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The impact of the pandemic on the Australian rental sector



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Acronyms and abbreviations used in this report

ABS	Australian Bureau of Statistics
ACT	Australian Capital Territory
AHA	Australian Housing Aspirations Survey
AHURI	Australian Housing and Urban Institute
APRA	Australian Prudential Regulation Authority
ARHCD	Australian Rental Housing Conditions Dataset
BCEC	Bankwest Curtin Economics Centre
CHO	Community Housing Organisation
CRA	Commonwealth Rent Assistance
HAS	Housing Affordability Stress
HIA	Housing Industry Association
LGA	Local Government Area
NHFIC	National Housing Finance and Investment Corporation
NSW	New South Wales
PCA	Property Council of Australia
PRS	Private Rental Sector
QLD	Queensland
SA	South Australia
TAS	Tasmania
UDIA	Urban Development Institute of Australia
VIC	Victoria
WA	Western Australia

Executive summary

Key points

- COVID-19 has radically changed the housing landscape, not only for tenants, but also for landlords, real estate agents, advocacy groups, and all levels of government.
- It is likely that many of the negative impacts of the pandemic on the rental market will persist for a considerable time, and may emerge to be near-permanent features of the tenure.
- Early in the pandemic, renters were particularly vulnerable to income and employment uncertainty.
- Government-provided emergency assistance measures, such as JobKeeper, were very effective in buffering vulnerable households. However, there is a challenge to policy of shifting from emergency response to a pandemic, to a more targeted and sustained response to an endemic.
- By the second year of the pandemic, tenants were increasingly concerned about cost of living increases, and how assistance for vulnerable groups might be more appropriately targeted.
- Future policy responses to the impacts of the pandemic will need to address the challenges of a rising housing market, complex government jurisdictional arrangements, and a construction industry at capacity.
- Intersectoral collaboration across health, housing, and welfare government portfolios represents the most promising opportunity to enact sector-wide reform.

Key findings

In this report, we follow the experiences of tenants during an evolving pandemic, in what was a rapidly changing policy environment. The research was undertaken in three distinct stages:

1. Policy Consultation Panel
2. Secondary data analysis
3. In-depth interviews with tenant households in the second year of the pandemic.

The research was guided by three questions, which are discussed below.

1. What are the pressing and emerging policy priorities for governments in the Australian rental sector?

In premising the response to this question, it is important to acknowledge that many of the challenges, policy priorities, and consumer preferences in the Australian rental sector were solidly established before the pandemic's arrival in Australia in early 2020. COVID-19 and the associated economic and social impacts amplified many of these challenges, altered some policy priorities, and reinforced a number of existing consumer preferences. Our policy consultation highlighted how 'nimble' the Australian policy community had been in response to COVID-19, and the success of many of their rapid interventions. The challenge that has developed since is how to sustain assistance as we move from quickly responding to a health emergency to maintaining (perhaps very long-term) assistance in a prolonged endemic. Policy stakeholders were keenly concerned with this shift to longer term responses, and what form they may take.

As the pandemic progressed, a series of challenges in the housing market emerged, and these have gradually come into focus as policy priorities. Rapid house price rises, construction industry capacity, and rental affordability and availability have perhaps been the unforeseen consequence of the pandemic. To date, policy responses to these challenges has been ineffective.

2. What have been tenants' experiences at different stages of the pandemic, and have policy responses helped?

In the early stages of the pandemic, a series of public health focussed measures were enacted, designed to quickly limit the spread of COVID-19. These measures had rapid and significant effects on many renters. Shutdowns and travel restrictions affected businesses and their employees, and many tenant households experienced both income and employment loss. Government-provided assistance, accumulated superannuation, and household savings buffered many renting households from the initial financial shock. As the pandemic progressed, assistance measures and protections (such as rent control and eviction moratoriums) were wound back. For some tenant households, the wind-back of assistance was appropriate. However, for many tenants, the broader effects of the pandemic on the rental market and the simultaneous increase in cost of living has worsened their position.

By the second year of the pandemic, tenants widely supported the effectiveness of the early income support measures (such as JobKeeper). Of note, many JobSeeker recipients experienced an income increase that improved their lives compared to pre-COVID-19, allowing them to afford medicines, better food and utilities. Among the non-income-based responses, eviction moratoria and rent controls were widely accessed. However, these responses were noted by many as piecemeal, and the lack of coordination across jurisdictions made their uptake and level of protection provided, uneven.

3. How have tenant housing plans and future housing aspirations changed?

Across the housing system, in both the ownership and rental sectors, Australian housing preferences appear to have changed. Regional housing markets, for example, have undergone a pandemic-led boom, driven by increased working from home, and preferences for less urban lifestyles. Interesting in this analysis is a measurable increase in the proportion of tenants who aspire to become home owners; this no doubt reflects an acknowledgement, or amplification, of the limitations of tenure security during the pandemic. Of concern, we note that many tenants in this study reported considerable uncertainty about the future, and the degree to which their housing needs might be met.

Key questions and findings of the research are summarised below.

Research question	Key findings
RQ1: What are the pressing and emerging policy priorities for governments in the Australian rental sector?	<ul style="list-style-type: none"> The fundamental challenges and priorities associated with the rental sector have not changed due to COVID-19, but have become considerably worse. Emergency income and housing responses have been the most visible policy intervention. The rapidly rising housing market and stretched construction industry represent significant challenges in the ongoing supply of affordable rental housing. Piecemeal rental reform is inadequate for addressing the long-running and further entrenched problems within the sector.
RQ2: What have been tenants' experiences at different stages of the pandemic, and how have they evolved?	<ul style="list-style-type: none"> Income and employment insecurity was the major challenge for many tenant households in the early stages of the pandemic. Government-provided assistance, superannuation withdrawals and use of savings buffered many from the initial financial shocks. Access to rental supports was hampered by application processes perceived to be intrusive and poor tenant—landlord relationships. While eviction moratoria and pandemic-related tenant protections tempered housing insecurity early on in the pandemic, withdrawal of these measures in conjunction with very low vacancy rates have increased housing insecurity in year two. The success of early assistance measures reveals an opportunity to provide tenant households with longer-term cost of living support.
RQ3: What policy responses have helped (across a series of identified outcomes, such as affordability, health, security, eviction) and how?	<ul style="list-style-type: none"> Tenants widely reported the effectiveness of the income supplement support measures. Income supplements were often used on essential, but previously inaccessible, items that improved tenants' quality of life (such as medication and better food). Rental caps or deferment were useful but, in many cases, difficult to access. Eviction moratoria provided only temporary security.
RQ4: How have tenant housing plans and future housing aspirations changed?	<ul style="list-style-type: none"> There was a marked increase in the proportion of tenants who would prefer to own their own home, reflecting a desire for stability and security. Housing amenity—including house and land size, and location—has become more important to tenants. Living close to family and friends increased in significance as social isolation worsened in year two of the pandemic. Many tenants reported considerable uncertainty about the future and their housing support needs.
RQ5: What are the priorities for policy response?	<ul style="list-style-type: none"> More affordable housing options, over and above a much needed increase in social housing. Protection from rent increases, and longer and more stable lease arrangements within the private sector. An ongoing increase in government support, particularly for people on income support payments, or disability or older age pensions. Simpler and more easily navigable service systems.

What are the priorities for policy response?

In the immediate term, a rapid redoubling of support for those most at risk is required. Support should be targeted toward, and easily accessible for, the most vulnerable tenant households. This would entail a reorientation of current support service systems to models that are simpler, personable, and person orientated. Within the Private Rental Sector (PRS), protection from rent increases and retaliatory landlord behaviour, and longer and more stable lease arrangements are required. Policy interventions from early in the pandemic provide useful exemplars for developing ongoing tenant protections and strengthening of tenant rights. The final policy response critically required in the short-term is a sustained increase in cost of living supports, including Commonwealth Rent Assistance (CRA). Tenant experiences of the income supplements provided at different times during the pandemic have uniquely demonstrated the importance of greater welfare support in accessing living essentials, particularly for people on income support payments, or disability or older age pensions.

In the longer term, the COVID-19 pandemic has shone a light on the need for policy to immediately consider more diverse housing options. The pandemic-led shift to regional areas (as an aspiration for both renters and home owners), provides a rare opportunity for governments (and individuals) who have been challenged by high land and dwelling prices in the urban parts of Australia. Capitalising on this shift in Australian consumer preferences should be a longer-term policy focus. The long run Australian conversation about housing affordability has almost certainly been restricted by a previously narrow set of housing aspirations. The significant social, aspirational, and economic changes brought about by the pandemic may well provide the impetus and ability to address housing affordability in the longer term.

The study

This study reflects on the Australian rental sector during the second year of the COVID-19 pandemic. Through a 360-degree analysis, it establishes the pressing and emerging rental sector priorities for governments; tenant experiences and reflections on the effectiveness of assistance and interventions; changing tenant aspirations; and the priorities for emerging responses. In Stage 1, we undertook a series of 'Policy Panel' consultations with key policy stakeholders. Stage 2 reflected on secondary data describing tenant experiences before, early in the pandemic, and later. It explored changing tenant preferences and aspirations, the effectiveness of interventions, and broader tenant experience of the pandemic. In the final Stage of this work, we undertook a series of qualitative interviews with tenants. These interviews focused on their evolving experience of renting, as well as government and other forms of assistance.

1. Introduction

- **COVID-19 has radically changed the housing landscape for tenants, but also for landlords, real estate agents, advocacy groups and all levels of government.**
- **Governments were challenged to very quickly develop effective and targeted responses, and these have had to evolve with the progression of the pandemic.**
- **In 2021, many forms of assistance provided to tenants were ‘wound back’, and this report seeks to document the effects of this changing assistance landscape and identify priorities for future policy response.**
- **This report reflects on the Australian rental sector during the second year of the COVID-19 pandemic. Through a 360-degree analysis, it establishes: the pressing and emerging rental sector priorities for governments; tenant experiences and reflections on the effectiveness of assistance and interventions; changing tenant aspirations; and the priorities for emerging responses. This chapter frames the policy, evidence and research context for the report.**

COVID-19 represents the biggest shock to Australia’s housing system since the Great Depression. Its impact is estimated to be larger than all recessions since 1945, but the details of the evolving shock to the housing system has been difficult to predict. The rental sector, where more than a third of Australians live—and where 20 per cent of Australians invest (RBA 2015)—has been dramatically affected by COVID-19. The landscape has radically changed for tenants, but also for landlords, real estate agents, advocacy groups, and all levels of government. Rental sector tenants, especially low-income tenants, are among the most vulnerable at this time. Many have been reliant on temporary government support (such as JobKeeper and eviction protection), with pre-existing disadvantages amplified for some. COVID-19 has also transformed our housing aspirations, including the way we use our housing, and the features of housing required to support health and wellbeing.

This chapter introduces the study—documenting the system-wide effects on tenants and the effectiveness of government responses. Following, we briefly review the policy context, summarise existing knowledge, and then frame the research questions and methods that will be addressed.

1.1 Policy context

This Data Project commenced in April 2021, almost exactly one year into Australia's COVID-19 crisis. At the time, tenure insecurity and eviction had become pressing risks for many renters as eviction moratoriums ended, landlord—tenant relations had altered substantially, and governments were challenged by the very real need to develop effective and targeted responses to the ongoing crisis.

The first three months of 2020 saw the Australian Government, as well as the state and territory governments, develop a range of rapid response support interventions to help both tenants and landlords (AHURI 2020b). Australian Government and state and territory government initiatives to support the housing sector were announced between March and June 2020, supported by \$4 billion of new or expedited funding (Leishman, Aminpour et al. 2022). Of this funding, approximately \$1.2 billion was allocated for use to support the Private Rental Sector during the early stages of the crisis (Mason, Moran et al. 2020).

Although initially these responses were given six-month timeframes (March—September 2020), in almost all cases this was extended for an additional six-months as the impacts of COVID-19 continued to be felt around Australia. Several of these schemes either directly or indirectly worked to mitigate the negative impacts of COVID-19 on the rental sector.

These responses can be divided into four broad categories:

- income protection policies (Australian Government intervention)
- renter protections and assistance (state and territory government interventions)
- landlord assistance
- assistance contained in other smaller schemes.

Income protection policies

The Australian Government introduced two income protection initiatives in March 2020, which helped to temporarily reduce the impacts of the sudden wage decreases and job losses experienced by many Australians: JobKeeper and the JobSeeker supplementary payment.

The initial stage of JobKeeper (March—September 2020) paid up to \$1,500 per fortnight to employees of business affected by the significant economic impacts of the COVID-19 pandemic (Australian Government, 2021). From September—March 2021, the scheme was targeted to businesses that continued to be significantly affected by COVID-19, with payments split into tiers across two stages (Table 1). Employees were required to meet an 80-hour working threshold over a 28-day period before either 1 March 2020 or 1 July 2020 to be eligible for Tier One payments (ATO 2020). The JobKeeper scheme ended in March 2021, which increased the number of Australians on JobSeeker, as well as the number of Australians living in poverty or under severe financial hardship.

Table 1: JobKeeper payment figures, September 2020—March 2021 (ATO, 2021)

Date Range	Tier One	Tier Two
28 September 2020—3 January 2021	\$1,200	\$750
4 January 2021—28 March 2021	\$1,000	\$650

Source: Australian Government (2020).

The Australian Government also set aside \$14.1 billion in March 2020 to provide a temporary supplement to existing JobSeeker payments (Martin 2020). The supplement provided an additional \$550 per fortnight to JobSeeker and other income support payments. Similar to the JobKeeper payment, these supplements were extended until March 2021, though at a reduced rate of \$250 per fortnight from September—December 2020, and \$150 per fortnight from January—March 2021 (Table 2).

The initial JobSeeker supplement immediately lifted 425,000 Australians out of poverty, decreasing the poverty gap by 39 per cent and lowering the number of people in poverty by 32 per cent (Australia Institute 2020a; Phillips et al 2020). Without these interventions, it is estimated that the number of households living with Housing Affordability Stress (HAS) would have risen to 1,336,000 (from 956,000) as a result of the pandemic (Leishman et al. 2020).

However, the scheme did not put in place strategies to prevent mid- to long-term financial stress caused by the pandemic. The September cut to the JobSeeker payments increased the average poverty gap from \$361 to \$684 per year, which was higher than the pre-COVID-19 average gap of \$593 per year per household (Phillips et al. 2020). Even with the \$50 per fortnight increase to base rates for payments from April 2021, economic modelling from The Australia Institute estimates that the removal of the JobSeeker supplement pushed over 560,000 people into poverty between September 2020 and March 2021 (Grundoff 2020).

Table 2: Breakdown of JobSeeker payments, March 2020—April 2021

Living Situation	Base Payment (March 2020)	Payment with Supplement, Phase One	Payment with Supplement, Phase Two	Payment with Supplement, Phase Three	Base Payment (April 2021)
Single, no children	\$565	\$1,115	\$815	\$715	\$615
Single, dependent children	\$612	\$1,162	\$862	\$762	\$662
Single, 60 or older, after 9 continuous months on payment	\$612	\$1,162	\$862	\$762	\$662
Partnered	\$510	\$1,060	\$760	\$660	\$560
Single principal carer	\$793	\$1,343	\$1,043	\$943	\$843

Source: Klapdor (2020); Australian Government (2020).

Extra economic support payments were also made available by the Australian Government for individuals already receiving a support payment. These were one-off payments of \$750 (March—July) and \$250 (December—March).

Both JobKeeper and JobSeeker were intended to assist households to meet living costs despite changing economic circumstances, including assistance with rent or mortgage obligations. In June 2020, 7.7 per cent of Australians receiving support payments primarily used the payment to pay their rent or mortgage, with 32 per cent mainly using the payment to cover household bills (Australian Bureau of Statistics (ABS) 2020a). In September 2020, these figures increased to 28 per cent of JobSeeker recipients and 25 per cent of JobKeeper recipients primarily using the supplement to pay mortgage or rent (ABS 2020b). By March 2021, 43 per cent of JobKeeper recipients were primarily using their payment to cover rent or mortgage payments (ABS 2021).

Although both JobKeeper and JobSeeker were ‘*appropriate, targeted and effective*’ (Mason, Moran and Earles 2020: 8), in mitigating the economic impacts of COVID-19 in the short-term (including impacts on the rental sector), they were not intended to provide ongoing support to households experiencing financial hardship as a result of COVID-19.

Renter protections and assistance

Most Australian residential tenancy legislation falls under state or territory jurisdiction (Maalsen, Rogers et al. 2020). This meant that support strategies specifically targeted at renters, required legislative action and financing by individual states and territories. This state-based approach to policy intervention has resulted in varying levels and types of support across jurisdictions during the pandemic (Henriques-Gomes, Butler et al. 2020; Oswald, Moore et al. 2020).

The primary policy intervention aimed at assisting renters to manage the impact of COVID-19 was the introduction of moratoriums on evictions and rent increases. These policies were announced as a national direction in April 2020, and were implemented to varying levels by the states and territories. All jurisdictions, except the Northern Territory, implemented a six-month ban on evictions of private tenants who were unable to meet their rent obligations due to loss of income as a result of COVID-19 (Table 3). However, evictions based on other reasons were possible. Additionally, most jurisdictions implemented a six-month ban on rent increases for private tenants. These policies were criticised by some landlords and agents, who argued that tenants were given too much power during this period (Maalsen et al. 2020; Malo and Burke 2020). In almost all cases, the initial six-month bans were extended until March 2021, with further transition measures to prevent evictions due to arrears in place in many jurisdictions until September 2021.

Table 3: Moratorium on evictions and rent increases across Australian states, 2020—2021

State	Eviction ban	Six-month extension	Transition measures	Rent increase ban	Six-month extension
NSW	6 months	Yes	Yes	No	N/A
VIC	6 months	6 months	No	6 months	Yes
QLD	6 months	No	Yes	6 months	No
SA	6 months	Yes	Yes	6 months	Yes
WA	6 months	Yes	No	6 months	Yes
TAS	6 months	Yes	No	6 months	Yes
ACT	6 months	No	Yes	6 months	Yes
NT	No	N/A	N/A	No	N/A

Source: Authors' research.

An additional 60-day eviction moratorium was introduced in New South Wales from 14 July—11 September 2021. To be protected from eviction during the moratorium period, tenants were required to demonstrate that they had been negatively (financially) impacted by COVID-19, and continue to pay at least 25 per cent of the rent payable under the residential tenancy agreement.

The lack of direction over what happened when the moratoriums end meant that vulnerable households were at risk of eviction due to arrears or rent increases from September 2021. Additionally, it is possible that landlords could increase rent in an effort to recoup lost rental income, which may result in future housing insecurity for financially stressed tenants (AHURI 2020b; Oswald, Moore et al. 2020).

Four jurisdictions also introduced rental assistance payments for eligible tenants in private rentals. These payments were intended to assist tenants who were experiencing a decrease in and/or loss of income due to COVID-19, and who therefore may not have been able to meet rental payment obligations or other living expenses. In Victoria, Queensland, Western Australia, and Tasmania, a one-off relief payment of up to \$2,000 to landlords or estate agents was available to eligible tenants. In New South Wales, the Rent Choice Assist COVID-19 program covered a percentage of the rental cost for up to six months for eligible households (NSW Government 2020). These programs all ended by March 2021.

Fast-tracked facilitated mediation processes were also offered across jurisdictions to provide a custom resolution to disputes over rent during the pandemic (see for example Consumer Affairs Victoria 2020). In particular, mediation processes played a key role in the transition measures introduced by many state governments in 2021. These measures have been controversial. Effectively supported mediation can provide an avenue to address the relationship, expectations, and concerns between tenants and landlords, and to bring about better outcomes for both parties (Bierre, Howden-Chapman et al. 2020). However, many have criticised strategies of mediation as obscuring the system problems associated with the private rental market and failing to address the threat of evictions (Maalsen, Rogers et al. 2020; Oswald, Moore et al. 2020).

Landlord assistance

The pandemic has also adversely impacted landlords; almost half of all rental providers experienced mortgage stress in 2020 (AHURI 2020a). While landlords have been encouraged to reduce rent, defer rental payments, or negotiate with tenants, these approaches have a flow on impact for landlords relying on rent to service mortgage repayments.

A small number of policies to assist vulnerable landlords were introduced in 2020 and the start of 2021. In some jurisdictions, eligible landlords were exempted from land tax imposed by state and territory governments (Oswald, Moore et al. 2020). For these schemes, a key eligibility requirement for receiving the land tax relief was that rent relief was passed onto the tenant (State Revenue Office Victoria 2020a). This strategy sought to relieve landlord expenses, in turn incentivising rent reduction or deferral. Landlords were also able to receive the rental assistance payments discussed above, as long as their tenants met the eligibility requirements.

In New South Wales, landlords were also able to apply to receive financial support for rent reduction. These payments could be made instead of COVID-19 land tax benefit. Although initially capped at \$1,500 per eligible property, this amount was increased in July 2021 to \$3,000 per tenancy agreement. In order to receive the payment, tenants were required to be an eligible COVID-19 impacted tenant, and landlords were required to enter into a written agreement to reduce or waive rent from July 2021 (NSW Government 2021).

Other, smaller interventions

Alongside the major Australian Government, and state and territory government policy interventions, smaller schemes or processes were also introduced to alleviate the financial stress caused by COVID-19.

For example, people negatively impacted financially by the pandemic were able to apply to access up to \$10,000 of their superannuation for each of the financial years of 2019–20 and 2020–21 (Australian Taxation Office 2020). The primary purpose for these funds was to facilitate the payment of rental or mortgage obligations. This approach has been criticised by some financial commentators for increasing future inequality in the long-term (Knox 2020). Notably, the Australian Securities and Investments Commission (ASIC) ruled that landlords and real estate agents could not require tenants to use their superannuation to pay rent, although they did not prevent people accessing their superannuation early (ASIC 2020). In some cases, individual financial institutions also implemented, such as the opportunity to defer mortgage repayments for landlords or home owners facing financial difficulties. These opportunities varied based on institutions, and varied in both the nature of the support offered and the duration.

1.2 What did we learn from early pandemic research?

The Australian research response to the COVID-19 pandemic in the housing sector was characterised by a widespread and rapid production of data, predictions, and policy recommendations. Recognising the need for up-to-date and policy-relevant research into the impact of the pandemic on housing and homelessness, AHURI funded research under nine key themes:

1. leadership and policy coordination
2. cities and urban infrastructure
3. population
4. economy
5. local communities
6. homelessness
7. social and affordable housing
8. renting
9. home ownership.

This research effort was mirrored through the housing research community, as researchers, not-for-profits and governments worked to understand the evolving impact of COVID-19, the efficacy of policy responses, and potential future outcomes.

The initial rapid research response drew on data gathered from May to August 2020, at a time when many were experiencing state border closures, strict social distancing measures, and extended lockdowns. Relevant to this report, was the creation of the AHURI-funded COVID-19 module as part of the Australian Rental Housing Conditions Dataset (ARHCD), which captured a snapshot of the experiences of 15,000 tenant households early in the pandemic. Early analysis of the dataset suggested that although renters were temporarily buffered by the economic effects of the pandemic by savings, superannuation, rent deferment, and government support, ongoing challenges were likely to materialise as these support avenues ended in early 2021 (Baker et al. 2020). This early work forms the foundation for this project's analysis, supplemented by new data gained through policy panels and targeted interviews. In addition, household surveys were also conducted by the ABS from April 2020 (ongoing), providing monthly snapshots of the household impacts of COVID-19 across a broad spectrum of economic, social, and health areas of concern. Similarly, the Australian National University (ANU) Centre for Research and Methods ran COVID-19 impact monitoring surveys over April and May 2020. These surveys provided an overview of the initial difficulties faced by Australians as the pandemic reached Australia (Biddle et al. 2020).

The next wave of research was produced in late 2020 and early 2021. This research was primarily geared to responding to current policy interventions and predicting future trends and requirements within the housing sector. Much of this research focussed on pre-existing vulnerable sectors: low-income households, homelessness, social housing, and the private rental market (Anglicare 2020; Buckle et al. 2020; Horne et al. 2020; NHFIC 2020). Dominant within this work was the finding that the pandemic had amplified existing issues within the housing system (poor affordability, variable dwelling quality and condition, tenure insecurity), creating further inequality and vulnerability (Baker et al. 2020; Farah 2020; Rogers and Power 2020). While some lower income tenants in social housing, private rentals, or short-term rentals were able to improve their standard of living (such as by moving to a higher quality residence), or prepay rent in advance as a result of increases to JobSeeker payments, these improvements were largely viewed as temporary and contingent on continued government support (Buckle et al. 2020; Leishman et al. 2020; NHFIC 2020).

Initial research into the impact of COVID-19 on the rental system highlighted the particular vulnerability of renters and landlords (Baker and Daniel 2020; Baker et al. 2020; Oswald et al. 2020). Renters were overrepresented in the industries most affected by lockdowns and business closures (such as 'retail trade' and 'accommodation and food services') (ABS 2017), and were often on lower incomes than owner-occupiers (Oswald et al. 2020). All tenants were affected in some way (often multiple ways) across and beyond employment, ability to pay rent, and the risk of eviction. Many experienced increased stress and anxiety and broader financial hardship (Baker et al. 2020). Almost half of rental providers experienced mortgage stress as a result of COVID-19 (AHURI 2020a). The increased financial hardship experienced by both tenants and landlords during the pandemic also resulted in an increase strain on tenant—landlord relationships, with a lack of official policies put in place to formally mediate and mitigate negotiations around rental prices, repayments, and future uncertainties (Casey and Ralston 2020; Farah 2020; Oswald et al. 2020).

Despite public discourse on the status of rental markets in late 2020 suggesting that rental prices were decreasing and the market would adjust to meet changing tenant needs, those already most vulnerable to housing shocks often found their situation worsening. While some rents did drop during 2020, this predominately impacted high and middle-end rentals rather than lower end properties (Anglicare 2020). Between March 2020 and March 2021, the percentage of affordable private rental housing for individuals relying on government support payments or earning the minimum wage decreased (Anglicare 2021). While the COVID-19 supplement to payments temporarily increased the number of affordable rental properties available, this number had dropped by August 2020, indicating a rise in rents separate from the changes to JobSeeker and associated payments (Anglicare 2020). Rental tenants in unaffordable housing often experience a 'bundle' (Baker and Lester 2017) of housing disadvantages which act in combination (Singh, Daniel et al. 2019) and interact with non-housing related disadvantages, such as employment insecurity exacerbated by the pandemic (Bentley, Baker et al. 2019).

As the pandemic and its effects continue to evolve, there remains a need for research exploring the short- and longer-term impacts on landlords and tenants, as well as how these relationships will change and how governments should respond. Housing has stood at the frontline of health and social interventions throughout the pandemic. This made pre-existing evidence on the relationship between housing and social, health and wellbeing even more important. Worryingly, rental insecurity and poor housing affordability (both documented as early major housing effects of the COVID-19 pandemic) have been shown over numerous studies to be clear drivers of poor mental health and psychological distress (Baker, Beer et al. 2017; Berry, Whaley et al. 2014; Daniel, Baker et al. 2019; Pevalin, Reeves et al. 2017; Bentley, Baker et al. 2018; Pevalin, Taylor et al. 2008; Mason, Baker et al. 2013). More directly, as Buckle et al. (2020) have suggested, tenants living in overcrowded, marginal, or informal short-term housing could be at increased risk of COVID-19 due to physical distancing difficulties and the potential for virus spread. Given this the link between wellbeing and secure housing, developing policies to combat difficulties is as much part of a public health response to the pandemic, as an economic or social response.

1.3 Research methods

This data project draws on, and enriches, a large, nationally representative survey of 15,000 Australian tenant experiences during the pandemic. It was guided by five research questions:

- **RQ1:** What are the pressing and emerging policy priorities for governments in the Australian rental sector?
- **RQ2:** What have been tenants' experiences at different stages of the pandemic, and how have they evolved?
- **RQ3:** What policy responses have helped (across a series of identified outcomes, such as affordability, health, security, eviction) and how?
- **RQ4:** How have tenant housing plans and future housing aspirations changed?
- **RQ5:** What are the priorities for policy response?

To answer these questions, we structured the research into three stages:

Stage 1: Consultation with policy stakeholders

The aim of the consultations was to reflect on the findings of the dataset collected in August 2020, and to identify the altered challenges and revised policy priorities that emerged in the progression of the COVID-19 crisis to mid-2021. This consultation provided timely insights into the challenges presented by the COVID-19 crisis in the first half of 2021, as well as the plans for policy response. [RQ1; RQ5]

Stage 2: Reflections from existing AHURI COVID-19 and related evidence

This stage reflected on the initial 2020 data collection, combined with evidence from the AHURI funded 2018 Australian Housing Aspirations (AHA) survey, and the 2019 and 2021 Bankwest Curtin Economics Centre (BCEC) Housing Affordability surveys. This enabled tenant experiences to be examined in concert with housing aspirations (location, tenure, dwelling type and size) and how tenant preferences have changed since and through the pandemic. [RQ2; RQ3; RQ4]

Stage 3: Pandemic year two interviews with tenants

Guided by the evolving priorities outlined during stage one, and reflecting on the findings of stage two, we undertook a series of interviews with tenant households in late 2021. These interviews (n=60) were structured to provide reflections on policy priorities and emerging issues (stage one). Participants were selected from respondents to the 2020 survey who gave their consent to be recontacted about future research. The sample for the interview component was stratified to reflect, as far as possible, age, gender and state of residence in the broader survey population. Interviews were undertaken by telephone (see Appendix 1 for full list of questions). A structured written record of each interview was produced at their conclusion. This in-depth qualitative data collection provided an opportunity to better understand both the detail and the 'lived experience' of these households as the crisis (and the necessary government response) develops. [RQ2; RQ3; RQ4]

2. Consultation with policy stakeholders

- **The problems facing the Australian rental sector during the pandemic have not fundamentally changed from pre-pandemic, rather they have worsened.**
- **Policy responses during the pandemic have drawn attention to homelessness, acute housing precarity, and needs within the very low-cost part of the market.**
- **Future policy responses to the impacts of the pandemic will need to address the challenges of a rising housing market, complex government jurisdictional arrangements, and a construction industry at capacity.**
- **Intersectoral collaboration across health, housing and welfare government portfolios could represent a promising opportunity to enact sector-wide reform.**

This section presents an overview of the challenges brought about by the pandemic in the rental sector, and policy priority areas raised during consultation with key policy stakeholders. We spoke with 12 key informants primarily from state government housing departments, with a reach across Western Australia (WA), South Australia (SA), New South Wales (NSW) and Victoria (VIC). The consultations were conducted via telephone or video conferencing, and were guided by the following four questions:

1. What are the emerging policy priorities?
2. What are the existing and new challenges (for tenants, for policy stakeholders)?
3. Reflecting on where we were last year, what is the main difference?
4. Are there any other considerations we should take into account?

2.1 Policy stakeholder responses

Setting the scene

Across many of the conversations, stakeholders stated that the fundamental challenges present within the rental section pre-pandemic had not changed but were instead exacerbated.

- **Homelessness and emergency accommodation:** Homelessness and demand for emergency accommodation is an area where the challenges have been particularly great during the pandemic. Despite the short-term accommodation of some people experiencing homelessness in hotels and other forms of emergency accommodation, our stakeholders claimed that homelessness has not been fully addressed. They suggested

that the funding used for short-term accommodation could have been better directed toward rental subsidies. Stakeholders also drew our attention to the increased tensions in households caused, in part, by isolation and stay-at-home requirements. This, in turn, increased the need for both short-term and crisis accommodation. Related to this, COVID-19 highlighted and made pre-existing issues of overcrowding in Indigenous housing more pressing.

- **Failing the most vulnerable:** Across many of the consultations, stakeholders spoke of complex service systems that many households were unable to successfully navigate. For example, they observed a lack of support for tenants at risk of their losing homes, cases of mental health services being unable to discharge patients because there are no housing solutions available, and an almost doubling of the priority wait list for social housing. This was especially a concern for Indigenous communities where the ability to access services online (such as report maintenance, and applications for assistance) may be limited. One informant stated, *'the usual groups are still those that are the biggest priority'*.
- **Supply and investment:** The lack of targeted assistance for households within the private rental sector and the dramatic fall in available properties was raised as one of the key issues. A large driver of the tightening of the rental sector was attributed to investor-landlord activity, driven in part by low interest rates. Stakeholders suggested that while the governments were aware of problems within the private rental sector, they instead prioritised social housing and, in particular, returning old properties to service to deliver 'quick wins'.
- **Regional housing:** Problems of housing availability and affordability in rural and regional areas was also noted. While stakeholders suggested that market failure in remote places is a long running issue, the situation had been compounded by increased demand for regional housing. Specific challenges were raised during some of the discussions. For instance, coastal communities unable to house key workers, the lack of suitable housing (such as demand for townhouses and apartments) in regional centres, a lack of capacity to accommodate population mobility in the Northern Territory (NT), and lenders' perception of regional areas as high-risk markets.

What are the key changes from earlier in the pandemic?

Two key developments were observed by stakeholders from early on in the pandemic:

- **Renewed focus on social housing:** The first is a renewed focus on social housing, with one stakeholder suggesting that, *'it is now less about the housing continuum and more about social housing to try and demonstrate an increase in social housing numbers'*. Our informants spoke of various solutions under consideration. For example, investment in 'visitor parts' for short-term housing relief, formation of housing trusts, and reconfiguration of the community housing sector.
- **Market conditions:** As highlighted in the section above, the incredible growth in house prices have contributed to the *'tightest market conditions across Australia ever'*. A key concern of the policy stakeholders was the potential pressure on housing and homelessness services if/when interest rates rise and households become overextended.

Challenges for policy response

When we asked the policy stakeholders to reflect on the priorities for future policy, numerous challenges or outright barriers to effective policy response were raised:

- **Government reach and capacity:** Governance challenges were raised by many of the stakeholders. These included, for example, the restructure of the Department of Communities and the subsequent redirection of focus from delivery of affordable housing to provision of housing at the 'very lower end of the market'. Also expressed by another stakeholder as, *'[there is] no mechanism to deliver affordable [housing], the focus is all on social housing. This may be a mistake when the gap between social housing and the bottom end of the PRS grows'*. Stakeholders also observed a reluctance to interfere in the private rental market given the amount of new housing under construction.

- **Piecemeal rental reform:** Closely related to issues of governance, stakeholders suggested that the 'piecemeal' policy responses to the impact of the pandemic within the rental sector seen so far have been insufficient to bring about 'real change'. In WA, particular issues around increasing the length of tenancies, and the treatment of boarders and lodgers were raised. Stakeholders expressed concern that recent and underway reforms '*won't go far enough to deliver the level of security tenants want in the PRS*'.
- **Development and construction:** The third area of concern raised by stakeholders was the capacity of the development and construction sector in delivering new supply. Several stakeholders stated that the construction industry is at capacity due to the stimulus effect of infrastructure projects and HomeBuilder over the past 18 months. They also noted that certainty had drastically diminished in terms of planning for future infrastructure goals and reform.

Key points from the stakeholder consultations

Four overarching observations can be drawn from the consultation with policy stakeholders:

- The current challenges experienced within Australia's rental sector largely reflect problems that existed pre-pandemic. These problems have been exacerbated and are now more difficult to address.
- There is no central leadership, interest in, or mandate to guide overarching reform of the private rental sector, rather governments are focussed on smaller-scale social housing interventions.
- Government thinking appears to be primarily focussed on increasing supply. However, tight market conditions, and labour and material shortages within the construction industry represent major challenges.
- An awareness that COVID-19 has increased the importance of intersectoral links across governments, and the need to bring health, housing and welfare together—a point especially important for Indigenous communities. Intersectoral collaboration across health, housing and welfare government portfolios was seen to represent a promising opportunity to enact sector-wide reform.

3. Evolving tenant experiences

- **Early in the pandemic, renters were particularly vulnerable to income and employment uncertainty.**
- **Government-provided emergency assistance measures, such as JobKeeper, were very effective in buffering vulnerable households. Beyond financial concerns, problems of tenure security and tenant—landlord relations quickly emerged. Policy responses, such as eviction moratoriums and rent controls, were of value to many.**
- **A significant rental affordability problem was documented, which significantly worsened during the pandemic. Alongside this, there appears to have been a substantial shift in the preferences of tenants, with a marked increase in the proportion of tenants who would prefer to be in home ownership.**
- **Reflecting on their experiences and the assistance landscape in the second year of the pandemic, tenants highlighted the success of temporary COVID-19 measures. Looking to the future, cost of living increases were of concern, as was the need for better targeted assistance for vulnerable groups.**

This chapter reports on the findings of three different datasets, to provide a deeper understanding of tenant experiences throughout the pandemic. Section 3.1.1 presents an overview of the findings drawn from the COVID-19 module in the Australian Rental Housing Conditions Dataset (ARHCD) (Baker, Daniel et al. 2020) by financial stability, health and wellbeing, tenancy and stability, specific vulnerable groups, and tenant views of the future. Section 3.1.2 presents a new analysis of the 2018 Australian Housing Aspirations (AHA) and the 2019 and 2021 Bankwest Curtin Economics Centre (BCEC) Housing Affordability surveys. The final section of this chapter reports on 60 interviews conducted in August 2021 with tenant households to trace the evolution of tenants' experiences during the pandemic, and provide additional data on the impact of COVID-19 on renters.

3.1 Stage 1

3.1.1 Early experiences documented in the Australian Rental Housing Conditions Dataset

This survey data was collected over July and August of 2020 at a time when many renting households were experiencing border closures, strict social distancing measures and extended lockdowns (Baker et al. 2020a; 2020b; 2020c; 2022). Both public (~13%) and private tenant (~80%) households, as well as ~7 per cent of renters nominating 'other' forms of lease arrangements, are represented in the following overview (Baker et al. 2020a).

Financial effects

Although COVID-19's impact on the rental sector continues to unfold, the ARHCD captured a snapshot of the financial hardship, stress, and anxiety experienced by Australian tenant households in the early phase of the pandemic. The data reflects a substantial shift in the quality of life for many tenants, a great deal of which can be attributed to the aforementioned factors. Most respondents (68%) reported significant changes to both their income and employment status due to COVID-19. The most frequently reported changes included reductions to work hours (22%), reductions in income (19%), and requests to work from home (21%).

The survey also asked participants to elaborate on other changes to their employment. This more open-ended part of the survey showed that many respondents had been asked to take annual leave by their employer, and others felt they had worked additional hours without adequate compensation. A relatively small proportion of respondents reported experiences of retrenchment (5%). Within the qualitative data, a number of tenants reported difficulties in securing ongoing work or new employment, and immunocompromised individuals reported being unable to attend work due to the health risks involved.

Employment changes varied by household income. Respondents from low- and moderate-income households (<\$90,000 per annum) reported higher rates of reduced work hours, temporary job loss, and reductions to overall income, than higher income households. Low-income tenants were also identified as more vulnerable to rental stress, with many reflecting in the qualitative responses that pre-pandemic they were perched only marginally above this threshold. Interestingly, higher income households were more likely to be retrenched, experience partial income loss, and around 40 per cent were asked to work from home. Disparities between the surveyed age groups were also stark, and younger tenants (18—29 and 30—49 years) were found to be disproportionately affected across all categories of employment change.

Across the data collection, and particularly within the qualitative responses, widespread reference was made to the value of JobKeeper and JobSeeker assistance packages. Both packages provided a buffer for many vulnerable tenants struggling with reduced employment, but the data highlighted a notable difference in the experiences of each. JobKeeper was described by numerous respondents as valuable to keeping them 'afloat' financially, or with assisting to 'make ends meet'. Comparatively, the increases to JobSeeker payments were reported by some to have provided a higher income and improved living situations that surpassed their pre-COVID-19 circumstances. Across the whole of Australia, 16 per cent of tenants reported that they had accessed government income assistance for the first time because of COVID-19. When questioned whether they believed that they would require assistance in the coming 12 months, 28 per cent reported that they would, 40 per cent that they would not, and 31 per cent that they were unsure. Roughly one in eight renters reported they had accessed their superannuation to meet living costs, and one-third reported having accessed savings. Although such measures have allowed tenants momentary relief from the full financial impact of the pandemic, there was a generalised concern among respondents as to what would happen when the temporary support measures ceased.

Health and wellbeing effects

Pandemic effects on tenant health and wellbeing were diverse. As populations adjusted to staying at home, the effects of housing on mental and physical health became increasingly apparent. Many respondents described how their home became more than just a place of residence in the pandemic and fulfilled additional roles as a space for work or study. An increase in time spent at home meant an added pressure upon dwelling adequacy to meet these additional requirements, and further disparities emerged between low- (<\$31,000 per annum) and higher income households. More than a third of low-income respondents reported that their housing was not adequate to meet their needs when working or schooling from home. In addition, poor dwelling conditions (that did not meet basic maintenance and health and safety requirements) were reported to negatively impact the mental health of some respondents. Dwelling types were found also to have an impact on tenants' perceptions of household adequacy. A quarter of respondents in separate or semi-detached houses, and almost one-third of those in flats and apartments, reported their housing to be inadequate for study or work.

Factors affecting respondents' mental health and wellbeing were found often to be driven by both income and living situations. A relatively large proportion (22%) reported one or more negative changes to their living situation due to COVID-19 and associated financial hardship. From that figure, one in six reported their rent had become unaffordable, one in four reported struggles to manage rent and bills, and a quarter reported that they had skipped meals. Furthermore, 12 per cent reported having to find an additional housemate to help with rent payments, whilst others reported having moved elsewhere or with family. There was a clear gradient of effect among these findings. Lower income households were more likely to report multiple negative effects on their living situation than higher income households. Lacking certainty over future government assistance was also reported within the qualitative responses as an impediment to mental health, as well as a widespread inability to anticipate or plan for the future.

Housing-related mental health issues attributed to COVID-19 proved significant among 10 per cent of the survey's overall respondents. Those who anticipated needing further financial assistance in the following 12 months were identified at the highest odds of reporting significant mental health impacts. Notably, tenants experiencing the longest periods of lockdowns were found to have the highest likelihoods of negative mental health effects. Decreased mental health was 30 per cent higher in respondents required to work from home. Such findings can be linked to the interpersonal and psychosocial challenges of social isolation and loneliness, which were identified as likely to hinder individual and household recovery across the short, medium and long-term. These household challenges require ongoing support from the health and community sectors, and additional measures to ensure adequate dwelling conditions that allow for a safe and healthy home environment.

Tenancy and stability

At the time of data collection, many of the surveyed tenants' housing circumstances had become precarious. One in 20 respondents reported receiving an eviction notice, and others' experiences with rent relief processes were individualised and inconsistent. When asked whether they had asked their landlord or agent for a reduction due to COVID-19, just under 30 per cent of respondents reported having either requested (16%) or plans to request (12%) an alteration due to hardships. The majority (60%) of these requests were met with either a rent reduction or deferment, but over a third of respondents (36%) reported that their landlord would not negotiate, or had not yet responded.

Some respondents volunteered reflections on their experiences of rental negotiations. Two common themes stand out: tenants felt a deal of uncertainty over the terms of rent deferrals (and subsequently, their ability to repay them in the future), and that there was significant responsibility required of tenants to source the adequate documentation to prove their hardship. The case-by-case basis upon which negotiations were made between landlords and tenants, saw variations to processes and outcomes, and despite many landlords appearing open to a temporary reduction, the proof of hardship was often an obstacle for tenants wishing to reach conclusions.

A recurring experience emerged from the qualitative data of respondents reporting that the information requirements seemed either excessive or intrusive. Many claimed they felt uncomfortable when faced with the situation of providing their real estate agents or landlords with personal financial information, including detailed income and superannuation reports, and therefore chose not to proceed with the request. Alternately, when tenants who did not initiate a reduction or deferral request were prompted to expand upon their reasoning. The leading reasons reported by those willing to answer included that they did not ask because they anticipated refusal, were too embarrassed to ask, or that they were concerned with keeping their rental record unblemished.

The qualitative data revealed various outcomes from tenant—landlord negotiations, and the outcomes of reduction requests were revealed as highly variable to individual respondents' circumstances. Factors such as the existing relationship between tenant and landlord proved to be influential, as did the financial circumstances of both parties. Negotiations with agents, rather than landlords, were also found to dictate outcomes. Despite tenants' higher likelihood to negotiate a reduction with an agent, these requests were found less likely overall to result in a reduction. Rent deferrals were identified as the most prevalent outcome from negotiations. Although some respondents expressed apprehensions over their ability to repay the debt, others, perhaps expecting the economic shutdown to be short-term, accepted deferrals.

Lacking rental stability and security were commonly felt by respondents throughout the pandemic and, despite the legislated eviction moratorium across all states, over five per cent of respondents reported that they had received an eviction notice. The ARHCD data suggests just over half the households issued with eviction notices ultimately faced eviction. In addition, respondents who received a notice were less likely to be of older age groups (aged over 50 years) and more likely to be higher income households. Interestingly, Western Australia, New South Wales and Victoria demonstrated significantly higher proportions of respondents reporting eviction notices.

Housing aspirations and satisfaction

When prompted to share their expectations for the coming 12 months, the responses given by tenants provided considerable insight into how they viewed their own futures given the pandemic's effects. The survey data revealed that reliance on JobKeeper and JobSeeker support payments had only a modest effect in reducing respondent aspirations to find housing elsewhere. Whether they still intended to move, just over 40 per cent of respondents expressed intentions to do so within 12 months, and approximately the same rate planned to do so within two years. Reasons cited included growing families, the size and quality of their current tenures, wanting a better location, or knowing their landlord's intentions to sell or move into the property.

When questioned why they were currently renting, many responded that they would rather not, but that factors such as affordability, location, and quality overrode their desires to own. Approximately one-fifth of tenants surveyed reported that they simply preferred renting, which demonstrates that not all rental experiences were negative. However, the greater issue was found among those who longed for the stability and security of home ownership, yet could not attain it. Feelings of rental uncertainty and unpredictability were intensified for many in the pandemic, in particular for those facing the added pressures of financial hardship and threats of eviction. A great deal of uncertainty was also reported by renters when questioned about their financial predictions for the future. When asked whether they anticipated requiring government support in the following 12 months, one-third expected that they would, 30 per cent were still uncertain, and the remaining 40 per cent reported that they would not. Tenants who did anticipate a need for future support were six times more likely to report deteriorations to their mental health. This reflects the stress and anxiety that many tenants currently experience over the uncertain futures of government assistance.

Specific vulnerable groups

As a whole, renters are especially vulnerable to the economic effects of the COVID-19 pandemic. Renters are disproportionately employed in the sectors, which were most affected by the economic shutdown and, when compared with home owners, have weaker labour market attachments, and lower average wealth. The progression of COVID-19 has furthered many inequalities experienced by renters and placed added strains upon tenants already challenged with securitising affordable tenures. Through the ARHCD dataset, a number of key vulnerable groups became apparent among the Australian rental population. The variety of experiences held by each demonstrates the necessity for carefully planned and specifically targeted policy responses to bridge the unevenness of the pandemic's effects.

Age and income were two leading factors found to influence vulnerability to rental stress caused by the pandemic. Low-income tenants reported post-rent deprivation disproportionately to other respondents, and 22 per cent reported having experienced losses in income. One in six reported that their household income had become absorbed by the cost of rent and that insufficient funds often remained for food, clothing and other basic essentials. On average, younger individuals were more likely to indicate some need for rental assistance but older, very low-income tenants (aged over 50 and earning <\$31,000 per annum) also reported significant vulnerability. Most (85%) older, very low-income tenants reported a government pension or allowance as their main source of income. More than one in five reported difficulty meeting essential costs like food, clothing and bills after paying their rent. In addition to essential costs, many reported, within the qualitative data, an inability to afford social activities that, although not necessary for survival, were foundational to strengthening social connections. Furthered by COVID-19 lockdowns, struggles of social isolation and elevated levels of loneliness were reported by two in five respondents of this group.

As many households were required to transition to home schooling in lockdown, children in low-income rental households were identified as an additional group of vulnerability. Identified as often already being at a learning disadvantage, children living in lower income rental households are also more likely to live in poorer quality households. Issues faced by tenants of poor quality housing often include dampness, mould, faulty plumbing and electrics and poor insulation. When the effects of inadequate housing are carried over into education, these factors can severely limit children's ability to learn effectively in home environments. Household inadequacy can jeopardise the quality and continuation of children's education in a pandemic era, compounding the many disadvantages already faced by low-income households.

Australians with a disability, particularly those in the private rental market, were an additional group identified as vulnerable in the ARHCD survey. Renters with a disability reported higher rates of having had to ask for a rent reduction, and were more likely than people without a disability to have been retrenched in the pandemic. Furthermore, respondents with a disability were more likely to have made withdrawals from their superannuation, and to have received an eviction notice. When surveyed, just under 20 per cent of renters with a disability reported that their mental health had decreased significantly as a result of COVID-19, double the rate of tenants without a disability (10%).

3.1.2 What can we learn from other recent tenant surveys?

The previous section reflected on findings from a survey undertaken in July—August 2020. This section reflects on other recent survey work designed to understand affordability in the sector and the preferences and aspirations of private sector rental households both before and during COVID-19. We utilise three recent surveys:

- The 2021 Bankwest Curtin Economics Centre (BCEC) Housing Affordability survey was conducted in April 2021 and asked a number of questions around the impact of COVID-19 on housing. The survey generated around 4,000 respondents across three States: WA, QLD and NSW (Crowe, Duncan et al. 2021).
- The 2019 BCEC Housing Affordability survey was conducted in May 2019 and asked very similar questions to the 2021 BCEC survey. This permits comparison of key variables across the two surveys, which were conducted before and during COVID-19. The survey generated around 3,600 respondents across three States: WA, QLD and NSW (Duncan, Rowley et al. 2019).

- As part of AHURI funded research, a survey of over 7,400 Australians, known as the Australian Housing Aspirations survey (AHA), was conducted in 2018 to establish households' short- and long-term housing aspirations using a sample representative of the overall Australian population (Stone, Rowley et al. 2020).

The review begins with a brief overview of the financial characteristics of renters in April 2021. It draws on the BCEC Housing Affordability survey, and then explores in detail the housing aspirations and satisfaction of tenant households drawing on all three surveys.

Financial effects: a snapshot from April 2021

The BCEC Housing Affordability survey is the fifth in a series of housing surveys funded by the centre. Concentrating on households across three states (NSW, QLD and WA), the surveys focus on issues around housing affordability, with the 2021 survey asking direct questions around the impact of COVID-19. The key findings from the report are (see Crowe, Duncan et al. 2021):

- Twenty per cent of private renters rated their housing as '*unaffordable*' while 30 per cent rated it as '*affordable*'. Thirty-seven per cent stated they were frequently unable to meet housing costs.
- Forty-three per cent of respondents estimated they spend more than 30 per cent of their income in rent.
- Fifty-six per cent of renters could afford to meet essential expenditure, while just 45 per cent had enough left over to save or invest. This makes it very difficult to save for a deposit.
- A 10 per cent increase in rent would have a major impact on 42 per cent of renters, which is up from 36 per cent in 2019. This is very concerning given how rents have increased in many parts of the country over the last 12 months.
- Specifically related to COVID-19, the pandemic made around a third of renters feel less secure in their homes, compared to 20 per cent of home owners. Twenty per cent of renters said the rental moratorium helped to make them feel more secure (Crowe, Duncan et al. 2021).

Housing aspirations and satisfaction

The AHURI AHA survey conducted in 2018 received responses from 2,241 private renters spread across the country. Respondents were asked to think about the future and identify their ideal location, tenure, dwelling type and size (number of bedrooms) with the results presented in Table 4. A clear preference for owner occupied houses emerged, with 70 per cent of those in the PRS expressing a preference for this tenure, reflecting the discussion about the importance of tenure security in Section 3.1.1. A house with three bedrooms was the most common preference with location preferences spread across a range of options (Stone, Rowley et al. 2020a).

While the AHA asked questions about medium to longer term housing aspirations, responses from renters were very different when asked to consider their current housing circumstances and state their preferred housing tenure. The 2019 BCEC survey showed around 33 per cent of renters would prefer to be in home ownership while 21 per cent were happy in the private rental sector on a short-term (up to 12 months) lease. Thirty-seven per cent of private renters stated they would prefer to be on a longer term (more than 12 month) lease. The 2021 BCEC survey asked the same question around tenure preferences and showed an increase in the preference for owner occupation (37%) at the expense of longer-term rental options (34%). The two surveys suggest that while around one-third of private renters wish to switch to home ownership, the majority are happy with their current tenure in the short-term. However, when renters think about their longer-term housing aspirations, owner occupation becomes the dominant tenure. The issue of tenure security was a common theme in our interviews with tenants, which is discussed in Section 3.2.1.

Table 4: The housing aspirations of private renters in 2018

	Per cent of respondents
Preferred tenure	
Ownership	70
Private rental	25
Social housing	3
Other	3
Preferred Dwelling type	
House	66
Apartment	23
Ancillary dwelling	2
Other	10
Preferred number of bedrooms	
1	5
2	25
3	39
4	25
5	5
No preference	2
Preferred location	
CBD of a capital city	12
Inner suburbs of a capital city	23
Middle/outer suburbs of a capital city	27
Large regional city or town	16
Small regional town	16
Remote community	2
Other/no preference	4

Source: Authors' calculations from the Australian Housing Aspirations Survey (Stone, Rowley et al. 2020a)

While the AHA identified longer term aspirations for the ownership of a house, COVID-19 has changed what some renters want from their housing. The 2021 BCEC survey contained responses from 1,333 private renters and almost one in four of these respondents stated the COVID-19 pandemic has changed what they want from a dwelling and its location. The most common change was the desire to shift into ownership and for more internal and external space (see Table 5). This reflects the views expressed by the respondents for this project with around 40 per cent stating an intention to move within the next 12 months (see Section 3.2.1).

Table 5: Impact of COVID-19 on what renters want from their dwelling

Dwelling feature	Per cent of respondents
I want my own place	42
I want more outdoor space	34
I want more indoor space	26
I want a dwelling more suitable for working from home	29
I want more security from my dwelling i.e. less chance of being evicted	25
I want to move closer to family/friends	18
A dwelling with better internet connectivity	14
I want to move to an area with more amenities (public transport, shops, healthcare etc.)	17
I want to move to a regional/rural location	13
I want to move to the middle/outer suburbs of a City	12
I want to move to another State/Territory	9

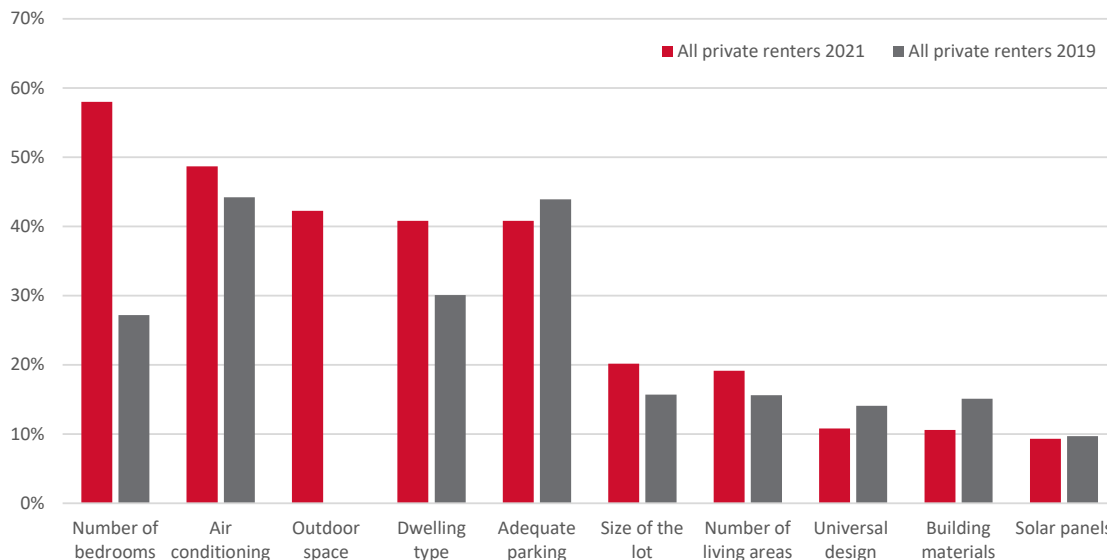
Source: Authors' calculations from Bankwest Curtin Economics Centre 2021 Housing Affordability report (Crowe, Duncan et al. 2021).

The 2021 and 2019 BCEC surveys asked questions around the dwelling and neighbourhood characteristics renters demand. Respondents were presented with a list of features and asked to select those on which they were not prepared to compromise. For example, a respondent may not be prepared to compromise on the number of bedrooms or type of dwelling. Figure 1 and Figure 2 display the results, comparing the proportions unwilling to compromise on each attribute in 2021 and 2019 for dwelling and neighbourhood characteristics, respectively.

It is clear from Figure 1 that the dwelling type and number of bedrooms have become increasingly important over the two years with fewer respondents now willing to compromise on these factors. This is consistent with reflections from interviewees in this study where smaller dwelling types were viewed as inadequate for working from home and a lack of internal and external space contributed to mental health issues. The 2021 survey introduced outdoor space as a variable for the first time and it turned out to be the third most important dwelling variable behind the number of bedrooms and air conditioning. Some of the minor dwelling related characteristics became slightly less important over the two years including parking and building materials. However, these were minor changes and it is clear the big shifts are in the type and size of the dwelling itself.

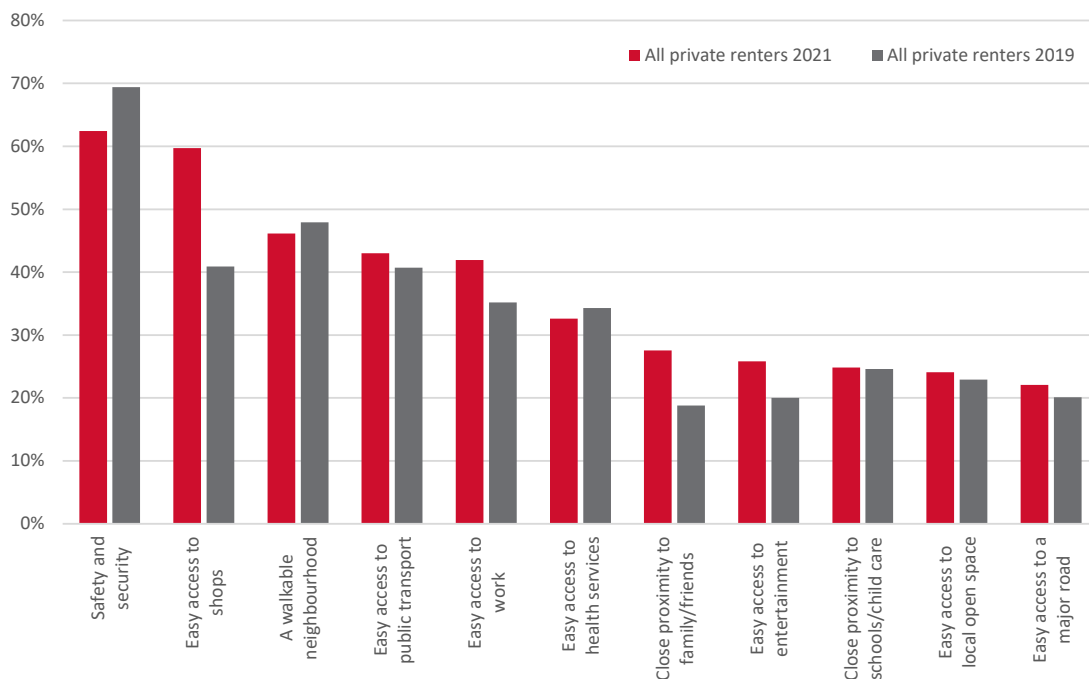
Turning to neighbourhood characteristics, Figure 2 shows that the biggest change was easy access to shops, rising from 40 per cent who were unwilling to compromise on such access to almost 60 per cent. Proximity to family and friends and easy access to work and entertainment saw small rises. Overall, larger dwellings with outdoor space with easy access to shops have grown in importance to renters.

Figure 1: The importance of dwelling characteristics, 2019 and 2021



Source: Authors' calculations from Bankwest Curtin Economics Centre 2021 and 2019 Housing Affordability reports (Crowe, Duncan et al. 2021; Duncan, Rowley et al. 2019)

Figure 2: The importance of neighbourhood characteristics, 2019 and 2021



Source: Authors' calculations from Bankwest Curtin Economics Centre 2021 and 2019 Housing Affordability reports (Crowe, Duncan et al. 2021; Duncan, Rowley et al. 2019)

In summary, pre-COVID-19, longer term aspirations centred around home ownership while the majority of renters were happy in the sector in the short term. COVID-19 has accelerated the desire of many renters to enter home ownership and also changed what almost a quarter want from their dwelling. Demand for detached dwellings with more space and easy access to amenities has increased. However, with vacancy rates tightening and rents rising in many parts of the country, it has never been more difficult for renters to find an affordable dwelling that meets their needs.

3.2 Stage 2

3.2.1 Tenant reflections in year two of the pandemic

In August 2021, we conducted a series of in-depth telephone interviews with 60 Australian tenants. Each of these tenants had previously participated in the 2020 data collection described in 3.1.1 above. The purpose of these interviews was to gain additional information about the evolving impacts in the second year of the COVID-19 pandemic on tenants. Participants were drawn from each of the Australian states and territories, with the distribution of responses roughly representative of state populations. Three-quarters of respondents lived in metropolitan areas, and the remaining 25 per cent lived in a country or regional area. Most interviewees (n=49) were renting privately, with 11 renting either public or community housing.

Financial effects

The financial effects of COVID-19 were diverse. More than half of participants stated that they had struggled financially over the first eighteen months of the pandemic. Of this group, some attributed their hardship to issues that pre-dated the pandemic, and a similar proportion attributed their hardship to personal issues not related to COVID-19. Ten participants said that they struggled during COVID-19 due to income loss, and three said they had experienced recent financial hardship as government support has ended:

JobSeeker is not much, we were given extra money and now it's taken away, it's just hard to survive.

One-third of interview participants expressed concern over the increasing cost of living (rent, groceries, fuel), particularly those who relied on pensions for income:

Everything goes up every year, except income, welfare and pension.

Cost of living has skyrocketed, but the pension doesn't skyrocket with it.

Half of participants interviewed were not employed, with a majority stating that they received a retirement or disability pension. This group had been unemployed throughout COVID-19, with their employment situation not changing as a result of the pandemic. While most of the participants who were unemployed had not looked for work over the past year, those who had noted that COVID-19 had made it more difficult to find suitable work. Of the half of participants who were employed, 15 were in employment that was not impacted by COVID-19. The remaining 15 employed respondents had experienced changes work practices as a result of COVID-19, including social distancing requirements or working from home. Almost a third of interviewees noted that they had lost work or income due to COVID-19. This was either due to loss or reduction of employment or due to confusion around whether they were able to maintain childcare.

In total, 17 participants had access to either JobKeeper or JobSeeker, with many not being eligible due to receiving a government pension. Of those who did receive these payments, six accessed JobKeeper payments, while 11 accessed JobSeeker payments. Many participants had not accessed the COVID-19 Disaster Payment or other forms of government support, either because they were not eligible or because they did not require any. Those who did access additional government support received the COVID-19 Disaster Payment (8), the quarantine payment (1), the Centrelink bonuses (7), advance payments on pensions (2), and a Micro Business Grant (1). Although a few respondents investigated superannuation withdrawal, just 14 of those interviewed completed withdrawals from their superannuation. Additionally, 11 participants accessed non-government support during times of hardship in the form of food relief from Foodbank or Vinnies:

Sometimes we only had enough to make dinner for one and so I only made dinner for [my son].

Just over half of the participants (32) did not think they would require financial assistance in the next 12 months, while 17 were unsure if they would require assistance and 11 definitely felt that they would. Of the 17 participants who were unsure if they would require future assistance, most were uncertain about the future generally. They worried about lockdowns continuing, the stability of their employment situation, the increasing cost of living, and

whether their rental situation or current financial support would change. We note also, that three respondents stated that they were struggling with the current amount for government financial support, and believed it should increase to account for the rising costs of living.

Health and wellbeing effects

Across the participants, negative health and wellbeing effects of COVID-19 were broadly felt, despite varying personal circumstances. More than two-thirds (41) of participants stated that their mental health had worsened over the past 18 months. This was attributed to lockdowns, limited social interactions, and financial and personal pressures:

I've sort of lost faith in everything, and I'm feeling very overwhelmed.

It's been a rollercoaster ... For the time my son was off work, I went to bed some nights thinking 'where are we going to go'.

For those of us who usually live alone, it becomes very difficult for us.

Participants also expressed a desire for increased freedom, social interaction, and a return to normalcy. Face-to-face personal interaction was highlighted as particularly important for two participants:

I find the lack of face to face contact a bit frustrating.

I find that if I'm not having a lot of face to face contact, I'm on a downhill slide.

Additionally, half of respondents identified a worsening of their physical health as a result of COVID-19. Many attributed this to a reduction in activity and access to gyms or fitness facilities and equipment, while one participant linked a decline in their physical health to mental health and financial struggles. Conversely, three participants identified an improvement in their mental health over the 18-month period. Another nine participants identifying a similar improvement in physical health—either due to improvements of pre-existing physical health issues or increased activity levels.

Tenancy and stability

Almost all (51) participants had a formal lease arrangement, with 38 renting through a real estate agency or property manager. Just under a quarter of respondents were social housing tenants.

The impacts of COVID-19 and the participants' financial situations on their perceptions of rental affordability were similarly varied. The majority (52) considered their housing to be affordable or somewhat affordable. However, of these respondents a sizeable proportion only considered their rent to be affordable because they took on extra work, lived with family members, or went without essentials (including medical and dental care). Of the five participants that identified their rent as unaffordable, two paid more than 50 per cent of their income for rent.

A small number of respondents thought their rent had become more affordable during COVID-19, attributing this to extra income via additional work, access to superannuation or financial assistance from family (3), taking on additional tenants to share housing costs (2), and rent reduction (1). However, more than half (31) stated that their rent had become less affordable since COVID-19. Rent increases, as well as broader cost of living increases, were experienced by almost a third of respondents. Very few (5) participants requested a rent reduction from their landlord or agent during COVID-19. For many, this was because they did not require a rent reduction or did not consider it as an option. However, 12 did not request a reduction judging that their agent or landlord would deny their request, or it would negatively impact their rental situation or tenancy in the future:

Properties are so hard to get we were afraid that asking would put our tenancy in jeopardy.

I hate renting, it's a precarious thing.

One-third of respondents were worried they might face eviction during COVID-19. Half of these were concerned that the home owner would sell the home due to financial pressures:

The owners didn't say anything, but I did think a couple of times 'what would happen if they lost their job and the house got sold?, would we be happy with new landlords? would they put up the rent? would they kick us out?'

I'm really panicking about landlord selling this place.

While three referred to their own financial struggles as a possible reason for eviction:

The thought [of eviction was] going through my mind in a couple times, it's hard when only making \$500 a week but paying \$340 in rent.

One person was worried they would be evicted so that their landlord could increase rent. Overall, six participants were concerned that eviction was a long-term issue for them, which was in turn worsened by the uncertainty of COVID-19. Five participants received eviction notices during COVID-19 because the landlord wanted to sell the property, while three others did not have their lease renewed following its expiry. In two cases, the landlord allowed the respondent to stay at the property while they found new housing. One respondent was given an eviction notice after they fell behind on rental payments and were denied a rent reduction. This participant sought legal action, and was allowed to stay in the property and granted a rent reduction. However, the participant stated that—even following legal action—they remained concerned that the landlord would find a way to evict them.

A quarter of participants had moved in the previous 18 months, either due to the landlord selling or moving into the property, or due to concerns around housing suitability and affordability. One participant chose to move out of their family home at the height of COVID-19 to take advantage of lower rental prices. The experience in finding rental housing for these participants varied significantly—a number of them (9) found suitable accommodation quickly, while others struggled to secure housing. The primary reason for these disparate experiences was timing. Participants who moved out in early or mid-2020 had minimal trouble finding homes. Those who had moved more recently noticed increased competition and rent prices. Participants noted high levels of competition for properties (one participant applied for over 50 properties before securing one) and struggles in finding suitable homes:

[The] main struggle has been getting approved, right now we're in a rental crisis competing with 70 other applicants for a property and that's the issue ... I'm ready to give up.

Very challenging, we applied so many times and kept getting turned away when someone else's application is a lot stronger than ours. It has happened quite a lot, it's very frustrating. Then we went into lockdown, so no inspections ... The second we found a house, we went into lockdown and we're still waiting.

A further 25 participants had considered moving during the pandemic, but the majority had not, due to difficulty finding a property that was both suitable for their needs and affordable. A recurring concern was the increase in rental prices, which has resulted in people struggling to find a home that is the same quality as their current home at a similar price.

Participants also expressed a widespread concern in the ability to find and secure a suitable and affordable rental property in the current climate. When asked how confident they were that they would find a property if they had to move in the next month, only seven expressed confidence. This was largely due to their good rental history or their financial position. Almost all (53) participants stated that they had little to no confidence. Half of the participants in this study suggested that the increase in prices made it harder to find suitable homes within their price range. They also acknowledged the high demand and competition for rental properties, and the competition created by this. Respondents in regional areas noticed an influx of people from city areas, and noted a related increase in competition and prices. Four participants worried that they would end up homeless, because they simply cannot afford the current prices of rentals and would have trouble competing for homes:

If I lose this place I'll be homeless ... I've seen people sleeping in cars along the beach.

Housing aspirations and satisfaction

The majority of participants (52) were generally satisfied with their homes, both in terms of space and location. Almost all were satisfied with their housing. Of those who were not completely satisfied or unsatisfied, the primary concerns were unsuitability, affordability, size, or changing needs. Seven respondents noted that their home was too small for their needs, typically in terms of the number of bedrooms available. One person noted ongoing issues with mould, while four participants identified issues with temperature regulation in their homes. Almost half of the participants in this survey expressed a desire for upgrade, maintenance, or renovation work to their dwellings. Of this group, six had trouble getting their landlord to undertake required or desired maintenance work, and often have to fix issues themselves:

People are trying to get out of rental market, but I don't think they can ... sometimes I think I'm going to be renting forever.

Aside from these issues, participants also noted that they would like a bigger home (22) with a bigger kitchen, more living space, a bigger backyard, or better carparking facilities.

The majority of respondents (38) found that their needs for their home did not change as a result of COVID-19. The primary concern for those whose needs did change was the need for extra space to facilitate working from home. Some participants noted there are some struggles working from home with loud noises within the neighbourhood, or crowded homes with multiple people working from home or children undertaking remote learning. Four participants categorised their home as less adequate for their needs since COVID-19. A small number of participants also raised issues with COVID-19 safety concerns for communal areas such as laundry, the lack of outdoor yard space, lack of internet connection, or needing space for fitness equipment at home. Many of these requirements had not been prioritised before COVID-19.

Specific vulnerable groups

Participants who accessed some form of pension (Disability Support Pension or Age Pension) made up one-third of the overall participants, however, they were often the most vulnerable to financial and rental stress. Over half of the participants who stated they were worried about eviction during COVID-19 were on a pension, which is likely a concern that existed prior. Additionally, of the participants who stated they had struggled financially in the last 18 months, 45 per cent were on a pension. A number of these participants noted that their financial struggles predated the COVID-19 pandemic. Those on other government support, such as JobSeeker, had not worked since prior to COVID-19. Many participants on a fixed income, such as a pension, noted difficulty adapting to the increased cost of living (such as rent, groceries, fuel), while the pension does not increase to accommodate these extra expenses. This is evident where those on a pension made up 52 per cent of participants who were unsure if they may need financial assistance and 54 per cent who were certain they will.

3.2.2 Policy lessons from tenants' experiences

Participants had a wide range of suggestions, ideas and comments of things that may have helped renters, or would help renters in the future, notable among these were a call for more affordable housing options, no significant rent increases between tenancies, and policies to restrict the selling of a home while it is occupied by tenants. A freeze on increases in rental prices was often suggested and seen as beneficial during COVID-19. However, some participants noted that following the end of the freeze period, landlords were already increasing rents. It was suggested that limiting how much landlords could increase rents would be valuable. One participant knew of landlords asking their tenants to pay them a lump sum of the costs they did not cover during the rent reduction.

Some said the government support helped throughout COVID-19, but many feel that they need ongoing support, especially those on fixed pensions who were struggling to adapt to the increasing cost of living. One participant suggested that rental subsidy should be assessed on an individual basis, rather than a 'one size fits all approach' ... they *'need to be looking after people who are struggling, rather than feeding people who are not hungry at all'*. Another participant did note that the government should be trying to help the landlord as much as they are the tenant, because the landlord shouldn't be stuck with the debt. Overall, tenants suggested that struggling to find affordable and appropriate rental housing was a challenge, and government provided services to assist them would be beneficial.

Another common suggestion was better communication to tenants, especially with regard to their rights, updating changes to policies, as well as communication from the agent/landlord. Interestingly, some respondents were not aware of the changes to rent increase and eviction policies during COVID-19. A number knew of the changes to eviction and rental increase policies during COVID-19, with a smaller number stating they knew of changes to pet limitations and the ability to make physical changes (such as painting and hanging pictures) to properties without the permission of the landlord. There was suggestion of having information and support more readily available and clearly described, such as having a phone number to ring, or one website with all information, or even a letter from a local representative outlining recent changes. With this, some participants mentioned they struggle with technology, and do not want to go online or talk to an automated message, they would just like to talk to a 'real' person so they can ask the questions they need to. Additionally, there was a strongly expressed desire for renters to feel secure in their tenure post-pandemic. Many highlighted the success of temporary COVID-19 measures in improving their sense of tenure security, and its potential value in improving the experience of renting in the future.

4. What does this research tell us?

The COVID-19 pandemic has disrupted the Australian rental sector. It has acted to highlight existing strengths, bring into sharp relief pre-pandemic ‘cracks’ and has introduced both new challenges and points of opportunity. In the chapters above, we have considered existing evidence and have extended this knowledge via a coordinated, comprehensive account of rental changes in the Australian context throughout the 2020—21 period. Our observations have been informed by original interviews with people with lived experience of renting during COVID, secondary analysis of key housing datasets, as well as key informant interviews across sectors, nationally.

Findings highlight the need for considered, coordinated and ongoing policy and practice development of the Australian rental sector. This should respond to ongoing impacts of the COVID-19 pandemic as well as to safeguard the Australian rental sector against future shocks. This Chapter presents a brief summary overview of key findings of the Chapters and analyses above. To conclude, we offer a final reflection of necessary future directions.

Table 6: Summary of key findings

Research Questions	Key Findings
RQ1: What are the pressing and emerging policy priorities for governments in the Australian rental sector?	<ul style="list-style-type: none">• The fundamental challenges and priorities associated with the rental sector have not changed due to COVID-19, but have become considerably worse.• Emergency income and housing responses have been the most visible policy intervention.• The rapidly rising housing market and stretched construction industry represent significant challenges in the supply of affordable rental housing.• Piecemeal rental reform is inadequate for addressing the long-running and further entrenched problems within the sector.
RQ2: What have been tenants’ experiences at different stages of the pandemic, and how have they evolved?	<ul style="list-style-type: none">• Income and employment insecurity was the major challenge for many tenant households in the early stages of the pandemic.• Government-provided assistance, superannuation withdrawals and use of savings buffered many from the initial financial shocks.• Access to rental supports was hampered by application processes perceived to be intrusive and poor tenant-landlord relationships.• While eviction moratoria and pandemic related tenant protections tempered housing insecurity early on in the pandemic, withdrawal of these measures in conjunction with very low vacancy rates have increased housing insecurity in year two.• The success of early assistance measures reveals an opportunity to provide tenant households with longer-term cost of living support.
RQ3: What policy responses have helped (across a series of identified outcomes, such as affordability, health, security, eviction) and how?	<ul style="list-style-type: none">• Tenants widely reported the effectiveness of the income supplement support measures.• Income supplements were often used on essential, but previously inaccessible, items that improved tenants’ quality of life (medication, better food).• Rental caps or deferment were useful but, in many cases, difficult to access.• Eviction moratoria provided only temporary security.

Research Questions	Key Findings
RQ4: How have tenant housing plans and future housing aspirations changed?	<ul style="list-style-type: none"> • There was a marked increase in the proportion of tenants who would prefer to own their own home, reflecting a desire for stability and security. • Housing amenity—including house and land size, and location—has become more important to tenants. • Living close to family and friends increased in significance as social isolation worsened in year two of the pandemic. • Many tenants reported considerable uncertainty about the future and their housing support needs.
RQ5: What are the priorities for policy response?	<ul style="list-style-type: none"> • More affordable housing options, over and above a much needed increase in social housing. • Protection from rent increases, and longer and more stable lease arrangements within the private sector. • An ongoing increase in government support, particularly for people on income support payments, or disability or older age pensions. • Simpler and more easily navigable service systems.

In short, many of the challenges associated with the second year of the COVID-19 pandemic, which were experienced across Australia affected private rental tenants and other households in similar ways (Rodgers and Power, 2020). Housing and home became increasingly significant for online learning, productivity, as a site of relations and social support, and a place to support health and wellbeing. Detached housing and housing located proximate to family and friends are now of higher priority for private tenants than prior to the pandemic.

However, private rental tenants were particularly exposed to some of the economic hardships that were caused by the pandemic disruptions. They required both income assistance to reduce negative impacts of job loss and large loss of income, particularly in gig economies and employment in industries hard-hit by pandemic impacts; and housing assistance of increased and new forms. On the latter point, particularly important were the combined effects of evictions moratoria, rent capping associated with limited mobility during the period, increased assistance with rental payments such as via Rental Relief Grants and similar, and supported negotiations with landlords to agree on outcomes.

At the same time, the second year of the pandemic in Australia has highlighted the increasing risks associated with ongoing and intensified financialisation of the private rental sector as an investment asset, and the need for coordinated reform of investment in the sector that has limited system-wide benefit (Oswald et al. 2020). Low vacancies, the use of rental housing for the short-let holiday market rather than as housing; and increasing buy-up of regional housing present immediate risks to the security of Australia's housing system, of which the rental sector is a critical component part. A coordinated national, state and territory, and local government response to secure rental housing for current and future tenants is essential – and urgent.

4.1 Final remarks

This report has shown that the challenges produced by COVID-19 for the housing market have not disappeared in 2021 and remain evident in many ways. There is an ongoing need for policy action directed at addressing these impacts, especially for the most vulnerable in society.

Further monitoring and data collection must be a priority as the pathway to a recovered housing market is neither certain, nor clear. It is likely that many of the negative impacts of the pandemic on the rental market, such as insecurity of tenure, tenant-landlord power imbalances and low vacancy rates, will persist for some considerable time, and may emerge to be near-permanent features of the tenure.

Discussions with policy makers demonstrated that there has been both continuity and change in the challenges confronting government. Critically, a key finding has been the need to both continue to focus on those groups who have long been in the greatest need, and redouble efforts to target support—especially through the provision of social housing—for those most at risk.

It was clear from the responses of tenants that many have become more vulnerable over the course of the pandemic, with many supported in the early stages by JobKeeper subsidies and now feeling the impacts of lower incomes. The data presented through this report makes clear that the aspirations and preferences for housing have also changed, with a much more acute focus on dwelling type and size, as well as convenient access to employment and services. These priorities need to inform future investment in social housing, with all new construction mindful of the need to accommodate residents who may be required to spend extended periods indoors, or within close proximity to their home.

The research has shown that first, there is an enduring need for policy action and innovation focussed on the rental market through all stages of a major event such as a pandemic. This includes the period during which the impacts are less acute or visible, and this intervention is needed to provide support in the face of second order effects, including increased demand for housing. Second, there is a need for policies and strategies that build resilience in the rental market at all times. A more robust and equitable rental housing market, where tenant households are less exposed to rapid lease changes, would have resulted in less distress among tenants than experienced through 2020 and 2021. Key initiatives could and should include reform of tenancy legislation, the provision of a larger stock of affordable housing available through the social housing sector, and measures to sustain affordable entry into home ownership. There is scope also to consider ways in which affordable housing provision could be better integrated with national urban planning aspirations through the economic and housing market development of smaller cities. These are an appropriate target for policy intervention as they offer the best possibility in many parts of Australia of ensuring housing that is relatively spacious and affordable, while also proximate to employment and services.

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Appendix 1: Semi-structured interview questions

- Do you live in a more city or country location?
- Is your dwelling a detached house, an apartment or something else?
- Do you have a formal lease, with bond and a contract?
- How long is your lease?
- Do you rent through a real estate agency, or direct from a landlord/someone you know?
- How many people are within your household? [If more than 1] Do you live with family, in a share house or something else?
- Can you tell me a little bit about your home? how suitable it is for your requirements?
- Would you say you are satisfied with your current housing? why/why not?
- Would there be anything you would change about your housing if you could?
- Have your needs for your home changed during COVID? (i.e. quality, condition, size, working from home, backyard, internet, etc)
- Are you employed? Has your sector been impacted much by COVID?
- Has your personal employment situation changed since March 2020? How? (reduced hours, retrenchment, income loss, work from home)
- Do you consider your housing to be affordable? (that is, you manage to pay all your bills and essential costs, in addition to your rental payments?)
- Has your rent become more or less affordable since COVID? (why is that? [if stated above] is this due to income loss? has your rent gone up or down?)
- Have you struggled financially in the last 12-18 months? If so, what has been the cause of this struggle? (ie. income loss, working from home, etc).
- Did you ask your landlord or real estate agent for a rent reduction at any time during COVID? [If yes] How did they respond? (ie. rent reduction, rent deferment, would not negotiate, said no?) [If yes] How long did this last for? When did it end or is it still in place now?
- Have you moved in the last 12-18 months? if so, where did you move from/to (same area, city to country, etc) and what prompted this move? [If moved] Did you have any trouble finding new rental housing?
- Have you attempted to or considered moving in the last 12-18 months? [If yes] what prevented you from moving?
- Has there been any other changes in your living situation that you would like to talk about? (ie. changes to the people you are living with, etc)
- Were you ever worried you may face eviction since March 2020, or did you feel relatively secure within your rental situation?

- Did you receive an eviction notice, or [if moved] were you evicted, at all since March 2020? If yes, what happened?
- Our last survey showed a large number of people took advantage of the opportunity to make emergency withdrawals from their superannuation. Did you do this?
- Have you had access to JobKeeper or JobSeeker?
- More recently, have you accessed the Covid Disaster Payment, or other forms of government support?
- Apart from government support, have you accessed any other forms of support? (ie. food relief or assistance)
- Do you think you will need financial assistance in the coming 12 months?
- Our previous work highlighted that renters have experienced feelings of worry, anxiety, loneliness, isolation and helplessness during the pandemic. Over the last 18 or so months, do you think your mental health has improved, worsened, or stayed the same?
- Do you think your physical health has improved, worsened or stayed the same?
- Has COVID-19 altered any other aspects of your, or your family's, life over the last 18 or so months?
- Many states around Australia have been making changes to the rights of tenants (e.g. VIC has introduced minimum rental standards). Are you aware of any of these happening in your state?
- If you had to move next month, how confident would you be in finding and securing a suitable and affordable property? Why?
- Do you have any suggestions about what might have helped you, as a renter, to manage the pandemic in a better way? Are there any lessons for the future that you can share?
- Is there anything you would like to add before we finish speaking today?



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