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Mobility-based disadvantage in older age: insecure housing and the risks of moving house

Introduction

For older people living in housing with limited tenure security, moving house can be a recurrent experience that is both involuntary and unexpected. They do not move once and settle into a new home (as is common amongst those moving for health or lifestyle needs, for example Abramsson and Andersson 2012, Byles, et al. 2018, Mackenzie, Curryer and Byles 2014, Adair, Williams and Menyen 2014, Hansen and Gottschalk 2006), but instead can face ongoing residential moves due to factors that include housing affordability, tenure conditions and eviction. While existing research identifies feelings of housing and ontological insecurity amongst people living in insecure housing (Colic-Peisker, Ong and Wood 2015, Hulse, Milligan and Easthope 2011, Hulse and Saugeres 2008, Wood, et al. 2010, Wiesel 2013), there is little knowledge of the logistics of moving, of how people living in insecure housing negotiate continuous relocation. There is particular lack of knowledge of the experiences of older people, despite their potentially lengthy experiences living in insecure housing as well as the likelihood of age-related intersections such as reduced physical mobility that can impact the ease of moving.

The paper investigates housing insecurity and the logistics of housing relocation in older age through interviews with single women aged 55 and over who have lived in Australia’s private rental sector. The private rental sector in Australia, like in the United States (US) and United Kingdom (UK), is notoriously insecure, characterised by short lease terms and high turnover. Australia, the US and UK are widely considered homeowner nations, with homeownership promoted as securing both a place to live and an asset to fund post-retirement living (Doling and Ronald 2010, Power 2017a). However, the proportion of households in the private rental market is growing in each country, paralleled by declining home-ownership (ABS 2015, Office for National Statistics 2019, Rowley, et al. 2017, Schwartz 2015, US Census Bureau 2013). At the same time, households are renting for longer periods, driven by factors including rising
housing costs and low-income growth in the UK (Office for National Statistics 2013, 2019), economic recession, growing joblessness and housing foreclosures in the US (Joint Center for Housing studies of Harvard University 2013, Schwartz 2012), and static real incomes in conjunction with rising housing costs in Australia (Hulse, et al. 2012). While the rental sectors in these nations are currently dominated by younger and middle-aged households, the proportion of older and retired households is growing (Joint Center for Housing studies of Harvard University 2013, Office for National Statistics 2019, Rowley, et al. 2017). These trends suggest that the experiences of housing insecurity explored in this paper will become increasingly widespread in the future, driving the urgent need to better understand how older people negotiate recurrent housing relocation.

The paper argues that housing insecurity in older age drives disadvantage across four domains connected with moving house: material (connected with the process of relocating oneself and possessions), economic (costs of moving house), embodied (physical experience) and affective (how relocation is experienced and felt). These are conceptualised as domains of mobility-based disadvantage, a form of disadvantage that accrues through the process of moving (Wiesel 2013). The domains are interconnected. Material, economic and embodied challenges see many restrict the volume of their household possessions, placing limits on the establishment of a secure sense of self and home. At the same time, the cumulative experience of housing mobility intensifies the economic, embodied and affective stresses of moving house, accentuating concerns about future housing insecurity. The paper makes two central contributions. Conceptually it builds knowledge of mobility-based disadvantage through identifying how housing insecurity contributes distinct risks to identity, senses of home, physical well-being and budget capacity amongst older people. Empirically it develops new knowledge of the practices and risks connected to ongoing, involuntary residential moves in older age, with the potential for policy impact. Research suggests a growing experience of precarity connected with insecure labour markets and precarious welfare state support amongst some groups of older people, which household circumstances including tenure either reinforce or buffer (see Lain, et al. 2019 in this journal, and Grenier, et al. 2017). The conceptual and empirical contributions in this paper collectively contribute to this
knowledge through detailed investigation of how insecure housing shapes experiences of precarity.

The paper first introduces the concept of mobility-based disadvantage. It then overviews housing mobility in later life focusing first on the importance of choice and control in shaping positive experiences of housing mobility, before reviewing the practices entailed in moving house. Next the research methods and Australian housing context are overviewed. The paper draws on in-depth interviews with 36 single women aged 55 and over who have experience of Australia’s private rental sector. Their experiences of housing insecurity and detailed accounts of the challenges of moving house were the motivation for this paper and are the focus of the analysis.

**Mobility-based disadvantage**

The paper argues that recurrent, involuntary housing moves contribute to mobility-based disadvantage in older age. Mobility-based disadvantage understands ‘mobility as well as place as sources of spatial disadvantage’ (Wiesel 2013, p319). It advances the concept of ‘locational disadvantage’, which considers disadvantages that accrue to individuals as a result of the location that they live in, through attending to mobility between locations. This is a relatively new way of thinking about housing, which is typically viewed as something that is located and in place (Dufty-Jones 2012). To conceptualise housing in terms of mobility requires understanding housing as a ‘key infrastructure or mooring from which both everyday (e.g. going to the shops, work, school, etc.) and long term movements (e.g. moving house) are launched from, maintained and/ or concluded.’ (Dufty-Jones 2012: 213). It raises questions about the unequal power that people have to move and make decisions about moving.

Housing mobility, like mobility more generally (Strauss in press), can be a source of both advantage and disadvantage. Where housing mobilities of advantage are typically ‘valorised, voluntary, comfortable, involving improved housing quality and accumulation of capital’, mobilities of disadvantage are often ‘stigmatised, forced, painful or costly, [and characterised by] deteriorating housing quality and loss of capital.’ (Wiesel 2013:
320). Wiesel (2013, p.331) establishes that moving house can contribute to social and spatial disadvantage through

being trapped in a certain pattern of mobility: often a relentless need to move, often forced and often involving some form of deterioration (or at the very least stagnation) in living conditions.

Older private renters in Australia and the UK for instance are significantly more likely to move than those in other tenures and to move into less suitable homes (Arthur, Christie and Mitchell 2018, Morris 2016). These patterns of involuntary mobility are connected with loss of ontological security and recognised impacts on mental, social and physical well-being (Wiesel 2013, Colic-Peisker, Ong and Wood 2015).

This paper brings attention to practices of moving house and identifies four new dimensions of mobility-based disadvantage experienced by older people living in insecure housing. The focus of this paper is older women’s experiences of precarious housing; these are placed, in the next section, in the broader context of moving house in older age.

**Moving house in older age**

(experiences typically denied to people living in insecure housing), before discussing the practices entailed in moving house.

**The decision to move: valuing choice and control**

Research concerned with housing mobility in older age establishes that the degree of choice that individuals have in the decision to move and the ability to prepare for the move are significant factors shaping experiences of housing mobility. Proactive moves made in anticipation of changing needs are more often connected with feelings of choice, control and a positive overall experience of housing mobility; they are also likely to result in mobility-based advantage, driving an improvement in housing suitability (Erickson, *et al.* 2006, Pope and Kang 2010). On the other hand, reactive, involuntary and unexpected moves made in response to changing needs (illness and health deterioration have been the focus of research) are more likely to be accompanied by negative health and wellbeing consequences including stress and trauma (Castle 2001, Ewen and Chahal 2013, Mackenzie, Cur ryer and Byles 2014, Pope and Kang 2010). The importance of choice and control is strikingly highlighted by Oswald and Wahl (2013). In their work, individuals who believed that luck, chance, fate or powerful others were controlling their experiences reported ‘less daily independence, lower life satisfaction, lower positive affect, higher negative affect, and higher levels of depressive symptoms’ than those with low accessibility, but who experienced a sense of control over their housing choices (2013: 67, 70). Timing and the opportunity to plan for moves are especially important, affording the opportunity for individuals to prepare and adapt (Castle 2001).

While existing research is focused predominately on health-related moves in older age, a small body of research suggests that people living in insecure housing have limited choice and control over their housing futures. In the UK, Izuhara and Heywood (2003: 207) note the growing incidence of older people ‘struggling on low incomes in privately-rented accommodation.’ They identify evidence of abuse by landlords, including illegal evictions and reveal that ‘malpractice by private landlords caused stress, anxiety, ill health (both mental and physical), and sometimes loss of home to older tenants.’ (Izuhara and Heywood 2003: 216). In Australia, the context of this paper,
similar trends prevail. More older people rent due to declining home ownership precipitated by historically high rates of divorce, growing employment insecurity and accelerating housing costs, while higher levels of indebtedness place many more at risk of losing ownership on retirement (Ong, Wood and Colic-Peisker 2015). Rising rents, the endurance of housing costs into retirement (contra home ownership, where costs are largely met earlier in life) and tenure insecurity leave those outside of home ownership in a precarious position (Colic-Peisker, Ong and Wood 2015). Older renters are nearly twice as likely as younger tenants to receive a notice to vacate from their landlord forcing an involuntary relocation (Productivity Commission 2019). These factors suggest older renters are likely to have diminished ability to make proactive choices about moving house and be at higher risk of the negative consequences outlined above. Further, existing research focuses predominately on single moves. Those facing multiple involuntary moves, as in this paper, are likely to have an intensified experience characterised by diminished senses of control.

Making and moving the house-as-home

This paper investigates how older people negotiate ongoing housing insecurity and the logistics of relocation. Where the previous section identified the importance of choice and control in shaping positive experiences of housing mobility (opportunities that are typically denied to people living in insecure housing), this section moves on to consider the practices through which houses and homes are relocated. Home owners are the predominant focus of existing research; their experiences are an important building block for the present focus on renters.

Home is a place that has significant symbolic value and is interconnected with senses of self and identity (Easthope 2004, Rubinstein and de Meiros 2005). Houses and other residential sites are made into homes through homemaking practices that incorporate the residential setting, the objects within it, habits and routines that form over time, and social relationships within and beyond that setting (Blunt and Dowling 2006: 22). Ideal homes are valued as sites of comfort, security and control that provide opportunities for privacy and independence. These values of home operate across the life course (Blunt
and Dowling 2006), but are especially significant in older age when people are at risk of declining independence (Danermark and Ekstrom 1990). The continuity of home is particularly crucial in older age, equipping home as a resource through which other significant life transitions can be negotiated (Iwarsson, et al. 2007).

Residential moves entail the relocation (or loss) of home – a process of moving out, settling in and ‘transferring or remaking a new mode of being in place’ (Rowles and Bernard 2013: 14). This process ‘involves adjustment with respect to all of the dimensions of being in place’ including comfort, security and identity (Rowles and Bernard 2013: 15). For Rowles and Bernard the complexity of moving is connected with the degree of attachment to the home that is left. They suggest relocation may be more stressful for those who have lived in place for a longer time due to attachment accrued over time, while those who move more frequently “generally, although not invariably, have less-intense associations with the abandoned locations and are more likely to have refined their place-making skills in a manner that minimizes the disruption of each move.’ (Rowles and Bernard 2013: 15, and see also Mackenzie, Currier and Byles 2014). This suggests that people living in short-term and insecure housing may have an easier experience of relocation that those who have lived in their homes for longer periods, or experience greater tenure security.

Familiar furnishings, significant and cherished objects and the routines around them are a significant way that familiarity and meaning within home are established (Depres and Lord 2005, Rubinstein and de Meiros 2005, Sherman and Dacher 2005, Winstanley, Thorns and Perkins 2002). In older age possessions can play an important role in combating isolation through imbuing home ‘with a sense of continuity, familiarity and connectedness’ (Sixsmith, et al. 2014: 6), while autonomy to decorate living spaces and the capacity to display significant items can contribute to feelings of independence (Cook, Thompson and Reed 2015, Cooney 2012, Cristoforetti, Gennai and Rodeschini 2011, Groger 1995, Shenk, Kuwahara and Zablotsky 2004, Sixsmith, et al. 2014). Habits and routines that form over time within home are equally important in establishing senses of home and are especially significant in older age when habit and routine buttress against declines in cognitive and sensory capability (Rowles and Bernard 2013, Depres
Familiar objects and their routines allow individuals ‘to experience control over their environment and [therefore buffer] … the elderly when they are experiencing loss of control in other areas of their lives’ (Paton and Cram 1992: 62). These objects and the habits and practices that surround them are an important dimension of what must be relocated when moving house.

For people moving house and seeking to re-establish a sense of home the availability of space to store and display significant items including furniture is vital (Mackenzie, Curryer and Byles 2014, O'Shea and Walsh 2013), supporting movers to ‘lend meaning to the [new] dwelling.’ (Sherman and Dacher 2005: 72). Some older movers attempt to establish home through efforts to mirror old routines, including replicating the placement of furniture in the previous home (Toyama 1988, cited in Rowles and Bernard 2013: 15).

However, residential moves can also involve divestment of possessions. This is particularly true in older age, when moves can often involve downsizing (Ekerdt, Luborsky and Lysack 2012, Judd, et al. 2014). This paper explores the heightened risk of divestment experienced by older people living in insecure housing as a result of the high economic costs and practical difficulties of relocating possessions.

Connections between possessions and identity mean that divestment can threaten self-identity and senses of home, particularly when people have limited control over the new environment. The challenges faced by those moving into institutional contexts such as nursing homes are well recognised (Rubinstein and de Meiros 2005: 59) and there is evidence that lack of cherished objects can deplete wellbeing (Sherman and Dacher 2005). Research on household divestment in older age shows a preference for keeping larger and functional items of furniture as well as items that have personal significance (Marcoux 2001a, b). ‘Utility and spatial fit’ are also considered; participants in one study used floor plans of their new home to make decisions about what to keep (Ekerdt, et al. 2004: 269). Interestingly many express peace with household disbandment, using divestment as an opportunity to constitute identity differently (Ekerdt, Luborsky and Lysack 2012, Marcoux 2001a). However, control over the process of divestment is vital (Paton and Cram 1992). How this might translate to those facing ongoing, involuntary moves in precarious housing is of concern.
Finally, moving home is resource intensive, demanding time, finances and energy (Wiles, et al. 2011: 362). Moving requires not only moving self and possessions, but also relocating routines within and beyond the home and familiarisation with a new locational context (Wiles, et al. 2011, Mackenzie, Curryer and Byles 2014). Participants in Wiles et al.’s (2011: 363) study suggest that this relocation can represent a particular upheaval in older age, expressing that it ‘would be more difficult to adjust in later years than in younger years.’ Moving house also entails economic costs. These have not been subject to much research attention, though it is broadly held that relocation costs can deter or obstruct the decision to move (Oldman 1991, Nordvik 2001).

Precarious housing: the gap

Much of the reviewed research focuses on homeowners who have often lived in their home for extended periods of time. Such people have greater control over their housing futures through the legal (though not always financial) capacity to adapt housing to emerging needs, move to more appropriate accommodation or downsize to release equity and boost income (Safran-Norton 2010, Strohschein 2012). Consequently, the predominant research focus has been on moves from one property to another that is better suited to emerging needs (e.g. Abramsson and Andersson 2012, Mackenzie, Curryer and Byles 2014). Comparatively little is known of how people negotiate moving within precarious housing contexts. The reviewed literatures do point, however, to some dimensions of their likely experience.

First, residents of insecure housing typically have limited choice and control over when and where they move. These are more likely to be ‘reactive’ movers, moving in response to declining affordability (including loss of income and rising housing costs) or landlord eviction. Reviewed research suggests this might promote feelings of stress and diminished well-being as well as precipitating declining housing standard over time. Second, sense of home is likely to be impacted by housing insecurity. Insecure tenures and/ or frequent moves may reduce attachment to place. While it is possible that this may make residential moves less challenging (as mooted by Rowles and Bernard 2013 for instance), there is growing evidence of stress and declining ontological security amongst
people in this group (Colic-Peisker, Ong and Wood 2015). Such experiences are consistent with the preference of many older people to age in place. Third, intersections with ageing are important, with evidence that many older people prefer to age in place and that the stresses of moving house increase with older age. It is from these starting points that this paper considers the logistics of residential relocations amongst older people engaged in ongoing and involuntary housing moves.

**The research**

This paper examines practices of moving house through the accounts of single women aged 55 and over living in precarious housing in the greater Sydney region, Australia. This section first overviews the housing context in Australia, before introducing the research methods.

*Single older women in Australia’s housing system*

Single older women are the fastest growing group of homeless people in Australia (Homelessness NSW 2016). In Australia older women in insecure housing have typically had ‘conventional’ housing pathways, experiencing risk of homelessness for the first time in later life (Petersen 2015). This vulnerability is a product of gendered risks that accrue to women across the life course, including gendered differences in pay and superannuation, and care responsibilities that demand time out of the workforce (Colic-Peisker, Ong and Wood 2015: 174, Petersen 2015, Power 2019). These drive lower asset accumulation and income, exposing women to the risk of “asset poverty and housing insecurity in later life” (Colic-Peisker, Ong and Wood 2015: 174) and are consolidated through government income support payments that place recipients at or below the poverty line (Davidson, et al. 2018, Morris 2016). High and rising housing costs across Australia’s private rental system and the predominance of short-term rental contracts of between 6 and 12 months consolidate these risks. The Productivity Commission (the Australian government’s ‘independent research and advisory body’ recently described poor rental affordability as a “driver of disadvantage” amongst low income households (Productivity Commission 2019).
Research methods

This paper draws on research involving 46 women aged 55 and over who were not homeowners, had no significant savings and lived on a low income. Incomes were typically government pensions (Newstart for those aged under 65, Aged Pension for those 65 and over, and the Disability Support Pension for those with a disability). These sampling criteria reflect previous research identifying factors that place older women at risk of homelessness in later life (Petersen 2015). The research was qualitative, designed to interrogate housing experiences amongst this group across a range of housing tenures. Reflecting this focus, effort was made to ensure recruitment of women living or with experience living across the diversity of dominant housing tenures in Australia, including homeownership, private and public rental and with experience of homelessness. The paper draws on the accounts of the 36 participants who had lived in the private rental sector (the excluded 11 participants had no experience of this sector). At time of interview 16 of these 35 participants lived in insecure housing, including private rental, shared housing, or with family, while 17 lived in social or transitional housing, but had experience of insecure housing prior to their current tenancy. 3 lived in social housing that was leased by a not-for-profit housing provider from the private rental market.

Ethical Approval was granted by the [anonymised] University Human Research Ethics Committee (Approval #xxxx).

Participants were identified through advertisements distributed by housing and ageing advocacy/support organisations and word of mouth. The research was in two phases. Women in each phase took part in interviews of up to two hours that were recorded and transcribed. Phase 1 was an exploratory phase, designed to develop an in-depth understanding of women’s ‘housing pathways’ (Clapham 2002). This approach foregrounds “the meanings held by households and the interactions which shape housing practices as well as emphasising the dynamic nature of housing experience and its interrelatedness with other aspects of household life” through biographic techniques (Clapham 2002: 64), including semi-structured interviews. Interviews recorded 23 women’s housing biographies and experiences moving and making home. Interviews were thematically coded to identify key dimensions of housing experiences as identified by
participants. These included: moving house, housing as a location of care, making home, experiences of housing (including affordability, material condition and landlord relations). Phase 2 was designed to interrogate specific dimensions of women’s housing experience as identified through Phase 1. Interviews briefly traced a further 23 women’s housing biographies before exploring dimensions of the housing experience in depth through semi-structured interview questioning. Interviews were structured around themes emergent in Phase 1. Phase 1 and 2 interviews were then combined and thematically coded in line with the key domains of experience that emerged in Phase 1. Housing insecurity and the challenges of moving house were a primary concern that emerged from most interviews and were the motivation for this paper. For the purposes of this paper coding captured all discussions of moving house. Subsequent coding sought to identify key dimensions of the experience of moving house as described by women. This phase identified material, economic, embodied and affective dimensions of moving house. These domains of experience were common across most interviews and emerged iteratively during coding. Quotes included in the paper are emblematic of broader themes, unless otherwise indicated.

**Results**

The remainder of the paper explores the logistics of moving house amongst older women living in precarious housing. It identifies four domains of experience: the material (process of moving house), economic (costs of moving house), embodied (physical experience) and affective (how housing mobility is understood and felt). From these accounts the paper argues that practices connected with moving house shape mobility-based disadvantage in distinct ways.

*Material and practical considerations*

Women discussed the logistics of relocating oneself and possessions when moving house as well as broader set of logistical requirements, including the availability of utilities (water and electricity) in the new home.
For women in precarious housing, moving was made easier through the rationalisation and divestment of possessions. Divestment was driven by two concerns. First, limited affordable housing drove limited choice, precipitating uncertainty about the size of future dwellings and therefore the capacity to accommodate furnishings over time. Escalating housing costs meant most moved into smaller houses with each move. A second motivation was the cost of moving (discussed in the next section). The divestment of possessions, like moving itself, was usually described as ‘forced’:

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 only take a few things, a certain amount. (Michelle)

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 everything, but it’s part of your home. And what – you’ve got to be comfortable in your surroundings. And you surround yourself with those sort of things. You have something that matches, looks nice. And so, they’re the sort of things you want. But I’ve had to part with really good things. Because I’ve had nowhere to put them. I’ve got no choice. I don’t have a big lounge suite. I have two single chairs. I had to do away with the lounge suite, because it wouldn’t fit anywhere. I couldn’t even sell it. I had to just say, if you know of somebody who wants it, give it to them. And it was a leather lounge. So they’re the sort of things you just have to close your eyes to them and shut off to them. And disconnect. And say okay, I can’t accommodate it. I’ve just got to get rid of it. I’ve got no choice. (Jenny)

Luckily, we live on the main road. I didn’t have time to try and resell the things. We were just walking the furniture out onto the front yard and people were going by and picking it up. I still have a storage unit, which I'm trying to go through and get rid of. But it’s just meant a very – sometimes very hard decisions about getting rid of things to try and fit comfortably in the place I'm in. I didn’t want to get rid of some of the furniture. It sounds silly but one belonged to my grandparents but I went, “I can't put it anywhere”. Yeah, it is, it's a tough thing. (Natalie)

Women typically embarked on one significant divestment and then retained lower volumes of possessions over time, both furnishings and other significant items. The strong connection between personal possessions and identity is evident in the examples.
In forced divestment there was a sense of loss of control as well as a challenge to sense of self. These feelings of loss resonate with the experiences of people forced to divest possessions when moving into institutional contexts and with broader research that demonstrates the value of personal possessions in constituting a sense of home and of one’s identity within home, as above. There are also connections with the loss of self that these women describe and the experiences of people who have endured loss of possessions during disasters as Michelle suggests (and see Carroll, et al. 2009).

Research on household disbandment and downsizing in older age has shown that in many instances the process is framed positively, emphasising the pragmatic necessity of divestment and the opportunity it offers to constitute identity differently (e.g. Ekerdt, Luborsky and Lysack 2012, Marcoux 2001a). Only two participants experienced divestment this way. For Sarah divestment was a way of shedding old memories and brought its own pleasures.

But I have to say, I had such a wonderful time on Gumtree. [My son] set it up for me. But everyone has a story when they'd come to get something, and I'd never experienced anything like that. So I really, really enjoyed that. The only thing we couldn't get rid of was the lounge suite, which was from the family home. So, [my son] and son-in-law just roped it and lowered it down over the balcony and we put it out in the street and went, oh my God, that's it, the end of the era. The end of all that history of furniture in the marriage. But it was good, it was very freeing. But I can still picture it on the footpath. Oh my God, that's where it's ended up. And I remember it in the formal lounge room at [my former home].

Grace similarly sought to embrace change through her identity as a creative and mobile person. Culling possessions was a means of rejecting materialism and a pragmatic approach to negotiating an expensive property market: she could live in the area that she preferred, if she lived in a smaller home. Despite this, Grace described the anxiety of ongoing moves:

[…] I'm getting better at the - you know, in some ways I love change, but it also is my worst enemy because it throws me out of kilter. It takes me a while to go, whoa and settle down and build that confidence. But you know, there's a pattern, there really is, I do trust in that pattern, not when I'm in the midst of my anxiety, but I trust the pattern.
Sarah too experienced residual anxiety, her experience of divestment overshadowed by an affective malaise regarding her profound housing insecurity (explored in section 4, below). The difficulty that women experienced framing divestment as a positive opportunity likely reflects their profound lack of control over the decision and timing of moves. Given one-month notice of eviction following a fixed-term (6-12 month) lease and three months during a continuous lease, women had limited time to plan moves. The implications of this were captured in Natalie’s quote, above.

Moving house also entails practices that temporally stretch beyond the moment of relocation including packing and unpacking as well as the relocation of utilities and services. This experience was common to all, and captured succinctly by Jenny:

So how long 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 – I have exercise books, days I’ve got to ring the removalist, days I’ve got to do this, days I’ve got to do the power, day I’ve got to do the gas if there’s gas applied, day you’ve got to do the telephone. Because you can’t be without it here. And you can’t be without it there. You’ve got to pay a fee to have it disconnected. You’ve got to pay a fee to have it reconnected. All in the one day if it happens in one day, you’ve got a fee there and a fee there. On all of it – on the electricity and the gas. They charge you. So you’ve got to have something on the table beside you all the time saying this is what I’ve got to do. And that’s the way I do it and just mark off – if I have to ring somebody on a certain day, mark it off when I do it. And that’s the only way you can do it.

If you’re not working, you can do it all in your time. But you’ve still got your washing and ironing and all of the things you normally have to do, in the meantime you’re also cleaning the house you’re going to move out of. And then once you’ve got all your things packed and everything’s moved into the other house, you’ve got to go back there and clean it all. Or pay somebody to do it. And by then you’re that exhausted you can hardly stand up. And you go over here and you don’t know where anything is. You can’t find this, you can’t find that. You think you know where it is. And if you’ve got to finish packing the last of it in a hurry, you don’t know where anything is. (emphasis added)

Moving also required notifying key services of the changed address, which was time consuming and costly. For women negotiating this process regularly the time costs were immense. Also notable in Jenny’s account are the economic and embodied costs of moving. These are the focus of the following two sections.
Economic

For renters, like homeowners, moving house can bring improvements in life opportunities including access to affordable housing and employment. However, low income renters are less able to capitalise on these benefits. Further, renters in insecure rental markets often do not choose if or when they will move. It is commonly held that the economic costs of moving house are a deterrent to the decision or choice to move. However, for women in the present research, moving house was usually driven by eviction or an unaffordable rent increase. Moving house was therefore unavoidable, with the most viable alternative being homelessness. This is reflected in related research which identifies eviction and rent increases as significant drivers of first time homelessness in older age (Petersen and Parsell 2015).

Securing and relocating into a new house can be expensive, requiring money for bond (typically four weeks rent), utility relocation (disconnection and reconnection) and removalists. Some of these costs are captured in Jenny’s quote, above, while Jessica explained ‘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.’ Some women had additional needs. For instance, Michelle paid a week’s income for an engineer’s report to register her car when she moved states due to modifications that were essential for her disability. At times additional costs were incurred. One woman (Crystal) continued to receive bills from a shared transitional home that she had lived in, while several lost bond when they moved. Further, rental bonds are typically not returned until the former property has been vacated and keys returned. This means that bond cannot be transferred between properties. Securing a home therefore required that women have sufficient cash available to pay bond in a new property. Another cost some women incurred was time off work to manage relocation.

For many the most significant cost was the removalist, typically costing between two- and four-weeks income depending on the volume of possessions requiring relocation. These are substantial costs for women living at or below the poverty line. These costs motivated the divestment of possessions, opening women to the types of losses detailed
in the previous section. Penny captured this, explaining that her furniture ‘dwindled and dwindled because it’s very expensive to move.’ Women who chose not to use removalists assumed embodied costs instead, as the following section explores. However, for some removalists were essential. Further, removalists became more critical with time as ageing bodies had declining ability to move large furniture, particularly into properties with difficult access.

A further cost was storage. For women anticipating a period of homelessness storage was a way of securing possessions. Storage allowed Amy to retain furniture and personal items including financial files while living in her car for twelve months. She said: ‘I have storage units and that was bleeding me dry.’ For some, storage was a way of keeping possessions when they moved to a smaller property; for others storage enabled the temporal stretching of moves, limiting the cost of removalists by managing the move over a period of time. Rose, for instance, hired a trailer and did a three hour trip several times so that she could pay a removalist to move only larger furniture. In common with most participants she managed the packing independently, the removalists just doing ‘the loading and unloading’. Despite this the costs were immense.

[It] 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 $130 a month for storage up there.

Lauren outlines similar costs:

It's $154 a month but it should've cost $220 a month but because I know the owner, he gave me a good deal, so that's a fair whack out of my pension, but I've learnt to live from week to week.

Despite substantial costs, these women argued that it was more cost efficient to store and later move furniture than to discard and repurchase. This was particularly the case when possessions were high quality, such as Lauren’s ‘leather lounges and a nice bed’.

The unexpected and involuntary nature of moves was a significant theme. As Nicole captured, part of the challenge was preparing for the unknown. She did not always know when and where she would need to move and so ensured that she was continually saving
money, including to cover bond, removalists, and any new furnishings that may be required. Her account of perpetual planning and saving was typical:

I have to save, because I don't know what's waiting for me concerning the moving and things like that, so I have to prepare, you know? Same like I prepared when I was in the [family violence] refuge, I was preparing. That's how I could buy this chair and the table and the bed.

Gwen was able to gain help moving her possessions, but explained: ‘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.’

*Embodyed*

Moving house requires extensive embodied labour through packing, relocating and unpacking:

It is very emotional and very draining, and very exhausting because I was 48 when I started moving and now I'm nearly 70. And the physical side is huge, just packing, carrying boxes up two flights, that sort of thing. It does take a lot out of me. (Sarah)

Stressful. Packing. When I moved from [town], I thought, 'I can't do this. I'm tired.' And because my stress was making me exhausted, and I thought, 'I haven't got the strength to do this,' so I left it until the last minute and my daughter came and helped me and I've always done it on my own and a girlfriend came and helped me and it was just stressful, costly. (Lauren)

Well, I just do a property as if it was my own. And I like to think that if I put in that bit of extra effort, people will let me stay there. Because it’s not fun moving. I’ve moved something like five times in the 14 years that I’ve been in [region]. And every time you move, it becomes harder. I’m not getting any younger. I can’t lift the weights I could lift before. And so you’re relying on other people and you’re paying somebody else to do that work for you. I mean, I’ve always had to have a removalist. But I could pack all of the boxes myself and put everything in a certain place. You can’t do that anymore. And I always say, every time I move, I get five years older. Because it’s the stress of moving, you’ve got to relocate everything in the house. Everything in a different place. (Jenny)

Women renting privately experienced this process repeatedly.
There are significant intersections between the embodied costs of moving and age, with many women referencing the growing physical toll of relocation as they aged. Angela now felt secure in social housing, but described the exhaustion of frequent moves through private rental housing before that:

[I] was younger then and I was working and that was different so I was a lot younger, a lot more energetic. I wouldn’t like to try it now. I was only saying that the other day. I’m 74 now. If I knew now back then I wouldn’t move around like I did because I’ve got nothing to show for it, only a tired, worn out body you know what I mean? […] moving around in the heat used to knock me around something terrible.

Similarly, Alice explained how age-related disabilities including arthritis made constant relocations between the homes of family and friends more challenging:

Packing my car, that's what's involved, and then unpacking it. I guess my arthritis maybe plays into the increasing trauma of this moving around. I hate asking anyone to help me. Even though recently when I moved back to [my friend’s house] for a while and I had a few bags in the car, and there are perhaps 70 steps, about 50. There's a lot of steps up to [friend’s] house and then once you get up to the main level of the door there's another lot of steps up. I had to go back and forth to the car […] Because it's getting harder for me to carry weight, particularly upstairs …

Harriet moved regularly between her sister and mother’s homes and explained the need to stay fit and healthy. If she was not healthy, she could not drive the necessary eight-hour trip or negotiate the logistics of packing and unpacking, including traversing three flights of stairs at her sister’s house. For Harriet physical fitness and good health held a precarious housing option together.

Some managed the physical challenge through temporally stretching the move. Amy had a friend move large items of furniture on the first day of the move, and then spent the next few months moving smaller items gradually out of storage. Similarly, Meg spent five weeks moving. She was enjoying the process of setting up a new home in a place that felt more secure, but described the move as physically taxing. She said it was: ‘Physically exhausting more than emotionally, much more than emotionally. And I promised myself that if I can afford it, I would never do it by myself again.’
Affective

This final section addresses the affective dimensions of moving house, exploring how women experienced relocation. Moving was overwhelmingly described as upsetting and unsettling. Reflecting the broader literature on the value of control and choice in relocations in older age, as above, these experiences reflect the limited control that women perceived over the decision to move. Alice explained that she had usually lived in furnished places:

the downside to that is I don't ever get to make the choices about the objects that I'll have around me. […] We all have different tastes. I live this life where I don't ever have to show what my tastes are because I don't really have anything.

For Alice moving was a trauma

[…] even with the little I do have, I do find it upsets me somehow, it's distressing. It's just some weird neurosis of mine I think that people would wonder about, people who have masses of stuff would think, what is your problem? Yet, even though I move around so much I always find it stressful and difficult to work out what I need to take with me.

[… Relocating] means rifling through my paltry belongings fairly often and that I find it upsets me a bit. I don't know, maybe that's just because it is - you know, uprooting, no matter how small a plant you are, is a trauma. So that's the word I use, there's an element of trauma for me when I have to ship out of somewhere and ship into somewhere else.

Alice divested possessions to manage her mobile existence. The connection between possessions and identity was a palpable dimension of her experience.

Natalie simply described moving as ‘stressful’, explaining:

Alright, when they say that it’s [moving’s] in the top 10 stresses of life, I go, ‘I absolutely agree’. It's up there with divorce. Death? I don’t know. But anyway, it’s a really – One, you have the lead up to it which means from the minute you know you have to move you're in a different mindset, you no longer belong somewhere. So, you start looking at what you have, what you need to do with it, you're looking for a place, the stress of not having somewhere - It's a really horrible, the lead up to the move. You finally find somewhere and go, ‘Well, that’s one thing outta the way’. And then it starts, the boxing, you know. And you're just in limbo for that period, from when you know you have to move.
Financial costs magnified the stress of moving. Moving was a: ‘Horrible, horrible time. So, it’s emotionally very stressful, mentally, financially.’

Women found it particularly hard moving from homes that they liked. Offered a social housing unit Georgia found it unsettling to move from the private rental that she liked, but knew ‘I had to look to my future.’ Jenny explained,

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.

Even Grace who sought to embrace change expressed a sense of anxiety and uncertainty at the necessity of relocation, as noted earlier. Similarly, Kylie who tried to ‘go with the flow’ explained that housing insecurity detracted from her sense of home, while Meg’s ‘greatest fear is having to rent for the rest of my life, because moving is so hard’ because ‘someone else is in control.’

For some the perpetual insecurity of the rental market precluded a sense of home. For Gwen knowing that she would have to move made each home feel temporary, while Georgia described the emotional labour of relocation and home making saying ‘It's just that going from one space to another and then acclimatising to where I am and getting used to where I am.’ Ruby had lived in one house that felt like a home, but

The other places were places to live, but you wouldn't call them a home. I wouldn't call them a home. Mind you, I fixed the lot of them up, but I couldn't - it wasn't the same. Not the same, because you're doing things for other people's places when you're renting, and they didn't give a damn, I don't think.

Facing her twenty-fifth move in twenty years Sarah described a pervasive sense of temporariness, that this was not home. She said: ‘I’ve just sort of run out of enthusiasm […]’, ‘I've lost track of where I've been.’ This sense was exacerbated by her lack of furniture, which had been divested when she previously moved into her friend’s house. She described this current move as an ‘out of body experience’ and ‘very surreal’, ‘this one isn’t [a home] because I don’t have any of my own furniture which is the problem, I
think.’ It is, she said, ‘just making do.’ Sarah made an effort to invest herself and her hopes in each move:

Every time I move, I go "This is the first day of the rest of my life". I'm always very positive, and then it all goes pear-shaped. So, even when they rang and said, "Do you want to sign another lease?" I sort of went flat because I guess I hoped in this year gone, something would change. Nothing's changing. Again.

Harriet similarly explained ‘I don’t feel settled, and that’s been for the last eight years, really. Everything feels a bit temporary, and I don’t know how long this is going to last.’ The cumulative impact of ongoing housing precarity had detrimental effects for feelings of home and wellbeing. Temporariness was not reserved for women in the private rental market. Liz lived in social housing in a property leased from the private market and described equivalent anxieties.

**Discussion and conclusions**

People living in insecure housing can face ongoing involuntary residential moves driven by factors including housing affordability, tenure conditions and eviction. Through older women’s stories making and moving home this paper has examined the logistics of moving house in the context of insecure housing. Through these stories the paper makes empirical contributions to understandings of housing insecurity and moving house in gerontology and housing studies.

The paper has identified four domains of experience connected with involuntary, cumulative house moves: the material (process of moving from one place to another), economic (the financial costs of moving house), embodied (the physical experience) and affective (how relocation is understood and felt). Each of these domains was intensified through the cumulative experience of involuntary relocation, with participants assuming higher financial, embodied and affective costs as a product of ongoing moves. Participants responded to the material challenges of ongoing relocation through adapting their moving process, particularly divesting possessions. Economic costs also drove divestment as well as a temporal stretching of relocation through use of storage facilities. Consequently, in addition to direct costs, frequent housing mobility intervened in the production of self and home. Consistent with the broader research on homemaking in
older age which establishes the importance of familiar objects and feelings of autonomy in homemaking (e.g. Rubinstein and de Meiros 2005, Sherman and Dacher 2005, Winstanley, Thorns and Perkins 2002), the forced divestment of possessions in conjunction with frequent moves drove a declining sense of home as well as impacting senses of self and identity.

Moving was also described as physical challenging and stressful. The cumulative impact of moves translated into tired, anxious and traumatised bodies. Intersections between involuntary, ongoing relocation and age are especially notable and had two dimensions. First, ageing bodies experienced reduced capacity to manage the embodied stresses of moving. Moving became more tiring with age and the ability to physically negotiate moves diminished as age-related disabilities became more prevalent. Second, ageing coincided with longer accrued histories of involuntary relocation. These cumulative experiences intensified the embodied and affective stresses of moving house as well as driving anxiety about the possibility of futures moves. This research suggests that older people in insecure housing experience similar anxieties and loss of control as those facing acute health events and moves into institutional contexts (e.g. Castle 2001, Danermark and Ekstrom 1990, Ewen and Chahal 2013, Mackenzie, Curryer and Byles 2014, Pope and Kang 2010). However, the ongoing necessity of moves and overarching uncertainty about their ability to remain housed likely drives an intensified experience of housing mobility that differs substantially from those making single moves for lifestyle reasons (e.g. Abramsson and Andersson 2012, Hansen and Gottschalk 2006).

A second contribution of this paper is to conceptual understandings of mobility-based disadvantage. The contributions are two-fold. First, the paper has established that practices associated with moving house contribute to mobility-based disadvantage. This builds on existing work that has explored the impact of changes in housing and housing location (e.g. Colic-Peisker, Ong and Wood 2015, Morris 2016, Wiesel 2013). Here, the logistics of moving oneself and possessions emerged as impacting mobility-based disadvantage, particularly through shaping risks to senses of self and home through the divestment of possessions. These are profound and very personal forms of mobility-based disadvantage experienced by individuals enduring ongoing housing insecurity. Second,
women’s accounts draw attention to disjunctures between personal mobility and the relative immobility of household possessions. Existing research on housing insecurity has emphasised the experience of people in situations of forced and chosen mobility (Wiesel 2013). This paper points to the value of attention to the larger networks of self that are sited in home, in this case personal possessions and household goods whose relative immobility intensifies the experience of housing insecurity.

As renting becomes more widespread in Australia, the United States and United Kingdom and households rent for longer periods of the life course, the experiences of women in this research indicate the likely stresses and costs that insecure rental systems will place on households over time, particularly those living on lower incomes. These experiences point to mobility-based disadvantage that stems not just from the necessity of moving, but from the material, economic, embodied and affective costs connected with moving house repeatedly. These findings bring further detail to the experience of precarity in older age. Lain et al (2019) identify tenure as one dimension of household circumstance that mediates the experience of precarious job and welfare contexts. The work in the present paper draws out how one dimension of tenure – insecure leases in the private rental sector – drive a wide-ranging sense of insecurity amongst already vulnerable renters. The role of tenancy policy and practice in constituting this insecurity suggests the value of incorporating tenure as a related but independent variable in conceptualisations of precarity in older age. It also suggests the value of further detailed research into the intersections between experiences of precarity and other dimensions of tenure, such as the tenure-attenuated right to make home (Bate 2017, Power 2017b).

While some of the experiences recounted in this paper might be alleviated through higher household budgets (for instance, the economic costs of moving house might be more readily managed), the embodied and affective costs of moving house and especially their intersection with ageing bodies will likely persist across the income scale. These experiences drive the necessity of policy change to enable the possibility of housing security, particularly in older age. The paper especially points to the importance of policy change to enable more secure tenure, particularly amongst low income older people. In Australia this could include the right to choose longer lease terms in the private rental
market as well as greater investment in social housing offering secure, life-long tenure with income-indexed rent. There is also need to address the high costs of moving amongst low income groups. In contexts where state housing regulation creates the risk of housing mobility, financial support for low income older people facing recurrent moves should be on the policy agenda. This might include grants to cover the costs of moving as well as programs that enable bond transfer between properties.

The focus in this paper has been on single women households. This focus was informed by evidence of growing insecurity and first-time homelessness amongst women in this sociodemographic group in Australia (Homelessness NSW 2016). However, while women are more vulnerable to poverty and housing insecurity in later life because of the gendered risks outlined above, it is likely that other low-income and single person households including single older male households would experience related forms of mobility-based disadvantage as a consequence of housing insecurity. Low-income households, regardless of gender, are especially vulnerable to the economic risks of moving house. Over time economic risks may drive interconnected risks such as the reduced ability to retain important possessions. Low-income households are also more likely to rent long-term, leading to an accumulation of risks including the age-connected risks detailed in this paper. Despite evidence that men and women make and value home in different ways (Blunt and Dowling 2006) it is likely that single older men would experience similar physical, affective and material risks as detailed here (though with gendered dimensions that would be a valuable focus of future research). This is because the housing insecurity detailed in this paper is a product of tenancy policy and practice that offers only limited protection to renters. Low income households and older single households typically possess less resources to mediate these risks. As more households rent, and rent for longer periods of the life course, the experiences of women in this research are a warning and reminder of the need for legislated housing security.

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¹ A website for buying and selling unwanted goods.