

A person with long blonde hair is holding a large, brown cardboard box. The box is the central focus of the image, and the text is overlaid on it. The background is a blurred indoor setting with a window showing a view of trees.

OLDER WOMEN

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

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PEER REVIEW STATEMENT

This report was peer reviewed by Professor Peter Phibbs, 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.

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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.





POLICY DIRECTIONS

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 JOBSSEEKER 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 (Rowley 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 (Mee 2009; Morris 2009, 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. 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).

- Notice to vacate contributes to high rates of insecurity in the private rental sector (Productivity Commission 2019) and for older renters drives a substantial risk of first time homelessness (Petersen & Parsell 2015).
- Women in this research substantiated evidence elsewhere that no grounds evictions are a barrier to tenants exercising their rights to minimum property standards due to the risk of retaliatory eviction (Choice et al. 2018; Liu et al. 2019).
- Women in this research reported the financial, physical and emotional costs of involuntary relocation.

It is recommended that no grounds eviction is replaced by ‘with cause’ measures.

‘With cause’ requirements retain the right of landlords to provide tenants with a notice to vacate at the end of a fixed-term lease or when the property is required for a different purpose in the case of a periodic or ongoing lease. ‘With cause’ evictions better balance the need of tenants for greater housing security with the rights of landlords to repurpose 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 2010* 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 dependent 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, rent payable for 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, stairs, 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: 13).
- 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.**
- **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 2013-14 1 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 \$1618 (Chatterjee 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

This report draws from a larger research project that investigated the housing experiences of low income, asset-poor single older women living in and around the greater Sydney region, Australia. The research aimed to investigate women’s experiences of housing and senses of home, security and belonging as they negotiated asset and income insecurity. It was focused on the experiences of women aged 55 and over.

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 include: 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 snow balling 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 (Easthope 2014; Faulkner & Fieldler 2017; Fieldler & Faulkner 2019, 2017; Hulse et al. 2011; Hulse et al. 2014; Jones et al. 2004, 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 \$60 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.



ISSUE 1. HOUSING AFFORDABILITY



For low and very low income renters difficulties securing affordable housing are made more challenging by downwards pressure from other income groups

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 predominately 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.

THE RESEARCH:
OLDER WOMEN’S ACCOUNTS OF
UNAFFORDABLE HOUSING

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 rare because normally people are aware of the regulations about stuff like that, so they won't blatantly say it. Normally it's more subtle. So you use a stick, why? Have you had a hip - did you break a leg? Actually no, it's permanent, I'm blah, blah, they're like mm. 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 that, “She’s always paid two weeks in advance, she’s always paying the month in advance” and things like that. They rung up the agent and they say, “She’s a good payer” and things like that, but if she's on her own she might not be able to afford to pay it, see that sort of thing. (Megan)

When I came to look at places, agents are now handing out forms that ask you everything bar what size shoe you take, and your toothbrush, and require an inordinate amount of information, and on paper I financially don’t look like a good bet even though I had been living for seven years in this last place and I was paying \$400 a week. And, I made that every week, which covered all the utilities. That's one reason it was so expensive. But, they didn’t take that into account. The fact that I made my rent was neither here nor there, because they apply a simple formula. Here is your income. Here is the rent. You can’t make it. Sorry, we don’t want to know. (Kelly)

Even with excellent rental histories, women experienced difficulties securing properties. There was evidence that real estate agents and landlords see this group as too risky, being uncertain of their ability to

consistently service rent on low incomes. There was also some evidence of discrimination, as the quote from Michelle attests. These experiences are consistent with broader bodies of research that identify age, disability and receiving Centrelink payments as factors that see tenants classified as ‘high risk’ (Hulse et al. 2011; Wulff et al. 2011; Power 2017b).

For many participants rental affordability was further compounded by competition. This included competition from other renters on higher incomes as well as from the holiday rentals market. This was particularly noted as a problem in inner Sydney and outer regional areas, which are popular holiday destinations. Some women described ‘bidding wars’ between prospective tenants at open houses:

I’m getting priced out and going backwards and backwards and backwards. I said, “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 \$150," 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 it was very difficult, and I wasn’t sure for a while what I would do. (Kelly)

“ I've had two real estate agents blatantly say we're not renting to you, you're on a pension.

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 is \$1,000 a night. (Gwen)

What made it worse, apart from the shock of, “Oh my god, I am losing my home,” was – there were a number of factors going on, but it was the beginning of December and looking for somewhere in the Illawarra, particularly coastal Illawarra, in December is just hopeless. 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 I'd 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 as failure to pay rent 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.

Women 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.

“ I was competing with double-income professional couples who were on big salaries.

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 Tracy 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 “thinly 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 cooling. 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 have a significant impact on budgets that are already tight. However, it was not uncommon to have rent increases that were substantially higher. Tess'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 enterprise) 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 house. 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 else 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 (Petersen & Parsell 2015) and are a significant factor shaping the growing risk of homelessness amongst single 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 (Liu 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 \$300?” and they said, “No we haven't but there's a bedsitter goin' for \$320 a week” and I said, “Can I have a look at it?” and when I walked in there it absolutely smelled terrible. It's supposed to be cleaned out and the carpet was sticky. You know when you walk in – beer on the carpet, it feels like that. The bathroom wasn't nice and wasn't cleaned very well, but the curtain smell of cigarettes and things like that, and they had white walls and

it was yellow and I said, “No I can't, no. Since I walked in there you can smell everything. [...]

So I went there and I said, “No, no, have you got anything else?” and he said, “Yes I have got another couple more places but they're \$350 to \$400” see? And I looked at those but the one at \$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 woulda left me about \$50 to \$60 to live off a fortnight. That's gotta get milk, that's gotta get me on the buses to go to my support group and to my hospital and things like that.” (Megan)

[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 bit of a poverty cycle because I thought I've got to keep working and I've got to pay 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 all dirty and the carpet was grubby and it was next door to a clinic [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. (Philippa)

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 these properties meant taking 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 overheat in summer and are 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 were gaps 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 private renters interviewed in Morris'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 reticent to undertake repairs. Several women described living in houses that leaked 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 an 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.

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 the – it's not just the washers now, it's the actual – they're old, 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, if I do that I'm gonna 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 [laugh]. (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.

“ 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.

ISSUE 2. HOUSING INSECURITY



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

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).

Australia's private rental market is notoriously insecure. In most states the average fixed-term lease is six to twelve months followed by a periodic tenancy with a 'rolling' month-to-month lease (Easthope 2014). These terms can offer flexibility to people who do not wish to be tied to one house or location; for instance, so that they can move to access

employment. However, for those hoping to stay – and age – in place, to make home, connect with a local community, access local services, retain a familiar GP, and so on, rental insecurity can lead to profound feelings of personal insecurity (Hulse et al. 2011). In Australia around “one in five moves are involuntary for the tenant.” (Productivity Commission 2019: 9) Amongst renters aged 65 and over these figures are even higher, with around 40 per cent of renters facing involuntary relocation in 2013-14 (Productivity Commission 2019: 11)

A 2018 survey of Australian renters found that housing insecurity generates a range of practical and emotional stresses amongst renters of all ages:

- 62 per cent describing a “loss of stability”;
- 63 per cent experiencing “anxiety due to the unknown”;
- 83 per cent reporting “stress caused by the effort to move”; and
- 53 per cent “expressing concern about finding new local services when last moving rental properties” (Choice et al. 2018: 14)

For older people renting on a low income the connection between housing insecurity and broader feelings of personal insecurity are especially acute. Housing connects to broader feelings of security through its “permanency, stability and continuity”, “sense of control” and ability to create “a comfortable home environment.” (Morris et al. 2017: 656) 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.

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 (Castle 2001; Danermark & Ekstrom 1990; Ewen & Chahal 2013; Mackenzie et al. 2014; Pope & Kang 2010). 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; Leith 2006; Means 2007; Oswald et al. 2007; Wiles et al. 2011), 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, lack of belonging and lack of physical comfort” (Hulse, 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 often 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 those moves are involuntary and ongoing.

“ 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.

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, 35 per cent of renters moved house in the past twelve months (compared to 6 per cent of home owners), while 81 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 \$1618 (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 \$130 a month for storage up there. (Rose)

[...] having to pay your second bond before you get the other bond refunded, you're out of that much out of pocket, until such time as you get your other bond back. So you're basically paying that. You're paying two weeks in advance, one to secure the property and the other one to be your week in advance that you must be in advance at all times. So you've got quite an outlay. And then you've got your removalists. In my case, I have to take holidays or take time off work so I'm sacrificing either a holiday or going without money at work, which I can't afford to do. Because I've already had the expense. Moving, you wouldn't be able to get a removalist to move my things for less than about \$700-\$800 dollars. (Jenny)

Women reported that the costs of moving were an ongoing stress. The unexpected and involuntary timing of moves contributed substantially to this. Women emphasised the need to continually save in order to insure against the risks of an unexpected eviction notice.

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.' (Gwen)

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 (Petersen & Parsell 2015).

“ I guess my arthritis maybe plays into the increasing trauma of this moving around. I hate asking anyone to help me.

PHYSICAL COSTS OF MOVING HOUSE

Moving house places physical stress on ageing bodies. The physical toll of moving comes from activities connected with packing, relocating possessions to the new home, and unpacking. Many of these are costs that can be outsourced. For example, most removalist companies will quote to pack, relocate and unpack possessions into the new home. However, these are costs that are out of reach of this demographic. As a result, most women were dependent on their own labour. Some were able to gain the help of family and friends, but even this support could not fully offset the substantial physical stresses of moving house.

Moving house is physically exhausting. Although now feeling secure in social housing, Angela described the hard-physical labour of moving when she lived in the private rental sector, explaining: “I've got nothing to show for it, only a tired, worn out body.” Lauren recalled thinking “I can't do this. I'm tired'. [...] because my stress was making me exhausted, and I thought 'I haven't got the strength to do this.' Jenny similarly explained:

Well, every time you get caught out and think, I won't do that again. [...] And if I have to move now, I just don't want to know about it. I just really dread it. I can't stand for long – stand over a box and pack it. Even after I'd had that surgery, I had to sit down and pack boxes and pack all the plastic things in a box that would go on the top. Heavy things in the box on the bottom. Plastic on the box in the top so I could lift the box up and all that sort of thing. You've got to be just thinking all the time. And you – well we all think we're not going to get old. We all think we're always going to be strong.

For most women moving became more difficult with age and age-related disability. Reduced mobility and physical strength make it especially difficult to pack and carry boxes.

Housing design and accessibility consolidate these challenges.

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 set 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. (Alice)

“ So you’ve got to just get stuck into it. And just forget about any of the emotional stuff. Put the emotional stuff away.

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 steps 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 on 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 Liu 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 forced relocations. Alice captured this as 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)

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 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. (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 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 unboxing 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, "Let'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 consolidated the emotional turbulence 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 only take a few things, a certain amount. (Michelle)

I used to have lots more plants. I had heaps 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 all that 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 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)

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. And getting down to like - as much as it's nice to be minimalist, it'd be nice also just to have the space to have a bit more things you like. All my little special artworks or, you know, ornaments or treasures are all in boxes, you know, so I don't get to see them. So, yeah, there are things that, yeah, you have to make compromises in order to fit in there." (Kerry)

Some women paid for storage in order to keep possessions, however, this added substantial costs to weekly budgets and was rarely sustainable in the long run. Kerry was one of these women, hiring a storage container when she moved into a smaller house that could not fit all her belongings. She kept her storage for two years before finally acknowledging the necessity of downsizing.

I've been there two years. So, it's taken me a long time. I just kept paying and pretending it doesn't - I finally went, "No, I need to sort that out and get rid of what's in there". (Kerry)

As Jenny's quote captures downsizing belongings was about more than a simple loss of 'stuff'. Instead women experienced a loss of sense of self and home. This feeling is consistent with extensive bodies of research that demonstrate the importance of personal possessions to establishing a sense of self, belonging and 'home' in a new house (Blunt & Dowling 2006). This is a far-reaching loss and a clear demonstration of the extensive harms caused to single low income older women trying to make home and age in Australia's private rental market. For further detailed analysis of women's experiences moving house see Power (in press).

“ 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.

PROJECT PUBLICATIONS

ACADEMIC PUBLICATIONS

- Power, E.R. (in press) Mobility-based disadvantage in older age: insecure housing and the risks of moving house. *Ageing & Society*.
- Power, E.R. and Gillon, C.W (in press) How housing tenure drives household care strategies and practices, *Social and Cultural Geography*.
- Power, E.R. and Williams, M. J (2020) Cities of care: a platform for urban geographical care research. *Geography Compass*, 14, pp. 1-11.
- Power, E. R. and Mee, K. J. (2020) Housing: an infrastructure of care, *Housing Studies*, 35, pp.484-505.
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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:

- Maalsen, S. Martin, C. Rogers, D. Power, E. (2020) Why housing evictions must be suspended to defend us against coronavirus. *The Conversation*.
- Power, E.R. Mee, KJ (2019) Is this a housing system that cares? That's the question for Australians and their new government. *The Conversation*.
- Power, E.R. (2018) Life as an older renter and what it tells us about the need for tenancy reform, *The Conversation*.
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- Power, E. R. Three reasons the government promotes home ownership for older Australians. *The Conversation* and syndicated to Domain, The Sydney Morning Herald, The Age, Canberra Times, Brisbane Times and others.
- Power, E. R. (2017) Is this the budget that forgot renters? *The Conversation*, and syndicated to Domain, The Age, ABC News and others.
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- Rogers, D and Power, E.R. (2017) Explainer: the financialisation of housing and what can be done about it. *The Conversation*.
- Troy, L, Rogers, D, Power, E.R., Pawson, H, Iveson, K, Crabtree, L, Darcy, M, Phibbs, P. Sydney (2016) needs higher affordable housing targets, *The Conversation*, and syndicated to The Sydney Morning Herald, Domain, and others.

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

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