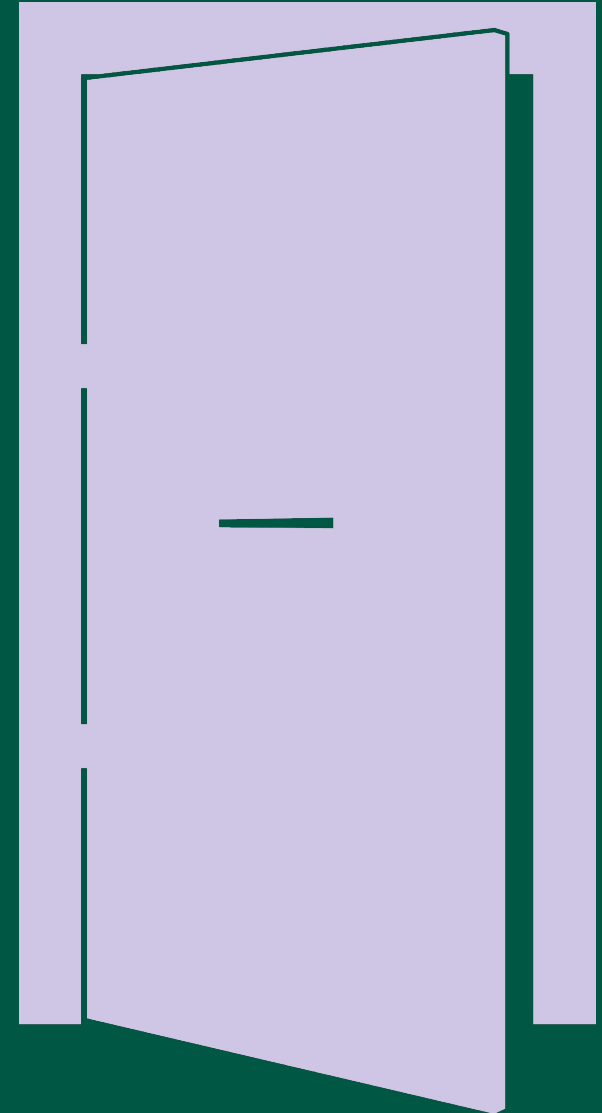


# New year, same arrears

How the pandemic is leaving private renters with unmanageable debt



Rosie Derricourt  
Chloe Hann  
Gemma Byrne

# Contents

## 1. Summary

- Executive summary ..... 3
- In numbers ..... 4

## 2. Background

- Methodology ..... 6
- Renters were already struggling before coronavirus ..... 7

## 3. The pandemic threw private renters into arrears

- Half a million people are behind on their rent 9
- The pandemic has hit some harder than others 10

## 4. Rent arrears have serious and long lasting consequences

- Being behind on rent has huge financial implications ..... 13
- Tenants are worried about being forced to leave their homes ..... 15
- Tenants' experiences with landlords during the pandemic have been mixed ..... 16
- Rent arrears affect people's mental and physical health ..... 17

## 5. The bigger picture

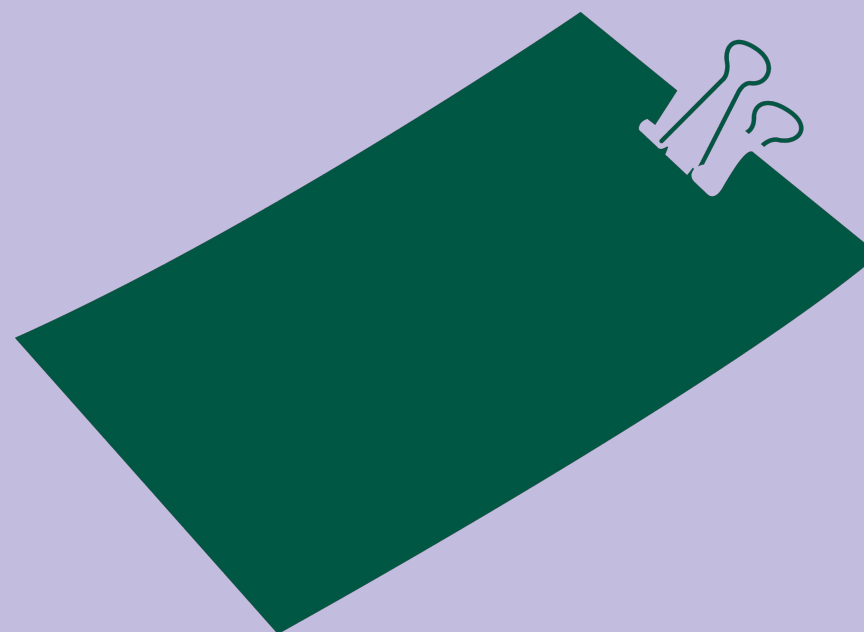
- Without support these problems are here to stay ..... 20
- Left unaddressed, rent arrears will hinder economic recovery ..... 21

## 6. Recommendations

- A national programme of loans and grants ..... 23
- A legal ban on bailiff action ..... 24

## Appendix

- References ..... 26



# Summary

## The problem

### 1 in 3 private renters have lost income because of the pandemic

Private renters have been hit hard by the pandemic. They're disproportionately likely to have fallen into financial difficulty and also have less savings to use as a safety net.

As a result, many are struggling to pay their rent.

### Half a million people are behind on their rent because of the pandemic

58% of people who are currently behind on rent weren't in arrears before the crisis.

The average value of people's rent arrears is £730. And for over half of private renters who are currently behind on rent, a £600 grant would be enough to lift them out of arrears.

### Without support renters face unmanageable debt and the threat of eviction

Rent arrears, and the insecurity that comes with them, have far-reaching and long-lasting consequences for individuals, families and the wider economy. Without targeted support and protection, private renters face a steep uphill battle to make it out of this crisis.

## The impact



### Financial

It would take 7 years for people we help with rent arrears to pay them off.



### Security

Over 1 in 3 Tenants Voice panellists feel insecure about their ability to stay in their current tenancy, with many feeling worried about the possibility of being evicted and forced to leave.



### Economy

Without financial support for private renters in arrears, consumer spending will reduce, hindering economic recovery.



### Wellbeing

The relentless financial and mental strain of arrears has a significant impact on renters' wellbeing, making them less likely to self-isolate and more likely to experience mental health problems.

## Recommendations

1

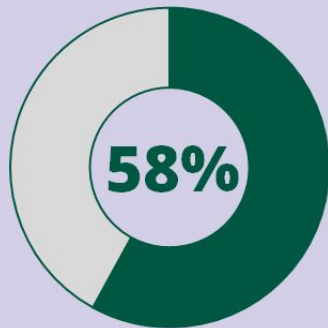
A legal ban on bailiff action and a pause on all possession proceedings during the national lockdown in England, and in tiers 2 and above, beyond 11 January.

2

A national programme of loans and grants to help people in England who have fallen behind on rent due to the pandemic.

# In numbers

**Half a million private renters are behind on their rent**



of private renters in arrears now weren't in arrears before the coronavirus crisis



In total, we estimate that private rent arrears stand at over

**£360 million**



**We're helping someone with a private rented sector issue every 2 minutes**

Private renters on zero hour contracts are **over twice as likely** to be behind on their rent

## 2. Background

# Methodology

This report is based on 2 pieces of research, our Coronavirus Harms survey and our Tenants Voice panel. It also includes data from the Citizens Advice service. To differentiate between the two core datasets, whenever Tenants Voice data is being referenced this will be made explicit. All other survey statistics will be from the Coronavirus Harms survey.

## Tenants Voice panel

The Citizens Advice Tenants Voice panel is made up of 700 private renters from across England. The project is funded by the [Nationwide Foundation](#). The panel has been exploring tenants' experiences of renting, and for the last 8 months has focussed on the experiences and impact of renting during the coronavirus pandemic.

The Tenants Voice research used for this report includes:

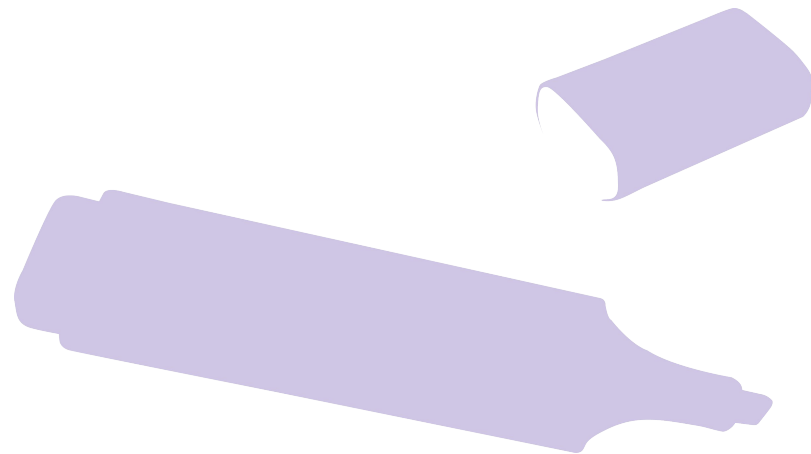
- An online survey of 354 panellists from across England, carried out between 22 September to 7 October. Due to sample size and nature of the panel, it is not nationally representative.
- 9 qualitative phone interviews conducted between 9 October and 22 October

**Note - all case studies in this report have been given different names to preserve their anonymity**

## Coronavirus Harms survey

This survey was conducted by ICM Unlimited on behalf of Citizens Advice. The survey covers people's experiences of the coronavirus pandemic, and the impact of the crisis and lockdown on their work, finances, and access to services.

ICM interviewed a nationally representative sample of 6,004 adults living in the United Kingdom aged 18+ via an online survey between 12 and 24 November 2020.



# Renters were already struggling before coronavirus

In February, we asked our Tenants Voice panellists about their experiences of renting. Many felt insecure and powerless, and that landlords weren't accountable.

**1 in 3 Tenants Voice panellists in February 2020 said they were worried that their landlord may make them leave their home.<sup>1</sup>**

Around half of respondents were concerned about their ability to pay their rent, with many spending a staggering 50% of their income on their rent.

**Private renters found it difficult to get help and support**

Half of the tenants we spoke to in February had never tried to negotiate anything with their landlord or agent, and **most who had tried hadn't succeeded.**

Many tenants didn't know where to go for help, and often felt there wasn't any point. Tenants were worried about raising issues with their landlords due to fear of repercussions or facing eviction.



This insecurity makes tenants feel as if they're at the will of their landlords, so they don't want to rock the boat.

**Tenants have little bargaining power**

Often renters felt uncomfortable talking to their landlord or agent, or had been previously intimidated by them. That experience can make it even harder to reach out when you're struggling.

This lack of power is part of wider systemic problems in the private renting sector.<sup>3</sup>

## Affordability of the PRS

**High rents leave little left for other bills**

Between 2005 and 2018, the ONS Index of Private Housing Rental Prices shows an increase in renting costs, with London and the South East being most affected.<sup>4</sup> Between 2013 and 2016, 2 in 5 private renters in London alone were in poverty.<sup>5</sup> When such a high proportion of income is required to cover rent it often leaves little left for other bills.

**Renters came into the pandemic with little safety net**

Private renters are most likely to experience a negative budget of any housing tenure.<sup>6</sup> A negative budget is where a debt adviser assesses that a client cannot meet their living costs. This leaves renters in the position of being less able to save, and therefore less likely to have a form of financial safety net.

**3. The pandemic has thrown private renters into arrears**



# Half a million private renters are currently behind on their rent

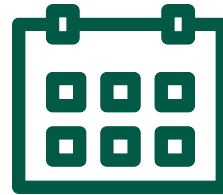
## 1 in 3 private renters have lost income because of the pandemic

The coronavirus pandemic and lockdowns have resulted in real financial hardship for many people. This might be because they were made redundant, furloughed, lost business, or had to take unpaid leave to care for someone.

The unexpected hit to people's income has meant many have been unable to pay their rent.

This affects both people who were behind on their rent before the pandemic hit and those who weren't.

- **58% of private renters who are behind on their rent now weren't behind before the pandemic.**
- **40% of those who were behind on their rent before the pandemic have seen their rent arrears increase since**



**At the end of 2020, private renters in arrears said they were around 2 and a half months behind on rent.**



**The average value of people's rent arrears is £730**

**In total we estimate private rent arrears stand at over £360 million**

## It would take the people we help, on average, 7 years to pay back their rent arrears

Citizens Advice helps hundreds of thousands of people with debt each year. Our debt advisers use a Standard Financial Statement to assess people's living costs.

On average, the people we help with debt have just £20 left over each month, after covering their basic living costs, that they can use to make debt repayments.

40% of the people we help with debt have negative budgets, meaning their income doesn't cover their basic living costs.

This means, on average, it would take the people we help with rent arrears 7 years to pay them off.

# The pandemic has hit some harder than others

On average, 11% of private renters are currently behind on their rent. However, some groups are far more likely to be behind on rent than others.

Renters who are in insecure work or have been furloughed because of the pandemic are much more likely to struggle to pay their rent.

**1 in 4 renters on zero hour contracts are currently behind on their rent.**

The pandemic has clearly hit certain communities harder than others, and that's reflected in who is more likely to be behind on rent.

**BAME people are more likely to be behind on their rent, along with younger people, parents and disabled people.**

In London and Yorkshire and Humberside private renters are more likely to be behind, with 15% behind on their rent.

## Percentage of private renters currently behind on rent



# Jacob's\* letting agent disappeared during lockdown, leaving him unable to deal with mounting arrears

Jacob worked as a cleaner, but due to a flare up of a health condition which was worsened by lockdown, he had to take time off work. He's used this time to study for a degree, and has been living off Universal Credit (UC) and his student loan. The UC includes the maximum housing allowance but this doesn't cover his rent.

His student loan complicated his UC entitlement, so for a few months during lockdown the loan was his only form of income. This wasn't enough to cover his rent and other basic living costs, and he had to reduce his rent payments.

Jacob had always been proactive and emailed his agent whenever there was an issue. So he reached out to try to come to an agreement about a temporary reduction. However, the agent didn't reply to his email or any other contact for over 3 months during lockdown.

When Jacob did eventually hear back from his agent months later, they refused to make a reduction, leaving Jacob with 2 months of arrears.

Jacob had to fix his own roof due to severe damage during lockdown, when the agency was not responding, meaning they owe him about £110. In addition, Jacob has been paying an extra £50 per month since his UC resumed in June to reduce the arrears. The agent has been generally non-responsive since returning, so Jacob doesn't actually know what his remaining arrears are.

**"[The eviction ban] was not reassuring, it was just more anxiety, because what's going to happen at the end of the 6 months?"**

**- Jacob\*, Tenants Voice Panelist**

Jacob is now worried about what might happen when his new student loan comes in and he loses UC again. He is currently not able to work, and even if this were to change, he is finding work hard to come by.

**"I've no idea what might happen, and that's the scary thing ... It's all in the back of my mind, that I'm going to get home and there's a letter saying Section 21."**

**- Jacob\*, Tenants Voice Panelist**



4. Rent arrears have serious and long lasting consequences

# Being behind on rent has huge financial implications

## Rent arrears make tenants less able to pay down other debts

The average person we help with debt has £20 left at the end of the month after covering essential living costs to pay off their debts. The serious risk of eviction means people behind on rent often prioritise paying back rent arrears over other bills. Given the current lack of financial support for private renters this leaves very little income for other financial commitments.

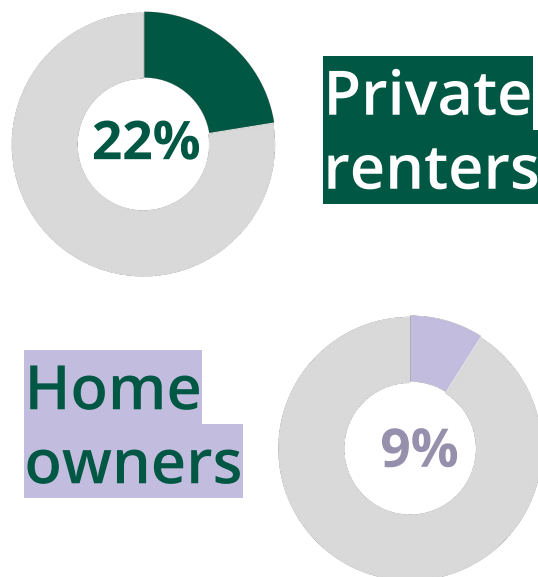
## People are cutting back on food and other essentials

Some of the tenants we spoke to have resorted to skipping meals and cutting back on other essentials to keep up with their rent. 19% of people behind on rent have been unable to afford food during the pandemic. This is extremely concerning, unsustainable and avoidable with support. The Covid Winter Grant Scheme is a welcome support for those struggling with food and energy. However, it doesn't support private renters that are struggling with arrears.<sup>8</sup>

"There might be days where I just have a sandwich for lunch and dinner. Or, I don't eat at all."

- John\*, Tenants Voice Panellist

## Percentage of people behind on household bills:



## Renters are less able to save

With private renters having to spend large proportions of their income on rent they are often left with little disposable income. As a result, tenants have less left to save. ONS data shows that a quarter of the population have been unable to save as much as usual because of the pandemic, and 1 in 4 are using savings to cover their living expenses.<sup>9</sup> Without savings, private renters' financial resilience and safety nets are further reduced, meaning future financial knocks will have an even greater impact.

Reduced savings also prevent those who are looking to move into homeownership from saving for a deposit, keeping them in the rented sector.

"We have, between myself and my partner, about £2 spare at the end of every month. Then, we're not extravagant people. That's the other thing. We don't live beyond our means."

- Michelle\*, Tenants Voice Panellist

# Diana's\* rent was raised by almost £100 at the start of the pandemic, the second increase in a year.

Diana works as a receptionist and lives together with her partner, who is self employed. Her partner's son lives with them half of the time, and they're unable to move due to this arrangement.

Diana and her partner have lived in their current home for a year, and have had their rent increased twice – a £90 per month increase in 2019 and a £95 per month increase in April 2020 as the pandemic started.

This rent increase happened while Diana was furloughed from April to August, and her partner was waiting for his self employment grant. Diana's landlord agreed to reduce the rent by 20% to match her furlough income, but that this must be paid back in arrears.

.....  
: "What I worry about is, I know next April  
: they'll increase the rent again, and I know  
: I won't get a pay rise because of  
: everything that's happened this year. It's  
: another amount that makes my income  
: disproportionate to my outgoings".  
:  
: - Diana\*, Tenants' Voice Panelist  
: .....

Diana and her partner found their outgoings decreased under lockdown, but they were on an already tight budget and found it difficult to make extra cuts. They had to make cuts to their food budget, Diana has sacrificed travelling to see her family, and she now walks to work every day.

**Even after cuts to a tight budget, the savings Diana and her partner made only covered half of the rent arrears.**

Diana is still unsure about how they'll cover the other half of the arrears. Her partner's business is less busy in the winter, and another lockdown could reduce her income again.

Diana is worried about the possibility of further rent increases in the future, as her wages have not risen over the past few years. Her family is not able to plan for the future. She's trapped, constantly worrying about paying off arrears and anticipating increasing bills.



# Tenants are worried about being forced to leave their homes

## Over 1 in 3 panellists felt insecure about their ability to stay in their current home

It's not just tenants in arrears that are worried about losing their home. Many renters feel like they're on the edge due to unaffordable rents, unreliable incomes, and unpredictable support.

3 in 10 tenants said that they were worried about the possibility of being evicted and forced to leave.

The government has enacted multiple eviction bans throughout the pandemic. Whilst this was welcomed, a number of tenants we spoke to felt that this simply delayed the problem and worsened their anxiety about the future.

"I just don't know what to do. I can't move forward, I can't go back, I'm just stuck here waiting for the bailiffs to turn up"

- John\*, Tenants Voice Panellist

## Evictions have continued despite the ban

During the initial eviction ban (18 March - 19 September 2020) we helped 9,600 people with private sector eviction and possession issues. This is only a 7% reduction on the same period last year - if the eviction ban was fully working, we'd expect to see a larger drop.

Evictions are continuing to happen because some landlords and agencies aren't following the rules and often tenants feel unable to challenge the eviction. At the time of the Tenants Voice survey, 58% of tenants said they were unaware of the 6-month notice period for evictions.

Between March and October 2020, we helped almost 5,000 people with issues of illegal eviction and landlord harassment, an 86% increase on the same period last year. Harassment of tenants is sometimes used as an indirect eviction tactic when a section 21 or section 8 notice cannot be used. Some of the tenants we spoke to described the language used by their landlords as 'intimidating', 'scary', and 'aggressive'.

## We helped

# 5,000 people

with issues of illegal eviction and landlord harassment between March and October 2020

## Risk of homelessness

Even for tenants that are aware of their staying rights, there are looming 'eviction cliffs' in January and March of 2021 as eviction bans and extended eviction notices come to an end.

Since April 2020, we've helped a gradually increasing number of people at risk of homelessness due to private rented sector eviction. In November 2020 alone, the month of the second national lockdown, our advice webpage 'Check if you can apply for homeless help' had 10,500 views, a 25% increase on November 2019. If the underlying causes of tenancy insecurity, including arrears, are not addressed, we could see a homelessness crisis in 2021.

# Tenants' experiences with landlords during the pandemic have been mixed

A key element of the Government advice for tenants struggling to keep up with rent payments was to try to reach an agreement with their landlord.

We know that some landlords have been supportive to their tenants who have struggled to pay their rent during the pandemic.

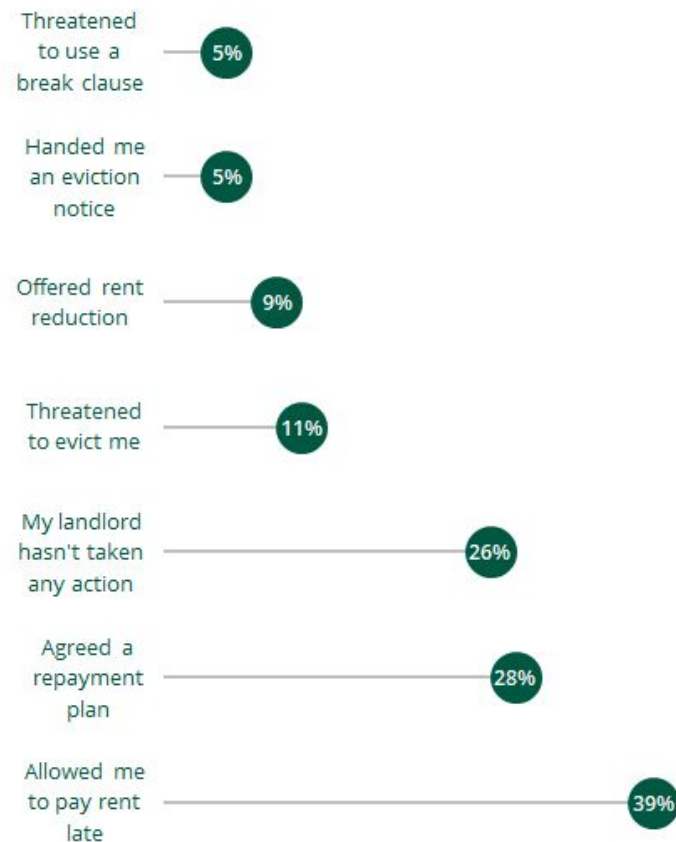
However, as shown in the the graph, many tenants are not being helped by their landlords.

Some of the tenants we spoke to experienced a lack of communication from their letting agency or landlord during the pandemic, or were unable to communicate with them altogether.

Previous Tenants Voice research showed that private renters find it difficult talking to their landlords due to fear of being evicted. This feels even more challenging at a time when staying at home is so important.

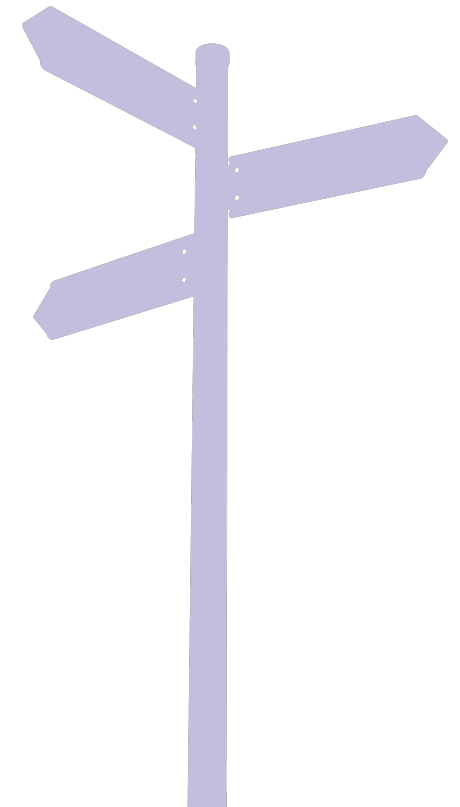
1 in 4 private renters said their landlord had taken no action in response to their arrears

We asked people behind on their rent what steps their landlord had taken as a result of their arrears:



**"It would have been a benefit to anybody renting if [our letting agent] had told us about any help that we could have got or where we could have applied for help but ... they literally just disappeared for 3 months."**

**- Jacob\*, Tenants Voice Panellist**





# Rent arrears affect people's mental and physical health

The worry and insecurity that private renters have felt about their situation hasn't reduced since the first peak of the pandemic. The relentless financial and mental strain has a significant impact on renters' wellbeing.

"I feel worried and it's stressful. I feel a bit helpless as well because there's nothing that you can do I suppose." - Diana\*, Tenants Voice panellist

People with debt are 24% more likely to experience poor mental health.<sup>10</sup>

Financial stress can impact people's decision making and even increase risk of suicide.<sup>11 12 13</sup> Those experiencing mental health problems are also much more likely to have experienced financial hardship due to the coronavirus crisis than the wider population.<sup>14</sup> During a time that is already mentally and emotionally challenging, renters need support to lessen this financial and mental burden.

## Financial stress impacts people's physical health

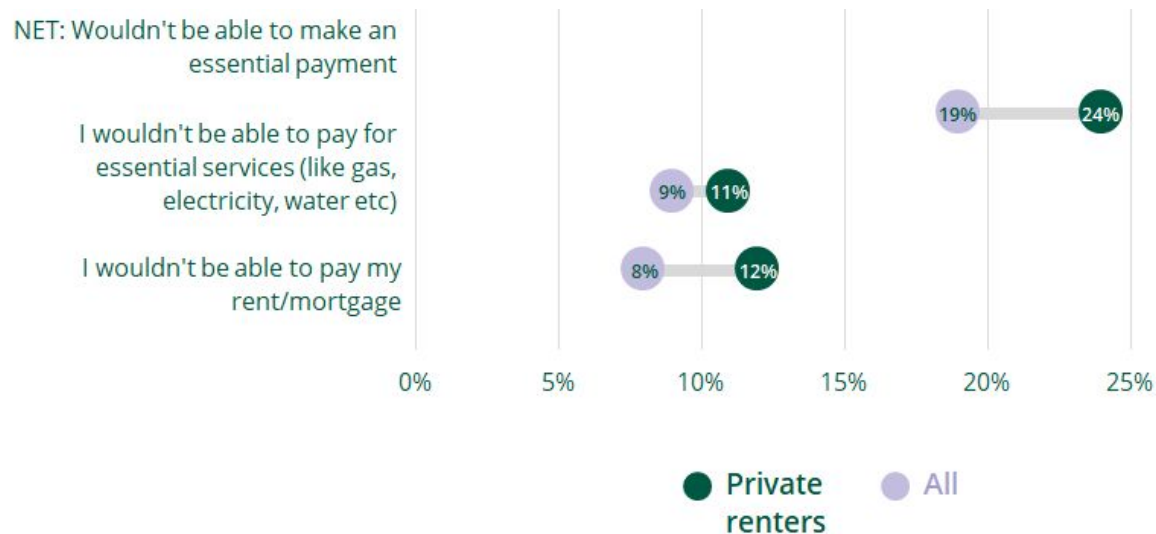
In addition to financial stress impacting mental health, financial difficulty has been linked to negative physical health impacts. Financial stress has been linked to detrimental effects on the immune system and to conditions including heart disease, diabetes, and sleep problems.<sup>15 16</sup> **These impacts are worrying at any time, but particularly during a time of a global health crisis.**

## People behind on rent will struggle to take time off work to self-isolate.

Financial stress may make people reticent to take time off work if needed to self-isolate.

As shown in the graph below, private renters are more likely to struggle if asked to self isolate than the general population. 1 in 8 private renters wouldn't be able to afford their housing if they had to self isolate, compared to 1 in 13 of the general population.

## 1 in 4 private renters wouldn't be able to make an essential payment if they had to self-isolate



# John\* fell behind on his rent after being made redundant and now feels he can't get out

John\*, a Tenants Voice panellist, was made redundant and had a relationship breakdown within a very short period of time, meaning he lost his source of income and became responsible for the full rent of his flat.

He used his redundancy package to keep paying his bills, but once that ran out he found his Universal Credit (UC) wasn't enough. He was receiving around £800 in UC every month, but his rent was also £800 per month leaving him with nothing left over for all his other living expenses.

John unfortunately fell behind on his rent, and his landlord served him notice. Thankfully, he was covered by the first lockdown protections against being evicted and due to the introduction of 6 month notices during the pandemic, he was able to keep his home for now.

**"[The 6 month notice periods] brought my stress levels down like you would not believe. Again, I know it's going to start creeping up again as we get closer to the end of the six months"**

However, John is finding it extremely difficult to move forward in his current situation. He looks for jobs every single day but as of yet has had no luck. Job hunting is particularly difficult in the current climate, with so many people having experienced redundancy and put in the position of having to look for new work.

John says the stress of the looming possibility of eviction once protections end makes him feel ready to break. **He feels stuck in a situation he can't get out of. If he can't find a job then he is unable to pay back his arrears and will therefore be evicted. Without income, he has nowhere to go if he loses his current home.**

**"I don't know how to move forward. I've got no clue. I actually get quite emotional about it. I'm currently at the point where I'm just ready to crumble. I don't have close family members, I don't many close friends. And, I've just reached the end of the road, if I'm honest. I've had enough of this merry-go-round and I can't stop it."**  
- John\*, Tenants' Voice Panelist

**"I've worked all my adult life, from the age of 21 when I left college. I've never been unemployed since then. I'm now 58, so I feel like I've paid into the system. I've not really ever taken anything out. And, I'm now in dire straits and I can't get help from anybody."**

**- John\*, Tenants' Voice Panelist**



# 5. The bigger picture

# Without urgent support these problems are here to stay

## Many private renters don't have the money to pay down their debts

2 in 5 private renters who were behind on rent in February 2020 said their arrears had increased, and a further 35% said they stayed the same. That means for **3 in 4 private renters who were struggling in February, their financial situations aren't even beginning to improve.**

Private renters are also less likely to have savings to access than the general population (44% in comparison to 57%), so have less of a financial safety net to help them recover from income shocks.

## Employment problems aren't going away

Work-wise, things aren't looking up either. As of November, 1 in 10 private renters were still in the process of formally or informally losing their jobs. With the financial shock of the pandemic ongoing, many renters will struggle to repay their arrears.

"I was on Universal Credit from February onwards. My savings, my redundancy pay and what-have-you were exhausted by June. My rent would have eaten up all of my Universal Credit payment."

- Jo\*, Tenants Voice panellist



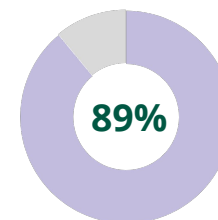
**3 in 4**  
private renters who were in arrears in February aren't seeing their situation improving

## Landlords have also lost income

The National Residential Landlords Association (NRLA) estimate that 9% of landlords have lost more than 20% of their rental income as a result of coronavirus. This is a significant amount for the 61% of landlords who own 1 property, and the 34% of those who are retired and rely on rental income for all or part of their pensions.<sup>18</sup>

Although some landlords may be able to absorb this cost, there are individual landlords that may not be able to.

It is in both the interests of tenants and landlords for the government to financially support people to pay their rent.



of Tenants Voice panellists think that the **government hasn't done enough to support all renters** during the coronavirus pandemic

# Left unaddressed, rent arrears will hinder economic recovery

Without financial support for private renters in arrears, consumer spending will reduce, hindering economic recovery.

Research from the [Bank of England](#) finds that households with higher levels of debt made larger cuts in spending following the 2008 financial crisis.

The result was an increase in the depth of the recession and a slowing of economic recovery.

The research finds that 2%-points of the 5% fall in total consumer spending after the crisis was associated with cuts in spending by households with higher levels of debt.

Citizens Advice research supports these findings.

The following percentage of people behind on their bills said they were likely to cut back spending on these goods and services

Eating out



78%

Clothes and shoes



75%

Home improvement



75%

Entertainment and culture



80%

Additionally, we know that debt and the enforcement of debt have knock on costs to the public purse. In 2018, the National Audit Office estimated that problem debt results in costs to the public purse of over £248 million every year, and over £900 million to the economy as a whole.<sup>17</sup>

The way we approach and support those in arrears now will have consequences far outlasting the virus itself.



# 6. Recommendations

# Recommendations

1

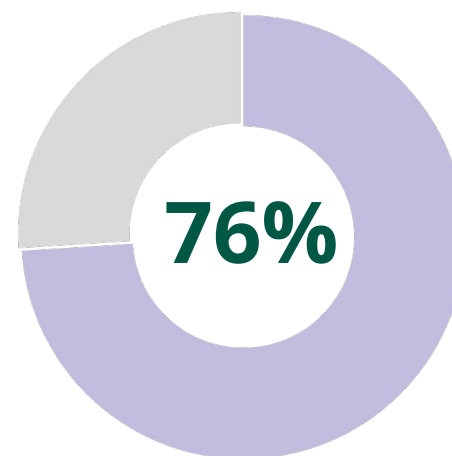
A legal ban on bailiff action and a pause on all possession proceedings during the national lockdown in England, and in tiers 2 and above, beyond 11 January.

The government's commitment to a ban on bailiff-enforced evictions in most cases until 11 January was welcome.

However, possession proceedings have been ongoing and many private renters will be at risk of eviction when this ban comes to an end in mid January. Possession proceedings should be paused during a national lockdown, or while parts of England are in tier 2 and above.

The Lord Chancellor has requested that bailiffs should not enter homes in tiers 2 and 3. But because this isn't written into legislation, bailiffs have no legal requirement to take notice of the request. Until it's legally binding this protection is limited.

**The government should make this protection legally binding by writing into statute a ban on bailiff entry for areas in tier 2 or above and during any national lockdowns.**



of the public agree that **bailiffs should not be allowed to enter people's homes** if they live in a 'very high' risk area.

# Recommendations

2

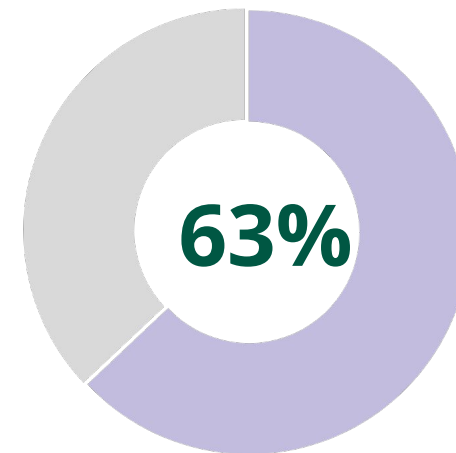
A national programme of loans and grants to help people in England who have fallen behind on rent due to the pandemic.

Half a million private renters have fallen behind on rent and are unlikely to be able to bounce back without support. So far, financial support in England during the pandemic has not been targeted at private renters, despite a clear need for support.

**The government should provide further hardship funding to local councils to put in place a programme of grants and loans** to help people with rent arrears built up during the pandemic. Grants should be directed at people in the most financial difficulty, such as people eligible for benefits or who wouldn't be able to repay a loan in 5 years. The loans should be government-backed and interest-free.

**For over half of private renters who are currently behind on rent, a £600 grant would be enough to lift them out of arrears.**

In March, Robert Jenrick promised that “no one should lose their home as a result of the coronavirus epidemic”. Without financial support, the government will not be able to meet its commitment.



of UK adults **agree** that **people who have fallen into rent debt because of coronavirus and lockdown restrictions should get help from the government to pay it back.**



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## Calculations

- Calculating that half a million private renters are behind on rent: 11% of UK private renters reported being behind on their rent. [The ONS estimates there are 4.5 million private rented households in the UK](#). Multiplying 4.5 million by 11% gives 495,000 renters behind on rent. For reporting purposes we have rounded this to half a million.
- Calculating £360 million of rent arrears: Private renters behind on rent reported having average arrears of £728.87. Multiplying £728.87 by 495,000 we get £360,790,650.

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