

Scottish Government supported Mid-Market Rent, 2014 to 2018 Policy Monitoring Information on Household Characteristics

This document provides a summary of the characteristics of households who have benefitted from Scottish Government (SG) supported Mid-Market Rent (MMR) and is based on 'log form' information returned by participating households. The completion of log forms is voluntary and therefore not all households have a corresponding log form completed. Therefore the data reported here may not be representative of all MMR tenants more widely.

A total of 1,398 log forms were provided by tenants in the following Local Authorities: Aberdeen City, Clackmannanshire, Dumfries and Galloway, Dundee City, East Dunbartonshire, City of Edinburgh, Falkirk, Fife, Glasgow City, Highland, Midlothian, Perth and Kinross, Scottish Borders, South Lanarkshire and Stirling.

To note. In relation to the number of log forms completed (1,398) the number of MMR homes completed in the same time period (2014 – 2018) was 3,700. Taking this into account it can be estimated that approximately 38 per cent of MMR tenants completed the voluntary log form and the remaining MMR tenants did not. The number of completions is recorded as National Statistics by the Scottish Government as part of its Affordable Housing Supply Programme where it is included in 'Other Affordable Rent'.

The log form asks for details of two tenants in the same household, but, it only ask this on some questions e.g. age, sex etc. but not on other questions e.g. income band. In the case of the latter, this means it is not clear if the information relates to one or both tenants, which in turn makes it difficult to accurately interpret the data in some cases.

The responses to some of the individual questions (61) contained errors that had to be removed from the analysis. Some tenants did not answer all questions and left some blank, however, on most questions missing responses were less than 5 per cent. In these cases it is not clear if the answer represents '0' or is missing. All the factors above impact on the quality of the data.

Taking these cautions into account, the resulting data should be treated as estimates only which contain a degree of error. As such, they only provide an indication of characteristics of tenants taking up MMR, rather than a definitive or representative picture of those characteristics. It is important to note that figures presented in this report are not Official Statistics or National Statistics, and have been collated as management information for the purposes of policy monitoring only.

Some percentages may not sum to 100 per cent due to rounding. The totals that are shown for each question differ depending on how many tenants decided to answer each question or not. Small numbers have been suppressed.

Some Key Findings for the Period 2014 to 2018

- The average monthly MMR for a two-bedroomed property was £516.
- 79% of MMR tenants were living in a flat.
- 80% of MMR tenants had previously been on a housing list.
- 83% of tenants choose MMR because affordable rent was very important.
- 44% of MMR tenants had annual incomes between £20k-30K.

Background to MMR

MMR is a type of affordable housing aimed at assisting people on low and modest incomes to access long term affordable rented accommodation. It aims to help those who have difficulty accessing social rented accommodation, buying their own home or renting privately. Homes are let under a Short Assured Tenancy or, from 1 December 2017, under a Private Residential Tenancy. Rents will vary across the country and will be set at a level which is higher than social rents but lower than the mid-point of private rents depending on the size of property (number of bedrooms) and geographical location.

Characteristics of Households Taking Up MMR, 2014 to 2018

Table 1 (figure 1) shows that the average MMR monthly rent for a two bedroomed property was £516 at Scotland level between 2014 and 2018 and ranged from £597 in Aberdeen City to £418 in Dundee City.

Table 1 - Average MMR Rents (£) Per Month by Number of Bedrooms 2014 - 2018

| Local Authority | Average Monthly MMR (£) | | | |
|------------------------------|-------------------------|-------------|-------------|-------------|
| | Number of Bedrooms | | | |
| | 1 | 2 | 3 | 4 |
| Aberdeen City | £480 | £597 | n/a | n/a |
| Clackmannanshire | n/a | n/a | £489 | £667 |
| Dumfries and Galloway | n/a | £448 | £476 | n/a |
| Dundee City | n/a | £418 | £576 | n/a |
| City of Edinburgh | £452 | £589 | £792 | £823 |
| East Dunbartonshire | £373 | £468 | n/a | n/a |
| Falkirk | £357 | £434 | £496 | £659 |
| Fife | n/a | £473 | n/a | £748 |
| Glasgow City | £412 | £461 | £595 | n/a |
| Highland | £391 | £452 | £533 | n/a |
| Midlothian | n/a | n/a | £575 | £575 |
| Perth and Kinross | n/a | £440 | n/a | n/a |
| Scottish Borders | £469 | n/a | n/a | £612 |
| South Lanarkshire | n/a | £444 | n/a | n/a |
| Stirling | £355 | £443 | n/a | n/a |
| SCOTLAND | £421 | £516 | £594 | £661 |

Note: n/a = not applicable as no returns were received in these cases.

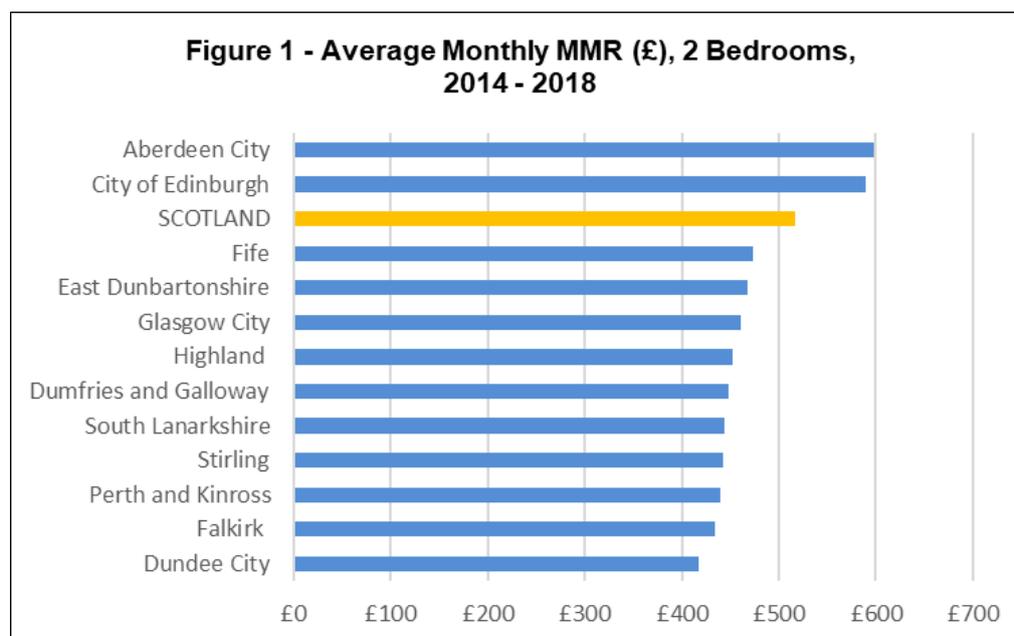


Table 2 show that the average age reported by tenant one is 30 years, whilst the average age of tenant two is 15 years. The average age of tenant two is substantially lower because tenant two includes some children.

**Table 2 - Average Age of MMR Tenants (Years)
2014 - 2018**

| Tenant | Average Age (Years) |
|--------|---------------------|
| 1 | 30 |
| 2 | 15 |

Note: The average age of tenant2 is much lower because this included children in some cases.

Table 3 shows that for tenant one 48 per cent were female and 52 per cent were male. For tenant two, 57 per cent were female and 43 per cent were male.

Table 3 - Average Age of MMR Tenants (Years), 2014 - 2018

| Tenant | Sex | % Total | Number of Records |
|--------|--------|---------|-------------------|
| 1 | Female | 48 | 648 |
| | Male | 52 | 694 |
| | Total | 100 | 1,342 |
| 2 | Female | 57 | 478 |
| | Male | 43 | 364 |
| | Total | 100 | 842 |

Table 4 shows that for tenant one, 95 per cent were from a White ethnic group and five per cent were from an Other ethnic group. For tenant two, 94 per cent were from a White ethnic group and 6 per cent were from an Other ethnic group.

Table 4 - Broad Ethnic Group of MMR Tenants, 2014 - 2018

| Tenant | Broad Ethnic Group | % Total | Number of Records |
|--------|---------------------|---------|-------------------|
| 1 | White Ethnic Groups | 95 | 1,124 |
| | Other Ethnic Groups | 5 | 67 |
| | Total | 100 | 1,191 |
| 2 | White Ethnic Groups | 94 | 652 |
| | Other Ethnic Groups | 6 | 41 |
| | Total | 100 | 693 |

Table 5 shows that three per cent of tenants reported having a disability and 97 per cent of tenants reported not having a disability.

**Table 5 - Number of MMR Tenants with a Disability
2014 - 2018**

| Tenant has a Disability | % Total | Number of Records |
|-------------------------|---------|-------------------|
| Yes | 3 | 43 |
| No | 97 | 1,238 |
| Total | 100 | 1,281 |

Table 6 (figure 2) shows that 79 per cent of tenants were living in a flat, 20 per cent in a house and 1 per cent in other kinds of accommodation.

Table 6 - Type of Accommodation, 2014 - 2018

| Type of Accommodation | % Total | Number of Records |
|-----------------------|---------|-------------------|
| Flat | 79 | 1,059 |
| House | 20 | 264 |
| Other | 1 | 10 |
| Total | 100 | 1,333 |

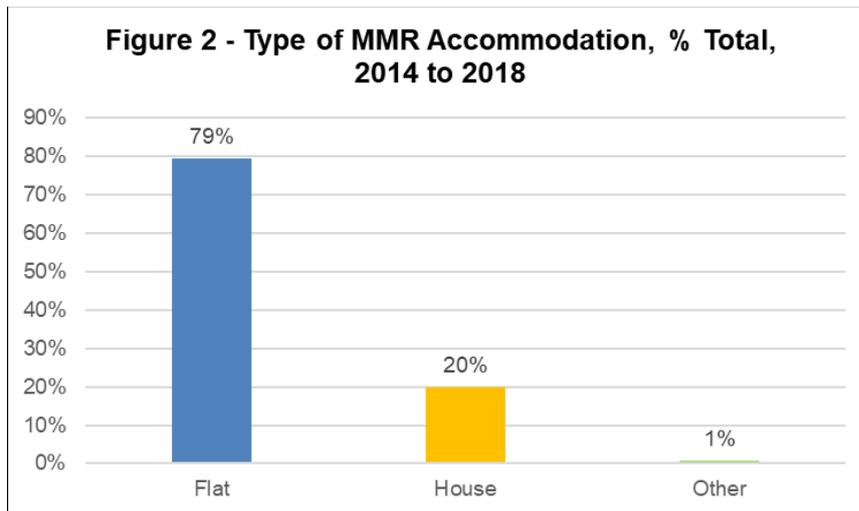


Table 7 shows that 80 per cent of tenants had previously been on a housing list, whilst 20 per cent had not.

Table 7 - MMR Tenants Previously on Housing List 2014 - 2018

| Tenant Previously on Housing List | % Total | Number of Records |
|-----------------------------------|---------|-------------------|
| Yes | 80 | 568 |
| No | 20 | 140 |
| Total | 100 | 708 |

Table 8 shows that for tenant one, 78 per cent had previously lived in the Private Rented Sector (PRS), 12 per cent in RSL accommodation, 7 per cent in council accommodation and 4 per cent in other types of accommodation. For tenant two, 74 per cent had previously lived in the PRS, 12 per cent in RSL accommodation, 8 per cent in council accommodation and 6 per cent in other types of accommodation.

Table 8 - Previous Landlord of MMR Tenants, 2014 - 2018

| Tenant | Previous Landlord | % Total | Number of Records |
|--------|-------------------|---------|-------------------|
| 1 | Council | 7 | 58 |
| | RSL | 12 | 100 |
| | PRS | 78 | 653 |
| | Other | 4 | 31 |
| | Total | 100 | 842 |
| 2 | Council | 8 | 33 |
| | RSL | 12 | 50 |
| | PRS | 74 | 305 |
| | Other | 6 | 25 |
| | Total | 100 | 413 |

Note: Tenant two responses refer to children in some cases and this will influence the responses of tenant two compared to tenant one. Some percentages may not sum to 100 due to rounding.

Table 9 shows that for tenant one, 60 per cent had previously rented their accommodation, 29 per cent had lived with family, 6 per cent had other accommodation and 5 per cent had previously owned their accommodation. For tenant two, 62 per cent had rented their accommodation, 30 per cent had lived with family, 4 per cent had either owned their accommodation and 4 per cent had some other type of accommodation.

Table 9 - Previous Tenure of MMR Tenants, 2014 - 2018

| Tenant | Previous Tenure | % Total | Number of Records |
|--------|-----------------|---------|-------------------|
| 1 | Owned | 5 | 67 |
| | Rented | 60 | 802 |
| | Family | 29 | 393 |
| | Other | 6 | 74 |
| | Total | 100 | 1,336 |
| 2 | Owned | 4 | 26 |
| | Rented | 62 | 395 |
| | Family | 30 | 192 |
| | Other | 4 | 26 |
| | Total | 100 | 639 |

Note: Tenant two responses refer to children in some cases and this will influence the responses of tenant two compared to tenant one. Some percentages may not sum to 100 due to rounding.

Table 10 shows what factors were ‘very important’, ‘quite important’ or ‘not important’ in deciding to take-up an MMR property. Well over half of all tenants reported that affordable rent (83%), size of accommodation right (66%) and liking the area (66%) were very important. Forty-five percent of tenants reported that being close to work was very important, whilst 40 per cent of tenants said that previously being in unsuitable accommodation was very important in their decision.

Table 10 - Tenants Reasons for Getting MMR, 2014 - 2018

| Reasons for Getting MMR | Very Important | | Quite Important | | Not important | | Total | |
|--|----------------|-------------------|-----------------|-------------------|---------------|-------------------|-------------|-------------------|
| | Row % Total | Number of Records | Row % Total | Number of Records | Row % Total | Number of Records | Row % Total | Number of Records |
| Affordable Rent | 83 | 1,045 | 16 | 199 | 2 | 19 | 100 | 1,263 |
| Size Right | 66 | 825 | 29 | 363 | 5 | 64 | 100 | 1,252 |
| Liked Area | 66 | 816 | 29 | 364 | 5 | 57 | 100 | 1,237 |
| Close to Work | 45 | 545 | 33 | 399 | 22 | 271 | 100 | 1,215 |
| Near Family/ Friends | 44 | 547 | 26 | 324 | 29 | 359 | 100 | 1,230 |
| Previously Unsuitable Accommodation | 40 | 482 | 22 | 263 | 38 | 448 | 100 | 1,193 |
| Setting Up Home for First Time | 38 | 439 | 18 | 207 | 45 | 523 | 100 | 1,169 |
| Left Previously Accommodation for Personal Reasons | 30 | 336 | 12 | 140 | 58 | 655 | 100 | 1,131 |

Note: Some percentages may not sum to 100 due to rounding.

Table 11 shows that for tenant one, 87 per cent were in full-time employment, 8 per cent in part-time employment, 4 per cent identified as 'Other' and 1 per cent were not in employment. For tenant two, 49 per cent were in full-time employment, 12 per cent in part-time employment, 36 per cent identified as 'Other' and 3 per cent were not in employment. 'Other' may refer to 'Retired', 'Long-term Sick or Disabled', 'Looking After Home', 'Dependent Child' or 'Students'.

Table 11 - Employment Status of MMR Tennants, 2014 - 2018

| Tenant | Employment Profile | % Total | Number of Records |
|--------|--------------------|---------|-------------------|
| 1 | Employed Full Time | 87 | 1,165 |
| | Employed Part Time | 8 | 108 |
| | Unemployed | 1 | 8 |
| | Other | 4 | 55 |
| | Total | 100 | 1,336 |
| 2 | Employed Full Time | 49 | 407 |
| | Employed Part Time | 12 | 99 |
| | Unemployed | 3 | 29 |
| | Other | 36 | 298 |
| | Total | 100 | 833 |

Note: Tenant two responses refer to children in some cases and this will influence the responses of tenant two compared to tenant one. 'Other' includes 'Retired', 'Long-term Sick or Disabled', 'Looking After Home', 'Dependent Child' or 'Student'.

Table 12 (Figure 3) shows that 44 per cent of tenants had an annual income of between £20k and £30k, whilst 31 per cent had an income of more than £30k. Twenty-two per cent had an income of between £10k and £20k, whilst three per cent had an income of £10k or less.

Table 12 - MMR Tenants Income Band, 2014 - 2018

| MMR Tenants Income Band | % Total | Number of Records |
|-------------------------|---------|-------------------|
| <5k-10k | 3 | 35 |
| >10k-20k | 22 | 293 |
| >20k-30k | 44 | 591 |
| 30k+ | 31 | 413 |
| Total | 100 | 1,332 |

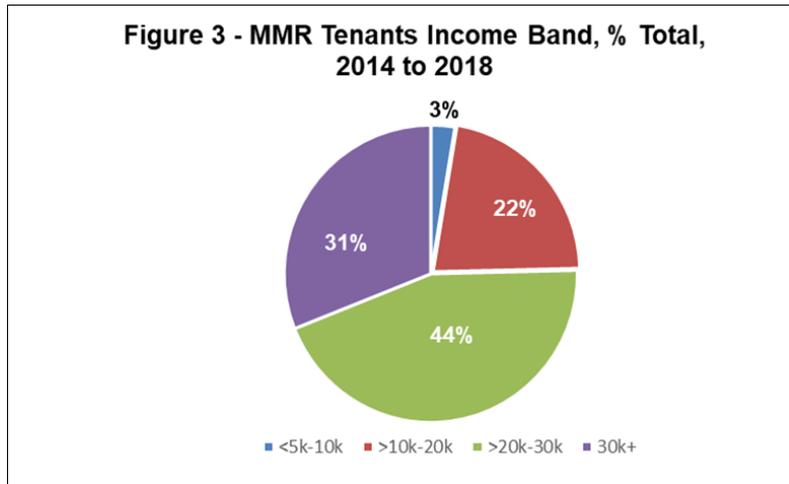


Table 13 shows that, between 2014 and 2018, less than 1 per cent of MMR tenants reported that they had left the armed forces in the previous year.

Table 13 - MMR Tenants Who Left the Armed in the Last Year, 2014 - 2018

| MMR Tenants Left Armed Forces Last Year | % Total | Number of Records |
|---|---------|-------------------|
| Yes | <1 | * |
| No | >99 | * |
| Total | 100 | 1,221 |

Note: Some figures have been suppressed due to small numbers.

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