

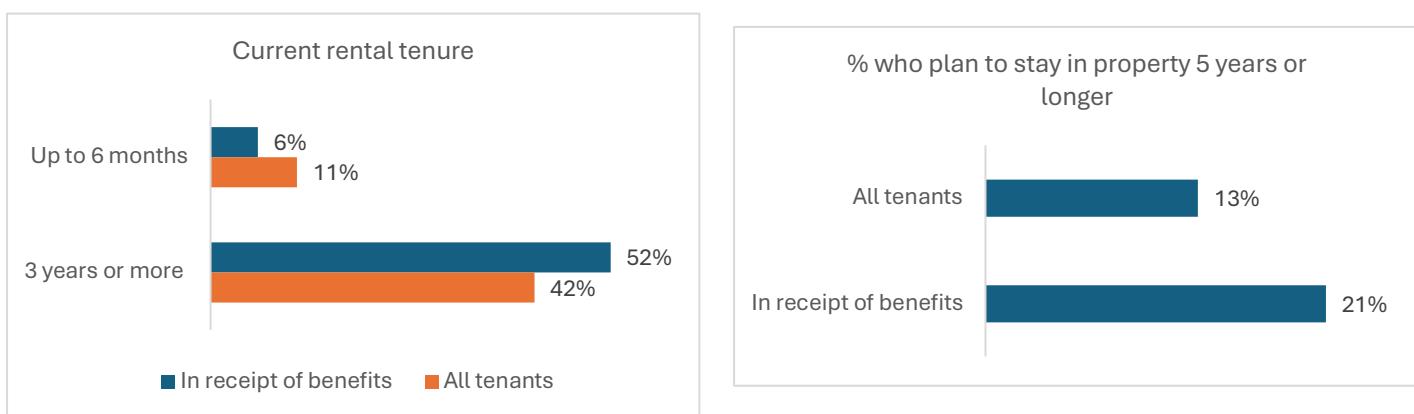
TDS Charitable Foundation data concerning housing benefits and LHA rates (from The Voice of the Landlord and The Voice of the Tenant surveys)

About The Voice of the Tenant 2025 survey: This fifth wave surveyed 2,045 tenants across England who rent from a letting agent or private landlord. All respondents were aged 18+ years. Fieldwork ran from 18th - 26th March 2025. All respondents are unique to this wave and did not participate in any of the previous waves. Using data from the English Housing Survey 2022/23 and syndicated sources, the final data is representative of private rental households in England in terms of age, gender, region and monthly rental cost brackets. The questions from the previous waves were repeated in this survey. Comparisons have been made with both the previous March 2023 and March 2024 surveys. Statistics may not add to 100% due to rounding or non-responses.

About The Voice of the Landlord 2025 survey: This second wave surveyed 2,022 private sector landlords across England. All participants were aged 18+ years. Fieldwork ran from 3rd - 24th April 2025. Using data from the English Housing Survey 2022/23 and syndicated sources, the final data is representative of landlords and their portfolios in England, in terms of length of experience, number of properties being let, regional distribution and use of letting agents. Participants were sampled from two databases. 421 participants were recruited via the TDS Group and 1,601 participants were recruited from an independent source. When examining how experiences vary according to different landlord characteristics, this study reports on statistically significant data. This means we can be reasonably confident that the findings are representative of the wider landlord population in England. To allow trends over time to be captured, the majority of questions are kept the same as the previous wave. Statistics may not add to 100% due to rounding or non-responses.

Our findings:

Over a third of tenants receiving benefits rent the cheapest properties, costing £299 per month or less, compared to 5% of all tenants. This group are more likely to stay in their rented property for longer, and to plan to stay long-term.



However, when asked if they would like to move from their current property but feel unable, 54% of tenants receiving benefits agreed, compared with 48% of all tenants. This suggests that tenants in receipt of benefits may stay longer in rental properties because they have limited options available to them.

Searching for properties

Notably, the findings show that tenants receiving benefits view fewer properties than all tenants overall. A third of tenants receiving benefits viewed one property, compared to 24% of all tenants, suggesting that they have less choice and must often accept whichever affordable property is available. Tenants receiving benefits were more likely to face challenges when searching for properties, with 76% experiencing difficulties compared to 70% of all tenants. Interestingly, finding an affordable property was cited less frequently as a challenge by benefit recipients, perhaps because this group had to limit their search to the cheapest properties. This group were more likely find it difficult to afford a deposit, pay rent in advance, and supply a UK guarantor, however.

Challenges when searching for current property	Tenants in receipt of benefits	All tenants
Any challenge	76%	70%
I had difficulty in affording an affordable property	31%	37%
Difficulty in affording a deposit	23%	17%
Landlord/letting agent requested rent in advance	18%	17%
Difficulty in getting a UK based guarantor	11%	8%

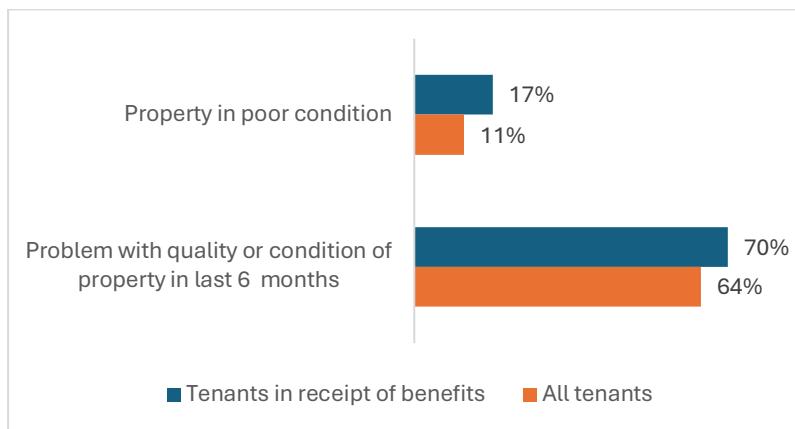
With the limited pool of properties available, tenants receiving benefits also more commonly struggled to find a home that was accessible and inclusive, where pets were permitted, and that was a decent quality and size while also being near to work or school. Unsurprisingly, this group were more likely to have faced discrimination against benefit recipients or found that their benefits were not sufficient to cover the cost of a desirable property.

Challenges when searching for current property	Tenants in receipt of benefits	All tenants
I have pets and I had difficulty finding landlord/letting agent that would allow pets	18%	13%
Difficulty finding accessible and inclusive housing	11%	8%
Having to accept a property that was smaller than I needed or of poor quality, to stay near my work or my children's school.	12%	8%
Landlord/letting agent didn't want to let to tenants on benefits	20%	6%
Universal Credit/Housing Benefit/Local Housing Allowance would not cover the cost of the property that I wanted	18%	5%
Landlord/letting agent unwilling to let to me due to my race, gender or other personal characteristics.	8%	5%

When asked about reasons for moving from their last property, tenants receiving benefits were more likely to have moved because the landlord gave them notice or was selling the property (21%, vs 14% of all tenants) and because their previous accommodation was in poor condition or disrepair (16%, vs 11% of all tenants).

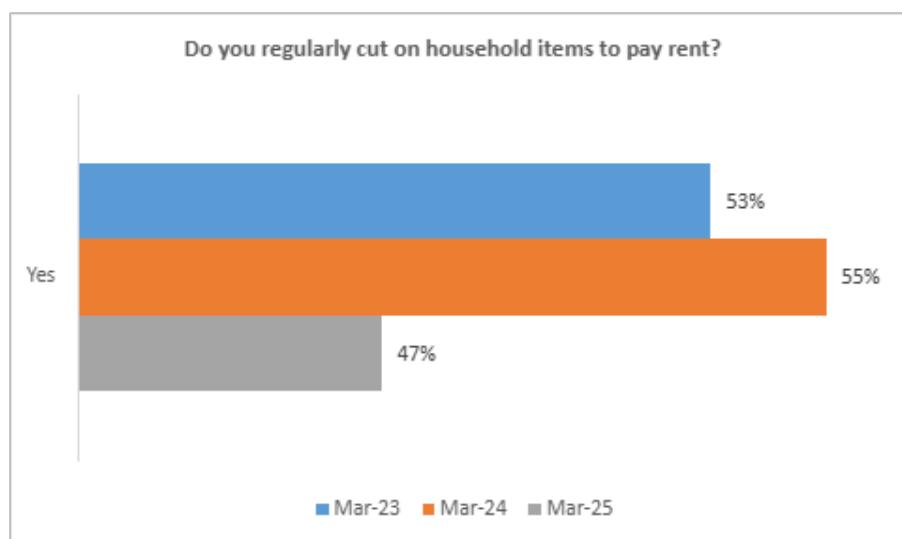
Property conditions

Tenants in receipt of benefits are more likely to rate the condition of their rented property as poor, compared with all tenants. In addition, this group more commonly experienced a problem with the quality or condition of their rented property in the last 6 months. These variations are likely linked to the lack of choice that tenants receiving benefits currently have in the rental market, meaning they must accept low quality properties.



Budgeting for rent payments

Comparing the tenants' answers to previous years, the 2025 survey found that 47% of tenants regularly cut down on household essentials (such as food, heating and clothing) to pay their rent. This is lower than last year (where 55% said they cut down on these) and the year before (where 53% said they cut down on these). However, 47% still represents an unacceptably high figure. It shows that almost half of all renters have had to cut back their spending on everyday basic items, to cover the costs of their rental property.



When this is broken down further into demographic groups, it can be seen that the figure rises for those on benefits: 61% of these tenants say they have cut down on household essentials like food, heating or clothing to pay their rent. Similarly, 54% of those with physical/mental health conditions, 55% of single parents and 58% of those on low incomes have had to cut down on these.

Tenants who have cut down on household essentials to pay rent?		Yes	No
Household income	LOW: Up to £19,999	57.9%	42.1%
	MEDIUM: £20,000 to £39,999	50.7%	49.3%
	HIGH: £40,000+	41.4%	58.6%
	I prefer not to say	49.0%	51.0%
Receive any benefits to help with rent	No, I pay for all of the rent / my share of the rent from earnings or other income	43.6%	56.4%
	Yes, I receive benefits	61.4%	38.6%
	I prefer not to say	52.4%	47.6%
Children in household	No children in HH	43.9%	56.1%
	Children in HH	52.5%	47.5%
Single Parents	Not selected	46.6%	53.4%
	Selected	55.0%	45.0%
Physical or mental health conditions	Yes	53.5%	46.5%
	No	44.7%	55.3%
Work Status	Working: 30 hours a week or more	45.7%	54.3%
	Working: less than 30 hours a week	57.2%	42.8%
	Not working because of long term sickness or disability	66.9%	33.1%
	Unemployed	58.9%	41.1%
	At home/not seeking work (including looking after the home or family)	44.9%	55.1%
	Retired (including retired early)	36.9%	63.1%
	Full-time student	31.0%	69.0%
	Other	48.6%	51.4%

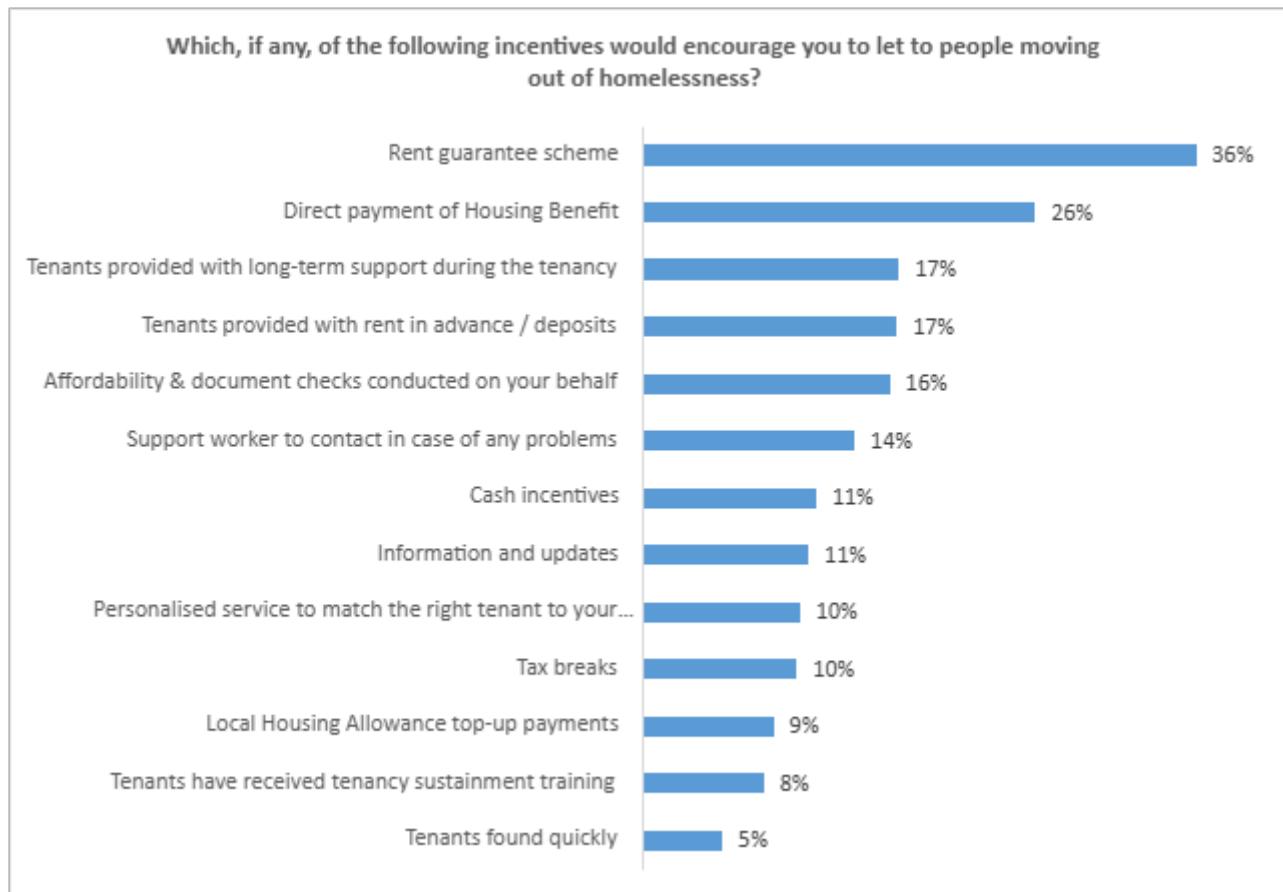
Landlord Attitudes to Tenants on Benefits

Landlords operating in the Housing Benefit market or those who are providing homes for people housed via a local authority were more likely to request rent in advance or a guarantor. They typically do this as a standard practice.

- 7% of landlords gave one of their reasons for requesting rent in advance as 'tenant in receipt of housing benefit/ universal credit'
- 17% of landlords gave one of their reasons for requesting a guarantor as 'tenant in receipt of housing benefit/ universal credit'

- 8% of landlords say they specifically target people in receipt of housing benefit or universal credit
- A quarter of landlords feel unable to rent properties to people in receipt of housing benefits/universal credit.

The Voice of the Landlord survey asked landlords: ‘Which, if any, incentives would encourage you to let to people moving out of homelessness?’ Cash incentives, often provided by local authorities or charities, are a common strategy to encourage private landlords to rent properties to individuals experiencing homelessness.



However, the findings show that only 11% of landlords prefer this type of incentive. Instead, more than a third favour a rent guarantee scheme, which can protect landlords from the risk of unpaid rent and void periods. Over a quarter prefer direct payment of Housing Benefit, which can minimise the risk of rent arrears and ensure consistent rental income.

Sale of Properties by Certain Types of Landlords

One important finding is that landlords who target certain markets are more likely to be looking to sell properties. This could mean a substantial number of landlords leaving this sector, at a time when supply and demand already do not match well. Over two in five landlords who focus on letting to tenants in receipt of Housing Benefit/Universal Credit intend to sell (41%), compared to 28% of all landlords.

As in the previous wave, landlords who let to tenants receiving housing benefit or those placed by local authorities were also more likely to have sold properties *in the past year*. However, these figures have risen markedly. In 2024, around one in five landlords targeting the housing benefit market had sold a property—this has increased to 37% in 2025. Landlords who specifically provide rental properties for local authorities are also significantly more likely to be considering selling (44%).

Landlords who target certain markets are also more likely to claim to be satisfied in their role as landlords. For example, 82% of landlords in the housing benefit market are satisfied or very satisfied, and 91% of landlords who let to local authority placements are satisfied or very satisfied. By comparison, 63% of all landlords report being satisfied or very satisfied in their role. This is significant, as some landlords have negative preconceptions about renting to these groups, as discussed earlier in the report. Targeting particular markets may actually increase satisfaction by allowing landlords to achieve better occupancy rates and financial returns, as well as being inherently satisfying to landlords who are more socially-motivated and perceive themselves as providing housing to those in need.

Landlord Inability to Let to Certain Groups

Landlords who were asked ‘which, if any, of the following groups of tenants do you feel unable to let your property to (e.g. because property is not suitable for household)?’ answered ‘people with a history of rent arrears’, primarily. Significant numbers of landlords also felt unable to let to those with disabilities, those placed by local authorities, prison leavers, students, those with pets, and those in receipt of Universal Credit or Housing benefit. 28%, however, said they would consider letting to any tenant, regardless of background.

Groups of tenants landlords feel unable to let their property to	%
People with a history of rent arrears	55%
People living with disabilities / requiring adaptations to the property	38%
Local authority placements (e.g., homeless households, refugees)	37%
Prison leavers	33%
Students	31%
Households with pets	26%
People in receipt of Housing Benefit / Universal Credit	25%
People leaving care	20%
Households with dependent children	14%
Persons 65 years or older	9%
Not applicable, I consider all tenants	28%

The majority of landlords who feel unable to let to people receiving benefits cite the perceived financial precariousness of this group (71%). Meanwhile, 45% point directly to the gap between Local Housing Allowance (LHA) and market rent, and 36% are troubled by the payment of housing benefit in arrears or the perceived delays in processing benefit applications.

Which, if any, of the following are reasons why you feel unable to let to people in receipt of Housing Benefit / Universal Credit?	%
Tenants in receipt of Housing Benefit / Universal Credit seem more financially precarious	71%
Gap between Local Housing Allowance and market rent	45%
Housing Benefit paid in arrears	36%
Delays in processing applications for Housing Benefit / Universal Credit	36%
Restrictions in mortgage agreements and insurance requirements	30%
Other	19%