Welcome

Dr Gina Zappia

AHURI (facilitator)

HOUSEKEEPING

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Discrimination in private rental housing

Download the report: ahuri.edu.au/research/final-reports/363

Speaker

Dr Sophia Maalsen, University of Sydney

Respondent

John Engeler, Shelter NSW

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Presentation

Understanding discrimination effects in private rental housing

Sophia Maalsen, University of Sydney

FINAL REPORT NO. 363

Understanding discrimination effects in private rental housing

Authored by

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AHURi

Report includes discussions on:

- What is discrimination in the PRS
- Who is likely to be discriminated against?
- What are the mechanisms of discrimination,
- New and emergent trends in discrimination
- Actions to help to address discrimination in the PRS

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Discrimination in the PRS

- Australia's rental sector grew by 38percent between 2006-2016

- Almost a third of households (2.3 million) renting in 2017–18

- corresponding increase in the experience of particular groups being discriminated against

- Likely to increase with reliance on informal housing sector and uptake of digital technologies

Image Source: Janie Barrett, https://www.smh.com.au/money/a-manifesto-for-generation-rent-20170220-gugyts.html

What is discrimination and why is it a problem in the PRS?

- 'treating someone unfairly because they belong to a particular group of people'.

- Despite laws, discrimination is a key issue in the PRS.

- Individual bias means that specific subjective judgements are often made by landlords, real estate agents and tenants about the characteristics of potential renters, beyond what may be apparent on their rental applications.
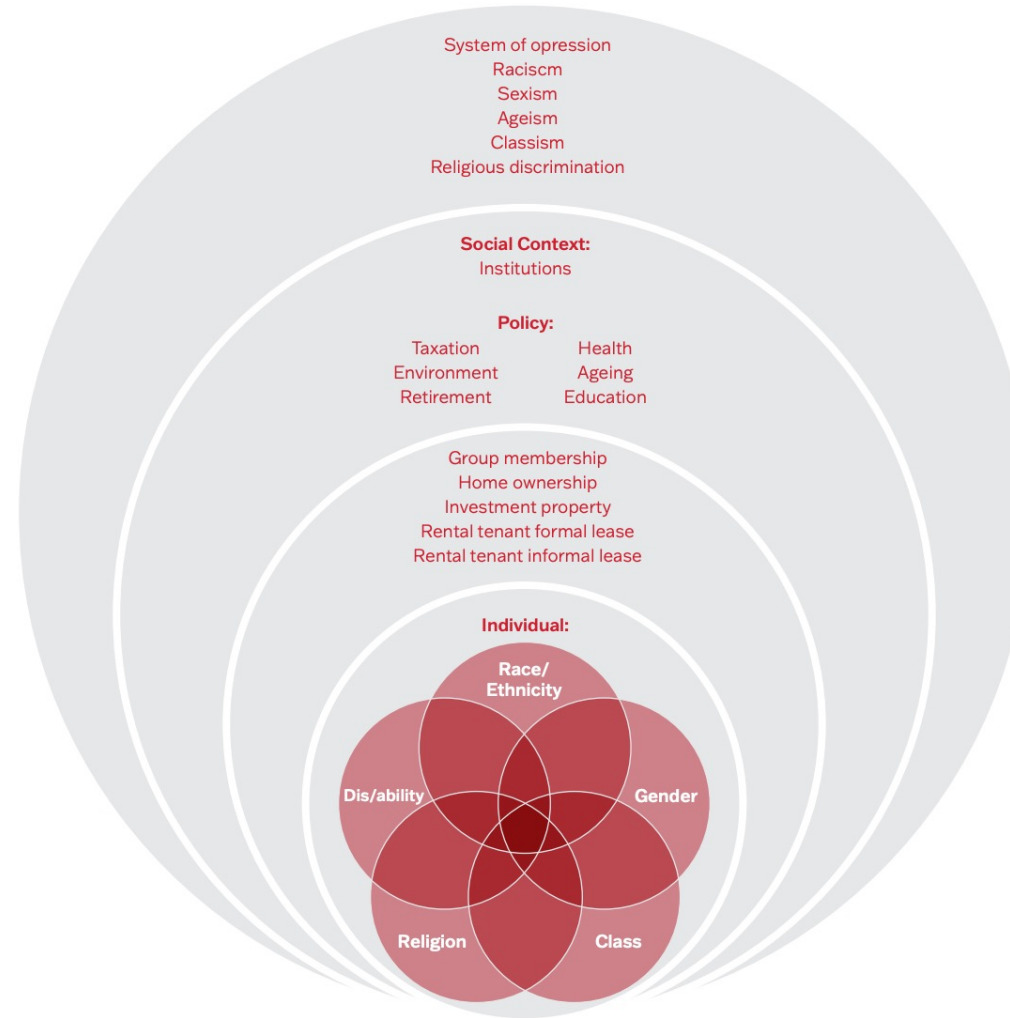
Image Source: https://innovationinpolitics.eu/wp-content/uploads/2020/01/5ddc379f34817.jpg

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Key groups that experience discrimination

- Indigenous Australians

- Members of established ethnic minority groups, particularly non-white Australians

- new migrants and refugees in Australia

- people in low socio-economic groups;

- young people—perceived to have limited experience of living independently

- students—with variations between undergraduate and postgraduate, and between domestic and international students, typically grounded in socio-economic status

- families and over 35s—lone parents experience greater discrimination when trying to access housing in the PRS

- older people—in the form of harassment, verbal and financial abuse by landlords, disrepair, and eviction

- gender—perceptions of men as less likely to engage in housework or of women as better behaved, less noisy, and less likely to cause property damage or disturbance

- victims of domestic violence—believing they will bring crime or further assault due to ongoing relationship with the perpetrator of violence;

- and sexual orientation.

Figure 1: The intersectional experience of housing (adapted from Bešić, 2020).

System of opression
Raciscm
Sexism
Ageism
Classism
Religious discrimination

Social Context:
Institutions

Policy:

Taxation	Health
Environment	Ageing
Retirement	Education

Group membership
Home ownership
Investment property
Rental tenant formal lease
Rental tenant informal lease

Individual:

Race/
Ethnicity

Dis/ability

Gender

Religion

Class

Source: Author research.

Drivers of Discrimination : the Usual Suspects

Financialisation

Suburb based discrimination

Poorly maintained housing

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Financialisation of Housing & Discrimination

Image source: https://miro.medium.com/max/2000/1*SKT725NgONez38Js2QxxrQ.jpeg

- Housing market excludes those who can't afford to buy

- Housing produced reflects investor demand rather than tenant needs

- Uneven relationship between tenant and landlord

Suburb based discrimination

- Coming from a "bad" suburb makes a tenant less desirable

- Intersecting socio-economic and geographic factors

Image source: https://www.sydney.edu.au/content/dam/corporate/documents/news-opinions/informal-housing-spl-report.pdf
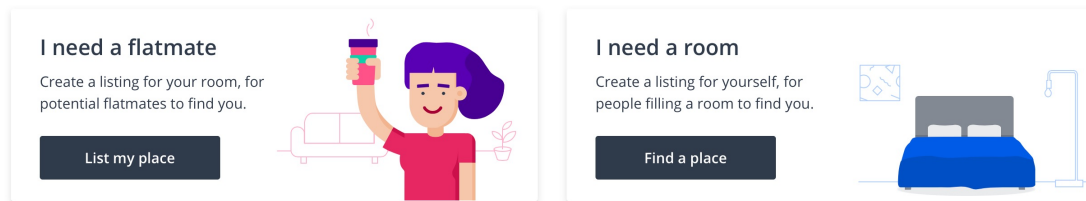
Poorly maintained housing & Discrimination

Image source: https://www.abc.net.au/news/2021-07-12/house-rendered-so-unhealthy-no-person-can-occupy-it/100253242

- Compounded costs for tenants

- Affordability needs to account for cost of running the home

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Drivers of Discrimination : New and Emerging Mechanisms

- Rise of informal housing sector

- Digital technologies and platforms

Is your building management **moving online?**

Have **new cameras** been installed in your home or neighborhood?

Is your landlord using **new payment, notification, or screening systems?**

Has access to your building changed? For instance, you **no longer have a standard key?**

I need a flatmate
Create a listing for your room, for potential flatmates to find you.

List my place

I need a room
Create a listing for yourself, for people filling a room to find you.

Find a place

Source: https://flatmates.com.au

Image source: https://antievictionmappingproject.github.io/landlordtech/

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Rise of the informal housing sector

- accommodation or tenures that violate 'formal' building or rental tenancy legislation and/or offers residents lower levels of protection under those laws

- housing includes many secondary dwellings ('granny flats'), some forms of homelessness—such as improvised dwellings—and some boarding houses.

- increase in share households creates additional opportunities for discrimination

- access to share housing is influenced by the prejudices of not only real estate agents and landlords, but tenants themselves

Source: This shed has been illegally converted into housing. Image from https://theconversation.com/informal-and-illegal-housing-on-the-rise-as-our-cities-fail-to-offer-affordable-places-to-live-116065; originally provided by Conversation article authors, provided courtesy of Fairfield City Council.

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Digital technologies & Digitisation of the PRS

- Risks reproducing existing and creating new housing inequalities.

- shape the provision, consumption, and management of rental housing.

- used for investing in market

- accessing the rental market

- screen and manage tenants.

- Online share housing platform advertisements can specify tenant characteristics about gender, race, age, and sexuality, which are not permissible in the formal rental sector
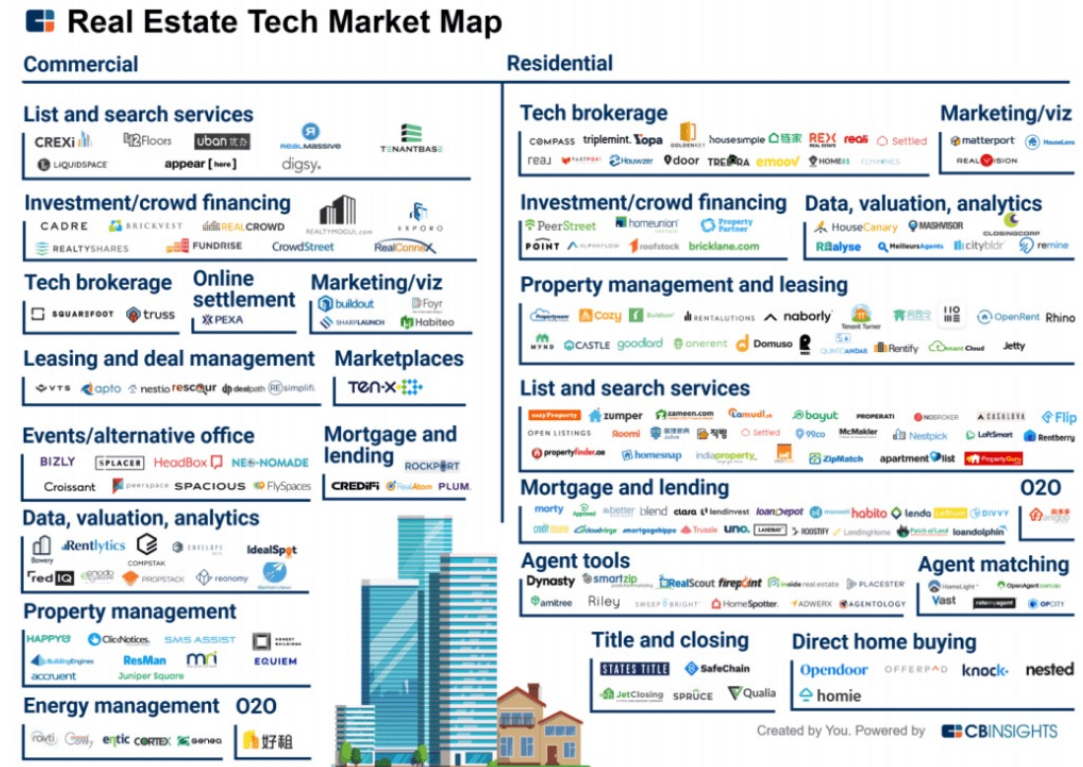

Image source: https://s3.amazonaws.com/cbi-research-portal-uploads/2018/10/18190555/Screen-Shot-2018-10-18-at-7.04.01-PM-1024x726.png
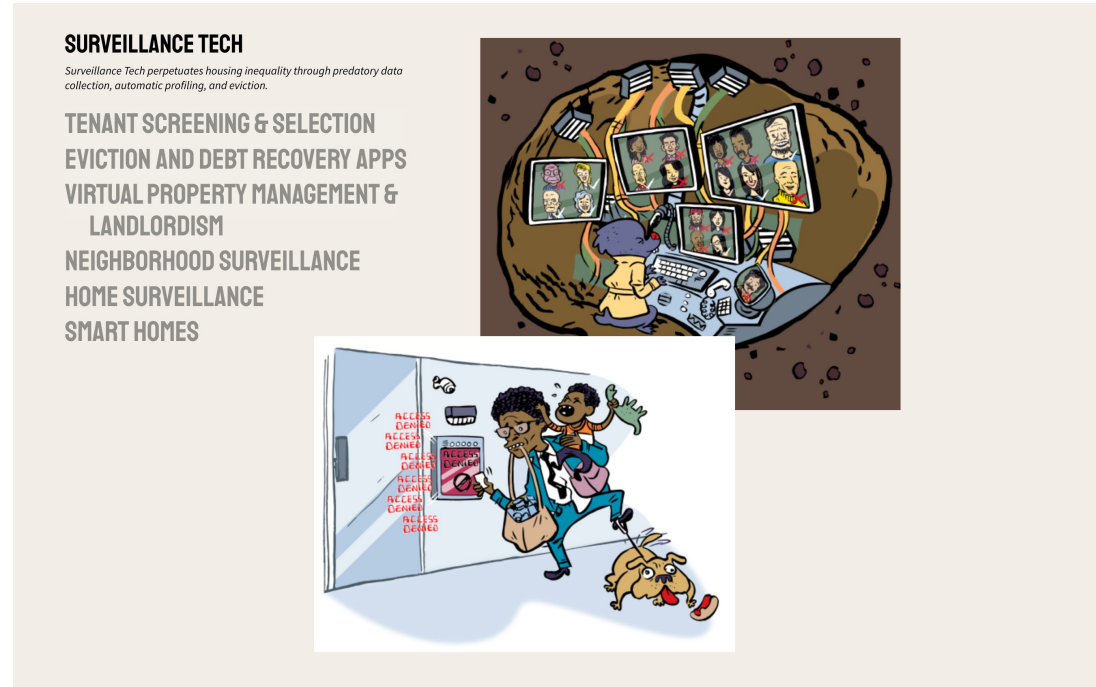
Discrimination across stages of the PRS

- Discrimination can happen across all stages of the PRS
- Technology can enable this

Rental System elements	Digital technology/application and discriminatory effects (examples)
Procurement and Investment	• Fractional real estate companies which encourage fractional ownership as investment • Inflate property market
Advertising and tenant selection	• algorithmic discrimination and profiling of tenants • rent bidding apps • Bias in screening technologies • Algorithms are not objective
Rental agreement and bond management	• Bond loans • Bond insurance • Increases costs in long-term
Tenancy, repairs, and maintenance	• Surveillant technologies incl. biometric data and tenant mobility • Data collecting and sharing • Technologies can be difficult for older tenants
Eviction	• Automated eviction technologies • Does not account for human factors, error or bias • Algorithms are not objective
Advocacy	• Platforms that assist tenants • Collates information on landlords who don't meet their legal management requirements • collect, document and share information that helps low-income earners secure and maintain their homes

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Digital technologies & Digitisation of the PRS

- Need to be on the forefront of these new technologies

- Pre-empt discrimination opportunities

- Better respond and regulate

- Tech can benefit tenants

- Evidence of tech being used for tenant advocacy.

- Anti Eviction Mapping Project

SURVEILLANCE TECH

Surveillance Tech perpetuates housing inequality through predatory data collection, automatic profiling, and eviction.

TENANT SCREENING & SELECTION
EVICTION AND DEBT RECOVERY APPS
VIRTUAL PROPERTY MANAGEMENT & LANDLORDISM
NEIGHBORHOOD SURVEILLANCE
HOME SURVEILLANCE
SMART HOMES

Source: https://antievictionmappingproject.github.io/landlordtech/

What does this mean for Policy Makers?

- removing 'no-grounds' justification for evictions

- increasing social security payments, including rental assistance

- removing negative gearing incentives for investment properties

- increasing supply of public and social housing and low-cost private rental options particularly in, and proximate to, labour-dense locations to decrease pressure on the lower end of the PRS

- developing specific and minimum quality, efficiency, repair and maintenance standards for all Australian rental accommodations, and meaningful tools for their enforcement

- developing professionalism standards for all real estate agents and property managers and standards for rental applications and agreements

- making existing government rental data sets available to tenant advocacy groups and housing researchers.

Some other things to consider?

- financial and tax incentives to build for and rent to low socio-economic status tenants; and to provide housing for tenants who experience discrimination

- reducing incentives for multiple investment properties including limiting corporate buy-ups in distressed housing contexts, and zoning to limit co-living spaces likely to exacerbate unaffordability

- rental controls

- financial assistance to accompany labour mobility policies through, for example, Australian Government regional funding models

- real estate foreign investor rules to limit interference with housing supply availability

- taxing vacant properties

- regulating digital technologies, and consider transparency of data collection, use and potential sharing, ban rent bidding apps and restrict the use of surveillance technologies.

Concluding thoughts

- Discrimination in the PRS is increasingly important policy challenge

- Power imbalance between landlords and tenants in a home owning nation

- Intersectional framework required to understand how structural disadvantages compound experiences of discrimination

- Need to think more broadly than just housing policy – how does housing link to energy, health, climate change, labour, racial discrimination?

- Need to pay attention to the growth of reliance on the informal sector

- Need to be aware of the increasing uptake of digital technologies through the sector

Audience Q&A

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for attending!

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