Housing insecurity and its link to the social inclusion agenda

LOWER INCOME RENTERS' EXPERIENCES OF HOUSING INSECURITY HAVE SIX IMPORTANT DIMENSIONS. COMPOUNDED BY OTHER ASPECTS OF SOCIAL AND ECONOMIC DISADVANTAGES, THE RESULT IS SOCIAL EXCLUSION.

KEY POINTS

- Housing insecurity experienced by low income renters is multi-dimensional, including: needing to move as a result of circumstances outside a person's control, instability in housing circumstances, feeling unsafe within the home and its environs, lack of privacy, lack of supportive relationships and connection to the local community, and lack of comfort.

- A perceived lack of control over housing and other circumstances was found to underlie all dimensions of housing insecurity.

- Housing insecurity, in its various dimensions, is linked to insecurities in other areas of life, such as finances, employment, health, insecurity of self and family instability. The consequence of living with this combination of insecurities is that a person's key focus is on surviving from day to day.

- Many of those experiencing housing insecurity also experience physical and mental health problems which pose additional difficulties in participating economically and connecting socially.

- Increasing the supply of affordable rental housing, addressing factors that impact on tenants' safety, and maintaining the property in an acceptable condition, are key steps in addressing housing insecurity. Availability of appropriate support to assist people to take full advantage of improved housing security will also be central to making a strong impact on their capacity for greater participation and wellbeing.

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POLICY CONTEXT

There is a growing interest in Australia and elsewhere about the ways in which housing can make a difference to personal and family wellbeing, health, economic participation, social connectedness, community functioning and social cohesion. Research which improves understanding of these linkages is important in providing an evidence base for policies that connect housing assistance with other social and economic policies and programs. Such 'joined up' policies and programs lie at the heart of the social inclusion agendas of government's

The objective of the research was to extend our understanding of housing insecurity for low income renters beyond the current policy focus on security of tenure, and to consider other dimensions of housing insecurity. The research approach was to explore, develop and operationalise the concept of housing insecurity in terms of the experiences predominantly of lower-income renters in Australia in receipt of housing assistance, or living in social housing.

METHOD

The research involved two stages with considerable iteration between them. The first was conceptual development of the dimensions of housing security/ insecurity for people living in the rental sector, informed by a comprehensive review of the Australian and international literature. The second stage involved a grounded analysis of interview data from 145 people on low incomes, over 82 percent of who were renters in private, public or community housing.

KEY FINDINGS

What is the nature of housing insecurity for lower income renters?

Housing insecurity was found to have six dimensions, (see Table 1). Grounded analysis of the qualitative data confirmed three dimensions suggested in the international literature review, namely, lack of privacy, lack of belonging and lack of physical comfort and also suggested three additional dimensions: housing mobility, housing instability and feeling unsafe. These dimensions are often interrelated; for example, housing instability was associated with lack of belonging, and lack of safety with lack of privacy.

Underlying all the dimensions of housing insecurity was a perceived lack of control over housing and other life circumstances.

While separation of these dimensions is useful for analytic purposes, the research indicates that these dimensions often interact with each other in complex ways and that people often, knowingly or unknowingly, make tradeoffs between them. This is illustrated by the following examples.

Example 1 A single female living in poor quality private rental who could be asked to leave at fairly short notice, and was depressed about it on occasions, still derived some sense of security. *"In a way I've got a sense of security from this place that I've been living in for a long period of time, even though it's a dump and it's falling to pieces .. There's just something about this place that pulls you down but, you see, there's also the security .. you've got somewhere to live and even though there's leaks in the roof and I've got plastic on the shower .. I have somewhere to live and I'm there by myself. I don't have to put [up] with someone else that's going to run up my electricity bill or phone bill,... I'm responsible to myself and there's a safety aspect for me as well because I'm up high and I can look down on what's happening below".*

Example 2 The experience of an older single female renting privately illustrates the dimensions of housing mobility, insecurity and lack of physical comfort. *"So they sold it [the house], put up [the rent to] $300 and I was out. Then I moved to another place where I am now – same thing happen, and the agents say, 'All the houses in the area are having rental at $300 a week, so yours must go up too'. Never mind that my toiletries are outside, the roof leaks in three rooms."*

Example 3 A single mother with one child living on a public housing estate, experienced both lack of privacy and feeling unsafe, explained her situation as follows: *"I've had desperadoes and druggies and weirdoes hanging around. I had a pervert hiding under my daughter's window .. So she won't sleep in her room anymore, and this was at 4 o'clock in the afternoon …I had a girl [who had been] bashed up, she's come knocking on the door about 4 o'clock in the morning, but I wouldn't let her in, in case it was a trick and they try and rob you."*

TABLE 1: DIMENSIONS OF HOUSING INSECURITY

Dimension	Meaning
Housing mobility	This refers to moving home that arises from circumstances beyond people's immediate control and which they would not otherwise have chosen.
Housing instability	Housing instability includes but is not restricted to mobility. It is caused by changes in people's housing, and vulnerability to change in their housing that is beyond their immediate control, for example uncertainty about, as well as the consequences of, private rental properties being sold and leases terminated or rents being able to be significantly increased. It is manifest in cultural expectations of transience, inability to 'put down roots' and difficulty in making plans for the future.
Lack of privacy	Involves not having the control to exclude others, or at least not totally, from one's home and a lack of privacy between the home and its surroundings, such that one feels under surveillance by others.
Feeling unsafe	Is the feeling of being unsafe both inside and outside the dwelling.
Lack of belonging	Lack of connectedness to the local area and community and also lack of emotional support and supportive relationships both inside and outside the dwelling.
Lack of physical comfort	People having to live in poor housing conditions that impact on their health, physical enjoyment of their dwelling and ability to relax and feel at home.

Why does housing insecurity matter and what are its impacts?

Dimensions of housing insecurity by themselves can have a significant impact on people's lives as illustrated by the previous examples. However, housing insecurity in its various dimensions was also found to be integrally linked to insecurity in other aspects of life: in particular, with a history of family instability, insecurity of self, insecurities in health status, and financial and employment insecurity. These are all key factors recognised to contribute to social exclusion. All these insecurities interacted and reinforced each other in complex ways.

The consequence of living with a combination of areas of insecurity was found to be that a person's key focus is on surviving from day to day. Trying to create a home against the odds takes time and effort which can make it more difficult to make decisions about the longer term, such as improving educational qualifications or getting a job or dealing with health issues. Put simply, without a home base with some degree of security, it is difficult to tackle other key aspects of social exclusion.

The complex of housing insecurities linked with financial, employment, health insecurities, insecurity of self and family instability means that it is difficult

to single-out one type which will 'untangle the web'. However, the respondents did see improving their housing security as a key to improving their lives for themselves and their children.

The analysis did point to some clear connections between particular dimensions of housing insecurity, but the causality is often not clear or simple.

- All six dimensions of housing insecurity appear to reflect, contribute to, or exacerbate experiences of anxiety and depression. However, feeling unsafe or lacking privacy, and non-chosen residential mobility, appear to be the most significant aspects of housing insecurity in this regard.

- All dimensions of housing insecurity were found to relate to physical health problems. However, lack of physical comfort, lack of privacy and lack of belonging, appear to be particularly important and are compounded when living in homes and/or neighbourhoods that were perceived as unsafe.

- Housing insecurity in its various dimensions made it more difficult for people to engage in paid work or to study, contributing to, and reinforcing, their financial insecurity. It was very difficult for our respondents to look for, find or keep paid employment when they moved a lot, experienced housing instability or were dealing with the consequences of a lack

of safety. Further, engagement in low-paid and casual work often contributed to feelings of stress, anxiety and depression, leading to withdrawal from paid work and greater housing insecurity – a cycle of insecurities that affected all aspects of their lives.

- Housing insecurity affected social connectedness. In particular, mobility, housing instability and a lack of belonging, provided obstacles to social connectedness for adults and their children. Lack of safety in the home or the neighbourhood also made social participation more difficult.

- Lack of a secure home can make it difficult to re-establish a sense of identity and self-esteem, particularly where a sense of one's place in the world has been difficult to achieve and self-esteem has been low since childhood. Achievement of housing security across its various dimensions would appear to be particularly important for people with life-histories of high mobility and a sense of lack of belonging. To deal with other areas of uncertainty in their lives they need to be 'at home'.

POLICY IMPLICATIONS

For lower-income people who are unlikely to buy their own home, housing security means having the opportunity to have a rental home which is stable, safe, private and comfortable, and in which adults and children can develop a sense of belonging and a sense of continuity and constancy in everyday life.

Policies to address housing insecurity will not only affect housing circumstances, but may contribute to reducing other types of insecurities in family life, self, health, finances and employment. Improving housing security provides an entry point for addressing the cycle of precarious living associated with needing to survive from day to day, in particular, to improve health to a status which enables economic and social participation.

Improving housing security is central to current policy debates about social inclusion, and improvement will require more integration between housing and other types of social policies than has previously been the case in Australia.

Increasing the supply of well designed, well maintained, appropriately located and well managed affordable rental housing is the most obvious measure to reduce housing insecurity for those unlikely to attain home ownership. Ensuring people can feel safe in affordable housing also needs to be addressed through a range of strategies, such as appropriate dwelling design, housing management, and in the case of social housing tenant allocation as well.

For people with long histories of housing insecurity, which have been contributed to by factors such as health issues, family instability and social disconnection, development of approaches that facilitate and assist people to take full advantage of opportunities that provide improved housing security is also central.

FURTHER INFORMATION

This bulletin is based on AHURI project 50361, *Housing Insecurity*

Reports from this project can be found on the AHURI website: www.ahuri.edu.au

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