



## Homes Fit for Study Further Education

This briefing looks at the findings of the Homes Fit For Study research in relation to the experiences of further education students in purpose built accommodation and the private rented sector

### Introduction

Homes Fit for Study, published in March 2014, was the NUS Welfare Zone's flagship research project exploring the provision of housing for students. The research focused primarily on how students accessed the private rented sector, with over 7,000 students responding to the survey conducted between November and December 2013 and more than 2000 of them living in the private rented sector. As the vast majority of respondents who lived in the private rented sector were also enrolled on a higher education course, the national report focused on the experiences of these students in particular. However the student population is diverse and as a follow up to the main report there are a number of briefings being compiled on the experiences of particular groups of students.

This briefing will focus on the students in further education; mainly those who live in the private rented sector; the general housing situation for further education students will also be covered. **633 further education students** responded to the survey compared with **6696 students** in higher education. Further education students therefore comprised around **10 per cent of the entire sample**, with only **59** of these living in the private rented sector. This means that the level of detail we are able to pull out from the data, particularly on those living in the private rented sector, is fairly limited. However, we can see some indicative differences between students in higher and further education in the ways in which they decided where to live, their problems navigating the private rented sector and their knowledge of their housing rights.

## Key findings

- **Housing choices** The majority of respondents in further education made their housing choices based on living with family and the location of the property in relation to their college.
- **Housing choices** Most of those in the private rented sector felt they were limited in their choices and that they were not adequately supported as tenants.
- **Deposits, non-refundable fees and rent** FE students in the private rented sector paid between £200 - £400 in rent on average.
- **Deposits, non-refundable fees and rent** A small number of further education students (38 respondents) experienced additional fees to secure accommodation, mostly in the region of £100 - £200.
- **Deposits, non-refundable fees and rent** Most deposits were returned in full but 10 of the respondents in private rented accommodation had their deposit fully or partially withheld.
- **Amenities** Amenities in the private rented sector were varied with most reporting adequate heating; secure doors and windows and recycling facilities. However functioning smoke and carbon monoxide alarms were not widely reported.
- **Satisfaction with property** Respondents in the private rented sector reported varying satisfaction levels with more than half satisfied with their accommodation and just under a quarter dissatisfied or very dissatisfied with their accommodation.
- **Satisfaction with landlords** Of those in the private rented sector, the most common negative experience of landlords was failure to carry out repairs and landlords entering a property without an adequate notice period.
- **Satisfaction with landlords** A number of further education respondents in the private rented sector also reported being pressured to signing a contract or paying a holding fee to secure accommodation.
- **Accreditation schemes** Respondents were largely unaware of local accreditation schemes.
- **Protection schemes** Almost all of the respondents who lived in private rented accommodation knew that their deposit had been protected.
- **Guarantors** There was an equal split between those who were asked to provide a UK based guarantor in order to rent a property and those who were not; of those who were asked to provide a guarantor the majority were able to do so.
- **Policy changes** The policy changes respondents want to see in the private rented sector were minimum standards on private rented properties, more regulation of landlords and lettings agents and a ban of letting agent fees.

## Demographics of the sample

The demographics of the sample were as below.

Table 1: Demographics			
Gender		Age	
Man	217	16-18	373
Woman	388	19	60
In another way (please describe)	7	20	38
Prefer not to say	17	21-24	56
		25-29	29
		30+	57
Ethnicity		Year of study	
White	471	Year one	418
Non-White	150	Year two	169
		Year three	32
		Year four	4
		Year five or after	4

Disability	
Physical impairment, such as using a wheelchair to get around and / or mobility difficulties	20
Blind or partially sighted	9
Deaf or hard of hearing	12
Mental health difficulties, such as depression or schizophrenia	51
Learning difficulty (such as dyslexia, dyspraxia)	56
Profound and / or multiple learning difficulties	6
Autistic Spectrum Disorder	15
An unseen disability or health condition (e.g. diabetes, epilepsy, asthma, HIV)	41
A disability not listed above (please describe)	12
Prefer not to say	18
No known disability, impairment of long-term health condition	22
	4

## Housing choices

Initially, we asked all respondents, regardless of where they lived, to give us some background as to how they decided what kind of accommodation to live in. As Figure 1 shows, the reasons further education respondents chose to live in their current accommodation were broadly concurrent with the higher education results. Being in the vicinity of their place of study was the most important factor. However, living with family members played a much more significant role than in the HE results and this was reflected by the large number living in their family home. While affordability was still a significant factor in decision making, it was markedly less so than the HE results, as was the ability to live with friends as a shared tenancy with friends is generally not a key aspect of the further education student experience. There were also a larger number of respondents reporting that there was no other option available to them at this point in

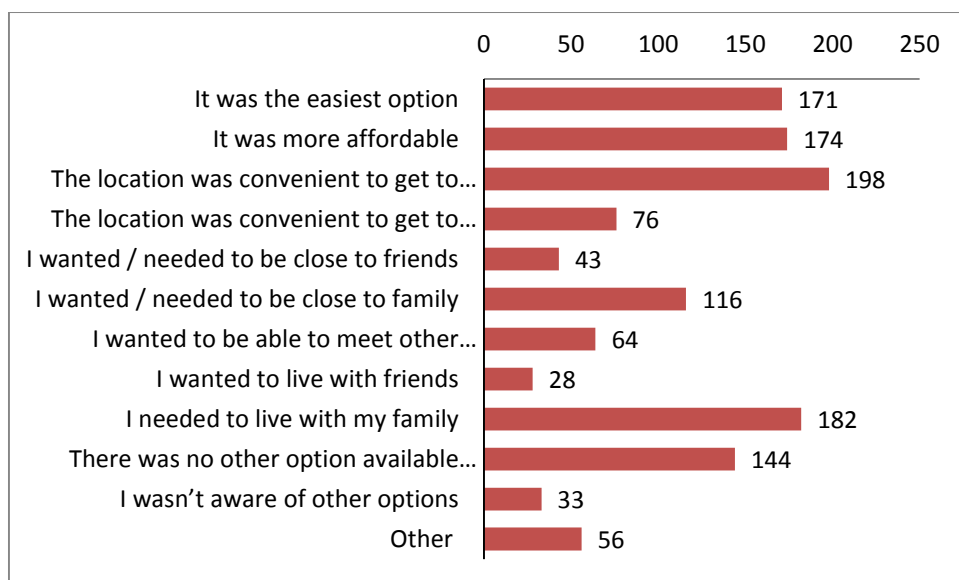
time. Again, this may reflect that, particularly for younger students in further education, remaining in the family home is seen as the default option, and even among older students, it is likely to be less usual to relocate for a further education course of study. Finally the variety of students in further education posed some unique challenges to finding adequate accommodation for instance one respondent said that:

“Being a lodger is quite useful when on an apprenticeship due to earning and learning at the same time, but not quite earning enough to rent your own home. But many lodging opportunities are shockingly poor standard. I have lodged before, due to it being the only affordable option to me, where my accommodation has holes in the roof, meaning I get soaked every time it rains, and mould, damp & grime”

For this respondent, it seems that their limited earnings while undertaking an apprenticeship means a compromise on the standards of accommodation while fulfilling the requirements of their position. There was often a trade-off between housing choices and social and educational choices, for example:

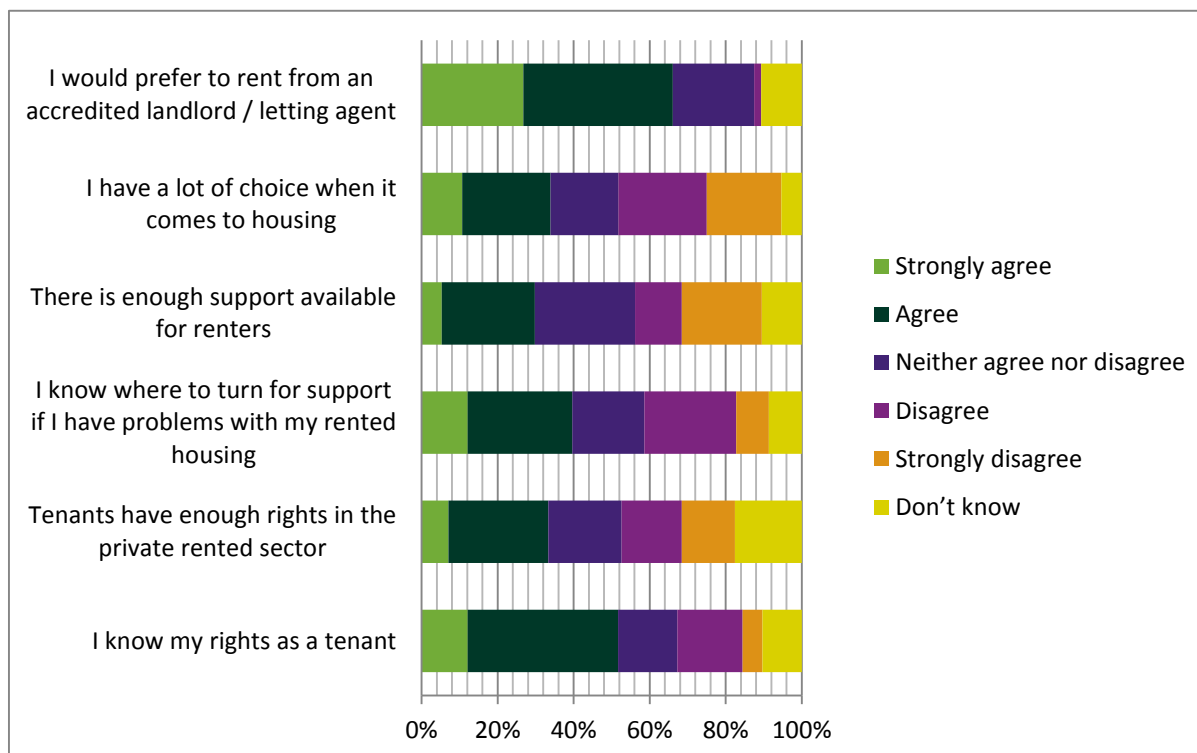
“I had to live at home and drive to my college as neither me nor my parents could afford for me to stay in the halls of residence provided. Staying at home is great although it isn’t ideal for a student who is on their first year of a course as it is very difficult to take part in everything the college has to offer.”

<b>Table 2: Current Accommodation</b>	
<b>Which of these best describes your current accommodation</b>	
Privately rented house/flat (i.e. rented from a landlord or letting agent)	46
Privately rented house/flat with a live-in landlord	7
Student accommodation managed by my institution (e.g. halls, head leased house)	76
Student accommodation managed by another provider (e.g. private halls of residence)	21
In my family home (e.g. with parents)	322
In my own home (i.e. a house you own)	20
In social housing (i.e. rented from a local authority or housing association)	31
Other	10



**Figure 1 Why did you choose to live in this type of accommodation?**

Respondents were asked on their opinions of the statements below (fig 2) in terms of their experience of their current housing. Assessing the opinion of further education students despite the lack of those who had directly experienced the sector, the results were still broadly similar to the national results. Most further education students have a preference for accredited landlords and feel they know their rights as tenants however knowledge of rights in the private rented sector overall was low. In terms of choice and support further education students surveyed felt these were both inadequate. However because of the low numbers of respondents the results here are not conclusive but give an indication that further education students are already engaged with issues surrounding the private rented sector, without direct experience of it and know their basic position as tenants if not having the tools to exercise that knowledge.

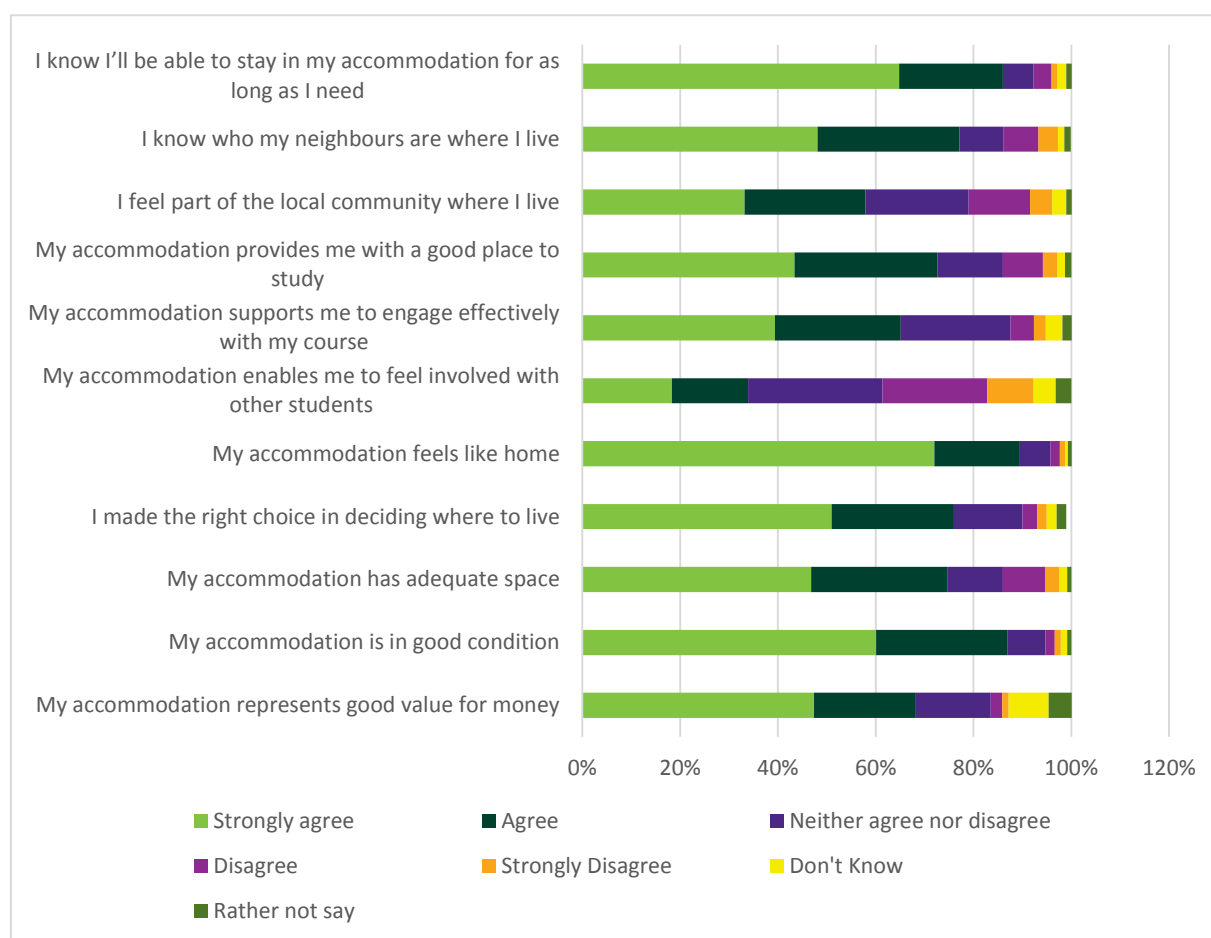


**Figure 2 Opinions of current accommodation**

Respondents were also asked their opinions on the statements below (fig 3) which pertain to a number of issues related to how their current accommodation facilitated their ability to study, their sense of community and their ability to socialise. As the number of further education students living in the private rented sector was not significant, the responses here relate to further education students living in their family and how that affects their wider social and educational development.

Respondents living in the family home were largely happy with the condition of their family home and felt that they would be supported to live there as long as they needed. What presented a difficulty for many students was the social side of living with family with 31 per cent of respondents disagreeing or strongly disagreeing with the statement 'My accommodation enables me to feel involved with other

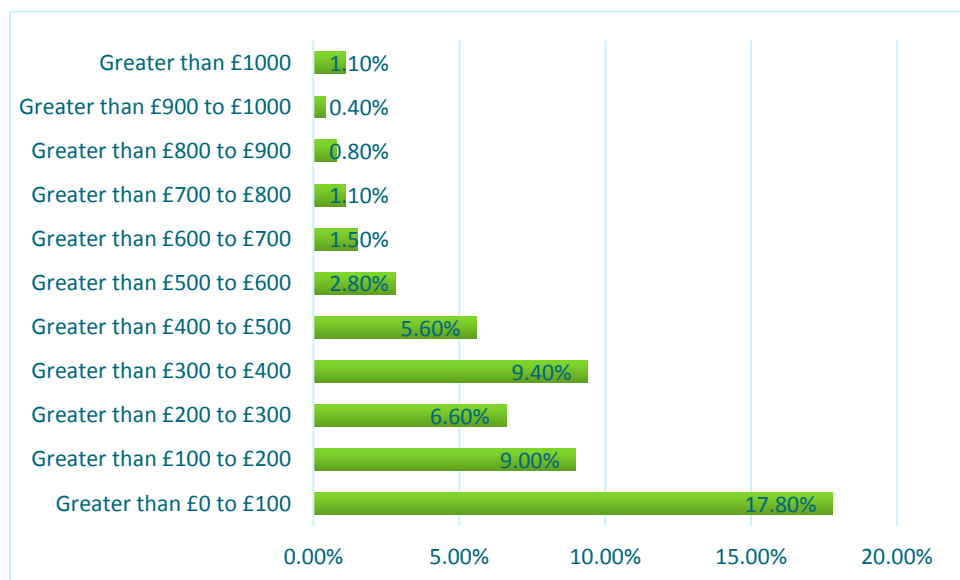
students'. Just over half the respondents reported to agreeing or strongly agreeing with the statement 'I feel part of the local community where I live'. In terms of educational aspects of living in the family home were largely positive with 73 per cent agreeing or strongly agreeing with the statement 'My accommodation provides me with a good place to study'. However this does leave over a quarter of respondents who felt unsure or felt their family home did not enable them to study effectively. Understanding this in the context of the quarter who felt unable to engage with other students does mean that there are further unexplored issues regarding where and how further education students are able to enact personal and peer supported study.



**Figure 3 Satisfaction in the family home**

## Rent, deposits and non-refundable fees

As most further education students are living in the family home, more than half of respondents reported to not having any rental costs or mortgage payments. However, of those that did pay rent or a contribution to mortgage payments there was a concentration in the low hundreds with very few paying over £500 in monthly rent (fig 3). Many of those paying lower contributions are likely to be contributing to household mortgage payments or running costs, rather than renting or owning their own property. However, this does challenge the perception that most students in FE are living with their families and have no housing costs at all.



**Figure 4 How much do you contribute to monthly rent or mortgage payments (all types of accommodation)?**

Rent was paid mainly in three ways through salaries, personal savings and student loans (table 3). As standard maintenance loans aren't available to students in further education, the significant number that reported to using students loans could refer to career development loans or to students accessing other kinds of credit, so this result should be taken with those caveats in mind. Comparing with the higher education results, students in further education were in similar position regarding how they paid their rent with 16 per cent of students in further education using salary as their source of rent and 15 per cent in the higher education findings. Overall the further education students in our sample appear less reliant on borrowing money from any source or other forms of financial support, and this may be linked to the fact that most were living in their family home.

<b>Table 3: Rent</b>	
<b>How rent is paid</b>	
Student Loan	23
Personal Savings	22
Money given by friends / family / partner	17
Scholarship	8
Salary	25
Social Security Benefits (e.g. Housing Benefit)	12
Credit Card	7
Overdraft Facility	9
Money borrowed from a bank	3
Money borrowed from friends / family / partner	12
Money borrowed from a 'payday' lender	4
Applied for financial support from my university or college	10
Other	6

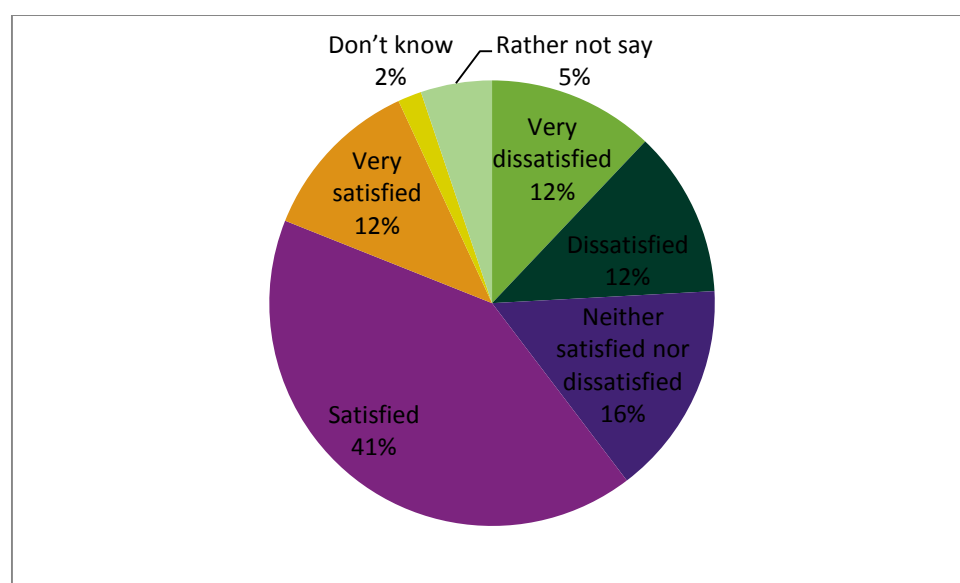
Non-refundable fees paid by further education respondents to secure their properties were slightly lower than the higher education average which was over £200, with most paying less than this amount in fees to secure a property (table 4). In terms of deposit return, at the end of their tenancy a similar number of respondents, only marginally more students had their deposit returned in full than had it partially or fully withheld (table 5). However, it should be noted that numbers of respondents who had had previous tenancies as a student, and were therefore eligible to complete this question were very low.

<b>Table 4: Non-refundable fees</b>	
<b>As far as you remember, approximately how much did these non-refundable fees total?</b>	
No Cost (£0)	8
Greater than £0 to 100	11
Greater than £100 to £200	10
Greater than £200 to £300	6
Greater than £300 to £400	1
Greater than £400 to £500	3
Greater than £500 to £600	1
Greater than £600 to £700	1
Greater than £700 to £800	1
Greater than £800 to £900	1
Greater than £900 to £1000	2
Greater than £1000	1

Table 5: Deposit return	
If you have previously left a rented property where you had paid a deposit was this returned to you at the end of the tenancy?	
My deposit was returned in full	16
My deposit was partially withheld	10
My deposit was fully withheld	3
Not applicable, I did not pay a deposit	4
Not applicable, I have not previously left rented accommodation	17
Other (please specify	4

## Satisfaction

Satisfaction levels amongst further education respondents in the private rented sector were varied. While more than half of respondents were satisfied or very satisfied with their current accommodation, around a quarter were dissatisfied or very dissatisfied (fig 4). Comparing this with the higher education results (60 per cent satisfied or very satisfied) this indicative sample of further education respondents are marginally less satisfied with the management of their property, although levels of outright dissatisfaction remain broadly similar to the overall student population.



**Figure 5 Overall, how satisfied are you with the management of your home?**

The small pool of private rented sector respondents experienced a number of problems with their landlords. While most respondents did not report any problems, of those that did, the concentration of problems were to do with communication and repairs to the property (table 7). The higher education report found that 34 per cent of students had difficulty getting in touch with landlords or lettings agents, while half of respondents reported delays in landlords carrying out repairs; both of these difficulties while prevalent in amongst further education respondents were less so than the higher education findings

with a quarter of further education respondents reporting these problems respectively. There were also instances of landlords entering property without prior warning. There was also significant pressure from landlords in some cases including requirements to pay a holding deposit before seeing a copy of the proposed contract.

<b>Table 6: Experiences with landlords and lettings agents</b>	
<b>Have you experienced any of the following?</b>	
Delays by the landlord / letting agent when carrying out repairs	21
Difficulty getting in touch with the landlord / letting agent	21
Landlord / letting agent has unfairly kept my deposit	4
Landlord / letting agent has entered my home without giving me reasonable notice or seeking my permission (24 hours in England and Wales and as specified in the contract in Scotland and Northern Ireland)	11
Landlord / letting agent has harassed / threatened me / others in my household	3
Landlord / letting agent has threatened to ask me to leave my accommodation	3
My home has been subject to burglary due to lack of security measures in place	-
None of these	25

<b>Table 7: Negative experiences of the private rented sector</b>	
<b>Have you experienced any of the following?</b>	
Pressure to sign from landlord / letting agent	13
A competition with other prospective tenants who were willing to pay more	5
Aggressive marketing by landlord / letting agent (e.g. showing multiple groups round at once)	7
Being asked to pay a holding deposit before seeing a contract	14
Other problems experienced whilst securing property (please specify)	1
None of the above	31

Most of the amenities shown below should be present in private rented properties or any type of housing provision (table 8). Higher education results found that smoke alarms were not universal across all properties and the trend continues with these further education respondents. While most properties did have sufficient heating and double glazed windows, as with the higher education results, health and safety provisions such as burglar alarms and a functioning carbon monoxide detector were not so prevalent.

<b>Table 8: Amenities</b>	
<b>Does your property have any of the following?</b>	
Functioning smoke / fire alarm	40
Functioning carbon monoxide detector	14
Functioning burglar alarm	11
Secure doors and windows	40
Sufficient bins and recycling facilities	37
Double glazed windows	38
Gas central heating	36
Radiator / heaters in every room	46

## Accreditation, guarantors and tenancy agreements

Largely respondents were not aware of local accreditation schemes and therefore accreditation was not a feature of many of these students' experiences (table 9). This could be partially due to the fact that very few FE colleges are involved in local accreditation schemes and may offer limited support to students who are house-hunting to guide them towards recommended properties. Around half of further education respondents were asked for a guarantor and most that were asked were able to provide one which is broadly the same proportion, 52 per cent were asked for a guarantor nationally, as the national results (table 11).

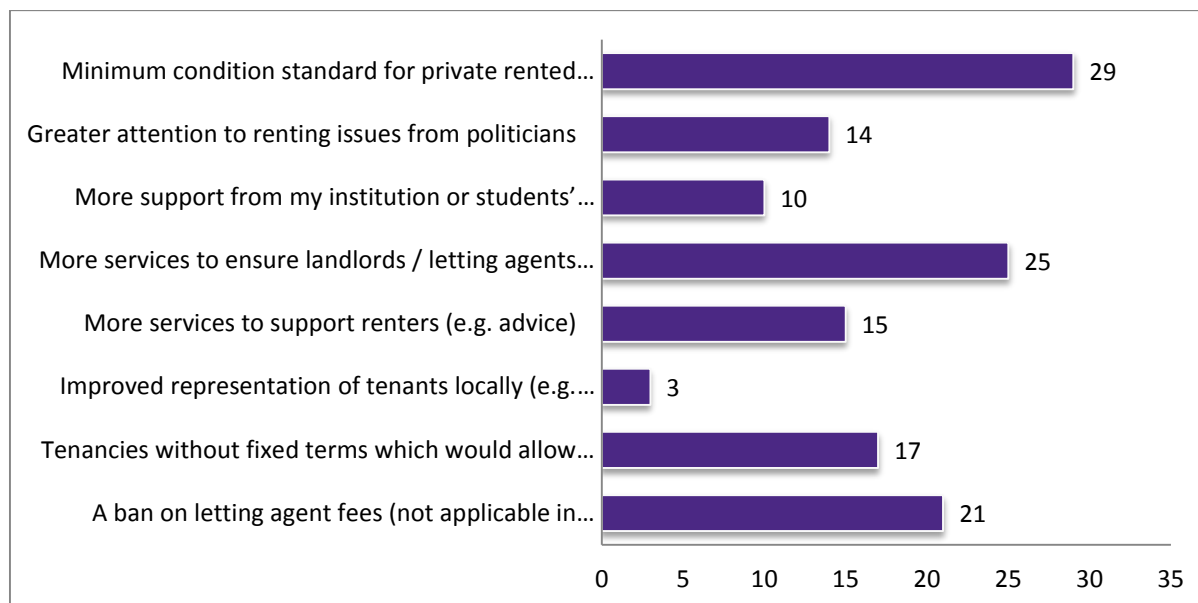
<b>Table 9: Accreditation</b>	
<b>Are you aware of an accreditation scheme in your local area?</b>	
Yes, and I looked out for accredited properties when house-hunting	4
Yes, but I didn't really look out for accredited properties when house-hunting	10
There is no local accreditation scheme	5
I am not sure if there is a local accreditation scheme	40

<b>Table 10: Tenancy agreements</b>		
<b>Did you read through your tenancy agreement?</b>	Yes, briefly	14
	Yes, I read it thoroughly myself	21
	Yes, I had it checked by my parents / member of my family	12

<b>Table 11: Guarantor Schemes</b>			
<b>Were you asked to provide a UK-based homeowner as guarantor when signing for your accommodation?</b>		<b>Were you able to provide a UK-based homeowner as a guarantor when signing for your accommodation?</b>	
Yes	28	Yes	24
No	25	No	4
Don't know	6	Don't Know	-

## Policy change

The most popular policy change options for further education respondents living in the private rented sector were a minimum condition standard, more services to ensure landlords and letting agents fulfil their responsibilities, and a ban on letting agent fees. However, some were also keen to see longer tenancies – this may particularly have been students with families of their own, requiring increased stability over a longer period (fig 6).



**Figure 6 Which of the following would you like to see? (select three)**

## Conclusion

Students in further education don't access the private rented sector as frequently as students in higher education for obvious reasons, such as the significant proportion aged between 16 and 19 who are largely living in their family home, as well as the lack of student finance available to help cover living costs. However, our small sample of further education students who do live in the private rented sector appear to face many of the same difficulties as their peers in higher education.

There are some marked differences, however, particularly within how the FE respondents tended to view their housing choices, with the majority basing these more around location and family. Average housing costs were lower amongst students in further education due to the small number of students in the private rented sector. However, further education students had some awareness of their roles and rights as tenants, and those who were renting had a range of different experiences. The policy changes further education respondents most wanted were increased services and regulations in order to ensure that landlords and lettings agent fulfil their responsibilities and minimum standards for landlords. However, there was less emphasis on advice to renters and institutional support, possibly because students had had limited exposure to this previously.