

Tenure security and its impact on private renters in Queensland

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EXECUTIVE SUMMARY

Introduction

A policy shift in the last decade or so has led to an emphasis on demand side subsidies in the form of rent assistance and decreasing importance placed on the supply of public housing for low-income people. This initiative has led to an increased need for low-income people to rely on the private rental market for long-term accommodation. This Positioning Paper presents a framework for examining the impact of “security of tenure” on low- and moderate-income renters in the private rental sector in Queensland. While various researchers have applied the term “security of tenure” to interpret findings and located the principle within varying frameworks, usage of the term encompasses a common core of meanings that all refer to the provision for continued occupation of a dwelling. In this context, it has become identified with specific initiatives (such as enhancing access to longer-term leases or reforms oriented to just-cause eviction) aimed at promoting key housing policy outcomes such as stability, independence and choice.

The project informed by this paper specifically examines the current demand for various measures associated with legal provisions for security of tenure on the part of low- and moderate-income renters in Queensland. An important context for this examination is the very high levels of mobility displayed by this group in the private rental sector. A key question for policy makers is the extent to which this mobility is due to issues associated with insecurity of tenure, and the strategies that could be employed to provide greater choice with respect to mobility through intervention.

Aim Of The Project

This study is to investigate the extent to which low- to moderate-income households actively choose to move between dwellings, and what level of importance these households attach to security of tenure. The objectives of the study are to better understand:

- The experiences and expectations of security of tenure among low-income and other groups of private renters;
- The extent to which security of tenure is regarded as important by private renters vis-à-vis housing flexibility in the private rental market;
- For whom, and in what circumstances, increased security of tenure in the private rental market would be attractive; and

- How increased security of tenure might alter the housing careers of private renters, including demand for housing assistance. (Housing assistance to include public housing private rental (bond loans) and homeownership assistance).

Policy Context

The capacity of the private rental market to meet the needs of consumers requiring longer-term accommodation in the sector is a critical policy question. Private renters currently display very high levels of mobility. For those seeking to move to public housing, insecurity of tenure is often cited along with problems of affordability as a motivating factor. In seeking to address the research questions listed above, the study will fill an important knowledge gap by:

- Providing data on access - and priorities attached to - security of tenure in selected Queensland regions;
- Identifying commonalities and differences in needs of different segments of the private rental market with respect to security of tenure;
- Providing information on how renters balance and trade off different aspects of private rental housing (for example, balancing security with affordability); and
- Providing indicators that can be used as a benchmark of housing security with a specific focus on the private rental market, including appropriate measures and methodologies.

Methodology

The major source of data for this study will be gathered through a telephone survey of 1,000 private rental tenants from inner Brisbane and the city of Ipswich. The current research will build on earlier survey work that has tapped similar concepts (for example, mobility, housing decision compromises) but extend the scope of the survey consistent with the proposed conceptual framework. Interviewees for the current study will be drawn from Queensland's Rental Tenancy Authority's bond lodgement database.

To inform the construction of the survey instrument, two focus groups were conducted to generate possible meanings of security of tenure amongst low- to moderate-income renters. Combined with the findings from the literature review, the focus group material helps identify the scope of the questions required in the survey so that the complexity of the meanings, value and influence of security of tenure considerations in housing decision-making can be thoroughly canvassed.

To enhance the robustness of the researchers' interpretation of the survey data, a second set of focus group discussions will be undertaken. Focus group participants will be asked to clarify any significant patterns of convergence and divergence, which emerge from the preliminary analysis of the survey responses.

Conclusion

The research informed by this paper will identify the importance of tenure security in the private rental sector in the context of renters' needs for flexibility due to labour market, family, income and other constraints. The study will provide information on the expectations and experiences of tenure security on the part of different low- and middle- income renters. It will identify the categories of renters for whom tenure security is a critical issue and explore the likely impact of greater tenure security on their housing careers.

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1 INTRODUCTION

This paper provides a framework for examining the impact of “security of tenure” on low- and moderate-income renters in the private rental sector in Queensland. The National Housing Strategy’s publication “Housing Choice: Reducing the Barriers” defined security of tenure as:

“(T)he extent to which an interest in, or title to, property is certain or guaranteed. More simply, for owners, purchasers and renters it means a right to continued occupation of a home” (1992b:p37).

In this context, it has become identified with specific initiatives (such as enhancing access to longer-term leases or reforms oriented to just-cause eviction) aimed at promoting key housing policy outcomes such as stability, independence and choice. The central issue to be explored in this study is whether and how different low- and moderate-income private renters experience, perceive and indicate a need for security as continued occupation of a dwelling. In order to examine this question, it is important to understand the dynamics within the Australian housing system that have led to the identification of security of tenure in the private rental market as a critical issue for this group.

1.1 Tenure Security as Problematic

1.1.1 *Changing tenure patterns in Australia*

Over the last decade, researchers have identified factors that are currently exerting pressure on the capacity of the private rental market to meet the demands of consumers. Delayed home purchasing combined with increasingly reduced access to public housing, brought about by government policy and economic reforms, has increased pressure on the private rental market throughout Australia to provide accommodation for a larger proportion of the population and for longer periods of time (Beer, 1999; Maher, 1997).

The home purchasing rate has declined by two percentage points in the two decades to 1994 (Yates, 2000), with the decline particularly marked among younger households (Bourassa, Greig & Troy, 1995). Over the decade to 1996, the private rental sector in Australia grew by 34 per cent (or three per cent per annum) compared with 19 per cent growth in home ownership for the same period (Yates & Wulff, 2000). In Queensland, the private rental sector increased by roughly 48,000

households between 1994 and 1999 (Residential Tenancies Authority, 2001) with around 24 per cent of Queenslanders privately renting in 1999 compared to 21 per cent for the whole of Australia (RTA, 2001). Although there was a small but consistent rise in Queensland's public housing stock (3 to 4% from 1986 to 1996) by December 1999 there were 24,839 households listed on the wait list for public housing (DoH, 2000a: 35 & 45). Burke (1999) has described these emerging trends as reflecting the tendency for private rental to provide the flexibility and diversity required for the production and consumption requirements of a "globalised market liberal economy".

Of particular interest to this study are the findings that the pressure on the private rental market to meet demand does not appear to be spread proportionately across the various categories of rental stock. Mirroring the broader Australian context, Queensland and, particularly, inner Brisbane, are characterised by a dramatic decline of lower-cost housing rental stock (Seelig, 1999; Yates & Wulff, 2000). Compounding the pressure at the low-cost end of the market, especially in the inner-city, is the above-inflation rise in rents across Brisbane and the loss of other low-cost options such as boarding houses and caravan parks (Ministerial Media Statement by Robert Schwarten, 2001). Between 1987 and 1997, 48 per cent of the total boarding house stock in Brisbane inner city was lost through closures (Department of Housing, 1999) while there was around a 10 per cent decrease in long-term caravan park stock for South-East Queensland between 1990 and 1997 (Severns, 1998).

Arguably, the likely demand for lower cost rental stock in a context of declining supply could impact negatively on lower income earners' capacity to attain successful housing outcomes in this sector. Indirect evidence to support this view is the finding that lower cost rental housing is more likely to be occupied by higher income earners (Yates & Wulff, 1999), a scenario likened to "a "mis-allocation" of dwellings to social groups" (DoH, 2000c). In their explanation of "successful housing", the Department of Housing note that those people with "sufficient resources balance (successful housing) elements against their needs, make choices and decisions about their housing and often achieve a "successful outcome" for themselves, even when elements of successful housing are missing" (May 2000: p.3). Thus, income can be viewed as a resource or specific "capital" that the renter brings to the housing market, which has a significant impact on the capacity to attain a "successful housing" outcome.

According to Burke (1999), factors such as those described above, in combination with the nature of investment and management in the Australian private rental

market, produce outcomes that are not consistent with increasing demand for long-term accommodation in this sector. In particular, he points to the processes that lead security of tenure to be seen as a central problem in relation to the performance of the sector in meeting consumer needs:

“Short-term leases are...required in order to maximise the investment opportunities for landlords. This means that the rental sector has no long-term security or certainty, with tenants regularly being evicted to enable sale of the property. This may be of no substantive importance if the sector plays only a transitional housing role for consumers, but if constraints are creating a new role for the sector – that is, one of long-term accommodation – then the residential tenancy environment fits poorly with consumer needs” (Burke, 1999).

Implicit in Burke's comment is the idea that a set of power relations can work against the tenant's capacity to access and sustain secure tenure. Whether the process Burke describes impacts differentially across income groups is not known. In any case, statements such as the above raise a question as to the empirical basis of the identification of security of tenure as problematic in the private rental market. Specifically, what needs to be empirically investigated in terms of Burke's assertion is the importance placed by different categories of tenants on short versus long-term leases and whether length of lease is related to tenants' notions of security of tenure, and if so, in what way.

1.1.2 Mobility studies and security of tenure

A key context in which security of tenure has been identified as problematic is the study of mobility in the private rental sector. The 1999 Australian Bureau of Statistics Australian Housing Survey found that households renting privately were the most likely to move frequently, with almost half (49%) having moved at least three times in the last five years (ABS, 2000a). In a recent paper, Seelig pointed to the “quite extraordinary” levels of mobility in the sector, interpreting this as indicative that “private rental households have little residential stability” (Seelig, 2001: 5). The connection between mobility and insecurity of tenure is made more explicitly in the Queensland Residential Tenancies Authority 2000 Annual Report:

“Research data indicates that many tenants have rented for more than 10 years, however, more than 50% have moved in the last 12 months. The RTA will continue to address this issue of increased demand for longer periods in tenancy agreements and security of tenure” (RTA, 2000).

In general, a review of literature on mobility reveals that mobility is seen to indicate either the need for flexibility or insecurity of tenure. In relation to flexibility, frequent moves may enable some renters to adjust to changing household or employment

circumstances (Wulff & Maher, 1998), thus preferring private rental tenure because of its availability as a short-term or transitional tenure (Bell & Hugo, 2000; Maher, Les & Saunders, 1996; Wulff & Maher, 1998). Others are seen to trade off the stability of home ownership in favour of avoiding the responsibilities associated with such tasks as home maintenance. For example, Bourassa, Greig and Troy note that

“(S)ome individuals and households, particularly young ones, will value mobility more than the stability of ownership and, consequently, will prefer to rent in order to avoid the high transactions costs associated with purchasing a house. Others will not have the ability or desire to contend with home maintenance and will prefer to leave those chores to a landlord” (1995: p. 84).

While some mobility is thus explained in terms of preference for flexibility over stability, much of the discussion on movement interprets it as involuntary and as evidence of insecurity of tenure (Australian Institute of Health & Welfare, 1997; Australian Housing & Urban Research Institute, 1996; Foard, Karmel, Collett, Bosworth & Hulmes, 1994). However, the research available on renter movement in the private rental sector would suggest this view applies to a limited number of private renters. A survey of private rental tenants by the Department of Social Security (1997) found that 45 per cent of tenants moved as a result of their own desire while 12 per cent attributed their move to the landlord with seven per cent citing rent as the main reason. -----

The above review has outlined assertions that mobility is indicative of problems associated with residential stability and security of tenure. It has pointed to findings that the central reasons for movement are associated with either flexibility or insecurity of tenure. This study adopts mobility and the housing careers of renters as a key context for the examination of demand for measures associated with continued occupation of a dwelling, examining the priorities given by renters to tenure security and flexibility.

1.2 Aims of the Project

This project investigates the extent to which low- to moderate-income households actively choose to move between dwellings, and what level of importance is attached to security of tenure by these households.

The objectives of the research informed by this paper are to better understand:

- The experiences and expectations of security of tenure among low-income and other groups of private renters;

- The extent to which security of tenure is regarded as important by private renters vis-à-vis housing flexibility in the private rental market;
- For whom, and in what circumstances, increased security of tenure in the private rental market would be attractive; and
- How increased security of tenure might alter the housing careers of private renters, including demand for housing assistance. (Housing assistance to include public housing private rental (bond loans) and homeownership assistance).

1.3 The value of the research

The empirical investigation of these questions has the potential to contribute to international, national and state approaches to security of tenure. In its Global Campaign for Secure Tenure, the United Nations Centre for Human Settlements (Habitat) underscores the need for research into security of tenure stating:

“The very concept of secure tenure, for example, will itself have to be defined and benchmarked so that it is measurable, and forms of tenure that are not secure may thus be identified. Such a definition must necessarily be seen as a universal norm, and may not be the subject of regional or national reinterpretation or negotiation” (Cobbett, 2001).

This campaign plans to establish these “global norms” with respect to security of tenure, through a consensus-building process that involves stakeholders. In a modest sense, the present research can be seen as a “regional” contribution to one dimension of this consensus-building process. This project seeks to build an understanding of tenants’ views of security of tenure, how security of tenure figures in tenants’ housing decision-making and what conditions are considered to promote and sustain security of tenure.

At a national and state level, the project contributes in a number of ways to policy questions seeking to respond to the apparently increasing demand for longer term accommodation in the private rental sector in a market that is clearly difficult to negotiate for low- and moderate- income renters. The project will contribute to increased understanding of the nature of the demand for current housing services in the private rental sector, and will help to identify what role if any the Queensland Government may play in increasing residential stability in the private rental sector for those “in housing need”.

The project's findings can link strategically to both the Queensland Government's and the Queensland Residential Tenancies Authority's (RTA) efforts to "work with industry to ensure compliance with the legislation and to improve the private rental industry's practices" and review the role of government in the private rental sector (The Minister for Public Works and Housing, RTA 2001: p.1). Further, the project's findings can contribute to RTA's Client Strategic Priority. During 2001, the RTA plans to undertake a series of stakeholder consultations and agency liaisons as part of its legislative amendment strategy. These consultations are

"(p)art of the RTA's role is to monitor the operation of the legislation to ensure it provides a fair and balanced framework of rights and responsibilities for parties to tenancy agreements, consistent with government policy and industry and consumer needs" (2001: p.3).

1.4 Structure of the Paper

The paper turns in the next chapter to an examination of the key concepts and terms used in the analysis of security of tenure in order to clarify their meanings and their relationship to one another in the study. Chapter Three then outlines the policy context in which security of tenure may be identified as potentially problematic for some private renters, and the policy areas to which the study contributes. Chapter Four then reviews the broader literature on tenure and security in the housing system and identifies specific gaps in knowledge addressed by the study. Chapter Five outlines the research design and methodology for the study, and chapter six briefly summarises the rationale and goals of the research.

2 TERMINOLOGY

This chapter outlines the key terms and concepts that will provide the framework for a study of demand for security of tenure. As outlined in the first chapter, one of the central concerns of the project is to investigate the possibility that different categories of low- to moderate-income renters may have different kinds of requirements with respect to security of tenure. For this reason a key set of variables for the study pertain to both individual renter's socio-demographic characteristics as well as intra-personal variables such as attitudes and expectations with regard to security of tenure. Further, it has been argued that mobility and housing careers of renters are important aspects of renters' experience with respect to security of tenure. The paper has also identified "legal security of tenure" as the central aspect of tenure security to be explored. This chapter discusses and clarifies each of these terms and their place in the research framework.

2.1 Tenant characteristics: attitudes to and expectations for security

The present study considers that the value tenants place on tenancy agreements, including length of tenancy, and their need for flexibility in tenancy agreements will be related to the importance they place on security of tenure and their satisfaction in their current tenancy. To assess these attitudes and expectations, the study will focus on the importance attached by tenants to: the role and value of tenancy agreements; the value of choice over movement decisions; and the value of flexibility/stability in tenancy arrangements.

The study also seeks to identify whether certain groups of low- to moderate-income private renters consider security of tenure to be more important and are more affected by the lack of security of tenure. As particular socio-demographic characteristics (for example, age, household type, income) consistently discriminate between households able to achieve successful housing outcomes and mobility patterns, these characteristics will also be used to identify different value sets with respect to security of tenure and the differential impacts of lack of security by socio-demographic profile.

2.2 Legal security of tenure

A tenancy agreement is aimed at legally safeguarding the rights and obligations of tenants associated with their occupancy. This research will establish whether tenants take advantage of this “in principle” measure of legal security by seeking to negotiate a tenancy agreement that meets their security needs. As well, this research will also gauge whether tenants believe length of tenure is important and what options would provide greater choice to either move or stay.

2.3 Housing decision process: Security as choice

Consistent with the concept of security as the ability to choose whether to move or stay, this research will examine tenants’ perceptions of the extent of choice afforded by their current situation. As well, tenants’ experience of choice about movement decisions in their previous housing situation will be examined as it affects their attitude to and expectations for security, particularly the desire for legal security.

The notion of choice will also be explored in relation to tenants’ needs for flexibility/stability, the importance they place on securing a tenancy agreement, the level of control and autonomy afforded in their current housing situation as well as their perception of financial security (such as affordability). The importance that tenants place on choice, particularly in their current stage of life and in the context of current housing needs will also be ascertained.

2.4 Summary

This chapter has identified key variables of interest in this study including the meaning of legal security of tenure, attitudes towards and expectations for legal security and security as choice. While the focus of this study is on low- to moderate-income private renters, attention will be given to identifying any patterns in the relationships between variables that will discriminate amongst sub-groupings of these tenants. An examination of the relationships between these variables will address the four research objectives listed in Chapter One.

3 THE POLICY CONTEXT

In recent years, a significant factor evoking discussion about security of tenure in the Australian private rental sector is the key housing policy shift from a funding emphasis on supply side subsidies for social housing only, to demand side subsidies in the form of rent assistance (Berry, 2001). This change in emphasis aims to assist low-income tenants in the private rental sector. Commonwealth Rent Assistance (CRA) is an income supplement available to private renters who receive social security payments, and are considered “in need”. The supplement is intended to facilitate access to affordable and appropriate private rental housing. In the decade to 1995, there was a “sevenfold increase in budget outlays on private rent assistance” by successive Australian governments (Yates, 1997) with more support committed to the private rental sector (approximately \$1.6b per annum) than to the public rental sector (approximately \$1b per annum) (Beer & O’Dwyer, 2000), in part due to a broadening of the CRA eligibility criteria.

Berry (2001) observes that this trend, which crystallised in the 1996 Commonwealth State Housing Agreement now extended to 2003, has “removed the remnants of any general commitment to meeting the housing-related needs of low income and disadvantaged households” (p.13). In fact, the policy shift is aimed at building the capacity of low-income earners to negotiate their housing outcomes rather than directly solving supply-related problems. These concerns raise the question of the nature of low and moderate-income renters’ experiences of and requirements for security of tenure. The following section examines the legal and market contexts in which issues of legal security of tenure may arise, in order to identify the areas where policy initiatives may influence security of tenure.

3.1 Security of tenure and the private rental “market”

The policy shift outlined above has led to concerns about the implications of market relationships for private renters’ tenure security. For example, the increase in income supplement to low-income tenants co-exists with virtually no growth in the supply of low cost housing stock (Yates & Wulff, 2000). Consequently, issues of affordability, and their impact on experiences of tenure security, are seen as central problems that arise in this sector for those with less income. Another source of possible problems for tenure security in this market is identified as the nature of investment in - and management of - the tenure. The “typical” private rental investor in Australia is a

couple who own one investment property, is in their mid-years with a median gross weekly income per investor unit of \$1,009.00 (ABS, 1999). Further, the most common values attributed by investors to their investment is the desire for a long-term investment and rental income (ABS, 2000b; Seelig, 1996).

Recent publications examining the private rental sector in Australia suggest that management in the sector is less sophisticated and professionalised than is the case in the U.S.A and Europe (Berry, 2000). In his analysis of private rental investment, Berry (2000) observes that investors perceive the private rental sector in Australia to be characterised by relatively poor property and tenancy management practices. Burke (1999) suggests that relatively poor quality of management, when combined with relatively high numbers of lower-income tenants with associated economic and social needs leads to a situation with great potential for tenant-landlord conflict. Such conflict is highly likely to jeopardise tenants' opportunities to sustain housing security.

This study will examine tenants' demand for tenure security in the context of the market relationships outlined above. This means that, while security is defined in terms of provisions for continued occupation of a dwelling, different interests may apply the principle in different ways. It has been argued, for example, that the increased number of lower income people on Rent Assistance in the private rental market in the context of decreasing public housing opportunities has meant that more people are now vulnerable to the pressures within the "market".

"One of the main limitations of too heavy a reliance on Rent Assistance is that it means that recipients are vulnerable to the insecurity of the market. This vulnerability to constant moves adversely affect children's school attachment and retention, the establishment of the informal networks needed for participation, and the basic ability to plan with certainty" (National Community Housing Forum, 2000).

This discourse is clearly oriented to the advocacy of "vulnerable" tenants who may be subjected to constant forced moves. It raises the issue of the capacity of renters to negotiate the market in order to attain basic requirements associated with security.

The Real Estate Institute of Victoria (REIV) similarly identifies mechanisms influencing security of tenure in the dynamics of the market, but, more specifically, points to the market logics employed by tenants and landlords:

"It is important to note that tenants and investors are motivated by different factors. In return for rental income and possible capital growth, an investor/landlord has mortgage and maintenance obligations. In return for flexibility, a low buy-in rate and low overheads (no mortgage / maintenance), a tenant trades-off some tenure security. Most landlords view their investment property as a long-term strategy and would rather keep than lose a good tenant, as it is more cost-effective than having a

period of vacancy between tenancies. Further, landlords pay advertising costs and estate agent's leasing fees and the property sustains wear and tear every time a tenant moves in or out. Landlords will often forgo rent increases to keep a good tenant. If a tenant pays rent and maintains a property, they have a reasonable expectation of tenure security" (REIV, 2001).

Here the sector is characterised as a market displaying a great deal of flexibility for "trade-offs" between tenants and landlords, whereby the tenant can normally expect security of tenure in return for rent and property maintenance. Implicitly, the meaning of tenure security refers here to a level of stability and duration of a tenancy, purported to be of particular interest to landlords. This investor profile outlined above would tend to support the REIV (2001) view that landlords would value tenant "security" over and above rent increases and that the tenant as "capable negotiator" has a greater chance of achieving a housing security.

Thus, while the term security of tenure has a common core of meanings associated with rights to continued occupation of a dwelling, it is clear that it is applied in a variety of ways in the private rental market. This study will examine tenants' current practices and needs with respect to negotiation with landlords, including their preferences for length of lease and other aspects of tenancy agreements. It will further explore the extent to which tenants wish to negotiate trade offs such as undertaking maintenance in exchange for forgoing rent increases.

3.2 Legislation and Security of Tenure

Another important context in which to examine private renters' requirements for tenure security "macro" is the legislative framework in which the rights and obligations associated with continued occupation of a dwelling are outlined. Security of tenure, as such, is not addressed in the Residential Tenancies Act 1994 in Queensland although the bulk of the legislation, as in other Australian jurisdictions, is concerned with provisions related to tenancy agreements. However, Sutherland (1992) provides an indication of the relevance of the term in legislation. Sutherland relates the notion of "security of tenure" to rights, privileges and benefits in relation to a dwelling which are "defined by the written contract between the landlord and the tenant, as modified by legislation generally regulating residential tenancies" (p.8). One dominant view of security of tenure relates to the term of the lease or the sense of stability/permanency afforded to tenants through knowing how long they can stay. On the other hand, Sutherland (1992) considers the legislative provisions for rent

increases and termination of tenancy to have the most direct relationship to security of tenure and the most regulatory potential for safeguarding security.

3.2.1 Length of tenure

In principle, tenancy legislation in Australia provides for the landlord and tenant to negotiate a mutually agreeable term for the lease. However, in Queensland as elsewhere in Australia, the general “industry standard” is for an agreement to specify, initially, a six or 12-month tenure period (Fixed-term Agreement) after which it becomes common practice not to specify any further period (Periodic Agreement). This latter agreement provides for the tenant to reside in the property for an indefinite period.

As will be discussed in Chapter Four, there is a lack of empirical evidence that indicates tenants’ preferences for length of lease. Moreover, Tenants’ Union personnel do not believe security of tenure is achieved through the length of a lease. However, while feedback from tenants who present to Tenants’ Union and Dispute Resolution services provides some indication of the desirability of length of tenure, the sample is not representative of the population of private renters.

3.2.2 Determination of rent levels

In Queensland, there is no legislative framework for determining the level of rent nor is there legislative provision for frequency of rental increases. When signing a tenancy agreement, the tenant agrees to pay the specified rent for the period specified in the agreement. Rent increases can be written into the terms of fixed tenancy agreements, and are effective one month after notification of increase. For periodic tenancies, rental increases become effective two months after notification. If a tenant considers their rental increase excessive, they have legal recourse through the RTA Tribunal. The Tenants’ Union points out, however, that many tenants believe, rightly or wrongly, that the decision to seek such could lead to retaliatory action by the landlord who may give the tenant eight weeks notice to leave, without grounds.

3.2.3 Termination of tenancy agreements

Tenants’ Unions in Victoria and Queensland support Sutherland’s (1992) observation concerning the relevance of tenancy agreements for tenure security in the private rental market. These agencies point, specifically, to landlords’ rights to terminate tenancies, without providing grounds, as exacerbating the power imbalances

between landlords and tenants. They argue that this power difference is manifested in reluctance on the part of tenants to exercise their tenancy rights (for example, rights to repairs) for fear of “eviction” (Tenant’s Union of Victoria, 2000). Both Tenants’ Unions also identify this provision as “a serious and significant barrier to security of tenure” (Tenants’ Union of Queensland, 2000, “security of tenure and “just cause” termination” in *United Times, Newsletter of the Tenants’ Union of Queensland*). The main threat to security of tenure presented by such statutory provisions according to tenant advocates is the level of arbitrariness that could be exercised by landlords in terminating agreements. This provision is seen to influence the extent to which tenants perceive that they can safely plan to stay in accommodation, and assert their rights. Tenants’ Unions argue that there is a power imbalance favouring the landlord and that it should be redressed through legislation oriented to requiring the landlord to show “just cause” in terminating agreements.

Of course, landlords may assert that tenants can also act arbitrarily and “without grounds” and that legislation should also provide for the converse, that is, the tenant be required to show “just cause” when terminating an agreement. This argument refers to potential in the legislation for safeguarding the tenants’ choice to move, thus providing tenants and landlords with the same right to “without grounds” termination of tenancy agreement. The only point of difference is that, in the case of a periodic tenancy agreement, the tenant is required to give the landlord two weeks notice of intention whereas the landlord is required to give the tenant eight weeks notice. This study will empirically examine the extent to which, in the experience of respondents, tenure insecurity is associated with landlords’ termination of agreements, and also the extent to which tenants assert their entitlements to without grounds termination.

Termination of a tenancy agreement may also occur for specific reasons associated with a breach of the obligations of a tenancy agreement. This aspect of securing continued occupancy of a dwelling does not receive much empirical attention. However, as the National Housing Strategy (1992a) noted, security of tenure is as much a function of rights as obligations. Tenants and landlords have, under the Act, the same rights with respect to registering a breach, requesting remedial action and, if not forthcoming, terminating an agreement.

3.2.4 Resolution of tenancy issues

While the RTA promotes self-resolution as the preferred option for solving problems between disputing parties, it has, under the Act, broad powers to aid in the resolution of tenancy disputes. Should the RTA be unable to facilitate a satisfactory outcome

for either party, the RTA can refer the matter to the Small Claims Tribunal although such action incurs a payment and may involve waiting periods depending on the urgency of the individual claim. Such constraints may mitigate against a tenant, particularly a low-income earner, pursuing a matter. As noted previously, Tenants' Unions suggest many tenants believe they will incur retaliatory action from a landlord if they report complaints.

3.2.5 Summary of legislation

The above review of legislation as it influences security of tenure in the private rental market illustrates the ways it can regulate market practices to protect tenants from forced eviction and thus insecurity of tenure. However, tenant advocates have argued that the legislation is applied in a market in which low-income tenants may be disadvantaged in negotiating tenant-landlord relationships. It is this perceived power imbalance that forms the basis of campaigns to amend legislation that currently provides landlords with the discretionary capacities associated with "without ground" terminations. Other ways of addressing security of tenure may involve the enhanced regulation of market practices associated with rent increases and length of tenure. Of concern, however, is the extent to which these measures may operate as disincentives to investment in private rental, which, in turn, could exacerbate problems of supply.

Sutherland (1992) argues for the resolution of issues related to rent increases and terminations but warns that "an approach based solely on the rights of ownership, combined with the usually unequal bargaining power in the landlord-tenant relationship, necessarily leads to a balance against the interests of tenants and little security of tenure" (p.10). This review has suggested that, while security of tenure is not specifically referred to in tenancy legislation, key areas of legislation seen as having implications for security of tenure include provisions with respect to rent, length of tenure, terminating and breaching agreements, and resolution of tenancy issues.

3.3 Conclusion

This Chapter has examined market and legislative frameworks pertaining to tenure security. It was noted that a policy shift in the last decade or so has led to an emphasis on demand side subsidies in the form of rent assistance and decreasing importance placed on the supply of public housing for low-income people. This

initiative has led to an increased need for low-income people to rely on the private rental market for long-term accommodation. The discussion of market relationships pointed to the clearly disadvantaged position of lower-income tenants in this sector where there are growing levels of demand for affordable housing in the context of inadequate supply. Other factors considered to impact on tenants' security of tenure pertain to tenure management issues (Burke, 1999).

Together, these factors raise an important question concerning the capacity of the private rental market to provide successful housing outcomes for low- and moderate-income tenants, particularly those seeking longer-term accommodation in the sector. The following Chapter reviews literature and findings in order to map what we do know of low- to moderate-income tenants' experiences and expectations of tenure security in the private rental sector.

4 LITERATURE REVIEW: EXPERIENCES AND EXPECTATIONS OF “SECURITY OF TENURE” FOR LOW- TO MODERATE-INCOME RENTERS IN THE PRIVATE RENTAL MARKET

Some participants in the private rental sector are likely to have achieved - and be able to maintain – “successful housing” outcomes, such as “security”. For example, Mudd, Tesfaghiroghis and Bray (1999) propose a category of “rational renters” in the private rental market. This group is seen to choose this tenure over home ownership for reasons such as job mobility, but have the resources to invest elsewhere. Having other investments, it is quite possible that this group does not entirely depend on security of tenure in the rental market for security. This study is concerned with participants in the private rental market who have fewer resources with which to achieve the advantages associated with successful housing, seeking to understand the importance of security of tenure for this group¹.

This chapter first outlines what is known about the importance and cultural meanings people attach to security in the housing field as a whole. It then turns to an examination of findings specific to the private rental market, providing data on private renters’ reasons for moving within the private rental market and also to public housing and homeownership. In this respect, the high rate of mobility in the private rental sector constitutes a “problem raising situation” for a study of tenure security, providing an opportunity to explore the key elements of renters’ choices. This allows for identification of the way private renters “weigh up” key elements such as affordability with others such as suitability for stage in the life course, and “security”.

4.1 Tenure and security in the field of housing

Discussions of security in housing studies generally occur in the context of analyses of tenure and tenure preference in the housing field as a whole. This section examines research into the salience of security in peoples’ tenure preferences, arguing that it should be understood as responding to the contemporary importance of self-identity and ontological security² (Beck Giddens & Lash, 1994; Saunders, 1990;

¹ This does not preclude the possibility that some members of this group may be rational renters of a kind, who may, for example consciously trade off security for the opportunity to live in a desired location.

² Saunders (1990) argues that the extent to which tenants feel in control of, or vulnerable to, the pressures of the private rental market will influence their expectations for security as choice. That is, the

Dupuis & Thorns, 1998) and related orientations to status (Winter, 1994). It will argue that these orientations also provide an important reference point for beliefs and practices specifically applied to participation in the private rental market.

Australian studies that discuss security of tenure, like their British counterparts, frequently use it as an explanation for patterns of preference for home ownership in the field of housing. In his study of the meanings of housing tenure, Winter pointed to the political framework within which home owners and renters described issues of tenure security. Respondents perceived legal issues pertaining to security of tenure in private rental as associated with landlords' rights asserted over those of tenants. As a consequence, Winter argued, the political meanings of renting are "a lack of control" and "legal insecurity" (Winter, 1994: 103). While renting is seen as providing a relative lack of control, a recent study by Baum and Hassan (1999) suggested that owners' rights to adapt and renovate the home was an important factor in their propensity to stay rather than move when compared to private renters. Thus homeowners display lower levels of mobility even in situations where they are dissatisfied with current aspects of the home. Similar identification of home ownership with control was found in Lyn Richards' study of notions of family and home in an Australian suburb. She reported a "positive" and "negative" version of control in the context of tenure preference:

"Control also had two meanings, each with its keywords: a negative version ('no one can put you out'), and a positive (you can 'make it yours'). Both, in turn, were obviously about independence from a landlord" (Richards, 1990:124).

These findings are consistent with studies of tenure preference that conceptualise preferences for home ownership as linked to broader orientations to self-identity, ontological security and housing status. A number of urban and housing researchers have examined this concept through intensive studies examining the meaning of home in the context of tenure preference. Gurney (1999) suggests that while the survey findings in Saunders' work provide evidence for the existence of tenure specific meanings of home and attitudes to home improvement among owners, they do not substantiate his claims in relation to ontological security. Gurney argues for more intensive "social constructivist" studies in order to understand the "multiple meanings of tenure" (Gurney, 1999: 1706-1707). The studies conducted by Gurney (1999) and Dupuis and Thorns (1998) outline in detail the rationales, analogies and metaphors employed by respondents in support of their preference for home

extent to which these expectations can be applied in the home will influence tenants' experiences of "ontological security". This term refers to feelings of constancy and protection necessary for the

ownership. Rather than focusing specifically on the question of ontological security, Gurney examined the broader context of tenure preference discourse employed by a small sample of working class homeowners in Bristol. Their preferences for home ownership were organised around a small number of key aphorisms such as “an Englishman’s home is his castle” and “if it’s yours then you can do more to it”. Gurney found that both aphorisms shed light on quite specific meanings of “security”. The castle analogy referred to security of possession and autonomy explained by one respondent as “it’s yours and at the end of the day no-one can take it away from you or tell you what to do in it”. The second aphorism accounted for approximately half of all discourses invoked to explain differences between ownership and renting, and was used in contexts designed to display:

“An often highly gendered moral responsibility of stewardship, husbandry and self-respect” (Gurney, 1999: 1713).

While Gurney does not discuss in detail the implications of these findings for the notion of ontological security, the discourses employed by the respondents appear to be consistent with some key aspects of the concept as employed by Saunders. The relationship of ownership represented in the aphorisms was clearly relevant to maintaining constancy, protection and safety. Home owning also afforded an environment for displays of responsibility, mastery, and thus identity.

Dupuis and Thorns’ study of meanings of home ownership amongst older New Zealand homeowners pointed to the salience of ontological security in the expectations informing tenure preference. This study identified four different dimensions to the concept:

“ ..home as the site of constancy in the social and material environment; home as a spatial context in which the day-to-day routines of human existence are performed; home as a site free from the surveillance that is part of the contemporary world which allows for a sense of control that is missing in other locales; and home as a secure base around which identities are constructed” (Dupuis & Thorns, 1998:43).

The respondents were found to pursue ontological security through the economic benefits, routines, practices and familial bonds they perceived to be made possible through home ownership.

While both the studies discussed above were oriented to examining in detail the nature and logic of tenure preference dispositions, they both also emphasised the need to understand these dispositions as arising out of broader economic, historical and cultural contexts. For Dupuis and Thorns, an understanding of the national

maintenance of self-identity and well-being.

mythology associated with the Great Depression is seen as central to an examination of residents' current dispositions towards security and tenure (Dupuis & Thorns, 1998:39). Gurney also points to the importance of class prejudice in defining ideological standpoints on home ownership. In the light of Gurney's findings it is possible to suggest that the images of respectability enabled by the ontological security provided in home ownership, also produce the conditions for moral tales .. "which portrayed tenants as an irresponsible, feckless and undeserving housing class" (Gurney, 1999: 1715). While clearly class structure and the nature of class identities vary between Australia and the United Kingdom, this work points to the possibility that home ownership is seen in terms of social status, articulated in the context of the "distinction" it affords when compared to images of people in other tenures (Winter, 1994).

While there is a good deal of both qualitative and quantitative evidence about the salience of autonomy, control and security in the tenure preferences of homeowners, there are very few studies that specifically examine the importance of these values for private renters. Winter's (1994) study is significant in this respect, because it provides a picture of the logics of tenure preference as formed in relation to these values across tenures. He summarises his findings as follows:

"It is clear...that a causal relationship exists between the experience of different housing tenures and certain political meanings. These meanings are argued to be control as in autonomy and privacy, and security as in the legal security of tenure. Homeowners enjoy the positive aspects of such meanings and renters endure the negative" (Winter, 1994: 116).

The tendency for renters to "endure the negative" aspects of the meanings outlined above suggests that these values are relevant as aspirations and expectations across tenures. Further support for this can be found in Winter's review of a United States study on the experience of private renting, which suggested that renters perceive that owning makes possible .. "the security, the status, the family life that all these people were seeking in and through their houses" (Rakoff, 1977: 94, cited in Winter, 1994).

The above review illustrates the way in which the term "security of tenure" is used in an implicitly comparative sense to explain tenure preference in the field of housing as a whole. It suggested that dispositions associated with security and self-identity were an important factor in preferences for home ownership, and that historical, ideological and cultural contexts were crucial for the way these dispositions were articulated and applied. As Winter has suggested, though, the attitudes to - and expectations of - security as discussed in relation to homeownership could be expected to apply in the

private rental sector. This provides a basis for a hypothesis concerning the salience of a “homeownership culture” for private renters’ attitudes and expectations. This paper now turns to a review of what is known about experiences, expectations and attitudes associated with tenure security for different groups in the private rental sector, examining data on participation, and findings from mobility studies that provide an indication of these attitudes and expectations.

4.2 Security and security of tenure in the Australian private rental market

There is an abundance of demographic data on households in the private rental market. For example, couples are the largest private renting group, at 45.3 per cent followed by people living alone (22.7 per cent), single parents (11.9 per cent) and group households, who made up 11.5 per cent of the private rental population (RTA, 2001). Renters are generally younger than the population as a whole. In 51.8 per cent of households renting privately, the reference person was under 35 years, whereas the reference person was under 35 in only 25.3 per cent of all households. Private renters are more likely to have a job. They spend more on housing as a proportion of their income: housing costs represent over 30 per cent of income for private renters, compared with 15.8 percent of income for all households. Median weekly housing costs are \$149 for private renters compared with \$107 for all households.

However, there is no published research that statistically examines these demographic variables specifically in relation to expectations and experiences of security of tenure. Some writers on discrimination would suggest that groups with the least resources to negotiate market relationships (for example, people of non-English speaking and culturally diverse backgrounds, Aboriginal and Torres Strait Islanders, young people and people with children, particularly single mothers) are more likely to experience difficulties with affordability and legal aspects of security of tenure (San Pedro, 2000). Similarly, low-income earners are presumed to lack security of tenure since they are particularly vulnerable to rent increases (DHHLGCS, 1993: 23). While these relationships are, no doubt, probable, there is a need to empirically test these assumptions and develop a more comprehensive approach to studying the ways in which different demographic groups experience security of tenure in the private rental market. Further to this, in the interests of policy development, it is important to identify the groups for whom security of tenure is

significant. The following section examines what is known about the demand and provision for short- and long-term accommodation in the private rental market. This is then followed by an outline of findings pertaining to reasons for mobility as an indication of the salience of tenure security in housing decisions. The section will highlight the gaps in the literature that will be the focus of this research.

4.2.1 Legal security of tenure

In the review of the Queensland legislative framework relevant to security of tenure in Chapter Three, it was suggested that the legal possibilities for addressing security of tenure pertained to changes to “no cause” eviction provisions and enhanced regulation of market practices associated with rent increases and length of tenure. However, there is no data on the extent to which these measures are desired by low- and middle-income renters, nor on the extent to which they would indeed provide for “continued occupation of a dwelling” for this group.

Wulff and Maher’s (1998) study of the nature of demand for short- or long-term accommodation in the sector provides a broad context within which to examine these private renters’ requirements. They see this demand as reflecting different socio-demographic characteristics and orientations. Short-term demand “is believed to come predominantly from young, mobile, households, couples saving to buy a home, or others needing immediate accommodation because of employment relocations or marriage breakdown”. On the other hand, long-term demand “arises from households either unable to afford home purchase or access public rental”. Generally characterised as marginal or residual, this group consists largely of low-income households, many of whom rely on social security payments” (Wulff & Maher, 1998). They further observe that while short-term transitional participation is often seen as a positive move, which is “on the way to” home ownership, longer-term participation has been assumed to be negative, given that it is seen as a last resort. A further key consideration in shaping private renters’ use of the private rental market is the critical role of labour market changes. Malone (1996) suggests that the requirements of job mobility may be playing a key role in moves out of home ownership and into private rental tenure. Badcock and Beer (2000) further observe that this trend may be influencing peoples’ inclinations towards long-term housing commitments.

Other findings outline the current patterns that apply in Queensland with respect to the nature of leases. In this state, renters are more likely to have a fixed-term lease than in Australia generally. Households on fixed-term leases account for 57 per cent of Queensland’s private renters compared with 47.6 per cent for Australia. Of these,

Queenslanders are more likely to have six-month leases whereas twelve-month leases are more common for Australian households (RTA, 2001). Again, though, the tenure and lease preferences of different kinds of renters, and the likely impact on their housing careers is not known.

Similarly, dispute resolution data for Queensland describes the major issues brought to the attention of the residential tenancies authority, outlined in its annual report as follows:

“In the year 1999/2000, the RTA’s Dispute Resolution Service received a total of 14,991 dispute resolution requests, an increase of 27 per cent on the previous 12-month period. Of the requests received, 31.1 per cent were disputes during ongoing tenancy about issues such as rent arrears, locks and keys, broken leases, entry by lessor/agent, breach of notice to leave and repairs. For the same period, the RTA’s Legal and Investigations Unit investigated 1,065 cases of which 21.8 per cent related to unlawful entry of premises, 11.8 percent related to quiet enjoyment and 10.1 per cent related to written agreements. All of these issues could be assumed to have an impact on or jeopardise security of tenure.” (RTA, 2000).

The nature of disputes and problems with tenancies are, indeed, suggestive of issues of security of tenure, but the specific groups affected, the nature of landlord-tenant relationship and the impact of these problems on security of tenure are unknown.

This review indicates insufficient information in extant research for the purposes of identifying private renters’ requirements with respect to security of tenure in its legal sense. This study needs to investigate whether and for whom continued occupation of a dwelling would be achieved through enhanced availability of longer-term leases, amendments to “no cause” eviction provisions, or regulatory strategies associated with rent increases and tenure management practices.

While the identification of legal and regulatory strategies to enhance provision of legal security of tenure is important, it is also necessary to understand the nature of private renters’ needs for tenure security in the broader context of their housing decisions. Private rental tenants are the most mobile of tenure groups and “tenure security” as measured in mobility studies accounts for a minority of moves. Results show that only 17 per cent of private tenants had lived in their current dwelling for over four years compared with 53 per cent of public renters who had done so (DHHLGCS, 1993: 9). However, further work is needed to understand the extent to which these high levels of mobility are attributable to tenure security problems. According to the Department of Social Security (1997: 38) 45.3 per cent of private tenants surveyed reported that the most recent move was a result of the tenant’s own desire with 29.1 per cent citing “other” reasons. 12 per cent of tenants attributed their

last move to the landlord with a further 6.8 per cent citing rent as the central reason. On its own, this kind of data is insufficient to address the question of the expectations and experiences of tenure security for different groups of private renters. Further insight is needed into the contexts of housing decisions to provide information on the importance and role of tenure security in broader sets of experiences and priorities.

4.2.2 Mobility, compromises and “trade-offs”

One of the primary motivations for the Housing and Location Choice Survey (HALCS) was to investigate the trade-offs people make between affordable housing and other factors such as employment (NHS, 1992a). The survey monitored the various reasons people attributed to moving, new location selections and new dwelling selection. It also explored the compromises and adjustments made by households during and after the selection process. The data obtained from the HALCS with regard to trade-offs is valuable to the current project for two central reasons. First, it provides an account of the range of priorities that security of tenure may be traded-off against. Second, some findings provide the opportunity to raise questions regarding the nature of security of tenure and the way in which it may be masked by and within other factors that influence housing selection.

According to the HALCS the most common “main reasons” for the last move undertaken by Sydney and Melbourne renters include: lifecycle/family influences (17.8 per cent); to increase the size or quality of the dwelling (16.1 per cent); reasons relating to employment (16 per cent); and they had no choice (14.6 per cent). Typically, those who reported having no choice are regarded as having lacked security of tenure. Interestingly, in spite of the fact that 14.6 per cent of moves were forced, there are no reported “main reasons” for selecting the location and the new dwelling that relate directly to seeking security. Access to work places (24.3 per cent), affordability (19.7 per cent), access to services (15.4 per cent) and handy for family and social contacts (11.3 per cent) were most commonly cited by renters as the main reason for location choice. Affordability (34.1 per cent) and availability (32.6 per cent) were the most frequently cited reasons for choice of dwelling. Only a small number of renters reported having no choice in location (3 per cent) and dwelling (1.4 per cent) selection. Extending the “forced move” paradigm to understand “forced selection” as an indicator of a lack of tenure security in the private rental field, it may be said that only a small proportion of renters lack security of tenure in the field. Nevertheless, this perspective ignores the possibility that security of tenure may be interrelated with other factors such as affordability and availability and may also be

traded off against other reasons in a complex decision-making process. Burgess and Skeltys (1992: 33-4) identify this possibility with respect to availability:

“...it could mean that the selection of a particular dwelling was the end point of a multistage process involving the decision to move, the defining of housing requirements, and the selection of an area and a dwelling within that area. Given this complex process, it may be difficult for movers to articulate a particular dwelling-related reason for moving” (Burgess & Skeltys, 1992: 34).

The multifarious nature of the process through which people make housing related decisions is likely to shelter or mask many reasons and factors that influence decisions. While Burgess and Skeltys recognise this with respect to dwelling-related reasons, it is potentially applicable to reasons pertaining to any aspect of the housing selection process. Following from this, reasons and trade-offs made by renters may not always be clearly articulated or identified.

The HALCS attempts to monitor the extent to which compromises are made in location and dwelling selection. Among private rental households, 56.3 per cent claimed that a compromise had been made when selecting their current dwelling. The size of dwelling was the most frequently made “main compromise” among this group (14.2 per cent). Other compromises included style of house (6.1 per cent), access to services (8.3 per cent), access to work (7.9 per cent), family/social contacts (6.3 per cent), and size of land (2.2 per cent). 11.3 per cent of households renting privately cited other reasons not specified in the available data (Burgess & Skeltys, 1992: 35). Notably, all the compromises identified relate to relatively fixed and stable housing attributes that are easily recognised and measured by householders. That is, they are likely to have been consciously weighed up in terms of what was optimally desired and the actual outcome. Compromising on clearly defined wants and desires is a significant dimension of housing related decisions. Nevertheless, there is arguably another dimension of the trade-off process whereby other, less tangible influences play an integral role.

While the data on trade offs and compromises provides a valuable foundation for the current study, it is also clear that more information is needed on the specific demographic, attitudinal and behavioural characteristics of renters in relation to their housing decisions. For example, recent Queensland data point to the role of affordability problems that are likely to be most acute in high rent areas. (DoH, 2000c). Around 50 per cent of social security recipients in Brisbane inner city pay between 30-50 per cent of their income on housing costs. Only 20 per cent of recipients pay less than 30 per cent of their income on housing costs and just under

30 per cent pay more than half of their benefits or pensions on housing (DoH, 1999). This form of “extreme housing need” is concentrated within the very young and, to a less degree, the very old (DoH, 1999). In their report on public housing in Australia, Foard et al report that reducing housing costs was a key reason given by households moving into public housing. However, recent policy initiatives in Queensland reflect an attempt to address affordability issues within the private rental market by application of incentives and subsidies. Suggested approaches to promote the affordability and appropriateness of private rental housing for low-income households include legislation reform, planning and building regulation, education and awareness raising about market issues, taxation and subsidy mechanisms and direct market intervention through the Brisbane Housing Company (Ministerial Media Statement by Robert Schwarten, June 13, 2001). In line with this kind of initiative, it is important to understand the significance of tenure security for groups such as younger and older people and the specific ways it may contribute to the alleviation of housing need within the private rental sector.

The review in this chapter has provided an indication of the range of factors that may influence peoples’ attitudes to - and expectations of - security in the housing field as a whole. However, the review also points to the need to identify the importance of tenure security more specifically in the private rental sector in the context of the possible need on the part of renters for flexibility due to labour market, family, income and other constraints. It is important to acknowledge that requirements for “legal security of tenure” are perceived and articulated in the context of broader cultural contexts, where the values of autonomy, control, choice and identity are weighed up in the light of the contingencies of labour market, family and other changes. The review also demonstrates the need for information on the importance of tenure security for different categories of low- and middle- income renters. It is quite possible that tenure security is a much more critical issue for specific groups than for others by virtue of not only the volume but also the composition of resources they may have at their disposal for the achievement of security and the benefits of ontological security.

5 PROJECT METHODOLOGY

At the commencement of this project, a steering group comprising representatives of the clients (Queensland Department of Housing and Queensland Residential Tenancies Authority) and the research team was formed to provide direction to the study. In addition, a project reference group, comprising the Steering Group and representatives from relevant non-government agencies and industry association, was established to provide advice to the research team on the issues to be addressed and the development of the research methods and the preparation of outputs.

The major source of data for this study will be gathered through a large telephone survey of private rental tenants. The sample for the survey derives from the records of the Queensland RTA. The sample thus only includes those tenants with formal leases. Arguably tenants without leases could have less security of tenure. In developing the survey questions, the current research aims to build on earlier survey work which has tapped similar concepts (for example, mobility, housing decision compromises) but extend the scope of the survey consistent with the proposed conceptual framework.

5.1 Selection of respondents from the private rental market

Interviewees for the current study will be drawn from the RTA's bond lodgement database. Approximately 300,000 bonds, Queensland-wide, are lodged with the Authority. The database includes the name of the tenant(s) who has(have) paid a bond to a landlord/agent which, in turn, has been lodged with the Authority. While the database includes tenants in a broad range of dwelling types, only those tenants renting between one to four bedroom houses, flats or townhouses will be sampled. Dwellings with more than four bedrooms could include boarding houses, which is a tenure type with a significant number of attendant issues in its own right and unable to be addressed within the scope of this study.

5.1.1 Respondent characteristics: Low- to moderate-income renters

The focus of this study is the impacts of security of tenure for low- to moderate-income renters. As the RTA database does not include information on income level per tenant or household unit, decisions taken to optimise the inclusion of low- to moderate-income renters in the sample are as follows:

- Sampling from the RTA database would be confined to postcode areas which demographic data characterises as predominantly low- to moderate-income areas; and
- Within these postcode areas, only sampling from among those tenants whose rent level is below the 75th quintile for flats, houses and townhouses.

5.1.2 Geographical location (Inner Brisbane and Ipswich)

The DoH and RTA clients specified the target locations for sampling to be Inner Brisbane City and Ipswich. These locations were determined on the basis of client information needs.

Brisbane inner city has a higher proportion of incomes towards the low-end of the spectrum and a higher proportion of private renters compared with the wider Brisbane City and Queensland as a whole (DoH, 1999). As well, unemployment levels, which are suggestive of low-incomes, were slightly higher (11 per cent) for Brisbane inner city than for Brisbane City (8 per cent) and Queensland (10 per cent). Further, average rents in Brisbane inner city are not only higher than rents in either Brisbane City or Queensland, they have increased at a much faster rate, across all dwelling types (DoH, 1999). Thus, sampling private renters from the inner suburbs of Brisbane is likely to optimise the chances of interviewing low- to moderate-income renters.

Ipswich has a population of approximately 80,000 people and is situated on the outer western edge of greater Brisbane. While traditionally a blue-collar city, the city is undergoing a transition as indicated by its growth in white-collar industries and the recently located University campus. Ipswich has a higher proportion of low-income earners than Brisbane although a higher proportion of persons in middle-income categories when compared with Queensland figures (ICC, 1999). Compared with figures for Queensland overall, the rate of labour force participation in Ipswich is slightly higher. The tenure mix in Ipswich reflects national averages with around 68 per cent homeownership, private rental at around 21 percent of total tenures and public housing at 6.2 per cent.

Of the 50,238 Queensland public housing units, over half are located within Brisbane and the Ipswich region (PIFU, 2001). While other areas within the greater Brisbane area and the south-east corner of the state also contain a concentration of public housing many of these areas are currently the subject of other housing research programs.

5.1.3 *Size of sample*

The telephone survey will involve 1,000 respondents, a number considered desirable for the following reasons:

- In general terms, the larger the sample, the better the chances of obtaining normally distributed mean responses to questionnaire items (cf. Central limit theorem);
- The larger the sample size, the smaller the effect non-normality is likely to have (Tabachnick & Fidell, 1996);
- A large sample size has the virtue of enhancing the outcomes produced by means of univariate and multivariate statistical procedures based on the assumption of normalcy of distribution;
- It is an excellent sample size for factor analysis (Tabachnick & Fidell, 1996); and
- It leaves adequate leeway for the detrimental effect of missing cases (since 300-500 respondents would still be regarded as a good to very good sample size).

5.1.4 *Method of sampling for the telephone survey*

For confidentiality reasons, the RTA undertook the initial sampling from their database to extract a stratified random sample of 5,000 tenants' names. It was considered that a response rate of one in five could be expected with a telephone survey. The inner Brisbane and Ipswich samples were extracted separately but following identical steps. For example, sampling involved extracting:

- All those entries within the postcodes specified for the target geographic location as described earlier;
- Within those postcodes, only the one to four bedroom houses, flats or townhouses;
- Within those dwelling types only those entries for which the rent is below the 75th percentile for rent levels across the combined target postcodes; and
- Only those names and addresses that matched a current telephone listing in the white pages.

The final sample of 5,000 names was randomly selected from the sample meeting the above criteria and included 4,122 and 878 for Brisbane and Ipswich, respectively.

The Residential Tenancies Authority sent a letter to “the tenant/s” at all 5,000 addresses to advise of the research and the possibility that they may be telephoned to undertake the survey. Thus, the referent person answering the telephone at point of interview may not be the person listed on the RTA’s database but, to be interviewed, must be a current tenant in the household. The letter assured readers of the confidentiality standards and noted that respondents could decline to be involved in the study by notifying the RTA or the market researcher (see 5.3) of their decision within a week of receiving the letter. Where a tenant declined to be interviewed, the address was deleted from the list given to the market researcher.

5.2 Development of survey

Prior to the construction of the survey instrument, two focus groups were conducted to generate possible meanings of security of tenure amongst low- to moderate-income renters. While the material generated in the focus groups can not be taken to be representative of the views of the population of interest, it is indicative of the range of meanings attached to rental tenure and notions of security within that tenure. The material generated in these groups, combined with the findings from the literature review, serve to identify the scope of the questions required in the survey so that the complexity of the meanings, value and influence of security of tenure considerations in housing decision-making can be thoroughly canvassed.

5.2.1 Focus groups

Sampling

To reflect the geographical areas of interest for the survey (inner Brisbane and Ipswich), a focus group was undertaken in each area. A target of eight participants was set for each focus group. To optimise the representation of low- to moderate-income groups, sampling was undertaken: a) within the postcode area with the lowest median weekly rent for each target area (for example, Brisbane inner city and Ipswich CBD to Redbank); and b) among tenants whose rent level was most likely to be below the 75th quintile for that geographical area. These steps were necessary as the Queensland Residential Tenancies Authority holds no direct data on income levels of tenants.

For each of the two target areas in this study, the Residential Tenancies Authority (RTA) randomly generated a list of 100 possible participants and contacted those participants by letter to advise of the research and the possibility that they may be

asked to take part in the focus group. The letter advised that those participating would receive \$20.00. The payment was offered as an incentive to cover expenses that might be incurred in attending the focus group and as recognition for time contributed. The letter also noted that respondents could decline to be involved in the study by notifying the RTA of their decision within a week of receiving the letter. The names of those individuals who declined to be involved were deleted from the list.

The research team followed up the letter by telephone call inviting participation in the focus group. Those telephoned were randomly sampled from the list of one hundred names. When 10 people had accepted the invitation to participate, no more contacts were made.

The focus groups were conducted in the evening and were each, one and a half-hour in duration. The discussions were facilitated by one researcher, observed by another researcher and audio-taped. Participation was low with three persons attending in the Ipswich group and five persons attending in the Inner Brisbane group. All participants received \$20.00

Procedure

Participants were interviewed using a funnel technique, beginning with broad questions to elicit demographic details, general housing dispositions and tenure preferences. Their experiences in the private rental market were explored followed by more detailed questioning as to their experiences of security within the tenure.

Analysis

Transcripts of the focus group discussions were analysed by the two researchers who attended the focus groups. The researchers extracted broad themes from the participants' discussions that reflected on the various meanings of security of tenure (such as, legal security, property rights and decisions to move) as conceptualised in the preceding chapters. Of particular note is the lack of consistency in the importance placed on legal security, that is, length of lease, and the consistent importance placed on flexibility in respect of relations with the landlord/agent and in mobility decisions. Themes from the discussions served as a guide in determining the focus and form of the questionnaire items.

In developing the survey, members of the Steering Group and the Reference Group as well as research advisors to the research team were asked for their input and comment. A draft version of the survey was pilot tested by the market researcher

with respondents from the sample of 5,000. Interviewers telephoned 113 respondent numbers in the Brisbane area and 42 in the Ipswich area resulting in 33 completed interviews. Results from the pilot test indicated relatively few changes to the pilot instrument were required, for example, one item was re-ordered and one response scale changed. The pilot did highlight the difficulty in making contact with respondents, even when telephoning after work hours. The final version of the survey is shown in the Appendix.

5.3 Administration of the survey

A professional market research company was engaged to administer the telephone survey. The researchers felt it was more cost effective to engage experienced professionals who would use state-of-the-art computer based telephone interviewing techniques and ensure a standardised interviewer approach. Invitations of Expression of Interest were sought from three providers. Referee checks were conducted on the preferred provider. Those personnel who would be involved in the interviewing were required to sign a confidentiality agreement with respect to their use and temporary storage of the data.

The 5,000 tenants' names extracted by the RTA were hand delivered to the market researcher rather than sent electronically to further safeguard confidentiality. Interviews were to be conducted over a 10-day period and it is expected that the majority of the interviews will be conducted in the evenings and on weekends. All interview responses are recorded without identifying information and stored electronically in an Excel file. The market researcher will provide the electronic file to the research team and, according to the agreement, subsequently destroy the database containing tenants' name.

5.4 Analysis of survey data

It is anticipated that analysis of the survey data would include a mix of item and latent variable based analyses. Item based analyses would be used to identify key variables in relation to the concepts of security of tenure. Latent variable based analyses would be used to confirm and/or generate a preliminary model to explain security of tenure based on the literature, focus group interviews, and key variables.

To enhance the robustness of the researchers' interpretation of the survey data, a second set of focus group discussions will be undertaken. Focus group participants

will be asked to clarify any significant patterns of convergence and divergence, which emerge from the preliminary analysis of the survey responses.

5.4.1 Focus groups

Sampling

The focus group participants will be selected using the same methods as described in 5.2.1

Procedure

Based on the low participation rates achieved in the first round of focus groups, strategies to optimise participant numbers in the second round of focus groups will include:

- Sampling up to, and until, a minimum of 12 persons contacted have agreed to participate in the focus groups;
- Undertaking follow-up telephone calls to confirm attendance and anticipate any problems two to three days prior to the scheduled session; and, as previously,
- The offer of a financial incentive (A\$20.00) for participation.

6 CONCLUSION

This paper has presented the background material for an AHURI funded research project on the impact of tenure security on private renters in Queensland. It has proposed a model, conceptual framework and methodology suited to an examination of low- and moderate-income renters' experiences and expectations of – and attitudes to – security of tenure.

The capacity of the private rental market to meet the needs of consumers requiring longer-term accommodation in the sector is a critical policy question. Private renters currently display very high levels of mobility. Along with problems of affordability, they cite insecurity of tenure as a reason they seek to leave the sector and move to public housing. The research proposed in this paper advances knowledge in this area by outlining whether and how different low- and moderate-income private renters experience, perceive and indicate a need for security as continued occupation of a dwelling.

Specifically, the research addresses this important gap by

- Addressing the issue of tenure security in the context of extant policy frameworks with respect to established criteria for 'successful housing';
- Providing data on access - and priorities attached to - security of tenure in selected Queensland regions;
- Identifying commonalities and differences in needs of different segments of the private rental market with respect to security of tenure;
- Providing information on how renters balance and trade off different aspects of private rental housing (e.g. balancing security with affordability); and
- Providing indicators that can be used as a benchmark of housing security with a specific focus on the private rental market, including appropriate measures and methodologies.

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APPENDIX

Market Facts (Qld) Pty Ltd
12 Ipswich Road
Woolloongabba Q 4102
(07) 38912161

October 2001
J1928

Q # _____

QUEENSLAND RESIDENTIAL TENANCIES AUTHORITY

Good morning/ afternoon/ evening my name is _____ from Market Facts the Queensland market research company. We are conducting a survey on the experiences and issues that affect tenants who live in rented dwellings. The research is being carried out on behalf of the Queensland University of Technology, the Queensland Department of Housing and the Queensland Residential Tenancies Authority.

You received a letter from the Residential Tenancies Authority to take part in this survey, and also inviting you to notify them if you do not wish to take part.

I would like to check a couple of things in relation to that letter – that you are aware that all your responses will be treated in the strictest confidence and no individual names will appear at any stage in any reporting – and that you understand that your participation is voluntary and that you can decline to answer for any reason.

Do you require further explanation of the letter from the Residential Tenancies Authority, or do you have any questions about the purpose of the survey? If you have concerns about this process that you do not wish to discuss with us you are free to contact an independent ethics adviser who will answer your questions (SUPPLY NUMBER OF QUT UNIVERSITY HUMAN RESEARCH ETHICS COMMITTEE – 3864 2902 -- **ONLY** IF REQUESTED)

Is it convenient to do the interview now? Thank you for agreeing to participate and keep in mind Market Facts is an independent market research company, as such, your personal details will remain anonymous and your responses will be used for statistical purposes only. You are not obliged to answer any questions you find too personal.

1. Firstly, how long have you lived at your current address? _____ months/ years

2. Do you have a current fixed term lease or tenancy agreement for renting this dwelling?

Yes	1	Forweeks/ months/ years
No	2	(If No go to Q 4)
Don't know	3	(If D/K go to Q 4)

3. Did you try to negotiate the length of your current fixed term lease or tenancy agreement for renting this dwelling?

Yes	1	No	2
-----	---	----	---

4. Who is responsible for the management of the property?

Private landlord	1
Real estate agent	2
On-site manager	3
Other	*

5. Do you receive financial assistance with your renting costs from Commonwealth or State government, your family or any other source?

- Rent Assistance 1
- Bond loan 2
- Spouse/partner now living here 3
- Spouse/partner living elsewhere 4
- Previous spouse/partner 5
- Relative/friends 6
- Loan (Bank or other agency) 7
- No assistance received 8

6. On a scale of 1 to 10, how confident are you that you can continue to meet your rental costs into the foreseeable future (with 1 being not very confident at all and 10 being completely confident)

- | | | | | | | | | | |
|-----------|---|---|---|---|---|---|---|------------|----|
| 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 |
| Not | | | | | | | | Completely | |
| Confident | | | | | | | | Confident | |

7. Do you feel that you can stay in this dwelling for as long as you choose to do so?

- | | | |
|-----|---|---------------------|
| Yes | 1 | (If Yes, go to Q 9) |
| No | 2 | |

8. Why do you think you might not be able to choose to stay here as long as you like?

- Landlord's decision 1
 - Work circumstances 2
 - Family/household circumstances or choice 3
 - Changes in the neighbourhood 4
 - Other *
-

9. On a scale of 1 to 10, how satisfied are you with your current housing situation, with 1 being completely dissatisfied and 10 being completely satisfied?

- | | | | | | | | | | |
|--------------|---|---|---|---|---|---|---|------------|----|
| 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 |
| Completely | | | | | | | | Completely | |
| Dissatisfied | | | | | | | | Satisfied | |

10. Please describe the make-up of the household you are now part of...(FOR ALL RESPONSES EXCEPT 1, THEN GO TO Q 13)

Person living in **group share**

01 (If group share, go to Q 11)

(All others)

Person living alone	02
Married or de facto couple only	03
Couple living with oldest child less 5 years of age	04
Couple living with other children of school age (ie between ages of 5 and 17?)	05
Couple living with other unmarried children	06
Single person living with oldest child less than 5 years of age	07
Single person living with other children of school age (ie between ages of 5 and 17?)	08
Single person living with his/her other unmarried children	09
Other household (SPECIFY)	*

_____ **(All others now go to Q.12)**

11. (FOR PERSON FROM GROUP-SHARE HOUSEHOLD) How much rent do you PERSONALLY pay and what period does it cover?

\$..... per week \$ Per month
\$per fortnight \$ Other (SPECIFY) _____

12. How much rent does this household pay and what period does it cover?

\$..... per week
\$..... per fortnight
\$..... per month
\$..... other (SPECIFY) _____

13. Thinking now about the HOUSEHOLD in the dwelling you lived in before this one, was it the same as the one you are part of now?

Same 1 (Go to Q 15)
Different 2 (Go to Q 14)

14. (IF DIFFERENT HOUSEHOLD STRUCTURE) Please describe the make-up of the household in your previous dwelling

Person living in group share	01
Person living alone	02
Married or de facto couple only	03
Couple living with oldest child less 5 years of age	04
Couple living with other children of school age (ie between ages of 5 and 17?)	05
Couple living with other unmarried children	06
Single person living with oldest child less than 5 years of age	07
Single person living with other children of school age (ie between ages of 5 and 17?)	08
Single person living with his/her other unmarried children	09
Living with parents	10
Other household (SPECIFY)	*

15. When you moved into the dwelling you lived in before this one, how long did you intend to stay there?

\$..... months/years
 Can't remember/ D/K 99

16. How long did you actually end up living in the last dwelling you were in before this one?

\$..... months/years
 Can't remember 99

17. Was the last dwelling you lived in rented, owned or being bought?

Rented by you or any usual member of your household	1	(If 1 go to Q 18)
Being paid off by you or any usual member of your household	2	(If 2 go to Q 19)
Owned outright by you or any usual member of your household	3	(If 3 go to Q 19)
Other tenancy (SPECIFY)	*	(If 4 go to Q 20)

18. From whom did you rent that last dwelling (THEN GO TO Q 20)

Real estate agent	01
Private landlord in the same household	02
Private landlord not in the same household	03
Public housing authority	04
Employer	05
Housing cooperative	06
Other government agency	07
Other (SPECIFY)	*

19. (FOR PEOPLE WHO ANSWERED 2 OR 3 AT Q 17)

Did you (and/or the usual member(s) of your household) sell that dwelling?

Yes	1
No	2

20. We would like you to think about your move from your last dwelling, rather than your move into this current dwelling. Thinking back to when you moved out of that last dwelling do you feel the decision to make the move was the result of ...

Your choice	1
The choice of someone else in the household	2
The landlord or agent	3
Other (Specify)	*
<hr/>	
Can't remember	9

21. We would like you to think about your move from your last dwelling, and think particularly about the main reasons you moved out of that last dwelling. We would like you to try to distinguish between the reasons you moved from that last dwelling and the reasons you chose the one you are living in now. What were the main reasons you moved FROM that dwelling/ (RECORD UP TO THREE)

Dwelling

Wanted a bigger dwelling	01
Wanted a smaller dwelling	02
Upgrade the quality of the dwelling	03
Could no longer afford the rent	04
Accused of breaking the lease/tenancy agreement	05
Dispute with the landlord/agent	06
Were asked to leave	07
Dwelling no longer available (house sold, landlord wanted to move in)	08
Public Housing Authority responsible for move	09
Did not feel safe in this dwelling	10

Locality

To be closer to family/friends	20
To move further away from family/friends	21
Dissatisfied with the level of service/ shops or other facilities	22
Dissatisfied with public transport arrangements	23
There was too much traffic/industrial noise	24
Dissatisfied with quality of surrounding dwellings	25
Didn't feel physically safe in the area	26
Disliked neighbours	27
I / my partner got a job or needed to move for work	28
Moved for education or training	29

Other

Getting married or moving in with partner	40
Breakdown of previous relationship	41
Change in household size	42
Children needed to change schools/ left school	43
To meet anticipated children's needs	44
Moving away from parents' home	45
Other (Specify)	*

22 Including the move into this dwelling, how many times have you moved in the last two years (ie since November, 1999)

Once	1	(Go to Q 24)
Twice	2	
Three times	3	
More than 3 times	4	
None	5	(Go to Q24)

23. (ASK ONLY PEOPLE WHO HAVE MOVED MORE THAN ONCE IN THE LAST TWO YEARS). Thinking back to the move before the last one (that is when you moved out of a previous dwelling into the one you last lived in), what were the main reasons you moved FROM that dwelling? We are interested in why you moved from that previous dwelling rather than why you moved into your last dwelling. (Record up to three)

Dwelling

Wanted a bigger dwelling	01
Wanted a smaller dwelling	02
Upgrade the quality of the dwelling	03
Could no longer afford the rent	04
Accused of breaking the lease/tenancy agreement	05
Dispute with the landlord/agent	06
Were asked to leave	07
Dwelling no longer available (house sold, landlord wanted to move in)	08
Public Housing Authority responsible for move	09
Did not feel safe in this dwelling	10

Locality

To be closer to family/friends	20
To move further away from family/friends	21
Dissatisfied with the level of service/ shops or other facilities	22
Dissatisfied with public transport arrangements	23
There was too much traffic/industrial noise	24
Dissatisfied with quality of surrounding dwellings	25
Didn't feel physically safe in the area	26
Disliked neighbours	27
I / my partner got a job or needed to move for work	28
Moved for education or training	29

Other

Getting married or moving in with partner	40
Breakdown of previous relationship	41
Change in household size	42
Children needed to change schools/ left school	43
To meet anticipated children's needs	44
Moving away from parents' home	45
Other (Specify)	*

24. (ASK EVERYBODY) Thanking now about your move into this dwelling you are in now, what have been the overall impacts of your last move? Do you think you are now...

Much better off	1
Somewhat better of	2
Neither better off nor worse off	3
Somewhat worse off	4
Much worse off	5

25. In making the choice of this present dwelling as the place to move into, you probably took into account a number of different factors. Could you please indicate whether in your actual decision to choose this dwelling the following factors were seen by you to be very important (5), somewhat important (4), neither important nor unimportant (3), not very important (2), quite unimportant (1). (ASK FOR RESPONSE FOR EACH ONE)

	VI QU	S	N	NV	
A. Whether the rent was cheap	5	4	3	2	1
B. Whether you were satisfied with the lease/tenancy agreement conditions	5	4	3	2	1
C. The affordability of the bond	5	4	3	2	1
D. Whether the dwelling would suit your household's anticipated future requirements	5	4	3	2	1
E. Whether the landlord or estate agent seemed helpful or friendly	5	4	3	2	1
F. Whether you could stay here as long as you chose to do so	5	4	3	2	1
G. Whether it was possible to actually negotiate the lease/tenancy agreement conditions	5	4	3	2	1
H. Whether you were allowed to make small changes to the property, such as putting up shelves, or re-painting a room	5	4	3	2	1
I. Whether it is furnished as you wanted, or unfurnished as you required	5	4	3	2	1
J. Whether it was available quickly	5	4	3	2	1

26. You may not be planning to but if you were to move into another rented dwelling – to what degree would you agree or disagree with the following - Using a scale of Strongly agree (5) Agree (4) Neither agree nor disagree (3) Disagree (2) Strongly Disagree (1) Firstly....

A. You would prefer a long term lease/tenancy agreement that commits both you and the landlord for a long term (say more than 12 months) RATHER THAN being able to choose whether to stay or leave at any time you want to

5 4 3 2 1

B. You would prefer a short term lease/tenancy agreement that can be extended if required RATHER THAN a long term lease/tenancy agreement that commits both you and the landlord for a long time (say more than 12 months)

5 4 3 2 1

C. You would prefer a long term lease/tenancy agreement that commits both you and the landlord for a long term (say more than 12 months) RATHER THAN the landlord being able to end your tenancy at any time

5 4 3 2 1

D. You would prefer to pay a higher weekly rental (say 10% more than you pay now) in order to get a long term lease/tenancy agreement that commits both the landlord and yourself RATHER THAN pay a lower rental for a short-term but renewable lease/rental agreement with less commitment from the landlord and from yourself

5 4 3 2 1

E. You would prefer to commit yourself to responsibility for on-going maintenance and upkeep of the dwelling in return for having a have a lease/tenancy agreement that commits both you and the landlord for a long term (say more than 12 months) RATHER THAN a having a shorter term renewable lease that does not commit either you or the landlord but makes maintenance the landlord's responsibility.

5 4 3 2 1

27. Can you imagine moving from this dwelling within the next 6 months?

- | | | |
|-------------------------|---|----------------------|
| Yes, definitely | 1 | (Go to Q 28) |
| Yes, probably | 2 | (Go to Q.28) |
| Would like to but can't | 3 | (Go to Q 30) |
| No | 4 | (Go to Demographics) |
| Not sure | 5 | (Go to Demographics) |

28. (IF '1' OR '2' IN Q 27) Of the following options, which are you most likely to consider moving to?

- | | |
|-------------------------------|---|
| Own home | 1 |
| Other private rental property | 2 |
| Public housing | 3 |
| Other (specify) | * |
-

29. Have you applied for public housing?

- | | |
|-----|---|
| Yes | 1 |
| No | 2 |
- (GO TO DEMOGRAPHICS)

30. (IF '3' IN Q27) Why do you feel you can't move from here?

- | | |
|--|---|
| Costs of moving too high | 1 |
| Rents in other places too high | 2 |
| On a tenancy database/'blacklist' | 3 |
| No other places available | 4 |
| Family reasons
(eg children at local school,
work close by, partner's work close by) | 5 |
| Don't have money for another bond | 6 |
| Other (Specify) | * |
-

31. DEMOGRAPHICS RECORD GENDER

Male 1 Female 2

32. Age group

18 – 24 years	1
25 – 34 years	2
35 – 44 years	3
45 – 54 years	4
55 – 64 years	5
65 +	6

33. What is the principal language you speak in your home?

English	1
Other	*

34. Are you of Aboriginal or Torres Strait Islander origin?

Yes 1 No 2

35. Do you currently work in any capacity in any job, business or farm?

Permanent full-time employee not studying	01
Permanent part-time employee	02
Casual full-time employee not studying	03
Casual part-time employee	04
Self-employed	05
Unemployed	06
Home duties	07
Full-time student	08
Part-time student also working	09
Retired	10
Permanently unable to work	11
Other _____	*

36. (FOR GENERAL HOUSEHOLDERS ref Q10) What is the gross income (including pensions and allowances) that this household receives each week from all sources (IF IN SHARE SITUATION ref Q10) What is your gross income.....

\$79 per week or less (\$4,159 per year or less)	01
\$80 - \$119 per week (\$4,160 - \$6,239 per year)	02
\$120 - \$159 per week (\$6,240 - \$8,319 per year)	03
\$160 - \$199 per week (\$8,320 - \$10,399 per year)	04
\$200 - \$299 per week (\$10,400 - \$15,599 per year)	05
\$300 - \$399 per week (\$15,600 - \$20,799 per year)	06
\$400 - \$499 per week (\$20,800 - \$25,999 per year)	07
\$500 - \$599 per week (\$26,000 - \$31,199 per year)	08
\$600 - \$699 per week (\$31,200 - \$36,399 per year)	09
\$700 - \$799 per week (\$36,400 - \$41,599 per year)	10
\$800 - \$999 per week (\$41,600 - \$51,999 per year)	11
\$1,000 - \$1,499 per week (\$52,000 - \$77,999 per year)	12
\$1,500 or more per week (\$78,000 or more per year)	13

My supervisor is required to validate 10% of my work, in case she needs to contact you could I just have your first name please....

First Name of Respondent: _____

Telephone number: _____

Thank you for you help with this survey. Your assistance is appreciated. Once again my name is _____ from Market Facts.

Interviewer: _____

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