

The background image is a photograph of a residential scene. In the foreground, there are several solar panels installed on a corrugated metal roof. Behind the roof, there are lush green trees. The sky is a clear, bright blue. A semi-transparent dark blue geometric shape, resembling a stylized house or a large letter 'A', is overlaid on the left side of the image. The title 'Our Housing Australia' is written in white, bold, sans-serif font across the middle of this shape.

# Our Housing Australia

Edited by Emma Baker and Claire Morey

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#### **Design**

Richards Rose

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# Introduction

Australia is a nation of 26 million people, living in 11 million homes. Together, our housing is valued as an asset worth more than \$10 trillion. It is the focus of our construction industry, and the anchor point for governments to provide us with education, health and social services. But, perhaps most importantly, our housing is the place most of us call home.

For all its importance, we know surprisingly little about the homes Australians live in, beyond sales prices, construction materials and population averages. In 2022, the Australian Research Council (ARC), acknowledging this data gap, funded a collaboration of universities to develop a multi-year national housing data infrastructure. The data contained in this infrastructure gives us a view ‘behind the front door’ of 22,500 Australian homes across tenure, income and all Australian States and Territories.

To celebrate the public release of this important national dataset [bit.ly/AustHousingData](https://bit.ly/AustHousingData) we invited leading housing commentators and researchers to explore the data and contribute short reflections on the state of Australian housing, homes and households.

The collection of insights contained in this book give us a valuable and broad view of housing in contemporary Australia – across the experience of renting and home ownership, the generation of wealth and inequality, the ability of our housing to keep us warm, safe and healthy, and emerging housing trends, such as rent-vesting and the rise of share housing.

The insights contained in this book are of course, just a sample. We encourage everyone to access this data – to explore it, use it for evidence-based policy, and answer Australia’s ongoing housing challenges.

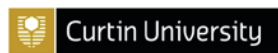


**Professor Emma Baker**

Director, Australian Centre for Housing Research, the University of Adelaide







A photograph of a modern interior space, likely a living room or a studio. The floor is made of light-colored wood. In the foreground, there are two potted plants: a large one on the left and a smaller one in the center. In the background, there is a wooden ladder or shelving unit. A large, solid magenta shape is overlaid on the left side of the image, partially obscuring the background. The text "Rental experiences" is written in white, bold, sans-serif font across the magenta shape.

# Rental experiences





# 1. Private renting in Australia: building an evidence-based understanding



Jane-Frances Kelly,  
LongView

## Key findings

More than a quarter of Australian households – almost 3 million – rent in the private rental system. This number includes some of Australia's more vulnerable demographics, such as the recipients of government stipends, single parent households, and older households. Australians are also renting for longer, with 43% renting for ten years or more.

The Australian Housing Conditions Dataset enables a much better understanding of who is renting, why, and what their experience is like.

It confirms that many of these households are not renting by choice, an important context to the severe tenure insecurity and poor housing stock in the private rental system. For example, the survey shows that only 32% of rental households report having no major issues with their property.

## Who is most affected?

The extent to which renting is a choice has long been a matter for debate. The Australian Housing Conditions Dataset clearly shows that people often do not rent by choice. Worsening purchase affordability is the most common motivation, with households increasingly unable to afford mortgages, particularly the deposits required to buy. Fewer than a fifth of renters say that they rent because they prefer it – Figure 1.

The role of worsening purchase affordability is confirmed by the numbers of two adult households who are intending to buy in the next five years, suggesting that those with the lowest income quintiles are forced to rent for the long term due to being priced out of homeownership – Figure 2.

Indeed, the Australian Housing Conditions Dataset shows that while the national average of renters who plan to buy a home stands at 41%,

this proportion is substantially lower for single middle-aged women (23%), individuals on a disability pension (19%), and single parents (30%).

Figure 1: Motivation for renting (multiple selection)

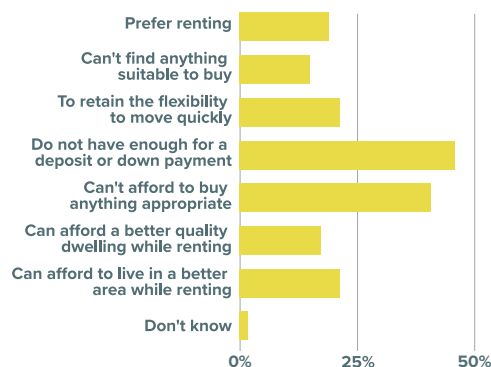
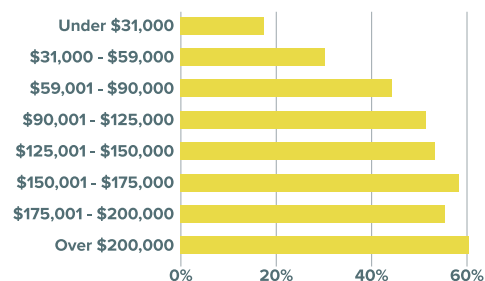


Figure 2: Percentage of two adult households intending to buy in the next 5 years



Over the last three decades, rental prices have increased at a speed that has outpaced inflation. Although median wages have largely kept pace, rent has become increasingly unaffordable for lower income households. In the absence of sufficient public housing, a range of low income and other vulnerable households are stuck in an increasingly unaffordable private rental system.





## Why is it important?

Private renters in Australia face a series of challenges, including severe tenure insecurity and poor rental stock.

### Tenure insecurity

In Victoria, up to 36.5% of private renters moved three or more times in the five years up to 2016, compared to 6.4% of owners. These moves are not all by choice: up to 21% of moves amongst those who rent are involuntary while others are a response to poor rental conditions like unattended maintenance issues.

Renters live with significant insecurity, as they may be compelled to move with limited notice. This insecurity can affect all aspects of life, even job prospects. The need to find affordable accommodation at short notice can lead to longer commutes, and in some cases even unwanted job changes. Families with children can face significant disruption when a landlord ends a tenancy, as moving children can involve interrupted learning and replacement of entire friendship groups, teachers, and routines. All these challenges are exacerbated for single parent families – a large proportion of whom are renters.

Our own data here at LongView shows that since 2019, 15% of vacancies are landlord initiated and 78% are renter initiated. The reason for landlord termination doesn't vary by any identifiable demographic feature in renters, highlighting how difficult it can be for renters to improve the security of their rental circumstances. This is likely because landlords overwhelmingly terminate leases for reasons that have nothing to do with the renter, for example that they wish to move into the property, make it available to a relative, or sell it (the last of these being the most common reason at 41%).

In Australia, landlords are primarily individual investors, with 71.5% owning one property and a further 18.8% owning two. This highly fragmented ownership landscape drives many of the problems inherent in the private rental sector. In LongView's experience, many landlords leave the sector because the private rental system has lower financial returns and is more stressful than they had anticipated.<sup>1</sup> Fully half of all rental properties leave the sector within the first five years of ownership, creating even more insecurity among renters.<sup>2</sup>

### Poor rental stock

The quality of rental stock in Australia is generally poorer than owner occupied dwellings. Only 32% of rental households say they have no issues with their property.

One of the reasons for this is that properties in the private rental system are older. Innumerable problems can arise if these older properties fail to be maintained, including plumbing issues, mould, termites, and other pests. Each of these can significantly undermine the liveability of a property, or even make it uninhabitable. It is not only the willingness of the landlord that is at issue, but also their financial capacity, many are not in a position to cover major maintenance costs whether they were unexpected or not.

Figure 3: Proportion of renters experiencing rental defects in their current property

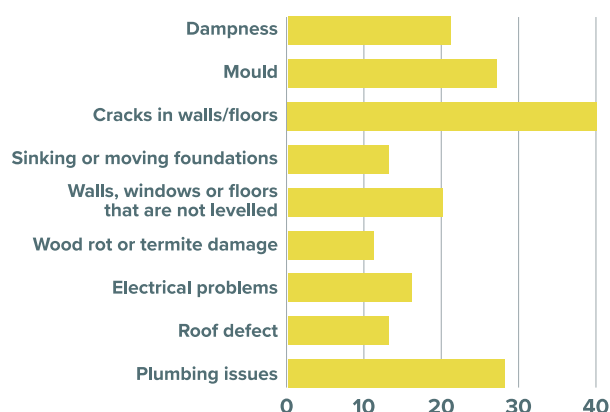
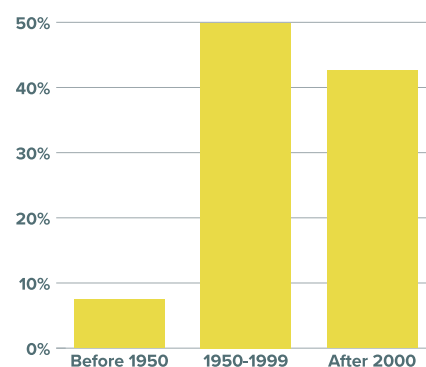


Figure 4: Age distribution of rental dwellings



## What is the relevance to Australian policy?

In just a few decades renting has shifted from being considered a prelude to home ownership, to a long-term or permanent situation for many. Yet building an evidence-based picture about what it is like to privately rent has long been made difficult by a paucity of data.

Confirmation that many Australian renters do not rent by choice lends more urgency to the long-standing structural problems of private renting in Australia.

The current private rental system fails both renters, many of whom are among Australia's most vulnerable households, and landlords, who are themselves largely working households.

Only by starting from a robust evidence-based understanding – such as that facilitated by the Australian Housing Conditions Dataset – will it be possible to devise solutions that will work.

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1. LongView manages property for approximately 4,000 landlords

2. As many as 25% of all tenancies are terminated due to the property exiting the private rental sector. See *Regulation of residential tenancies and impacts on investment*. Martin, C. et al. AHURI 2022

## 2. Income-based rent-setting no guarantee of social housing affordability



Professor Hal Pawson,  
University of New South Wales

### Key findings

Rental affordability problems are most common among low income private tenants, but also affect significant proportions of social renters (see graphic). Strikingly, among those renting public or community housing, one in five (20%) find themselves unable to afford basic essentials, after rent is paid.

This is despite the fact that rent-setting in social housing specifies a proportion of household income fixed at a level – usually 25% – traditionally considered as ensuring sufficient residual income to cover other fundamental needs like food, clothing and utility bills. While it is often imagined that the 25% formula guarantees affordability in public and community housing, this survey suggests otherwise.

Beyond this, the survey reveals that rent hikes considered unreasonable are not confined to the private rental sector. Thus, while 16% of low income private renters reported having experienced an ‘unjustified rent increase’ during their current tenancy, similar instances had reportedly affected 11% of public housing respondents and 14% of community housing tenants. While this might possibly reflect respondent dissatisfaction with tenant income review processes, more in-depth research would be needed to further explore the issue.

### Why is this important?

These findings reinforce conclusions drawn from our smaller 2020 survey<sup>1</sup>. They compound concerns that the incomes of the most disadvantaged Australians are so low that – especially as experienced by certain household types – the three quarters of household income remaining after accounting for rent is inadequate to prevent socio-economic deprivation.

### Who is most affected?

After-housing poverty affecting social housing disproportionately impacts single parent families and Indigenous households in such accommodation. More than a quarter of these cohorts (27% in both cases) lack sufficient income to pay for basic essentials after meeting their rental costs.

### What else does the survey reveal on social housing condition and management?

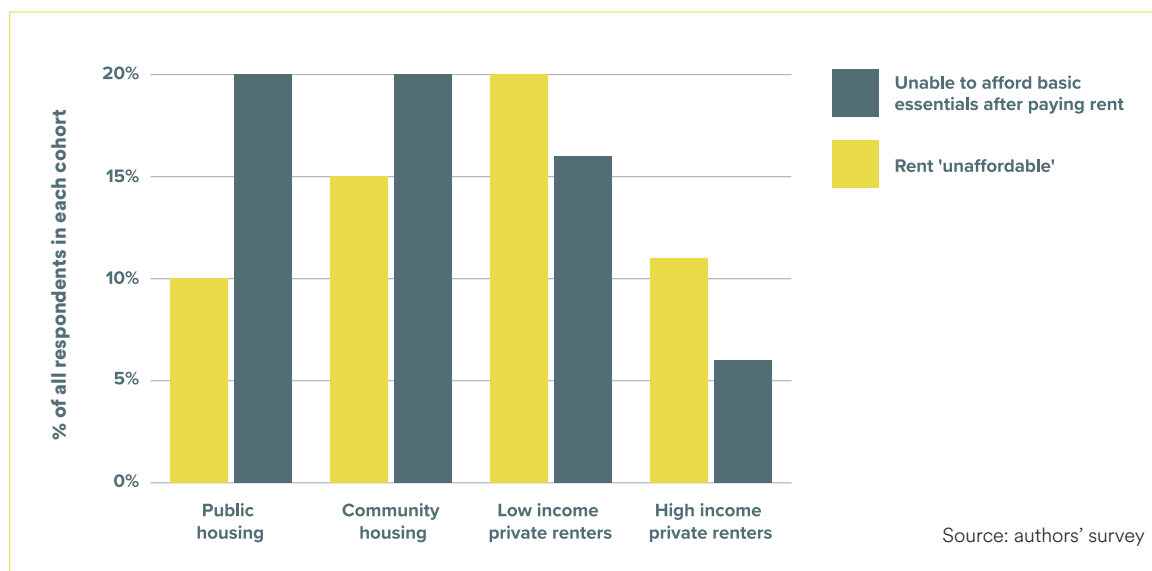
The survey findings also raise questions with respect to certain other assumptions about the relative experience of renting from a social – as opposed to private – landlord. Of most relevance are comparisons that can be drawn in relation to low income private renters, since many within this cohort will be eligible to register for social housing<sup>2, 3</sup>.

As perceived by survey respondents themselves, the incidence of poor quality housing is markedly higher in social housing than in the private rental sector. Around one social renter in six (15% in public housing and 17% in community housing) considers their dwelling as in ‘poor’ or ‘very poor’ condition – higher than the comparable figures for private tenants (12% for low income and 9% for high income private renter households).

Correspondingly, tenant satisfaction with the home is notably lower in social housing. Only 53% and 57% of respondents are satisfied with their community housing and public housing dwellings, respectively, as compared with 63% and 69% of low income and high income private renter cohorts.

A related area where the difference between social and private rental sectors appears concerningly





small relates to landlord responsiveness to tenant requests. Across rental housing around a third of survey respondents (32% of social renters versus 33% of low income private tenants) reported experiencing 'delays from the landlord or property manager taking actions on issues raised'.

Within social housing, the relatively similar results on this measure for the two forms of provision (31% for community housing and 33% for public housing), might be cause for some introspection among not-for-profit landlords and sector regulators, given that providing a 'more responsive' tenancy management service than state/territory providers has long been asserted as a key strength<sup>4</sup>.

Similarly, a possibly disturbing reflection on social housing management is the finding that nearly one in twelve public and community housing tenants (7%) anticipates a house move within the next five years at least partly due to having 'issues with the property manager or landlord'. Although lower than the equivalent figure for private tenants (10%), the size of the differential might be thought surprisingly small.

## What is the relevance to Australian policy?

The survey findings on social housing affordability reinforce our previously stated concern that – within the context of current social security rates – the standard formula sets rents too high. At the same time, other research demonstrates that, even at this level, rental revenue collectable by public housing authorities is insufficient to fund essential management, maintenance and tenant support —let alone new housing provision.<sup>5</sup> This reinforces the case for enhanced social

security payment rates and/or additional public subsidy for the provision of social housing.

Beyond this, considering their origin in a self-completion survey employing some quite broad brush language, none of our observations on the condition and management of social housing should be considered as necessarily definitive. However, they do make a case for more targeted research, regulatory and managerial attention to these issues.

## Endnotes

1. Baker, E. and Daniel, L. (Eds.) 2020. Rental Insights: A COVID-19 Collection, Melbourne: AHURI <https://www.ahuri.edu.au/research/research-papers/rental-insights-a-covid-19-collection>
2. As defined for the purposes of this analysis, low income private renters are defined as those with annual household incomes below \$90,000 since the vast majority of social renter households are below this threshold.
3. Pawson, H. and Lilley, D. (2022) Managing Access to Social Housing in Australia: Unpacking policy frameworks and service provision outcomes; CFRC Working Paper; Sydney: UNSW City Futures Research Centre [https://cityfutures.ada.unsw.edu.au/documents/686/Waithood\\_Final.pdf](https://cityfutures.ada.unsw.edu.au/documents/686/Waithood_Final.pdf)
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# 3. The rise of rentvesting in Australia?



Professor Chris Leishman, University of South Australia



Professor Emma Baker, University of Adelaide

## Key findings

- Rentvesting is a relatively new phenomenon but appears to be growing quickly in Australia.
- The term indicates a housing strategy consisting of renting a home to live in while owning a different property for investment purposes.
- We estimate there are currently up to 300,000 Rentvestor households in Australia.
- Their preferences emphasise tactical or lifestyle reasons for owning while renting.

## Why is it important?

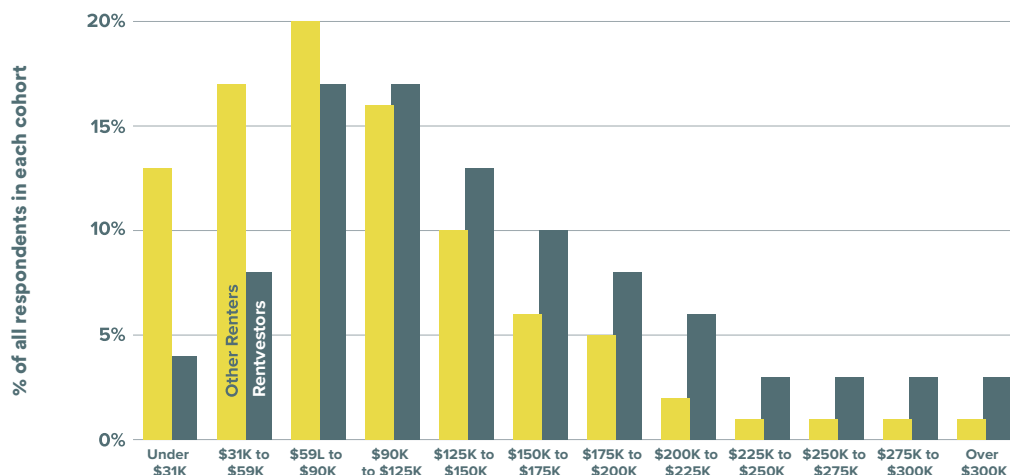
So called 'rent-vesting' is becoming increasingly popular over time. A simple internet search will provide extensive information on what it is, how to do it, the benefits, the negatives and more. The

majority of this information comes from real estate and banking companies' websites. The detail on the Rentvestors – who they are and why they rent while owning property - is lacking in Australia.

The latest release of the Australian Housing Conditions Dataset provides new information on Rentvestors – defined as renter households who are also property owners. 'Rentvestors' are a cohort of growing policy interest. Renting has traditionally been seen as a stepping stone to home ownership but this is clearly changing. As the proportion of Australians renting their homes has risen and renting has become a tenure-for-life for many, the stepping stone analogy has become less useful.

Analysis of the AHCD suggests that a significant proportion (10 per cent) of renter households can be classified as Rentvestors. This incidence rate,

Figure 1: Income, Rentvestors compared to other renters





when scaled up, suggests that there may be around 300,000 Rentvestor households in Australia. To give a sense of scale, this is similar to the number of households classified as social renters.

### Who Rentvestors?

Rentvestors have a slightly different sociodemographic profile to the broader renting population. Perhaps unsurprisingly, considering their ability to invest in the housing market, Rentvestors have higher average incomes (Figure 1), and are more likely to be employed than renters generally. Rentvestor households are also distinct from other renter households in terms of household structure. The dominant Rentvestor household type is a couple with children. They are also mainly aged in the middle working years, with very few Rentvestors in the retirement ages. Renter households in comparison are younger, with the largest cohort in the early working ages.

### Why do rentvestors own other properties?

Most commonly, Rentvestors own another property for 'financial security' reasons, and as a potential income source, with 40 per cent of Rentvestors citing each as a reason).

Interestingly though, property investors who are not Rentvestors, are even more likely to be focussed on financial security and income generation (roughly 70 per cent citing each as a reason). This, of course, suggests that non-financial reasons are more important for Rentvestors.

### Why do rentvestors rent at all?

The reasons people become Rentvestors are not well understood, but the AHCD provides some insights. Figure 2 compares the reasons for renting provided by Rentvestors, with the reasons provided by the broader renting population. It shows that Rentvestors have markedly different motivations for living in the rental sector.

To a significant extent, rentvesting appears to be as a 'tactical' strategy in the housing market, where Rentvestors aim to get the best of both worlds, by renting a home which is more suitable for their living, work, educational and/or commuting needs than a dwelling they could afford to owner-occupy. In Figure 2 for example, many Rentvestors have chosen to live in a better house or location than they could afford to purchase. Here rentvesting appears to be a direct strategy to maximise housing affordability and satisfaction. Rentvestors also rent for the sake of locational flexibility and the ability to quickly adjust their housing to education or employment opportunities. Interestingly, compared to other renters, Rentvestors are actually less likely to prefer renting to home ownership. The data also suggests that not all rentvesting is tactical, and that some people may have become Rentvestors unintentionally, for example through inheritance, divorce or marriage.

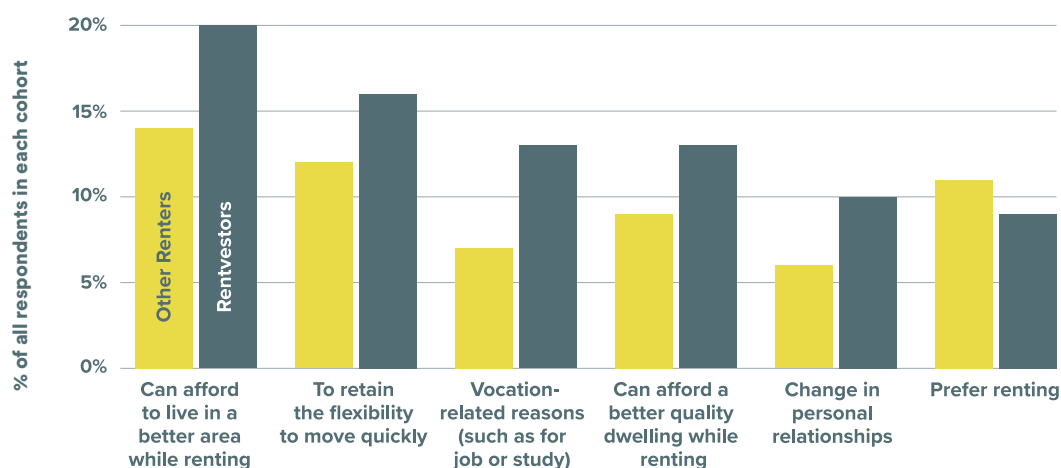
### What is the relevance to Australian policy?

It is potentially a policy mistake to think of renters as simply 'priced out' prospective home owners. The data show that some renters could afford to be home owners, but have chosen to consume more or better housing than they could afford to purchase. One implication for policy is that housing consumption demand from this sizeable cohort could be reducing rental supply for those on lower incomes than those in the 'Rentvestor' class.

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Figure 2: Reasons for renting, Rentvestors compared to other renters



# 4. Pet-restrictive housing and residential mobility



Professor Wendy Stone,  
Swinburne University of Technology

## 92% of households expecting to move within 5 years due to pet-restrictions, are renters.

Of all respondents who participated in the Australian Housing Conditions Data (AHCD) survey (2022), 18% indicated that they were living with restrictions such as 'hanging pictures or not allowing pets'. Findings also indicate that pet-restrictive housing is one of the potential drivers of unwanted residential mobility.

When asked 'Do you think you will move house within the next 5 years?' 58% of all respondents to the AHCD survey, responded 'yes'. Those with mobility intentions were asked why, and to list their main reasons. Response options included affordability/costs, dwelling size, location, tenure/landlord, neighbour concerns, or other reasons identified by participants themselves.

'No pets allowed at current dwelling' was a reason identified by 10% of respondents who indicated they thought they would move in the next five years. Of these, a majority (80%) thought they would move within the next 1-2 year period.

### Who is most affected?

Pet-restrictions do not affect pets, housing tenures, dwellings or households equally.

The survey data enable analysis of who is most affected and how. Respondents who indicated that pet-restrictions were one of the reasons for a likely future move were:

- more likely to live in rental housing (92%) than ownership;

- likely to be renting privately (85%);
- more likely to be living in a flat/unit (43%) than other dwelling types;
- likely to live in small dwellings with two or less bedrooms (48%).

Young adults aged 18-29 years (many of whom are renters) were more likely to name pet restrictions as a reason for future mobility (57%), than older age groups; with households with children accounting for a sizeable percentage of all household types that indicated pet-restrictions were one reason for future mobility (29%).

### Why is it important?

Around 69% of all Australian households live with at least one pet, most commonly a dog or cat (AMA 2022). The benefits of pet ownership are well



Photo by Bruno Cervera



established, including improved physical and mental health and social connectedness (Jegatheeson, In press). Pet-restrictions across the housing system mean that not everyone can enjoy the health benefits of pets. In some cases, housing restrictions lead to animal relinquishment and blocked housing aspirations (Power 2017; Stone, Power, et al. 2021).

“Pet-restrictions across the housing system mean that not everyone can enjoy the health benefits of pets. In some cases, housing restrictions lead to animal relinquishment, and blocked housing aspirations.”

## What is the relevance to Australian policy?

At its extreme, restrictions can prevent people with pets, who are homeless, from becoming housed, with housing restrictions also implicated in animal relinquishment and euthanasia (Stone, Power, et al. 2021).

Nationally, Australian housing policy is riddled with inconsistent and inequitable pet-restrictive settings (Stone, Power, et al. 2021). Yet, Australia is a pet-inclusive society. Reforms to residential tenancy legislation including in Victoria, the Australian Capital Territory, Northern Territory and Queensland, have moved in the direction of fairer pet housing policies, with other states set to follow. Most reforms also restrict use of inequitable ‘pet bonds’. Strata title pet-restrictions are also changing, including in NSW.

Analysis of mobility reasons shown here, suggests that as housing policies catch up with societal norms regarding pets-as-family, changes may have the additional outcome of stabilising some unwanted residential mobility across the system.

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Power, E. 2017. Renting with pets: a pathway to housing insecurity?. Housing Studies. <https://doi.org/10.1080/02673037.2016.1210095>

Stone, W., Power, E., Tually, S., James, A., Faulkner, D., Goodall, Z., & Buckle, C. 2021. Housing and housing assistance pathways with companion animals: Risks, costs, benefits and opportunities, Final Report no. 350, AHURI.

Figure 1: Landlord type among renters who indicate they will move due to pet restrictions (n=2,164)

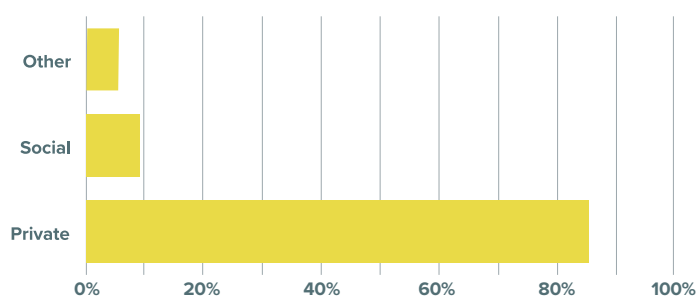


Figure 2: Household composition of respondents who indicate they will move due to pet restrictions (n=2,344)

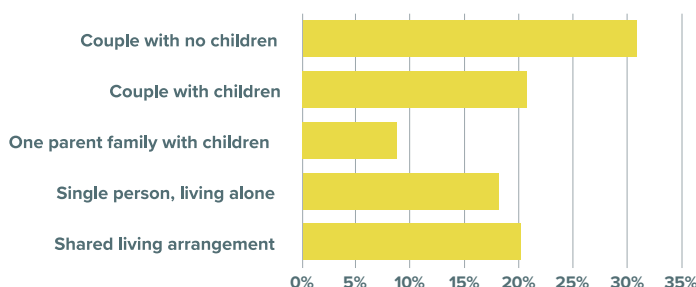
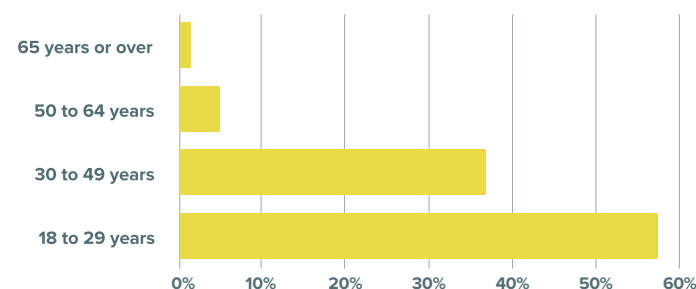


Figure 3: Age of respondents who indicated they will move due to pet restrictions (n=2,340)



# 5. Property condition in the private rental market



Michael Buchan,  
SA Housing Authority

## Key findings

Renters report more issues with their properties and consider their homes of a lower standard with less features than those who live in their own home.

The challenges experienced by renters span the full gambit of housing issues, from building structure, including cracking and sinking, building performance, including heating and cooling, through to amenity, including street noise and disruptions from neighbours.

## Why is it important?

In a functional market where housing is readily accessible to all people, substandard housing is not attractive - tenants will choose not to live in such properties. An owner will face the very real possibility of significant periods without rent and as such they are incentivised to make an economically rational decision to either repair the property or to redevelop.

When the housing market has little rental supply, these economic signals are dulled and there remains great demand for properties that are less desirable. Houses continue to be offered for rent when it is not viable to modernise and renters simply rely upon minimum regulatory standards to ensure reasonable conditions. It ultimately becomes an impossible choice for some market renters who have to accept a house that does not meet modern standards or be faced with no house at all.

***“Regulatory standards in a tight market become a critical safety net, making it increasingly important that the standards are appropriate and tenants are aware of their existence.”***

## Who is most affected?

Housing challenges and problems are experienced across the board but most acutely by vulnerable people and households with dependent children where alternative satisfactory rental options are harder to find.

On the surface the reports might indicate that landlords don't care. Of course, it is far more complex. In many circumstances, quite the opposite is true, with landlords (and their agents) forming strong relationships with their tenants.

It is also important to recognise that many of the issues that tenants face cannot be overcome by basic maintenance or upgrades. They stem from the period that a home was constructed.

As times have changed, so too have expectations. It goes without saying that a home constructed 50 years ago is very different from one built today. The impacts associated with the materials used, construction specifications and orientational impacts are now well understood and take into consideration thermal performance, water and energy efficiency and basic amenity. The evolving science behind building construction is being continually reviewed and incorporated into modern Building codes, standards, and practices. As a result, much of the ageing rental stock does not align with current community expectations.

Further to this, the investment to retrofit many elements that make a modern home more liveable, such as double glazing, wall insulation, electrical upgrades and solar solutions is often prohibitive because of difficulty in obtaining sufficient return on investment through increased rental rates. As a result, age and economic barriers to investment are key factors in the condition of rental stock,





and tenants find themselves in a situation where it is difficult or too costly to keep comfortably warm or cool during the different seasons.

It is also important to reflect that there is a difference in attitude between renters and home owners bearing significant weight on the level of satisfaction a person experiences. In tight housing markets, renters have to make more significant compromises associated with quality, cost and location. The tighter the market and the lower the choices, the more frustrating it is to pay rent for a property that could only ever only meet part of your needs or desire.

Owners have on the other hand far more agency; they have made a choice to live in a certain property with all its strengths and weaknesses. Owners can focus on the potential rather than the property as it is today. They can also make ongoing improvement through undertaking their own repairs and capital upgrades over the longer run, programming investment as and when they can afford it. As a result, whilst they may live

in a home as bad or even worse than some of those experienced by renters, they have an optimistic bias stemming from a frame of personal empowerment.

### What is the relevance to Australian policy?

Satisfaction findings relating to property condition underscore the complexity of the private rental housing market.

Economics and personal agency are risk factors in concerns about property condition, making improving satisfaction for renters challenging. It is clear that those living in rented ageing homes report increased issues with building structures and performance in tight economic markets and for a variety of reasons. There is a clear need to continue to invest in affordable and social housing. But also, regulatory standards in a tight market become a critical safety net, making it increasingly important that the standards are appropriate and tenants are aware of their existence.



# 6. Are share houses saving renters any money?



Claire Morey,  
University of Adelaide

Share houses can compound instability and stress in rental environments, with shifting housemates, the negotiation of shared spaces and materials, and occasional financial losses for tenants.

## Key findings

Australians living in share houses expect that they are cutting costs, but this survey shows a negative impact on financial circumstances for 43% of share house tenants over the past 12 months.

## Why is it important?

Most renters live in share houses in the hope of minimising ever-increasing rent and utility costs. For many, living in a share house is a decent trade-off for its money-saving potential. The Australian Housing Conditions Dataset shows that after paying rent, 44% of share house renters report not having enough left over for savings or investment, though most (60%) do have some money left over for nonessential leisure or social activities.

A closer look at the data reveals shared living concerns that go beyond merely the financial. While some are worried about housemates moving out and leaving them with the financial burden of paying extra rent, others are frustrated at having untidy or difficult housemates, and are

hoping to move out with a romantic partner or on their own. All these experiences emphasise the instability of the share home (see Figure 1).

## Who is most affected?

Almost one fifth of private renters reside in a shared living arrangement (not with family). Renting in a share house (61%) is most common among young people (18–29-year-olds). The 30–49-year-old age group make up 17% of share house tenants. Thirty-one per cent of rented share homes in the dataset are made up of two people. Three-person houses make up 27%, four-person houses comprise 13%, and far less common five-person houses, comprise 5%.

Share houses are still widely regarded as a transitional living arrangement for predominantly younger renters. Yet, recent trends in homeowner societies like Australia indicate that shared living arrangements transcend the once intermediary space for twenty-somethings negotiating the often-unstable period between moving out from the family home and eventually settling into their own home. No longer do share houses signify a rite of passage period in one's life. Increasing numbers of older (mid-life and above) renters are now universally being pushed into share houses, but more longitudinal data is needed on young people in particular to better determine if this trend is emerging in Australia.

## What is the relevance to Australian policy?

If share homes are not the money saving living arrangement they once were, lower income renters in particular have even less housing options. For renters who wish to move out on their own or with a



partner, they will be facing historically low vacancy rates in the rental sector, meaning it will be incredibly challenging to find a new place and, securing a new rental will incur increased rental costs. For renters hoping to buy property one day (63%), they will also need to contend with an oversaturated housing market and possible interest rate rises.

Recently, the Reserve Bank governor Philip Lowe suggested that young Australians could stave off further rental increases by sharing homes or staying at home with parents for longer. Far from being a legitimate or even viable solution for many people, this survey also indicates that this may not even work considering the proportion of renters in share homes who are already struggling to get by.

Many do not share out of choice. Rather, it is their only option. The data shows that most shared homes are two person households, so it is likely that the renters are not saving more money because of the high cost of rent in the PRS more generally. Future rental regulations should be aimed at curtailing ongoing and exorbitant rent increases.

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Figure 1: Reasons given from renters currently living in share houses as to why they think they will move in the next 5 years.



An aerial photograph of a suburban neighborhood with various houses, trees, and swimming pools. A large, semi-transparent red/purple geometric shape is overlaid on the left and center of the image, serving as a background for the title text.

# Wealth, home ownership & inequality







# 7. Passing the buck: how wealth and gender interact for renters looking to buy



Matt Lloyd-Cape, Centre for Equitable Housing at Per Capita

## Key findings

The gendered differences in how Australians experience housing is understudied, despite having implications for half of the population.

This survey shows that women's experience of housing is significantly worse than men's on a number of metrics.

One point that stands out is the far higher proportion of women who rent not out of choice, but because their financial situation prevents them from buying a home.

When asked, "What are your main reasons for renting?" 36.9% of women reported that it was because they "[did] not have enough for a deposit or down payment". This compares to less than a quarter of men (23.1%).

Women were also slightly more likely to report being unable to save after paying for rent (15.8%), than men (12.8%).

## Why is this important?

This suggests that women have fewer financial resources to exit the private rental market via a house purchase. Previous research suggests that income differences would likely play a large role in this: the gender pay gap, the superannuation gap and the 'motherhood penalty', where women more often leave the workforce to care for children, reducing both their income and superannuation contributions.

However, while income issues clearly impact on women's lower deposit savings, the survey findings also reinforce some conclusions drawn from our survey – the Housing Monitor.

Our analysis found that women are significantly less likely to report receiving financial assistance from their parents when buying their first home

– 23.9% compared to 31.6% of men. While there are no definitive answers as to why this might be, research into pay negotiations suggests that there is an 'ask gap'; women are less likely to ask for a pay rise. A similar mechanism may be at play here, alongside other factors such as cultural norms around gendered gift giving.

## Who is most affected?

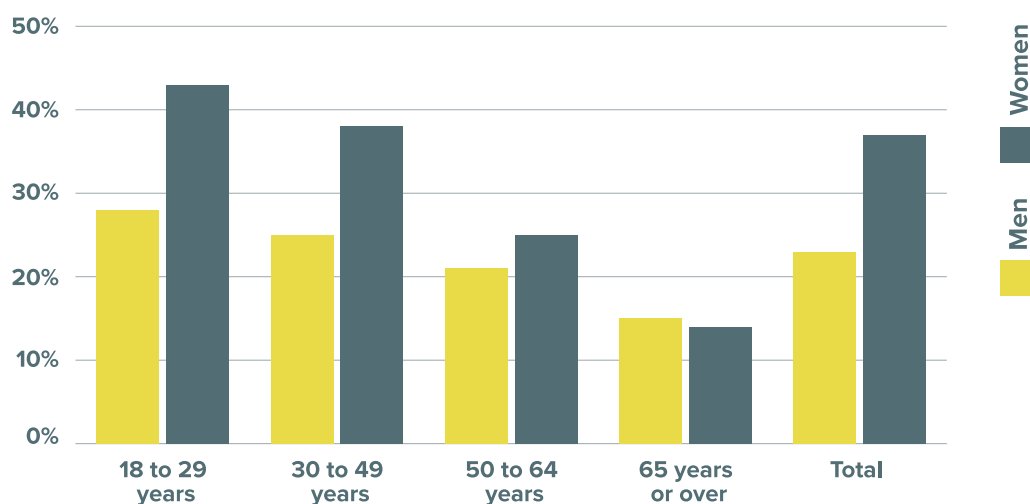
Younger cohorts are far more likely to state that their main reason for renting is insufficient deposit money, and the gap between men and women is higher in the younger age cohorts. Women aged 18-49 are around a third more likely than men to state that their main reason for renting is a lack of deposit money. This gap declines for the 50-64 year old cohort (M21%, W24.7%), and then slightly reverses for the over 65s (M14.8%, W13.8%).

Interestingly, the gender pay gap is at its lowest for employees under 24. This suggests that the gender pay gap does not account for the significantly larger gap between young men and women reporting that their main reason for renting is due to a lack of deposit savings.

Perhaps unsurprisingly, low-income renters were more likely to report that their main reason for renting was because of an inability to afford a deposit. But a significant share of renter households with pre-tax incomes of up to \$175,000 also reported the deposit hurdle as being their main reason for renting. This may reflect the growing disparity between wages and house prices, with intergenerational housing wealth playing a growing role in who can straddle the deposit hurdle and purchase their own home.



Figure 1: Main reason for renting: “do not have enough for a deposit or down payment”



### What else does the survey reveal about gender differences in housing?

In the Housing Monitor, we found that women were around 6% more likely to rent than men. This survey builds on our understanding of how renting is experienced differently by men and women: despite being more likely to rent, women are more likely to experience lower tenure security, measured in both current tenure length and contract length.

Female survey respondents were more likely to report having a shorter lease, and to have lived in their current home for a shorter period. 51% of male renters report having lived in their home for five years or more, compared to only 42% of women. Conversely, 18% of men had lived in their current home for less than two years, compared to 25% of women.

Again, this may be in part due to a similar mechanism to the ‘ask gap’ discussed above, with men potentially being more likely to ask for a longer rental contract. However, further research is needed to unpack the causal factors involved.

### What is the relevance to Australian policy?

A great deal of attention has been placed on the gender pay gap, and for very good reason. The decline of the gender pay gap from 18.6% in 2014, to 13.8% in 2022 is progress, if slow.

However, wealth, and specifically intergenerational housing wealth, increasingly determines the transition for renters wishing to exit the private rental market. As such, far greater attention needs to be placed on wealth disadvantages and the structure of intergenerational transfers, and policies must be

adjusted accordingly. The Productivity Commission recently projected that around \$3.5 trillion in mostly housing-based wealth would be transferred from over 65s to their children over the coming two decades.

In assessing the effects of these transfers, the Productivity Commission’s model assumed that “size of inheritances received is unlikely to vary by gender”.

Given the scale of such transfers, and their importance for housing security, policies based on such assumptions may be dangerously out of touch with reality.

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# 8. Superannuants and housing: sunshine for some, storm clouds for others



Professor Andrew Beer,  
University of South Australia

## Key findings

- Superannuants are a differentiated and complex group.
- Many have ongoing housing commitments that eat into their disposable income.
- Too many appear to be in housing stress.
- Those most likely to be affected by housing costs are the vulnerable.
- Superannuants often continue to provide financial support to others, even when they are precariously placed.

## Why is it important?

We often think of those who are retired and living off their superannuation as a very lucky group of Australians: free of the burden of work, living a comfortable life, untroubled by the challenges of raising children and able to devote themselves to travel and recreation. Looking at the housing of those living off their superannuation we find while there is a kernel of truth, it is not the full picture. And there is a good reason for this error: discussion of superannuation and housing is focussed on finding ways to encourage investment from this source – either institutionally or by individuals – into affordable rental housing (Nassios et al 2019; Berry 2000). This group is assumed to comprise outright home owners, with a small number paying off their mortgage soon after retirement.

Just 1.2 per cent of those who answered our survey had superannuation as their main source of household income. Most lived in a home they owned fully or were still paying off, and of those who rented, a very small number – 53 households or 0.2 per cent – were social housing tenants.

Retirement is a time of good, affordable housing for the majority of superannuants. Most:

- Lived in separate homes with three or more bedrooms;
- Which they were able to keep cool in summer and warm in winter;
- These homes were considered to be in good to excellent condition; and,
- They were satisfied with their dwellings overall.

## Being on ‘super’ means the end of financial strain, right?

Fully 62 per cent of superannuants owned their home outright, but 14 per cent still had a mortgage and 24 per cent were renters. Which means virtually four out of every ten household still had housing costs on a regular basis. 5.5 per cent of those paying off a mortgage found their housing to be either unaffordable or very unaffordable. And while this is less than the 7.5 per cent of all those surveyed who gave the same response, the difference is much less than expected.

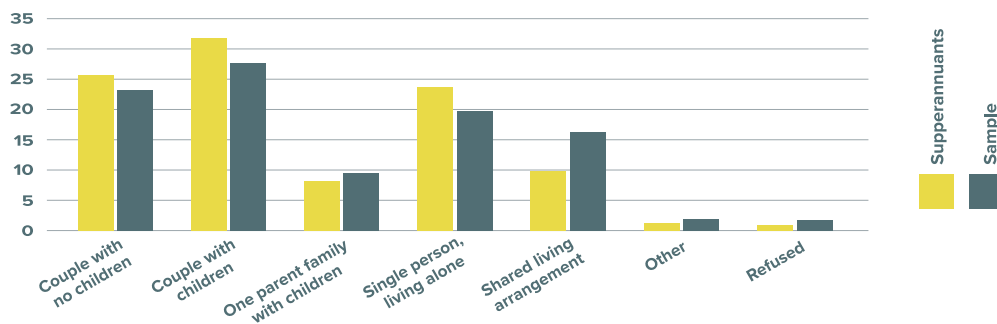
## But what about the renters?

Australians don’t usually think of superannuants as private tenants. Indeed, the ability of working Australians to pay off a mortgage over their working lives has been a key feature of Australia’s income support system (Yates & Bradbury 2012). Australia’s system of providing incomes for those past working age is distinctive, with our age pensions very different from contributions-based schemes in many other OECD nations (Castles 1998).

But superannuants are found in private rental housing and this group face the same problems



Figure 1: Household structure for renting superannuants and all respondents



confronting all market renters, with just under 15 per cent indicating their housing was either unaffordable or very unaffordable, just less than the 15.2 per cent of tenants who responded similarly.

These households weren't who you would expect. Yes, they shared many features with the broader population of renters: they were slightly more likely to rent from a real estate agent; and there was a marginally greater probability of renting an apartment and they were less likely to live in a separate house. But key dimensions of rental housing such as dwelling size and perceived affordability were very similar to the wider populations.

Of more interest is the composition of the superannuant households. Couples with children constituted the single largest household type (Figure 1), which sits at odds with the common perception of retirees as those whose children have already left home.

To add to this unexpected picture, fully 35 per cent of superannuant households in the rental sector had one child resident in the household under the age of 18 and 23 per cent had two. Moreover, households comprised of four persons were the second largest group, at 31 per cent of the total compared with sole person households at 38 per cent.

Fully 59 per cent of respondents – those who completed the survey – were under 50 years of age of which 35 were between 30 and 49 years.

The dynamics that have resulted in such an unexpected age profile are unclear: some respondents could be the younger partners of a retiree; some of those under 18 could be grandchildren being raised in that household, but the population of young and mature-age adults suggest that some individuals have either never left home, or have returned to living with their parents – possibly accompanied by their children – for one of a number of potential reasons.

## Who is most affected?

There can be no denying that superannuants are a more differentiated and complex group than common perceptions suggest. The percentage with ongoing housing commitments in the form of rent or mortgage payments is higher than anticipated at slightly more than one in three. Too many, of course,

appear to be in housing stress, with 5.5 per cent of those with a mortgage saying their housing is unaffordable or very unaffordable, while 14.6 per cent of tenants felt the same way about their housing.

Housing costs are, undoubtedly, high across Australia, but we also shouldn't lose sight of the fact many don't have enough superannuation to cover their non-working years. Too often those most likely to be affected are those Australians already vulnerable: women, those with working lives interrupted by ill-health, disability or sickness, and migrants.

On top of this, many superannuants continue to provide financial support to their children and grandchildren, and that suggests the likelihood of intergenerational disadvantage.

## What is the relevance to Australian policy?

Contemporary policy and on-going policy debate assumed superannuants will all be secure in their home and their finances.

We have shown that this is simply not true.

New policy measures are needed to better meet the needs of retirees living on super who continue to pay a mortgage or rent.

One solution may be to find better ways of financing their housing using their already established housing as security to reduce out of pocket expenses.

Measures aimed at assisting younger people into independent housing will also benefit this group.

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# 9. Multiple ownership or multiple disadvantage: inequality in Australia



Dr Amy Clair,  
University of Adelaide

## Key findings

Ownership of additional properties is far more common among owner occupiers than renters, among those with higher incomes, and those living in the most valuable properties, indicating polarisation of housing and an exacerbation of inequalities, both within and across tenures.

## Why is it important?

Australia is a “tenure-divided” society (Smith, 2015). Owner occupation is a social, economic, and political norm in Australia, as well as many other western societies (Smith, 2015). This norm is achieved via a variety of means, including financial support for ownership, but also the “debasement” and “denigration” of renting (Christophers, 2021). This denigration, alongside the financialisation of renting, has real consequences for renters who find themselves living in investment properties rather than homes. The most effective investment for landlords is one in which they are able to increase rents without constraint, not obliged to spend money on maintenance or upgrades (to energy efficiency for example), and one in which they are able to remove tenants quickly. Housing policy reflects this focus on rental property as an investment, via light-touch regulation for example, and creates tenure inequalities in conditions, affordability, and security. Meanwhile, the increasing costs of entry into owner occupation, driven by policy that valorises ownership, shuts out more and more renters from ownership, leaving them to live in a tenure undermined by the same policies.

Beyond these inequalities experienced in the present, the asset-based approach to housing and welfare policy contributes to future inequality. One of the motivations behind the promotion of home ownership

has been encouraging people to supplement social security with asset wealth, to the extent that home ownership and housing wealth has been described as the ‘fourth pillar’ of Australian retirement policy (Yates and Bradbury, 2009). Property ownership is used to supplement low levels of welfare support, particularly during retirement, in two ways – lower housing costs during retirement and additional income from rental income and/or the realisation of capital gains from property ownership. Linked to higher housing costs through a variety of mechanisms, this approach means that renters are subsidising the retirement of others, while being denied the opportunity to achieve housing wealth, a comfortable retirement, or even housing security, themselves.

Ownership of additional property also has the potential to contribute to inequalities within tenures. Owners of multiple properties are likely to be wealthier than those that own one property, while people who rent their primary residence but own additional property(ies) elsewhere will have additional wealth and leverage.

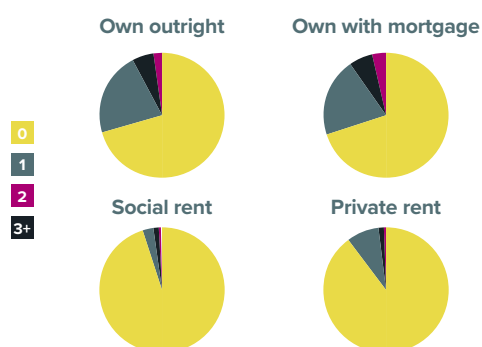
## Who is most affected?

The high spending associated with renting, alongside the lack of asset accumulation, makes owning additional property easier for those that own their primary residence. Using data from the AHCD 2022 we can see that rates of additional property ownership varies significantly by tenure. Over 31% of owner occupiers (both those who own outright and those that own with a mortgage) own an additional property, this is 3 times greater than rates of ownership among private renters (10%) and 6 times greater than that for social renters (5%). Beyond this, Figure 1 shows that ownership of multiple properties varies to an even greater extent. Over 80% of private renters who report owning an additional property report owning just one. This



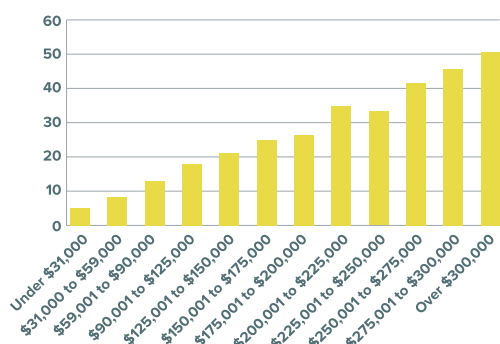
compares to nearly 68% for outright owners, and over 74% for owners with a mortgage. These figures help to explain the significant tenure differences in property wealth in Australia – sitting at an average of around \$1million for owners compared to around \$87,000 for renters (a figure which masks stark differences between private and public renters) (ABS, 2022). 79% of those who own an additional home gave investment and/or financial security/stability as a reason for doing so.

Figure 1: Additional property ownership by tenure of main residence (percentage)



Looking at the other characteristics associated with additional home ownership, the data shows those that earn the most are more likely to own additional properties and therefore accumulate greater wealth, exacerbating inequality. More than half (51%) of those in the highest household income category (\$300,000+ per year) own additional property, compared to just 5% of those in the lowest income category (under \$31,000, see Fig 2). Further, those with the highest incomes were more likely to own multiple additional properties (45% of those in the highest income category that owned additional property owned more than one) compared to those in the lowest income category (35% of people in this category that owned additional property owned more than one property).

Figure 2: Additional property ownership by household income



The existence of renters who own property elsewhere suggests within-tenure inequality. Renters with the resources to buy property likely have different characteristics and different resources that they can utilise relative to renters who have not bought. For example, over 75% of renters who do not own an additional property give being unable to afford a deposit or can't afford to buy anything appropriate as their reasons for renting, compared to just over 25% of renters who do own an additional property.

Further within tenure differences can be found among owner occupiers. There are significant differences in terms of the value of the main residence between those that do and do not own additional properties. The average estimated value of homes lived in by owner occupiers who own additional properties is over \$818,416, while those that also own their home but do not own additional properties live in homes with an estimated mean value of \$629,741.

## What is the relevance to Australian policy?

Policy emphasis on housing as an asset, including owning multiple homes, has created a stark divide between those able to take advantage of the benefits of property ownership, and those unable. This inequality extends beyond simple housing wealth, to housing conditions and experiences (for example over 70% of owners with a mortgage and nearly 76% of outright owners rate the condition of their home as good or excellent, compared to just 47% of social renters and 56% of private renters), as the promotion of renting out homes as a means of achieving income and capital gains for owners undermines incentives to provide high quality or affordable homes to renters.

This asset-based approach helps those that are already doing best the most. Those that already own their homes, that live in the most expensive homes, and that have the highest incomes are most likely to own (multiple) additional properties. Renters are left experiencing the triple whammy of: not having accumulated housing wealth, higher housing costs before and after retirement, and greater housing precariousness.

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# 10. Many and multiple housing inequalities



Laura James,  
University of Adelaide

## Key findings

People experience housing inequality unevenly across sub-tenures. Unaffordability was highest reported among private renters, yet public renters experienced the greatest proportion of affordability extremes. While mortgaged homeowners fared better than people living in public or private rental across the majority of affordability issues, over 1/3 reported not enough left over for savings/investment, a further fifth were unable to afford non-essentials, and a smaller few reported a struggle to buy essentials. For every negative housing-related influence surveyed, outright homeowners (without a mortgage) ranked as least affected.

## Why is it important?

Almost 1/3 of Australian's rent, and at the last census, around 4% percent lived in public tenancy, with demand for public housing almost half as much again. 37% of Australian's own with a mortgage, and 1/3 own outright. **"While housing inequality has typically been told as a tale of tenure, description of the types of owners and renters tell us a lot about the role of housing, which likely acts a condition of advantage in people's lives, and also depends on what else they have going on".** This is because there is no single use for housing; rather, housing has a structural function as the 'assetized home', which makes housing – for most people, most of the time, fundamental to people's quality of life and largest household expense. Housing - as both a social commons and market good, links people's means of affordability of suitable housing with life chances of advantage. Increasingly in market societies, issues of advantage are highly stratified by sub-tenure.

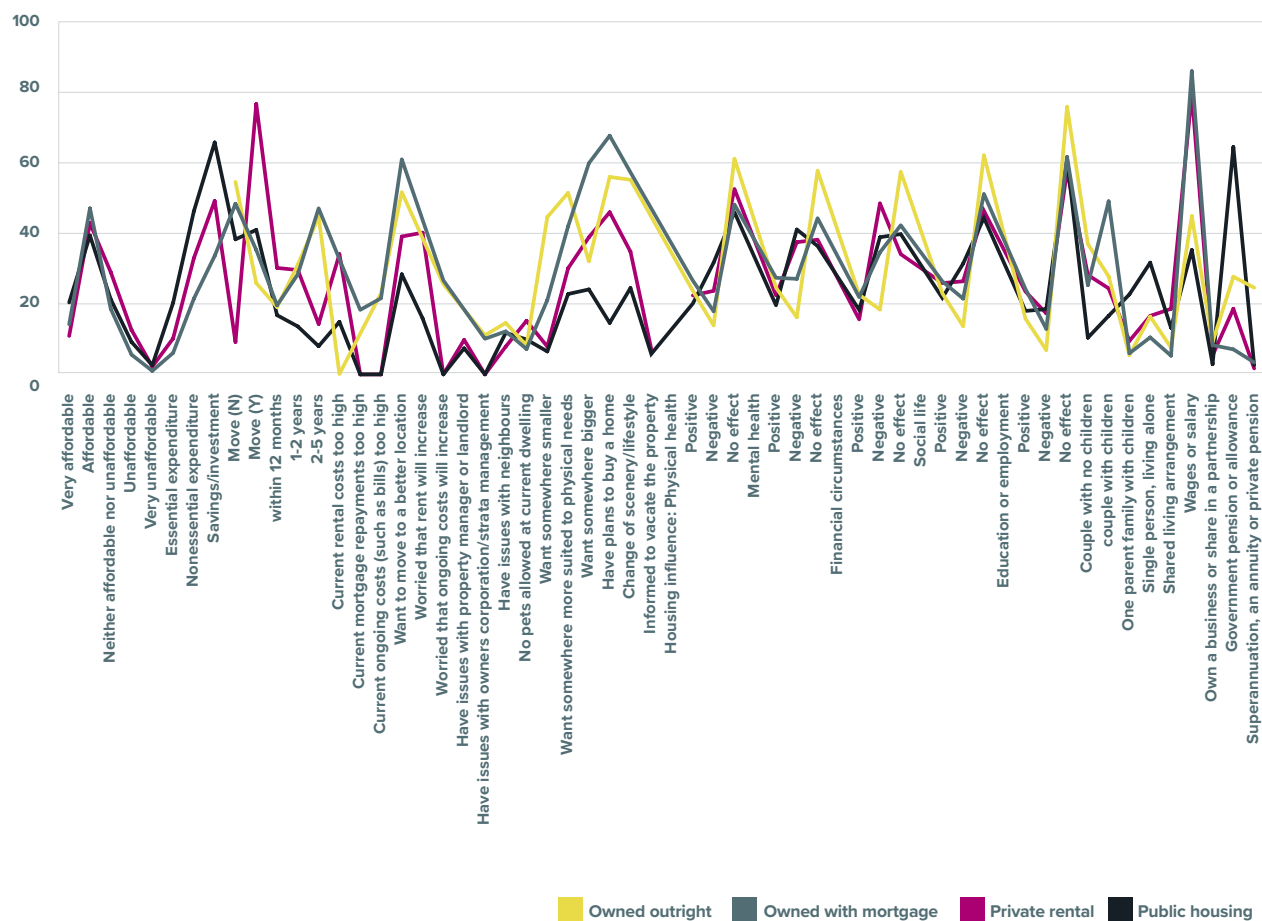
## Who is most affected?

The Australian Housing Conditions Dataset shows a diversity of inequality experience reported by people. Figure 1 shows the unevenness of housing inequality across sub-tenures. Housing (tenure) insecurity is reported as nearly doubly a concern for people in private, rather than public, housing. As different again, private renters estimated moving in far less time than public housing tenants. Diversity can also be seen in the reasons for moving reported. Private tenants made up over 3/4 of renters moving because rent is too high, and nearly 80% of renters moving for worry of rental increase. Public tenants made up just 1/4 of renters moving with plans to buy a home, and the greatest proportion of renters moving due to issues with neighbours. While a more even 2/3 of public and private tenants reported experience of delayed landlord/property manager action on issues raised, a greater proportion of private renters considered it reason for moving. Greater still, was the proportion of private renters who reported moving to a bigger place, or somewhere more suited to physical needs.

People in rental sub-tenures were especially vulnerable to poor and very poor dwelling conditions, with those in public housing faring worse than all sub-tenures, and at a larger rate than the rental tenure measured as part of the total population. Public renters also reported more negative effects of housing on physical health, mental health, financial circumstances, education or employment, and social life at higher levels than other sub-tenures.



Figure 1: Uneven expenses of housing inequality by sub-tenures across some issues of advantage



## What is the relevance to Australian policy?

Housing tenure is not a mono-culture. The data shows an association between sub-tenure, and people's socio-economic status and broader life chances of advantage in society. Future policy responses should be comprehensive across people's whole housing bundles, and prioritise those most struggling: low-income households with children, poor social mobility, or poor mental and physical health.

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# 11. Dwelling affordability, condition and satisfaction



Professor Steven Rowley



Professor Mark Harris, Curtin University

## Key findings

In the last 2 years housing affordability has emerged as a major political issue with Federal, and many State/Territory governments, announcing significant funding for the delivery of social housing. Meanwhile, vacancy rates in the private rental sector are at historic lows and rents have risen sharply. Many reports have highlighted how rates of rental stress are increasing and many households are struggling to cope (Brierty et al 2023). In this article we discuss what dwelling and household factors drive housing affordability and the links between affordability, dwelling conditions, and a household's satisfaction with their housing.

The Australian Housing Conditions dataset (AHCD) contains survey results from around 15,000 renters enabling us to identify the dwelling and household characteristics of those most likely to be living in what they regard as unaffordable housing. To do this we used complex mathematical models to estimate the effects of a respondent's characteristics on the probability of them being in affordable and unaffordable housing, whilst simultaneously conditioning for all their remaining characteristics.

In the AHCD renters were asked to rate the affordability of their housing from very affordable down to very unaffordable. This is an alternative way of determining housing affordability, moving away from the normative measure used when calculating rental stress, and its associated problems (Steven, Ong & Haffner 2015). Our analysis shows 15% of renters regard their housing as unaffordable (figure 1). This equates to over 400,000 households across Australia.

We used the modelling technique to identify what type of households, and what housing characteristics, are associated with the highest likelihood of a household regarding their housing as affordable

or unaffordable. We find there are no significant differences in ratings of affordability across States, and neither the dwelling type nor number of bedrooms makes a difference to rental affordability. There are no differences across gender or, perhaps surprisingly, age groups while affordability is positively associated with health outcomes. Sole parents and singles are more likely to rate their housing as unaffordable while duration living in a dwelling is positively related to affordability. The income group most likely to rate their housing as unaffordable are those in the \$59k-\$90k band. Finally, there is a positive relationship between affordability and dwelling condition. Households are far more likely to rate their housing as affordable if it is in good condition.

We also modelled the factors that drive dwelling satisfaction. Queensland residents are most likely to be satisfied with their dwelling, but dwelling type and size are not significant drivers. There are strong links between dwelling satisfaction and health outcomes (mental and physical), and older age groups (65+) are most likely to be satisfied with their housing while the 30-49 age group is the most likely to be dissatisfied. Indigenous households are 5% less likely to be satisfied with their housing than non-indigenous households while income has no impact on dwelling satisfaction.

While much policy and media attention is focused on affordability, there is little discussion around housing conditions. In the survey 11%, or around 300,000 renters nationally, rate their housing to be in poor or very poor condition. Households are 81% more likely to be satisfied with their dwelling if it is in good condition.

Our analysis finds there is a much stronger link between poor quality housing and overall dwelling satisfaction than there is between affordability and dwelling satisfaction. 94% of renters in housing they regard as good quality are





satisfied with their dwelling compared to 75% of renters living in affordable housing (figure 2).

Perhaps more importantly, only 8% of renters in poor quality housing are satisfied with their dwelling compared to 43% of those living in housing they regard as unaffordable. While a political focus on affordability is understandable, more attention needs to be placed on dwelling conditions as conditions have a far greater impact on dwelling satisfaction, which in turn, has positive impacts on health and wellbeing outcomes.

## Why is it important?

“While housing affordability is an important driver of dwelling satisfaction, the condition of the dwelling is an even more critical factor, and more policy attention should be allocated to housing conditions in Australia.”

## Who is most affected?

Our modelling shows there is no relationship between affordability and location, dwelling type and size, gender or age. Instead, those moving to their first, or a new, rental dwelling are the most likely to regard their housing as unaffordable as are those in the lower income groups (particularly \$59-\$90k). Sole parents also require additional support. In terms of poor-quality housing, indigenous households and low-income households are far more likely to be affected. Affordability and housing condition are the main drivers of dwelling satisfaction rather than the characteristics of the household or dwelling structure. Affordability and housing condition outcomes are worse for renters when compared to owner occupiers (see figure 1).

## What is the relevance to Australian policy?

The likelihood of a household living in unaffordable housing is more nuanced than previously thought. Our analysis shows there is no typical household that will be living in unaffordable housing. Many very low-income households actually regard their housing as affordable. Housing assistance therefore needs to be tailored to individual household circumstances.

With so many renter households regarding their housing as unaffordable it is critical there are accessible housing options for those households that cannot afford to live in the private rental sector. Federal and State governments have made a number of welcome announcements around spending on social housing but rather than one off spending boosts, Australia needs a large, regular and ongoing investment in social housing to meet ever increasing need. The lack of affordable housing, which bridges the gap between social housing and the bottom end of the private rental sector, is a major concern. With the end of the National Rental Affordability Scheme there is no national, or even large-scale State/Territory scheme, that delivers subsidised rental housing to those that are not eligible for social housing and cannot access affordable private rental housing.

Understanding what drives affordability is important when developing and refining policy to support

those households struggling with housing costs or individuals unable to afford to form households in the first place. It is also important to identify the negative outcomes of unaffordable housing to provide an evidence base to support policy development.

Our findings around the link between dwelling condition and satisfaction are important for residential tenancy act reform. Some States do not have minimum condition requirements in their legislation, essential given the link between dwelling condition, satisfaction and health outcomes. Additionally, duration living in a rental dwelling is positively linked to affordability outcomes so greater security of tenure for renters can deliver multiple benefits. Tenancy reform thus must incorporate changes around minimum dwelling condition standards and security of tenure.

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Figure 1: Affordability and dwelling conditions

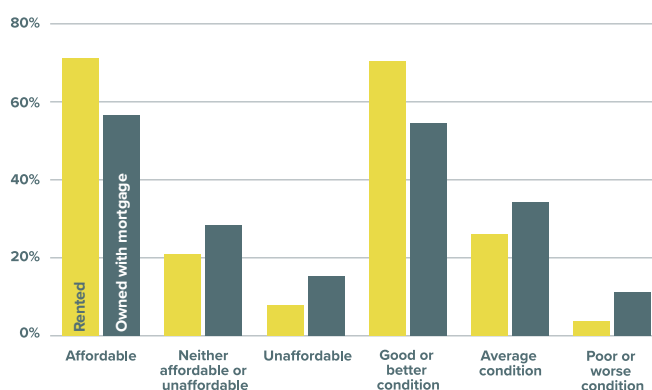
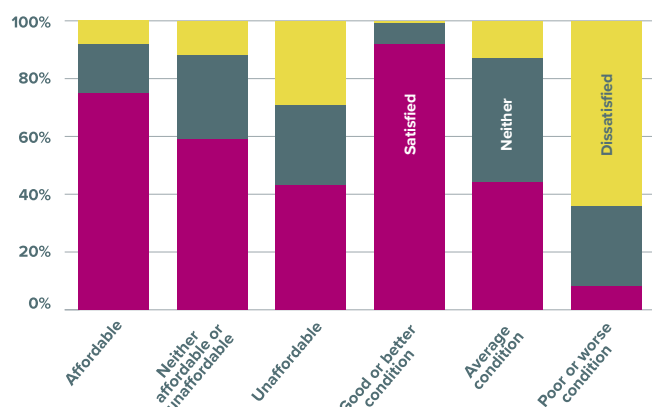


Figure 2: Dwelling satisfaction, affordability and condition: Renters





An aerial photograph of a suburban neighborhood with numerous houses featuring red-tiled roofs. In the background, a city skyline with various skyscrapers is visible under a clear blue sky. A large, semi-transparent purple shape, resembling a house roof, is overlaid on the left side of the image, containing the title text.

# Housing conditions, cold and climate







# 12. A check on housing and climate risk



Professor Rebecca Bentley, University of Melbourne



Associate Professor Lyrian Daniel, University of South Australia

## Key findings

We identify and describe a Climate Risk Index based on the distribution in the Australian Housing Condition Dataset of:

- Housing condition vulnerability (i.e., mould, damp, poor thermal performance, poor condition).
- Sustainability measures that mitigate climate-related problems (i.e. solar panels, water tanks, double glazing, battery storage, awnings/shutters).

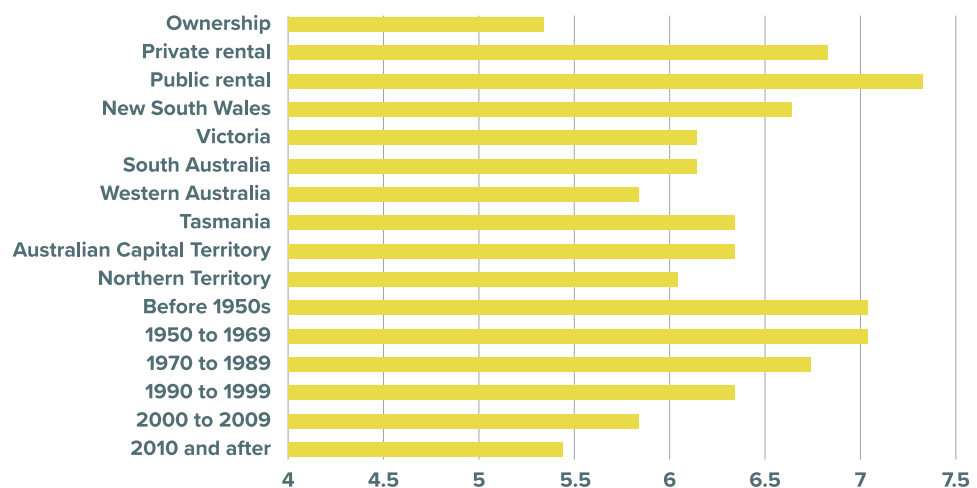
The higher the score on the index, the greater the estimated vulnerability of housing stock in each category to climate change. We found that the Climate Risk Index varies by tenure, geography and age of property such that:

- Houses built before 1969 are most at risk. Risk diminishes with build recency.
- The housing stock in the rental sector presents a higher risk than the stock that is owner-occupied.
- The housing stock in New South Wales presents the highest risk of States and Territories, followed by the Australian Capital Territory and Tasmania.

## Why is it important?

Our suburbs and homes have been identified as key loci for the impacts of climate change. Housing people well protects them financially and in terms of their health in the short and long-term from natural disasters. While we have been aware that

Figure 1: Climate Change Index (the risk increases with the Index)





a considerable proportion of our housing stock is unlikely fit-for-purpose for some time, we have seen little corresponding policy action. To better prepare for higher temperatures, cold snaps and natural disasters that will increase in frequency into the future, we need to assess how well our housing can protect our health. This Climate Risk Index gives us a guide to the scale and location of housing that needs policy attention.

***“... this home is about 80-90 years old and it’s a bugger to keep warm in winter and cool in summer as the house is positioned back to front from what it should be and I am disabled and really need the air conditioning in both seasons. My landlord likes to do things himself and I have continuing plumbing issues and inflated water bills due to damaged pipes which don’t get properly fixed.”***

***“There is no air conditioning and the temperature gets up to 36 degrees celsius during the summer. There is only one overhead fan in the living area which just blows the hot air around. It is virtually unliveable during the summer. The older I get, the worse it becomes. The landlord refuses to install air conditioning.”***

## Who is most affected?

Houses in New South Wales had the highest average score for the Climate Risk Index – indicating greater risk. Public housing stock has the highest average score of all tenures, implicating housing providers and State governments in solution generation. This is followed by housing stock in the private rental sector implicating landlords and the property sector, as well as state-level regulation of dwelling conditions in this sector. Finally older houses (those built before the 1970s) were observed to be at highest risk on the Index on average.

## What is the relevance to Australian policy?

To develop prevention and mitigation strategies for climate change, we need to deal with a large proportion of our housing stock that has

issues of unsafe temperatures, indoor air quality from damp and mould and poor condition.

This simple analysis draws attention to the critical importance of entrenched patterns of housing inequality in Australia. The distributional effects of Australia’s housing system sorts people with lower incomes, less secure attachment to the labour market, and higher rates of chronic ill-health and disability into the worse condition housing that is least likely to provide protection from climate extremes and natural disaster. We know that the same people will find it the most difficult to rebound from the effects of such events.

Ensuring that our housing is up to standard is something that benefits all Australians – housing people well pays back the public purse in health services savings. Sustainability attributes are also valued by home buyers.

The breadth of the challenge facing the Australian housing stock suggests a nationally consistent approach is critical. For instance, across the determination of minimum standards under Residential Tenancies Acts, the setting and application of the Building Code, and the development of remediation and retrofit schemes.

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# 13. Whose policy problem is cold housing?



Dr Helen Dinmore,  
University of South Australia

## Key findings

Over a third of respondents report difficulties keeping their homes at a comfortable temperature; nearly as many report problems with cold and damp. We know these living conditions cause asthma, respiratory and cardiovascular illnesses, depression and anxiety, and impact their duration and severity. But are these health problems or housing problems? Our policy solutions depend on how we define them – and in a siloed policy environment, complex issues like this can be hard to address.

## Why is it important?

Housing is a key social determinant of health and health inequities, but it is currently underutilised as a preventive public health measure. Eradicating cold housing would significantly improve health equity and overall population health.

There would also be economic gains resulting from reduced health expenditure and increased productivity.

***“What’s clear is that cold housing is a complex issue that touches several policy domains.”***

## Who is most affected?

New research shows that the vast majority of people in Australia’s temperate climate zones – as many as 4 out of 5 – live in housing that is too cold by World Health Organisation standards.

People on low incomes or with any kind of housing disadvantage are the most negatively affected. Poor quality housing is often harder to heat, and high fuel costs mean less money is left over for other essentials.

People with chronic health problems are additionally vulnerable. They are more likely to select into poor quality housing, as well as being more susceptible to the health impacts of living in it.

## What is the relevance to Australian policy?

Problem definition is a key step in the policy-making process. How a problem like cold housing gets defined determines the policy measures that are put in place to tackle it. It also defines who is responsible, which has regulatory, programmatic and funding implications.

For example, building regulations in Australia currently determine the thermal efficiency of new residential buildings. This means the construction industry is responsible for the quality of our homes. However, thermal efficiency minimum standards were only introduced into the Building Code of Australia (now the National Construction Code) in 2003. Around half of the homes in our sample were built before 2000, when no minimum standards were in place.

Should landlords take responsibility for the thermal comfort of rental properties? Currently there are few standards that relate to keeping renters warm. In some states, but not all, it is necessary to provide



a heater. However, people on low incomes may struggle to afford to run a heater. This has been addressed in some jurisdictions by energy subsidies and other measures to bring down household energy consumption. These are sometimes a co-benefit of sustainability policies determined by departments in charge of the environment.

Another way to address prohibitive fuel costs for those on low incomes is to raise welfare payments and the minimum wage. This approach highlights the role of poverty in housing disadvantage and locates cold housing in a broader, systemic context.

If a person presents to hospital with respiratory illness caused or exacerbated by cold housing, then that is a health problem. But the health system is only set up to treat the symptoms. Australia could look to the UK, where the NHS is currently trialling a Warm Home Prescription service to reduce the cost of hospital care, with promising results.

What's clear is that cold housing is a complex issue that touches several policy domains.

We also know that cross-sectoral policy making is hard in our siloed policy environment. If it's not obvious which policy domain should deal with cold housing, this can mean that solutions are too localised, narrow, ineffective – or worse still, that it is nobody's policy problem at all.

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# 14. Who pays to fix mould?



Professor Kerry London,  
Torrens University of Australia

## Key findings

- The increased risk of mould in rentals is real and potentially pervasive. While the fungi may be small, they can cause big problems. Damage caused by mould is not covered by landlord insurance.
- Mould can be caused by building quality, design features or by tenant behaviours.
- 60% of the respondents to the national survey experienced dampness or mould problems. Yet 70% of respondents were very satisfied or satisfied; so perhaps this mismatch indicates there is a lack of real understanding of this sinister problem.

## Why is it important?

The problem of fixing mould is important because of the most obvious health risk to occupants. Mould on walls and ceilings in our homes can be devastating as when the mould dries out or is disturbed it releases spores which can exacerbate existing health issues such as asthma, respiratory infections, weakened immune systems, chronic lung diseases, allergies, sinus problems, etc. Notably 50% of the respondents in the survey had a long-term health condition or there was a long-term health condition in the household.

A secondary reason why mould is critical to address is that it can cause damage to building materials. If left untreated mould can grow into the ceiling and wall cavities and under floor coverings and under floorboards if floor is of timber construction. The spread of mould can be serious as it can lead to structural damage or at the very least more expensive maintenance or replacement remedies.

The responsibility to address the problem of mould in a rental property could rest with either

a tenant or the landlord. Tenants perhaps are not often completely aware of their obligations.

Mould could be caused by a leak in the roof, faulty pipes, wet building foundations and rising damp, lack of ventilation in roof cavities or under the floor, water leaking into the building, cracked roof tiles, indoor plumbing leaks and poorly performing gutter systems.

Nearly 70% of respondents experienced leaks, flooding or plumbing problems or had difficulties keeping the house cool or warm. 41% of respondents noted that the house they were renting did not have any insulation.

The root causes of mould are obvious faults typically result from building detailed design, on-site construction quality and/or poor-quality control in manufacturing processes of products and systems. The design of houses and the failure to site appropriately to take advantage of the benefits of the sun and breezes can also contribute to the growth of mould. Poor urban planning can impact the way in which houses can be oriented to enable natural physical features of wind, sun and landform benefits. Street layout particularly in newer housing developments and subdivisions can subtly influence how buildings can be sited on blocks. Older buildings though having often passed through various owners and thus through numerous planning, design and building standards changes over the years. Alas a chain of responsibilities and interdependencies quickly emerges in this significant problem. Once we have a confusion of responsibility problems are often not addressed for a long time if at all.

Nevertheless, landlords are required to maintain property in a reasonable state of repair and meet regulatory requirements in relation to health and safety. Landlords would be in breach of the tenancy agreement if they don't fix the problems. Property





agents are also part of the chain of responsibility as they are required to inspect on a regular basis as well as monitor tenants reporting mould, dampness etc. Agents should also be proactive in relation to alerting landlords to maintenance matters such as cleaning out gutters. However, one wonders how cracked tiles causing leaks and thus water penetration into roof spaces can be identified without physically inspecting the roof. Therefore, the practicality of preventative maintenance becomes problematic. Agents though can proactively advise landlords on mycologists and specialist mould cleaners for remediation.

The responsibility could lie with the tenant and their behaviours and activities within their home. Heaters on blasting to the maximum and windows and walls perspiring, steaming hot showers, tumbling clothes in the drier and ovens heating up kitchens and all those windows closed against the lowering temperatures outside are all examples of what we do that can create a wonderful mould growing environment. However, mould is not only a cold weather phenomenon. We know that housing in the tropical climates also experience serious problems with mould. Dark, warm, moist areas with lack of ventilation can go unchecked anywhere.

### Who is most affected?

The tenant is most affected. The landlord is also affected. The insurance industry is certainly not affected. Notably approximately 30% of the respondents in the national survey were under the minimum wage and so perhaps feeling powerless to effect change or even raise the issue.

### What is the relevance to Australian policy?

There are tenant rights with respect to the problem of mould. Each state has legislation in relation to tenant's rights although they vary in detail in relation to the problem of mould. Steps to address the problem from a tenant's perspective can be time consuming and costly. The power differential can be problematic and many tenants simply may give up faced with lengthy decision-making processes and potentially costly expert advice as well as simply a fear of being asked to leave. Harmonisation of legislation across jurisdictions in relation to regulatory requirements may be something for the upcoming forums on the National Housing and Homeless Plan; as the Australian government seeks to address longstanding calls to address access for all to secure, safe and affordable housing.

Newer building systems such as off-site manufacturing purports to solve many of the quality issues outlined and so we must consider the entire housing development life cycle to ensure we bring housing and health closer together in the future. Newer construction may have solved some of the challenges although it may still be out of reach of many given the current state of the housing sector as they struggle to deliver quality affordable housing. However, we still need to address older housing stock and the 'Plan' needs to explore these fundamental pressing issues.

Something is certain as we seek to address the housing crisis: we need to attend to innovations in the design and construction of our homes and develop an integrated approach across government, industry and academia.



Source: Citizen Science Housing Conditions Gallery, available to view at <https://able.adelaide.edu.au/housing-research/data-gateway/rental-housing-conditions>

# 15. Renters are being left behind in retrofit push



Dr Trivess Moore



Professor Ralph Horne,  
RMIT University

## Key findings

Owner-occupied housing is more likely than rental housing to have a range of sustainability features. This indicates a need for policy attention to ensure that private rental housing is brought up to standard to provide for basic housing needs for households across Australia.

## Why is it important?

Australia has approximately 10.8 million existing dwellings. Many were built prior to the introduction of minimum performance standards. Housing built prior to 2004 is estimated to have a performance of between 1-3 stars (on a scale of 0 worst – 10 best). For Australia to achieve a low carbon future much of this housing will need to undertake significant deep retrofit.

Retrofit typically involves the improvement of the thermal performance of the dwelling envelope and/or the inclusion of various technologies to improve energy/water efficiency, consumption and generation/collection.

Retrofit in Australia must be directed to where it is most needed; i.e. the properties where lower income households and low energy efficiency stock are concentrated. Otherwise, rising energy costs will further exacerbate health and other impacts.

## Who is most affected?

Figure 1 shows the prevalence of sustainability materials and technologies is significantly higher for owner-occupied housing compared to rental housing stock.

‘Bolt on’ technologies which have been widely supported by government subsidies like solar panels

(4.1 times) and battery storage (2.8 times) were significantly more prevalent in owner-occupied housing. This technology was also more prevalent for those who owned outright than those with a mortgage.

For selected material treatments – insulation and awnings/shutters - there is also a difference between tenures. For other energy efficient upgrade materials there is less difference, for example, with higher cost double glazed windows.

Private rental housing is not necessarily older than owner-occupied housing. Where known, the age profile of the housing stock was similar for owner-occupied housing as for rental housing (Figure 2). The challenge, therefore, is to bring the private rental stock up to a standard that is optimally energy efficiency for its age and design.

## What is the relevance to Australian policy?

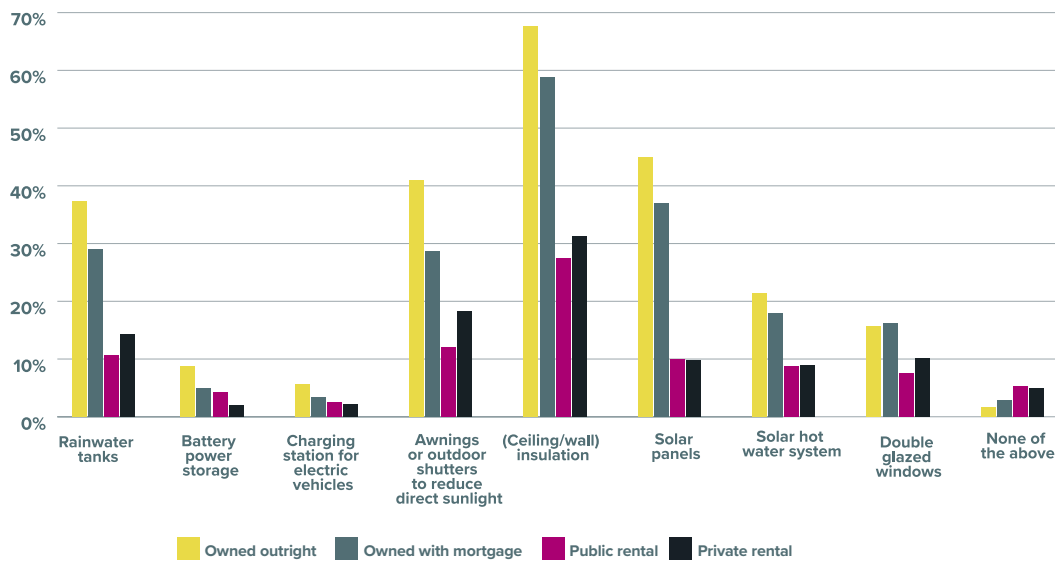
With an increasing push across society to improve the quality and performance of our housing stock, policy support has begun to turn to rental housing in recent years. However, as the data shows, there remains a key priority to focus upon retrofit of rental housing stock to bring it up to standard.

It is often assumed that landlords are unwilling to fund sustainability improvements in their rental housing. This is typically referred to as the ‘split incentive’. However, previous research has demonstrated it is not quite as simple as that and that there are other factors at play.

Continuing to provide rebates and subsidies to landlords and tenants to undertake retrofit will be important to change this situation but clearly there are still challenges with this support being accessed.



Figure 1: Breakdown of prevalence of sustainability features by housing tenure type



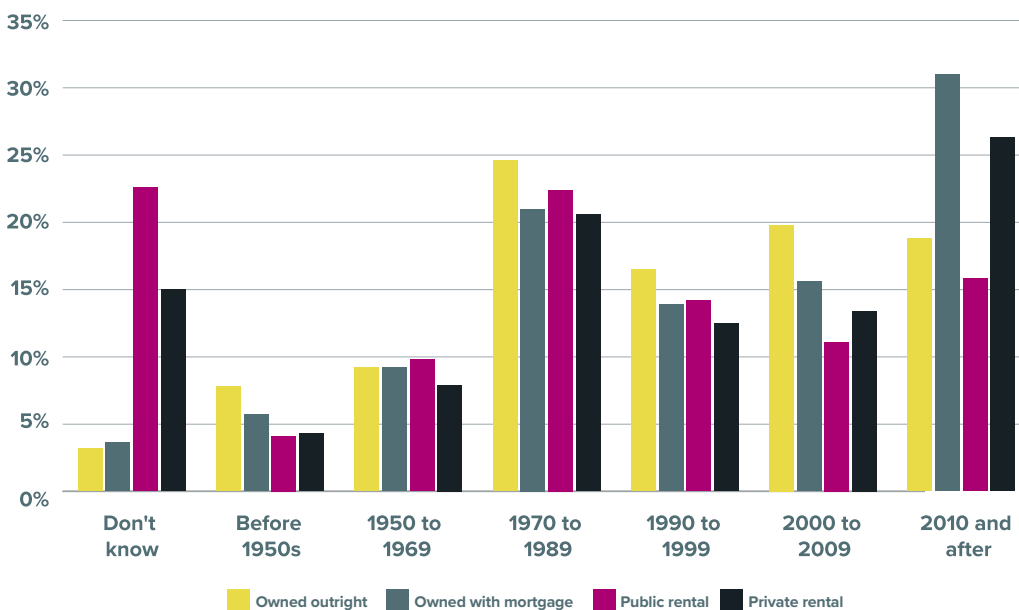
We can look to what is happening internationally which provides some direction on how we can address the performance (and quality) of rental housing in Australia.

The first is mandatory disclosure which can be used at point of sale and lease to provide potential households with improved information about the dwelling but also provide information about how it could be improved. Research from Europe has indicated mandatory disclosure is driving improved performance outcomes for owner-occupied and rental housing.

The second is the use of minimum standards for rental housing. While some states have introduced limited requirements for minimum standards these should be broadened to include a wider range of performance criteria.

The third is that we need to update our regulations around what tenants can do in their dwellings to make it easier for them to engage in retrofit.

Figure 2: Age of housing by tenure



# 16. Unintentional injuries and social harm in Australian housing



Dr Craig M. Gurney,  
University of Glasgow

## Key findings

4.9% of respondents (1105 households) in AHCD 2022 reported a physical injury as a result of housing that is unsafe or not of good quality<sup>1</sup>.

These unintentional injuries were more likely to be reported by indigenous peoples, those with lower incomes, living in poorer quality dwellings and with poorer self-reported health.

## Why is it important?

The stories of unintentional injury<sup>2</sup> told by respondents remind us that poor housing conditions create victims. Unintentional injuries are not accidents but are avoidable and preventable. As one respondent noted, “my disabled mother fell through the kitchen floor due to the landlord not fixing the hole in the floor”.

The data is important as it demonstrates the close association between housing and being able to live a healthy life. The findings are not surprising, however since there is ample international

evidence to suggest that housing accumulates and amplifies the social harms of a financialised, neo-liberal housing system. Stories from AHCD 2022 bring the consequences of this vividly to life.

Reports of housing related injury were equally likely to occur in ownership tenures as rental tenures<sup>3</sup>. It is important, therefore, not to dismiss the injuries described here as the results of feckless tenants’ actions or greedy landlords’ behaviours, but instead, as the workings of a housing system which is prone to disperse harms to those with the least power and who are the most vulnerable.

Injuries included bruising, cuts, sprains and strains, electrocutions, dislocations and fractures. Many of these injuries require medical intervention; a period of hospitalisation and a lengthy recovery; may be life-changing and can carry high risks of mortality.

The most common injuries were fractures or sprains caused by falls on uneven surfaces/stairs and slips on wet or untreated flooring; cuts from falls and contact with jagged edges, broken handles, tiles or carpet grips. Noteworthy also, were the 51 respondents who reported respiratory infections as an injury caused by exposure to damp and mould<sup>4</sup>.

1. Based upon answers to the question ‘Have you or anyone in your household sustained a physical injury from any aspect of your housing that is unsafe or not of good quality’ (If YES, what was this injury?). It is important to exercise caution in interpreting this free-text data. The findings in this chapter are based upon a small sub-sample; respondents may under- or over-report housing conditions as a cause of injury; may draw on their entire housing history or consider only time spent in their current dwelling and may or may not report injuries sustained by other household members. Not all respondents who reported an injury added a description of this injury and some responses were spurious. The data reported here is based upon the usable comments of 855 respondents.

2. The term “unintentional injury” is now more commonly used than “accident” in public health and policy discourse. The term accident implies that injurious events are unavoidable, whereas in fact, many injuries are preventable (Langley, 1988; Davis and Pless, 2001). This has great significance when thinking about housing conditions, since “most physical injuries can be prevented by identifying their causes and removing these or reducing people’s exposure to them. The environments in which people live do much to determine injury risks and opportunities

3. Injuries were reported from 5.3% of all rental dwellings (793 of 14,982) compared to 4.1% of all ownership dwellings (312 of 7568).

4. This is significant. Langley (1988, p 4) notes that the term “injury” is traditionally used to refer to pathologies which manifest themselves instantaneously, contra “diseases” which tend to be associated with prolonged exposure. A growing public awareness about the dangers of damp and mould is significant and foregrounds the “slow violence” associated with the social harm perspective.





Reported injury	Incidence	% of all reported injuries
<b>Fractures</b>		
Ankle/foot	52	9.61
Leg	36	6.65
Arm/wrist/hand	31	5.73
Hip	17	3.14
Spine/neck	12	2.22
<b>Total</b>	<b>[148]</b>	<b>[27.36]</b>
<b>Soft Tissue Injuries</b>		
Sprained ankle	50	9.24
Back sprain/strain	49	9.06
Leg/knee injury	41	7.58
Other bruising, sprains and dislocations	40	7.39
<b>Total</b>	<b>[180]</b>	<b>[33.27]</b>
<b>Open Wounds</b>		
Cuts to feet/legs	47	8.69
Cuts to hands/arms	36	6.65
Cuts to face/head	18	3.33
<b>Total</b>	<b>[101]</b>	<b>[18.48]</b>
<b>Respiratory Injuries</b>		
Respiratory tract injuries	51	9.43
<b>Total</b>	<b>[51]</b>	<b>[9.43]</b>
<b>Other Reported Injuries</b>		
Head injury/concussion	20	3.70
Electrocution	10	1.85
Burns/scalds	9	1.66
All other reported injuries	22	4.07
<b>Total</b>	<b>[61]</b>	<b>[11.28]</b>
<b>TOTAL</b>	<b>541</b>	<b>100</b>

## Injury Stories

*“I fell down the stairs because they were too steep ... was told by my doctor that I was lucky to be alive because the way I fell .... shared all this with my landlord and he didn’t even say sorry”.*

*“Tripped on carpet which has lifted due to dampness and as a consequence of this fall suffered an open wound to my leg which developed into an ulcer. Almost 6 months later still needs treatment and dressing by medical professionals”.*

*“Fallen down the stairs and broke arm. The stairs are way too steep, and steps are too thin. Don’t think it’s approved”*

*“Broken hip from tripping on frayed carpet onto concrete floor”*

*“Had a fall on slippery floor tiles and ripped my meniscus in my knee requiring surgery”*

*“I am continually falling on the slippery floors resulting in torn tendons in my shoulder, the wheelchair can’t make it up the steep driveway & I slipped down the ramp & fell head first through the wall, breaking my ankle”*

*“Housing was filled with black mould and I was admitted to hospital a number of times with respiratory issues”.*

*“Respiratory issues from mould ingress and active spores, mainly inflicted on my 9-month old baby”*

*“Ruptured supraspinatus from slipping on a small hollow in the vinyl-covered flooring caused me to cannon into a wall”*

*“Sharp cuts to hands from broken door handle on sliding door - had to wait months for this to be repaired and it is the only exit door from this room”*

*“Tripping hazard caused by poorly fitted tiles/carpet, mild electrical shock from sub-standard/old wiring”*

## Who is most affected?

Housing is recognised globally as a key social determinant of health. The causal relationships between social inequality, housing inequality and health inequity are complex and contested but research in Australia and elsewhere demonstrates that there is a social gradient whereby the poorest and most vulnerable experience higher unintentional injury death rates and are more likely to experience unintentional injury deaths in the home environment.

Falls are the major cause of injury deaths and hospitalisations in Australia, accounting for 70% of all injury deaths in the 65+ age range and 44% of injury hospitalisations in the 0-4 age range.

In common with comparative data from other countries, the data from AHCD 2022 demonstrates a social gradient of housing-related unintentional injury in Australia.

Those who reported injuries were more likely to be in receipt of low income. 16.6% of those reporting injuries earned less than \$31k (compared to 10.8% of all respondents in total).

12.7% of all respondents in the survey identifying as Aboriginal reported a housing related injury. This group is three times more likely than non-indigenous groups to report an injury (4.5%). People identifying as Torres Strait Islanders (14%) and as both Aboriginal and Torres Strait Islanders (17%) were also three times more likely to report an injury than non-indigenous groups.



Further associations between housing-related injury, self-reported health and housing conditions are striking. Those respondents who reported an injury were:

- more likely to describe their physical health (11%) and mental health (18.1%) as “poor” (compared with 4.9% and 10.7% in total);
- more likely to report that their current housing circumstances had a negative impact upon their physical health (41.8%) and mental health (50.6%) (compared with 22% and 32.9% in total);
- significantly more likely to report their current housing as being in a “very poor” condition (7.4%) or “poor” condition (16.9%) (compared with 1.7% and 6.6% in total).

## What is the relevance to Australian policy?

The data can be used to support arguments to strengthen the regulation and enforcement of housing standards and policies which make our homes less harmful.

The case for a more reliable housing and health evidence base upon which more effective policy decisions can be made has been made before and is repeated here.

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