

Briefing:

‘DSS need not apply’

The accessibility of private rental properties to benefit claimants

8 November 2018

Summary

Analysis of data on private rental listings extracted from Zoopla found that:

- 10.1% of advertised properties in England explicitly exclude anyone who is claiming benefits
- in some areas this percentage rises to nearly 60%.

An online mystery shopping exercise found that:

- applicants who mentioned that they were claiming benefits were more than twice as likely to get negative responses as those who did not
- landlords were nearly twice as likely to respond positively to approaches from non-claiming applicants than they were to those from applicants claiming benefits.

Introduction

Despite the government department to which it refers having not existed since 2001, the abbreviation DSS (Department for Social Security) lives on in the world of property rental. Here it is used as shorthand for people in receipt of government support to help pay their rent – Housing Benefit or Local Housing Allowance. Therefore, one might see, at the bottom of a property listing, the phrase ‘No DSS’, meaning that the landlord will not even consider letting the property to someone in receipt of such support.

As part of the National Housing Federation’s partnership with Shelter to campaign for an end to this discriminatory practice, two separate studies were undertaken to determine the extent of it. One, carried out by the National Housing Federation, used the property advertising site Zoopla as a proxy for the market, in order to see how widespread the practice actually is and what impact it might have on the availability of properties to rent.

The other – carried out by Shelter – involved online mystery shopping, sending nearly identical emails expressing interest in rental properties advertised on Sparreroom and Gumtree.

Analysis of data on private rental listings – National Housing Federation

Terminology

The term ‘accessible’ is used to describe advertisements which do not explicitly exclude all benefit claimants, i.e. those which can be accessed by claimants.

Results

Our cleaned sample of 85,912 properties across England contained 8,710 that explicitly excluded all benefit claimants.

	Not accessible	Accessible	Total	% not accessible
England	8,710	77,262	85,972	10.1%

This equates to 10.1% of all the advertised properties.

Regionalised results

The results break down by English regions as follows.

	Not accessible	Accessible	Total	% not accessible
East Midlands	609	4,480	5,089	12.0%
East of England	714	6,820	7,534	9.5%
London	1,437	20,666	22,103	6.5%
North East	353	5,156	5,509	6.4%
North West	1,198	9,077	10,275	11.7%
South East	1,077	13,407	14,484	7.4%
South West	1,142	5,549	6,691	17.1%
West Midlands	1,202	5,865	7,067	17.0%
Yorkshire and the Humber	978	6,242	7,220	13.5%
England	8,710	77,262	85,972	10.1%

We also split the English results out by Broad Rental Market Area (BRMA), the geography used to assess the rate at which Local Housing Allowance – the name for Housing Benefit paid to tenants in the private sector – is paid. These break down as follows.

Broad Rental Market Area	Not accessible	Accessible	Total	% not accessible
North Cumbria	135	94	229	59.0%
West Cumbria	61	100	161	37.9%
Gloucester	107	197	304	35.2%
Lincoln	142	271	413	34.4%
Halifax	63	135	198	31.8%
Worthing	101	227	328	30.8%
Weston-S-Mare	36	87	123	29.3%
Oldham & Rochdale	69	170	239	28.9%
Tameside & Glossop	61	153	214	28.5%
Wolds and Coast	25	67	92	27.2%
Wirral	126	348	474	26.6%
Mid Staffs	121	350	471	25.7%
South Devon	124	365	489	25.4%
Dover-Shepway	48	144	192	25.0%
Richmond & Hambleton	18	54	72	25.0%
Ashford	44	144	188	23.4%
Wakefield	97	343	440	22.0%
Rotherham	45	160	205	22.0%
Shropshire	91	334	425	21.4%
Taunton & West Somerset	35	133	168	20.8%
Salisbury	32	129	161	19.9%
Chelmsford	57	237	294	19.4%
Bristol	195	813	1,008	19.3%
Grantham & Newark	28	117	145	19.3%
Staffordshire North	107	461	568	18.8%
Exeter	76	333	409	18.6%
Black Country	277	1,223	1,500	18.5%
West Wiltshire	33	151	184	17.9%
Birmingham	401	1,842	2,243	17.9%
Worcester North	34	159	193	17.6%

Broad Rental Market Area	Not accessible	Accessible	Total	% not accessible
Scarborough	17	82	99	17.2%
Mid & East Devon	28	141	169	16.6%
Southern Greater Manchester	66	338	404	16.3%
King's Lynn	36	185	221	16.3%
Leeds	241	1,241	1,482	16.3%
Southend	62	321	383	16.2%
Bolton and Bury	100	528	628	15.9%
North West Kent	63	333	396	15.9%
Plymouth	92	487	579	15.9%
Maidstone	56	297	353	15.9%
Barnsley	37	197	234	15.8%
Cheltenham	72	405	477	15.1%
South West Essex	68	388	456	14.9%
Lancaster	33	193	226	14.6%
Kernow West	54	324	378	14.3%
Swindon	62	384	446	13.9%
Bournemouth	118	733	851	13.9%
Peterborough	77	483	560	13.8%
Coventry	96	605	701	13.7%
Canterbury	45	284	329	13.7%
Chesterfield	25	164	189	13.2%
Outer South East London	172	1,157	1,329	12.9%
Northants Central	46	310	356	12.9%
Doncaster	78	526	604	12.9%
Kirklees	78	529	607	12.9%
Isle of Wight	10	69	79	12.7%
West Cheshire	47	325	372	12.6%
Yeovil	26	184	210	12.4%
Scunthorpe	15	110	125	12.0%
Sheffield	114	844	958	11.9%
Medway & Swale	55	409	464	11.9%
Worcester South	32	244	276	11.6%
Mendip	11	86	97	11.3%
Colchester	60	474	534	11.2%
East Lancs	49	388	437	11.2%

Broad Rental Market Area	Not accessible	Accessible	Total	% not accessible
Basingstoke	41	326	367	11.2%
North Nottingham	48	392	440	10.9%
North Cornwall & Devon Borders	9	74	83	10.8%
Nottingham	105	875	980	10.7%
South East Herts	54	455	509	10.6%
Southport	24	205	229	10.5%
Lincolnshire Fens	11	94	105	10.5%
Kendal	3	27	30	10.0%
West Pennine	22	199	221	10.0%
Milton Keynes	56	510	566	9.9%
Peaks & Dales	8	73	81	9.9%
Cambridge	61	563	624	9.8%
Central Lancs	47	438	485	9.7%
Brighton and Hove	41	385	426	9.6%
Hull & East Riding	67	642	709	9.4%
Outer North London	199	1,942	2,141	9.3%
Central Norfolk & Norwich	62	607	669	9.3%
Eastbourne	21	206	227	9.3%
Outer South London	123	1,228	1,351	9.1%
Inner South East London	211	2,114	2,325	9.1%
Bedford	30	310	340	8.8%
East Thames Valley	57	589	646	8.8%
Northampton	30	316	346	8.7%
Harlow & Stortford	19	201	220	8.6%
Eastern Staffordshire	22	233	255	8.6%
Northumberland	43	463	506	8.5%
Outer North East London	141	1,551	1,692	8.3%
Rugby & East	9	99	108	8.3%
Sussex East	18	200	218	8.3%
Derby	50	563	613	8.2%
Outer West London	108	1,220	1,328	8.1%
Southampton	71	810	881	8.1%
Bradford & South Dales	61	702	763	8.0%
York	27	315	342	7.9%
Greater Liverpool	143	1,676	1,819	7.9%

Broad Rental Market Area	Not accessible	Accessible	Total	% not accessible
Herefordshire	9	107	116	7.8%
Central Greater Manchester	150	1,795	1,945	7.7%
North Devon	10	120	130	7.7%
Solihull	17	205	222	7.7%
Luton	36	436	472	7.6%
Barrow-in-Furness	14	175	189	7.4%
South Cheshire	21	263	284	7.4%
Blackwater Valley	44	581	625	7.0%
North West London	87	1,156	1,243	7.0%
Outer East London	66	880	946	7.0%
High Weald	35	485	520	6.7%
Portsmouth	49	685	734	6.7%
Aylesbury	25	357	382	6.5%
Mid & West Dorset	11	163	174	6.3%
Inner North London	90	1,358	1,448	6.2%
Leicester	60	906	966	6.2%
Inner East London	60	923	983	6.1%
Tyneside	114	1,791	1,905	6.0%
Durham	48	764	812	5.9%
Grimsby	11	183	194	5.7%
North Cheshire	23	404	427	5.4%
East Cheshire	11	203	214	5.1%
Wigan	21	407	428	4.9%
Stevenage & North Herts	9	175	184	4.9%
Teesside	46	901	947	4.9%
Warwickshire South	17	335	352	4.8%
Newbury	10	198	208	4.8%
Fylde Coast	28	555	583	4.8%
Harrogate	9	179	188	4.8%
Winchester	11	221	232	4.7%
South West Herts	51	1,030	1,081	4.7%
St Helens	13	263	276	4.7%
Reading	47	988	1,035	4.5%
Bath	11	240	251	4.4%
Ipswich	17	383	400	4.3%

Broad Rental Market Area	Not accessible	Accessible	Total	% not accessible
Inner West London	43	973	1,016	4.2%
Thanet	9	220	229	3.9%
Walton	37	1,038	1,075	3.4%
Outer South West London	49	1,375	1,424	3.4%
Inner South West London	29	814	843	3.4%
Chilterns	24	700	724	3.3%
Chichester	5	155	160	3.1%
Sunderland	26	817	843	3.1%
Bury St Edmunds	8	269	277	2.9%
Darlington	7	250	257	2.7%
Lowestoft & Great Yarmouth	4	157	161	2.5%
Guildford	15	717	732	2.0%
Huntingdon	3	146	149	2.0%
Cherwell Valley	6	303	309	1.9%
Crawley & Reigate	17	889	906	1.9%
Oxford	16	937	953	1.7%
Central London	59	3,975	4,034	1.5%

Methods and assumptions

Data cleaning and coding

We carried out an exercise in July 2018 to gather a range of data from the latest 100 rental advertisements on property website Zoopla associated with each postcode area. This produced a base of 123,800 advertisements to work with.

The data was de-duplicated using the property listing code as a unique identifier. Following this, a multi-pronged approach was taken to identify and remove those listings which were for commercial property, land, garages etc – this involved a combination of using the property type field, cross-checking with the number of bedrooms and running text searches on the description.

The final tranche of adverts to be removed at this stage were those for which no bedrooms were listed and no details appeared on the site – this amounted to perhaps two dozen listings. For this final stage we followed the links for each individual property – where details were not present on the site, or where the property had been removed since the data had been harvested, we deleted it from our base.

The remaining adverts were coded into two categories, “Y” or “N”. “N” properties were those where the advert **explicitly** stated that **nobody** on benefits would be considered.

The vast bulk of this categorisation was carried out through an extensive sequence of text searches. These were used to isolate those advertisements which said ‘No DSS’, ‘DSS welcome’ etc. This did throw up some interesting considerations – for instance, an advert containing the phrase “No DSS welcome” returned a “TRUE” result for both of the examples given in the previous sentence. This necessitated a careful approach to the order in which the results were filtered. Variants of “Housing Benefit” and “hb” were also considered (although the latter uncovered the fact that “hb” is often used as an abbreviation for “hand basin” in the jargon of rental listings). This process left a remainder of several hundred listings through which it was necessary to look individually in order to code them.

Edge cases

As stated above, the threshold that was set for this exercise was to answer the question “Does this advert explicitly exclude anyone and everyone on benefits?”. This means that an advert saying “Professionals preferred” would not have been counted as excluding claimants – as there is no explicit exclusion, only implied. Similarly, adverts saying “Part hb considered” were also not counted as excluding claimants; the exclusion had to be explicit and complete.

The reason for this was to narrow the focus of the analysis onto those adverts which laid down blanket exclusions, admitting no room for manoeuvre or negotiation. While some of the adverts which ended up in the “Y” group could be argued to be hinting to greater or lesser extent at the type of tenants they would prefer (e.g. “Would suit professional”), the concern of this study was with those who were most forthright about who they would not even consider.

Other types of property

It should be noted that while adverts for land, garages, and commercial premises were removed, student properties were left in the dataset. This was due to the difficulty of separating those which are

exclusively for students from those which are noted as suitable for students. Also remaining in the dataset are adverts for “property guardian” schemes, where non-traditionally residential properties are let at low rents as a way of defending the building from vandalism, squatting etc. These properties are often occupied on a short-term basis, with short notice periods built into the contract and thus offer little security in terms of tenure, but they still form part of the market.

Online mystery shopping exercise – Shelter

Approach

This research exercise tested how landlords advertising on Spareroom.co.uk and Gumtree responded to two approaches from prospective female tenants. The only meaningful difference in the two profiles was that one was receiving Housing Benefit to top up their wages, whilst the other was not (or rather there was no mention of this).

Findings

The table on the next page shows that the profile that did not mention Housing Benefit was much more likely to get a positive response than the one receiving top-up from Housing Benefit to help cover the rent. The profile mentioning Housing Benefit got a positive response in 39% of cases, compared to 64% for the non-Housing Benefit profile. When we look at the negative responses, it can be seen that the Housing Benefit profile received more than twice as many negative responses as the non-Housing Benefit profile (13% compared to 5%).

The table also shows that where there was a difference in response, those landlords reacting more positively to the non-Housing Benefit profile outnumbered those reacting more positively to the Housing Benefit profile by a factor of 6:1 (30% compared to 5%).

These results illustrate the prejudice faced by renters on benefits, and how discrimination makes it so much harder for them to access a home.

Full results

The table below summarises this mystery shopping research.

Responses received	Number of e-mails	%
Positive reply to both	46	34%
Negative reply to both	5	4%
No Reply to either	37	27%
Total: responded in same way to both	88	65%
Positive to non-HB, Negative to HB	12	9%
Positive to non-HB, No Reply to HB	29	21%
Total: More positive to non-HB than to HB	41	30%
Positive to HB, Negative to non-HB	2	1%
Positive HB, No Reply non-HB	5	4%
Total: More positive to HB than to non-HB	7	5%
Total: Positive to non-HB	87	64%
Total: Positive to HB	53	39%
Total: Negative to non-HB	7	5%
Total: Negative to HB	17	13%
Total number of e-mails sent	136	100%
Source: Shelter mystery shopping on Sparerroom and Gumtree, June 2018. Positive and negative responses will not sum to 100% due to no replies and some landlords responding in same way to both profiles.		

Online mystery shopping profiles

Profile A – ‘Sarah’ (working, no Housing Benefit):

Hi,

I’m searching for a 1 bed flat in [insert area]. Your place looks perfect. Is it still available? I can move anytime in the next month or so.

I like to keep the place clean, tidy and quiet, and I can provide good references from my current landlord. I have to move out as they’re selling the place. I work full time in customer service.

Please could I come to view it?

Thanks,

Sarah

Profile B – ‘Hannah’ (working, on Housing Benefit):

Hi,

I’ve just seen your advert. I’m looking for a 1-bedroom flat in [insert area]. Has it been taken yet? I’d like to arrange a viewing if possible.

I work full-time in a school office, and I top up my wages with Housing Benefit. I’ve lived in the same flat for a few years, but the landlord’s son is moving in so I need to leave soon. They can provide a really good reference.

I can move in at any time over the next 6 weeks.

Thank you,

Hannah