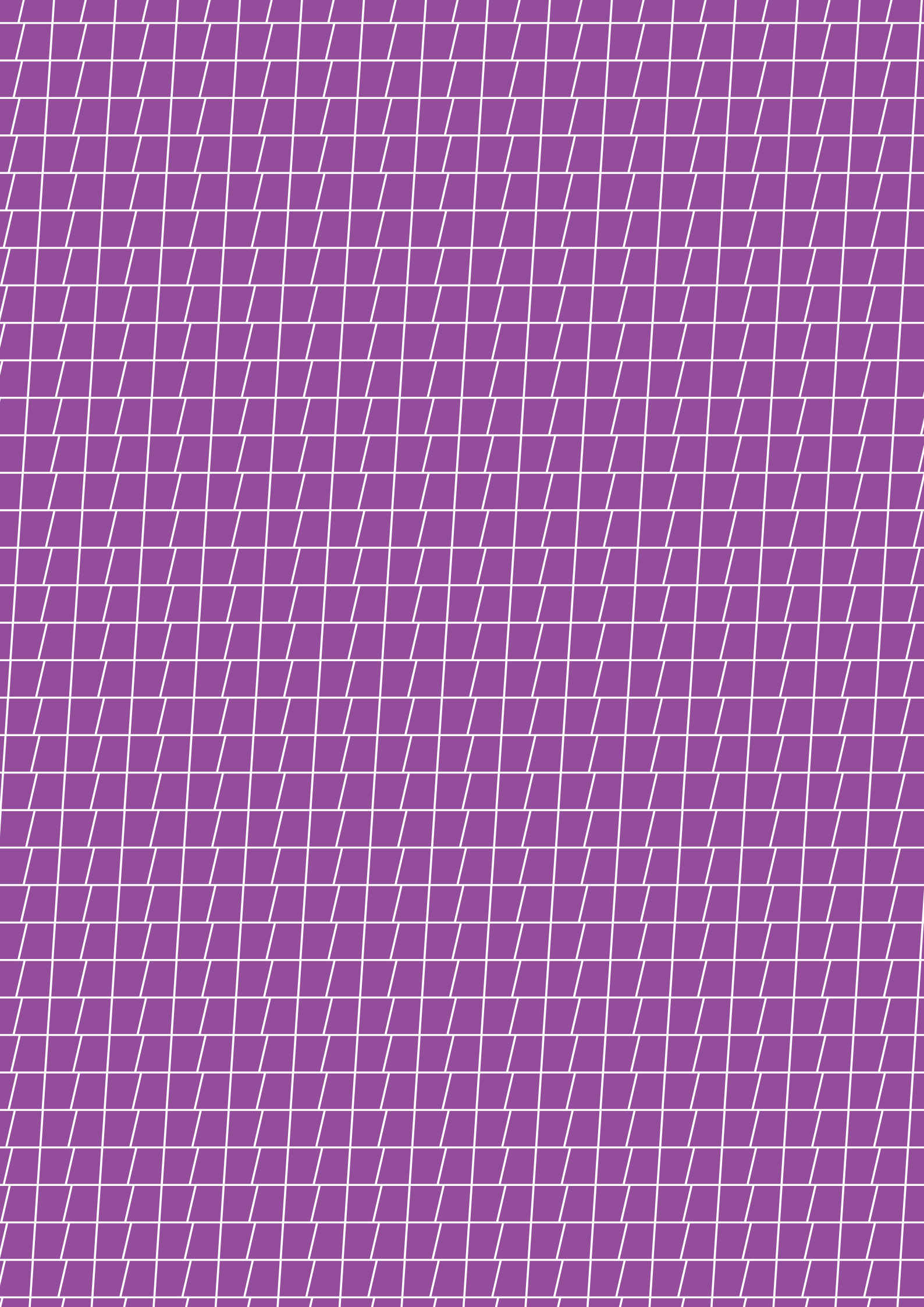


Homes fit for study

The state of student housing in the UK





Foreword

I am absolutely delighted to introduce *Homes Fit for Study*, a groundbreaking piece of research looking at students' experiences of housing. This report is the first in a number of years to consider student housing on a national scale, start to break down the stereotypes and unpick what housing really means to students.

Too often, discussion on student housing is based on generalisations and assumptions. Students are often regarded as having no care for the condition of their homes and being perfectly happy to live in substandard accommodation. I hope that some of the experiences recounted in this report will help to demonstrate that most of the time this is just not the case. From students spending weeks trying to get essential repairs completed to others being told to just ignore the problem, it is time to tell the other side of the story.

This research comes at a time of real change in the private rented sector. With recent figures showing rapid increases in the size of the sector, this is no longer just about students. It is time for decision-makers to stand up and take notice of the unacceptable practices that are making students and other tenants' lives a misery; sky-high letting fees, spiralling rents and energy bills, health and safety hazards, and unresponsive landlords and letting agents. Too often students and others feel like there is nowhere to turn and nothing in place to protect them.

It is time for both government and universities to take a real look at the plight of student renters and others, and consider what they can do to support them and improve their experiences. We have cited numerous things that we think would make an immeasurable difference to students' lives; an end to letting fees, more effective enforcement of standards and introducing rent guarantor schemes to name just a few. There is also much work to be done on the ground by universities and students' unions to ensure that students are as well-equipped as possible to enter into rented housing and are able to avoid the worst of the sector.

I hope that this report will lead to some real nuanced discussion on student housing and lead to greater co-operation and collaboration between relevant stakeholders on both a national and local level.



Colum McGuire
NUS Vice President Welfare

Executive summary

Executive summary

Introduction and methodology

This report focuses on the experiences of students in higher education, their housing choices and their experiences of the private rented sector in particular. A representative sample of 6,696 responses was gathered from students in higher education, with 2,870 respondents meeting the definition of living in the private rented sector.

Housing choices

- The key factors for respondents in choosing whether to enter into the private rented sector or to choose another option are the location and convenience for place of study (56 per cent), affordability (37 per cent) and ease (32 per cent).
- Respondents from areas with low participation in higher education appear less likely to live in the private rented sector than those from the highest participation areas (46 per cent compared with 55 per cent) indicating that cost may be a barrier to access.

Private rented sector: Looking

- Few respondents had found their accommodation through their institution or students' union, with just 10 per cent having found it through a housing list or students' union letting agent service. More than half (58 per cent) had used an online property search portal or external letting agent.
- The most important criteria when house-hunting were the cost of rent, location and convenience, and property condition.
- A fifth of respondents (21 per cent) had signed for their properties seven or more months in advance of their move-in date, with some signs of panic. The most common reasons cited for beginning house-hunting were thinking that they would be left with no house (40 per cent) or that the best houses would be taken (35 per cent).

- A fifth (20 per cent) of respondents had experienced pressure to sign a contract and almost a quarter (23 per cent) had been asked to pay a holding deposit without having seen a copy of the proposed contract. This was much more common amongst those who had used letting agents.
- Only just over half of respondents (53 per cent) were sure that their deposit had been protected.
- More than half of respondents (58 per cent) reported having to pay one or more fees to secure their property and often they were not aware of these at the time of viewing the property. For example, just 43 per cent of those who had to pay for a credit check knew about this in advance.
- More than half of respondents (51 per cent) had paid £500 or more to secure their property, and more than a fifth of respondents (21 per cent) had paid £1,000 or more. Overall, 37 per cent of respondents reported getting into debt to meet their tenancy set up costs, and this was even higher for those who were required to pay larger amounts.
- Eight per cent of respondents were unable to provide a UK-based homeowner as guarantor when asked and this often resulted in them having to pay large sums of rent in advance.
- Almost a quarter of respondents (23 per cent) did not know whether they had received an Energy Performance Certificate (EPC) and a further 39 per cent could not recall receiving one.

Private rented sector: Living

- Respondents reported paying a wide variety of rent levels, with the mean being £360 per month with a live-in landlord and £366 in the broader sector, and more than half (54 per cent) paying between £200 and £400 per month. Just over half (53 per cent) felt that their accommodation represented good value for money.
- Provision of smoke alarms was not universal, with these being present in 87 per cent of properties. Carbon monoxide detectors were provided to only 32 per cent of respondents.

- While three-quarters (75 per cent) of respondents would prefer to rent from an accredited landlord or agent, only 16 per cent were sure that their landlord, agent or property belonged to an accreditation scheme.
- More than three-quarters (76 per cent) had experienced at least one problem with the condition of their rented home – most commonly this was damp, condensation or mould which was reported by 61 per cent of respondents. Almost a quarter of respondents (24 per cent) reported having slugs, mice or another infestation in their home.
- Half of respondents (52 per cent) reported that they have felt uncomfortably cold in their home and, related to this, 48 per cent felt that their accommodation was poorly insulated and/or draughty.
- More than half of respondents (53 per cent) had experienced delays in getting repairs carried out and more than a third (34 per cent) had had difficulty getting in touch with their landlord or agent. A quarter (26 per cent) reported that their landlord or agent had entered their home without reasonable notice or permission.
- Just over half (51 per cent) felt that they knew where to turn if they had a problem with their housing, but most turned to friends or family (61 per cent) or online information (40 per cent) rather than formal advice services.
- Almost three-quarters (74 per cent) of those who had experienced problems with their property had reported it to their landlord or agent, but almost a third of these (31 per cent) said that this was not at all useful. Almost a quarter of those who had experienced problems (24 per cent) had also reported the issue through other routes.
- Respondents dealing with a management agent on a day-to-day basis were less likely to be satisfied with the management of their home than those who dealt directly with their landlord (51 per cent compared with 67 per cent).
- Respondents living in accredited properties were more likely to be satisfied than those in non-accredited properties (71 per cent compared with 55 per cent).

- More than a third (37 per cent) reported difficulty meeting rent payments and 39 per cent were struggling with energy bills.
- To cope with these struggles with energy bill payments, three-quarters (76 per cent) reported limiting the length of time they turn the heating on. To cope with living in cold homes, two-thirds (66 per cent) reported wearing more than one layer of clothing to bed and 40 per cent reported spending more time in university or college buildings to stay warm.

Private rented sector: Leaving

- Of those who had previously left a rented property as a student, 43 per cent had had some or all of their deposit withheld. While three-quarters of these respondents (76 per cent) disagreed with the deductions and more than half (53 per cent) challenged them in some way, only 16 per cent were able to achieve a change in the amount they received.
- Just four per cent reported using a dispute resolution service, indicating that many may be unaware of this option.
- Half of respondents (50 per cent) who had all or part of their deposit returned reported that it took a month or more to receive their money.

Views of the private rented sector

- Under a third (31 per cent) of respondents thought there was enough support for private renters and less than half (47 per cent) knew their rights as a tenant. Only 28 per cent felt that tenants had enough rights in the private rented sector.
- When asked to choose a top three from a selection of options to improve the sector, respondents were most likely to choose a minimum condition standard (66 per cent), a ban on letting agent fees (52 per cent) and more services to ensure landlord and agents fulfil their responsibilities (51 per cent).

Summary of recommendations

Affordability and finance

- Government should ban letting agent fees across the UK to ensure that students have a better idea of overall cost.
- Universities should consider how their widening participation and accommodation strategies join up and ensure that affordable options are offered within their own accommodation provision, as well as financial support for those living in the private rented sector.
- Government should address the way in which student support is calculated to ensure that it takes into account rises in the cost of living.
- Universities should consider operating guarantor schemes.
- Government and the approved tenancy deposit protection schemes should undertake further research into the student sector and establish whether more can be done to ensure that deposits are protected, students understand their rights and that deposits are returned swiftly and that the dispute process is clear and accessible.

Information, advice and guidance

- Universities and students' unions should forge collaborative relationships to ensure that they play an active role in supporting students into the private rented sector.
- Universities should work with partners to create robust and well-trusted accreditation schemes.
- NUS should develop student-facing information and resources for students' unions with limited capacity and knowledge of housing to use.
- The Competition and Markets Authority (CMA)[†] should consider investigating whether pressurising students to sign contracts so far in advance of the tenancy start date may be an unfair practice.
- Universities, students' unions and NUS should work together to advise students on why renting so early may be problematic.

Property conditions

- Letting and managing agents should be properly regulated or licensed to ensure that students and other tenants are afforded protection from poor practice.
- Provision of mains-interlinked smoke alarms and carbon monoxide detectors (where there are gas appliances) should be mandatory across the UK and all landlords should be required to undertake regular electrical safety checks.
- Universities, students' unions and external advice agencies should work together to ensure that students access support when experiencing housing issues and when signing contracts.
- Government should establish a way of making enforcement more financially viable for local authorities and consider providing funding to enable them to do outreach with students

Energy efficiency

- NUS and students' unions should act locally to encourage the uptake of energy efficiency improvement schemes among landlords, for example the Green Deal and the Energy Company Obligation. On a national basis, government should adopt, and NUS should campaign for, wide-reaching improvements to the private rented housing stock, for example the wholesale improvement of the UK housing sector put forward by Energy Bill Revolution, to ensure improvements in housing conditions for the student population.
- Government should incorporate all types of houses in multiple occupation (HMOs) into Energy Performance Certificate requirements and ensure that the database of EPCs is updated on an annual basis to reflect changes in fuel costs. The minimum energy efficiency standard for the private rented sector, outlined in the Energy Bill 2011, should be introduced without delay and require all properties to be brought up to EPC band E.

- NUS, students' unions and universities should work with students to encourage them to demand to see an EPC before renting a property and should also incorporate them into accreditation schemes. Awareness should also be raised on tenant rights around energy suppliers as well as highlighting the negatives of rent inclusive of energy bills (lack of control and potential overpayments).

[†]The CMA replaces the Office of Fair Trading (OFT) and Competition Commission from the 1 April 2014. It will absorb the consumer protection responsibilities formerly held by the OFT.

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Background and methodology

Background

This research was conceptualised as a way of building a robust and holistic picture of students' experiences of housing. In recent years, there has been a relative dearth of data on student housing at a national level, beyond the basic statistics collected by the Higher Education Statistics Agency (HESA). Much of the data collected within the student movement since the NUS Housing and Health Survey in 2001¹ has been local in nature, with various students' unions undertaking individual research projects.²

On a national basis, students' unions offering advice services find housing issues to be among the topics that arise most frequently, with indications that 23 per cent of advice cases opened by students' unions in 2012–13 related to housing issues.³ This is particularly pertinent considering recent research by the Joseph Rowntree Foundation,⁴ which suggests that most young people in the UK now are likely to remain living in the private rented sector until well into their 30s as a result of the inaccessibility of home ownership and undersupply of social housing stock.

Additionally, this research is timely because of the recent heightened level of policy interest in the private rented sector.⁵ This follows revelations from the 2011 Census that the last decade has seen rapid increases in households living in the private rented sector. Students are no longer seen to be the core demographic in private renting, but their role in the sector and the housing market overall is an important one. There are many preconceptions as to what student housing is and how it interrelates with the community, but very little research has been done in recent years to consider it in detail.

This research is also closely interlinked with NUS' work on sustainability and therefore looks at how students interact with energy in their accommodation in terms of paying for bills and managing their use of energy. Verplanken et al⁶ suggest that it is easier to get people to adopt energy-efficient behaviours if they are going through a lifestyle change, such as moving house. The move to study at university or college can be seen as such a disruption as it may involve major physical,

economic, social and psychological changes. Previous work by NUS (unpublished) suggested that as students move into private accommodation, their awareness of energy saving seems to be much more likely to manifest in behaviour change than among students in halls of residences, where research found little motivation to save energy and sometimes structural or social barriers to doing so. This current research provided an important opportunity to understand in more detail behaviours around energy conservation and efficiency among students in the private rented sector.

In addition to understanding energy behaviour from a perspective of sustainable development, recent research by Bouzarovski et al (2012) found evidence to suggest that a significant number of students residing in the private rented sector are living in conditions that can be described as fuel poverty.⁷ This is backed up by calculations by the Department for Energy and Climate Change under the Low Income High Costs definition of fuel poverty.⁸ These calculations show that, in 2011, approximately 26 per cent of households in which the main reference person in the English Housing Survey was in full-time education were classed as living in fuel poverty. Despite a quarter of students being classed as living in fuel poverty, Bouzarovski et al (2012) found a lack of research into the experiences of fuel poverty among students, and young people as a whole. Bearing these findings in mind, our research has sought to understand more about students' behaviour surrounding energy efficiency and conservation as well as how their relationship with energy (use and payment of) is being affected by the fabric and upkeep of their accommodation.

Throughout this report, our findings on respondents' relationship with energy is highlighted as shown here.

Aims and objectives

This research is primarily aimed at understanding more about students' experiences in the private rented sector. With this in mind, the following objectives were defined for the research:

- Develop a holistic understanding of students' housing experiences, considering every stage of the process from looking, to living in, to leaving their accommodation.
- Provide an insight into the factors that lead students to have either successful or unsuccessful experiences of living in the private rented sector.
- Provide detail on particular issues that students are facing at each stage including difficulty in finding rent guarantors, ensuring standards of accommodation are maintained, managing energy use within their accommodation and difficulties in ensuring the fair return of the tenancy deposit.
- Understand more about the factors that influence students' choice of tenure.
- Examine the differing housing experiences and choices of different groups of students.

These objectives are designed to enable NUS and individual students' unions to identify key areas of concern for students; they will inform national and local work on informing and advising student tenants directly, and feed into national and local debates on student housing.

The next section of this report provides detail on the methodology designed to meet these objectives.

Methodology

This report presents the research findings of a nationwide survey carried out during November and December 2013. The survey was framed around the key aims and objectives for the research and included quantitative and qualitative questioning.

Although much of the survey was focused on the private rented sector, as this was the core interest of the research, the first part of the survey was also open to students living in other kinds of housing. This enabled us to set students' choices and experiences in the private rented sector within the broader context of students' housing more generally.

The private rented sector for the purposes of this research was defined as follows:

- Students living in a property rented from a landlord or letting agent who did not live in the property
- Students who rent from a live-in landlord.

Throughout this report where the private rented sector is referred to, it incorporates both of these groups unless specified otherwise.

The survey was distributed on a local basis by individual students' unions and on a national basis by NUS. Partner organisations also assisted with the distribution of the survey to their contacts. A £1,000 cash prize draw was run to incentivise survey completion including a first prize of £500.

This report focuses on the experiences of students in higher education. A representative sample of 6,696 responses was gathered from students in higher education, with 2,870 respondents meeting the definition of living in the private rented sector as described above.

The results of the survey were analysed using both SNAP Surveys and SPSS software.

The remainder of this report presents discussion, debate and questions for future research around the results of the survey. It is important to bear in mind when reading the report that where differences are reported, these are significant to either 99 per cent or 95 per cent confidence level. Where differences are

not significant, this is specified. It is also worth noting that where correlations and relationships have been identified, this does not necessarily mean causation and further research would be required to provide more definitive answers in these areas.

Demographics

The majority of respondents studied in England (85 per cent), and more than three-quarters were undergraduate students (77 per cent). More than three-quarters (78 per cent) were considered home students for fee purposes, while nine per cent were from the EU and a further 14 per cent were from outside the EU.

In terms of the demographics of participants, almost two-thirds of respondents were women (64 per cent) and 78 per cent were aged 23 or under. More than a third (35 per cent) considered themselves to have a disability or long-term health condition. Ten per cent reported their sexuality was either lesbian, gay or bisexual, or that they thought of themselves in another way. Almost a fifth (19 per cent) self-defined as being Black or black and minority ethnic (BME).

The sample was weighted according to statistics provided by the HESA to ensure that the sample was representative.⁹ Weights were applied for the following demographic factors:

- Age
- Gender
- Ethnicity
- Region of institution
- Year of study.

The most recent data available was that of the 2011-12 academic year, so while demographics may have changed slightly in this period, they were the best proxy that was available to use.

Research findings

Housing choices

One of the main motivations for this research was to understand how and why students make decisions about which kind of housing to live in, in order to set the private rented sector within its fuller context. Though many still assume that a year in halls and another two or three in the private rented sector are the default option for students in higher education (HE), our research demonstrates that the true picture of student housing is much more complex than this.

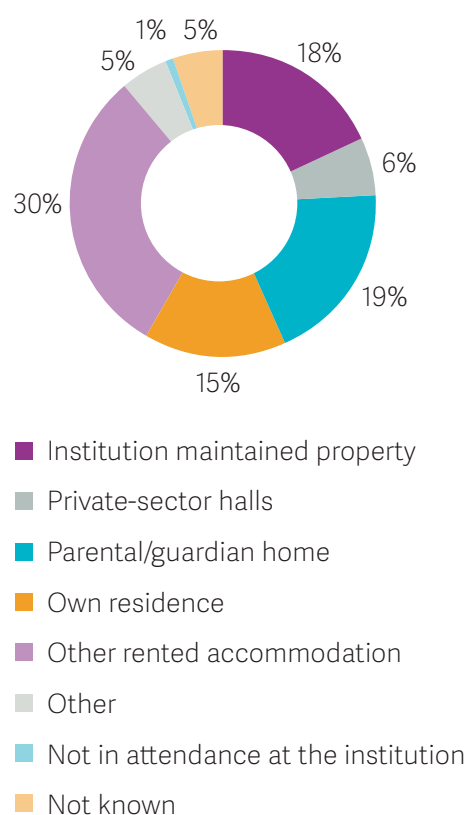
As Tight argues, students make decisions on housing, both as groups and as individuals, based on their own preferences and resources.¹⁰ Students often experience complex life situations, with a number of competing responsibilities including study, work and caring responsibilities. For many, the decision to study will not be the driving force behind their housing and other life choices. Students' choices are therefore not unconstrained, with finances often being a particularly limiting factor; NUS' recent *Pound in Your Pocket* research¹¹ found that more than half of students regularly worry about meeting basic living costs such as rent.

This section, then, considers the motivations of students in making housing decisions, the differences between the various options, and students' comparative satisfaction with their choices. It is clear from the data that there are vast differences in housing choices among and between different demographics, and suggests that each kind of accommodation is not equally accessible or desirable to all groups of students.

Where students live

The most up-to-date HESA figures for 2012–13 give an indication of the distribution of student housing choices in HE¹² (see Figure 1). It should be noted that these figures only include full-time and sandwich students, whereas the data for this research also includes part-time students. The HESA figures also correspond to the 2012–13 academic year whereas this research refers to the 2013–14 year. The full-time only figures for this research are shown overleaf (see Figure 2).

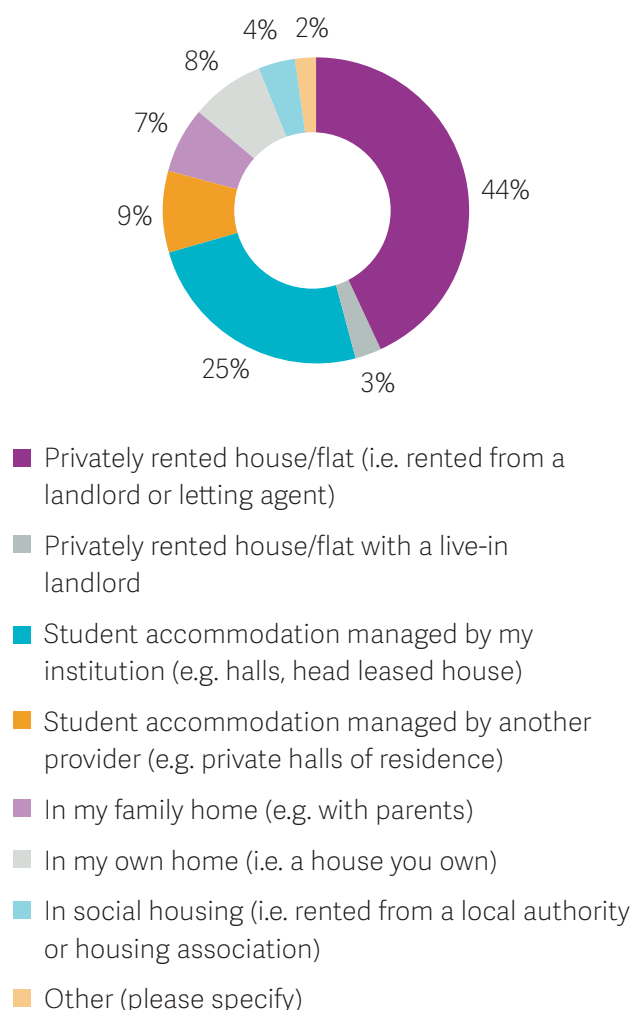
Figure 1: HESA full-time and sandwich students term-time accommodation, 2012–13



There appears to be an overrepresentation of students living in the private rented sector and halls of residence (both institutional and private) in our sample. This may be because some students living in more unusual kinds of accommodation were less likely to consider that a 'student housing survey' was aimed at them. Because of the size of our sample, we were able to draw some useful conclusions about each type of housing, although it is important to note that the proportion of students reporting living in the private rented sector or a hall of residence is likely to be somewhat higher than among the overall student population. However, as much of this report focuses purely on the private rented sector, this overrepresentation is not critically important to the research.

The private rented sector still accounts for a substantial proportion of student housing in higher education, with 30 per cent of full-time and sandwich students living there, according to HESA statistics.

Figure 2: NUS research distribution of full-time students (n=6696)



Institution-managed and private purpose-built accommodation between them account for a further 24 per cent of students, while 19 per cent report living in the home of their parent or guardian. Interestingly, although HESA do not include social housing as an option, around four per cent of our respondents reported living in this kind of accommodation.

Comparison of cost between housing options

There are significant differences in the rent levels of different accommodation options, and it is important to consider these before looking at the differing motivations of those choosing to live in them (See Figure 3 and also Appendices 1 and 2). By far the most affordable option appears to be living in the family

home, with more than half of respondents (51 per cent) paying nothing at all and the mean sitting at just £72 per month. Those living in social housing or their own home also reported lower housing costs than other groups, with mean rents of £253 and £310 a month respectively.

Purpose-built student accommodation is undoubtedly the highest cost option, with the mean rent for institution-managed developments being £426 per month, and £467 for privately provided rooms. A third (33 per cent) of purpose-built accommodation appears to sit above the £500 a month mark. This is likely to be a reflection of the dramatic increase in amenity level in recent years. Half of respondents (50 per cent) in institutional halls now report having an en suite bathroom, and 70 per cent in private developments. This compares with just 17 per cent of those living elsewhere and indicates the niche market that providers have carved out.

It should be noted that in most cases in purpose-built student accommodation, rent is inclusive of bills and contracts tend to be shorter than the private rented sector. The NUS/Unipol Accommodation Costs Survey reported that, on average, in 2012–13, institutions were offering contracts of 41 weeks and private providers averaged at 44 weeks.¹³ However, in most places, overall, purpose-built accommodation is still likely to be the most expensive option overall for students.

The private rented sector appears therefore to sit as an intermediate option between the most affordable options and the higher-end rents of purpose-built accommodation. Renting with a live-in landlord appears to be slightly cheaper, with a mean rent level of £360 per month compared with £366 in the wider private rented sector.

Motivations

In our survey, respondents were fairly evenly divided in terms of whether housing considerations had influenced their overall decision of where to study. Almost half of respondents (45 per cent) said that accommodation had some bearing on their choice, with 18 per cent saying that it had formed a key part of their decision-making and 27 per cent saying that they had thought about it a little, but that it hadn't been a main factor. Just over half stated that they had chosen purely on the basis of other factors (53 per cent).

Figure 3: How much do you contribute to monthly rent or mortgage payments?

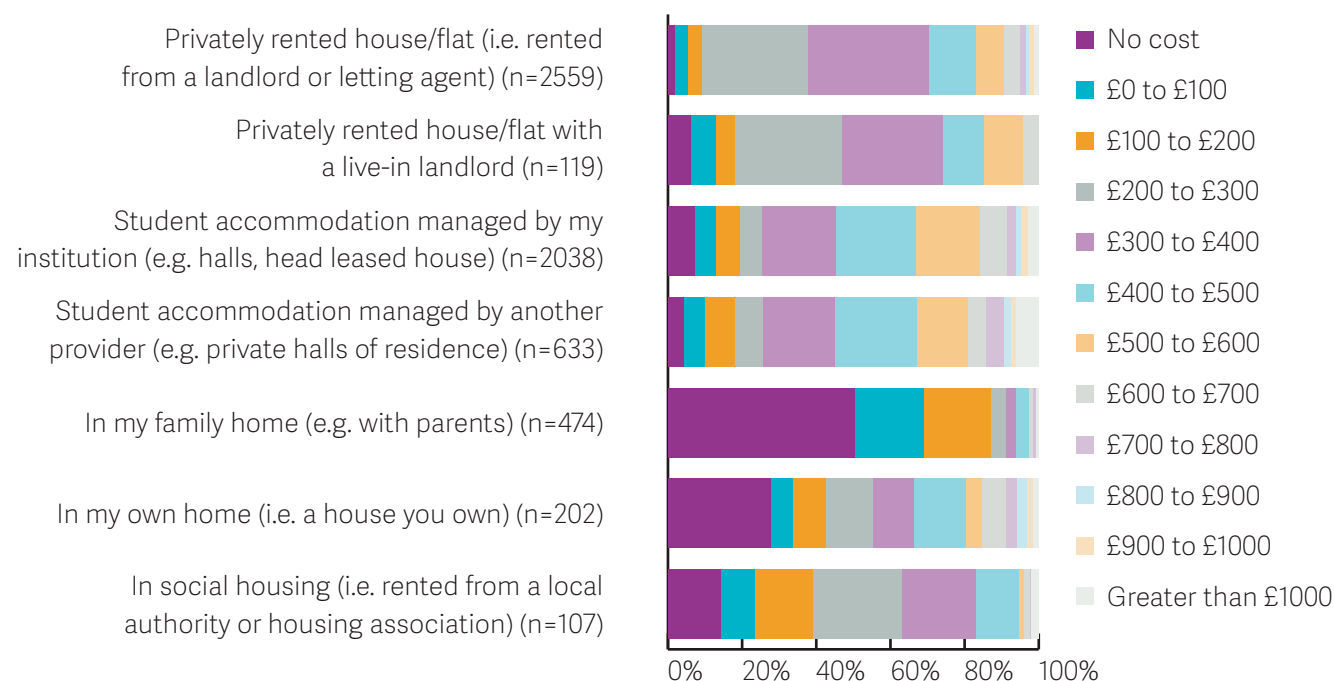
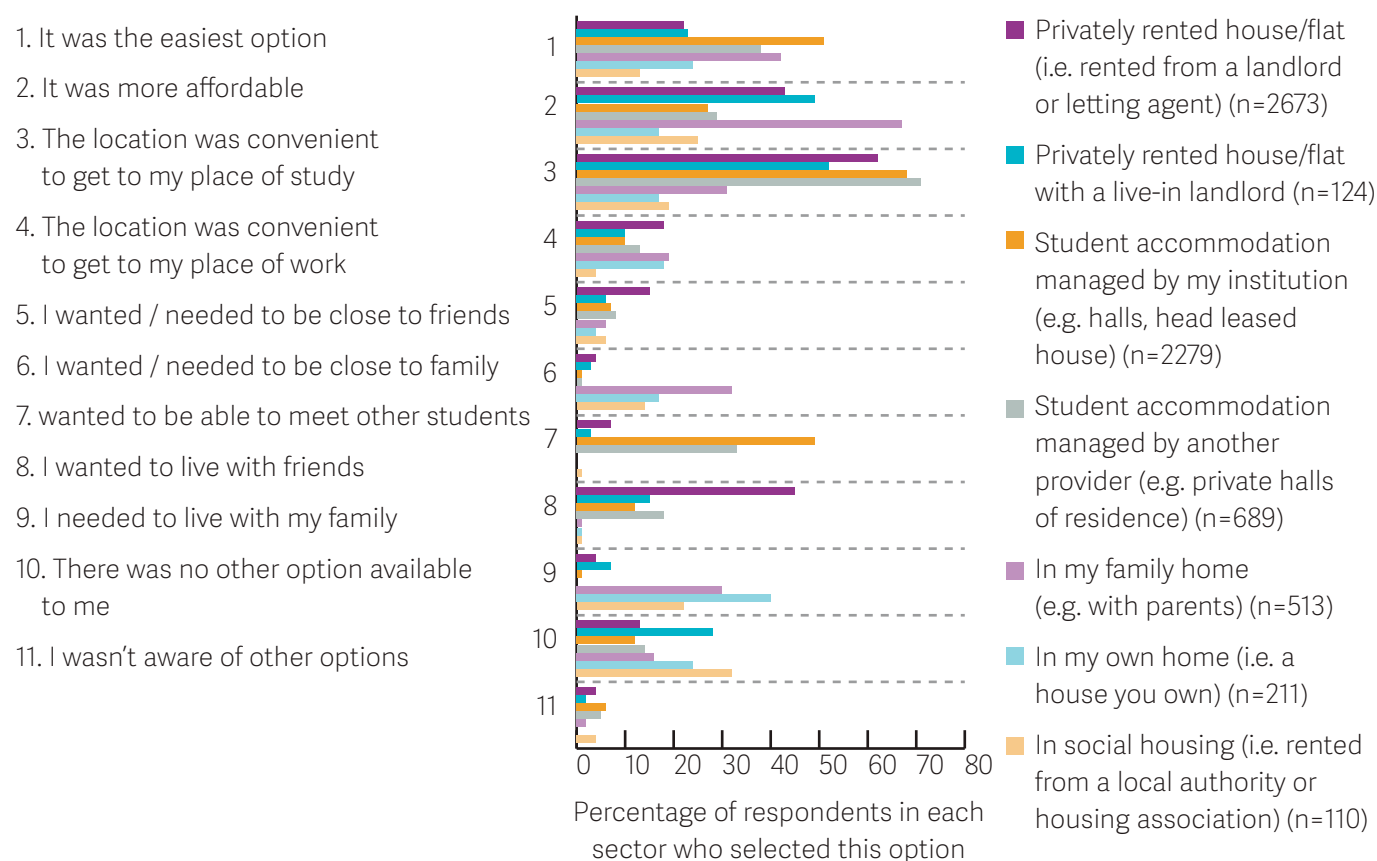


Figure 4: Why did you choose to live in this type of accommodation during your studies?



Respondents were also asked why they had chosen to live in a particular type of accommodation, eg halls of residence, private rented sector or their family home (see Figure 4). Across the sample, by far the most common motivation for choosing a certain type of housing was that the location was convenient for their place of study, which was specified by 56 per cent of respondents, with affordability (37 per cent) and ease (32 per cent) also featuring prominently.

Looking more closely at those living in purpose-built student accommodation, more than two-thirds (69 per cent) said that the location's convenience for their place of study had an impact on their decision of where to live. This is perhaps unsurprising given that proximity to academic facilities is generally a core criterion in the choice of sites for halls of residence.

Those living in institution-run halls were particularly concerned about meeting other students (49 per cent) and this also ranked as a strong factor for those living in private halls (33 per cent). This seems to reflect the demographics within halls, with a majority being younger, first-year students, and therefore more likely to be concerned about mixing with their fellow students. In the 16-to-21 age group, this preference was more pronounced, with 63 per cent of those aged between 16 to 21 and living in halls stating that meeting other students had been a factor for them.

Interestingly, those living in halls did not consider the affordability of the accommodation to have had a significant impact on their decision, with only around a quarter saying that this had been a reason they had chosen it (27 per cent for institution-managed and 29 per cent for private providers). This perhaps reflects the sharp increases in cost over recent years. As illustrated by Figure 3, purpose-built accommodation is the highest cost option and previous NUS/Unipol research indicated that the average weekly rent had doubled in the ten years from 2002 until 2012.¹⁴

It is clear that halls are no longer considered a particularly affordable option by many, with those who chose at least partially on the basis of cost level being more likely to choose other kinds of housing. It seems that some students may therefore be paying more than they would consider affordable, in exchange for being able to meet other students and live in close proximity to their place of study. This trade-off may

also take into account possible higher transport costs for accommodation further afield. However, with many institutions now requiring their accommodation to produce a budget surplus alongside private providers seeking healthy profits, this raises questions about whether the costs are fair to students who may feel that halls are the only option that will enable them to meet others.

Respondents living in the private rented sector on the other hand were much more likely to specify affordability as a key concern (43 per cent), with those living with a live-in landlord particularly likely to have considered this a factor in their choice (49 per cent), although this was not statistically significant. The private rented sector therefore appears to be seen as a more affordable option than halls.

However, affordability is not the only reason that respondents report having chosen the private rented sector. Those living in a property with a live-out landlord were the most likely of all the groups to say that they wanted to live with friends (45 per cent). It seems, therefore, that the social side of accommodation was a key consideration for a high proportion of respondents, often with newer students prioritising meeting others and returning, more established, students wanting to share with friends.

Interestingly, however, the private rented sector does not seem to be without its challenges. Only just over a fifth of those living in the sector (22 per cent) felt that it had been the easiest option compared with an average of 40 per cent in other housing options. This will be discussed in further detail later in the report, but may be particularly to do with the challenges of house-hunting.

Demographic differences in housing choices

From the data, it is also possible to examine the possible differences in housing choices between different demographics of respondents (for full tables, see Appendix 3).

Year of study

As one would expect, with the motivations of different groups of students varying widely, so too do the actual choices they make when it comes to housing. For

example, first-year respondents appear much more likely to live in halls of residence than those in later years of study (57 per cent overall, and 65 per cent of first-year undergraduates). This compares with 19 per cent of second-years and 22 per cent of third-years.

However, contrary to common understanding, a quarter (25 per cent) reported living in the private rented sector (including 14 per cent of undergraduate first-year respondents). This may be for a variety of reasons including insufficient availability of halls, cost constraints, or just a matter of preference, particularly for postgraduate students who have already lived in halls earlier on in their study careers. Some are also likely to be local students who were already resident in the area. This does, however, raise some questions about whether those who are new to the area are able to access the same kinds of support in terms of accessing the private rented sector, which is more often targeted at returning students.

Respondents in later years of study were much more likely than first-years to live in the private rented sector, 59 per cent of those in years two and above living in this sector. A sizable minority report living in halls in later years of study, with just over a fifth (21 per cent) living in purpose-built accommodation of some description. However, for the majority, this does not seem to be an attractive option in later years of study and this may be linked to concerns about affordability.

Age

Similarly, younger respondents were significantly more likely to live in halls of residence compared with older students, with the distribution suggesting a direct correlation. A majority of those aged 16 to 18 live in halls of residence (86 per cent in either institutional or private developments), and 45 per cent of 19 year-olds. This tails off rapidly to 32 per cent of 21-to-24 year-olds, and 29 per cent of 25-to-29 year-olds. This decreases still further among older respondents, with only 16 per cent of those aged 30 or above reporting that they live in halls. This may be linked to the lingering perception that halls offer only semi-independence to residents, with an enduring sense that institutions in particular have not fully given up on the idea of themselves being in loco parentis of residents. This is expressed by one respondent:

“While I enjoyed the social aspects of halls of residence there is something to be said for the freedom that comes with renting a flat such as being able to stay out late, living with specific people I get on with, having guests to stay.”

(Man, undergraduate, UK student)

Additionally, older students may be more likely to have taken up a course in their local area where they already have long-term accommodation.

Part-time students

Part-time respondents appear much less likely to live in both the private rented sector and purpose-built student accommodation than full-time respondents. Under a third (30 per cent) of part-time respondents reported living in the private rented sector compared with almost half (48 per cent) of full-time respondents. Only a very small proportion (seven per cent) lived in purpose-built student accommodation, compared with 36 per cent of full-time respondents. Conversely, they were much more likely to live in their own home (42 per cent compared with five per cent) or live in social housing (11 percent compared with three per cent). This may reflect the lower likelihood that they will have relocated for their studies, with their course likely to represent only one element of their activity, which may include paid work and caring responsibilities among other things.

Level of study

There were some differences in housing choices across respondents of different study levels. Those studying at PhD level were most likely to live in the private rented sector (51 per cent, compared with 46 per cent of undergraduates, and 43 per cent of masters level respondents). Conversely, masters level respondents were most likely to report living in halls of residence, with 41 per cent reporting this was where they lived (compared with 33 per cent of undergraduates and 23 per cent of PhD level students). It appears therefore that some masters level students may choose purpose-built accommodation over the private rented sector, as they will often only be studying for one year and may be new to the area or even the country. This may mean that purpose-built student accommodation is an easier option than the private rented sector.

More undergraduates reported living in their family home (nine per cent) than masters level (five per cent) and PhD level respondents (four per cent). This may be partially to do with age correlations. However, many more PhD respondents reported living in their own home (15 per cent, compared with nine per cent of masters level respondents and six per cent of undergraduates). There may be some correlation here with average ages at different levels of study.

Home and international students

There are some differences in housing patterns between home (UK) and international respondents, with the differences being most pronounced among those from outside the EU. Excluding those who live with their landlord, while 46 per cent of home respondents and the same proportion of EU respondents reported living in the private rented sector, just 33 per cent of those from outside the EU said that they lived in this tenure. By comparison, international respondents were more than doubly likely as home respondents to live with a live-in landlord (five per cent compared with two per cent).

This may be a reflection of the difficulties in finding rooms to let in the private rented sector without a UK-based homeowner as guarantor. This requirement is often waived by landlords seeking lodgers. Additionally, it can be challenging to secure property in the private rented sector from abroad. Given this already substantial difference in housing patterns, it is worth considering whether this may be exacerbated by measures contained within the Immigration Bill, which will require landlords to check the immigration status of tenants.

International respondents appeared to have been more likely to live in purpose-built accommodation (52 per cent compared with 27 per cent of home respondents), although it is not clear from the data whether this is due purely to preference or whether there may be a link to the difficulty many international students have in securing accommodation in the private rented sector. This tendency may also be a reflection of the fact that a larger proportion of international students are studying for only a year, on a postgraduate course. Purpose-built student accommodation can be perceived as a comparatively straightforward option, offering an all-inclusive

solution to students, which is likely to be particularly appealing to those who need to secure their accommodation from abroad.

Black and BME students

There is a significant overlap between Black and BME respondents¹⁵ and international student respondents. This may be a key factor in why these respondents are also less likely to report living in the private rented sector (36 per cent compared with 50 per cent of white respondents) and more likely to live in purpose-built accommodation (44 per cent compared with 30 per cent of white respondents). However, there may also be other factors at play here. For example, a substantial proportion of UK Black and BME respondents report living in the family home (18 per cent compared with seven per cent of white respondents).

Students of faith

Although numbers are small, it also appears that there may be differences in housing patterns among different faith groups, though more research would be needed to establish whether any are significant.

Students from low participation areas

POLAR3 is a postcode-based classification of areas based on the proportion of young people going on to participate in HE. This is often used as a proxy for social class in the HE sector. Interestingly, respondents from the lowest participation areas (POLAR 1) appear to be more than 50 per cent more likely than those from the highest participation areas (POLAR 5) to state that considering accommodation formed a key part of their decision-making when it came to choosing a place to study (23 per cent compared with 15 per cent).

Additionally, respondents from POLAR 1 appear significantly less likely to live in the private rented sector than those from POLAR 5 (46 per cent compared with 55 per cent). Interestingly, there is no significant difference between propensity to live in the family home, although, compared with respondents from POLAR 5, those from POLAR 1 appear much more likely to live in social housing (seven per cent compared with one per cent) or their own home (14 per cent compared with seven per cent).

Disabled students

Other notable differences are that disabled respondents appear to be less likely to live in purpose-built accommodation, with 23 per cent living in either private or institution-run halls compared with 36 per cent who reported having no disability. This may be linked to a lack of adequate rooms and facilities available, or because disabled students may be less likely to relocate, with more reporting that they live in their own home (12 per cent), or in social housing (10 per cent) than the broader sample.

Student parents and carers

Additionally, only nine per cent of those who lived with their children reported living in halls of residence, with almost no respondents at all (0.3 per cent, n=2) living in those offered by private providers. This is likely to reflect the findings of the NUS/Unipol Accommodation Costs Survey, which found that provision for families made up just three per cent and 0.3 per cent of institutions and private providers' provision, respectively.¹⁶ One respondent reported their experience of considering accommodation provided by their institution:

"I thought about applying for student accommodation as it would be more central and [I] would get to meet other students but on the whole it was not cheaper and I knew there would be limited availability for families." (Woman, postgraduate, UK student)

This group were also significantly less likely to live in the private rented sector, and more likely to live in their own home or social housing. Respondents with adult caring responsibilities appeared more likely to live in their family home (18 per cent), their own home (21 per cent) or social housing (16 per cent) than the broader sample.

Gender

Women and men respondents seem to report broadly similar housing patterns, although women appear more likely to live in their own home (nine per cent compared with six per cent) or in social housing (five per cent compared with three per cent). There were, unfortunately, not enough respondents whose gender identity was different from that assigned at birth to draw any conclusions on any significant differences in housing patterns.

LGB students

Largely the housing patterns of lesbian, gay and bisexual respondents seemed to be similar to heterosexual respondents. Unfortunately, because of a small number of respondents reporting living in their family home, it was not possible to consider the hypothesis that LGB students are less likely to live in the family home as a result of the prevalence of parental estrangement.¹⁷ However, significantly fewer lesbian and gay respondents reported that wanting or needing to be close to family was a factor in their housing choice (two per cent, compared with seven per cent of heterosexual respondents).

Student satisfaction across housing options

"Residential or housing satisfaction is defined as the experience of a positive balance between expectations and reality in relation to one's dwelling." (Thomsen, 2007)¹⁹

As the final part of the comparison between different housing options, respondents were asked to rate their accommodation according to a variety of satisfaction indicators. Their responses varied significantly according to where they lived (see Appendix 4).

Students living in the family home

Respondents living in their family home had high levels of satisfaction according to a variety of indicators. Overall, they were among the groups most likely to feel that they made the right choice in deciding where to live (72 per cent). They were the most likely to feel that their accommodation represented good value for money (83 per cent), was in good condition (95 per cent) and, unsurprisingly, on the whole said that their accommodation feels like home (93 per cent).

Additionally, they were among the most satisfied that they had adequate space (83 per cent). This may also contribute to their being the group most likely to feel that their accommodation supports them to engage effectively with their course (63 per cent), as well as being very likely to report that they have a good place to study (71 per cent). This contrasts with historic concerns that students living with their families may struggle to find appropriate space to study.¹⁸

The main downside to this kind of accommodation appears to be that respondents felt somewhat less engaged with the rest of the student community, with just 21 per cent considering that their accommodation enables them to feel involved with other students. However, it is important to note that those living in the family home were more likely to have chosen their accommodation on the basis that they would be close to family rather than that they wanted to meet or live with other students. Nonetheless, some respondents did express a degree of frustration with this side of their housing choice:

"I am living at home to save money however I do have regrets about not moving out and living in halls as I feel I am missing out on the social side of university." (Woman, undergraduate, UK student)

Students living in social housing, their own home or the family home

Respondents living in social housing and their own home, along with those living in the family home, were more likely to rate their accommodation positively in terms of their interaction with the rest of the community. Those living in their own home were most likely to state that they feel part of the local community (76 per cent), with those living in social housing (61 per cent) or their family home (59 per cent) following most closely behind. These groups are also more likely to know who their neighbours are, with those in their own home (86 per cent) or their family home (82 per cent) being most likely to state that this is the case.

This is perhaps a reflection of the fact that students living in these kinds of accommodation may be less likely to have relocated for their studies and may therefore be more likely to have established links with the community, as is expressed by one student:

"As a part-time and mature student there is no choice regarding where to live. The whole idea is that studying and work and family are integrated." (Woman, undergraduate, UK student living in own home)

This may also be the reason why they were more likely to feel that they would be able to stay in their accommodation for as long as they want.

Purpose-built accommodation

Purpose-built accommodation unsurprisingly scores lowest on the value for money indicator, being generally the highest cost option. Just 45 per cent of those in institutional accommodation and 50 per cent of those in private developments felt that it represented good value for money, with just under a third actively disagreeing that it did (33 per cent for institutional accommodation and 28 per cent for private). It is somewhat surprising that private provision seems to fare better on this indicator despite generally being more expensive, however, this may relate to the tendency towards newer builds and higher amenity level.

If higher cost leads to higher expectation, this may also be a reflection of the fact that they are somewhat less satisfied than other groups with the condition and space standards of their accommodation. Nonetheless, there is still a high proportion who are satisfied in each of these regards, with around three-quarters agreeing that their accommodation is in good condition and has enough space.

Respondents living in halls were the least likely to report that their accommodation feels like home – just 56 per cent of those living in institutional halls and 54 per cent of those in private halls agreed that this was the case. A significant minority actively disagreed (23 and 24 per cent, respectively). This may be linked to the sense of being part of an institution that retains an element of social control, but may also be linked to the homogeneity of student rooms and the often curtailed ability to customise the space.¹⁹

Interestingly, given the original rationale for purpose-built accommodation to level the playing field for students to engage with their courses, it doesn't seem to perform particularly well in relation to study-related factors. Only 54 per cent of those in institution-managed halls and 43 per cent of those in private halls agreed that their accommodation supports them to engage effectively with their course. This is despite almost three-quarters feeling that it provides them with a good place to study.

The area where purpose-built accommodation really seems to please tenants, is in its ability to support residents to engage with other students, reflecting

their motivations for choosing this type of accommodation. One respondent explains:

“It is a great way to start life away from home and meet amazing new people.” (Woman, undergraduate, EU student)

Interestingly, there is a significant difference between institutional and private halls in this regard, with 71 per cent of those in institution-managed halls agreeing that their accommodation enables them to feel involved with other students, compared with just 57 per cent of those in private accommodation. This needs further examination, but may be something to do with institutional halls being more closely intertwined with campus life. It may also be interesting to examine whether the positive social experience many students seem to have in halls is at all linked to them also tending to feel less able to engage with their course.

Overall, most of the respondents living in purpose-built accommodation regarded it as having been the right decision for them, with 71 per cent of those living in institutional halls and 69 per cent of those living in private developments feeling that it was the right choice. It seems that although it is not considered the best value for money, or the best for engaging with studies, the cohort of students who have chosen this option are less likely to have prioritised these factors. Respondents living here were more likely to have been concerned with meeting other students, an area where purpose-built accommodation seems to meet expectations. This does, however, raise the question as to whether the race to the highest amenity level that has happened in this sector in recent years has really been the best use of resource.

Private rented sector

While two-thirds of those living with a live-in landlord reported that they felt their accommodation represented good value for money (67 per cent), only around half of those in the broader private rented sector (53 per cent) thought that this was the case.

Interestingly, those living in the broader private rented sector were the least likely of all groups to agree that their accommodation was in good condition (64 per cent), with those living with live-in landlords being much more likely to be happy with the condition of

their home (80 per cent). This suggests that live-in landlords are more likely to take pride in the condition of their home than those who are not resident, with this resulting in homes in better condition.

On the other hand, perhaps unsurprisingly, those living with their landlord were less likely to feel at home in their accommodation (59 per cent compared with 69 per cent in the broader sector). This group were also less likely to feel that their accommodation enabled them to feel involved with other students (21 per cent compared with 41 per cent of those in the broader sector). This is likely to be a reflection of the fact that a majority of these students will not be living with their peers.

Those in the private rented sector were among the least likely to feel that their accommodation provided a good place to study (60 per cent across both categories). They are also very unlikely to feel part of the local community, with only 29 per cent with a live-out landlord feeling that this was the case, compared with 36 per cent of those living with their landlord. Only 36 per cent of those in the private rented sector and 29 per cent with a live-in landlord reported knowing who their neighbours were. This may unfortunately be a knock-on effect of the ‘us and them’ dynamic that has emerged in many student areas. Additionally, many students in the private rented sector are likely to be there for a fairly short period of time (often one year), giving limited opportunities to build relationships.

Overall, around two-thirds of those living in the private rented sector felt that they had made the right choice in deciding where to live (70 per cent of those not living with their landlord and 66 per cent of those living with their landlord), a little lower than all other sectors apart from social housing (see Appendix 4). Given that there are clearly areas where respondents are not entirely happy with their experience of the sector, it is worth asking whether perhaps this figure has more to do with the perceived unsuitability or unavailability or other options than an all-encompassing sense of satisfaction. This may be particularly due to the comparative affordability and flexibility to choose who to live with and where which the sector offers.

Conclusions

From the analysis of the comparative qualities of the various housing options available to students, it is possible to place the private rented sector more firmly in its wider context. The sector clearly plays a key role in accommodating students in HE, with almost a third of full-time and sandwich students choosing the tenure. It is situated as an intermediate price option, between the more affordable choices, such as remaining in the family home, and the more expensive purpose-built sector. Key motivators for respondents wanting to live in the sector are the comparative affordability, location and the ability to live with friends.

The private rented sector tends to be particularly popular among returning students with already established social groupings who are keen to live with their friends, although there also appear to be a sizable number of first-year students living in the sector. Compared with other sectors, respondents renting privately were generally less likely to consider their accommodation to be in good condition and were only moderately likely to consider it good value for money. However, on the whole, most living in the sector felt that they had made the right choice in deciding where to live.

Looking

The remainder of this report considers the experience of students living in the private rented sector. This section will consider the ways in which students look for private rented accommodation and the experiences they have when seeking and securing their accommodation.

House-hunting

House-hunting methods

Although it has been said that students have higher levels of support accessing the private rented sector than the general population,²⁰ it appears that the majority of respondents did not in fact use services or lists provided by their institution to find a property to rent (see Figure 5). Instead, their house-hunting habits

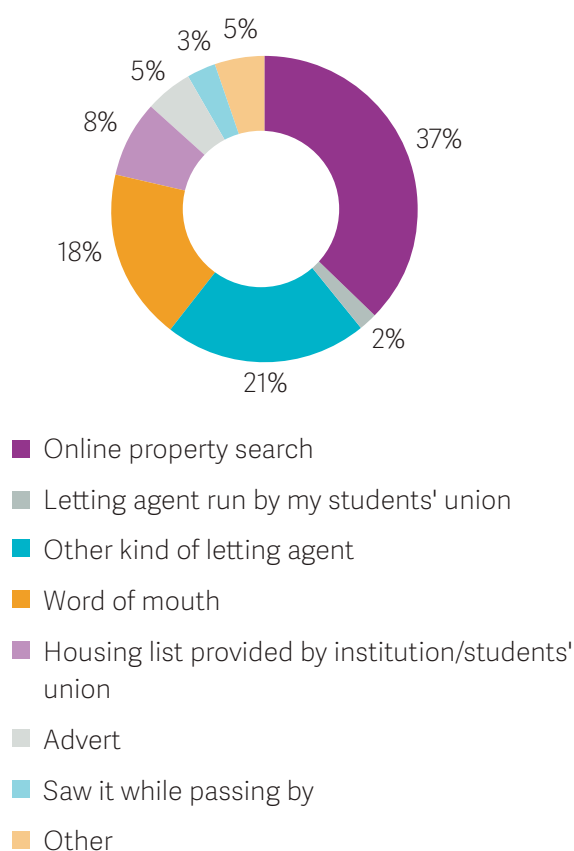
more closely mirror those of the wider population, with more than a third (37 per cent) stating that they found their property through an online search portal such as Gumtree or Zoopla. A further 21 per cent went through an external letting agent, with another 18 per cent having heard about their property through word of mouth (eg from students who had lived there previously).

Just eight per cent found their property using a housing list provided by their institution or students' union and two per cent through a letting agent run by their students' union. This is despite the fact that 21 per cent of respondents reported having used their institution's housing list. This is likely to be because the supply of properties offered through these means is not adequate to meet demand and therefore students have attempted to find housing through these means and failed. One respondent recounted their experience of using their institution's list service:

"I had to choose to rent this particular house as the day the housing list of approved landlords was released, the majority of the properties were already let out by mid-day." (Man, undergraduate, UK student)

There are multiple reasons why institutions may struggle to keep an adequate supply of properties on their lists. In areas of undersupply of housing, many landlords may feel that they are likely to be able to rent their property without needing to use a scheme such as a housing list as a conduit, and they may therefore be unwilling to meet the conditions that many institutions impose as a condition of listing, eg accredited status. Where there is an oversupply of housing, many students' unions report landlords and letting agents often seeking to rent properties very early in the academic year, long before the 'official' house-hunting period has begun, as a way of trying to ensure that their property will be let. Additionally, in many universities, there may not be enough capacity in accommodation offices to actively recruit landlords to feature on housing lists.

Figure 5: How did you find your current house/flat (n=2806)



House-hunting triggers

Again, when looking at the triggers that prompt students to begin searching for a property, in general, guidance provided by the institution seems to have fairly minimal impact. Just 11 per cent of respondents said that they had begun looking because their institution or students' union advised them to, and seven per cent because a housing list had been released.

The most common reasons were either that they were worried they would be left with no house (40 per cent) or that all the best houses would be taken (36 per cent). These figures rise to 49 per cent and 65 per cent, respectively, among those respondents who signed a contract between 10 and 12 months in advance of their move-in date. One student interprets this perception as having somewhat impaired her and her housemates' judgment:

"We took the first house we viewed because we were worried that all the good houses might get taken quickly. In hindsight the property has been consistently quite awful – highlights including that my bed collapsed when I sat on the end of it on the first day, that the shower was broken [...] These were all things that we didn't have any clue about from the viewing. We didn't know what to look for and there was a lot of pressure. The landlord brought up the fact that there were viewings booked for that afternoon, so we panicked a bit."
(Woman, undergraduate, UK student)

This impression that the good houses are likely to go first may be due to rumours that circulate among students, or partially to do with the number of letting agents in some areas advertising properties early on in the academic year (ie before Christmas). The influence of peers comes through in the fact that 30 per cent of respondents said that they had started looking as others they were going to live with wanted to start looking, and that 19 per cent had done so because other students had told them they should.

It seems that institutions and students' unions could make more use of their influence to ensure that students know the reality of the local housing market and are encouraged to wait until later on in the renting cycle before committing to rent.

Use of house-hunting services and accreditation schemes

Under a third (32 per cent) of respondents reported that they had used services provided by their institution or students' union when house-hunting. The housing list was the most popular service, with 21 per cent of respondents reporting using this, although as stated above, a much smaller proportion (eight per cent) actually secured their accommodation through this service. A smaller group of respondents (12 per cent) had attended a housing fair, while 11 per cent had utilised a tenancy agreement checking service – something that has been implemented in recent years by a number of students' unions and institutions. Four per cent had attended a 'find a housemate' event.

Alarmingly, most respondents (69 per cent) were not sure whether any kind of accreditation scheme existed within their local area. While 28 per cent were aware of such a scheme, a small proportion were certain that no such scheme was operating locally (three per cent). This may suggest a scaling back of accreditation activities on the part of local authorities as a result of squeezed budgets, but also that there is limited awareness of schemes that do exist on the part of students. Of those who were aware of a scheme, 44 per cent reported that they had actively looked out for properties with accredited status. This is despite the fact that three-quarters of respondents (75 per cent) living in the private rented sector indicated that they would prefer to rent from an accredited landlord or letting agent.

This indicates that there is the potential for both increased awareness of accreditation where it exists, but also improving students' understanding of and confidence in its benefits to ensure that they are able to use it to seek higher quality housing. The importance of ensuring that properties and/or landlords featured on housing lists or approved by accreditation schemes can robustly be said to meet given standards are demonstrated by one respondent:

"I have had a few absolutely [sic] terrible experiences when looking for private accommodation. Both times the properties have been on the university's "recommended landlord" lists, and both times I have had to leave my contract and seek accommodation elsewhere – and both times my study work has severely

suffered. I have been extremely disappointed to find that universities provide these "recommended" lists which students use & trust but, when you look into it a bit more, the universities don't have any formal evidence that these people are trustworthy & unlikely to cause any issues with your accommodation/ability to study." (Woman, undergraduate, UK student)

Viewing properties

Most respondents reported that they had viewed their current property before agreeing to rent it (86 per cent). A small, but not insignificant, minority had not, although the majority of these reported that either their housemates or family had viewed the property (eight per cent). Five per cent had only seen pictures, while a worrying two per cent had not seen the property at all.

A majority of respondents (73 per cent) had viewed more than one property in person during their house hunt, while 17 per cent had only viewed one – presumably, in most cases, the property that they had

gone on to sign for. A majority had viewed between two and five properties (58 per cent), while a smaller group (15 per cent) had seen six or more.

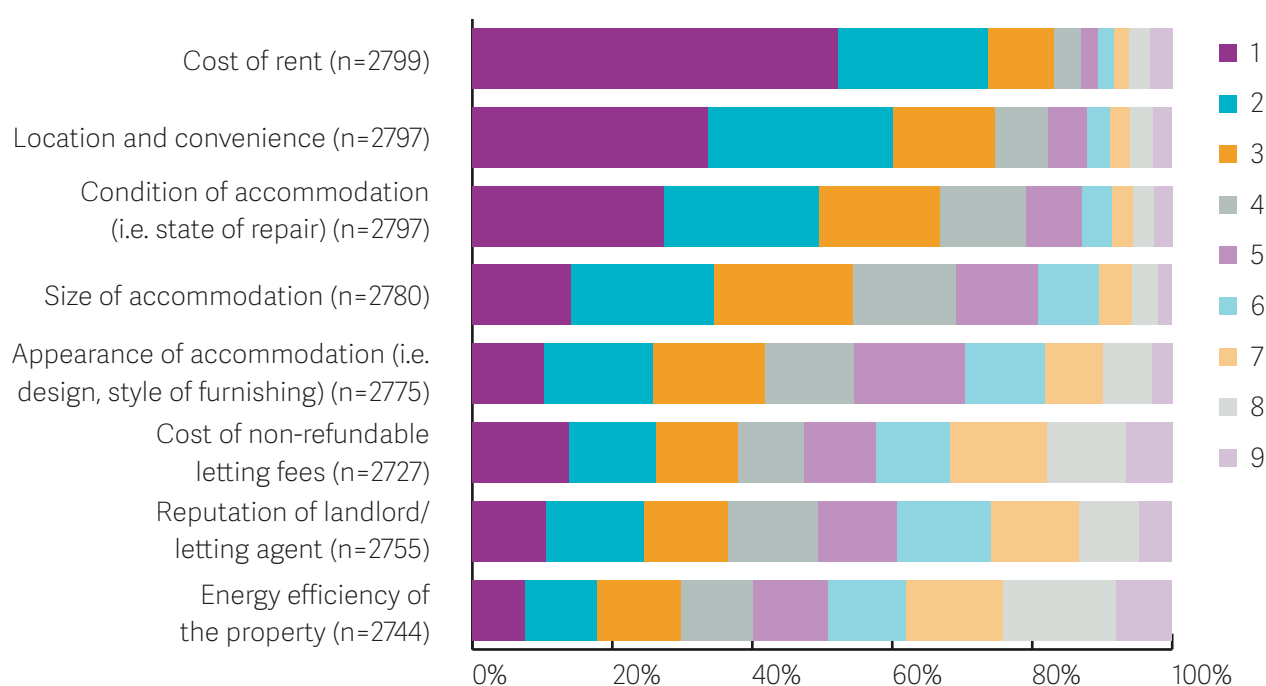
Students' house-hunting priorities

Respondents were asked to rank a number of criteria according to which were most important to them when house-hunting (see Figure 6). By far the most popular option was the cost of rent, with most respondents (83 per cent) placing it in their top three priorities, and more than half (52 per cent) saying that it was the most important. The next most important criterion was location and convenience – three-quarters of respondents (75 per cent) placed this in their top three factors.

Respondents were asked to rank in order of importance (with one being most important).

Issues around the condition and type of the property were considered fairly important by most, with two-thirds of respondents (67 per cent) putting the condition of the property as one of their top three

Figure 6: How important, if at all, were the following criteria when you were house-hunting?



factors, and large numbers of respondents including the size (55 per cent) and appearance (42 per cent) of the accommodation in their top three considerations.

Other factors that seemed to come into play to a lesser extent featured in the top three priorities for a smaller number of respondents. These were the cost of non-refundable letting fees (38 per cent), the reputation of the landlord/letting agent (37 per cent), and energy efficiency (30 per cent). This may be partially because of the difficulty in accessing this information, as well as a lack of education on how much impact these factors can have on the overall cost and experience of living in the private rented sector. The open-ended responses to this question reveal limited recognition of the impact that energy could contribute to overall living costs, with only 24 respondents stating criteria such as inclusion of bills within rent and the type of heating as being influential when house-hunting. The qualitative responses also reveal a desire and need for students to have a greater comprehension of the impact the energy efficiency of accommodation can play in overall living costs.

"I did not realize [sic] the importance of checking the properties viewed for energy efficiency as this was the first time renting a property. The current house rented has no double glazing and is drafty [sic] this went unnoticed by myself and housemates when viewing the property resulting in quite high energy bills." (Woman, undergraduate, UK student)

Respondents were also asked for the reasons they had not gone on to rent properties that they had viewed. Many of these reflected the criteria that a majority of respondents had considered priorities; 48 per cent had rejected a property because the rent was too high and 39 per cent because the location was inconvenient. However, factors relating to the type and condition of the property seemed to feature more prominently than they did within priorities; 53 per cent had not rented a property because it was in poor condition and 44 per cent because it was too small. Some respondents (11 per cent) had rejected a property that was felt not to be as advertised and a further eight per cent had done so because of poor energy efficiency. This may reflect the fact that many of the higher-rent and inconveniently located properties are likely to have been ruled out before the viewing stage, as well as

potentially that a lot of the properties available in the student market are not of the standards that students would ideally choose to live in.

Quite a number of respondents noted landlord or letting agent practices that had put them off or made the property inaccessible to them; 19 per cent reported having had concerns about the landlord or agent that had made them rule out a property, 19 per cent had come across fees that were too high and nine per cent had come across a landlord or agent with a 'no students' policy. Others reported experiencing prejudice against students, which put them off signing for properties:

"The landlord of one property clearly had an issue with renting to students. He told us that he wanted to meet all of our parents before we could sign. He then proceed to inform us that we would be on a 6 month rolling contract, where he would be visiting the property monthly to check its repair. Needless to say, we didn't sign." (Woman, postgraduate, UK student)

There were also a number who experienced issues with the need to provide a guarantor or large amounts of rent in advance (often requested from students who are unable to meet the guarantor requirement). Six per cent had been asked to provide a guarantor and were unable to, and 15 per cent said that they had been asked for too much rent in advance. The latter figure could include both those students trying to pay high upfront rent payments because of not being able to provide a guarantor, and those who struggled with upfront costs, which often need to be taken from maintenance loan payments from the previous academic year (ie when the accommodation is secured).

Overall, fewer than half of respondents (42 per cent) felt that they had a lot of choice when it comes to housing, and many of the qualitative responses indicate that some felt forced to 'settle' for housing they were not entirely happy with:

"on [sic] a later inspection of the house we found major damp problems had been hidden when we first looked around. While we were promised these would be fixed by move-in day, one room had mouldy walls and bare brickwork and to this day we suffer health problems due to rising damp in the house." (Woman, undergraduate, UK student)

Securing a property

Timing

As discussed in the previous sub-section, many students are influenced by their peers in terms of when they decide to start house-hunting. This is reflected in when students actually sign a contract or commit to rent a particular property. Different student housing markets tend to have different peak house-hunting periods and many promote a particular date as 'the start of house-hunting,' often marked with the publication of a housing list or a housing fair. In most places, this tends to be in the spring term and many are clustered around January or February. However, in some high-demand markets, such as London, it is common for students to sign much closer to their contract start date.

In recent years, there has been a notable increase in some areas of properties being marketed earlier in the academic year and large numbers of students signing contracts before Christmas. This has led to an increase in students finding themselves trapped in contracts that no longer suit them, or even where one of more students is no longer studying at the institution and therefore does not need the accommodation. This is particularly problematic where contracts are joint, as they often are in student houses. There are some indications from the qualitative responses that not all students had fully understood the implications of the contract they were signing:

"The tenancy agreement was put across in a way that suggested we all were responsible for a quarter of the rent (seen [sic] as there were four sharing) and at no point were we told that if someone didn't pay or left, the remaining tenants would have to make up the rent." (Woman, undergraduate, UK student)

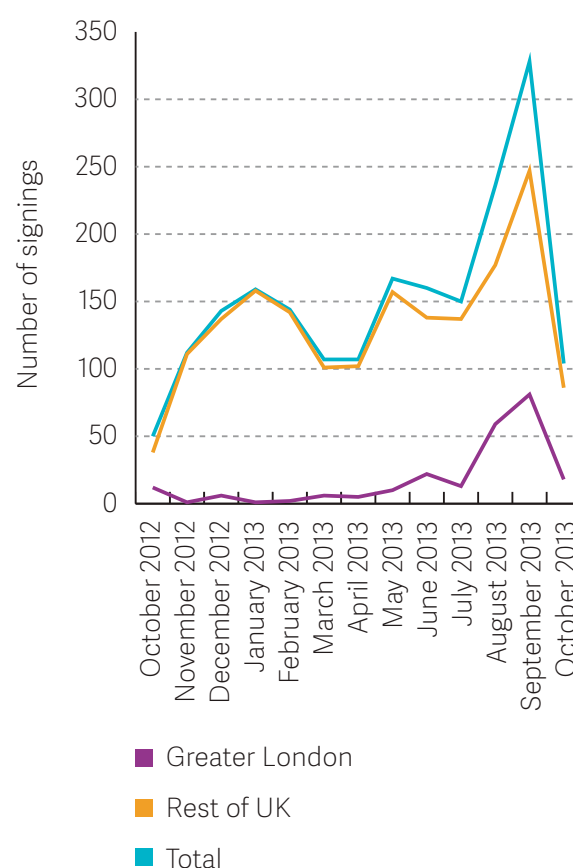
The data shows that a large number of respondents had signed a significant time in advance of their move-in date. Figure 7 shows the distribution of when respondents signed contracts during the 2012-13 academic year in respect of properties for the 2013-14 academic year. Clearly, a significant group are signing contracts before Christmas, with November and December seeing large numbers signing contracts. More than a fifth (21 per cent) of respondents reported

that they had signed a contract seven or more months in advance, indicating a high risk that circumstances might change prior to the contract start date. One respondent regarded this as a result of pressure placed on students.

"Students are pressurised to find a house early, which, especially for 1st years, they will often find an unsuitable house and my [sic] not be happy with the people they are living in [sic]. I was in this situation going into 2nd year, and know that a lot of other students were too." (Woman, undergraduate, UK student)

Conversely, it is interesting to note that by far the most common month to sign was September 2013, just as the academic year was beginning. As can be seen in the graph, this is partially influenced by the fact that in the

Figure 7: Dates of contract signings in academic year 2012–13 in respect of properties for academic year 2013–14, segmented by location



Please note, numbers of respondents within each geographical area are different, but can be used to note overall trends

student rental market in London, there is virtually no activity until the start of the summer (ie June). However, this is not purely a London issue and may also be an indication of some students elsewhere signing close to the start of term. This may particularly be international students arriving close to the start of their course or students who have entered through clearing and therefore have to seek accommodation closer to their course start date. One student describes attempting to find accommodation upon first arriving in the UK:

"I had no accommodation when I arrived in the UK in September 2013 and had to find a place to stay very quickly as lectures had started. I was told to stay in hostels when I arrived but it was very difficult to look for houses and I ended up spending a lot of money on hostels." (Woman, postgraduate, non-EU student)

Figure 8 shows the differing patterns for first-year and returning student respondents, indicating that first-year students appear to make up a large proportion of those signing as late as September. Many more returning students appear to sign earlier in the year, as shown by the 'hump' between November and March, and the second peak around May.

Contracts

Once respondents had found a property they were willing to rent, 91 per cent reported that they were given a contract to sign, while six per cent did not. A further two per cent said that their property had a contract, but that they weren't named on it, and one per cent didn't know. While it is reassuring that most respondents do have a signed contract, it is concerning that a sizable group do not or are uncertain and this is likely to make interaction and, particularly, any disputes with landlords somewhat more difficult to navigate.

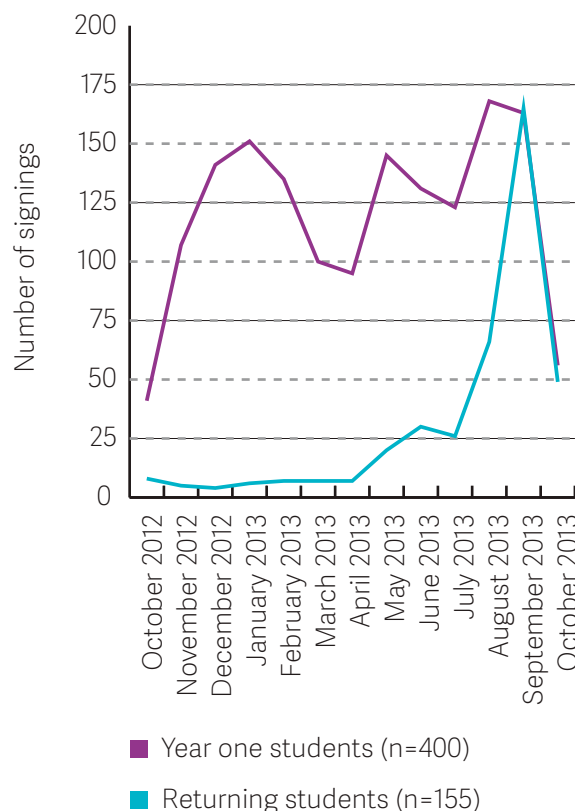
The vast majority (97 per cent) of respondents reported that they had read their tenancy agreement, with 54 per cent saying they had read it thoroughly and 20 per cent saying they had had it checked either by family, friends, their institution, students' union or an external advice provider (mostly by friends or family, which accounts for 16 per cent of this figure). A further 23 per cent had read it briefly. Of the three per cent who had

not read their agreement, just under half reported that the other people they were living with had read it.

Around a third of respondents said that their landlord or letting agent had explained their tenancy agreement to them (34 per cent), with another third (34 per cent) saying that they had done so to some extent. Respondents were also asked whether they had received help with relevant forms and, similarly, a third (33 per cent) said that they had done, with around another third (31 per cent) having had some degree of help. Some reported finding it challenging to address queries around their contract to the letting agent:

"The letting agents - who market themselves as a 'student estate agents' - are really unpleasant, and we do not feel as though they are giving us sufficient information before asking for money for things! They were extremely unhelpful when we wanted to query aspects of our contract." (Woman, undergraduate, UK student)

Figure 8: Dates of contract signings in academic year 2012–13 in respect of properties for academic year 2013–14, segmented by year of study.



Please note, numbers of respondents within each of these categories are different, but can be used to note overall trends

Deposits

Almost all respondents (91 per cent) reported that they were asked for a deposit when they were securing their accommodation. Of these, just over half (53 per cent) said that they had definitely received evidence that their deposit was protected by their landlord or letting agent, while. Worryingly, just over a fifth thought that they definitely hadn't (22 per cent). Almost a quarter of respondents (24 per cent) were unsure, stating that they didn't know if they had received evidence their deposit was protected.

This is concerning given that deposit protection is likely to be a requirement in almost all of these cases. It seems to suggest either a failure to protect deposits on the part of landlords, or a failure to provide evidence of having done so. Additionally, it indicates that students are insufficiently educated as to their rights and the importance of this evidence, given the significant number of respondents who were unsure whether their deposit was protected or not.

Letting fees and upfront costs

More than half of respondents (58 per cent) reported that they had to pay one or more fees (other than their deposit or any rent in advance) to secure their property; often they were not aware of these fees when they saw the property advertised (see Figure 9). Most commonly they reported being charged admin fees or holding deposits (35 per cent each). The latter is of particular concern – holding deposits have come under increasing scrutiny recently²¹ as they enable landlords and agents to take money from prospective tenants in order to 'hold' the property for them. The prospective tenants may then not get this back even if they do not go on to move into the property. However, these fees were also the ones that respondents were most likely to have been aware of when they viewed the property. Of those who paid a holding deposit or admin fee, only slightly more than half had been aware of this in advance. This indicates a significant number of respondents who were required to find money for these fees without having previously been made aware of them.

Charging fees for deposit protection is surprisingly common (19 per cent), considering the protection of a deposit in a government-approved scheme is a free

service and not one that should entail a considerable amount of work on the part of the agent. Other fees reported were for referencing (12 per cent), credit checks (nine per cent), check-in or check-out (five per cent) and changing a name on a contract (two per cent). The latter two fees may be more common than they appear as this question was only asked in relation to their current property; tenants are unlikely to have encountered a check-out fee while still living in the property and may not have lived there long enough to require a name change. Although there is a small sample for students who had paid these fees, it appears that tenants may be less likely to be aware of them than those levied at the beginning of a tenancy.

Overall, there appears to have been a high prevalence of unexpected fees among respondents, with a large proportion of them expressing that they had paid fees they had not known about when they saw the property advertised (as illustrated in Figure 9). Overall, just over half of respondents (54 per cent) felt that the fees they were charged were clearly communicated. One respondent articulated their own experience of unexpected fees:

"After being pressured by the letting agent that we had to sign on the day or lose the property, we were not told about all the various extortionate fees that would be tacked on, and then more would just appear out of nowhere." (Woman, undergraduate, UK student)

By far the highest fees were charged to those respondents who had either found their property through a letting agent (not run by a students' union) or through an online property search (see Figure 10). The mean amount charged in fees was £233 and £243, respectively, with the median amounts a little lower at £150 for each. This may be an indication of some higher cost areas such as London (where 43 per cent of respondents reported paying £200 or more in fees) pulling the average up. Only 22 per cent of respondents felt that the fees they had been charged were fair and proportionate to the work carried out and a sense of injustice was reflected in respondents' qualitative contributions:

Homes fit for study

Figure 9: Which of the following non-refundable fees, if any, were you required to pay to secure your current accommodation, and which were you aware of when you first saw the property advertised?

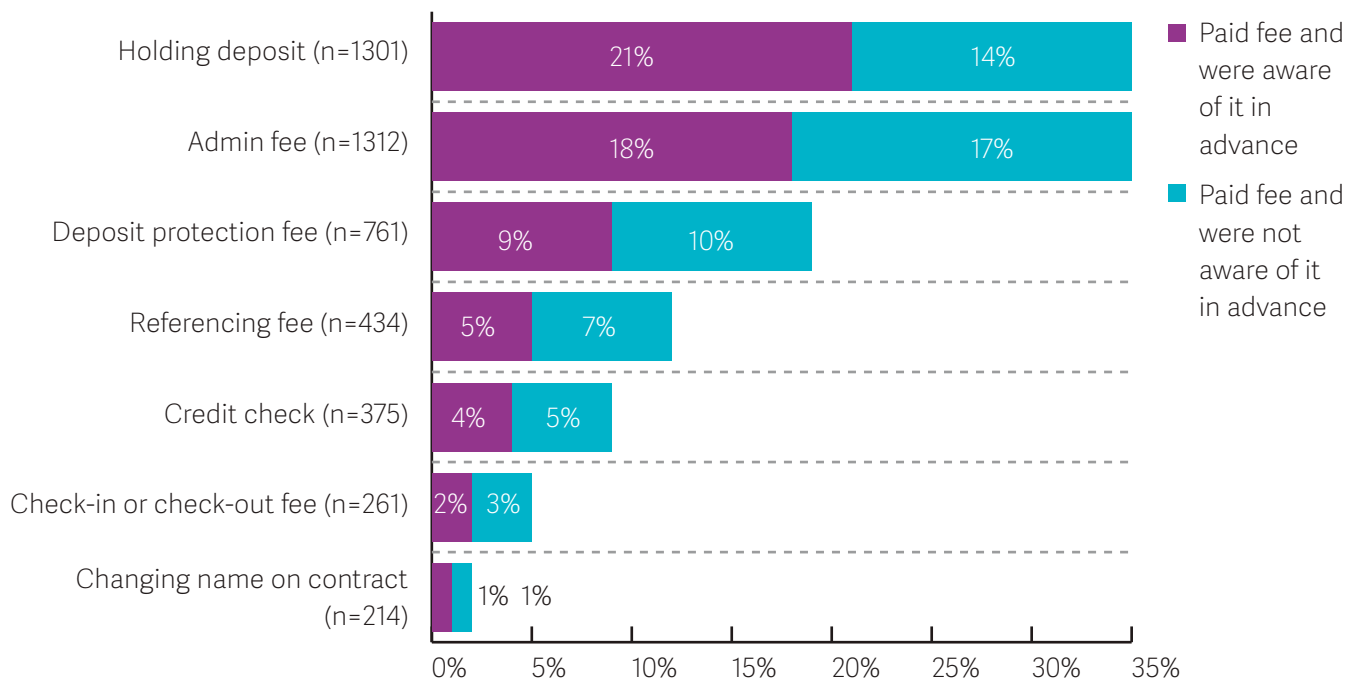
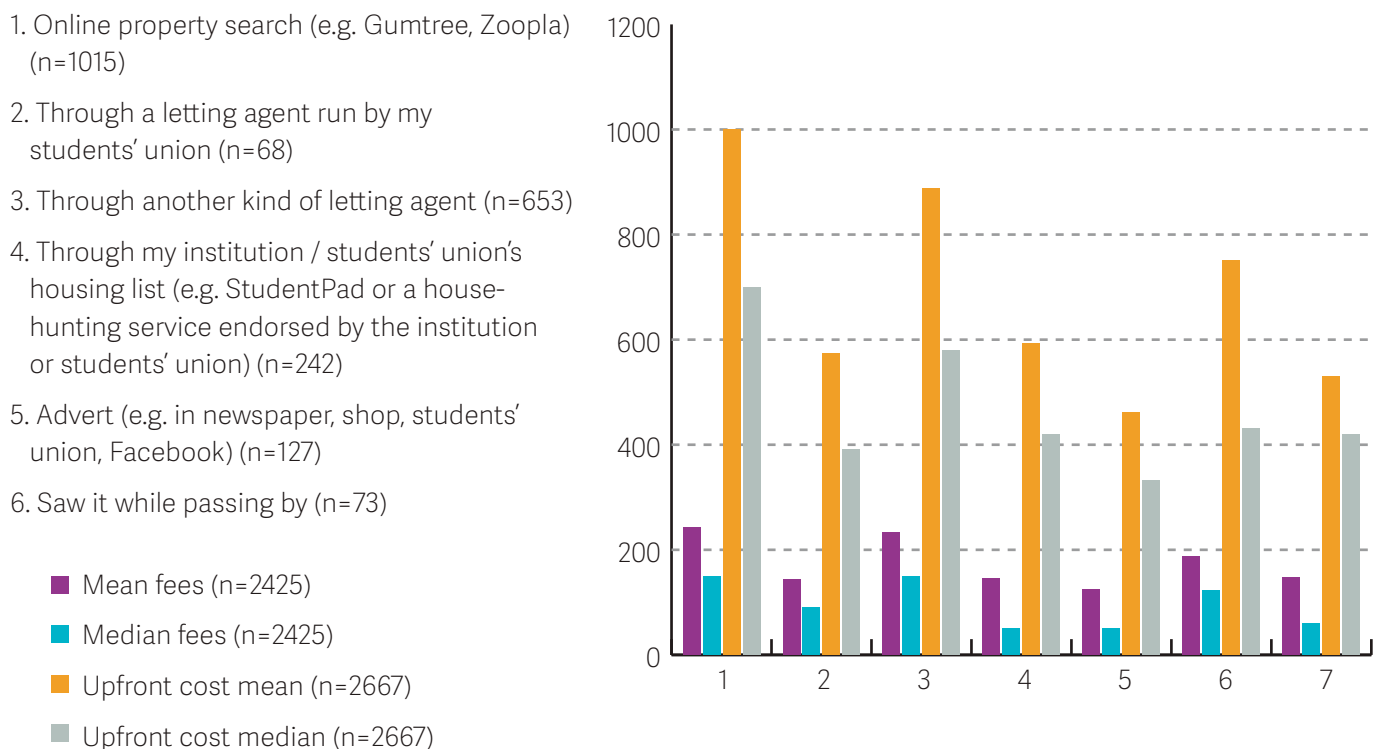


Figure 10: As far as you remember, approximately how much did these non-refundable fees total? How much did you pay in total to secure your accommodation?



"We paid the reference fee/admin fee/holding fee (which all seem to be the same thing by the way) on the day we viewed the property but did not get to sign any sort of contract for months despite us chasing and chasing the estate agent on when we could come and sign something." (Woman, undergraduate, UK student)

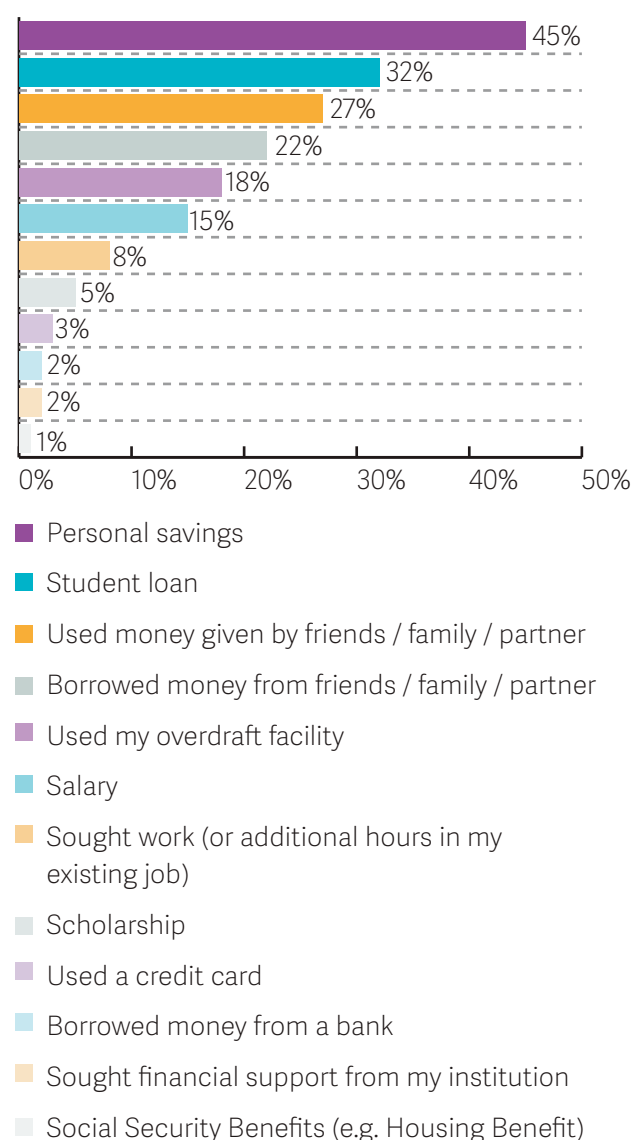
As a result of the higher fees reported, the overall amount paid to secure accommodation (totalling up deposits, fees and any rent in advance) is also the highest for those respondents using a letting agent or online property search. The mean upfront payment for those who found their property through a non-students' union-run letting agent was £887, compared with £1,001 for those who had used an online property search. Again, the medians were a little lower at £580 and £700, respectively. Given that these are the most common ways that students find their houses, it is clear that many are being required to pay substantial amounts of money, often before they've received any student loan payments, or are still living off their payments from the previous year.

Over the whole private rented sector sample, the most common levels of payment respondents reported paying were between £250 and £500 (29 per cent) and over £1,000 (21 per cent). More than half of respondents (51 per cent) reported having paid more than £500 to secure their property, and in London, more than half (52 per cent) paying over £1,000.

Financing initial payments

Respondents were asked how they had financed the upfront costs entailed in securing a property (see Figure 11). The most common sources of finance for initial housing payments were personal savings (45 per cent) and student loan funding (32 per cent). It is interesting to note that people are more likely to use savings than their student loan. This may be due to the fact that these initial payments are often required long before the first student loan payments have arrived for first-year students. Returning students are likely to have already needed to spend their loan payments to meet living costs for the previous academic year. A further 27 per cent used money given by family, friends or their partner and five per cent were able to use money provided through a scholarship.

Figure 11: How did you finance the initial payments required to secure your accommodation (n=2775)



For those students who do not have access to savings, scholarships or financial support from family or others, many end up in debt as a result of the financial outlay involved in securing a property. More than a fifth (22 per cent) of respondents reported borrowing money from family, friends or their partner and 18 per cent used their overdraft facility. A smaller group (three per cent) used a credit card and two per cent reported borrowing money from a bank. A very small number of respondents (0.3 per cent, n=11) reported borrowing money from a 'payday lender'. Overall, 37 per cent of respondents reported entering into debt of some kind to meet their initial tenancy costs. One respondent reported the strain that this placed on them and their housemates:

"We looked with three different estate agents, and one of them made me feel physically sick with the amount of pressure they put us under to get a house. We had to fork out a lot of money even before we moved in, 20 weeks before we were planning on moving in, none of us had any money, we all had to use our overdrafts and loans to pay it." (Woman, undergraduate, UK student)

A significant group of respondents also drew on their own income in order to meet tenancy set-up costs; 15 per cent reported that they had used their salary and eight per cent had sought work or additional hours in their existing job.

It seems from the data that the higher the total initial outlay, the greater the strain put on students' budgets and this is reflected by the differing sources of finance used by respondents paying differing levels of upfront cost (see Appendix 5). Respondents paying over £1,000 were more likely to use personal savings compared with those paying between £250 and £500 (54 per cent compared with 38 per cent), and were also more likely to use money given by friends, family or their partner (36 per cent compared with 26 per cent of those paying £250 to £500). Those paying over £1,000 were also much more likely to get into debt to meet their costs, with 30 per cent borrowing money from friends, family or their partner compared with 20 per cent of those paying between £250 and £500. They were also more likely to use credit cards or bank loans, although these are still a relatively unusual option among all groups.

It is particularly interesting to examine the different uses of finance by respondents from the different POLAR categories (corresponding to HE participation rates of postcode area at time of application). As shown in Table 1, respondents from the lowest participation backgrounds (POLAR 1 and 2) were less likely to report accessing sources of finance such as personal savings and money given by friends, family or their partner than those from the highest participation areas (POLAR 4 and 5). This raises questions around whether students from poorer backgrounds have as wide a choice in the type of property they can choose in the private rented sector as those likely to have more financial backing from their family.

Guarantor requirements

More than half of respondents (52 per cent) reported being asked to provide a UK-based homeowner as a guarantor.²² A majority of respondents (92 per cent) said that they had been able to meet this requirement, but a sizable group (eight per cent) said that they had been unable to. This tends to be an issue that disproportionately affects international students. Although the numbers in this survey are very small, 49 per cent of EU respondents (n=34) and 29 per cent of non-EU respondents (n=23) who were asked to provide a guarantor reported not being able to meet this requirement. A very small proportion of home student respondents were also unable to provide a guarantor (four per cent, n=97). This seems to be highest among those from lower participation areas (POLAR 1), where nine per cent of respondents reported not having been able to provide a guarantor.

It is common practice in these circumstances for students to be charged large sums of rent in advance in lieu of the provision of a guarantor. Bearing in mind that there is a small sample size for this segment (n=98), those that did respond reported being charged wildly different sums of rent. A minority (13 per cent) reported not having been asked for any rent in advance despite being unable to provide a guarantor. More than a quarter (27 per cent) had been asked for one to two months' rent, 21 per cent for three to five months' and 23 per cent had been asked for six months' rent. A sizable group were asked for an even larger sum; four per cent for six to 11 months' rent and 12 per cent were asked for a full year's payment at once.

Two respondents expanded on the difficulty this had caused them:

"I had to pay 6 months rent and a deposit up front. I could only achieve this by spending all of my savings and borrowing money from my mum. This semester has been extremely tough due to this, as the student loan amount that would have covered 4 months, actually covered 6 (I paid my mum back as soon as I received my loan). This has meant it's extremely difficult to afford bills and even proper food (meat, sufficient veg and fruit)." (Man, undergraduate, UK student)

Table 1: How did you finance the initial payments required to secure your accommodation?
Segmented by POLAR category.

	1	2	3	4	5
Student loan	41%	41%	37%	38%	38%
Personal savings	38%	39%	42%	44%	44%
Used money given by friends/family/partner	17%	21%	28%	26%	29%
Borrowed from friends/family/partner	21%	27%	29%	24%	22%
Salary	18%	12%	13%	15%	16%
Sought work (or additional hours)	6%	11%	9%	8%	9%
Overdraft	24%	24%	22%	21%	23%
Applied for financial support from university or college	1%	4%	2%	2%	1%
Scholarship	3%	2%	2%	6%	3%
Social security benefits	3%	1%	0%	1%	0%
Credit card	3%	3%	2%	1%	4%
Borrowed from a bank	1%	2%	3%	2%	3%
Borrowed from a payday lender	1%	0%	1%	0%	0%

"I was pressured to pay everything as soon as possible, hurried to hand in papers within hours of receiving them, while at the same time they kept me waiting on their part for 3 weeks. I was asked to pay 12 months' rent in advance, but managed to negotiate it down to 6 months. They showed very little compassion to my situation of having to transfer money from abroad to pay the unexpectedly large sum of money up front. In all, a very unpleasant experience." (Woman, postgraduate, EU student)

Although these respondents reported having been able to meet the requirements placed on them somehow, the practice of asking for large sums of rent in advance for students unable to provide a guarantor is clearly likely to present a significant obstacle to access to the private rented sector for many. Again, with a small base size (n=93), respondents were asked whether they had the option of their institution acting as guarantor, something that has been taken up by a small number of institutions in recent years in response to this issue. Just two per cent reported that this was the case, while another 41 per cent were unsure. Establishing a guarantor scheme could be

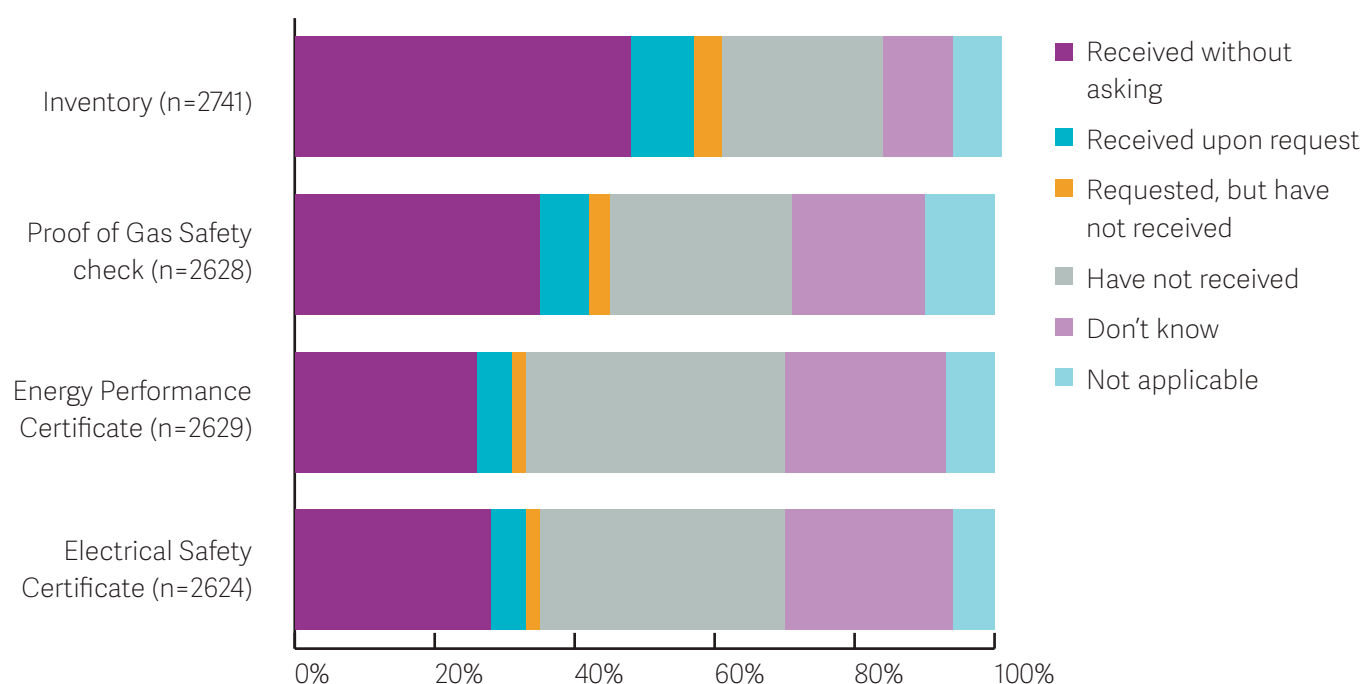
something tangible and realistic that universities could do to make house-hunting more straightforward, for international students in particular.

Negative experiences when securing a property

A number of respondents reported having experienced problems while attempting to secure a property to rent, with 42 per cent having experienced at least one issue, rising to 54 per cent of those who had found their property through a non-students' union-run letting agent. The most common issues were experiencing pressure to sign a contract (20 per cent) and being asked to pay a holding deposit without having seen a copy of the proposed contract (23 per cent). These figures rise to 30 per cent and 29 per cent respectively for those who found their property through a non-students' union letting agent. One respondent described a particularly high-pressure situation:

"We were asked to sign the contract while the letting agent was parked on the edge of the road so it was rushed (she didn't want to pay for parking)." (Woman, postgraduate, UK student)

Figure 12: Which of the following items, if any, did you receive or request for your current accommodation?



A small minority (10 per cent) had experienced aggressive marketing techniques, such as showing multiple groups of prospective tenants around a property at once. Nine per cent had experienced competition with other prospective tenants who were willing to pay more, often described as a bidding war; this is likely to be particularly a characteristic of overheated markets with high demand. All of these practices appear more likely to be reported by those who found their property through a non-students' union-run letting agent.

Provision of information

Respondents were asked whether they had received various kinds of information in relation to their accommodation (see Figure 12). More than half of respondents (56 per cent) reported that they had received an inventory, with this having happened without them needing to request it four out of five times. However, there was a significant proportion who either definitely hadn't received an inventory (23 per cent) or were unsure (10 per cent). For these students, negotiations around deposits are likely to be more fraught and difficult, with no objective point of reference for the condition of the property at the start of the tenancy.

In terms of property safety, only 42 per cent of respondents reported having received a Gas Safety Certificate, which in most cases is likely to be a legal requirement. More than a quarter of respondents (26 per cent) thought that they definitely had not received this and another 19 per cent were unsure. For these students, and in all likelihood, their landlords, there is no way of knowing whether the property is free from gas safety hazards and this is a cause of significant concern. Surprisingly, 33 per cent of respondents reported that they had received an Electrical Safety Certificate, which is not a legal requirement – it is not clear whether some of these have confused this with their Gas Safety Certificate and this might therefore have been over-reported.

Three in 10 respondents (30 per cent) reported having received a copy of their property's Energy Performance Certificate (EPC); this is likely to be a reflection of the fact that these are often not required in HMOs. The irregularity of student tenants receiving this information may be among the reasons why this is unlikely to figure in their decision-making processes during the house-hunting period.

Students and energy: Energy Performance Certificates

EPCs are designed to provide tenants, landlords and potential buyers with information relating to the running costs of the property (energy efficiency rating), the carbon emissions from the property (environmental impact rating) along with recommendations for improvements in each area. They came into force in October 2008. Ratings are given on a scale of A to G where A represents the highest performance.²³ Respondents were asked whether they had received or requested an EPC for their current accommodation. Figure 12 above shows that a quarter of respondents had received an EPC without asking (26 per cent). However, just over a third did not recall receiving an EPC (37 per cent). This could in part be due to a lack of awareness, with 23 per cent of respondents not knowing if they had received one or not. In the qualitative question, one respondent summarised the utility of knowing about the energy performance of accommodation, however, the responses also revealed a lack of awareness of the existence of EPCs.

“It would be more helpful if properties were listed on an energy-efficient rating. We were not aware of how badly our house was insulated, resulting in hot summers and cold winters.” (Woman, undergraduate, UK student)

Unpacking this finding in more detail, respondents to our survey revealed that where their accommodation, landlord or letting agent was part of an accreditation scheme they were significantly more likely to have received an EPC without asking than those who reside or rent from unaccredited accommodation, landlords or letting agents (39 per cent compared with 22 per cent). Respondents whose accommodation is managed by a letting agent are also significantly more likely to have received an EPC without asking than those whose accommodation is managed directly by their landlord (29 per cent compared with 24 per cent). Responses also reveal a potential lack

of awareness of the existence of EPCs among international students, with UK students significantly less likely to say that they have not received an EPC compared with EU students (36 per cent compared with 48 per cent).

Considerations

The finding that a third of respondents did not recall receiving an EPC needs further investigation. It may be that respondents were simply unaware of their existence; however, the intricacies of the regulations surrounding EPCs may also mean that their landlord is not obliged to provide one. An EPC is required for shared accommodation where there is a single tenancy agreement for the flat or house; however, no EPC is required where individual tenancy agreements exist for each room occupied (eg bedsits or room lets where there is a shared kitchen, toilet and/or bathroom).²⁴ As EPCs provide information on estimated fuel costs a tenant might expect to pay, raising awareness of their existence and of understanding of the information provided can be seen as an important way to help students to budget for energy costs during their time in private rented accommodation. While comparisons between properties will always be relative rather than specific, currently EPCs only need updating every ten years, meaning tenants may be comparing average fuel costs in different years. Consideration should also be made to extending coverage of the EPC to include properties with individual tenancy agreements on at least a whole property basis. As EPCs are registered on a database, consideration should also be made to refresh fuel costs data on an annual basis to allow better comparison between properties.

Further research should also investigate in more detail whether the poor condition of properties that respondents report as off-putting when looking for accommodation is linked to poor energy efficiency (eg damp, mould, draughty windows and doors

Considerations

Clearly, the house-hunting process is one that can be fraught with difficulties for students. From not knowing when to start looking, or how to secure appropriate accommodation at the start of the process, to the difficulties in meeting the initial financial requirements and dealing with challenging letting practices at the end, it is plain to see why the private rented sector is often not considered an 'easy' option. More can be done, both nationally by government and locally by education institutions and students' unions, to ensure that this process is made easier and less beset with difficulties for students.

Universities and students' unions could work together to play a much more active role in supporting students into private rented housing, including operating or participating in local accreditation schemes, and heightening students' understanding of key factors such as energy performance. Universities should also consider operating rent guarantor schemes for their students. Nationally, government should consider replicating Scotland's ban on letting agent fees across the UK, to ensure that hardship at the start of a tenancy is avoided. Work should also be undertaken in conjunction with tenancy deposit schemes to consider why many students are unsure if their deposit is protected.

Living

Background

Much policy discussion around student housing tends to be based on a stereotype of what student households are like, with television series such as *The Young Ones* or, more recently, *Fresh Meat* representing the bulk of many people's understanding of how students live in the private rented sector. In some localities, these perceptions have led to 'student housing' being considered an issue in terms of local community relations, and in England this has often resulted in Article 4 Directions,²⁵ which limit the growth of shared housing in particular areas. This section will aim to unpick some of the common preconceptions, and examine the experiences of our student respondents in living in privately rented housing.

Student homes

Student households

There is a much broader range of student household types in the private rented sector than many assume. While 71 per cent of those in the private rented sector do live with other students, friends or other unrelated people, many have quite different living arrangements. Almost a fifth (19 per cent) of respondents reported that they live with their partner and seven per cent live with their children. A small percentage (seven per cent) live on their own. Even among those who do live in shared housing, there is variation in the size of household – most commonly respondents reported living in smaller groups of between two and four (42 per cent), while 29 per cent live in groups of five or more.

Under a quarter of respondents (24 per cent) living in the private rented sector report keeping a car at their accommodation during term time. Accordingly, most student shared houses are likely to have no more than one car there during term time and there is a limited need for parking provision.²⁶ This also raises questions about the oft-stated problem of parking shortages in areas with high density student populations; although this may lead to fluctuating demand for parking space, even during term time student households are unlikely

to have higher car parking needs than other kinds of households.

Rent levels

As mentioned in the housing choices section, there is a significant range of rents paid both by respondents living with live-in landlords and by those in the broader sector (see Figure 13). However, more than half of respondents pay rents clustered between £200 and £400 per month. The comparative mean rent levels are £360 per month for those with a live-in landlord, compared with £366 in the wider private rented sector. In London, rents unsurprisingly appear to be much higher than elsewhere with more than half of respondents (59 per cent) reporting paying £500 or more per month. It is not possible to compare student rents with other private rents as most research is based on household rent level, rather than that of an individual within it, which is most appropriate when considering student rents.

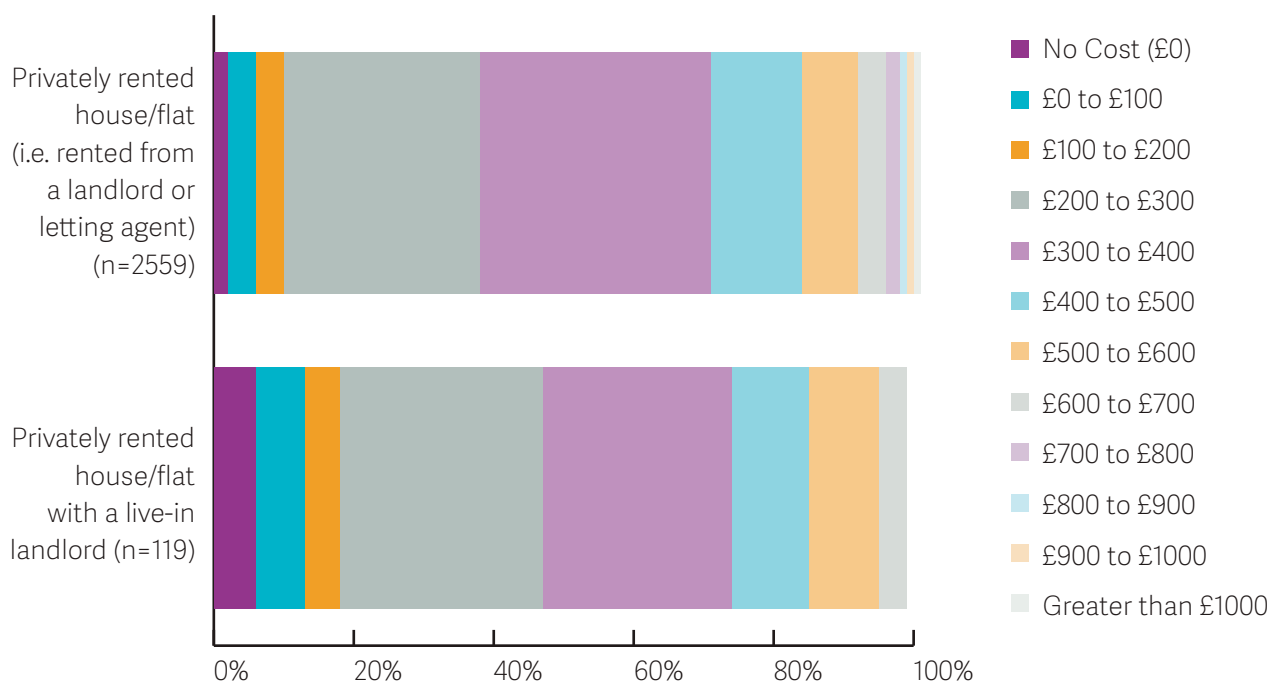
Bills and inclusions

Two-fifths (40 per cent) of respondents in the private rented sector report having one or more bills included within their rent. Utility bills and internet are the most common inclusions, with water the most frequently reported (29 per cent), followed by electricity and internet (22 per cent each) and gas (21 per cent). Many respondents remarked that they had specifically sought houses where bills were included as this was considered easier. However, in many cases it is likely that this may work out more expensive than paying them on top, and gives less incentive to control energy use.

Safety features

Respondents were asked whether their property was provided with various safety and other features (see Figure 14). Reassuringly, a majority of respondents (87 per cent) reported that their property contained a functioning smoke alarm. However, until this figure reaches 100 per cent there are clearly some students at an increased risk from fire-related hazards as a result of the lack of any detection facilities in their home. More worryingly, fewer than a third of respondents (32

Figure 13: How much do you contribute to monthly rent or mortgage payments?

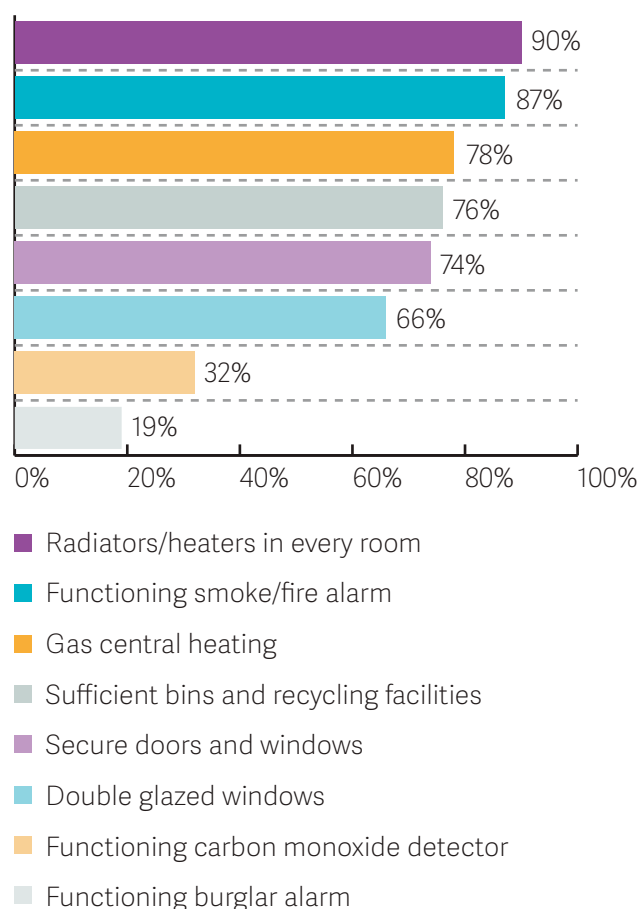


per cent) had a working carbon monoxide detector in their home, meaning that it is likely that most students are not protected from this hazard. This is particularly concerning given that only 42 per cent of respondents reported having definitely received a Gas Safety Certificate. The number of properties where tenants are going unprotected from such serious hazards raises important questions as to whether legislation should be brought in to make the installation of these devices compulsory.

Security appears to be another area where provision could undoubtedly be improved. While almost three-quarters (74 per cent) felt that their home had secure doors and windows, troublingly a quarter did not. Only 19 per cent had a functioning burglar alarm. Five per cent of respondents reported that their home had been subject to burglary and felt that this had been due to the lack of security measures in place. Some respondents expressed concern about the safety of their home:

"Current landlord is awful. No safety checks on anything, front door not lockable, no smoke alarms, no burglar alarms. Landlord has not placed our deposits in a protection scheme. Landlord shows up whenever he wants without notice, and pressures us to pay him in cash so that he doesn't have to pay tax." (Woman, postgraduate, UK student)

Figure 14: Does your property have any of the following? (n=2,793)



Students and energy: heating systems

Figure 14 shows that properties in which respondents to the survey reside, on the whole have features that can be linked to positive environmental behaviour, for example sufficient bins and recycling facilities (76 per cent). Focusing on the energy performance of their accommodation, the majority of respondents report having radiators or heaters in every room (90 per cent). This theoretically allows for good energy management. In reality, though, this is dependent both on individual behaviour and installation of equipment such as thermostatic radiator valves that allow individual radiators to be turned up or down as required. More than three-quarters (78 per cent) of respondents also report having gas central heating which is often the most cost-effective fuel and also has the lowest associated carbon emissions (apart from wood). The remaining respondents are likely to have electric storage heaters,²⁷ which despite using off-peak electricity, represent one of the most expensive heating systems in the UK and also one of the most carbon-intensive.

Respondents who stated that their accommodation, landlord or letting agent is part of an accreditation scheme are significantly more likely to report that they have sufficient bins and recycling facilities (80 per cent compared with 74 per cent) and that they have secure doors and windows (81 per cent compared with 68 per cent).

Length of tenancy

Among respondents in the private rented sector, the usually assumed norm of a student 12-month tenancy does not seem to be the case for a large number of respondents. Just under half (47 per cent) do report having a 12-month contract, while more than a quarter (28 per cent) have contracts between six and 11 months in length. Some of these may be students who were only offered shorter contracts, while others may have preferred this as their course was shorter in length. In some cases, tenancies of nine to 11 months may have been offered so that students do not pay for unwanted residence during the summer months.

Smaller groups of respondents had rolling or periodic tenancies that had continued from previous defined tenancy periods (11 per cent), longer tenancies over 12 months (five per cent) or short tenancies under six months (three per cent). A further four per cent believed that they did not have a tenancy agreement or contract.

Accreditation

Despite the fact that three-quarters of respondents (75 per cent) said that they would prefer to rent from an accredited landlord or letting agent, only 16 per cent of respondents were certain that their property, landlord or agent belonged to an accreditation scheme. Almost two-thirds (65 per cent) were unsure of whether they might be. Again, as with the data on the influence of accreditation during the house-hunting period, this shows that both the coverage and student awareness of accreditation could certainly be improved.

Property management

A majority of respondents (58 per cent) reported that their property was managed directly by their landlord, although more than a third (36 per cent) said that it was managed by an agent. Very small numbers said that their property was managed by their institution (perhaps through a head-leasing scheme), or a city-wide student housing service (less than one per cent in each case). Three per cent were unsure who managed their property.

Respondents were asked whether they had experienced any of a number of problems in relation to the management of their property and their interaction with their landlord or agent. Almost two-thirds (64 per

cent) had experienced some kind of problem either in their current property or another they had lived in as a student. By far the most common problem was delays in carrying out repairs, which was reported by more than half of respondents (53 per cent). In some cases respondents felt that repairs that should have been treated as urgent had taken several weeks to resolve:

"It took 8 weeks for them to sort out a problem that meant we had sewage water pouring through the ceiling/fire alarm of the lounge from the bathroom, and had to share one bathroom between five of us all this time while they "fixed" the problem." (Woman, undergraduate, UK student)

More than a third (34 per cent) reported they had had difficulty getting in touch with the landlord or agent and another quarter (26 per cent) said that their landlord or agent had entered their home without giving reasonable notice or seeking permission. Two respondents described the problems these issues caused them:

"Property was 'managed' through a letting agency who believed the landlord to be the out of hours contact, but the landlord rudely corrected this when being phone [sic] one night to report and gain some advise [sic] regarding the carbon monoxide alarm which was going off – we were told to just go to bed and see the agency in the morning." (Woman, undergraduate, UK student)

"She [the landlord] and her husband entered the property on numerous occasions without prior notice, once I was in bed and once when I was in the shower. She then verbally abused me when I asked her not to do this in the future." (Woman, postgraduate, UK student)

Less-common problems included the landlord or agent harassing or threatening the student or others in their household (seven per cent), while five per cent of respondents had been threatened that they would be asked to leave the accommodation.

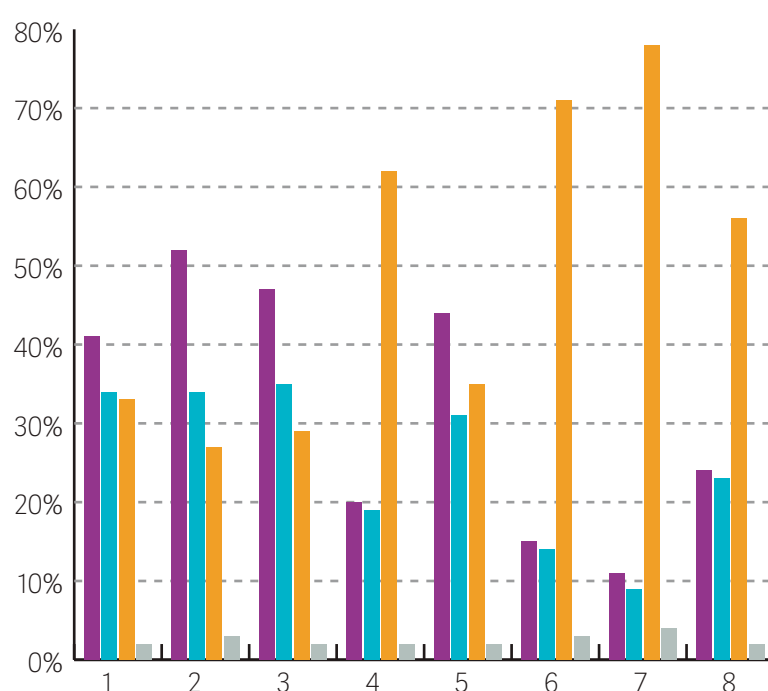
Property conditions

As discussed in the first section, more than a fifth of respondents (21 per cent) felt that their home in the private rented sector was not in good condition, meaning that it compared unfavourably with other

Figure 15: In any of the accommodation you have lived in while you have been a student, have any of the following been present?

1. Damp (n=2646)
2. Condensation (n=2646)
3. Mould (n=3128)
4. Leaking roof / windows (n=2660)
5. Draughty windows / doors (n=2489)
6. Electrical safety hazards (e.g. exposed wiring, faulty appliances) (n=2459)
7. Gas safety hazards (e.g. leaking gas, faulty boiler) (n=2411)
8. Slugs / mice or other infestation (n=2531)

■ Yes – in current accommodation
 ■ Yes – in previous accommodation
 ■ No
 ■ Don't know



sectors such as purpose-built accommodation and social housing. However, as is mentioned later in this section, many more respondents reported having experienced problems with the condition of their home, indicating that there may be relatively low expectations of what constitutes 'good condition'. The most recent edition of the English Housing Survey showed that the private rented sector contained the greatest proportion of homes that did not meet the Decent Homes Standard (33 per cent).²⁸

Problems with property conditions

Respondents were asked whether they had experienced any problems with the condition of their accommodation while they have been a student. More than three-quarters (76 per cent) reported that they had had at least one problem with the condition of their current home (see Figure 15). This was somewhat lower among those sharing with a live-in landlord (48 per cent), and much higher among those who had found their property through a non-students' union-run letting agent (86 per cent). There was also a difference between those whose property was

managed by a landlord (71 per cent) compared with those who dealt with an agent on a day-to-day basis (79 per cent).

The most common problem appears to be condensation, with this being reported by more than half of respondents (52 per cent). Other associated problems such as mould and damp were similarly prevalent (47 per cent and 41 per cent, respectively). This suggests there may be systemic problems with the insulation of students' rented homes and is much higher than the nine per cent of private rented sector homes that the Department of Communities and Local Government believes to have damp, condensation or mould problems across the sector.²⁹ These problems could be linked to ineffective heating systems or potentially underused heating systems as a result of concerns over energy costs. Findings on students' use of energy within privately rented accommodation are discussed in later in this report.

Smaller numbers of respondents reported having potentially serious electrical or gas safety hazards. Electrical safety hazards such as exposed wiring and faulty appliances were reported by 15 per cent of

respondents, while gas safety hazards such as leaking gas or a faulty boiler were reported by 11 per cent. Other common structural problems include draughty windows or doors (44 per cent) and a leaking roof or windows (20 per cent), which would have a negative impact on the energy efficiency of accommodation. Calculations by the Energy Savings Trust suggest that home improvements to reduce draughts can reduce energy bills by £20 to £30 per year.³⁰ Further questioning revealed that insulation is an area perceived to be neglected by landlords, with 48 per cent of respondents agreeing that their property is poorly insulated or draughty. Alarming, almost a quarter of respondents (24 per cent) reported having slugs, mice or another infestation in their home.

Many of these findings suggest much higher reporting of these issues than in the NUS Housing and Health Survey conducted in 2001.³¹ Although the sample is not directly comparable, it is worth noting that at that point, reporting figures were 47 per cent for damp, 40 per cent for mould and 16 per cent for vermin infestations. This may suggest an increasing prevalence of these problems.

In this research, in some cases, respondents reported that they or their housemates had experienced health issues that they attributed to the problems in their home:

“My landlord has made my life a misery, its [sic] so much stress piled on top of our degrees, my housemates have been so ill due to the mould and mice, its [sic] not been nice living here.” (Woman, undergraduate, UK student)

“Two years ago we had serious mould issues, which hospitalised one tenant, and this year we have had serious issues regarding an electricity meter which took over a month to resolve, and at one point we had to be moved to emergency accommodation.” (Woman, postgraduate, UK student)

Many of these issues are likely to constitute a hazard that could result in enforcement action from a local authority. However, as will be discussed further on in this section, in many cases, these issues are not reported to anyone beyond the landlord or managing agent themselves.

Students and energy: Experiences of living in cold homes

Respondents were asked to reflect on a series of statements that assessed levels of comfort, heat and cold in their current accommodation and to select all those that applied to their experiences in their current accommodation (see Figure 16). While just over half of respondents (54 per cent) reported that on the whole they feel adequately warm in their accommodation, a further 42 per cent disagreed with this statement and 52 per cent reported that they have felt uncomfortably cold in their current accommodation. This confirms that approximately half of respondents are finding it difficult to heat their accommodation to a comfortable level.

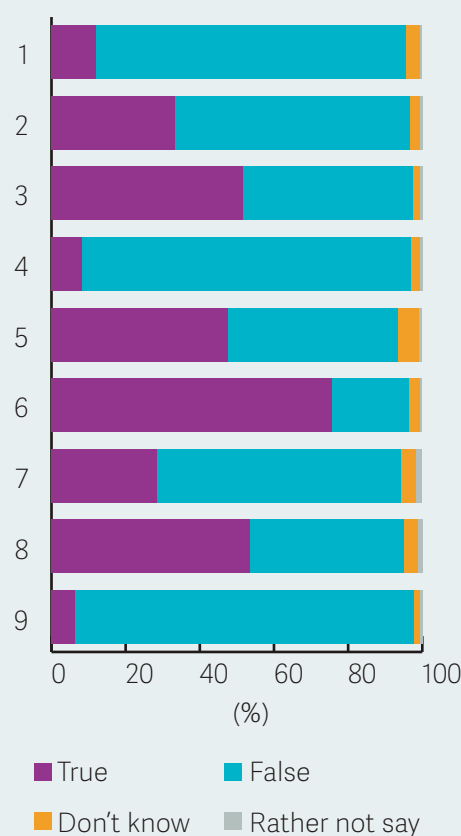
Limiting use of heating systems can be seen as a key contributor to reports of feeling cold within

their accommodation, with 76 per cent reporting that they limit the length of time they have the heating turned on in order to save money on energy bills. Poor insulation and draught-proofing can also be seen as contributing to the reported lack of warmth, with 48 per cent perceiving their accommodation to have poor insulation or be draughty. It is also possible that this is the reason behind a third of respondents reporting that they have the heating on but still don't feel warm (33 per cent).

Further unpacking the finding that three-quarters of respondents (76 per cent) have limited the length of time they have the heating on, respondents revealed taking a number of actions in order to stay warm in their current accommodation (see Figure 17). Two-thirds of respondents reported having worn more than one layer of clothing to bed (66 per cent) and more

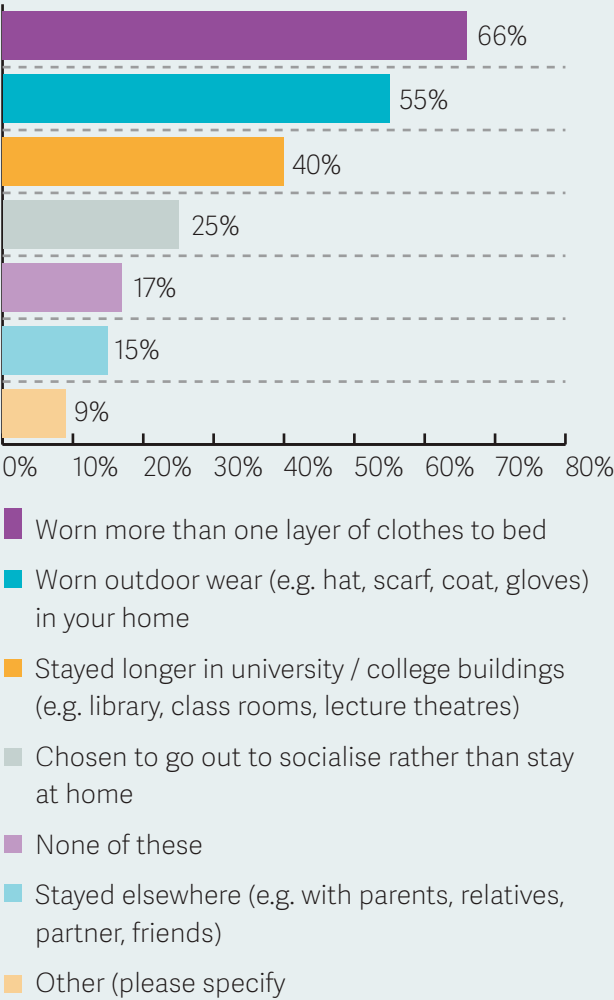
Figure 16: Thinking about the heating in your accommodation, please tell us if you agree with the following statements? Please select all that apply

1. I / we often have the heating on for 12 hours or more per day (n=3249)
2. I / we have the heating on, but still don't feel warm at home (n=3258)
3. I / we have felt uncomfortably cold in my current accommodation (n=3266)
4. I / we don't have any control over the heating where I live (n=3254)
5. The property is poorly insulated /draughty (n=3263)
6. I / we limit the length of time we have the heating turned on to save money on energy bills (n=3267)
7. The amount of heating we use causes arguments amongst the people sharing my accommodation (n=3255)
8. I / we feel adequately warm at home (n=3260)
9. I / we often find my accommodation too warm but cannot control the settings (n=3254)



than half said they have worn outdoor clothing in their homes (55 per cent). Students responding to the survey also revealed a tactic of avoiding spending time at their accommodation in order to stay warm, with 40 per cent staying longer in university buildings and a quarter (25 per cent) having gone out to socialise rather than staying at home.

Figure 17: Which of the following actions, if any, have you taken to stay warm while in your current accommodation instead of turning on/up the heating? (n=2770)



Looking in detail at the qualitative responses provided shows the steps taken by some respondents in order to stay warm in their homes, including using kitchen appliances to provide heat, to adapting how housemates use the communal spaces within the house to enable them to feel warm:

“Sat in front of the oven with the oven door open and the oven on.” (Woman, Undergraduate, UK student)

“Hot-water bottles, sharing beds, having parties to warm up the kitchen (body heat is actually really good at that), hang out in the kitchen as a house when the oven is on to maximise energy use, candles, bonfires (outdoors).” (Identifies in another way, undergraduate, UK student)

Respondents also revealed taking temporary measures to improve the energy efficiency of their homes, for example through draught-proofing and insulation:

“Taped up all the windows with duct tape and made draft [sic] excluders for the doors with old towels, keep curtains shut at all times.” (Man, postgraduate, UK student)

“Our door had a 0.5 cm gap around it which I have added rubber insulating strips to in order to reduce draughts. I have also fitted a plastic sheet over the one single glazed window in the property. We also keep doors closed to avoid loss of heat from heated rooms.” (Man, postgraduate, UK student)

Further qualitative questioning revealed a wide range of experiences and impacts resulting from living in cold homes. These range from perceived impacts on health (physical and mental), impacts on the ability to complete academic study and on everyday living. Table 2 opposite shows a summary of coded responses describing impacts of cold homes on respondents.

Table 2: Qualitative responses describing the impacts of cold homes

Impact	Number of responses
Developed or exacerbated physical illness, e.g. respiratory illness, colds	304
Temperature directly affecting ability to study, e.g. concentration levels, needing to work in bed	214
Mental health, e.g. depression, stress and anxiety	120
Difficulty sleeping and associated tiredness	87
Discomfort in everyday life, e.g. getting dressed, getting out of bed	62
Extended periods of physical illness	61
Budgeting issues, e.g. choice between energy costs and other spending, accumulation of debt	56
Difficulty maintaining belongings, e.g. drying clothes, damage from mould	45
Other impacts of cold affecting study, e.g. illness, mental health	45
Changed use of spaces impacting on household relationships, e.g. staying in rooms	23

The top three impacts are described as the temperature of accommodation developing or exacerbating physical illness (304 responses) followed by directly impacting upon respondents' ability to study (214 responses). Finally, respondents also described being mentally affected by the temperature in their accommodation (120 responses). The following outline the experiences of respondents in these areas:

"It slowly wears you down mentally – it takes a lot of energy to keep warm and it is impossible to concentrate on doing work / any activity. It is very stressful when you are in a situation where: a) you can solve the problem by putting the heating on but that would be way too expensive/other housemates in warmer parts of the house don't want that, b) there might be a repair required on the house that you have reported 20 times to the letting agent but still it is not being fixed, leaving a massive draught in your attic room & dropping the temperature below 15deg, even with heating on. You end up spending a lot of time worrying about how you're going to be warm enough to sleep that night and devise your day around avoiding being in the house. Sleeping comfortably and relaxing at home are both things which you should easily be allowed to do in your accommodation without worry!" (Woman, postgraduate, UK student)

"In all of the properties, I have cried with frustration and misery with the cold! In my last flat, my housemate and I found that all we ever talked about was how cold we were, it became an all-consuming part of our lives, because everything we did was shaped by it." (Woman, PhD, UK student)

"Because of the coldness, I catch colds very fast, I am very sensitive at these kind of illnesses. I take often cold medicines. (many health problems). Also, in my case, coldness in a house provokes depression." (Woman, undergraduate, EU student)

"Living in a cold home is something most students have to deal with. Unfortunately when it is too cold even under your duvet with five layers on, you are unlikely to be productive. I have found this to be the case with most people I know, work doesn't get done in the home because it is too cold to sit at a desk, so unless you go to the library the chances of getting work done are slim." (Woman, undergraduate, UK student)

Use of advice services

Overall, just over half of respondents (51 per cent) felt that they knew where to turn if they had a problem with their housing. Respondents who had experienced issues with the condition of their property were also asked whether they had sought any help or advice on the issue or reported it (see Figure 18). Around two-thirds (67 per cent) of those who had experienced problems had sought help of some kind, and the most common ways of doing this appear to have been the more informal routes. Most frequently, respondents had turned to friends and family for help, with 61 per cent of those who had experienced problems reporting that they had done this. While some students may have access to knowledgeable individuals (eg parents with legal or housing experience), in many cases it could be postulated that this support could not be considered 'advice' as such. In general, where other support was used it was in addition to this support from friends and family. Another informal option often used was online information, which was used by 40 per cent of those who had experienced housing problems.

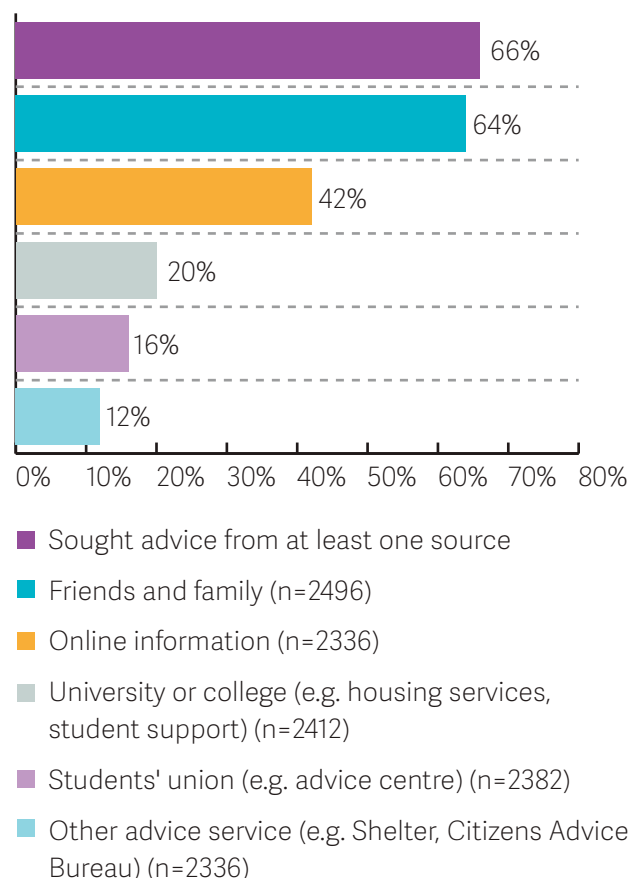
Other respondents had sought more formal advice. The most common option was to seek support from university or college services (20 per cent), while 16 per cent had sought advice from their students' union. A further 12 per cent had sought advice from another advice service such as Shelter or Citizens Advice. There is an important question to be asked as to whether the informal advice students received via friends and family or online was able to provide them with the quality of information they may need to resolve the issues at hand.

Reporting of issues

Three-quarters (75 per cent) of respondents who had experienced issues with the condition of their property said that they had reported it in some way or another. Almost all of these respondents (74 per cent of those who had experienced problems) had approached the landlord or managing agent. Generally, where problems were reported to other bodies this was in addition to having raised the issue with the landlord.

Almost a quarter of respondents (24 per cent) had also reported the issue/s they had experienced through other routes. Most of these (13 per cent) had used only

Figure 18: If you experienced any of the issues described previously, did you seek advice from any of the below services, and if so, how useful did you find them?



one additional service, but a further 11 per cent had used three or more services. This potentially indicates either a failure to resolve the situation through initial complaints, or a lack of understanding as to who to direct the complaint to.

The services respondents stated that they had used in addition to raising with the landlord included reporting to the local authority (14 per cent), university (13 per cent), professional body or association (13 per cent) or students' union (11 per cent). A small number of respondents also reported contacting the police (six per cent) or an accreditation scheme their landlord or agent belongs to (five per cent).

Respondents were also asked how useful reporting the problem had been in resolving the issue (see Figure 19). More than two-thirds of respondents found that reporting an issue to their landlord was at least useful

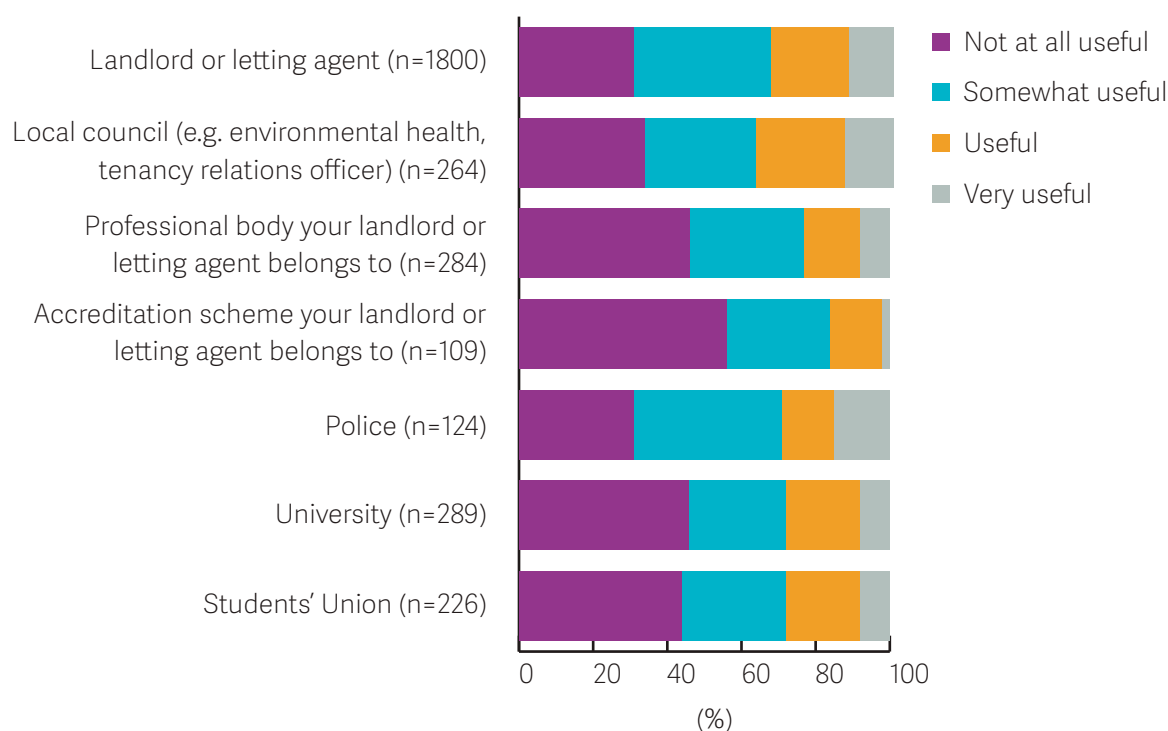
to some degree (69 per cent), although a substantial proportion said that it was not at all useful (31 per cent), suggesting a potential lack of responsiveness. Significantly, more than two-thirds (68 per cent) found them either not at all useful, or only somewhat useful in resolving the problem. Only 12 per cent reported that they had been very useful. Some of the respondents recounted particularly difficult experiences when trying to get repairs completed:

“Our water pipes burst as a result of weather and we were left without running water for 10 days. This broke our lease of a 24 hour fix for emergencies [...] We e-mailed and called them for several days to the point they started ignoring us. We e-mailed their chief executive outlining the problem and asking for help and they replied telling us they did not like the tone of our e-mail and they would not be willing to help us.” (Woman, undergraduate, UK student)

The considered usefulness of other services shown in Figure 19 should be taken in the context of the fact that they have significantly different powers to act; ie while local authorities, police, accreditation schemes and some professional bodies have some degree of power to act within the scope of their responsibilities, other services such as students’ unions, universities and other kinds of professional bodies are likely to provide more of an advocacy or informative role.

Interestingly, the local authority, despite having significant enforcement powers, fared little better than landlords and agents, with more than a third of respondents (34 per cent) stating that it had not been at all useful to report the issue to them. This may be linked to the fairly limited capacity many local authorities now have to enforce against failing landlords or letting agents because of resource constraints. Accreditation schemes also appear not to have fared particularly well on this aspect, with over half of those who had reported an issue to them (56

Figure 19: Did you report any of these issues to any of the services below, and if so, how useful did you find this in resolving the problem?



per cent) saying that this was not at all useful. Proper accountability is crucial to the success of an accreditation scheme and the trust that is placed in it, and so this is worthy of some consideration.³² Other services that were not considered particularly useful may have been so because they have limited powers to act (eg the university, students' union and professional bodies) and therefore may not have been seen to have directly resolved the situation.

Clearly a large number of respondents have had some difficulty in resolving issues that have occurred within their home.

Satisfaction levels

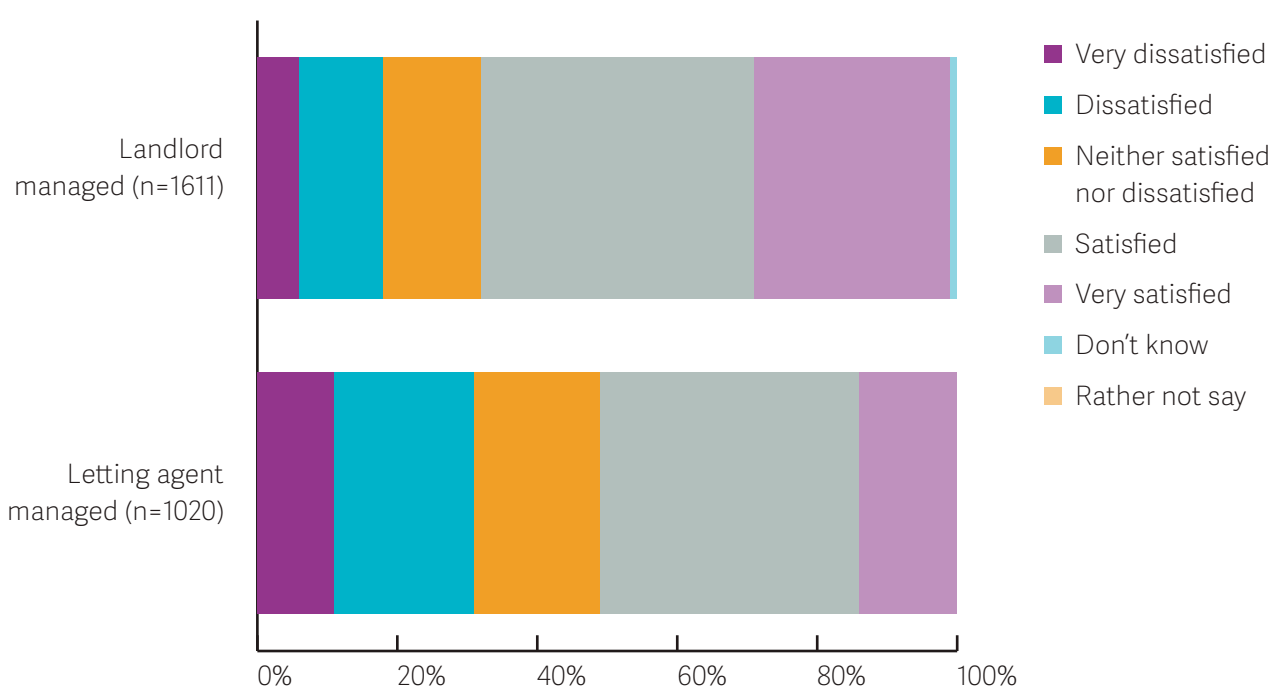
Overall, a majority of respondents (60 per cent) reported being satisfied or very satisfied with the day-to-day management of their home (see Figure 20). However, almost a quarter reported being dissatisfied or very dissatisfied (24 per cent). There are significant differences in the satisfaction levels between those whose properties are managed by a landlord

compared with those whose managing agent is responsible (see Figure 20).

Around two-thirds (67 per cent) of those whose property was managed by a landlord reported that they were either satisfied or very satisfied, compared with just over half (51 per cent) of those who dealt with a managing agent on a day-to-day basis. Correspondingly, almost a third (31 per cent) of these respondents reported being dissatisfied or very dissatisfied with their managing agent (31 per cent) compared with a smaller group of 19 per cent of those who dealt directly with their landlord. Some of the open responses revealed respondents who felt that their letting agent had specifically treated them unfavourably because of their student status:

"Much much better experience in second year when using a private landlord, using letting agency has been terrible, feel as though we are treated like second class citizens because students, and that the letting agency feel as though they can get away with more because we are students."
(Woman, undergraduate, UK student)

Figure 20: Overall, how satisfied are you with the management of your home?



Accredited status seems to make a major difference to satisfaction levels, with 71 per cent of respondents whose property, landlord or agent is accredited reporting that they are satisfied with the management service they receive (see Figure 21). This compares with 55 per cent of those whose property is unaccredited. Additionally, two-thirds (68 per cent) of those who found their property through their institution's housing list reported being satisfied compared with an overall average of 60 per cent. However, this difference was not found to be significant. There may also be some overlap here with accredited property, and many lists have certain criteria that the landlord must agree to before their property can be advertised. This may account for much of this elevated level of satisfaction.

Rugg hypothesises that students in later years of study are likely to have better experiences of housing, given that they are more experienced and are more likely to have found their property through word of mouth where a landlord has a good reputation.³³ The data does not appear to back this up, with first-year undergraduates

appearing to possibly be marginally more satisfied with their property management than returning undergraduates (63 per cent for first-year respondents compared with 59 per cent for returning students). However, the differing expectations between these groups would have to be considered to draw any concrete conclusions from this. There is also little difference between those who found their house by word of mouth and the overall average (64 per cent compared with 60 per cent, see Appendix 6) and this difference is not significant.

House-hunting indicators of later satisfaction

There are some clear indications that negative experiences when securing a property are likely to mean that tenants have a worse time during the tenancy (see Figure 22). For example, only 48 per cent of those who had not received evidence that their deposit was protected reported that they were satisfied with their property management. This compares with 65 per cent of those who had received the required evidence.

Figure 21: Overall, how satisfied are you with the management of your house? Segmented by accredited status and use of housing list

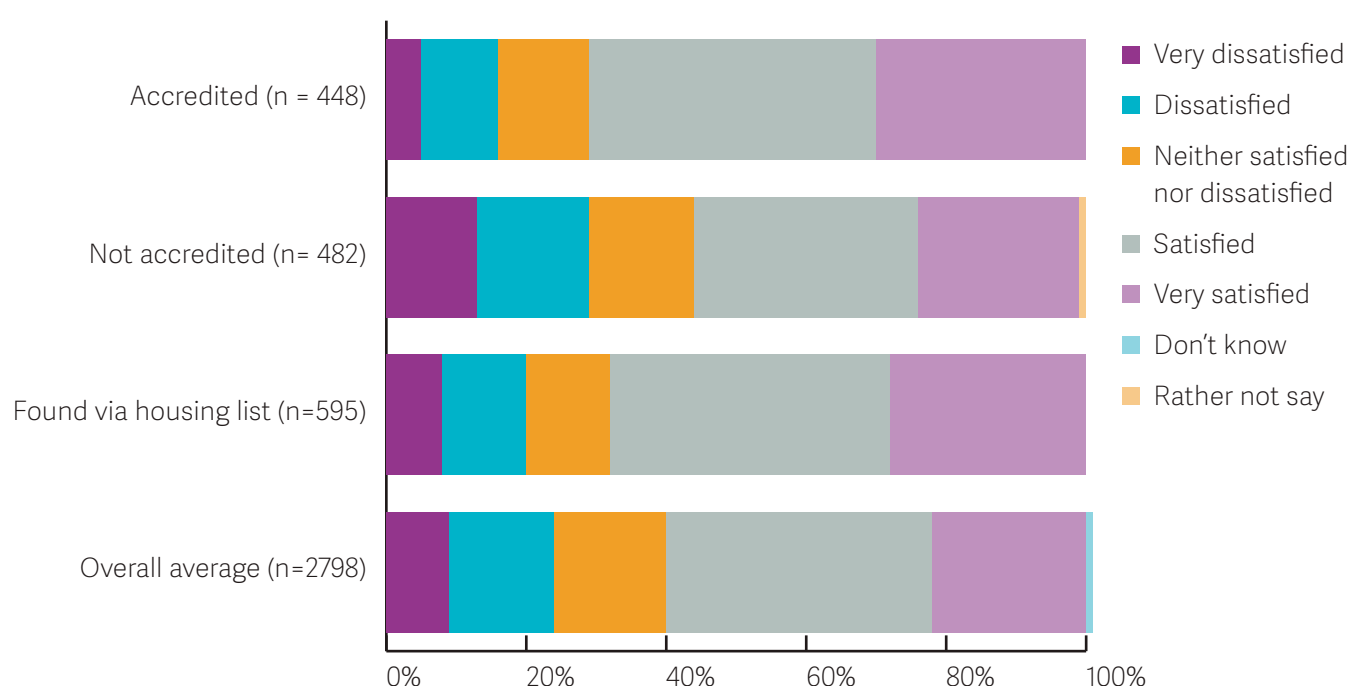
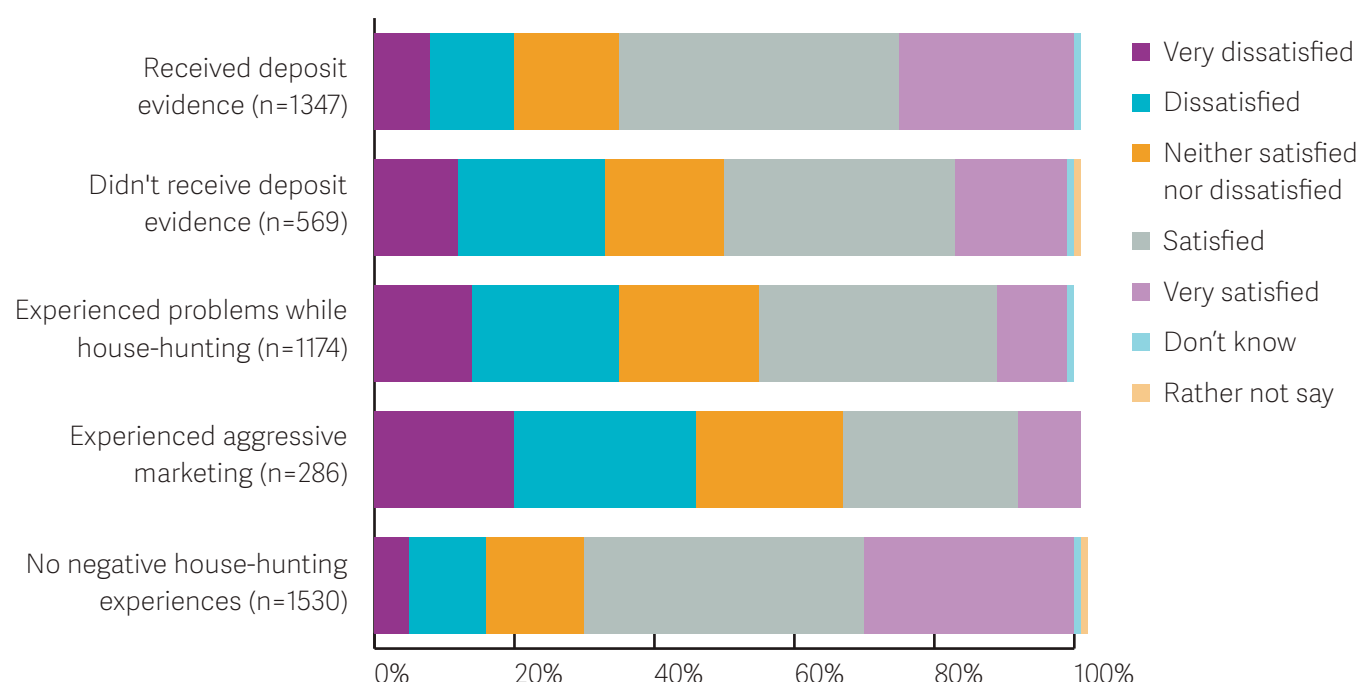


Figure 22: Overall, how satisfied are you with the management of your house? Segmented by house-hunting experiences.



Similarly, only 44 per cent of those who had had negative experiences when securing their property (such as pressure to sign or aggressive marketing) reported that they were satisfied with the management of the property. This compares with 70 per cent of those who had not had any such negative experiences. Aggressive marketing tactics seem to be an indicator that there may be problems later on, with just 34 per cent of respondents who had experienced this being satisfied later on in the tenancy. The strength of the correlation between these house-hunting experiences and subsequent satisfaction indicates that alerting students to these potential danger signals could be an effective way of keeping them away from the worst landlords and agents.

There are also some signs that positive behaviours during house-hunting may have an impact on the overall experience later on in the process, although this seems to be a less critical factor and would have to be investigated further (see Appendix 6).

Respondents who had used services such as housing talks provided by their institution appeared slightly more likely to be satisfied (62 per cent) compared with those who hadn't (58 per cent). It is possible that respondents who had read their contract were also more likely to be satisfied (60 per cent compared with 53 per cent, n=60),³⁴ as were those who had viewed the property (60 per cent compared with 56 per cent of those who had not viewed). However, these differences were not found to be significant in our dataset, and would therefore merit further investigation at both a local and national level.

There does not seem to be any correlation (either positive or negative) between rent levels and overall satisfaction (see Figure 23). However, this could be linked to different rent levels representing different parts of the market in different locations, ie while £350 per month may be the top end of the private rented sector in some areas, it also constitutes the lower end of the sector in others. It would be interesting to do

further analysis on this as high housing costs are also likely to have an impact on students' budgets for other expenditure such as travel, food and social activities.

Managing finances, utilities and bills

Paying rent and bills

Respondents reported paying rent and energy bills through a variety of means, with multiple sources of finance often being used simultaneously (see Figure 24). The most common options were student loan (60 per cent), money given by friends, family or their partner (44 per cent) and personal savings (43 per cent). A salary from paid work was also used by a third (33 per cent) of respondents and many were also relying on their overdraft facility (27 per cent).

There are some signs that there is a correlation between POLAR3 category and means of paying rent and energy bills (see Appendix 7), reiterating the findings of NUS' Pound in Your Pocket research which showed that students from lower participation areas are finding it harder to make ends meet.³⁵ For example, respondents from POLAR 1 (the lowest participation areas) were much less likely to report having accessed support from family, friends or their partner to meet rent and energy costs than those from POLAR 5 (the highest participation areas). The latter group were almost twice as likely to have accessed this kind of financial support (54 per cent compared to 31 per cent).

Several respondents remarked that their student loan entitlements didn't cover their rental costs and that this had a significant impact on their finances:

"It's far too much money! It's so expensive. Student loan does not cover rent, let alone bills, and living on top! My parents can not support me as they have financial difficulties so I find myself getting a job, impacting on my studies." (Woman, undergraduate, UK student)

"Student loan doesn't cover rent meaning a portion of my rent and all of the energy bills and living costs (food, travel) have to be paid for out of savings, overdraft or borrowed money from family. Despite looking for work I [have] so far been unable to find employment that will fit around my university commitments." (Woman, undergraduate, UK student)

Figure 23: Overall, how satisfied are you with the management of your home?

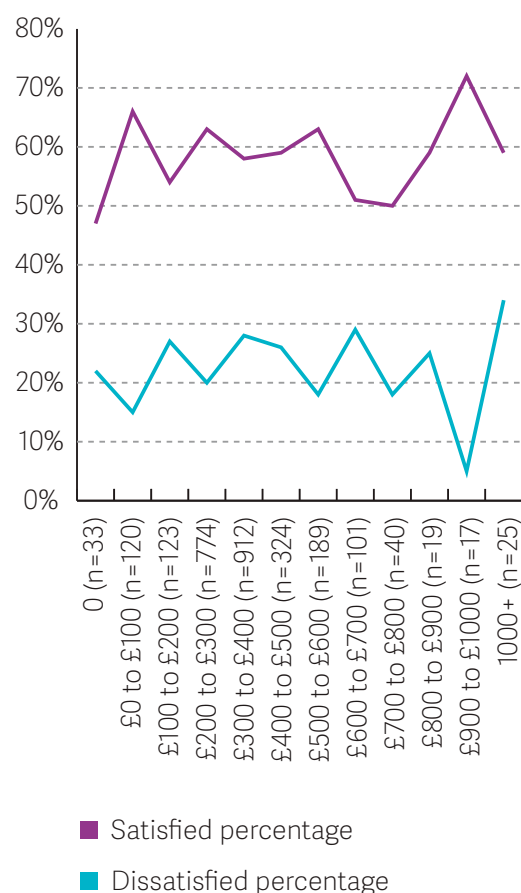
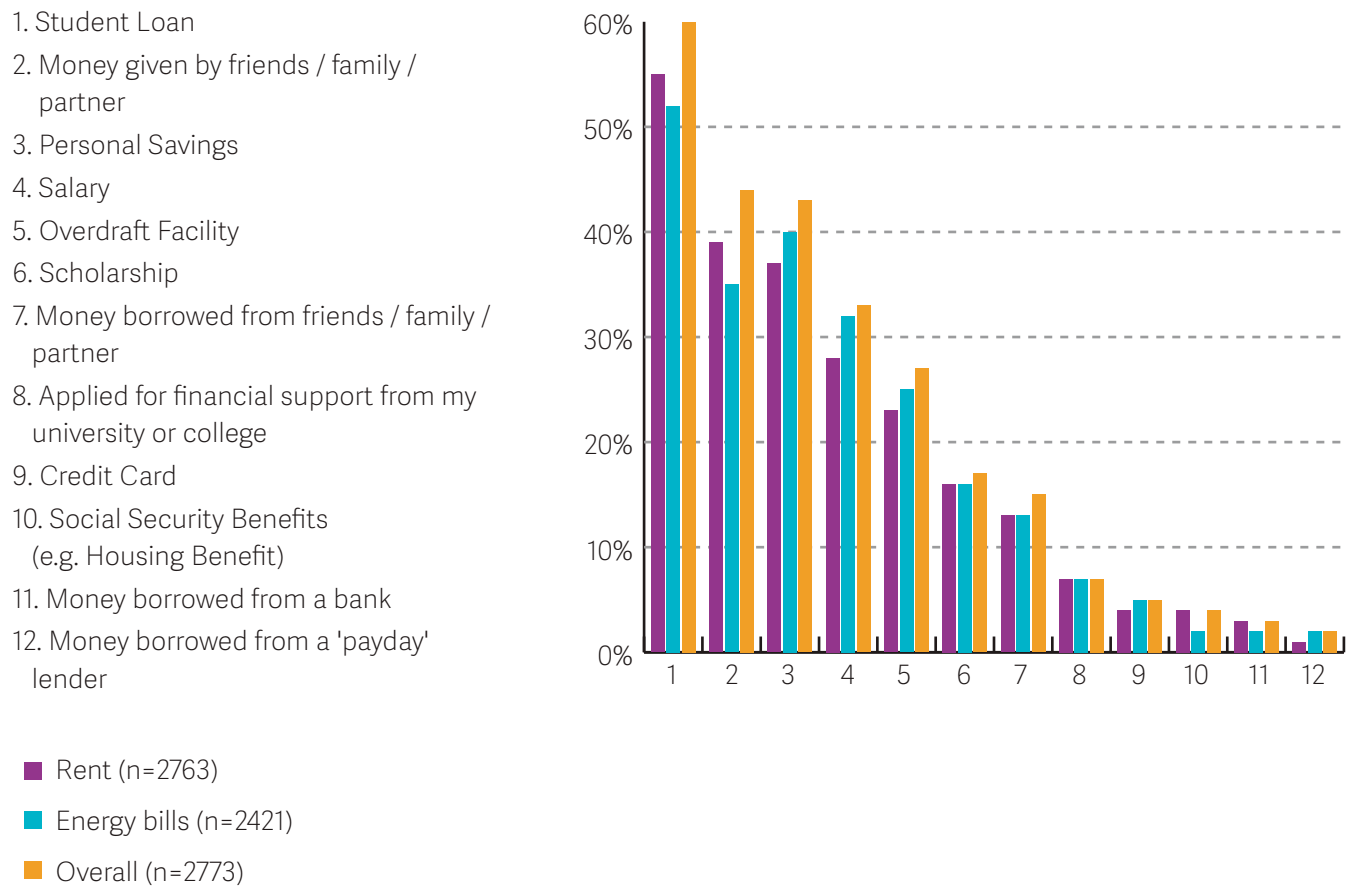


Figure 24: Which of the following do you use to pay your rent and energy bills?



Students and energy: Paying bills

A number of financial resources are used to cover energy bills while in HE. The student loan provides the means for paying for energy bills for just over half of respondents (52 per cent) with approximately a third of respondents reported using personal savings (40 per cent) or money given by friends, family or their partner (33 per cent). Just under a third rely on money earned through paid employment to cover their energy bills (32 per cent). Some students reported borrowing money to cover their energy bill payments, with a quarter of respondents relying on their overdraft facility to pay their energy bills (25 per cent). A small proportion of respondents also reported using payday lenders to cover energy costs (two per cent).

In terms of how they pay for their energy costs, the most frequently reported option by respondents to the survey was through direct debit payments (42 per cent). While often recommended as a means through which the most affordable tariffs are accessed, direct debits can cause a number of issues for financial management. Often payments are calculated on an annual basis and based on estimates, meaning that bill-payers can be overpaying for the amount of energy they are actually using. While a rebate can usually be obtained, in the short term this has the potential to influence management of finances. Similarly, when monthly payments are set too low this is likely to result in an unexpected bill at the end of the year.

Ten per cent of respondents reported that they pay for the energy through a prepayment meter. The disadvantages of prepayment meters have been clearly highlighted by campaigners against fuel poverty. One disadvantage is the inability to access the most cost-effective tariffs, with average annual bills for prepayment around £85 more than the average annual bill for direct debit payments.³⁶ Research has also found that households with prepayment meters in the

private rented sector are less likely to have installed energy efficiency measures than private or social housing.³⁷

Reflecting on how they pay for their energy half the respondents answered positively, stating that they were keeping up with payments for energy bills without any difficulty (50 per cent). However, almost two-fifths reported having issues with bill payments at some time (39 per cent). For 11 per cent, keeping up with energy bill payments is a constant struggle. Respondents who reported that they had a disability or long-term health condition were significantly more likely to report that they were facing a constant struggle to meet energy payments on time than those who did not identify in this way (19 per cent compared with 10 per cent).

Responses also suggest that initial payments required to secure accommodation have a long-term effect on student finances. Respondents required to pay £501 to £600 in non-refundable fees were significantly less likely to report that they are managing to keep up with energy bills without any difficulty compared with those with lower non-refundable fee payments (eg 54 per cent of respondents who paid up to £100 in non-refundable fees reported keeping up with energy bills without any difficulty, compared with 32 per cent who paid between £501 and £600 in non-refundable fees).

Strategies for paying rent and bills

While a majority of respondents reported that they were keeping up with rent (60 per cent) and energy bills (50 per cent) without any difficulty, a substantial proportion were having at least some degree of difficulty in keeping up with the required payments (see Figure 25). More than a third (37 per cent) reported having some degree of difficulty meeting rent payments, while 39 per cent were struggling with their energy bills. The NUS Pound in Your Pocket research found that half (50 per cent) of students regularly worry about not having enough money to meet basic living expenses such as rent and utility bills.³⁸ While a relatively small number of respondents actually seemed to be falling behind (two per cent on rent and four per cent on utility bills), it is clear that these costs are putting many under significant financial pressure.

Respondents reported taking a range of actions to manage their finances in order to meet rent and energy costs (see Figure 26). Most frequently, respondents reported reducing unnecessary spending, for example reducing the amount they spend on treats (66 per cent). However, there is also evidence of respondents reducing spending on essentials, with many reporting that they have reduced the amount they spend on food (55 per cent). Perhaps unsurprisingly, almost half of respondents have also aimed to reduce the amount of heating and electricity they use to keep their costs down (49 per cent). Finally, large numbers of respondents have sought work, or additional hours within an existing job, to cover their rent or energy costs (42 per cent), which has the potential to affect the amount of hours available to devote to academic work.

Figure 25: How easy or difficult do you find it to pay your rent and energy bills on time?

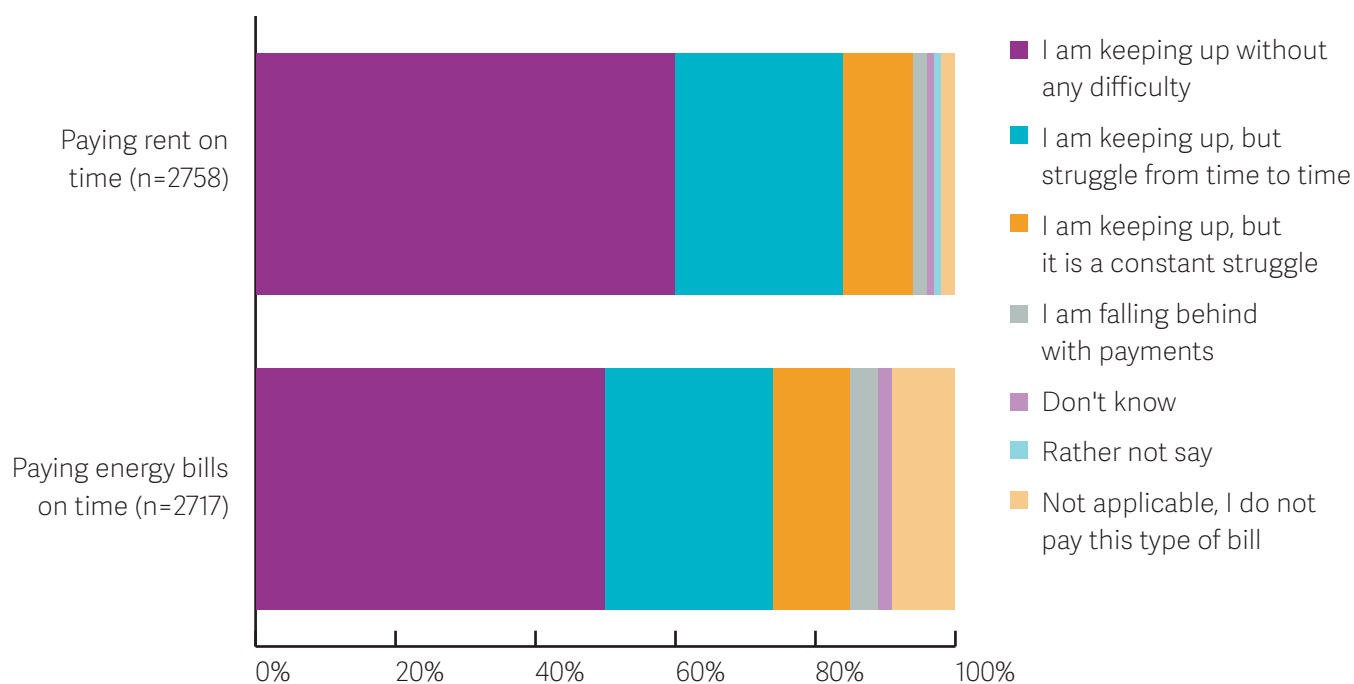


Figure 26: Which of the following, if any, have you done to meet your rental or energy costs in the last 12 months? (n=2219)

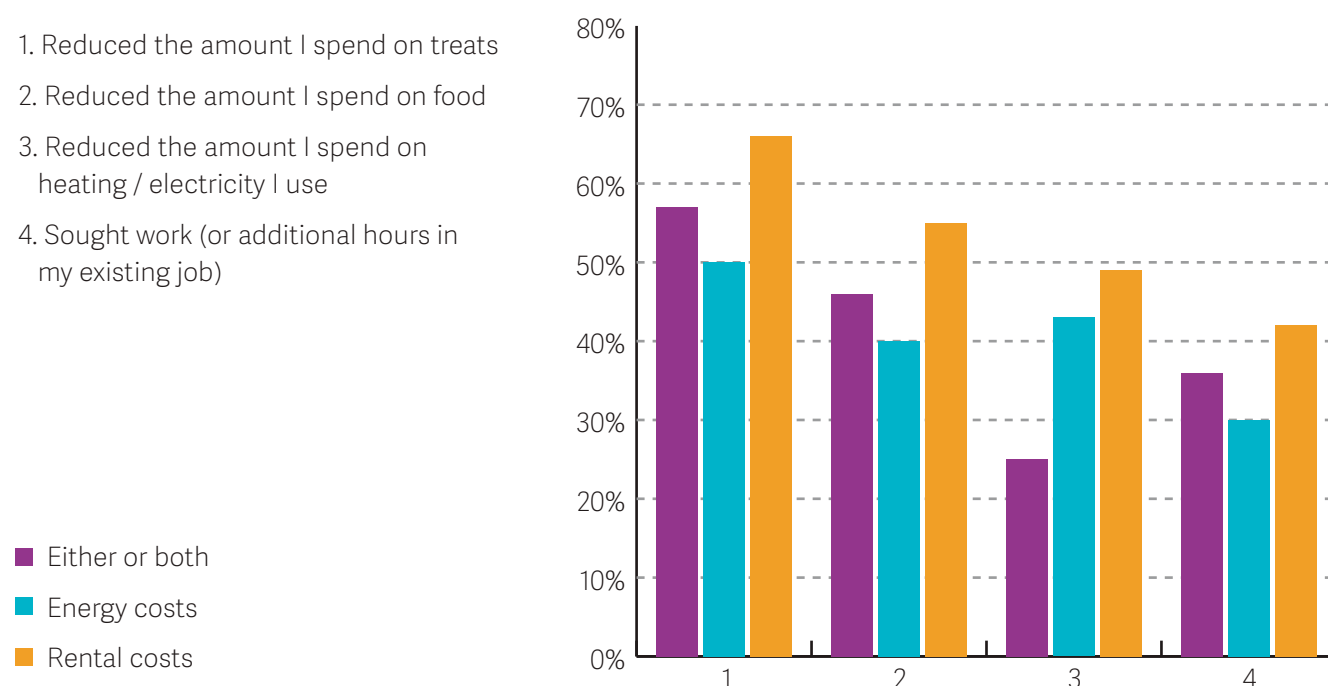
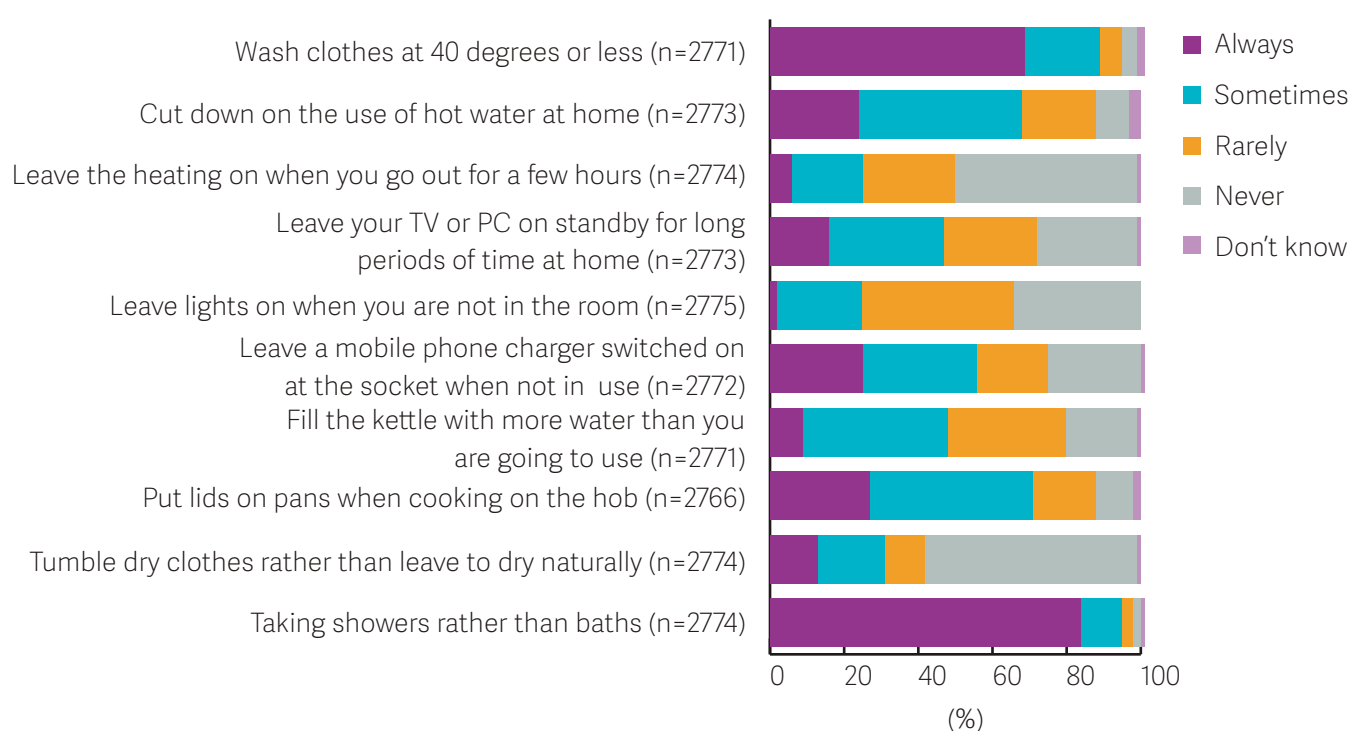


Figure 27: To what extent, if at all, do you undertake the following actions?



Students and energy: Energy conservation behaviour

Respondents reported undertaking a range of behaviours that contribute to the conservation of energy (see Figure 27). For example more than two-thirds stated that they always wash their clothes at 40 degrees celsius or below (69 per cent) and more than four-fifths take showers rather than baths (84 per cent). There is, however, room for improvement, which would result in reduced energy bills alongside environmental benefits associated with saving energy. Almost half (47 per cent) of respondents report that they always or sometimes leave their TV or computer on standby for long periods of time at home and 56 per cent leave mobile phone chargers switched on at the socket when not in use. The Energy Savings Trust suggests that a typical household could save between £45 and £80 a year by turning off appliances left on standby.³⁹

Encouraging students living in the private rented sector to consider and change their habitual behaviours around energy use will result in reductions in fuel costs, along with associated carbon emissions reductions. However, it is worth bearing in mind that these reductions are on the smaller end of the scale in comparison with one-off behaviours such as installing insulation or heating controls, are likely to have a more significant effect on both energy costs and carbon emissions but are also actions that might be expected of landlords rather than their tenants.

Students and energy: Switching energy provider

There is little evidence of student respondents 'shopping around' to find the best energy supplier and tariff available in terms of price. Figure 28 shows that more than half of respondents have stayed with the same supplier and tariff that was in existence upon moving into their accommodation.

Approximately a fifth of respondents have taken action to either change supplier or tariff since moving in to their accommodation (17 per cent and six per cent). Of those who haven't changed energy supplier or tariff, this can in part be attributed to the inclusion of energy bills within their rental payments.

"Landlord pays the energy bills, I have no control over that." (Woman, undergraduate, UK student)

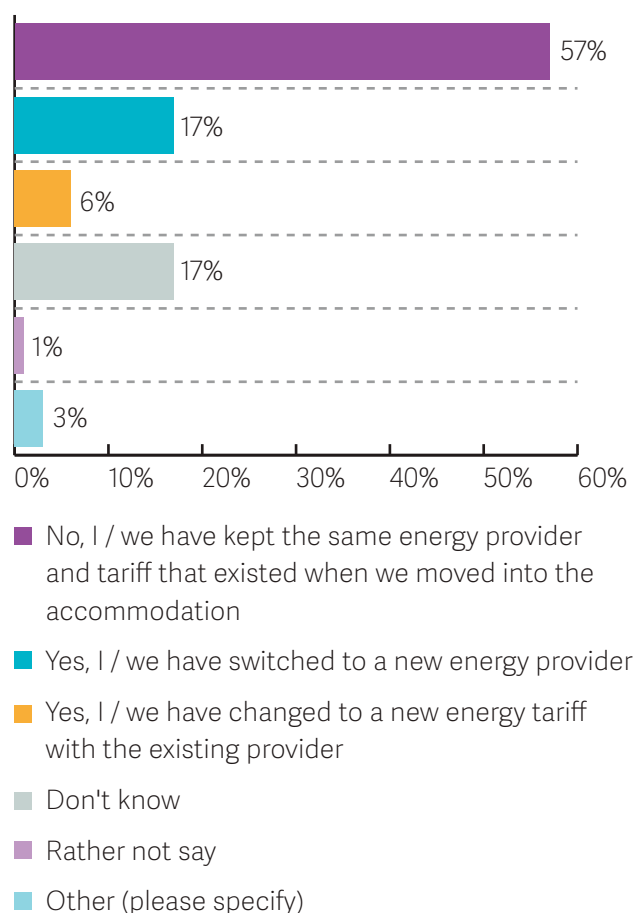
Qualitatively, respondents highlighted a lack of control and choice over sourcing energy while in rented accommodation. For example, where bills are included in the rent, changing tariff will have little impact on costs for respondents as any changes will be absorbed by the landlords.

"Our landlord told us in passing that he'd changed tariff. We won't be seeing any of this saving." (Woman, undergraduate, UK student)

Other responses demonstrate a lack of awareness over the ability to change suppliers and tariffs, with some respondents reporting that to do so would contravene their contractual arrangements. Such experiences are worth considering against Ofgem guidance on energy suppliers for tenants. This guidance highlights that tenants are entitled to change supplier at any time if they are responsible for paying the energy bill and that landlords should not unreasonably prevent their tenants from doing so.⁴⁰

"No, we aren't allowed by our contract to change providers." (Man, undergraduate, UK student)

Figure 28: Have you switched energy provider, or changed to a new energy tariff since living in your current accommodation? (n=2774)



Considerations

It is clear that problems in the private rented sector are a day-to-day experience for students living in the sector. Problems with property conditions appear to be commonplace, with struggles to maintain adequate levels of warmth and associated issues such as damp and mould being particularly prevalent. Although many students do report the problems and seek advice about what to do, they are not always satisfied with the outcomes that result from these and often do not access the full range of support available to them. Although respondents in accredited properties appear to have had a better experience, they are in a minority.

The confusion over comprehension of energy billing and tariffs across the UK public in general⁴¹ appears to be reflected among the student population as well, with respondents demonstrating little evidence of changing tariffs despite difficulties paying bills. Further research should focus on unpacking levels of awareness of entitlements to change energy supplier among the student population, along with understanding of how to budget and plan for energy and other household costs when entering the private rented sector. Advice services should mirror these elements, ensuring tenants are aware of their rights surrounding energy. Extending coverage of schemes aimed at encouraging energy conservation at home is worth considering, though should also aim to engage landlords to account for actions or behaviours beyond the control of tenants.

Leaving

Leaving accommodation in the private rented sector can be one of the most fraught times of the year for students. Whether they are moving on to another property, or relocating after their studies, whether or not their deposit is returned, and how quickly, can be critical to their ability to move on. This is pertinent to ongoing debate about the impact that tenancy deposit protection legislation has had on improving the fairness of deposit return processes.

Notice periods

Respondents who reported having lived in rented property in the previous academic year were asked if they were offered the chance of renewal and, if so, how long this had been in advance of the end of their tenancy. It seems that most (61 per cent) were explicitly offered the chance to renew, while a further six per cent went into a rolling or periodic tenancy following on from the end of their initial agreement (see Figure 29). While 12 per cent had already made clear that they did not wish to renew, another 15 per cent were not offered the option by their landlord or agent.

Of those who were offered the chance of renewing, there was a fairly even distribution of how far in advance their intentions were questioned. In 31 per cent of cases, this was six months or less before the end of the contract, which is concerning for the same reasons that early signing more generally is – some of these students who agree to renew their contract may have changes in circumstance or preference by the time the new contract actually comes into force. Another 30 per cent were asked whether they wanted to renew when there was six or more months remaining on the contract.

Deposit return

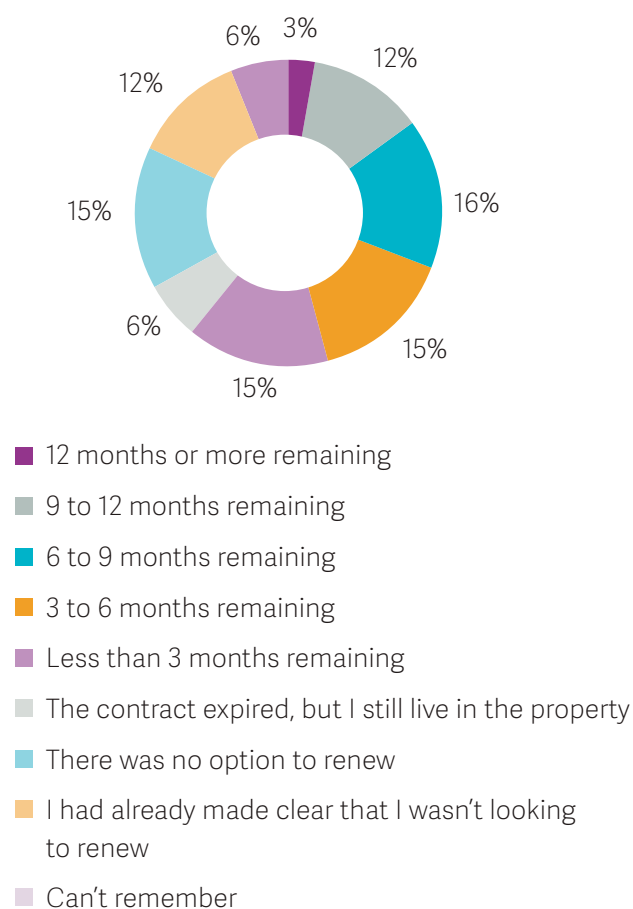
Respondents who had previously left rented properties were also asked, if they had paid a deposit, whether any or all of this had been returned. Most commonly, the deposit had been returned in full (58 per cent), but 43 per cent reported having some or all of their deposit

withheld,⁴² albeit it appeared relatively uncommon for the entire deposit to be retained by the landlord or agent, as this was only reported by eight per cent of respondents.

Deposit disputes

Of those who had all or part of their deposit withheld, more than three-quarters (76 per cent) disagreed with the deductions and more than half (53 per cent) challenged them in some way (see Figure 30). However, only 16 per cent were able to achieve a change in the deductions. Overall, just four per cent of tenants (n=29) reported using a dispute resolution

Figure 29: If you were living in a rented property last academic year, at what point in the tenancy were you asked whether you wanted to renew your contract? (n=2060)

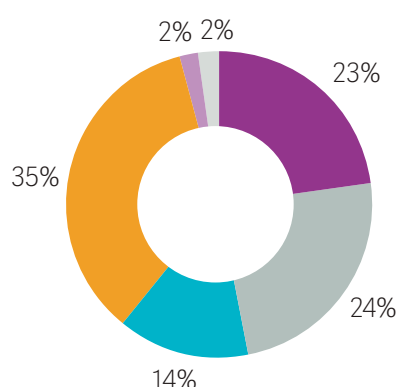


service through their deposit protection scheme and some comments suggested that tenants were not aware of this option:

"Deductions were annoying and felt unfair but I didn't know where to go for help." (Woman, postgraduate, non-EU student)

"We tried to seek help from the letting agency, but they were unhelpful and rude. We tried to seek help from the university or a body/corporation, but we could not find anyone to talk to. Our landlord was pressuring us into agreeing that this was the correct amount of deposit we should be receiving, and so, seemingly unable to talk to anyone, we had to agree to his wishes." (Man, undergraduate, UK student)

Figure 30: If some or all of your deposit was withheld, which of the following most accurately describes how you dealt with the situation? (n=754)



- I / we agreed to the deductions
- I / we disagreed with the deductions, but didn't raise this with anyone
- I / we challenged the deductions and they were changed as a result
- I / we challenged the deductions, but ended up paying them anyway
- I / we used the dispute resolution service and the deductions were changed as a result
- I / we used the dispute resolution service, but ended up paying the deductions anyway

There was only a small sample of tenants who had used the formal structure of the deposit schemes (n=29) although indicatively it seems that these respondents may have had more success in changing deductions.

Deposit return timeframes

Respondents who had received all or part of their deposit back were asked how soon this had happened after the end of their tenancy. Half (50 per cent) stated that they had received their money within one month of the end of their tenancy, with 22 per cent having received it within 10 days. However, 34 per cent had to wait one to two months and a further 16 per cent had to wait two to three months. Given that 58 per cent of respondents had all of their deposit returned, it seems odd that half of the sample took over a month to receive their money.

Although the requirements in England and Wales, Scotland and Northern Ireland differ in terms of deposit return timeframes, they all encourage deposit return to be speedy, particularly where there is no dispute. In England and Wales, following agreement of the parties involved, deposits must be returned within ten days of the end of the tenancy.⁴³ In Northern Ireland, it should be returned within five working days following on from this agreement.⁴⁴ In Scotland, deadlines are a little less prescriptive,⁴⁵ but it still seems that many of these deposits are being returned later than they would be expected to be. Some respondents reported having to chase landlords or agents repeatedly in order to have their deposit returned:

"Landload [sic] threatened us with solicitor as we did not clean the fridge properly. house was in a very bad condition when we moved in. Landlord withheld my deposit until [sic] 5 months after we moved out." (Woman, undergraduate, EU student)

"The returning of deposits is always unacceptably slow, I've had to chase one letting agents [sic] before for around 4-5 months before." (Woman, postgraduate, UK student)

Questions must therefore be asked as to whether deposit protection legislation is doing all it can to ensure that deposits are returned in a timely and reasonable manner.

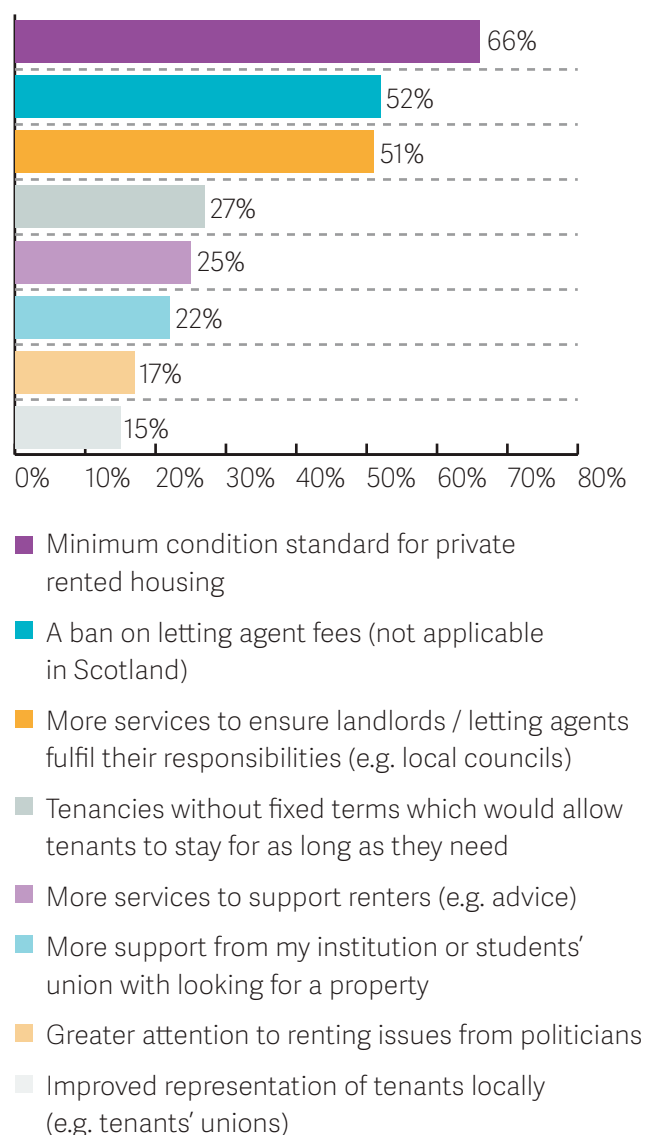
Students' views on private renting

Respondents were asked to give some of their views on the private rented sector as a whole and what they thought might make it better for them. Overall, there was a significant sense that respondents felt that things weren't as good as they could be. Tellingly, fewer than a third (31 per cent) of respondents felt that there was enough support available for renters and 47 per cent thought that they knew their rights as a tenant. There was a strong sense of injustice among many of the respondents and only 28 per cent felt that tenants had enough rights in the private rented sector:

"It's a completely unequal game. The landlords/letting agents have all the power over students who don't really know what they're doing and thus fall prey [sic] to exploitative persons or organisations. Something seriously needs to be done about student letting as an industry. Letting has probably been the most negative aspect of my experience of university and mine hasn't even been as bad as others I know." (Man, undergraduate, UK student)

Respondents were also asked to select three things that they would like to see in relation to the private rented sector (see Figure 31). The most popular policy options appears to be a minimum condition standard for private rented housing (66 per cent), a ban on letting agent fees (52 per cent, excluding respondents studying in Scotland) and more services to ensure landlords and agents fulfil their responsibilities (51 per cent). There therefore seems to be significant interest in ways of improving the accountability of those providing letting and management services in the sector.

Figure 31: Which of the following would you like to see? Select three answers only (n=2696)



*Note: Scottish respondents are excluded from the option on banning letting agent fees as this is already illegal in Scotland.

Recommendations

Recommendations

Although there are some areas of this research that show where things are going well, such as the higher levels of satisfaction among respondents living in accredited properties, there are certainly areas where NUS, students' unions, universities, local authorities and government can work together to improve things for students.

Affordability and finance

- Many students reported that affordability was a key concern for them in deciding where to live and many reported that they are struggling financially as a result of the cost of their accommodation.

Universities should consider how their widening participation and accommodation strategies join up and ensure that affordable options are offered within their own accommodation provision, as well as financial support for those living in the private rented sector. Government should address the way in which student support is calculated to ensure that it takes into account rises in the cost of living.

- A small, but significant number of students, particularly those from outside the UK report being unable to provide a UK-based homeowner as guarantor. This means that in many cases their choice in the private rented sector is limited unless they are able to provide a substantial amount of money upfront.

Universities should consider operating guarantor schemes, drawing on best practice from institutions where this has already been established successfully.

- Students are regularly charged upwards of £1,000 to secure a property, once deposits, fees and rent in advance are taken into account. This leads to significant hardship as large numbers of students report borrowing money to meet these costs, and the higher the total costs the more likely they are to get into debt. Fees often bear no relation to the cost of the service provided, and students and other tenants are not in a position to shop around.

Government should take action to ban letting agent fees across the UK, as is already the case in Scotland, to ensure that students have a better idea of overall cost, that expenditure is spread more evenly throughout the year and that they can budget accordingly.

- Only half of students were certain that they had received evidence that their deposit was protected. Very few students made use of the dispute resolution service despite the fact that many disagreed with deductions to their deposit.

Government and the approved tenancy deposit protection schemes should work together to undertake further research into the student sector and establish whether more can be done to ensure that deposits are protected, students understand their rights, that deposits are returned swiftly and that the dispute process is clear and accessible.

Information, advice and guidance

- Most students are signing for properties without having accessed any advice, information or guidance from their university or students' union.

Universities and students' unions should forge collaborative relationships with each other and partners to ensure that they play an active role in supporting students into the private rented sector. NUS should develop student-facing information and resources for students' unions with limited capacity and knowledge of housing to use.

- Many students are signing for properties a long way in advance of the start of their tenancy, and this often results in problems later on if circumstances change.

The Competition and Markets Authority (CMA) should consider investigating whether pressurising students to sign contracts so far in advance of the tenancy start date may be an unfair practice. Universities, students' unions and NUS should work together to advise students of why renting so early may be problematic.

- The coverage of accreditation schemes appears to be patchy with students often uncertain of whether one is operating in their area and whether their property is covered. Students in accredited properties appear to be more satisfied with the management of their accommodation.

Universities should work with their students' union, local authority, other local stakeholders and specialist agencies to create robust, well-trusted accreditation schemes, building on best practice from cities with established schemes that drive standards of accommodation in the private rented sector upwards. Schemes should be robust and comply with the ANUK four core values.⁴⁶

Property conditions

- Large numbers of students reported having negative experiences when securing a property through a letting agent, and those whose property is managed by an agent are much more likely to experience problems with the condition of their property.

Letting and managing agents should be properly regulated or licensed to ensure that students and other tenants are afforded protection from poor practice.

- Many students reported not having a working smoke alarm or carbon monoxide detector in their home.

Provision of mains-interlinked smoke alarms and carbon monoxide detectors (where there are gas appliances) should be mandatory across the UK and all landlords should be required to undertake regular electrical safety checks, in addition to those on gas safety to protect students and other tenants.

- Most respondents reported experiencing problems with their property and many said that their landlord or agent was not particularly helpful when they reported these to them. However, not many students accessed advice or support and where they did this was not always regarded as helpful.

Universities, students' unions and external advice agencies should work together to ensure that students access support when experiencing housing issues and when signing contracts. Government should establish a way of making enforcement more financially viable for local authorities and consider

providing funding to enable them to do outreach with students to troubleshoot housing problems and encourage greater reporting.

Energy efficiency

- A significant proportion of students in the private rented sector perceived there to be poor energy efficiency within their property and the majority reported feeling uncomfortably cold. The need to save energy and money while trying to keep warm is adversely affecting students' ability to study, social life and finances while in HE.

NUS and students' unions should act locally to encourage the uptake of energy efficiency improvement schemes among landlords, for example the Green Deal and the Energy Company Obligation. On a national basis, government should adopt, and NUS should campaign for, wide-reaching improvements to the private rented housing stock, for example the wholesale improvement of the UK housing sector put forward by Energy Bill Revolution, to ensure improvements in housing conditions for the student population.

- A third of students reported not having received an EPC. This may be due to exemptions of some homes of multiple occupation and/or landlords choosing not to obtain an EPC for their property.

Government should incorporate all types of houses in multiple occupation (HMOs) into EPC requirements and ensure that the database of EPCs is updated on an annual basis to reflect changes in fuel costs.

- The minimum energy efficiency standard for the private rented sector, outlined in the Energy Bill 2011, should be introduced without delay and require all properties to be brought up to EPC band E.

NUS, students' unions and universities should work with students to encourage them to demand to see an EPC before renting a property and should also incorporate them into accreditation schemes. Awareness should also be raised on tenant rights around energy suppliers as well as highlighting the negatives of rent inclusive of energy bills (lack of control and potential overpayments).

Endnotes

Endnotes

- ¹ NUS (2001). Housing and Health Survey 2001. London: NUS.
- ² See <http://www.sussexstudent.com/files/minisites/55643/rylreport2013.pdf>, <http://www.bathstudent.com/pageassets/rateyourrental/Rate-Your-Rental-The-Final-Report.pdf> and <https://www.dropbox.com/s/7vay6eijxsfcng/Experiences%20of%20Swansea%20students%20in%20the%20PRS.pdf>
- ³ Statistics from NUS National Casework Reporting Annual Report 2012-13, based on data from students' unions using Advice Pro casework management software.
- ⁴ Joseph Rowntree Foundation (2012). Housing options and solutions for young people in 2020. York: Joseph Rowntree Foundation.
- ⁵ Office for National Statistics (2013). Home ownership falls for the first time in past century. Available at: <http://www.ons.gov.uk/ons/rel/census/2011-census-analysis/a-century-of-home-ownership-and-renting-in-england-and-wales/sty-home-ownership.html>
- ⁶ Verplanken et al, (2008). 'Context change and travel mode choice: Combining the habit discontinuity and self-activation hypotheses', *Journal of Environmental Psychology*, 28(2), p. 121–127.
- ⁷ Bouzarovski et al, (2012). <http://espru.files.wordpress.com/2012/06/enyafinalreport.pdf> (Accessed February 2014.)
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- ⁹ Higher Education Statistics Agency (HESA). Free online statistics – students and qualifiers. Available at: <http://www.hesa.ac.uk/content/view/1897/239/> (Accessed 17 February 2014.)
- ¹⁰ Tight, M (2011). 'Student accommodation in higher education in the United Kingdom: changing post-war attitudes', *Oxford Review of Education*, 37(1): pp. 109–122.
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- ¹² Higher Education Statistics Agency (2013) Free Online Statistics. Available at: <http://www.hesa.ac.uk/content/view/1897/706/> (Accessed 17 February 2014.)
- ¹³ NUS/Unipol (2012). Accommodation Costs Survey. London: NUS.
- ¹⁴ Ibid.
- ¹⁵ Black and BME here includes students who self-defined as either mixed/multiple ethnic groups, Asian/Asian British, Black/African/Caribbean/Black British, or another ethnic group.
- ¹⁶ NUS/Unipol (2012). Accommodation Costs Survey. London: NUS.
- ¹⁷ Equality Challenge Unit (2009). The experience of lesbian, gay, bisexual and trans staff and students in higher education. London: Equality Challenge Unit.
- ¹⁸ Niblett, W.R. (1971). 'Introduction' in: *Residence and Student Life*. London: Tavistock Publications: pp. 1-20.
- ¹⁹ Thomsen, J. (2007). 'Home Experiences in Student Housing: About Institutional Character and Temporary Homes', *Journal of Youth Studies*, 10(5): pp. 577–596.
- ²⁰ Rugg, J. et al. (2004). 'Housing Advantage? The role of student housing in the constitution of housing biographies in the United Kingdom', *Journal of Youth Studies*, 7(4): 19–34.
- ²¹ BBC (2014). Tenants 'ripped off' by letting agents keeping deposits. Available at: <http://www.bbc.co.uk/newsbeat/26326033> (Accessed 28 February 2014.)
- ²² A guarantor is someone whom the landlord or agent can pursue for rent in the event that the tenant does not pay on time.
- ²³ UK Government, (Unknown), Buying or selling your home, Available at: <https://www.gov.uk/buy-sell-your-home/energy-performance-certificates> (Accessed 20 February 2014)
- ²⁴ Residential Landlords Association, (Unknown), RLA Guide to Energy Performance Certificates, Available at: <http://www.rla.org.uk/landlord/guides/epc/> (Accessed 20 February 2014)
- ²⁵ An Article 4 Direction is a special planning regulation adopted by a Local Planning Authority to provide additional powers of planning control in a particular location. Many local authorities in England have implemented these so that planning permission is

- required for letting a house out as a house in multiple occupation when this would not usually require an application for planning permission.
- ²⁶ It is somewhat challenging to identify the number of cars in student households, particularly as students living in houses in multiple occupation are legally considered to constitute separate households. As a result, it is difficult to compare their car usage to the national average statistics, which are based on an assumption of households constituting the entire occupancy of a property.
- ²⁷ Energy Savings Trust, (Unknown), Saving money on heating, Available at: www.energysavingtrust.org.uk/Heating-and-hot-water/Saving-money-on-heating (Accessed 20 February 2014)
- ²⁸ Department of Communities and Local Government (2014). English Housing Survey Headline Report 2012-13. Available at: https://www.gov.uk/government/uploads/system/uploads/attachment_data/file/284648/English_Housing_Survey_Headline_Report_2012-13.pdf (Accessed 26 February 2014.)
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- ³⁰ Energy Savings Trust, (Unknown), Energy Saving Top Tips, Available at: <http://www.energysavingtrust.org.uk/Take-action/Energy-saving-top-tips?gclid=CI7I0u335LwCFFPtAo dBUEAmA> (Accessed 19 February 2014)
- ³¹ NUS (2001). Housing and Health Survey 2001. London: NUS.
- ³² Accreditation Network UK (ANUK) (2012). ANUK Core Values for Accreditation. Available at: <http://www.anuk.org.uk/News/corevalues.asp> (accessed 25 February 2014.)
- ³³ Rugg, J. et al. (2004). 'Housing Advantage? The role of student housing in the constitution of housing biographies in the United Kingdom,' *Journal of Youth Studies*, 7(4): 19-34.
- ³⁴ The small sample of students who reported not having read their contract should be noted here.
- ³⁵ NUS (2012). The Pound in Your Pocket. London: NUS.
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- ³⁷ Consumer Focus, (Unknown), Cutting back, cutting down, cutting off: Self-disconnection amongst pre-payment meter users, Available at: <http://www.consumerfocus.org.uk/files/2010/10/Cutting-back-cutting-down-cutting-off.pdf> (Accessed 20 February 2014)
- ³⁸ NUS (2012). The Pound in Your Pocket. London: NUS.
- ³⁹ Energy Savings Trust, (Unknown), Energy Saving Top Tips, Available at: <http://www.energysavingtrust.org.uk/Take-action/Energy-saving-top-tips?gclid=CI7I0u335LwCFFPtAo dBUEAmA> (Accessed 19 February 2014)
- ⁴⁰ Ofgem, (2013), Tenants' Energy Rights Explained, Available at <http://www.ofgem.gov.uk/ofgem-publications/83161/tenancyrightsfactsheetenglishweb.pdf> (Accessed 20 February 2014)
- ⁴¹ BBC News, (2013), New energy tariffs still confusing, says Which?, Available at: <http://www.bbc.co.uk/news/business-22246030> (Accessed 20 February 2014)
- ⁴² Total adds up to more than 100 per cent due to rounding
- ⁴³ Government (2014). Tenancy deposit protection. Available at: <https://www.gov.uk/tenancy-deposit-protection/overview> (Accessed 26 February 2014.)
- ⁴⁴ Department for Social Development (date unknown). Tenancy Deposit Scheme. Available at: <http://www.dsdni.gov.uk/tenancy-deposit.htm> (Accessed 26 February 2014.)
- ⁴⁵ Shelter Scotland (2014). Tenancy deposit schemes. Available at: http://scotland.shelter.org.uk/get_advice/information_for_landlords/tenancy_deposit_schemes (Accessed 26 February 2014.)
- ⁴⁶ Accreditation Network UK (ANUK) (2012). ANUK Core Values for Accreditation. Available at: <http://www.anuk.org.uk/News/corevalues.asp> (accessed 25 February 2014.)

Glossary

Accreditation Network UK (ANUK): A network of professionals and organisations that promotes accreditation in the private rented sector.

Article 4 Direction: In England, an Article 4 Direction is a special planning regulation adopted by a Local Planning Authority to provide additional powers of planning control in a particular location. Many local authorities in England have implemented these so that planning permission is required for letting a house out as a house in multiple occupation when this would not usually require an application for planning permission.

Competition and Markets Authority (CMA): The CMA replaces the Office of Fair Trading (OFT) and Competition Commission from 1 April 2014. It will absorb the consumer protection responsibilities formerly held by the OFT.

Energy Company Obligation (ECO): ECO sets an obligation on the big six energy suppliers to provide heating and insulation improvements for low-income and vulnerable households and to provide funding to insulate solid-walled properties (internal and external wall insulation) and those with 'hard-to-treat' cavity walls. They must also provide insulation measures to people living in the bottom 15 per cent of the UK's most deprived areas.

Energy Performance Certificate (EPC): Introduced in 2007, EPCs are needed whenever a property is built, sold or rented. Landlords must order an EPC for potential tenants before beginning to market their property. In Scotland, the EPC must be displayed somewhere in the property. An EPC provides information on a property's energy use and typical energy costs along with recommendations about how to reduce energy use and save money. Properties are given a rating from A (most efficient) to G (least efficient) and EPCs are valid for ten years.

Green Deal: Green Deal is a financing mechanism whereby people pay for some of the cost of energy-efficiency improvements through savings on their energy bills. Green Deal was launched in January 2013 and applies to both the domestic and non-domestic sector. Measures covered by the Green Deal include insulation, heating and hot water, glazing and microgeneration. Landlords applying for the Green Deal must make tenants aware of the details of existing Green Deal arrangements when renting out a property, and gain express permission from tenants if they are responsible for energy bill payments if applying for the Green Deal.

Guarantor: A guarantor is someone whom the landlord or agent can pursue for rent in the event that the tenant does not pay on time. Often, this is required to be a UK-based homeowner and, if one is not available, students are often asked for increased levels of rent up front.

Higher Education Statistics Agency (HESA): HESA is a charitable company that collects a range of data every year from across the UK from higher education providers, including on student demographics.

Holding deposit: A payment a prospective tenant pays to reserve a property they are interested in, which will often roll into the main deposit if they go on to rent the property. However, if they do not rent the property, either because of their own circumstances or because the landlord or agent backs out, in some circumstances they are liable to lose the full amount.

House in Multiple Occupation (HMO): Property with facilities shared by multiple unrelated individuals, eg students with separate bedrooms but shared communal facilities such as kitchens. Specific definitions vary across devolved administrations.

POLAR3: POLAR3 is a postcode-based classification of areas based on the proportion of young people going on to participate in HE. This is often used as a proxy for social class in the HE sector. POLAR 1 represents the lowest participation areas, while POLAR 5 is the highest participation.

Appendices

Appendix 1: How much do you contribute to monthly rent or mortgage payments? Segmented by housing type

	No cost (£)	Greater than £0 to £100	Greater than £100 to £200	Greater than £200 to £300	Greater than £300 to £400	Greater than £400 to £500	Greater than £500 to £600	Greater than £600 to £700	Greater than £700 to £800	Greater than £800 to £900	Greater than £900 to £1000	Greater than £1000
Privately rented house/flat (i.e. rented from a landlord or letting agent) (n=2559)	1%	4%	5%	29%	34%	12%	7%	4%	2%	1%	1%	1%
Privately rented house/flat with a live-in landlord (n=119)	3%	6%	3%	29%	27%	12%	13%	6%	0%	0%	0%	0%
Student accommodation managed by my institution (e.g. halls, head leased house) (n=2038)	9%	6%	8%	5%	21%	21%	16%	7%	3%	1%	2%	3%
Student accommodation managed by another provider (e.g. private halls of residence) (n=633)	5%	5%	10%	7%	18%	22%	13%	5%	5%	2%	2%	5%
In my family home (e.g. with parents) (n=474)	55%	21%	16%	3%	2%	1%	0%	0%	0%	0%	0%	0%
In my own home (i.e. a house you own) (n=202)	26%	5%	8%	17%	11%	14%	4%	6%	4%	3%	2%	1%
In social housing (i.e. rented from a local authority or housing association) (n=107)	16%	10%	18%	18%	21%	14%	1%	1%	1%	0%	0%	1%

Appendix 2: How much do you contribute to monthly rent or mortgage payments? Segmented by housing type

	Mean (£)	Median (£)
Privately rented house/flat (i.e. rented from a landlord or letting agent) (n=2559)	367	336
Privately rented house/flat with a live-in landlord (n=119)	360	350
Student accommodation managed by my institution (e.g. halls, head leased house) (n=2038)	426	428
Student accommodation managed by another provider (e.g. private halls of residence) (n=633)	467	436
In my family home (e.g. with parents) (n=474)	72	0
In my own home (i.e. a house you own) (n=202)	310	300
In social housing (i.e. rented from a local authority or housing association) (n=107)	253	268

For appendices 3 and 4, see overleaf

Appendix 5: How did you finance the initial payments required to secure your accommodation?

	£0.01–£250 (n=78)	£250.01–500 (n=462)	£500.01–£750 (n=836)	£750.01– £1,000 (n=435)	£1,000+ (n=538)
Student loan	41%	41%	34%	33%	29%
Personal savings	37%	38%	49%	49%	54%
Used money given by friends / family / partner	27%	25%	30%	31%	36%
Borrowed money from friends / family / partner	16%	20%	27%	30%	30%
Salary	11%	11%	16%	14%	17%
Sought work (or additional hours in my existing job)	5%	7%	11%	13%	10%
Used my overdraft facility	16%	20%	22%	21%	21%
Applied for financial support from my university or college	2%	2%	1%	1%	3%
Scholarship	5%	3%	6%	3%	7%
Used a credit card	2%	2%	2%	4%	4%
Borrowed money from a bank	1%	1%	1%	2%	3%

Appendix 3: Which of these best describes your current accommodation?

	Privately rented house/flat (i.e. rented from a landlord or letting agent)	Privately rented house/flat with a live-in landlord	Student accommodation managed by my institution (e.g. halls, head leased house)
Year of study			
Year one (n=3088)	22%	3%	46%
Year two (n=1484)	55%	2%	13%
Year three (n=1487)	57%	3%	14%
Year four (n=445)	58%	2%	13%
Year five or after (n=108)	47%	4%	4%
Age, as of 1 September 2013			
16–18 (n=1275)	5%	0%	73%
19 (n=1240)	46%	1%	34%
20 (n=1071)	60%	2%	18%
21–24 (n=1797)	53%	2%	22%
25–29 (n=566)	51%	4%	21%
30+ (n=589)	34%	4%	13%
Mode of study			
Full-time (n=6403)	45%	3%	27%
Part-time (n=254)	28%	2%	6%
Level of study			
Undergraduate level (n=5142)	44%	2%	25%
Masters level (n=1069)	39%	4%	29%
PhD level (n=485)	47%	4%	18%
Fee status			
Home/UK (n=5178)	46%	2%	20%
EU (n=562)	46%	6%	29%
Non-EU (n=906)	33%	4%	45%
Ethnicity			
White (n=5329)	47%	3%	23%
Black and BME (n=1242)	33%	3%	31%
Overall average (n=6696)	44%	3%	24%

Student accommodation managed by another provider (e.g. private halls of residence)	In my family home (e.g. with parents)	In my own home (i.e. a house you own)	In social housing (i.e. rented from a local authority or housing association)	Other (please specify)
11%	7%	6%	4%	1%
7%	8%	9%	4%	2%
8%	6%	7%	4%	1%
6%	7%	9%	3%	2%
8%	12%	23%	1%	3%
13%	7%	0%	0%	0%
11%	7%	0%	1%	0%
11%	8%	0%	1%	0%
10%	11%	1%	0%	1%
8%	6%	5%	4%	3%
3%	4%	26%	12%	4%
9%	7%	5%	3%	2%
1%	10%	42%	11%	2%
8%	9%	6%	5%	1%
11%	5%	9%	2%	2%
5%	4%	15%	3%	4%
7%	9%	10%	5%	2%
11%	1%	4%	1%	3%
14%	1%	1%	1%	1%
7%	6%	9%	3%	1%
13%	11%	3%	5%	2%
9%	7%	7%	4%	2%

	Privately rented house/flat (i.e. rented from a landlord or letting agent)	Privately rented house/flat with a live-in landlord	Student accommodation managed by my institution (e.g. halls, head leased house)
Faith and belief			
Buddhist (n=113)	30%	0%	20%
Christian (n=2144)	41%	2%	18%
Hindu (n=120)	43%	0%	16%
Jewish (n=50)	77%	2%	13%
Muslim (n=263)	33%	1%	16%
Sikh (n=27)	24%	4%	28%
Spiritual (n=77)	42%	2%	15%
Agnostic (n=507)	51%	1%	28%
Atheist (n=1095)	52%	2%	24%
Any other religion or belief (n=115)	38%	2%	16%
None (n=1764)	48%	2%	21%
POLAR 3 category			
POLAR 1 (n=477)	44%	2%	18%
POLAR 2 (n=689)	43%	3%	21%
POLAR 3 (n=881)	45%	2%	24%
POLAR 4 (n=1122)	50%	2%	21%
POLAR 5 (n=1497)	53%	3%	22%
Disability			
Disabled (n=933)	43%	2%	18%
Non-disabled (n=5462)	43%	3%	27%
Caring responsibilities			
Caring responsibilities for under 18s (n=282)	37%	2%	9%
Caring responsibilities for adults (n=148)	33%	0%	9%
Gender identity			
Man (n=2309)	45%	3%	26%
Woman (n=4268)	43%	2%	24%
In another way (n=31)	23%	0%	31%
Sexuality			
Heterosexual (n=5737)	49%	3%	25%
Gay/Lesbian (n=255)	47%	3%	22%
Bisexual (n=323)	46%	3%	30%
In another way (n=90)	38%	0%	19%
Prefer not to say (n=237)	41%	4%	27%
Overall average (n=6696)	44%	3%	24%

Student accommodation managed by another provider (e.g. private halls of residence)	In my family home (e.g. with parents)	In my own home (i.e. a house you own)	In social housing (i.e. rented from a local authority or housing association)	Other (please specify)
4%	7%	13%	23%	5%
6%	9%	15%	7%	2%
19%	17%	6%	0%	0%
0%	6%	3%	0%	0%
12%	33%	1%	2%	4%
18%	26%	0%	0%	0%
1%	7%	15%	15%	3%
5%	6%	7%	2%	0%
8%	7%	5%	2%	1%
2%	9%	19%	14%	1%
7%	9%	8%	4%	1%
8%	5%	14%	7%	1%
9%	8%	8%	5%	2%
7%	7%	8%	6%	2%
8%	6%	7%	4%	1%
8%	6%	7%	1%	1%
6%	8%	12%	10%	1%
9%	7%	7%	3%	2%
0%	5%	27%	18%	1%
3%	18%	21%	16%	1%
9%	7%	6%	3%	2%
8%	8%	9%	5%	2%
17%	7%	17%	0%	3%
8%	8%	8%	4%	2%
9%	5%	7%	8%	0%
9%	5%	3%	3%	1%
14%	10%	15%	5%	0%
8%	6%	8%	5%	3%
9%	7%	7%	4%	2%

Appendix 4: To what extent do you agree, if at all, with the following statements? Segmented by housing type (percentage indicating strongly agree or agree)

	My accommodation represents good value for money	My accommodation is in good condition	My accommodation has adequate space	I made the right choice in deciding where to live	My accommodation feels like home
Privately rented house/flat (i.e. rented from a landlord or letting agent) (n=2672 to 2681)	53%	64%	77%	70%	69%
Privately rented house/flat with a live-in landlord (n=124 to 125)	67%	80%	69%	66%	59%
Student accommodation managed by my institution (e.g. halls, head leased house) (n=2276 to 2282)	45%	72%	71%	71%	56%
Student accommodation managed by another provider (e.g. private halls of residence) (n=690 to 693)	50%	75%	74%	69%	54%
In my family home (e.g. with parents) (n=512 to 514)	83%	95%	83%	72%	93%
In my own home (i.e. a house you own) (n=212 to 215)	79%	87%	87%	84%	95%
In social housing (i.e. rented from a local authority or housing association) (n=109 to 111)	67%	77%	74%	65%	81%

My accommodation enables me to feel involved with other students	My accommodation enables me to engage effectively with my course	My accommodation provides me with a good place to study	I feel part of the local community	I know who my neighbours are	I know I'll be able to stay in my accommodation for as long as I want
41%	45%	60%	29%	36%	57%
21%	45%	60%	36%	29%	68%
71%	54%	73%	45%	68%	45%
57%	43%	71%	31%	49%	56%
21%	63%	71%	59%	82%	90%
15%	59%	85%	76%	86%	92%
16%	43%	64%	61%	69%	84%

Appendix 6: Overall, how satisfied are you with the management of your home? Segmented by house-hunting behaviours

	Very dissatisfied	Dissatisfied	Neither satisfied nor dissatisfied	Satisfied	Very satisfied	Don't know	Rather not say
Found house through word of mouth (n=490)	9%	13%	14%	37%	27%	1%	0%
Used house-hunting services (n=944)	9%	14%	14%	39%	24%	0%	0%
Didn't use house-hunting services (n=1828)	8%	16%	17%	37%	21%	1%	0%
Read contract (n=2486)	9%	15%	16%	38%	22%	0%	0%
Didn't read contract (n=59)	9%	18%	16%	37%	18%	1%	0%
Viewed property (n=2392)	9%	15%	15%	38%	22%	1%	0%
Didn't view property (n=401)	7%	16%	20%	36%	20%	1%	0%

Appendix 7: Which of the following do you use to pay your rent and energy bills?

	1 (n=158)	2 (n=245)	3 (n=290)	4 (n=394)	5 (n=518)
Student loan	74%	76%	70%	58%	57%
Personal savings	35%	41%	36%	42%	49%
Money given by friends / family / partner	31%	37%	43%	46%	54%
Money borrowed from friends / family / partner	15%	15%	17%	13%	16%
Salary	40%	33%	38%	32%	35%
Overdraft facility	39%	37%	36%	29%	32%
Applied for financial support from my university or college	11%	9%	12%	6%	6%
Scholarship	11%	14%	10%	16%	14%
Social Security Benefits (e.g. Housing Benefit)	8%	4%	4%	2%	4%
Credit card	4%	7%	6%	4%	6%
Money borrowed from a bank	2%	2%	4%	4%	3%
Money borrowed from a 'payday' lender	3%	1%	3%	2%	2%

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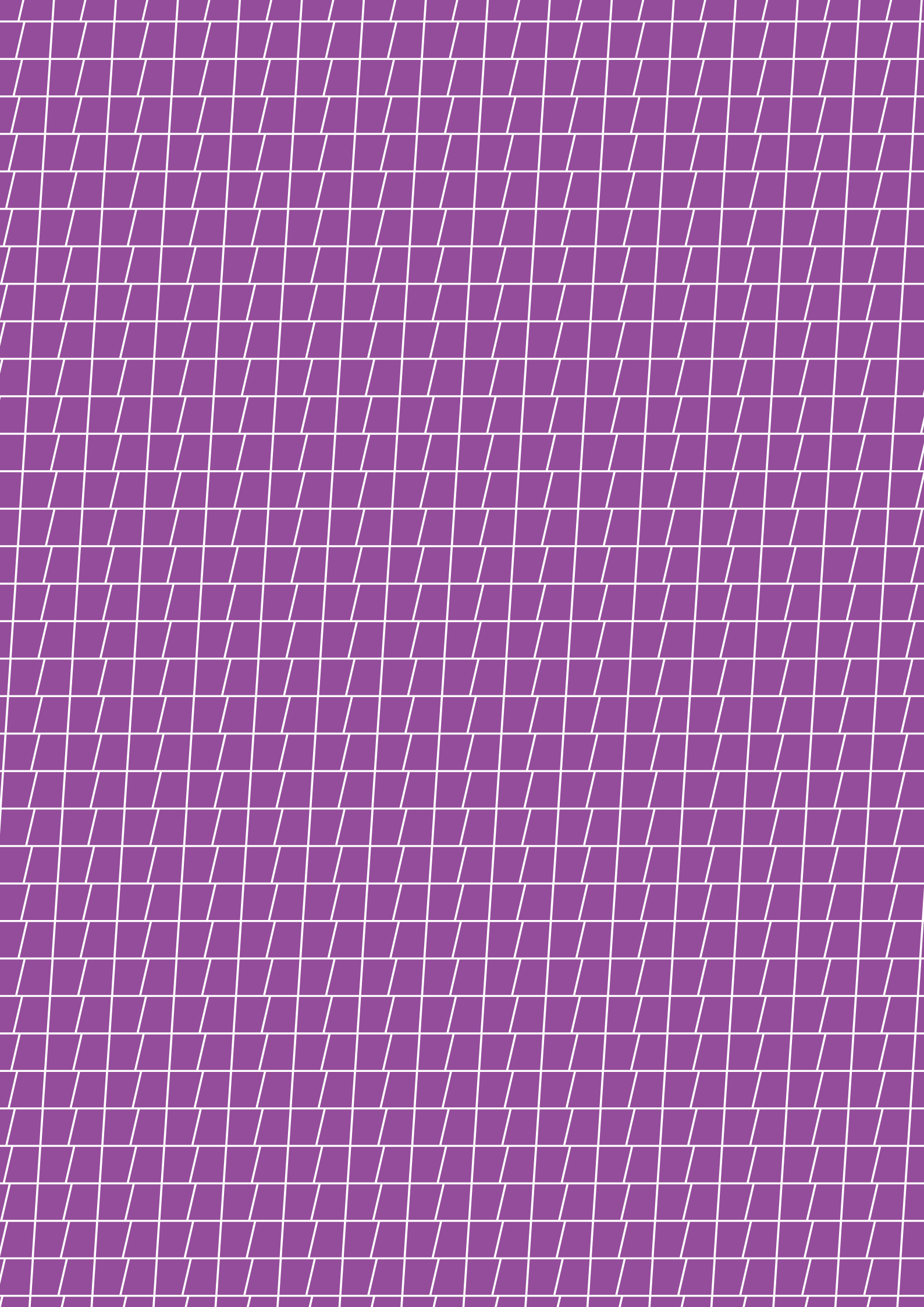
- Which?
- Unipol
- Generation Rent
- Shelter
- Friends of the Earth
- 10:10
- Future Climate
- Environmental Change Institute, University of Oxford
- Association for the Conservation of Energy
- Electrical Safety Council
- Manchester Metropolitan Students' Union
- Kings' College Students' Union.

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