groups more often experienced discrimination during their property search.

CHALLENGES FACED DURING LAST PROPERTY SEARCH				
	White background	Asian or British Asian	Black, African, Caribbean or Black British	Mixed or other ethnic groups
Any challenge	66%	92%	81%	80%
Difficulty finding an affordable property	38%	52%	44%	51%
Difficulty in affording a deposit	20%	21%	14%	34%
Difficulty in getting a UK based guarantor	6%	20%	18%	21%
Having to accept a property that was smaller than I needed	8%	21%	11%	11%
Landlord/letting agent unwilling to let to me due to my race, gender or other personal characteristics	4%	18%	16%	7%

TENANTS RECEIVING BENEFITS

A total of 17% of private renters are in receipt of benefits to help pay their rent. These tenants are significantly more likely to struggle with issues related to affordability, insecurity and poor property conditions:

- 13% of renters who receive benefits moved from their last property because they could not afford the rent, versus 8% of all tenants.
- Over half of all tenants receiving benefits (53%) are finding it difficult to afford their utility bills, compared to 39% of all tenants.
- 14% of tenants receiving benefits live in properties that are in poor condition, compared to 9% of tenants not in receipt of benefits.
- A greater proportion of tenants in receipt of benefits would like to move but feel unable to (54%), than tenants overall (45%).

OLDER RENTERS

Recent research has revealed the challenges faced by older people on a low income living in the private rented sector in Scotland, highlighting issues related to affordability and housing insecurity.¹⁵ However, older renters are a diverse group who have varied housing experiences. The findings of this survey show some of the more positive experiences of older renters aged 60 and above:

- Firstly, older tenants enjoy lower rental costs on average than younger age groups.

AGE GROUP	AVERAGE RENTAL COST
18-24	£813
24-34	£879
35-44	£845
45-59	£795
60 and over	£670

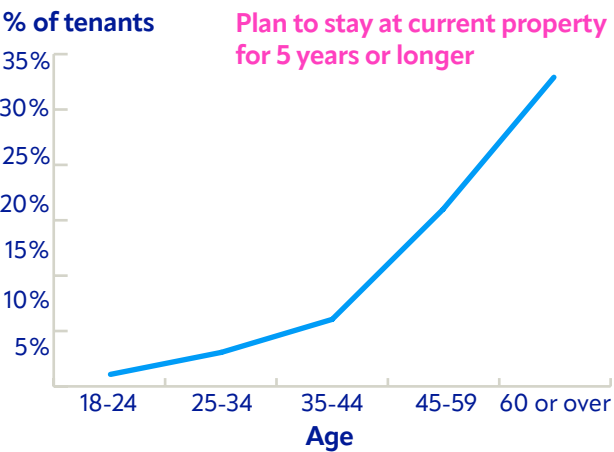
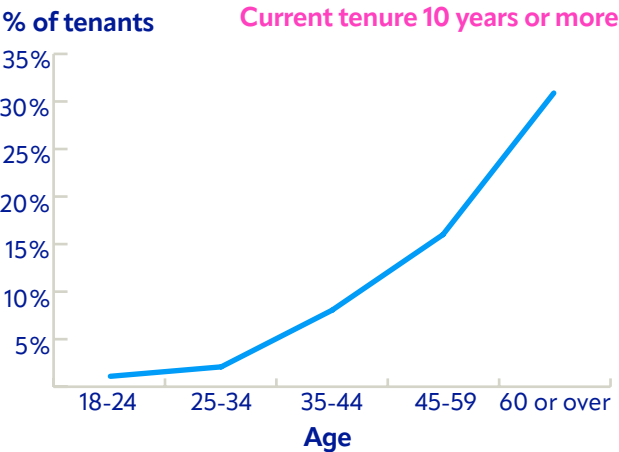
- Older renters are less likely to be cutting their spending on household essentials to pay rent, with 38% stating they did so, compared to 49% of all tenants.
- Tenants aged 60 and over are more likely than any other age group to be satisfied with their housing experience.

% of tenants who are satisfied by age group



Housing needs and preferences change across life stages, with older renters more likely to view their rental property as a long-term home.

As people age, they tend to stay in the same property for extended periods. Older tenants are also less likely to express interest in homeownership and are more likely to expect to rent for the remainder of their lives.



¹⁵ Independent Age, (February 2024), *Homing in: How to improve the lives of older renters in Scotland*

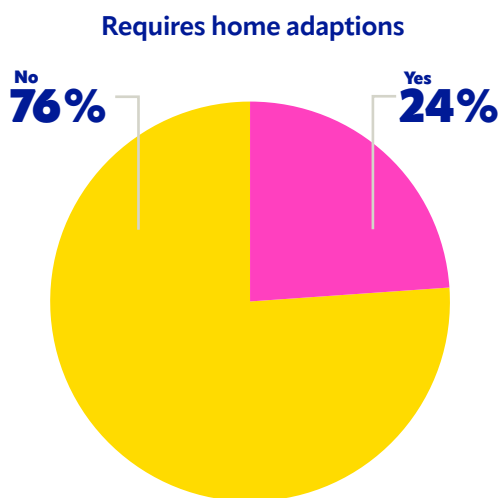
TENANTS WITH A LONG-TERM PHYSICAL OR MENTAL HEALTH CONDITION

Thirty-one percent of private renters in Scotland are living with a long-term mental or physical health condition. The findings highlight specific challenges faced by this group of tenants:

- 44% are struggling to afford utility bills, compared to 39% of all tenants.
- This group is less likely to feel secure in their home (66%) in comparison with all tenants (75%).
- A higher proportion rate the quality or condition of their property as 'poor', at 13%, compared with all tenants at 10%.

Home adaptations

The survey asked tenants with long-term mental or physical health conditions whether they required home adaptations to make the rented property more inclusive and accessible. Nearly a quarter said they did require adaptations.



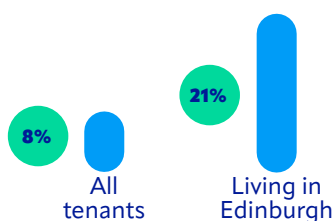
The survey asked tenants who require home adaptations whether they had asked their landlord to make the changes. Less than half (49%) had made this request of their landlords. Research has suggested that uncertainty about financial and health-related eligibility is a common barrier to people accessing home adaptations.¹⁶

TENANTS LIVING IN EDINBURGH AND GLASGOW

Tenants living in Scotland's largest cities, Edinburgh and Glasgow, and their neighbouring authorities are more likely to face challenges related to affordability in the private rented sector.¹⁷

- The average cost of rent and deposit is significantly higher in Edinburgh compared to the national average.
- Tenants living in Edinburgh are more likely to have moved from their last rented property because they could not afford the rent.

% who moved from last rented property because rent was unaffordable



	AVERAGE MONTHLY RENT	AVERAGE DEPOSIT
Living in Edinburgh	£1110	£1037
All tenants	£822	£851

- Tenants living in Edinburgh viewed more properties during their last property search: 32% viewed six or more properties, compared to 18% nationally.
- 56% of tenants living in Edinburgh faced challenges finding an affordable rental property during their last search, versus 41% nationally.
- 38% of tenants living in Glasgow found it difficult to afford the rent last month, compared to 32% nationally.
- When searching for a rental property, a quarter of private renters in Glasgow struggled to afford a deposit, versus 19% nationally.
- Interestingly, tenants living in Glasgow were more likely to have moved for job related reasons (28%) than the national figure (19%).

¹⁶ Centre for Ageing Better, (July 2018) *A Personal and Professional Perspective on Home Adaptions*

¹⁷ For the purposes of the report, Edinburgh and Glasgow include the following areas: City of Edinburgh; East Dunbartonshire; East Lothian; East Renfrewshire; Glasgow City; Midlothian; North Lanarkshire; Renfrewshire; South Lanarkshire; West Lothian; West Dunbartonshire

CHAPTER SIX

Knowledge and experience of reform to the private rented sector

SUMMARY

In September 2022, the Scottish Government introduced the Cost of Living (Tenant Protection) Act, which put a cap of 3% on in-tenancy rent increases. The cap ended in March 2024. Knowledge of this Act is relatively low amongst tenants, and tenants are very unlikely to challenge rent increases. There is a variety of experiences related to the timing and amount of rent increases. Awareness of future reforms to the sector is also low, although tenants are positive that the proposals contained in the Housing (Scotland) Bill have the potential to improve their renting experience.

RECENT REFORMS TO THE PRIVATE RENTED SECTOR IN SCOTLAND

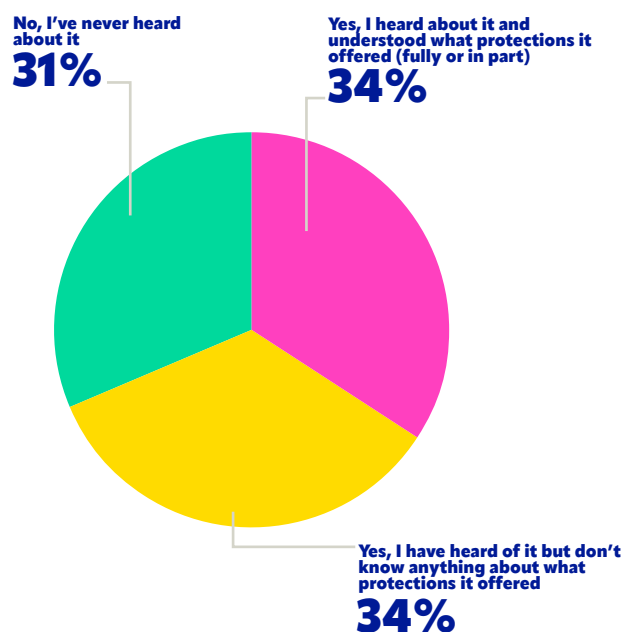
In addition to the Private Housing (Tenancies) (Scotland) Act 2016, discussed earlier in the report, other significant pieces of legislation have affected the private rented sector in recent years. For instance, in September 2022 the Scottish Government introduced the Cost of Living (Tenant Protection) Act. This emergency legislation aimed to protect tenants by capping rent increases at 3% for existing tenancies. The cap ended on 31st March 2024.

The survey asked tenants if they were aware of the Cost of Living Act, and whether it had had any effect on their housing experience over the last few years.

AWARENESS OF THE COST OF LIVING (TENANT PROTECTION) ACT

Seven in ten tenants had heard of the Cost of Living (Tenant Protection) Act. However, 66% either had not heard about it at all or knew nothing about the protections it offered.

Before today, had you heard of the Cost of Living (Tenant Protection) Act and the caps on rent increases in 2022-24?

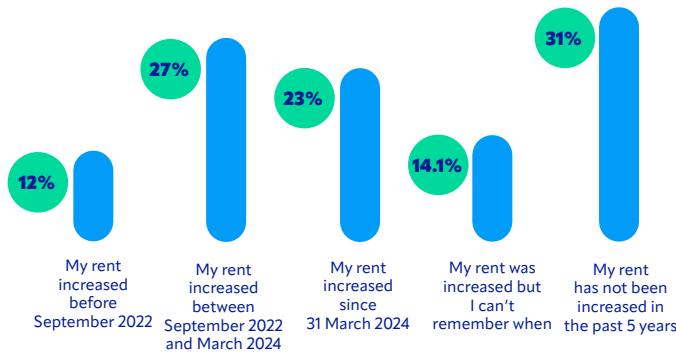


RENT INCREASES

The survey asked tenants whether they had experienced a rent increase over the past five years. Respondents were not asked to specify whether the increase was in-tenancy or between tenancies.

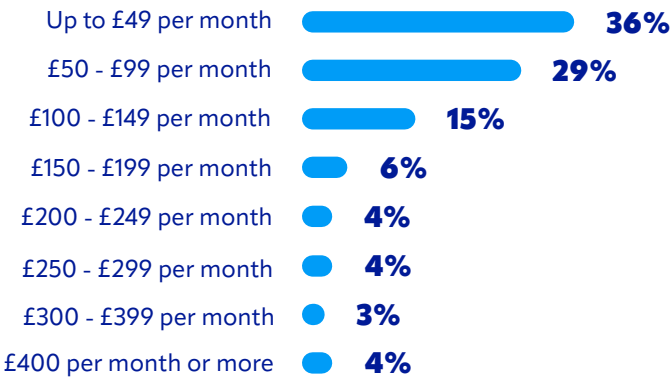
The findings show that 27% of tenants experienced a rent increase during the period when rent caps were imposed from September 2022 to March 2024. Significantly, 23% had had their rent increased in the six months between the lifting of the rent cap and data collection in September 2024. However, nearly a third of tenants have not experienced a rent increase in the past five years.

Timing of rent increases



Of tenants who had experienced a rent increase, most (65%) had their monthly rent increased by no more than £99. Only 4% had their rent increased by £400 or more.

How much was your monthly rent increased by?



The findings reveal that some tenants faced significant rent increases during the period of the rent cap from September 2022 to March 2024; 15% experienced a rent increase of £200-£400 or more.

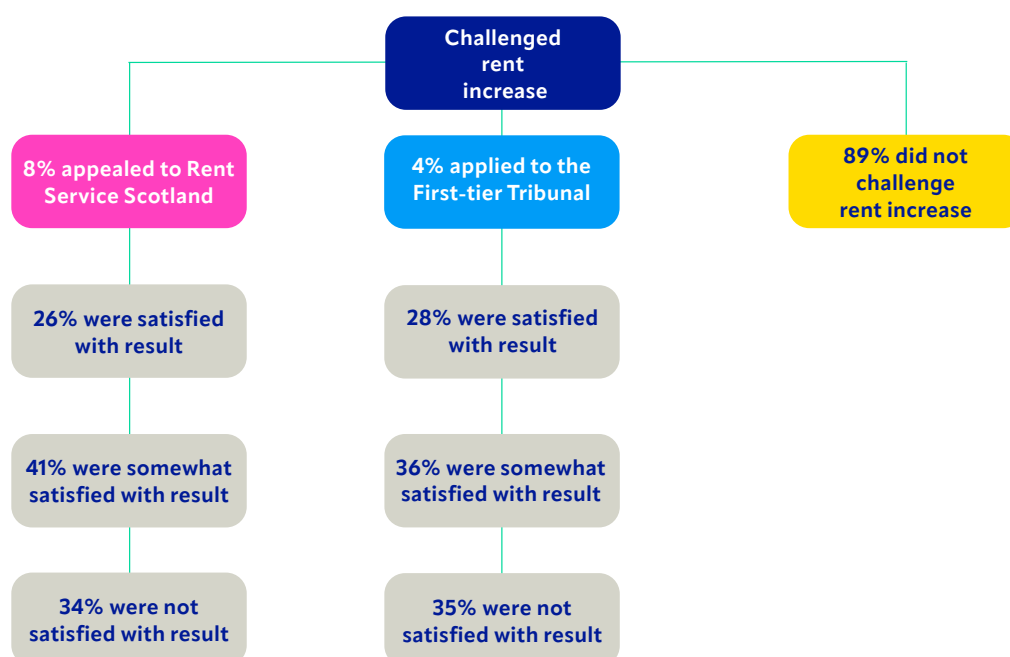
CHALLENGING RENT INCREASES

Tenants in Scotland have the power to challenge rent increases. Those with Private Residential Tenancies can apply to Rent Service Scotland, while those with older forms of tenancy, such as Assured or Short Assured Tenancies, can apply to the First-tier Tribunal (Housing and Property Chamber). The survey asked tenants whether they had ever challenged a rent increase by applying to either of these two bodies.

Most tenants (89%) had not contested a rent increase. Only 4% had applied to the First-tier Tribunal and 8% to Rent Service Scotland to challenge an increase in rent.

Evidence from Rent Service Scotland shows that only 20-30 applications were received annually before the introduction of rent cap in September 2022. Other research has suggested that only 1% of tenants challenged rent increases through Rent Service Scotland between 2017 and March 2024.¹⁸ Recent reports, however, reveal that 938 tenants applied to Rent Service Scotland in the five months between the end of the rent cap and August 2024.¹⁹ The finding of this survey that shows that 8% of tenants have appealed to Rent Service Scotland perhaps reflects this recent surge of applications.

The survey also asked tenants who had challenged a rent increase by applying to Rent Service Scotland or the First-tier Tribunal whether they were satisfied with the result of this process. The levels of satisfaction were similar for both bodies; most tenants said they were satisfied or somewhat satisfied with the result of challenging their rent increase.



¹⁸ Indigo House, (2024) Rent Better: Wave 3 Final Report, Nationwide Foundation

¹⁹ Scottish Association of Landlords, Rent increase statistics, 17 August 2024

VIEWS AND AWARENESS OF FUTURE REFORM

The survey asked tenants for their opinions on the Housing (Scotland) Bill, introduced to the Scottish Parliament in March 2024.

Proposals include:

Rent controls: Local councils must assess rent levels and, if necessary, limit rent increases in certain areas

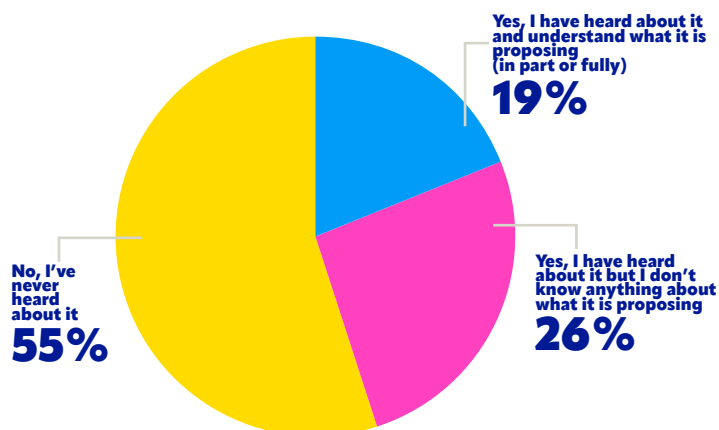
Eviction: If a tenant is being evicted the authorities must assess if the eviction should be delayed and courts can order landlords or letting agents to pay damages if the eviction is illegal

Pets: Private renters to be given the right to request to keep a pet, which the landlord must consider and cannot unreasonably refuse

Decorating: Giving tenants more freedom to personalise their home and make small changes without permission

Tenants were first asked whether they had heard of the Bill. 45% of tenants were aware of the Bill, but 81% had not heard of it or were not aware of its proposals.

Awareness of the Housing (Scotland) Bill



Some groups of tenants are more likely to have heard about the Housing (Scotland) Bill and understand what it is proposing, either fully or in part, including younger people, tenants renting through a letting agent, and those living in a bedsit or in a shared house.

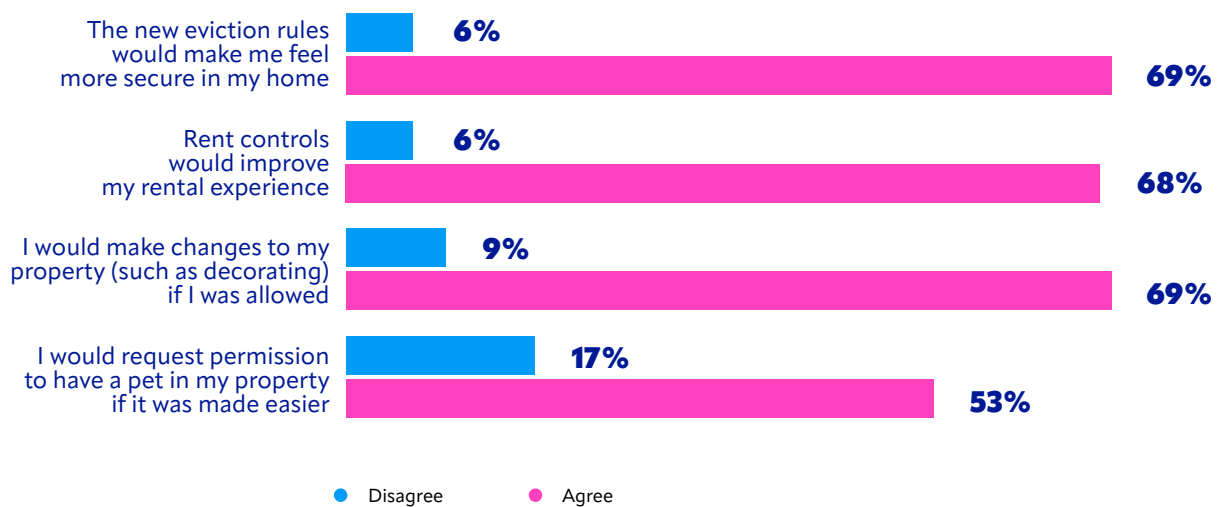
Yes, I have heard of the Housing (Scotland) Bill and understand what it is proposing



Tenants were asked their opinion on the proposals included in the Housing (Scotland) Bill, and most agreed that it had the potential to positively affect their housing experience. 68% of tenants felt that further rent controls would be beneficial, while 69% believed they would enjoy increased security as a result of stronger eviction protections.

A majority of tenants (69%) would take the opportunity to personalise their rented property if allowed, while 53% would request to keep a pet. Research has shown that restrictions on decorating and blanket bans on pet ownership in the private rented sector can lead to people feeling they have a lack of control over their immediate living environment: 'where there were less strict rules about personalising a space, tenants reported a greater sense of freedom to construct identities by modifying their surroundings to reflect their own personalities.'²⁰

Agree/disagree with statements on Housing (Scotland) Bill



²⁰ Harris, J and McKee, K. (2021) Health and wellbeing in the private rented sector: Part 2, CaCHE

CHAPTER SEVEN

Discussion

AFFORDABILITY

The survey shows that affordability is a key issue for tenants living in Scotland's private rented sector. A third of tenants reported difficulties paying their rent, with 12% in rent arrears by at least one month. The financial strain extends beyond rent payments for many tenants, as nearly half (49%) regularly cut back on essential household expenses, including food, heating, and clothing, to meet their rental obligations. Additionally, 39% of private renters struggle to afford utility bills, with the situation particularly severe in the Highlands, where 57% faced difficulties. These findings highlight the pervasive financial pressures that many tenants face. As the final report by the Rent Better study which explored the experiences of Scottish tenants over the last five years concluded, legislative intervention on rents in Scotland has done very little to tackle these affordability challenges.²¹

RESOLVING TENANCY PROBLEMS AND DISPUTES

The survey revealed that 61% of tenants had experienced a problem with the quality or condition of their rented home in the past six months. Encouragingly, the vast majority (88%) reported these problems to their landlord or letting agent, with most cases (85%) being fully or partially resolved. However, when issues remained unresolved, only a small proportion of tenants escalated their complaints to higher authorities - 9% to their local council and just 4% to the First-tier Tribunal for Scotland. This low engagement has persisted despite the system for seeking redress in Scotland being simplified in 2017, with the role of the First-tier Tribunal extended to deal with most legal applications about private sector tenancies, replacing the Private Rented Housing Panel (PRHP) and transferring cases from the Sheriff court.

The survey showed, however, that when tenants do escalate their complaints, the outcomes are largely positive. Among those who took their complaint to their local council, over three-quarters reported that the issue had been fully or partially addressed, while 92% of tenants who escalated their complaint to the First-tier Tribunal were happy with the response.

The picture was similar when tenants were asked if they had ever challenged a rent increase. Just 8% had appealed to Rent Service Scotland and 4% to the First-tier Tribunal, but most tenants who had taken this step were satisfied or somewhat satisfied with the result. All of this indicates that the systems of redress in Scotland are generally viewed positively when tenants do engage with the process, although uptake is currently limited.

TENANTS' UNDERSTANDING AND AWARENESS

The low uptake of available redress mechanisms among tenants in Scotland is driven, at least in part, by a lack of understanding and awareness. Overall, 45% of tenants said they did not have a clear idea of where to go next if their landlord or letting agent failed to address a housing problem. The Rent Better study similarly concluded that 'tenants usually do not know about [their] rights or know how to use them, and their awareness of rights has not improved over the last five years.'²²

The survey supported this assessment, showing that many tenants remain unaware of their increased rights under the successive reforms to Scotland's private rented sector. For instance, nearly a quarter of tenants cited concerns about retaliatory evictions as a reason for not reporting housing issues or escalating complaints, despite the abolition of "no fault" evictions in Scotland in 2017.

²¹ Indigo House, (2024) Rent Better: 'Research on the impact of changes to the private rented sector tenancy regime in Scotland', Wave 3 Final Report (Summary), Nationwide Foundation, p.7

²² Indigo House, (2024) Rent Better: Wave 3 Final Report (Summary), p.8

Awareness of the Cost of Living (Tenants Protection) Act was also low, with 66% of tenants either unaware of the Act or unfamiliar with the protections it offered. Knowledge of new reforms under consideration was similarly limited; 81% of tenants reported being unaware of the Housing (Scotland) Bill or its proposals. In order to improve this situation, the Rent Better study called for 'awareness raising and support through information, advice and advocacy' for tenants.²³

VARIED EXPERIENCES OF THE PRIVATE RENTED SECTOR

The report highlighted that for many tenants, living in the private rented sector is a positive experience. Seventy-one per cent of tenants report being satisfied and 72% enjoy positive relationships with their landlord or letting agent. The majority also live in properties that are in good or acceptable condition and leave tenancies of their own accord when their housing needs change.

However, certain groups of tenants are having a more difficult experience. This includes tenants that can be classed as vulnerable, including people on a low income, those living with long-term physical or mental health problems, and people in receipt of benefits.²⁴ The challenges that these groups face include unaffordability, difficulties accessing the sector and poor housing conditions. Further reforms and interventions in the private rented sector should aim to improve the housing experience of vulnerable groups.

These diverse tenant experiences highlight the need for a nuanced discussion of Scotland's private rented sector, celebrating its strengths while acknowledging the significant challenges that persist.

²³ Indigo House, (2024) *Rent Better: Wave 3 Final Report (Summary)*, p.10

²⁴ David Rhodes and Julie Rugg provide a definition of vulnerability in their 2018 article '*Vulnerability amongst Low-Income Households in the Private Rented Sector in England*', Centre for Housing Policy, University of York

Appendix

For the purpose of the report, the locations were divided into the following groupings:

Edinburgh and Glasgow

City of Edinburgh

East Dunbartonshire

East Lothian

East Renfrewshire

Glasgow City

Midlothian

North Lanarkshire

Renfrewshire

South Lanarkshire

West Lothian

West Dunbartonshire

Aberdeen and Dundee

Aberdeen City

Aberdeenshire

Angus

Dundee City

Rest of the central belt

Clackmannanshire

East Ayrshire

Falkirk

Fife

Inverclyde

North Ayrshire

South Ayrshire

Stirling

Rural areas

Argyll and Bute

Comhairle nan Eilean Siar

Dumfries and Galloway

Highland

Moray

Orkney Islands

Perth and Kinross

Scottish Borders

Shetland Islands





