

How tenants live now, from gen Z to 80-plus

The UK is no longer a land of homeowners. Meet the tenants, from young adults to senior citizens, who are experiencing the shifting rental sector



The Jetha family would love to buy a home and get more space but say house prices and mortgage rates make it difficult

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The phrase “generation rent” is normally used to describe those who are starting out in their careers and can’t afford to get onto the property ladder. But that stereotype is outdated.

Today more than one third of UK households (about 8.6 million) rent their home. Just over half are through private landlords and the rest are through local authorities or housing associations.

Indeed, nearly a third of people approaching retirement, aged 55-64, are in privately-rented homes. That’s double the number a decade ago. The amount of those who are middle-aged and mortgage-free has fallen too, as property prices rise, with 66 per cent of 45 to 54-year-olds now owning their home outright in the UK, compared with 72 per cent in 2012.

As an ever-larger number of priced-out residents get stuck in the rental sector, it faces a supply-and-demand crunch — particularly in cities. Rents in the UK soared by 11.7 per cent in Britain as a whole in the year to the end of September and 15.7 per cent in Greater London, according to figures released by estate agency Hamptons at the start of this week. Separate data from

Spareroom, the flat-share website, showed room-rents across the UK rose by an average of 16 per cent when comparing the third quarter of this year — between July 1 and September 30 — with the same period of 2022. In some postcodes of London, there have been rises averaging of more than 40 per cent in a year.

In other European countries rental culture is part of the fabric whereas in the UK home ownership is inextricably linked to perceptions of success and, in some cases, stigma. Here, tenants at different stages of their life share their experiences.



Eve Rouse: "It's frustrating seeing the amount I spend on rent that isn't being invested"

Twenties: ‘A lot of people are getting ripped off, and they have all accepted it’

Eve Rouse, 28, a content marketing manager for a tech company from Hull rents in Stratford, east London.

“I adore living here in East Village [the former Olympic athletes’ village, converted after 2012 into a new residential district]. It’s well located, surrounded by greenery and has a real community feel. The letting company I rent from, Get Living, have a 24/7 maintenance team and security, and it’s good value for money as far as London goes. I pay £970 a month, excluding bills, for a room in a modern three-bedroom flat. I already know that in five years or so I’ll probably want to buy and I won’t be able to afford to do that in London as a single woman.

“Bad past experiences with landlords and lettings agents, though, mean I don’t enjoy being a tenant at all. My previous lettings agent, Life Residential, tried to take more than £1,000 from my deposit for damage that had already happened when I began my tenancy (and which I flagged up to them in writing). They charged me £172 for a bath plug that wasn’t even broken!

“I opened a dispute through the deposit protection scheme and recently received an adjudication decision in my favour, so I got all but £30 back. But the process was incredibly demanding and it felt like the agents were using deposits as a money-making scheme, exploiting tenants’ lack of knowledge, time or simply stamina.

“I know a lot of people my age who are getting ripped off in the same way, and they have all given up and accepted it. As a renter I feel angry knowing how vulnerable I am to situations like this and how little protection there is for renters. It’s also frustrating seeing the amount I spend on rent that isn’t being invested.”



Zoe Phillips and her boyfriend have delayed buying

Zoe Phillips, 27, a lifestyle brand PR, rents a two-bedroom flat with her boyfriend James, also 27, a health and well-being adviser for a healthcare company, in Wokingham, Berkshire.

“Since we left university we always planned to buy and we have even saved most of what we needed. But rising house prices have made us decide to delay buying,” Zoe writes.

“Our desire to buy has also waned as we are unsure where we’d like to settle. We’d rather hold on and save a bit more so we can buy something we are really sure about.

“We currently pay £1,150 a month — which was more than the asking price, but it was a competitive market when we were looking and it was normal for people to offer more to secure a place.

“Our top-floor flat in Wokingham town centre has a spare room that we use as an office/sewing/gaming room, and the flat is in fairly good condition, even though it’s an old building (the building next door has a blue plaque for 1912). The main selling points were the free-standing bath, big windows and tall ceilings, and our estate agent has let us paint the deep red and purple walls a more neutral colour, so we could make it feel our own.

“We don’t have any outdoor space, which is something we’d like in our next home for sure, but we live near a park and we really enjoy the convenience of living so close to shops, pubs, friends and family.”

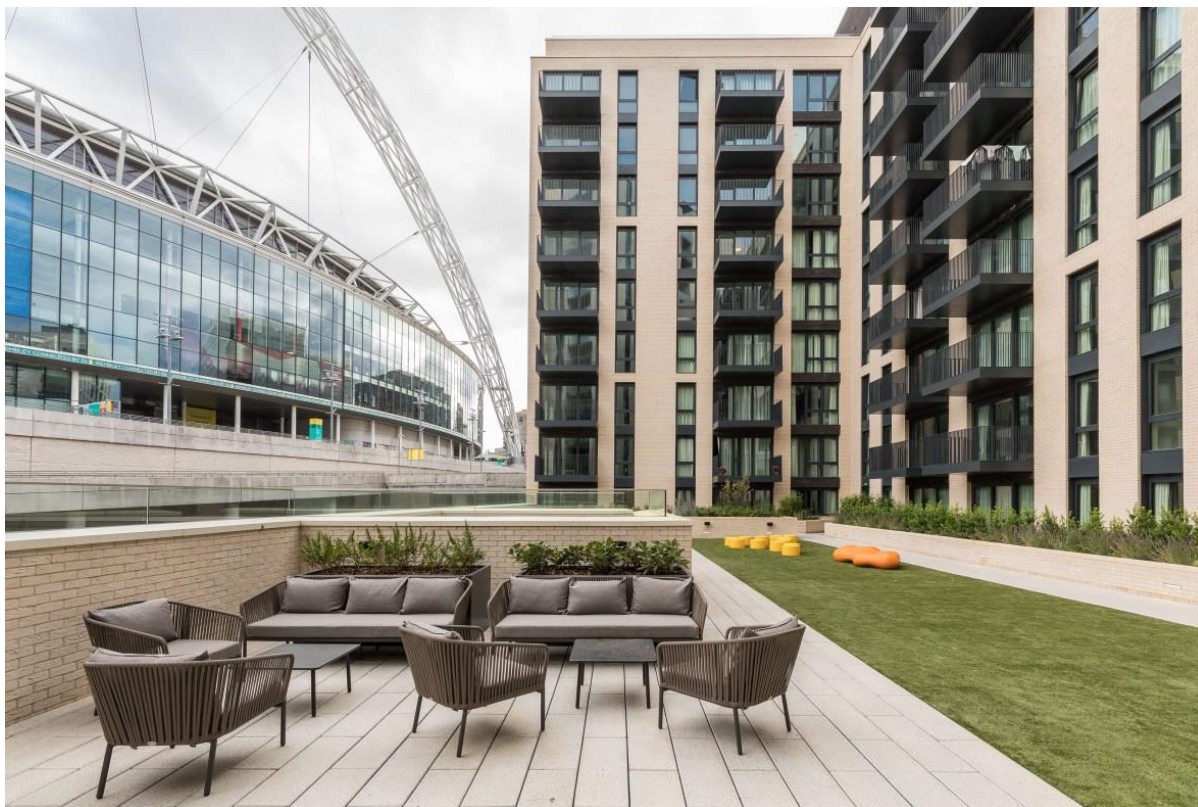
Thirties: ‘Renting can feel like throwing money out of the window’

The Jetha family — Shamir, 39, a business consultant, his wife Reschma, 34, a pastoral team coordinator in a school, and their sons Sayhaan, nine, and Nayaan, seven — live in Alameda, a build-to rent scheme developed by Quintain Living in Wembley Park, north London.

“We have been renting since we settled in the UK five years ago — and although we would love to buy at some point, to get more space and something we can adapt to our own taste, current house prices and mortgage rates mean it’s hard to make a move,” Shamir says.

“Renting can feel like you’re throwing money out of the window where you could probably spend the same amount on paying a mortgage. Also, your hands are tied to the market prices, which are rising. But as long as you have a good relationship with your landlord — and we have been quite lucky so far — then renting is fine.

“We previously paid £1,700 a month for a flat in a small building in the centre of Harrow-on-the-Hill, but it lacked security. We had to be careful when we were going in and out.



The Jethas like the amenities provided by their purpose-built development near Wembley Stadium

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“Then we looked at Alameda, where you have a 24/7 concierge and security team. We liked the pedestrianised roads around Olympic Way and Wembley Park Boulevard where the kids can cycle, scoot or play. I was already working remotely before Covid, so the co-working area and fast wi-fi were also appealing. I now rent an office in Quintain’s new building in Repton Gardens, a five-minute walk from our flat. *[An unfurnished two-bedroom flat similar to the Jethas’ would cost £2,473 a month.]*

“It’s a very easy and sociable place to live. It’s great for families, and there are lots of events organised where you can get to know people. We know we pay a higher price for being in a new development with all these amenities, but it’s worth it. We think it might be hard to go back to a private rental without any amenities after this.”



Dionne Ruddock has owned property before but is renting again after a break-up

Forties: ‘My landlord raised the rent by £300 a month’

Dionne Ruddock, 47, a confidence coach ([coachingwithdionne.co.uk](https://www.coachingwithdionne.co.uk)), rents a council-owned house in Thamesmead, southeast London with her two daughters.

“I bought my first property when I was 19 and sold my last one in 2015. When my relationship with my daughters’ father fell apart around that time, I began renting in southeast London,” Dionne writes.

“I didn’t mind renting at first as it gave me a feeling of freedom. But then my dad died, and the following day my landlady phoned to say she wanted to sell. I was a single mother with two young children. I was in a low place and I moved to another area of southeast London where I encountered racism — so I had to move again.

“I’d started to think about buying when Covid happened and rents fell a lot. I found a big, four-bedroom Victorian terraced house in Charlton that was only £1,500 a month. After Covid the landlord put up the rent by £500 a month — so I took on a lodger and hosted up to seven foreign students at a time to cover costs, while also running my own business.

“Then on Christmas Eve last year, the landlord told me he wanted to sell. I had three months to move out, but I found I was priced out of the market. Every property went to the highest bidder. I couldn’t find anywhere to move to so I continued on a rolling contract, and my landlord raised the rent by another £300 a month — which was unsustainable.

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“My mum warned me I was on the verge of becoming homeless and told me to go to the council. It felt like a stigma having to ask them for help. And then they put us in a Travelodge hotel in Stone, 15 miles away. I’m not on benefits, so I had to pay around £300 for three weeks, plus we had to eat out all the time as there was no fridge or any cooking facilities in the hotel — where 60 per cent of the other residents were homeless singles, couples and families. It knocked my confidence as I felt, at 47, I was starting from scratch. If it wasn’t for my profession, helping others to be resilient and tell yourself you can push past the hard times, I would have really struggled.

“When we were then moved to another Travelodge last month, I found the confidence to write to my MP, who replied quickly. We were given a two-bedroom house in Thamesmead, which costs £800 a month. It’s a long way from my daughters’ schools and I’m trying to get back on the property market, but I can’t get the £60,000 or so I’ll need to buy here. I’m a London girl. I’ve always lived here. But London has outpriced me so I’m thinking our next move will mean heading north.”



Sue Nicholls and Jim Holman say they are not renting by choice

Fifties and sixties: ‘I don’t feel any stigma attached to being an older renter’

Sue Nicholls, 53, an office manager and Jim Holman, 60, a property maintenance manager, pay £825 a month for their two-bedroom semi-detached home in Tewkesbury, Gloucestershire.

“I’ve always been a tenant, in the UK and in Corfu, where Jim and I met,” Sue writes.

“When we moved back to the UK several years ago, we found jobs in a boat yard on the south coast and rented a three-bed terraced house for £925 a month. Then we moved to Gloucestershire to be nearer Jim’s family and recently moved to our current house. We’re renters out of circumstance rather than choice, though. We would have preferred to buy when we came back to the UK, but with no property to sell in Greece, it wasn’t an option. We would still like to buy a house and we are working towards that. We know our ages are against us with mortgage repayment terms, but if we leave it any longer it will become completely unaffordable.

- **What's really going on inside Britain's broken rental market**

“I don't feel any stigma attached to being an older renter, though. It's not uncommon, certainly in our area, and there are advantages: you have the opportunity to live in different areas. There's no commitment to stay. And the landlord is responsible for repairs and maintenance, although they tend to do basic maintenance as cheaply as possible.

“Our house hasn't been modernised since it was built in the 1990s, but our rent is as high as refurbished properties locally. As the agent — who carries out the property inspections — works for the landlord, they don't seem fair. Our carpets need replacing, but the agent always reports back that they are in good condition. It's also frustrating not being able to decorate to our own tastes and make it feel like our home.

“We worry about having to continue renting, especially in the current market. It was very hard to find a rental property as there was so much competition and so few properties available. If our landlord were to give us notice, we'd struggle to find somewhere quickly. We also worry about how we'll manage to pay the rent once we retire. We wouldn't be able to afford the rent on this property on a basic pension and with rent increasingly annually, the gap increases further.”

Eighties: 'Renting now will save my children hassle later'

George Harvey recently moved into a two-bedroom rental flat at Ledian Gardens, an Inspired Villages retirement development in Leeds, Kent.

“I'm 89 and moved here just six weeks ago, so I'm one of the newest residents. I've owned homes forever, since I was in my twenties, and have lived all over the world throughout a long career in international finance. But I moved out of the house I own in Tonbridge because of mobility issues and no longer being able to look after a garden, and it's not fair to impose myself on my children.

“I decided to rent rather than buy at Ledian Gardens as I'd heard of people who had bought in retirement homes and, after they died, their children spend years trying to sell the property. It's probably costing me a bit more this way. I pay £3,000 a month, including service charges. But there is maintenance, housekeeping, cleaning and all sorts of facilities, including a lovely pool, sauna, gym, bar, restaurant and library.

“The other important thing is that I’m no longer in a house on my own, which pleases my daughter very much, and I’ve met lots of people already. There’s a happy hour where you can wander down and meet people over a glass of wine, and I’m trying seated yoga for the first time soon.”