

Housing insecurity in the private rented sector in England: drivers and impacts



Overview

- In 2022/23, the private rented sector (PRS) comprised 19% of homes in England, around 4.6 million households.
- PRS insecurity is characterised by unaffordability and linked to wider undersupply of housing and rent inflation outpacing income.
- Housing insecurity in the PRS can cause tenants and their households to experience multiple, involuntary moves; tenure insecurity; or to live in unaffordable, overcrowded and/or poor-quality properties. People may experience multiple insecurity issues at the same time, and issues can have a knock-on effect on each other.
- Research shows that PRS tenants are more likely to live in poor-quality homes and move more often than homeowners or social housing renters.
- Housing insecurity can increase risk of, and result in, homelessness. It can also negatively impact people's physical and mental health, employment prospects and ability to form support networks in their local community.
- This POSTnote accompanies a briefing on **Housing insecurity in the private rented sector in England: policy implications** ([PN 730](#)), which outlines current and proposed future legislation, alongside policy opportunities and challenges for addressing housing insecurity in the PRS. This includes evidence-based analysis of issues related to the Renters' Rights Bill, which had its first reading in the Commons on 11 September 2024. The second reading is due on 9 October 2024.

Background

The private rented sector (PRS) refers to tenants and their households, who pay rent to a private individual or organisation to legally live in the property as their home. As housing is a devolved matter, this POSTnote focuses on the PRS in England unless otherwise specified.

In 2022/23, the PRS comprised 19% of homes in England, representing 4.6 million households.^{a 4} The Joseph Rowntree Foundation estimated that the PRS grew by 2.7 million homes between 2000 and 2020.⁵

PRS insecurity is characterised by unaffordability, and linked to wider undersupply of housing and rent inflation outpacing income.⁶⁻¹¹ Private renters can encounter multiple insecurity issues, sometimes in combination (Table 1).¹²

Table 1: Types of housing insecurity issues in the PRS

Issues	Examples
Security of tenure	Being unaware of rights in fixed term tenancies and feeling obliged to move when they end (see multiple moves and evictions).
Affordability	Difficulty paying rent or spending a large proportion of household income on housing (see affordability).
Multiple moves	Forced moves due to eviction or intolerable living conditions (see multiple moves and evictions).
Property quality	Living with hazards such as damp, mould, and excessive cold (see issues with property quality).
Overcrowding	Living in properties with fewer bedrooms than the household requires (see overcrowding).

Source: Adapted from The Children's Society (2020), Graetz et al. (2023), Hock et al. (2023) and Mansour et al. (2022).¹³⁻¹⁶

This POSTnote focuses on research evidence for the extent of housing insecurity in the PRS, as well as risk factors and impacts on landlords, tenants and their households.

Our accompanying briefing **Housing insecurity in the private rented sector in England: policy implications (PN 730)** outlines current and proposed future legislation, alongside policy opportunities and challenges for addressing housing insecurity in the PRS. This includes evidence-based analysis of issues related to the Renters' Rights Bill, which had its first reading in the Commons on 11 September 2024. Second reading is due on 9 October 2024.¹⁷

^a The 2021 Census indicated that over a third of housing is privately rented in some constituencies, including Manchester Central (40.5%), Bristol West (42.2%) and Liverpool, Riverside (38.9%).¹ The Chartered Institute of Housing estimates that between 28-30% of homes in London are privately rented, according to 2021 census data.^{2,3}

Supply and demand in the private rented sector

Research indicates a limited supply of affordable PRS homes.^{18–22} There is regional variation, as London renters spend more of their income on rent (42%) compared to the North East (26%) and South East (30%).²³ Low-income households may find it more difficult to access PRS homes as they are in competition with people with more purchasing power.¹⁸

Some sources suggest that PRS supply is decreasing as landlords are leaving the market, citing rising mortgage costs and/or tax changes.^{24–28}

In June 2024, analytics company TwentyCi estimated that 18% of properties for sale had been listed for rent within the last 3 years,²⁹ a 27% rise since May 2024.²⁹ However, rental property sales do not necessarily indicate decreased supply, as prospective landlords may purchase these properties to continue renting them out.³⁰

Trends also indicate that tenant demand for homes has increased.^{24,26,31} Commentators including the National Housing Federation (NHF) suggest that demand is partially driven by an insufficient supply of social housing, and homeownership becoming inaccessible for many people.^{6,7,12,22,32,33}

Supply of social rented housing

Social rented housing is usually provided by a local authority or housing association, with rent set at around 50% of market rents (see [House of Commons Library briefing social rented housing in England](#)).³⁴

Charities highlight that falling investment in social housing has coincided with a growth in PRS demand and increased government spending on financial support for low-income PRS households.^{34–36}

Social housing stock has fallen in recent years.³⁷ In Manchester, it fell by 8% from 2012 (16,625 homes) to 2023 (15,232 homes).^{38,39} Industry analysts suggest that between 70,000 and 90,000 new social housing properties are needed annually to meet UK demand.^{3,33,34}

Research indicates that 'vulnerable' households^b can be worse off in the PRS if homes are less affordable and poorer quality than in the social rented sector.^{18,42–45}

Drivers of housing insecurity

It can be difficult to differentiate between drivers and consequences of housing insecurity, as they can have knock-on effects on each other.

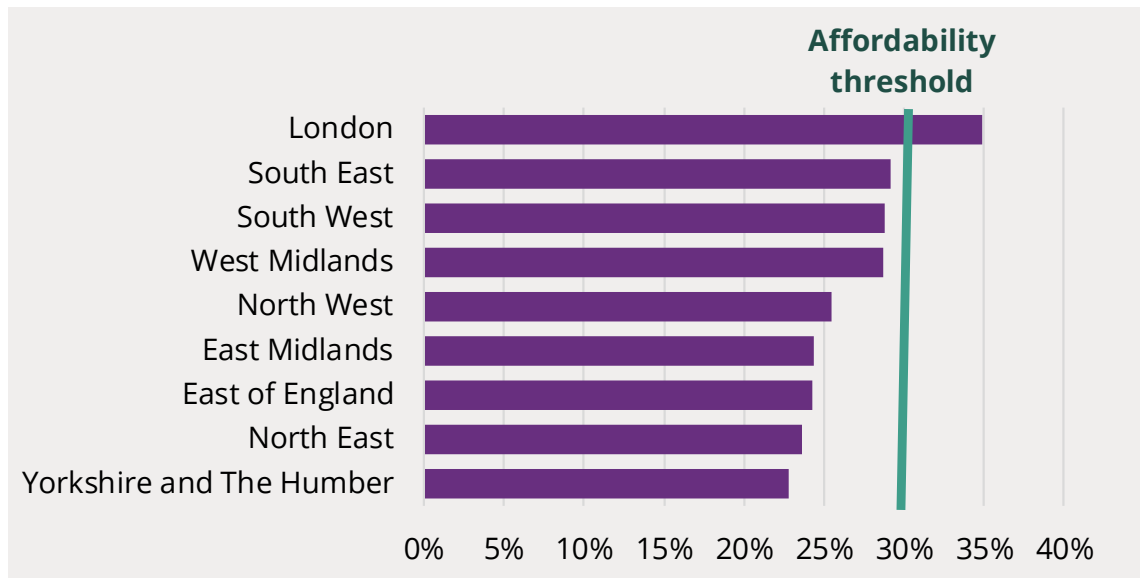
^b Vulnerable households may include lone parents, low-income families with children, those aged over 65 years, insecure workers,⁴⁰ households with disabled people/those with long term illnesses,¹⁸ younger people deemed financially vulnerable⁴¹ or migrants.²²

For example, frequent moves from insecure tenure can have financial consequences,⁴⁶ which can make it harder to afford a deposit or find somewhere affordable to rent.⁴⁷

Rent affordability

England rent prices as a share of disposable income are some of the highest in Europe.⁸ World Health Organisation (WHO) guidelines state that housing is unaffordable if households spend more than 30% of their income on housing costs (Figure 1).⁴⁸ In 2021, UK private renters spent on average 33.8% of their income on rent.^{49,50,51}

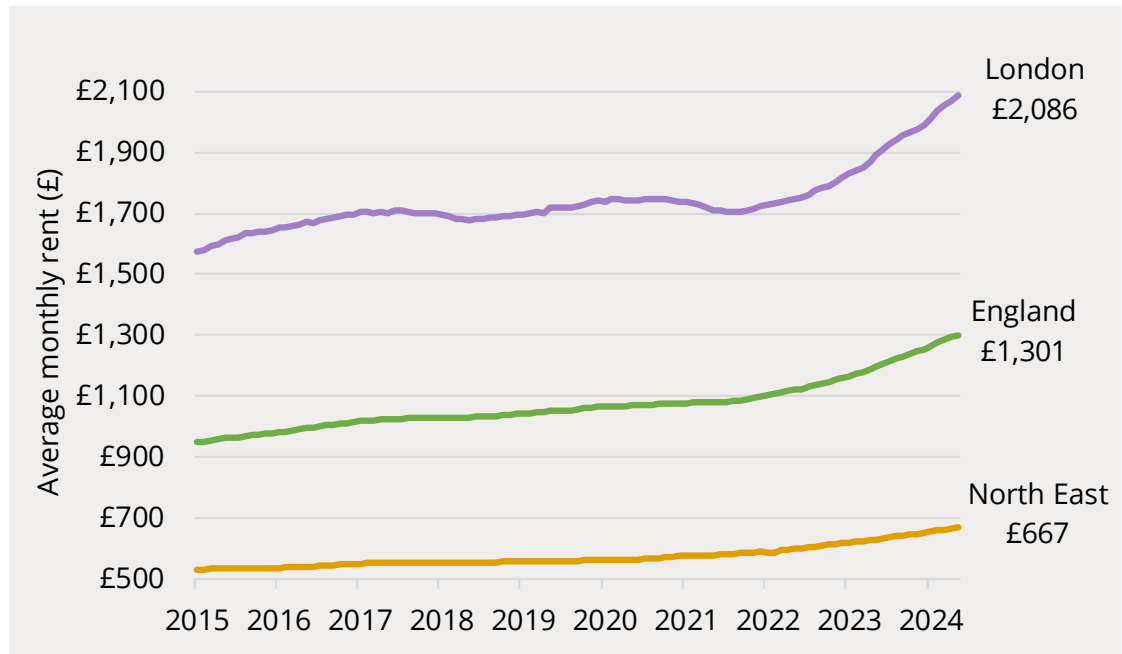
Figure 1: Median rent prices as a percentage of regional median income for PRS households in England, financial year ending 2022



Source: Adapted from Office for National Statistics, Private rental affordability, England, Wales and Northern England: 2022⁵²

Housing markets vary across England (Figures 1 and 2).⁵³ Rent increases may make it particularly difficult for low income renters to stay living in affected regions, such as London.^{c 55}

Figure 2: Average monthly rent prices in England from January 2015 to April 2024



Source: Adapted from Office for National Statistics, Private rent and house prices, UK: June 2024⁵³

Higher rent costs can affect private renters’ ability to pay for energy, food and medical bills.^{16,22,56–60} The English Housing Survey (EHS) estimated that, in 2022/23, 29% of private renters struggled to pay their rent,⁴ which was associated with poorer health outcomes (see [health impacts](#)).^{15,61,62}

The Bank of England estimated that, in 2021, 45% of private renters had no savings.^{27,63} Renters without savings can find it difficult to respond to unexpected costs such as moving costs,^{64,65} and/or own a home.^{66,67}

Commentators have suggested that rising costs for landlords, such as mortgage interest rates, can prompt rent increases.^{24,68,69} However, the 2021 English Private Landlords Survey found that 38% of landlords do not have mortgages and 9% cited mortgage costs as influencing rent prices.⁷⁰ Landlords cited changes in their local rental market (72%), tenant demand (20%), or letting agent advice (34%) as factors for changing rent prices.⁷⁰

^c Since 2010, rent prices in London have risen more than three times faster than the average earnings.^{18,43,54}

Low income and housing benefits in the private rented sector

In 2022/23, the EHS estimated that 1.1 million PRS households claimed support for paying rent, and that 43% of renters receiving support had incomes in the lowest 20% of England's population.^{23,32}

People who need help with PRS housing costs may be entitled to support, through Universal Credit or Housing Benefit.^d Financial support is determined by the Local Housing Allowance (LHA) rate for the area (see House of Commons Library briefing on [Local Housing Allowance \(LHA\)](#)).^{e 74} This intends to provide a reasonable level of support and does not cover all rents in all cases.

Commentators suggest that shortfalls have developed between the financial support people receive and their rent costs, because LHA rates have not been updated in line with rents on new tenancies.^{f 2,18,19,43,76,77}

As a result, people receiving benefits may compete for the cheapest, typically lower quality, properties.^{2,19,66}

Commentators raise concerns that benefits do not account for additional housing and utility expenditures,⁷⁸⁻⁸⁰ and caps for private renters who claim multiple benefits may mean they would not benefit from higher LHA rates.⁷³

Issues with property quality

According to the WHO, healthy homes are structurally sound and thermally controlled.⁴⁸ Homes that do not meet these standards can compromise the health of tenants and their households (see [health impacts](#)).^{16,40}

In 2022/23, the EHS estimated that 21% (1.1 million) of PRS homes failed to meet the Decent Homes Standard (DHS), compared with 14% of owner-occupied and 10% of social rented homes.^{g 23} The survey classed 12% (580,000) of PRS homes as unsafe and 10% as damp (441,000) under the Housing Health and Safety Rating System (HHSRS).^{h 85}

^d Universal Credit (UC) was introduced in 2013, replacing legacy benefits such as Housing Benefit. Claimants were gradually moved onto UC, but some legacy benefit claims still exist - a process expected to take until 2028/29.⁷¹

^e In 2014/15 and 2015/16, LHA increases were capped at 1%, and were then frozen for 4 years from April 2016. Rates were realigned to the 30th percentile of local rents in April 2020 (based on rents for 2018/19), in response to the pandemic. LHA rates were again realigned to the 30th percentile in April 2024, with no longer term commitment to keep rates in line with annual rental growth.^{72,73}

^f For example, the difference between average LHA rates and the 30th percentile of rents exceeds £100 a month in cities such as Bristol and Leeds.⁷⁵

^g The Decent Homes Standard sets the minimum standards for conditions of social housing homes.⁸¹ In June 2023, the previous government said it will review the standards, and that it is "exploring the application of the Decent Homes Standard to the PRS".^{82,83}

^h The HHSRS is a risk assessment process, introduced in Housing Act 2004, for local authorities in England and Wales to assess housing conditions.⁸⁴

The EHS 2022/23 outlined that low-income private renters (60%) are more likely to live in homes with poor energy efficiency than those with higher incomes (44%).²³ The proportion of PRS properties with an Energy Performance Certificate (EPC) rating below C has reduced from 79.9% in 2012 to 55.1% in 2022.^{i 4}

The Homes (Fitness for Human Habitation) Act 2018 requires private landlords in England to ensure their property is free from hazards at the start and throughout the tenancy.^{42,56,87,88} Researchers highlight that without effective enforcement some landlords may not meet obligations.⁸⁹

Multiple stakeholders proposed that PRS property quality regulations require reform to make them easier for tenants and landlords to follow (see accompanying POSTnote [PN 730](#) for policy implications).^{2,42,56,87}

Multiple moves and evictions

Most tenancies in England are assured shorthold tenancies (ASTs) in which tenants live in the property for a fixed term agreed between the tenant and the landlord. The fixed term must be a minimum of six months with the majority being between 6-12 months.⁹⁰ ASTs can be repeatedly renewed, allowing the tenant to stay for longer periods.

Academic researchers and the National Residential Landlords Association (NRLA) suggest that most landlords seek tenants for long term tenancies.^{j 91,92}

Shelter estimate that 20% of private renters have lived in three or more properties between 2017 and 2022.⁹³ On average, private renters live in their property less than half as long (4 years) as those in social housing (12 years) or homeowners (17 years). Among PRS households, the most common length of time was less than 1 year (22%).²³

Frequent moves and/or evictions are associated with poorer economic, educational and health outcomes (see [impacts of housing insecurity](#)).^{48,76,94,95}

Housing charities highlight the risk of low income households getting into debt in order to cover their moving costs.^{46,96}

Evictions

Eviction is the process by which a landlord removes tenants and their households from their property. It takes time, can be costly and many landlords use it as a last resort.^{7,47,56,97-99}

ⁱ Energy efficiency can be measured through the Standard Assessment Procedure (SAP) and an Energy Performance Certificate (EPC) provides an energy rating of the building from A (most energy efficient) to G (least energy efficient).⁸⁶

^j 90% of 984 UK landlords surveyed by researchers in 2022 reported that they preferred to find and keep a good tenant for a long time.⁹¹ However, the NRLA report that only 21% of 4,970 English landlords has previously offered a long-term tenancy, and 77% reported the time and cost of repossession as the main barrier.⁹²

Shelter estimated that 230,000 private renters received an eviction notice in 2022.¹⁰⁰

Landlords can begin the process using the following notices under the Housing Act 1988:

- **Section 21 notices** (Box 1) are also known as 'no fault' evictions, as landlords who issue tenants with a Section 21 notice are not required to give a reason.¹⁰¹ The notice period must be at least two months and landlords cannot serve notice within the first four months of the tenancy.^{66,102,103}
- **Section 8 notices** cover a range of grounds for eviction, including rent arrears or anti-social behaviour, and require landlords to provide evidence¹⁰⁴

Box 1: Section 21 'no fault' evictions

The 2022/23 EHS found that 37% of PRS households evicted in the last 3 years reported receiving a Section 21 notice.¹⁰⁵ In 2023, 9,457 'no fault' evictions involved bailiffs, a 49% increase from 2022.^{k 106}

Charities and industry stakeholders suggest that landlords may use Section 21 notices as a greater burden of proof is required for Section 8 notices to be valid.^{47,107,108} They propose that legitimate causes for possession could be restricted if Section 21 is abolished without reforms to other possession grounds, such as Section 8.^{47,109} The NRLA highlight that poor tenant behaviour is the most common reason for landlords to use Section 21.¹¹⁰

The government introduced changes to possession notices during the Covid-19 pandemic, including requiring landlords to give tenants more notice.¹¹¹ As a result, landlords reportedly struggled to evict tenants who had broken their tenancy agreement terms.¹¹²

Industry stakeholders argue that abolishing Section 21 would prompt landlords to leave the market, predicting an estimated 20% loss in PRS housing stock and rent increases in 600,000 PRS properties.^{113,114} However, international evidence suggests that increasing protections for tenants may not negatively affect supply.⁸

In July 2024, the King's Speech included a government pledge to abolish Section 21 notices as part of a new Renters' Rights Bill.¹¹⁵

For further information, see the House of Commons Library briefing [The end of 'no fault' section 21 evictions \(England\)](#).

^k The total number of 'no fault' evictions is estimated to be considerably higher, with only a small proportion receiving bailiff intervention.

Overcrowding

The 2022/23 EHS estimated that 5% (232,000) of PRS households in England were overcrowded compared to 8% (328,000) of social rented homes,^l including 9% of PRS households in London.²³

One academic study suggested that reduced LHA rates in 2011 resulted in a 5% rise in overcrowding in England.^{m 117}

Living in overcrowded households can:¹¹⁹

- negatively affect social relationships, for example when sharing with strangers in houses in multiple occupation,^{22,120}
- restrict everyday tasks, for example families may struggle to provide space for children to do homework,^{n 7}
- increase the risk of spreading illness and disease,¹²¹
- increase the risk of poor mental health outcomes.¹²²

Impacts of housing insecurity

Homelessness

A 2021/22 report by Crisis indicated that 24% of households who were homeless or threatened with homelessness cited the end of a private tenancy as the main cause.¹²³

Local authorities in England have a statutory duty to prevent homeless (the prevention duty).¹²⁴ The NRLA reported that, in the last 6 months of 2023, the most common reasons for renters to be owed the prevention duty was landlords wishing to sell or re-let their properties.¹²⁵

Academic researchers suggest that homelessness among private renters can also be attributed to unaffordability of PRS homes, welfare reform and undersupply of social homes.^{108,126}

^l The legal definition of overcrowding is determined based on an assessment of number of bedrooms required, or the amount of space. These are known as either the 'room standard' or 'space standard'. (see House of Commons Library briefing [Overcrowded housing \(England\)](#)).¹¹⁶

^m In 2011, the government announced changes to the basis for setting LHA rates from the median (50th) to the 30th percentile of local markets, and absolute caps were placed on rates.^{117,118}

ⁿ Research, such as the NHF work cited, may use a different measure than the legal definition for overcrowding given above.

Health impacts

The WHO highlights that housing inequalities can exacerbate long term health inequalities.^{16,48} Poor quality and less stable housing is associated with poorer mental and physical health outcomes.^{15,16,40,48,61,62,119,127,128}

Physical health

The Building Research Establishment estimates that poor quality PRS housing costs the NHS over £290 million annually in first-year treatment costs.¹²⁹

In 2021, the government acknowledged that PRS homes were likely to be colder and have lower energy efficiency than other tenures.¹³⁰ Cold homes can lead to excess winter mortality.¹³¹

Frequent moves have been shown to impair children's immune function and exacerbate respiratory conditions.¹³²

Mental health

Living in the PRS is associated with higher stress, due to affordability and property quality issues.^{133,134}

Academic analysis of the UK Household Longitudinal Survey suggests that trouble paying rent is associated with mental health and sleep problems.⁵⁸ One study suggests that private renters can show faster signs of ageing resulting from stress.¹³⁵

GPs have proposed that affordability issues of PRS properties can have adverse mental health outcomes in patients.^{136,137}

Employment impacts

In 2021, the government acknowledged that living in the PRS can affect maintaining stable employment.⁹⁷ Private renters who become displaced may find their employment opportunities negatively affected.^{o 22,139}

In 2024, the Work Foundation estimated that 1.4 million UK private renters are in insecure work.^{p 141}

^o In 2023, SpareRoom surveyed 4,247 tenants who reported that they would consider turning down a new job (65%) or had already turned down a new job (33%) to avoid looking for a new rental property.¹³⁸

^p The Work Foundation assess insecure work using a person's contractual security, financial security and access to employment rights/protections.¹⁴⁰

Social and community impacts

Moving frequently may prevent people from settling in a community.^{q 7,99,143} This may restrict supportive social networks, which have been shown to decrease the risk of homelessness.¹⁴⁴

Qualitative research with PRS tenants has indicated that displacement can lead to children missing school and adults losing their jobs.^{22,139} Renters may live in poor quality properties to live close to their social networks, employment, schools or other amenities.¹⁴⁵

Demographic and socioeconomic considerations

Demographic and socioeconomic factors, and/or changes in life circumstances, may increase the likelihood of people experiencing housing insecurity in the PRS.^{2,10}

For example, renters may experience housing insecurity following divorce,¹⁴⁵ bereavement,¹⁴⁶ experiences of domestic violence,¹⁴ or while awaiting immigration application outcomes.¹⁴⁷

Households with children

PRS households with dependent children rose from 28.3% (868,000 households) to 35.5% (1.6 million households) between 2008/09 and 2022/23.^{4,63} Academic researchers have highlighted that the impacts of housing insecurity on children are less known.¹³²

Low income and housing benefits

The 2022/23 EHS showed that PRS households in receipt of housing benefits were more likely to live in a non-decent home and more likely to have a Category 1 hazard in their home.^{r 85}

In 2021/22, the English Private Landlord Survey found that one in ten private renters who had been refused a tenancy in the past 12 months said it was because they received benefits.¹⁴⁸ Multiple studies show that some landlords are less willing to rent to low-income households, including those receiving financial support through the benefits system.^{s 21,149}

^q A poll of almost 1,400 renters by Generation Rent indicated that private renters (42%) are less likely to have a local social network than home owners (53%) or social housing tenants (53%).¹⁴²

^r The 2022/23 EHS found that 27% of PRS households in receipt of housing benefits lived in a non-decent home, compared to 19% in those not receiving support. Also 19% of those in receipt of housing benefit had Category 1 hazards in their home, compared to 10% of those who do not receive support.⁸⁵

^s A 2017 academic study found that 33% of 1,549 landlords surveyed were moving away from letting to housing benefits claimants.²¹ In 2018, Which? found that 65% of 898 landlords surveyed were unlikely to let to housing benefit recipients, citing concerns about rent arrears.¹⁴⁹

Landlords may have previously faced restrictions themselves, as some lenders reportedly refused mortgages to those letting their properties to renters claiming rent support.^{56,150,151} Lettings services and mortgage lenders have since changed their policies to prevent discrimination (see the House of Commons Library briefing [Can private landlords refuse to let to benefit claimants and people with children?](#)).^{152,153}

Older renters

The 2022/23 EHS report estimated that the number of renters aged over 65 (444,000 households) has risen by 46% since 2012/13 (304,000 households).^{4,154,155}

Stakeholders, such as Independent Age, have highlighted that renters aged over 65 may be more likely to:

- require adaptations to increase accessibility, including installing a ramp¹²⁸
- need support from others to assert their rights, including emailing a landlord¹²⁸
- be less likely to see increases in their income¹⁵⁵

Policy implications

Housing policy developments have affected PRS growth¹⁵⁶ and renters' experiences of housing insecurity in England.^{2,55,114,117} Wider policy, including welfare reform, and homelessness policy, can also have unintended consequences and exacerbate insecurity.^{2,21,128}

Challenges for enforcing PRS standards include limited resources for local authorities,^{128,135} tenant reluctance to disclose issues,^{t 22,157} complex regulations that can be difficult for landlords to follow,^{2,56,91,149} and covert illegal landlord activity.^{158,159}

Commentators have proposed several policy options to tackle PRS housing insecurity, including regulatory reform, increasing the availability of social housing,^{u,160} rent regulation,^{161,162} and improving the affordability and/or quality of PRS properties.^{5,19,47} They also suggest giving more support to tenants and landlords, including through providing information about tenant rights.^{54,149}

The issues outlined above, and further policy considerations, are discussed in more detail in an accompanying briefing **Housing insecurity in the private rented sector in England: policy implications (PN 730)**. This includes evidence-based analysis of issues related to the Renters' Rights Bill, which had its first reading in the Commons on 11 September 2024. The second reading is due on 9 October 2024.¹⁷

^t A 2017 Citizens Advice survey of 762 private renters indicated that barriers to using formal routes to seeking repairs included being unaware of their rights (35%), fear of eviction (44%) and lengthy court processes (45%).¹⁵⁷

^u In 2024, Shelter and NHF estimated that additional social housing may have societal and wider economic benefits, for example, higher employment may cut Universal Credit claims by £179 million annually and lower risk of hazards like damp or mould may save the NHS £281 million annually.¹⁶⁰

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