OLDER WOMEN
IN THE PRIVATE RENTAL SECTOR:
UNAFFORDABLE, SUBSTANDARD AND INSECURE HOUSING

DR EMMA R. POWER, SCHOOL OF SOCIAL SCIENCES AND INSTITUTE FOR CULTURE AND SOCIETY, WESTERN SYDNEY UNIVERSITY
RESEARCH FUNDING
This research was funded by an Australian Research Council Discovery Early Career Researcher Award (DECRA) - Project DE150100868. ageing, home and housing security among single, asset-poor older women, and was facilitated by Western Sydney University.

AUTHOR BIO
Emma Power is a Senior Lecturer in the School of Social Sciences and an Institute Fellow in the Institute for Culture and Society at Western Sydney University. Emma was an Australian Research Council DECRA fellow (2015-2019). Emma is an urban cultural geographer. Her research programme examines the politics of care and housing security and interconnections between housing governance and cultures of home. Her ARC DECRA fellowship Ageing, Home and Housing Security Amongst Single, Asset-Poor Older Women investigated how housing policy and governance, and ongoing housing mobility, inform how single older women who do not own a home create and maintain a sense of home and security. The project asked how older women can find housing security and a house that is a home. Emma is Editor of the International Journal of Housing Policy and co-founder of the Housing Journal Podcast.

ACKNOWLEDGEMENTS
My deep thanks go to the women who shared their experiences of housing for this research. I hope that this report along with other research outputs do justice to your experiences and stories and can contribute toward efforts to create a housing system that better supports your needs for secure, affordable and appropriate housing. I would also like to acknowledge the stakeholder organisations who contributed insights to this research. I am grateful to the outstanding research support provided by Tegan Bergan and Dr Charles Gillon and to peer review by Peter Philibbs and Debbie Faulkner. Data in this report is explored in further detail in peer-reviewed journal articles listed at the end of this report.

PEER REVIEW STATEMENT
This report was peer reviewed by Professor Peter Philibbs, Director, Henry Halloran Trust, The University of Sydney and Dr Debbie Faulkner, Senior Research Fellow, The Australian Alliance for Social Enterprise, The University of South Australia.

COPYRIGHT
This work is copyright. This work may be reproduced for private study, research or educational purposes and as permitted under the Copyright Act 1968 of the Commonwealth of Australia. Commercial copying, sale, hiring or lending is prohibited. Apart from the permitted uses as stated above no part of this work may be reproduced by any process without the written permission of Western Sydney University.

Power, E.R. 2020 Older women in the private rental sector: unaffordable, substandard and insecure housing. Western Sydney University. https://doi.org/10.26183/5ad0f07c5c8f
SUMMARY OVERVIEW

Single older women, aged 55 and over, are overrepresented amongst the asset poor in Australia (McFerran 2010). They are also one of the fastest growing groups of homeless people nationally (Homelessness NSW 2016). This status is a product of a number of risks that accrue to women across the life course including gendered differences in pay and superannuation. It is also a product of an unaffordable and insecure private rental system. Older women at risk of homelessness in Australia have typically had ‘conventional’ housing biographies and experience homelessness or the risk of homelessness for the first time in later life (Petersen 2015). Unaffordable rents, eviction and housing that is inaccessible are critical factors operating within the private rental sector that drive this risk (Petersen & Parsell 2015).

This report presents the stories of single older women living on low incomes in the private rental sector within and around the Greater Sydney region, Australia. It presents their efforts to make home and ‘get by’ in a segment of the housing market where rising rents and short lease terms of six to twelve months are the norm. It makes policy recommendations to address the income and housing crises experienced by single older women living in the private rental market.

The research was completed before the COVID-19 pandemic. The pandemic makes the findings and recommendations of this research more urgent. Housing has a central role in the pandemic. It is not only the key place through which the pandemic is experienced, it is also the first line of community defence against COVID-19 (Rogers and Power 2020). Universal access to secure, affordable housing are basic requirements for quarantine and self-isolation, which limit the opportunity for community-wide spread. People living in insecure housing or who face eviction during this time face health risks. A failure to ensure secure housing for all brings risk to the community as a whole. The report is in two sections.

THE FIRST SECTION PRESENTS WOMEN’S EXPERIENCES OF HOUSING AFFORDABILITY.
• Housing affordability drives challenges finding appropriate, quality housing. Affordable housing is often of low or degraded quality.
• High housing costs have implications for budget management, including the ability to buy sufficient nutritious food and manage utility bills.
• High rents also lead to housing insecurity.

THE SECOND SECTION PRESENTS WOMEN’S EXPERIENCES OF HOUSING INSECURITY
• Rent increases and evictions that required that women move house at a time that they had not chosen were common.
• Women described the challenges of moving house and how these challenges compounded over time through multiple experiences of unchosen and unplanned relocations.
• Ongoing housing insecurity drives interconnected financial, physical and emotional costs.

The number of older Australians who rent are projected to increase over the next decade due to declining homeownership and growing mortgage debt (Ong et al. 2019; Rowley et al. 2017). The stories of older women in this report are a warning about the risks that declining housing affordability and rental insecurity pose to this growing group. They are the ‘canary in the coal mine’ for Australia’s housing system. Their stories corroborate and add to a growing body of evidence that demonstrates the need for urgent action to address rental affordability and security nationally (Faulkner & Fieldler 2017; Fieldler & Faulkner 2017, 2019; McFerran 2010; Morris 2007, 2009, 2016; Morris et al. 2017; Petersen & Parsell 2015; Petersen et al. 2014; Productivity Commission 2019; Yates et al. 2007). This report presents women’s experiences of this system.
The experiences of single low-income older women living in the private rental sector demonstrate the profound impacts of unaffordable and insecure housing on the everyday lives of low-income older renters. They add to already substantial bodies of evidence (including Faulkner & Fieldler 2017; Fieldler & Faulkner 2017, 2019; McFerran 2010; Morris 2007, 2009, 2016; Morris et al. 2017; Petersen & Parsell 2015; Petersen et al. 2014; Productivity Commission 2019; Yates et al. 2007) asserting the need for urgent action to address rental affordability and security. These changes are made more urgent by growing evidence of declining rates of home ownership and growth in long-term renting in Australia (Rowley et al. 2017).

Affordability and security are concerns for all renters, however, they are especially vital for older renters on low, fixed incomes facing uncertain futures in the private rental market. These people need access to secure, affordable housing that meets minimum condition standards. The five recommendations address the national income support system and the New South Wales rental context. They are made with the intention of enabling single older women to achieve a reasonable standard of life, with basic housing and income security.

1. PERMANENTLY RAISE THE JOBSEEKER PAYMENT

There is an immediate need to raise the JobSeeker Payment rate. JobSeeker Payment has not risen in real value since 1994. Accordingly, “Poverty among people in households relying on this payment rose from 61% in 1999 to 78% in 2015, while the average poverty gap […] rose from $81 per week to $136 per week over the same period.” (Davidson et al. 2018: 13). Recent analysis by Anglicare (2020) found that only 9 (of 69,960) rental properties nationally were affordable to a single person receiving the JobSeeker Payment. With the Coronavirus Supplement this increased to 1,040 or 1.5% of available rentals.

Older single JobSeeker Payment recipients, like many women in this research, are especially vulnerable. They experience difficulties securing affordable housing and meeting rental payments. Consequently, they have very limited ability to meet other essential costs such as paying for electricity and food. In this research women receiving the JobSeeker Payment struggled to make ends meet and often relied on local charities to access sufficient food.

It is recommended that the JobSeeker Payment rate is permanently raised to allow recipients to meet essential needs such as housing, transport and food.
2. ENABLE ACCESS TO AFFORDABLE HOUSING

Affordable housing that is secure, habitable and accessible is a human right that is at risk for growing numbers of Australians living on low incomes. Escalating numbers of households in Australia rent their housing and rent for longer periods. Growing numbers of these will be reliant on the private rental sector to meet their needs for housing in later life (Rawly et al. 2017). For low income groups, including those receiving the Aged and Disability Pensions and JobSeeker Payment, poor rental affordability is a “driver of disadvantage” (Productivity Commission 2019).

There is a clear need to address housing affordability across the system. This research makes two recommendations that could bring particular relief to the housing opportunities of low income single older women:

- It is recommended that Commonwealth Rent Assistance rates are immediately raised. An immediate increase to CRA rates would support older women who receive income support payments to access affordable rental properties and have greater ability to meet other household needs, after paying rent.
- This research supports the value of greater public investment in secure social housing. Low income households living in income indexed housing such as community and social housing have better wellbeing outcomes and better ability to meet basic needs. They also feel more secure and have a greater capacity to plan for the future (Mea 2019; Morris 2019, 2016; Power & Gillon in press). Secure housing also brings the capacity to age in place, which is vital to wellbeing in older age.

3. END ‘NO GROUNDS’ EVICTION

The NSW Residential Tenancies Act 2010 allows for “no grounds” evictions. This means that tenants can be evicted without the need for landlords to provide grounds or cause for the eviction. In 5 renters (and 2 in 5 aged 65 and over) who moved in 2013-14 did so involuntarily, after landlords to provide grounds or cause for the eviction. 1 in 5 renters (and 2 in 5 aged 65 and over) who moved in 2013-14 did so involuntarily, after receiving a notice to vacate (Productivity Commission 2019).

Women in this research substantiated evidence elsewhere that no grounds evictions are a barrier to tenants exercising their rights to repairs and access to affordable housing and rental properties when required. They are essential for supporting the possibility of secure tenure and reducing the risks of unfair and retaliatory evictions.

Changes to the NSW Residential Tenancy Act 2000 can be modelled on examples within Australia (including Tasmania and Victoria). In line with recent changes in Victoria, appropriate grounds for notice to vacate could include:

- changes to the use of a property, such as using the property for a business;
- the landlord, a member of their immediate family or a dependant will be moving into the property;
- the property is to be demolished (Consumer Affairs Victoria 2019).

4. QUANTIFIED MINIMUM RENTAL HOUSING STANDARDS

Lower cost properties are often of a lower quality than higher cost properties and low income renters are more likely than other households to be renting properties that are in degraded or sub-standard condition (Liu et al 2019).

The NSW Residential Tenancies Act 2010 requires that properties be in “reasonable state of repair, having regard to the age of the property and prospective life of the premises.”

Reforms to the Act passed in 2018 and expected to be implemented in 2019/20 provide a more detailed overview of the nature of “reasonable repair” addressing the broad need for properties to be structurally sound; have adequate natural light or artificial lighting in each room; adequate ventilation; be supplied with electricity or gas; have adequate plumbing and drainage; be connected to a water supply for hot and cold water; contain bathroom facilities that allow privacy. Some general specifications for structural soundness include that floors, ceilings, walls, supporting structures (including foundations); doors, windows; roof; balconies; balustrades and railings are in a reasonable state of repair; are not subject to significant dampness; do not allow water penetration; and not liable to collapse because of rot or defectiveness (Residential Tenancies Amendment (Review) Act 2018 No 58).

Existing and incoming standards are limited in their capacity to support minimum housing standards, as evidenced in women’s accounts in this research of sub-standard rental properties.

- They provide no clear benchmarks for minimum property standard.
- No standards for energy and thermal efficiency, driving the likelihood of energy poverty and houses that are uncomfortable, unhealthy and potentially uninhabitable during weather extremes.
- Compliance is the responsibility of landlords and “It is left to the prospective … tenant to respond, as consumers, to quality issues” (Liu et al 2019 15).
- There is a power imbalance between landlords and low-income tenants that makes it difficult for tenants to pursue their rights under the current Act. Although tenants can apply for an order through the NSW Civil and Administrative Tribunal there are barriers to tenants exercising these rights, including the current right of landlords to no grounds eviction (Choice et al 2018).

There is need for system wide regulation of minimum housing quality. It is recommended that the Residential Tenancies Act be amended to incorporate clear and quantified guidelines for basic standards including ventilation, thermal efficiency, cooking facilities and infestation from mould, vermin and related. The introduction of minimum standards be accompanied by the removal of no grounds evictions.

The New Zealand Government Residential Tenancies (Healthy Homes Standards) Regulations 2019 can provide a model for a new NSW standard. These regulations provide minimum standards for heating, ventilation, insulation, moisture ingress and drainage and draughts. They are health based standards, designed to ensure minimum property quality in addition to the benefits of better health and reduced illness amongst residents. For example, insulation regulations specify minimum R-values for ceiling and underfloor insulation according to property location and climate zones to which all private rentals must comply within 90 days of a new or renewed tenancy by 1 July 2021 and all private rentals by 1 July 2024. Draught standards require that homes do not include “unreasonable gaps” or holes in walls, ceilings, windows, skylights, floors and doors which cause noticeable draughts” with forthcoming guidelines to explain “how landlords and tenants can assess if a gap that causes a draught is unreasonable”. Chimneys for open fireplaces must be closed unless by written request of the tenant (see details at Ministry of Business 2019).

5. FINANCIAL ASSISTANCE TO SUPPORT INVOLUNTARY MOVES RESULTING FROM NOTICE TO VACATE OR RENT INCREASE

In 2018/19 in 5 renters who moved house, and 2 in 5 aged over 65, did so because they received a notice to vacate, forcing an involuntary move (Productivity Commission 2019).

Moving house is expensive requiring finances to cover:

- bond paid in advance;
- disconnection and reconnection of utilities;
- costs of removalists or vehicle hire;
- additional costs such as mail redirection.

One Australian survey estimated that moving house costs $518 (Chattleke 2017). Renters additionally incur the cost of paying bond in advance. These costs are prohibitively expensive for many renters, especially low-income older renters. Older women in this research reported financial and related emotional stress resulting from moving costs. It is recommended that the bond transfer system be simplified to enable transfer of bonds including through Rental Bonds Online. Bond transfers allow an existing bond to be transferred to a new property, with tenants contributing any difference between the old and new bond. Bond transfer can reduce unnecessary out of pocket expenses for all renters.

It is recommended that low income renters (such as those in receipt of a government income support pension (e.g. Disability Support Pension or Aged Pension) or allowance (e.g. JobSeeker Payment) be eligible for a Relocation Subsidy to support residential relocations that result from receiving a notice to vacate (exempting situations where tenants have contravened the conditions of the Residential Tenancies Act) or receive a rent increase that would place the rent over an agreed affordability threshold (30 per cent of income).

The Relocation Subsidy should incorporate:

- A standard direct subsidy to support the basic costs of relocation including utility disconnection and reconnection, and property relocation (removalist or vehicle hire).
- An interest-free loan to support the cost of paying bond in advance to secure the next property. The Rental Bond Help program in the ACT is a model for this proposal (Housing ACT 2019).
The research was in three stages: a policy review of age-connected housing strategy in Australia; interviews with stakeholders in the ageing and housing sectors; and in-depth interviews recording the housing biographies and experiences of older women living across diverse housing contexts. This report is informed by all phases of the research but focuses on the accounts of women living in the private rental sector that were recorded as part of the third stage.

Stage 1. Policy Review
A review was undertaken of key ageing and age-related housing strategy papers released by the Australian Federal government between 1996 and 2015. Twenty documents of three types were reviewed. These included those that detail a national ageing strategy (including both government-authored and commissioned reports from the Advisory Panel on the Economic Potential of Older Australians); reports by government bodies, ministers and departments (for example, Department of Treasury, Ministers of Ageing and related, and other Senate Committee reports); Productivity Commission reports (for full details of all reviewed documents see Power 2017a: 237).

Stage 2. Stakeholder Interviews
Fifteen interviews were completed with housing and ageing advocacy organisations including peak bodies and managers across seven not-for-profit housing companies. Interviews explored the key issues and policy trends impacting the housing opportunities of single, asset-poor, low-income older women. Interviews explored how key ageing and housing policies affect women’s experiences of housing, housing choices, and ability to make home. The policy review and stakeholder interviews informed the design of interviews undertaken in stage 3.

Stage 3. Interviews and Housing Biographies with Older Women
Stage 3 investigated the housing experiences of single women aged 55 and over living across diverse housing contexts in the greater Sydney region, Australia. Forty-six women took part in the research, across two phases. Participants were identified through advertisements distributed by housing and ageing advocacy/ support organisations, social services agencies, local charities, advertisements placed in community newsletters, and snowballing amongst the target group. Purposive sampling ensured a spread of respondents across the key housing types.

Respondents typically lived in private rental or social housing when they took part in an interview. Many of the social housing tenants had lived in the private rental sector before gaining their social tenancy. Some participants had experienced homelessness and a number were living or had recently lived in transitional or sheltered housing such as a homeless, or family violence shelter. All participants lived on low incomes, typically a government pension such as Newstart (now called JobSeeker) (women 55-64); aged pension (at the time of the research provided to people aged 65 and over) or disability support pension. Some women were in paid employment; often low-paid female-dominated care industries. Several described difficulties gaining employment, including experiences of age-based discrimination.

The accounts of thirty-six women who had experience of the private rental market are the focus of this report. Fourteen of these women were living in the private rental sector at the time of their interview; fifteen had found more secure housing in the public, community housing or affordable sectors, five were in short-term, transitional accommodation or a domestic violence shelter and two lived in shared housing with family or friends.

The research was qualitative by design. There are substantial policy scoping and affordability analyses that indicate the scope of affordability and security challenges impacting low income and older renters (Easte1, 2014; Faulkner & Fielder 2017; Fielder & Faulkner 2019, 2017; Hulse et al. 2011; Hulse et al. 2014; Jones et al. 2014, 2007; Petersen et al. 2014; Short et al. 2008). The purpose of this research was to build on that body of knowledge to develop in-depth knowledge of women’s experiences of housing. Methodologically this required in-depth, semi-structured interviews to explore the detail of women's housing experiences. Participant recruitment continued until data saturation was achieved.

The research took place across two phases. Twenty-three women took part in phase 1, recording a detailed housing biography and experiences making and moving home. Interviews were exploratory and guided by women’s experiences of housing. An additional twenty-three women took part in phase 2. Phase 2 interviews were semi-structured. Women were invited to briefly recount their housing biography before focusing in greater depth on key themes that emerged in phase 1, including: experiences making and moving home, experiences of housing security and quality, searching for and applying for housing, and landlord – tenant relationships. Experiences moving house were explored across both phases of the research. Women received a $50 voucher to acknowledge their substantial time contribution to the research. Ethics Approval was provided following detailed review by the Western Sydney University Human Research Ethics Committee.

Data were analysed to identify core dimensions of women’s housing experiences across tenure using analysis software QSR NVivo. Housing affordability and security emerged as central concerns for women who had lived in the private rental sector, with connected themes including the challenges of finding appropriate, quality housing and managing household budgets, and experiences moving house. These are the focus of the remainder of the report.

The aim of this report is to presents the experiences of single older women living on low incomes in the private rental sector. This aim structures the remainder of the report. There are two substantive sections: addressing women’s concerns of housing affordability and insecurity, with a focus on the experience of moving house. Housing affordability and security were driving concerns across the interviews. The report is illustrated with examples from the research. All participants have been given pseudonyms to preserve anonymity. Quotes chosen for inclusion in the report are emblematic of broader themes, unless otherwise stated. While quotes from several participants are included as examples, effort has been made to feature a small number of women in order to provide a fuller sense of intersecting challenges and costs of unaffordable and insecure rental housing.
OLDER WOMEN IN THE PRIVATE RENTAL MARKET

Housing affordability and security substantially affect quality of life for women living in the private rental sector. Women reported challenges finding affordable and appropriate housing. This is consistent with broader bodies of research that assert the affordability challenges faced by older single people living in the private rental market in Australia (e.g., Faulkner & Fieldler 2017; Hulse et al. 2014; Morris 2016; Productivity Commission 2019; Wood et al. 2010). Women emphasised the challenges connected with the affordability crisis. They described living in low quality housing and efforts to meet basic needs while living below the poverty line.

Women also described a rental experience characterised by rental insecurity. This report focuses particularly on women’s experiences moving house, reporting the financial, physical and emotional costs of living in an insecure housing sector.
BACKGROUND

Low income older people who rent their homes within the Australian private rental market face substantial housing affordability challenges and are one of the most vulnerable in the rental system. Rental stress occurs when households spend greater than 30 per cent of disposable income on rent. Recent analysis by the Productivity Commission shows that “two-thirds of vulnerable households (in the bottom 40 per cent of income distribution) in the private market experience rental stress”, spending on average “almost 40 per cent of their disposable income on rent.” (Productivity Commission 2019: 4).

These households gain income primarily from social security or low earnings. Households in the bottom 20 per cent predominantly gain their income from social security (especially the aged pension, ACOSS 2018). Households at this end of the income distribution spend even more of their income in rent:

A quarter of low-income households spend over half their income on rent, and 7 per cent spend over 75 per cent. The flipside of this means many vulnerable households struggle to make ends meet. (Productivity Commission 2019: 7)

In 2017-18 “half of all private renter households with a reference person aged 65 and over” and 60 per cent “of private renter households with government pensions and allowances as their main source of income were in rental stress.” (Productivity Commission 2019: 66). This analysis is consistent with Faulkner and Fiedler’s (2017) New South Wales research which found that for older private renters housing can consume 50 to 80 per cent of income. This leaves little budget to afford essential needs such as food and utilities. Accounting for these challenges the Productivity Commission (2019: 9) has described poor rental affordability as a “driver of disadvantage”.

While it is clear that many households will experience only relatively short periods of rental stress (Productivity Commission 2019), single older renters have few options due to their ongoing dependence on government pensions and allowances. For this group despite recent rent declines in some capital cities (Domain 2019), rent costs remain high relative to income. While Commonwealth Rent Assistance boosts housing affordability for recipient households it has not kept pace with rent gains over the last 15 years (Daley et al. 2018). Indexed to the Consumer Price Index (CPI), CRA has risen more slowly than rent costs. Analysis by the Grattan Institute identifies the greater impact of this on lower income households.

Between June 2003 and June 2017, CPI increased by about 41 per cent, while average rents increased by about 64 per cent. Average rents for low-income households went up even faster by 100 per cent between 2003 and 2016 (the last year that data are available). (Daley et al. 2018: 76)

For low and very low income renters difficulties securing affordable housing are made more challenging by downwards pressure from other income groups (Wulff et al. 2011). On 2006 data, 79 per cent of very low income renters were unable to secure affordable housing (Wulff et al. 2011: 2).

Rental affordability has implications for the type, location and quality of housing that older people can afford. For single older renters the practical difficulties securing affordable housing in preferred locations are strikingly highlighted in the 2020 Anglicare rental affordability snapshot. This survey found that just 26 of 69,960 properties available for rent on the snapshot weekend (or 0.8 per cent of properties nationally) were affordable and appropriate to a single person living on the aged pension. In the Greater Sydney and Illawarra regions, where the present research was located, there were five (Anglicare Australia 2020b). For people living on the Disability Support Pension 245 (0.4 per cent of properties nationally) and two in Greater Sydney and the Illawarra were affordable. For people receiving JobSeeker nine properties nationally were affordable and none of these were in the Greater Sydney region. 16 properties in Greater Sydney were affordable to JobSeeker recipients receiving the Coronavirus Supplement.

Unaffordable rents have a ripple effect across household budgets. To secure housing, rent must be paid on time. For older people living on a low income such as the aged pension or JobSeeker Payment this leaves few funds to afford other necessities including food, utilities and transport costs. Women in this research described challenges finding appropriate housing and managing budgets.
All women who rented within the private rental sector lived with high and ongoing rent increases. The cost of housing had significant implications for the ability to secure appropriate housing. Rent also had a substantial effect on household budgets.

LIMITED AFFORDABLE HOUSING

In a market where competition for housing is high it is difficult for low income renters to secure housing. Participants explained that real estate agents and landlords saw them as ‘risky’ tenants and were often reluctant to rent them properties:

I think part of it is being a person living with a disability on a pension. I think it’s that combination. I’ve had two real estate agents blatantly say we’re not renting to you, you’re on a pension, [...]. Which is quite raw because normally people are aware of the regulations about stuff like that, so they won’t be blatantly say it. Normally it’s more subtle. So you use a trick, why? Have you had a hip - did you break a leg? Actually no, it’s permanent, I’m bald, black, they’re like rim. So this is your total income - like this is all you get? How are you going to pay the rent? So it might be above the rent but then they’re smart enough to say well that might be enough to pay the rent. How are they going to pay for everything else, which then means they may not pay the rent. (Michelle)

I got a good record for paying my rent and I always get praised up as I’m getting priced out and going backwards and backwards and backwards. I say, “No, it’s out of this world. You advertise with this and then once someone come around see it,” and there’s at least ‘bout 20 or 30 people looking at it because the price of it, and these [other people are] having a bidding war like an extra $5, extra $10... (Megan)

I just mainly have got my homes through word of mouth for the years that I’ve lived here because I can’t go through real estate because I find it’s too competitive, it’s unaffordable, you go along and there’s 20 people looking at one place, and someone will just say, “Well, I’ll give you an extra $100 a week or $50”, so that knocks you out of the market. At this stage, I don’t know where I’m going to because December and January is the worst time. Nobody moves. (Gwen)

And also, I found I was competing with double-income professional couples who were on big salaries. [...], so I was very difficult, and I wasn’t sure for a while what I would do. (Kelly)

In some areas there was also competition from holiday rentals:

It’s unaffordable, and Airbnb has really killed the rentals. [...]. So places that used to be quite cheap and cheery are now done up and very expensive. I mean, across the road it’s $1,000 a night. (Gwen)

So, they had given me a three-month eviction notice, but I really only had - I knew I’d only have a month that was when there was probably anything available, you know, because everything closes down. People aren’t moving at that time of year. If they move, the chances are the owners will use it for a Christmas holiday for themselves or they will use it for a Christmas let, because rents go up hugely. So, that was the first thing. The second thing was, the newspapers were full of how we were in the midst of the worst rental crisis in living memory, so that didn’t help. And, in the seven years since it moved in, there’d also been a huge shift in rents and they had gone sky high, so the whole thing was a real shock. (Kelly)

Older women on low fixed incomes are unable to compete with higher income households and holiday lets, which are higher market value rental proposition. For many women in the research this drove a sense of stress and resignation. In Victoria’s words: “it was hopeless. There was 50 million people all applying for one home.”

Managing budgets

High and rising rents left many women struggling to meet the day to day costs of living. Most women paid rent before they met other costs such as utility bills and food to secure payment would result in eviction. Paying rent first is a form of security, as Lily explains:

The rent has to come out first. Yes. Where a lot of people don’t have paying their rent as their first priority. But to me, that’s my security. If I’ve paid my rent, well I know that for the next fortnight, I’m fine. Yeah. But I don’t know what’s going to happen when I get older.

Woman paid rent on time so that they were not evicted. However, this typically left little budget to afford food or other bills such as energy costs as captured in the Productivity Commission’s (2019) report on vulnerable private renter households.

To get by participants stretched budgets through buying less quality fresh food, accessing local charities with food pantries, limiting social activities and skilful budgeting. For example, when Tracey received the rent increase that left her with only $30 per week after other essential costs were covered, she ate through sourcing food from a local charity that offered supermarket gift vouchers and a local church that opened a weekly food pantry with food donated by local businesses. She described her efforts to source this food this way as “like my job. I’d go to one where they had the cupboard food and clothing and fresh produce” and would attend another monthly where she could get a food voucher. This enabled Tracey to “get through” until she was able to find her current house, a lower rent home located in a service and transport poor region.

Other women cut back on fresh food and especially meat. For example, Katrina described buying a single piece of chicken and slicing it “thiny like schnitzel type size” which she could store in the freezer. Toni also cut back her meat intake and looked for food that had been discounted at the local greengrocer. During winter, when heating bills increased her outgoings, she accessed a local church food pantry and collected food alongside the clients that she supported in her low paid community service job. Other women described the need to keep moving and stay fit so that they could reduce their use of heating and cooking. Others went to bed early in order to stay warm. Equivalent experiences and strategies are consistently described across Australian research with low income and older renters, evidencing the widespread and everyday nature of the affordability crisis affecting this cohort (see especially Morris 2009, 2007, 2016).

Rent increases were a substantial cause of stress. Most rent increases were small (in the vicinity of $10-20 per week increase), but even these small amounts had a significant impact on budgets that were already tight. However, it was not uncommon to have rent increases that were substantially higher. Ten’s landlord provided her with a temporary rental while renovating the bathroom and kitchen in her property. The rent then escalated 50 per cent. She had exhausted her superannuation by the time she moved Erin described an $80 per week increase when her landlord changed property managers and the new real estate agent revalued the property. In one exceptional example one woman was notified that her rent would go up to the equivalent of 70 per cent of her pension income, when the new manager (of what had formerly been an informal philanthropic entrench) revalued properties. While it is likely that some of these rent increases could be legally challenged women rarely took this step, experiencing uncertainty and high levels of stress about the process.
So always when you go—if your rent goes up, you face the thing of, well what else can I just cut back a bit on? To allow for that.

Rent increases placed extra pressure on household budgets, forcing women to identify other areas where they might make cost savings. They also forced women to move houses. The high cost of the rental market meant, however, that moving was not a guarantee of finding a cheaper rent as Jenny explains:

“...So always when you go—if your rent goes up, you face the thing of, well what can I just cut back a bit on? To allow for that. Because if your rent goes up, well, it has gone up once since I’ve been there, but they just put it up five dollars. And even if they put it up $20, it’s not worth moving to save $20. You don’t save $20, because of the cost of moving. And then are you going to get a place that’s that much cheaper? No. It’s all going up all the time. It doesn’t go down. It doesn’t matter what’s happening in the housing market with the purchasing and the interest rates. The rentals don’t go down. And rentals in this area are really high. They are really high, (Jenny)

Rent increases drive a significant risk of homelessness for renters in this age and income bracket (Peterson & Privett 2015) and are a significant factor shaping the growing risk of homelessness amongst older women in Australia.

DEGRADED AND LOW-QUALITY HOUSING

Low income renters are more likely to live in lower quality properties that are a risk to health and well-being (Jiu et al. 2019). Productivity Commission 2019. Participants gave detailed accounts of low and degraded quality housing viewed during property searches.

Well every time I used to go I said, “Have you got any properties between $250 to $350?” and they said, “No, we haven’t but there’s a better offer over there” for $350 to $400” or something like that. I looked at those but the one at the $350 I liked but I still couldn’t afford the rent. Because by the time I get the food, the electricity, the special tablets I have to get and things like that I still couldn’t afford. Of course that would kill me about $50 to $60 to live off a fortnight. That’s gotta milk, that’s gotta get me on the buses to go to my support group and to my hospital and things like that.” (Meggie)

“I had to go part-time at work because of my health conditions” and I was getting really tired because I was 67. I was getting really tired. So then I applied to do part-time. I didn’t know how I was going to manage but I—and then the rent started going up. […] I was in a lot of a poverty cycle because I thought I’ve got to keep working and I’ve got to play my rent, so I might look for somewhere cheaper. But that’s all very well. It’s easier said than done. (When I started looking) Yeah, they were just dumps. They were just dumps. I looked at a place in [Sydney suburb] and oh it was awful. It was so awful and you just looked out at this cement wall. It was awful. […] It was a dirty and the carpet was grubby and it was next door to a Chinese [that made me feel unsafe]. I thought no sorry can’t do that. So I just didn’t know what I was going to do. (Phillipa)

These descriptions are typical of the types of properties that women viewed during their property searches. Often, they were the only properties that were affordable. Rejecting those properties meant paying on higher rents. Like Philippa women described the difficult compromise - a property that was uncomfortable and unsafe, or facing an uncertain and unknown future. Philippa was at high risk of homelessness before she was offered her current community housing tenancy.

Properties in visibly better condition but of a low quality were also common. Poor insulation was widespread. These properties overheated in summer and were cold in winter as captured in Michelle’s account. Michelle had moved house seven times in an effort to find more affordable housing. The home she describes here was affordable because it was sub-standard. She explained:

“...there was gas around all the windows and all the doors where literally, when it was windy, the curtain would blow and the wooden shutters, the wooden blinds would actually blow. It was unsafe because there was two steps from the kitchen to the bathroom that were wobbly. So while it might have suited somebody young with no disability, it really wasn’t that safe.

The weekly rent for this house was affordable. However, she explained that “the cost for that (house) rose astronomically” due to the need to use a heater throughout the winter. Toni also described living in multiple homes that lacked basic insulation and window coverings. The low-quality blinds that were sometimes installed by landlords were not effective insulators. She bought heavy curtains that she could take between properties and, in an extreme example, described cladding the outside of two properties with tarpaulins to reduce draughts. Poorly insulated properties require heating and cooling to remain liveable across the year. This increases the running cost of these homes, adding to the cost of low rent properties. Low income households are vulnerable to energy poverty resulting from property condition and quality, forced to take on higher running costs to make a property habitable; they are substantially more likely than other households to report being unable to “keep comfortably warm in winter” or “comfortably cool in summer” (Liu et al. 2019: 5). In common with older public renters interviewed in Mom’s (2016) research, and as above, women in this research described efforts to keep active and fit so they could avoid using heaters in winter.

Many women described landlords who were reluctant to undertake repairs. Several women described living in homes that lacked for extended periods of time. At one property the rain came in the doorway and into the bedroom. The tenant received a rent increase, despite the owner’s refusal to undertake repairs. In this property taps in the bathroom and laundry dripped constantly. Another woman described losing access to approximately forty per cent of her home as a result of a leak, which also damaged her possessions. This woman was forced to relocate her mattress to the lounge room to avoid the leak. It took two years for the landlord to fix the leak. Once the repair was made a rent increase was issued. The rent went up unaffordable 20 per cent, leaving the participant with $30 per week from her Newstart income after transport and essential bills were paid and she was forced to relocate. Another woman described a toilet that leaked “three buckets of water a day.” In another woman’s house the bathroom floor leaked into the space below and the carpets smelled.

Despite often living in lower quality properties and properties in need of repair, many women were hesitant to make repair requests as these were perceived to be a risk that might lead to a rent increase or eviction. There was a sense, as one woman captures in the following quote, that being a ‘cheap tenant’ was the best chance of avoiding a rent increase.

“I like, all these flats have been done up, but mine hasn’t. If you saw my bathroom, mate, you’d die. I’ve got a little old sink sitting there and a big shower, that’s it. And I had boxes in there. I’ve had ’em for 15 years. I haven’t got a vanity, you know, like a nice unit or anything. I painted this place, you know? Like, I’ve done all the painting in here for the last 15 years. My landlord’s had to do nothing. Not even change – change two washers, tap washers. All my taps are stuffed in here. I can hardly turn ’em off because all – it’s not just the washers now, it’s the actual – the ‘hey, they all need replacing. But I won’t ask my landlord to do it. I won’t even ask him to put a new screen on my door because I’m scared he’s gonna put my rent up. That’s bullshit. (…) You know? It’s bullshit! You’re too scared to ask your landlord to fix your house up because you’re scared he’s gonna say oh well, I gotta do that so I gotta have to put your rent up. So, I don’t. Unless like when the hot water heater blew up, he had to replace that. That’s about the only thing he’s had to replace. I’m one of his cheaper tenants, you know? (Sophie)

Similarly, Lily avoided asking for a replacement oven.

The oven doesn’t work. But I can live without that. Because if he puts in a new oven, he’ll put the rent up. So I’ll make do without the oven (laughs) (Lily)

These experiences corroborate other surveys that connect property repair requests with eviction and rent increases. In the recent Choice (2018) survey 68 per cent of renters expressed concern that “the [repair] request could mean a rent rise.” Failure to report requests and the failure of landlords to respond to repair requests is likely to drive further property degradation over time. This brings risks to both tenants and landlords that are rarely discussed.
BACKGROUND

Housing insecurity is a second challenge experienced by households in the private rental market. It has particular implications for older households.

Moving house is an experience that is not uncommon in older age. Many people choose to move at the time of retirement, making housing choices so that they can age in place. For others moving house is necessitated by health challenges which trigger a move to care-integrated housing. Loss of a partner, including through death or divorce, is another key trigger (Beer et al. 2006; Wood et al. 2008). Most older Australians will move and settle in their new home, making plans to age-in-place. International research shows clearly that most older people wish for this stability in older age, aspiring to age in place in a familiar home and community and that this can support wellbeing in important ways (Costa-Font et al. 2009; Davey 2006; Gilleard et al. 2007; Productivity Commission 2011, 2015; Wiles et al. 2011). The ability to age in place supports a person’s independence and can sustain the comfort of memories, as well as provide other opportunities which may not be as available in more institutional settings, such as continuing with established social activities, gardening, caring for pets, and enjoying flexibility in daily routines and choice of food.” (Productivity Commission 2011: 55)

However, older Australians living in the private rental sector have limited ability to choose to age in place, experiencing reduced choice over the timing and frequency with which they move (Productivity Commission 2015, 2019). Involuntary moves can be triggered by landlord decisions: the desire of a landlord to sell, renovate or otherwise utilise the property (Productivity Commission 2019). Involuntary moves are also interconnected with affordability. Rising rents not only consume household budgets, they can also trigger the need to move house and are a recognised driver of first time homelessness in older age (Petersen & Parsell 2015). The absence of these factors drives profound feelings of insecurity that are especially marked for older people (Judd et al. 2010; Means 2007; Wiles et al. 2011). Older Australians in one study identified home as “one of the top things” they needed to feel secure (Wood et al’s 2010: 34). Housing insecurity also drives practical challenges for older low-income renters. Low income and limited assets to fund housing moves drive limited choice about the type and location of housing. The high costs of rental housing in well serviced regions can make it especially difficult to find housing located near existing networks. This risks the ability to maintain community connections including with neighbours, friends, family and health providers and poses a fundamental risk to well-being as people age (Giles et al. 2005). It can also risk the community work and care relations, such as grandparenting, that many older people take part in.

For older people renting on a low income housing insecurity can lead to feelings of personal insecurity.
OLDER WOMEN RENTING

Research on moving in older age identifies the importance of choice and control in shaping positive experiences of residential relocation in later life. Older people who experience limited choice over the decision to move are more likely to experience negative health and wellbeing outcomes, including stress and trauma (Czaja 2001, Ganermark & Ekdron 1990; Ewer & Chahar 2013; Mackenzie et al; 2014; Pepe & Kang 2018). Reduced choice about the timing and location of housing moves can precipitate feelings of housing stress and loss of senses of belonging and security amongst older renters (Judd et al. 2010; Lathi 2006; Meens 2007; Oswald et al. 2017; Wilks et al. 2017), while housing market conditions such as rising rents and short lease periods can give rise to feelings of permanent housing stress (Wood et al. 2010). One Australian study exploring the experiences of asset poor, low income older people showed that challenges finding affordable housing led to feelings of insecurity through "high levels of mobility, instability of housing, lack of safety, lack of privacy, belonging and lack of physical comfort" (Hulke et al. 2011: 14).

Older renters move more frequently than people living in other tenure forms such as owner-occupied homes (Jones et al. 2007). Low income older people also commonly lack the resources to cover the costs of moving to appropriate housing (Davy et al. 2010), and face reduced choice over the type and location of housing. They are more likely to be living in properties that are of an unsatisfactory quality and that do not meet their physical needs. This is because landlords are frequently unwilling to make the adjustments that would allow this group to age in place (Davy et al. 2010, Productivity Commission 2015).

This report brings focus to a particular dimension of housing insecurity: the experience of moving house. It gives voice to single older women’s experiences of moving house, when these moves are involuntary and ongoing.

THE RESEARCH: OLDER WOMEN’S ACCOUNTS OF HOUSING INSECURITY

There has been substantial research about the impact of housing insecurity on older people’s wellbeing and community connections. The focus here is on the experience and costs associated with a dimension of this insecurity: moving house.

FINANCIAL COSTS OF MOVING HOUSE

Renters move more frequently than people in other housing tenures including home owners and those renting from the social housing sector. In 2013-14, 33 per cent of renters moved house in the last twelve months (compared to 6 per cent of home owners), while 8 per cent had moved within the last five years (compared to 26 per cent of homeowners) (ABS 2015). Women in the research typically expressed a wish to age in place, which is consistent with international research. The decision to move house was usually involuntary and motivated by an eviction or rent increase.

Moving house can be expensive. Costs connected with moving house include:

- Bond, which is typically four weeks of rent, paid in advance to secure the new property;
- Disconnection and reconnection of utilities including gas, electricity, phone and internet;
- Removalists or vehicle hire for self-managed moves.

Data on these costs is not readily available. However, one recent survey suggests that moving house costs on average $1918 (Chatterjee 2017). Renters additionally pay the costs of bond and rent in advance.

"You have to change your electricity and you have to change over your phone and you’ve got to get the Internet and all the things that come with it. It’s a big expense." (Jessica)

Probably worked out about $1,000 for the removalist. Then I probably hired a trailer probably four times at about $100 a time. And when I first came down, I had a storage unit up at [town], because I’d brought a lot more stuff down and [it] just wouldn’t fit, so I had to put stuff in storage. I was paying $330 a month for storage up there. (Rose)

FINANCIAL COSTS OF MOVING HOUSE

Renters move more frequently than people in other housing tenures including home owners and those renting from the social housing sector. In 2013-14, 33 per cent of renters moved house in the last twelve months (compared to 6 per cent of home owners), while 8 per cent had moved within the last five years (compared to 26 per cent of homeowners) (ABS 2015). Women in the research typically expressed a wish to age in place, which is consistent with international research. The decision to move house was usually involuntary and motivated by an eviction or rent increase.

It’s also about making sure that you’ve got money to move. That’s the largest thing. Money to pay for your bond, money to pay for an advance in rent, money to pay for leaving a place before you move into another place. It’s all a cost factor." (Ewen)

Many participants were already living on stretched budgets. Borrowing money from friends and family to cover the costs of moving was widespread. Gail said it took her "months to get that paid all up", while Marilyn borrowed money from her mother. Caroline needed to borrow money from Centrelink so that she could fund her most recent move. Borrowing money left women in debt. One woman sold most of her furniture in order to meet the costs of moving.

The economic costs of moving place additional, substantial stress on already limited budgets. Failure to save sufficient funds also brings concrete risks, making it difficult to secure the next rental property and placing older Australians at higher risk of homelessness (Peterson & Perras 2015).

"I guess my arthritis maybe plays into the increasing trauma of this moving around. I hate asking anyone to help me."
The inaccessible nature of some houses made removalists a necessary expense for some:
Where I lived previously, the driveway up to the house was a good 45-degree angle. They had to park the truck at the bottom, so they had to take everything from my place which had about 10 or 12 stairs up to it, and then a pathway and some more steps down, and then down the driveway. They had to carry everything down. And then, when they got here, they had to bring it up the steps, and it was March and it was still quite hot. (Jenny)

Older people living in low incomes in escalating housing markets can find it especially difficult to secure housing that is affordable and appropriate, as above. Lower rent housing is often poorly maintained, while affordable housing is also often located in older style apartment buildings without lifts (see Power 2019 for related discussion). Low and very low income households are more likely to live in apartments than higher income groups, see Li et al. (2019). These add to the physical toll and costs of moving.

EMOTIONAL COSTS OF MOVING HOUSE
Rental insecurity and the ongoing risk of housing turbulence as a result of rent increases or eviction drove substantial emotional risks. Women described the stress, distress and disappointment of moving, and the financial and emotional toll of moving.

To manage this trauma Jenny, like other women, described a process of emotionally disconnecting from the house:
And once you know you’re moving, all of a sudden that house is no longer your home. You get to the point of saying, okay, this house isn’t mine – it’s only a house where I’m living at the moment. It’s not home anymore because you’ve pulled it apart, things are coming out of the cupboard. And straight away I’ve always got in the habit of disconnecting – I don’t know what other word to say – disconnecting with that house. Because as I say, whenever you’re there it’s your home, […] So how (was) I actually settled in that house? Really only six months I was settled that that was my home. And it’s harder when it’s a place you absolutely love. So you’ve got to just get stuck into it. And just forget about any of the emotional stuff. Put the emotional stuff away. Your job at the moment is get packed, get organised. (Jenny)

Kerry, who began renting as a young woman with two children, similarly explained:
Yeah, my issue has been about the permanence and never knowing when you have to move and I think that would be the same for everybody who rents […] So, yeah, we’ve lived in a lot of places. The five-year one was fabulous. We did a seven-year one which was amazing. But, in between, they’ve been very – you know, a lot of short changes where you have to pack up everything again, the expense of moving, that relocating – […] It’s the settling into the new place, the unpacking finally and that still takes months and you just go through this period of from the minute you find out – and sometimes before you find out, you have an inkling that it’s about to happen, so there’s an unsettled period there. Just make it feel like your own place again. Horrible, horrible time. So, it’s emotionally very stressful, mentally financially, […] And it’s, “it’s get rid of this. What can we do with it?” And then there’s always those bloody boxes that you never get round to finding out what’s still in there. But, really, I look at it – you could look at it as, “Oh, it’s a new beginning”. But to get a new beginning you have to go through a horrible period to get there.

Consistent with broader bodies of research on moving in older age, and which have focused on health-related moves, women experienced forced moves as an emotional stress and disappointment.

To manage the physical and financial costs of moving house many women downsized their possessions, giving away, selling and leaving furniture and other significant items on the street for others to collect.
However, the loss of possessions often consoliated the emotional turberulence of moving house, and in turn made it more difficult to attain a secure sense of home in the new house.

That was pretty hard because I used to do up old furniture. So it became a matter of priorities what you’re going to need the most is what you keep. I think probably it would be the same situation as somebody whose house caught fire or who’d had a flood, only you don’t get a choice. Stuff just goes. That’s what this felt like. There’s no choice. You can’t take it, you can’t only take a few things, a certain amount. (Michelle)

I used to have lots more plants. I had hives and heaps of plants. I had to find homes for the plants. I had a worm farm. That’s something I miss. Just the orientation of this block means I can’t have a worm farm. There’s nowhere to put it. There’s nowhere that it can’t be either too hot or just isn’t suitable, and I really miss that. So, there was giving that all away. (Claire)

You’ve got no choice. You’re parting with things that – well, everything you’ve got together are part of your belongings and part of who you are and who you’ve established yourself to be. I don’t want to sound like everything revolves around what you own and your possessions. But I think that would be for the same for everybody who rents. […] So, yeah, we’ve lived in a lot of places. The five-year one was fabulous. We did a seven-year one which was amazing. But, in between, they’ve been very – you know, a lot of short changes where you have to pack up everything again, the expense of moving, that relocating – […] It’s the settling into the new place, the unpacking finally and that still takes months and you just go through this period of from the minute you find out – and sometimes before you find out, you have an inkling that it’s about to happen, so there’s an unsettled period there. Just make it feel like your own place again. Horrible, horrible time. So, it’s emotionally very stressful, mentally financially, […] And it’s, “it’s get rid of this. What can we do with it?” And then there’s always those bloody boxes that you never get round to finding out what’s still in there. But, really, I look at it – you could look at it as, “Oh, it’s a new beginning”. But to get a new beginning you have to go through a horrible period to get there.

Consistent with broader bodies of research on moving in older age, and which have focused on health-related moves, women experienced forced moves as an emotional stress and disappointment.
PROJECT PUBLICATIONS

ACADEMIC PUBLICATIONS

Further papers related to this project will be listed on the project website at dremmapower.com once published.

COMMENTARY AND MEDIA
Research findings have been reported in Opinion and Commentary pieces across a range of public media in Australia. Contributions connected with this research include:
- Tray, L, Rogers, D, Power, E.R., Pawson, H, Iveson, K, Crabtree, L., Darcy, M., Pribbs, P. Sydney (2016) needs higher affordable housing targets, Housing and Urban Research Institute, ANU.

Other media such as radio or newspaper reports on the project and future contributions are listed on the project website at dremmapower.com

REFERENCES


