

TUC and Generation Rent questionnaire on housing for young people, conducted September-October 2014

Summary of findings

How would you describe your residential status?	Total responses:	2328
Living in parents/ friends/family home and paying a contribution to stay there	380	16%
Living rent free with parents	143	6%
Living rent-free with someone else you know	19	1%
Renting from a social landlord	114	5%
Renting from a private landlord	1059	45%
Home-owner/ buying with a mortgage	613	26%

Living with parents

			Ages 18-24		Ages 31-34	
Is anything preventing you from moving out? (pick more than one)	Total responses:	542	Total responses:	209	Total responses:	72
No I just don't want to yet	41	8%	21	10%	4	6%
I have caring responsibilities	9	2%	4	2%	0	0%
I want to, but can't afford to rent	240	44%	95	45%	26	36%
I want to, but waiting for social housing	21	4%	7	3%	5	7%
I want to, but can't afford deposit	225	42%	79	38%	28	39%
I want to, but saving for a mortgage	224	41%	73	35%	31	43%

Total responses	1085		387		154		67		53		83		92		75		30		76		27		29	
Yes	333	31%	148	37%	54	34%	22	31%	13	24%	16	18%	29	30%	13	17%	6	20%	13	17%	6	21%	11	35%
No	440	41%	125	31%	53	33%	30	43%	21	39%	44	51%	38	39%	41	53%	15	50%	37	48%	15	52%	12	39%
No, but the landlord did try to put it up	50	5%	18	4%	11	7%	1	1%	4	7%	3	3%	6	6%	2	3%	1	3%	1	1%	2	7%	1	3%
No, I've been renting for less than a year	148	14%	43	11%	21	13%	11	16%	10	19%	14	16%	12	12%	13	17%	4	13%	15	19%	2	7%	2	6%
No, I moved because the landlord wanted a rent rise	31	3%	19	5%	1	1%	1	1%	1	2%	1	1%	3	3%	1	1%	0	0%	2	3%	1	3%	1	3%
No, I moved to a more expensive property	83	8%	34	8%	14	9%	2	3%	4	7%	5	6%	4	4%	5	6%	4	13%	8	10%	1	3%	2	6%

Have you ever been threatened with eviction?		
Renters saying yes	115	10%

Has a Landlord ever refused to repay your deposit or made unreasonable deductions?	London		SE		SW		WM		EM		EE		Y		NE		NW		Scotland		Wales	
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Number of private renters saying yes	418	39%	170	43%	69	44%	24	38%	15	29%	32	38%	39	42%	25	31%	14	47%	38	49%	16	70%	10	37%
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	All mortgage holders	18-20	21-22	23-24	25-26	27-28	29-30	31-32	33-34	London	SE	SW	WM	EM	EE	Y	NE	NW	Scotland	Wales
Average mortgage payment to salary ratio	38%	22%	40%	36%	38%	39%	37%	37%	38%	41%	43%	42%	35%	33%	38%	34%	32%	36%	32%	34%

What proportion of your total household monthly income goes on the mortgage?		London		SE		SW		WM		EM		EE		Y		NE		NW		Scotland		Wales		
Total responses	506	79		73		47		37		58		48		40		29		51		13		26		
More than than 10%	76	15%	9	11%	5	6%	5	9%	7	18%	9	16%	8	17%	9	21%	5	17%	8	16%	4	31%	6	21%
More than than 20%	117	23%	14	18%	13	17%	11	21%	11	28%	20	34%	6	13%	12	29%	8	27%	14	27%	1	8%	7	25%
More than than 25%	141	28%	22	28%	20	26%	13	25%	9	23%	10	17%	21	44%	9	21%	8	27%	18	35%	3	23%	6	21%
More than than a third	133	26%	27	34%	24	31%	13	25%	8	20%	17	29%	11	23%	8	19%	6	20%	8	16%	4	31%	5	18%
More than than 50%	37	7%	7	9%	10	13%	5	9%	2	5%	2	3%	2	4%	1	2%	2	7%	3	6%	1	8%	2	7%
More than than 75%	2	0%	0	0%	1	1%	0	0%	0	0%	0	0%	0	0%	1	2%	0	0%	0	0%	0	0%	0	0%

Did you rely on financial help from family or friends in order to buy a property?		
Mortgage holders saying yes	363	59%
Are you worried about mortgage rates going up?		
Mortgage holders saying yes	393	64%
How long could you afford to pay your Mortgage if you or your partner lost your job?		
Total respondents	509	
Up to 1 month	129	24%
Up to 3 months	156	28%
Up to 6 months	79	14%
More than 6 months	145	26%