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%

I want to, but my contract/job is	97	18%	41	20%	14	19%
insecure (e.g doing temporary, part						
time, short/fixed term contract,						
agency work)						

	All	Private	18-	21-	23-	25-	27-	29-	31-	33-	London	SE	sw	WM	EM	EE	Υ	NE	NW	Scotland	Wales
	renters	renters	20	22	24	26	28	30	32	34											
Average	41%	41%	43%	44%	46%	41%	39%	40%	40%	37%	44%	44%	41%	41%	35%	39%	35%	37%	36%	34%	28%
rent to																					
salary																					
ratio																					

What propor			London		SE		SW		WM		EM		EE		Υ		NE		NW		Scotland		Wales	
rent? Total responses:	1042		373		142		63		49		69		89		73		29		69		26		28	
More than 10%	58	6%	12	3%	5	3%	3	5%	1	2%	12	17%	4	4%	8	11%	2	7%	7	10%	2	7%	2	7%
More than 20%	145	14%	29	8%	15	10%	9	14%	9	18%	14	20%	10	11%	14	18%	8	28%	15	21%	6	21%	9	30%
More than 25%	282	27%	85	23%	39	26%	19	29%	15	30%	15	22%	29	33%	21	28%	8	28%	29	41%	6	21%	7	23%
More than a third	394	38%	172	46%	62	41%	22	33%	13	26%	19	28%	36	40%	25	33%	9	31%	11	15%	8	29%	9	30%
More than 50%	140	13%	63	17%	18	12%	10	15%	10	20%	9	13%	9	10%	5	7%	1	3%	5	7%	3	11%	1	3%
More than 75%	23	2%	12	3%	3	2%	0	0%	1	2%	0	0%	1	1%	0	0%	1	3%	2	3%	1	4%	0	0%

Have you had a rent	London	SE	SW	WM	EM	EE	Υ	NE	NW	Scotland	Wales	
increase in the past year?												

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 t	hreatene	d with eviction?
Renters saying yes	115	10%

Has a Landlord ever	Lon	SE	SW	WM	EM	EE	Υ	NE	NW	Scotland	Wales	
refused to repay your	don											
deposit or made												
unreasonable deductions?												

Number	418	39%	170	43%	69	44%	24	38	15	29%	32	38%	39	42%	25	31%	14	47%	38	49%	16	70%	10	37%
of private								%																
renters																								
saying yes																								

	All	18-	21-	23-	25-	27-	29-	31-	33-	London	SE	SW	WM	EM	EE	Υ	NE	NW	Scotland	Wales
	mortgage	20	22	24	26	28	30	32	34											
	holders																			
Average	38%	22%	40%	36%	38%	39%	37%	37%	38%	41%	43%	42%	35%	33%	38%	34%	32%	36%	32%	34%
mortgage																				
payment																				
to salary																				
ratio																				

What proport	-		London		SE		SW		WM		EM		EE		Υ		NE		NW		Scotland		Wales	
income goes mortgage?		,																						
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	363	59%
saying yes		
Are you worried about mortgage rates going up?		
Mortgage holders	393	64%
saying yes		
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%