

## Key Findings

### The Tenancies

Tenants ended more tenancies than landlords 58.04%

Tenants participated in rental bidding, extra bond or both 25.9%

Most common lease length was between 0 and 2 years 51%

Private rentals 93.95%

### Notice of Termination

Majority were no cause evictions by landlords 45%

Houses being sold 18.8%

Owners' and their families moving in 36.3%

### Bonds

Tenants who received full bond refunds 60.79%

Bond split between tenant and landlord 10.79

Whole bond paid to landlord 1.32%

Remainder were still waiting 22.91%

### Why Bonds were Claimed

Damages 10.96%

Cleanliness 10.96

Unpaid rent or bills 20.55%

### The Respondents

Majority were tenants and female 66.67%

The most common age group was 35-44 years 27.34%

Respondents who identified as Aboriginal or Torres Strait Islander people = 1.68%

Tenancies with pets and children = 23.26 %

### Covid-19

Respondents who indicated their tenancy was affected 44.1%

Rent increases 23.15%

Low vacancy rate 20.6%

Sale of property 13.3%

**“I had to keep  
my cat a  
secret which  
was so  
stressful”**

**Landlord wanted  
to increase the  
rent from \$285 to  
\$380 per week  
and we couldn't  
afford it**



## Introduction

Adequate shelter is a basic human right and having an affordable, safe, secure and appropriate place to call home forms the foundation of achieving quality of life, the social determinants of health and one's full potential. Yet, there are nearly 300,000 Australians receiving homelessness services each year, many more with unmet needs for those services, thousands of people living with housing stress and approximately three million people living in poverty. This situation is unacceptable.

Home ownership is out of the financial reach of an increasing number of people and rental affordability, problematic prior to the arrival of Covid-19, has worsened considerably since 2020. Australian dwelling and rental prices have increased at a much greater rate than incomes. Median house prices have increased significantly in all cities, and most regions, since the mid-1990s, from around four times median incomes in the 1980s and early-1990s, to more than eight times today (and around ten times in Sydney)<sup>1</sup>. As indicated by the homeownership data from the 2021 Census, home ownership has declined from 70% in 2007 to 67% in 2021<sup>2</sup>. Fewer people with mortgages are achieving outright ownership before they retire and the number of people who call a private rental property home is increasing.

Renting has shifted from being a short, transitional experience for young people between moving out of their parents' home and becoming homeowners, to a permanent and lifelong form of residency. There must be fairness, affordability and accessibility in the private rental market, for all renters, but particularly low income renters, who face greater disadvantage in the market.

The Moving On survey was established by Shelter SA in 2021 to shed light on why residential tenancies end and the effects of the pandemic. There is no existing, publicly available data source that captures every eviction or the reasons why tenancies end within South Australia. Nearly half of all residential tenancy bonds are not returned or not fully returned to tenants and there are many short-term tenancies creating insecurity for renters (Shelter SA 2020). As house prices and rents rise amid a cost of living crisis, Adelaide has maintained its position as one of the most unaffordable

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<sup>1</sup> Moloney, Joey, and Brendan Coates. "The Housing Game Has Changed – Millennials Have It Harder." Grattan Institute, June 17, 2022. <https://grattan.edu.au/news/the-housing-game-has-changed-millennials-have-it-harder/>.

<sup>2</sup> Moloney, Joey, and Brendan, 2022.

cities for renters in Australia. Investigating ways to ameliorate the effects of the housing crisis is crucial to ensure that people and families have access to the basic human right to adequate shelter.

All rentals covered by residential tenancy laws are included in the survey but the great majority of respondents were describing private rental tenancies. The 2021 Moving On survey and report covered the whole of Australia, but this year, respondents are all South Australian. The number and demographics of respondents to the survey do not represent a statistically significant sample of renters in South Australia however the results do reflect larger studies and provide insights into the circumstances under which South Australian tenancies end. The open text answers are particularly interesting where survey respondents provide more detail about their journeys in the private rental market.

Covid-19 and changes to the housing market impacted renters and property owners in various ways as well as the broader housing market. The cost of the HomeBuilder scheme was more than \$2.5 billion, stimulating an increase in new construction. In October 2022 there were 241,000 new homeowners waiting for construction of their new homes to be completed amid significant delays caused by Covid-19, the shortage of building materials and labour and increased costs. Many building companies have gone into liquidation, exacerbating the delays and costs. The Federal Budget, released in October 2022, contained modest promises to increase the supply of social housing, with a large focus on affordable housing and some innovation including looking to institutional investment in affordable housing, the Housing Future Fund and a new housing supply council. However, there was no mention of a review of Commonwealth Rent Assistance or increase in JobSeeker to alleviate the growing housing stress being experienced by private renters.

A lack of housing affordability and availability, unmet need for social housing and increasing homelessness form the backdrop of this report which presents the second cut of data from the Moving On survey of renters, landlords and property managers. There are some points of comparison between the 2021 results and the 2022 results. The survey will remain open to gather data over time and findings will be released annually.



The survey and this report support the advocacy undertaken by Shelter SA to improve rental legislation, policy and systems in South Australia, both at the State and Federal level. The survey results and analysis of the data inform a range of recommendations for governments regarding residential tenancy legislation and public education that could contribute to a fairer renting system and will inform the 2022-23 review of the South Australian Residential Tenancies Act. Thank you to Uniting Communities for your sponsorship of this report and your advocacy on renting.

## Policy Recommendations

### Commonwealth Government

- Develop a national housing strategy to ensure that all Australians who are living on low incomes can access affordable, safe and secure homes. **IN PROGRESS**
- Invest more heavily in the growth of social housing to ensure that families locked out of the private rental market and home ownership can access a home. **IN PROGRESS**
- Fund more build to rent projects and include affordable rentals. **IN PROGRESS**
- Review Commonwealth Rent Assistance to ensure it is adequate and better targets those who require financial support.
- Raise the rate of JobSeeker to address growing poverty and homelessness.
- Adjust investor subsidies through capital gains tax and negative gearing and redirect revenue to fund social housing.
- Adopt a national framework for mandatory inclusionary zoning.
- Immediately release land that is suitable for new housing supply.

### South Australian Government

- Continue to invest to increase the net supply of social housing. **IN PROGRESS**
- Explore alternative housing models for home ownership and renting, including modular construction. **IN PROGRESS**
- Establish a Residential Tenancies Commission and Commissioner.
- Conduct a public awareness campaign and drive to educate the public about tenancy tribunals, legal renting rights and responsibilities, standards and safety.
- Enable tenants to receive their bonds back in a timely and fair manner or create a bond transfer process so that tenants can easily transfer bonds to new tenancies.
- Develop and implement standard eviction protections.
- Remove no cause evictions, including non-renewal of leases without a breach, which are also no cause evictions, disallowing both unless tenancy agreements are breached and are assessable by the South Australian Civil and Administrative Tribunal.
- Progress systems that increase the rates of the acceptance of pets in private rentals and longer leases as standard practice.
- Include a clearer definition of what constitutes a reasonable state of cleanliness upon exit and delineating between damage and wear and tear, within legislation.
- Work towards a reduction in the number of bonds not refunded to tenants and continue to raise awareness about the high number of unclaimed bonds.
- Develop and apply uniform legislation to make rental bidding and extra bond payments illegal and provide associated education for landlords, property managers and tenants.
- In the event of future emergency moratoriums on rent increases and evictions provide greater clarity and direction to landlords and tenants about rent variations; and ensure rent relief schemes are available, accessible, and timely for tenants and owners.
- Explore the development of rental vouchers to bridge the gap between affordability for low income renters and social housing waiting list applicants.
- Explore how to incentivise owners of vacant residential properties to bring them back to the private rental market.
- Explore head leasing private rental properties to reserve them for those living with the greatest housing need.

## Background

The number of Australians renting privately is on the rise and the number of people living in public housing or community housing is declining. In 1994-95 fewer than one in five adults were renting in the private rental market in Australia<sup>3</sup>. The Grattan Institute (2022) reported that one in four Australian households were living in the private rental market in 2011-12. Just six years later, in 2018, of the 8.3 million households in Australia, about one-third (30.2%) were renters (2.6 million households)<sup>4</sup>.

The Grattan Institute also reported that people are renting for longer periods of time. More than half (57%) of all households renting in 2007-08 had been renting for more than five years, and a third (33%) were long-term renters who had rented for more than ten years<sup>5</sup>. Close to one million homes have been added to Australia's private rental stock over the past twenty years. The decline in public housing across the country has also seen the private rental market become the only option for households who cannot access social housing and are locked out of home ownership. The proportion of households living in social housing in Australia decreased from 4.8% in 2011 to 4.2%, in 2021<sup>6</sup>. Over the past two decades, the number of low-income earners renting in the private rental market across Australia has more than doubled to about one million households.

## Housing Affordability

Housing stress is defined by the relationship between housing costs and household incomes. Housing stress occurs when a household is spending an amount of their income on housing costs that does not leave enough to purchase other essentials including food, transport or health care. Housing affordability is identified as the relationship between expenditure on housing costs (prices, mortgage payments or rents) and household incomes and how this is related to other expenses, such as bills or food budgets.

The National Rental Affordability Index defines the affordability ratio as housing costs exceeding "30% of a low-income household's (households in the two bottom income quintiles) gross income" (30/40 rule)<sup>7</sup>. By the end of 2019, 43% of all Australian low-income households were not living within an affordable housing situation and were experiencing housing stress, compared to 35% in 2008. Within the Greater Adelaide region an average of 43% of income is spent on rent, with an average of 29% being spent on rent in the rest of South Australia. Previously, affordable renting in rural South Australian areas was possible but is now considered unaffordable for people living on low incomes. Renting in the Greater Adelaide region is not affordable for people living on low incomes and housing stress is on the rise for many South Australians<sup>8</sup>.

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<sup>3</sup> Australian Institute of Health and Welfare, 2020, Home Ownership and Housing Tenure, <https://www.aihw.gov.au/reports/australias-welfare/home-ownership-and-housing-tenure>.

<sup>4</sup> Australian Institute of Health and Welfare, 2020.

<sup>5</sup> Shelter SA, 2020, What happens to your bond when you leave? Residential Tenancy Bonds – A Discussion Paper.

<sup>6</sup> Australian Institute of Health and Welfare, 2020.

<sup>7</sup> National Rental Affordability Index, 2019 [https://www.sgsep.com.au/assets/main/Projects/SGS-Economicsand-Planning\\_RAI-November-2019.pdf](https://www.sgsep.com.au/assets/main/Projects/SGS-Economicsand-Planning_RAI-November-2019.pdf).

<sup>8</sup> National Rental Affordability Index, 2019.

Financial stress and psychological stress are both associated with unaffordable housing and often facing the repeated costs of moving on from rental properties impacts adversely on low income households. The most common pathway for entry into social housing is from experiencing homelessness or the risk of homelessness<sup>9</sup>. The biggest factor impacting a household's ability to move out of social housing, however, is the lack of affordable and suitable housing alternatives<sup>10</sup>.

In 2021, Adelaide was ranked the 13th most unaffordable metropolitan area out of 92 major international housing markets. This ranking is only two places behind London, and less affordable than New York City. Adelaide renters have been hit the hardest by swiftly rising prices, with tenants in every capital city under deepening financial pressure<sup>11</sup>.

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ADELAIDE  
Tuesday, Dec 1, 2020

## Adelaide second least affordable city for renters, low-income earners: report

NEWS

The South Australian capital is ranked near the bottom of affordable major cities in Australia for renters, with housing prices outstripping incomes, according to a rental affordability report.



Jessica Bassano



The lack of availability of affordable housing within Australia has been a growing problem. Below are images from the National Rental Affordability Index<sup>12</sup> interactive map, firstly comparing average household incomes and then the lowest household income quintile (\$30k or less annually) for South Australia and Adelaide. The Index is a product of National Shelter, SGS Economics and Planning, Beyond Bank and the Brotherhood of St Lawrence, published annually, comparing residential tenancy bond data with incomes across Australia.

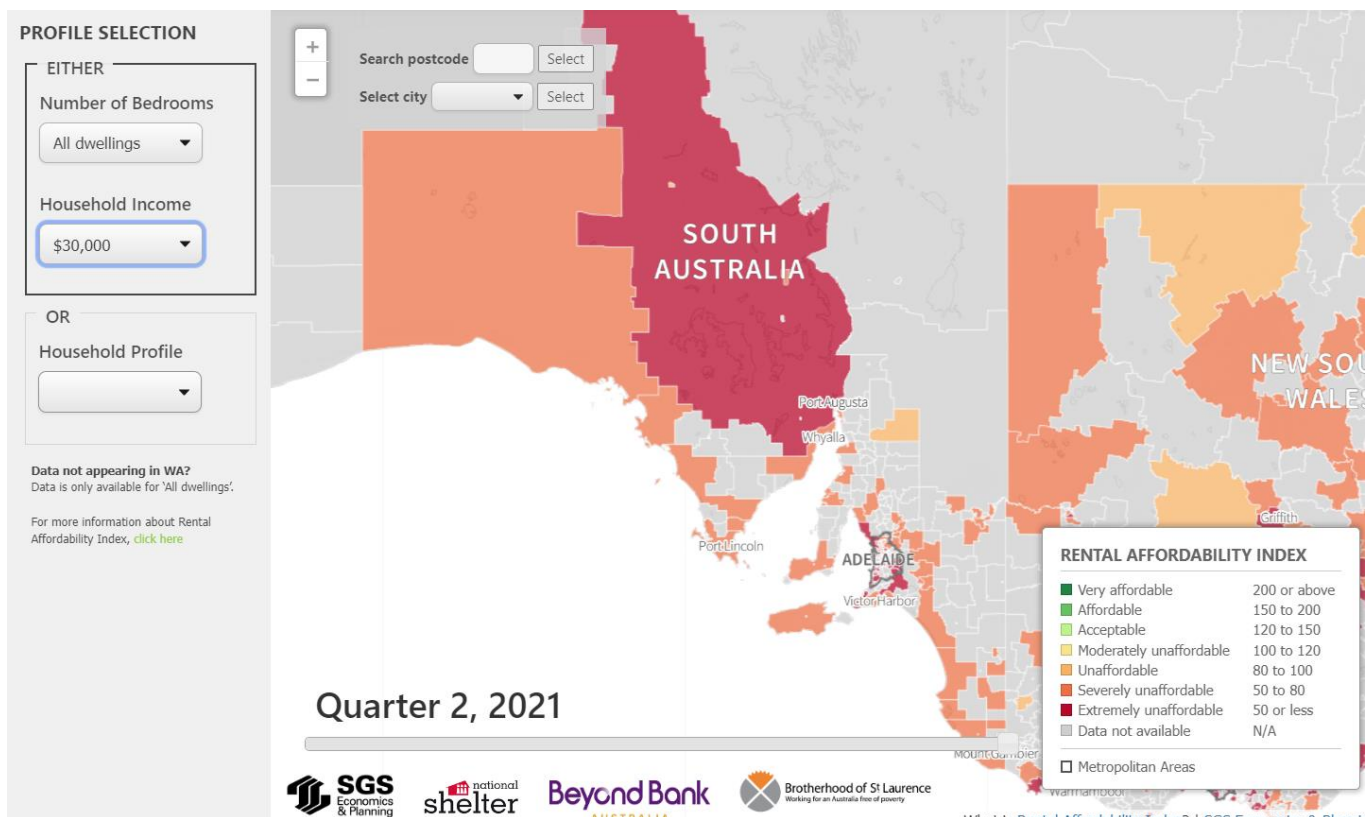
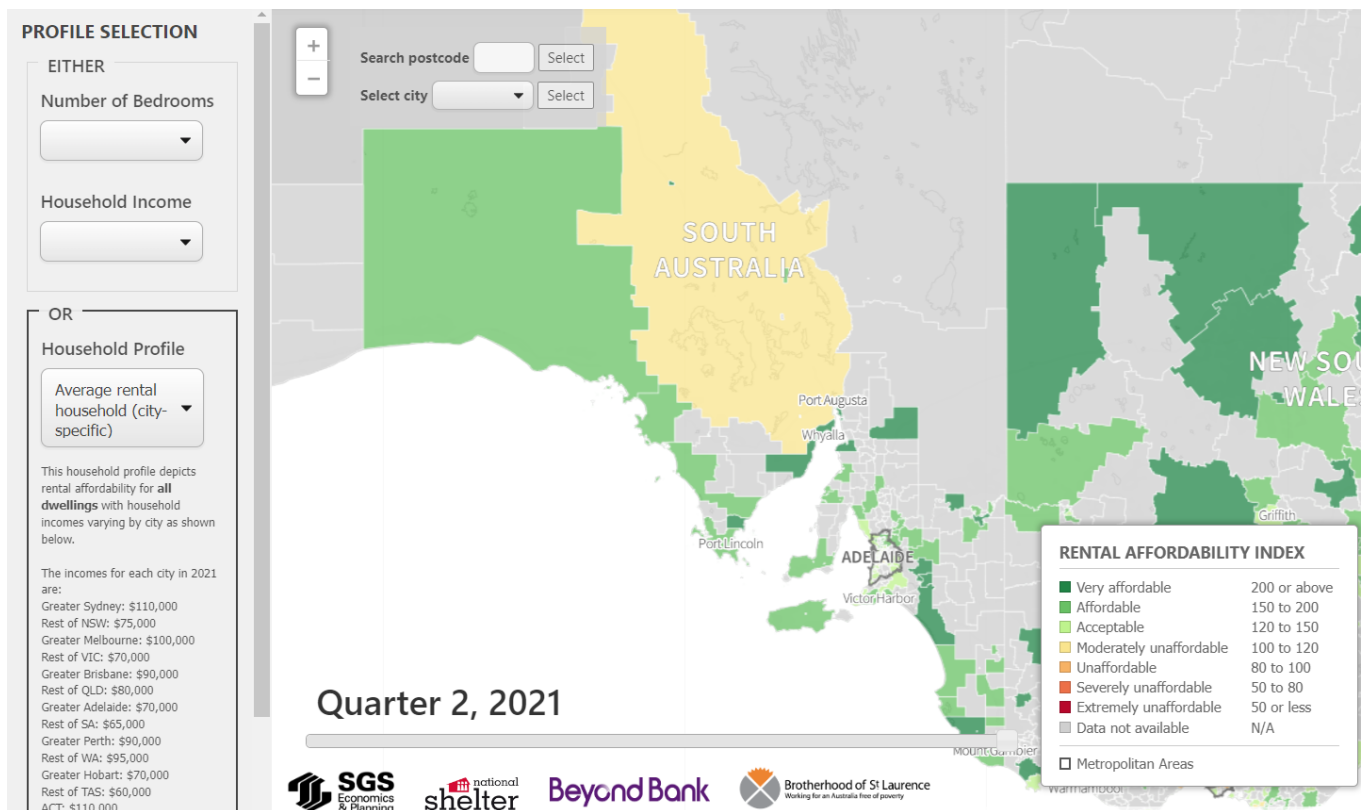
<sup>9</sup> Powell, A., Meltzer, A., Martin, C., Stone, W., Liu, E., Flanagan, K., Muir, K., and Tually, S, 2019, "The construction of social housing pathways across Australia", AHURI Final Report No. 316, Australian Housing and Urban Research Institute Limited, Melbourne, <https://www.ahuri.edu.au/research/final-reports/316>, doi:10.18408/ahuri-7118101

<sup>10</sup> Powell, A., Meltzer, A., Martin, C., Stone, W., Liu, E., Flanagan, K., Muir, K., and Tually, S, 2019.

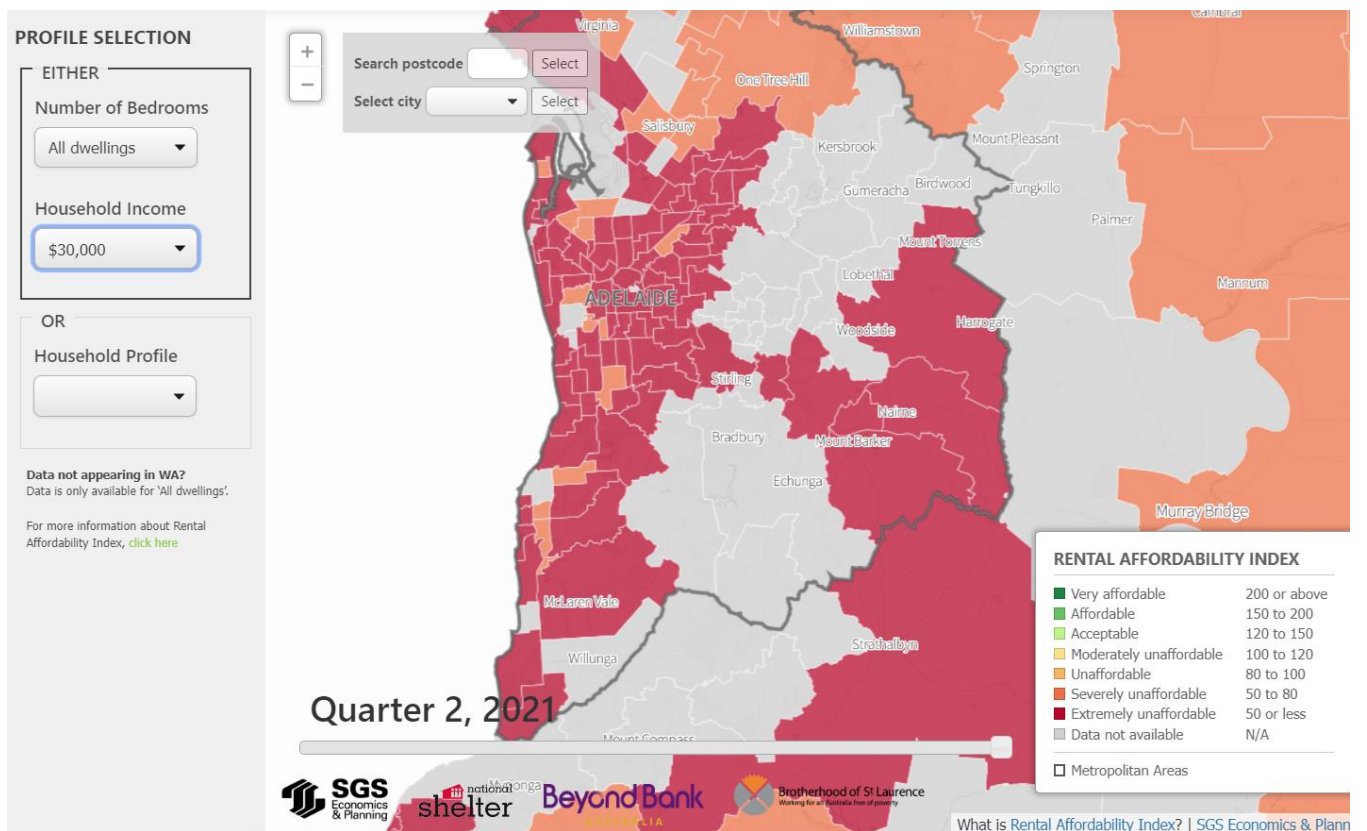
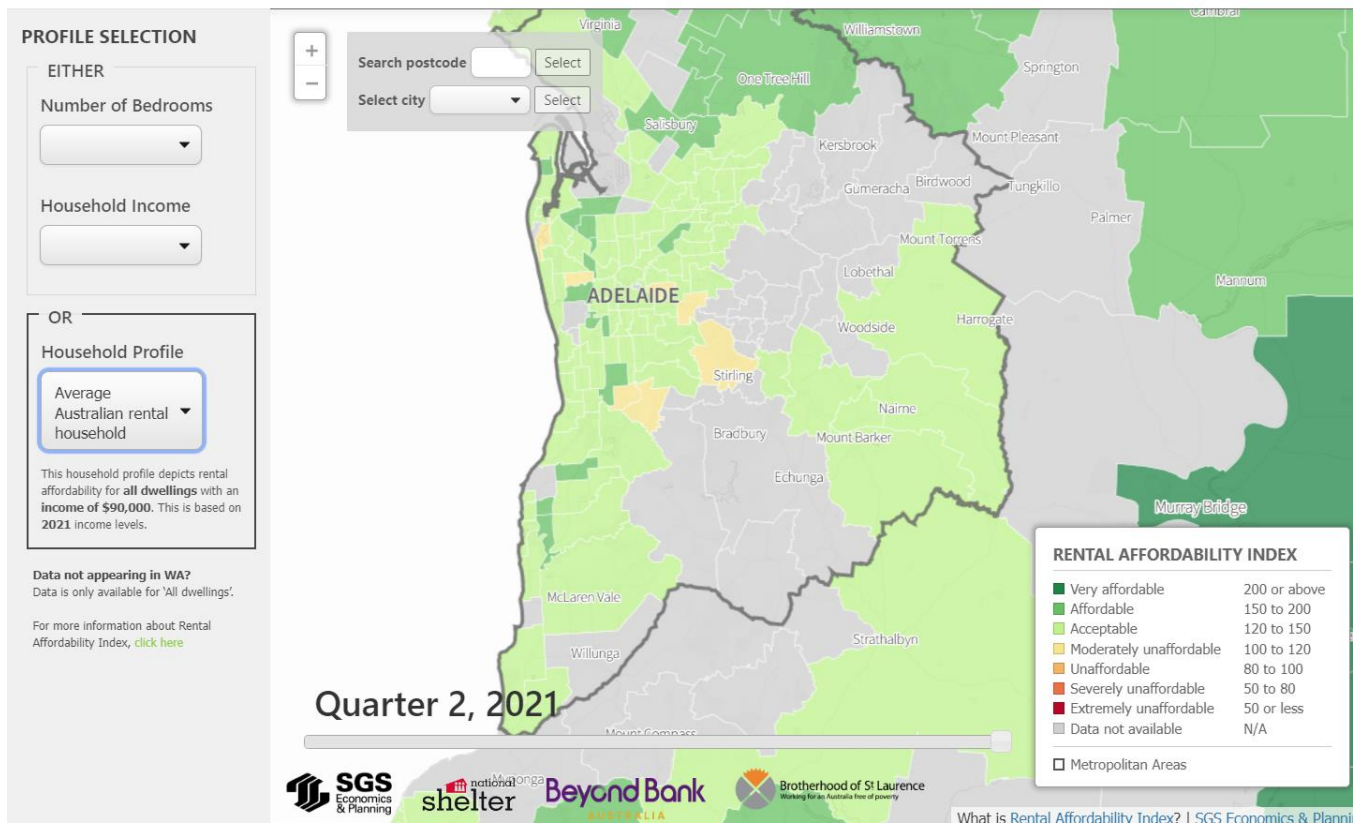
<sup>11</sup> Bourke, E., Foo M. 2022. Review of Rental Affordability Snapshot. Ainslie ACT: Anglicare Australia. <https://www.anglicare.asn.au/wp-content/uploads/2022/04/Rental-Affordability-Snapshot-National-report.pdf>

<sup>12</sup> <https://www.sgsep.com.au/projects/rental-affordability-index>















A research report from Anglicare Australia, the 2022 Rental Affordability Snapshot, investigated how many available rental properties people in low-income groups could afford to rent across the country, uncovered some shocking statistics. After the review of 46,000 rental listings across Australia, the findings included:

- There were only 336 rentals that were affordable for a person receiving the Age Pension
- Only 8 rentals, all share-houses, were affordable for a person receiving JobSeeker
- There were 778 rentals that were affordable for a person earning a full-time minimum wage
- Only 65 rentals were affordable for a person receiving the Disability Support Pension
- One share house was affordable for a person on Youth Allowance<sup>13</sup>

The below images show the price, availability and demand for rentals in Adelaide and surrounding suburbs at the beginning of November 2022<sup>14</sup>. Twenty-nine houses were available for rent in the last month and the demand exceeded 800 households. In the same month, the suburb of Marion listed only four properties available for rent and only two were marked as “pets considered”.

<div> <div>Buy</div> <div>Rent</div> </div>	
 2 bed house	\$487 per week
 3 bed house	\$590 per week
 4 bed house	Unavailable
 1 bed unit	\$420 per week
 2 bed unit	\$500 per week
 3 bed unit	\$600 per week

#### Adelaide property market

Last month Adelaide had 211 properties available for rent and 298 properties for sale. Median property prices over the last year range from \$750,000 for houses to \$450,000 for units. If you are looking for an investment property, consider houses in Adelaide rent out for \$505 PW with an annual rental yield of 3.7% and units rent for \$470 PW with a rental yield of 5.7%. Based on five years of sales, Adelaide has seen a compound growth rate of 7.1% for houses and -13.5% for units.

<sup>13</sup> Bourke, Eddy, Foo Melissa 2022.

<sup>14</sup> <https://www.realestate.com.au/sa/adelaide-5000/?sourcePage=rea:rent:srp&sourceElement=suburb-profile&channel=rent>

## House price guide

Buy

Rent

Bedrooms ▾

### Median rental price snapshot for houses

Median rental price ⓘ

**\$505** per week

November 2021 - October 2022

Past 12 month growth ⓘ

**Up 3.1%** ↑

### 5 year median rental price trend



## Rental market insights for houses

Supply, demand and performance data for rental houses in Adelaide.

**29 houses**

available in the past month



**305 leased**

in the past 12 months



**19 days**

median time on market



**853 renters**

interested



## Vacancy Rates

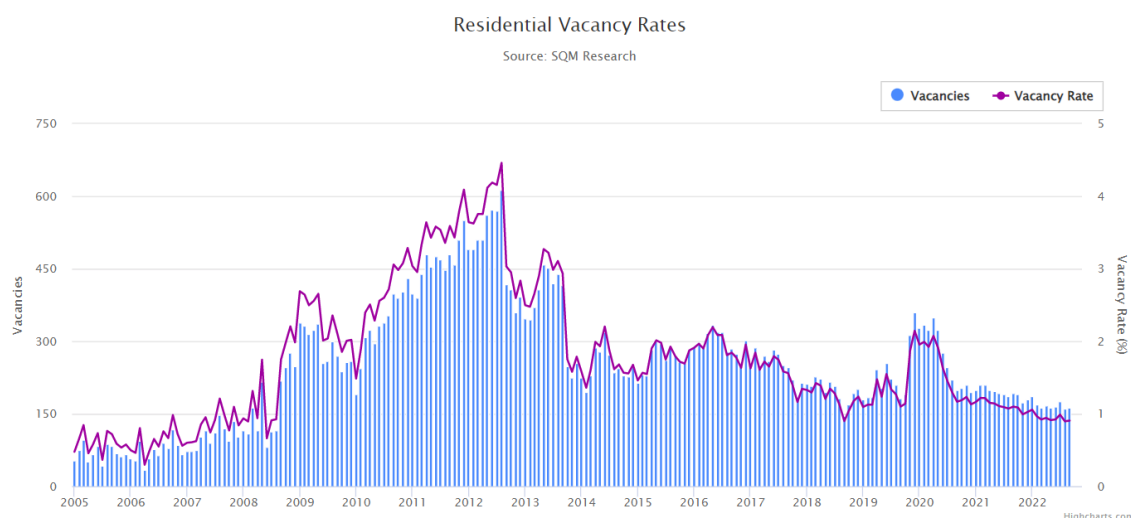
Private rental vacancy rates have plummeted over the last two years across every capital city, suburb, regional and remote area in Australia and would be renters face growing competition for very few properties. The graph below from SQM Research<sup>15</sup>, shows changes over time to the vacancy rates at the time of writing (November 2022) in Outer Adelaide.

Real estate websites advertising vacant residential rental properties are showing record numbers of visitors to open inspections and there are many anecdotal stories of properties being allocated without ever reaching advertisement.

<sup>15</sup> [https://sqmresearch.com.au/graph\\_vacancy.php?sfx=&region=sa%3A%3AOuter+Adelaide&t=1](https://sqmresearch.com.au/graph_vacancy.php?sfx=&region=sa%3A%3AOuter+Adelaide&t=1)

# RESIDENTIAL VACANCY RATES

## REGION: OUTER ADELAIDE



## The Pandemic and Renting

There has been substantial turbulence in the South Australian private rental market in the last two years due to the COVID-19 Pandemic. Baker and Daniel (2020) found that renters reported a series of negative effects on their living circumstances due to COVID-19 and the related lockdown measures<sup>16</sup>. Almost a third of renting households, for example, had difficulty paying bills and rent, or went without meals during the COVID-19 pandemic.

Despite efforts made by researchers and advocates, no Australian jurisdiction imposed a complete moratorium on evictions or rent increases, instead focusing protection on COVID-19 impacted households in rent arrears<sup>17</sup>. Throughout the emergency periods, and in the 'transitional' periods that some jurisdictions implemented thereafter, eviction proceedings have continued: in South Australia, about 3,000 termination applications were brought by landlords to the tenancy tribunal during the moratorium in 2020.

## Gender

A gender lens is crucial to understand contemporary renting. Gender can impact a tenant's chances of securing a private rental property because a range of factors affect single women, especially older women, more significantly than other cohorts. A 2020 study into the housing challenges faced by women shows that women are more likely to experience household financial strain when they are aged under 65 years, particularly if they have been single parents, and are more likely to then to be forced into substandard housing or homelessness when they are over the age of 65<sup>18</sup>.

<sup>16</sup> Baker, E. and Daniel, L. (Eds.) (2020). Rental Insights: A COVID-19 Collection, The Australian Housing and Urban Research Institute Limited, Melbourne, <https://www.ahuri.edu.au/research/research-papers/rental-insights-a-covid-19-collection>, doi: 10.18408/ahuri3125402.

<sup>17</sup> Shelter SA, 2020, What happens to your bond when you leave? Residential Tenancy Bonds – A Discussion Paper.

<sup>18</sup> Viljoen, C., Lowies, B., Lushington, K. and McGreal, S., 2020, Female perspectives on housing quality and household characteristics, perceptions and challenges: Evidence from Australia. Habitat International, 105.

Approximately “12% of Australians aged 51 to 65 live in poverty, compared to the OECD average of 10.5%”<sup>19</sup>. The gender pay gap means that often women receive lower incomes and may experience gender-based discrimination in the private rental market. According to Australia’s Workplace Gender Equality Agency, the national gender pay gap as of May 2022 was at 14.1%, an increase of 1% since 2020<sup>20</sup>.

The average weekly ordinary full-time earnings for women across all industries and occupations was \$1,609.00, compared to men’s average weekly ordinary full-time earnings of \$1,872.90<sup>21</sup>. This situation indicates that on average, women earned \$263.90 less than men per week. This disparity in income not only makes it more difficult for women compared to men to rent or buy a home in certain areas, but it could also affect potential housing stress and food stress experienced by women<sup>22</sup>.

The significance of the income gap to this study is that women are 14.1% more likely than men to experience discrimination by landlords or agents including discrimination for holding a bond guarantee provided by State Government rather than a cash bond. Those people who report discrimination are also “much more likely to have had a dispute with their landlord or agent” and discrepancies around bond returns can leave women and other vulnerable renters feeling more financially insecure overall<sup>23</sup>.

Single older women are also less likely to be outright home owners upon retirement or have adequate superannuation to fund their retirement. Reliance on the aged pension, which was never designed to subsidise housing expenses, rising housing unaffordability and availability and inadequate Commonwealth Rent Assistance mean that low income women are vulnerable to retiring into poverty and at a greater risk of homelessness. The South Australian Minister for Human Services has established a timely taskforce to improve housing security for older women in 2022<sup>24</sup> to address the fastest growing cohort of people experiencing homelessness.

## Age

Private renting has become more common among all age groups<sup>25</sup>. In May 2020, the Australian National University surveyed more than 3,200 people across Australia and found that those most likely to be experiencing stress around paying housing costs were those aged 18-24 years. Just over one quarter of those surveyed could not pay their rent and/or mortgage on time and were experiencing severe renting stress.

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<sup>19</sup> Mills, A., Ng, S., Finnis, J., Grutzner, K. and Raman, B., 2020, Hidden in plain sight: the impact of the COVID19 response on mature-age low-income people in Australia

<sup>20</sup> Commonwealth of Australia, 2022, Australia’s Gender Pay Gap Statistics 2022, <https://www.wgea.gov.au/data/fact-sheets/australias-gender-pay-gap-statistics-2022>.

<sup>21</sup> Commonwealth of Australia, 2022.

<sup>22</sup> Cahill, D., 2016, Gender Property Gap: Which areas are out of her reach? RealEstate.com.au. <https://www.realestate.com.au/news/gender-property-gap-how-aussie-women-struggle-to-afford-a-room-of-their-own/>.

<sup>23</sup> Choice, 2017, ‘Unsettled: Life in Australia’s private rental market’, Choice Australia, National Shelter and NATO

<sup>24</sup> <https://www.adelaidenow.com.au/news/south-australia/new-taskforce-to-investigate-housing-needs-of-older-women/news-story/ae416f3e2e9bf125b8350275bdfd9acf>

<sup>25</sup> Australian Government-Productivity Commission, 2019, Vulnerable private renters: Evidence and options. Productivity Commission Research Paper.

The Rental Affordability Snapshot, a study conducted by Anglican Community Care Inc (ac.care), researched the affordability of rentals in South Australia. Based on private rentals advertised for rent in March, they found no properties available for single adults on Youth Allowance or JobSeeker in the Limestone Coast, Riverland or Murraylands<sup>26</sup>. The study found that if a person receiving Youth Allowance is looking for a share house, they would not be able to afford any rentals across the Adelaide Hills, Limestone Coast, Murraylands or Riverland.

Rowley and James (2018) found that within Australia, close to half of all renters (37%) are under the age of 35, with 17% in the 18-24 age bracket. They reported that these renters are more like to say they have experienced discrimination (55%), particularly because of their age (22%). This age group most likely to have children (35-44) and were the most common victims of discrimination (24%)<sup>27</sup>.

Older people also experience discrimination and inequality within the private market. It is stated in the “Finding a Suitable Home for Older People at Risk of Homelessness in South Australia” report that many older renters are struggling to find affordable housing<sup>28</sup>.

According to data from the 2016 Census, 67% of low-income older renters in the private rental market in South Australia were experiencing housing stress, spending more than 30% of their income on rent<sup>29</sup>. This number equates to over 4,600 households across the State. Of these households, over 1,200 were experiencing severe housing stress and are paying 50% or more of their household income on rent, meaning that this group regularly cut back on food, medications, heating and other essentials just to keep a roof over their heads<sup>30</sup>.

An increase in the supply of social and affordable housing would ease the financial and psychological strain experienced by people living without housing security or affordability and given the sharp rise of house prices, is the only viable option for vulnerable low income households.

## Children

Families with children are among those households renting at higher rates. Families require easy access to local schools, safe neighbourhoods, and more rooms to house their children and provide them with an adequate sleeping space. Couples and single parents are typically spending more and experiencing more housing stress in comparison to no-child families and individuals. According to the Australian Productivity Commission (2019), most of the increases in renting from 1996-2016 included families with children, and single parents. This situation suggests that home ownership is becoming increasingly difficult for these cohorts, with 27% of those with children living in apartments<sup>31</sup>.

A recent study by Anglican Community Care Inc included findings that the Limestone Coast, Riverland and Murraylands families living on low incomes are being priced out of the rental

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<sup>26</sup> ac.care. 2021. Review of Snapshot: Ac.care- Southern Country Regions of SA: Limestone Coast, Murraylands/Adelaide Hills, Riverland. Edited by Shane Maddocks. ac.care. <https://www.accare.org.au/rental-affordability-snapshot-finds-vulnerable-people-priced-out-of-homes-in-country-south-australia/>.

<sup>27</sup> ac.care, 2021.

<sup>28</sup> Fiedler, J, and Faulkner, D. 2017. Review of Finding a Suitable Home for Older People at Risk of Homelessness in South Australia. Adelaide SA: Housing for the Aged Acton Group. [https://www.olderrenters.org.au/sites/default/files/ageing\\_on\\_the\\_edge\\_sa\\_summary\\_report\\_0.pdf](https://www.olderrenters.org.au/sites/default/files/ageing_on_the_edge_sa_summary_report_0.pdf).

<sup>29</sup> Fiedler, J & Faulkner, D, 2017.

<sup>30</sup> Fiedler, J & Faulkner, D, 2017.

<sup>31</sup> Australian Government-Productivity Commission, 2019, Vulnerable private renters: Evidence and options. Productivity Commission Research Paper.



market<sup>32</sup>. The study found that an out-of-work couple with two children could afford only 15% of rentals but competed with people on higher incomes for these scarce properties.

For people with children, securing a rental property can be difficult, especially within very low vacancy rate in cities like Adelaide. A 2018 survey by academics from the Bankwest Curtin Economics Centre, building on findings from the Australian Bureau of Statistics and the Victorian Equal Opportunity and Human Rights Commission, found that households with children, in particular single-parent households, were most likely to report experiencing discrimination as renters and were more likely to have been refused rental accommodation<sup>33</sup>. Racial discrimination, receiving government benefits and being in a multigenerational household were also associated with a higher likelihood of experiencing discrimination.

According to the AHURI 2022 report, “Precarious housing and wellbeing: a multi-dimensional investigation”, housing stress affects the parenting capacity of parents as well as their ability to participate in employment, education and training and the general community<sup>34</sup>. The lack of housing affordability, insecurity and unsuitability impacted, singly and in combination, on the health and wellbeing of children living in households experiencing housing stress. The investigation found that rental stress is at its lowest in couples with no children, and highest among couples with two or more children. In addition to the impact of housing stress, frequent moves have been found to negatively affect the health, social and emotional wellbeing of children<sup>35</sup>.

## Pets

South Australia is a State of pet owners, with two out of three households including an animal as a companion. For most people, pets are considered a part of the family and are considered a great benefit to their sense of wellbeing<sup>36</sup>. The physical and psychological benefits of having a pet are well documented<sup>37</sup>. Antonacopoulos & Pychy (2010) have found that the benefits of owning a pet include decreased blood pressure and cholesterol levels; increased physical activity; improving self-esteem; and reducing rates of depression and loneliness<sup>38</sup>. Despite these findings, one of the most common themes in rental discrimination experiences is related to pets<sup>39</sup>. The housing-connected

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<sup>32</sup> ac.care. 2021. Review of Snapshot: Ac.care- Southern Country Regions of SA: Limestone Coast, Murraylands/Adelaide Hills, Riverland. Edited by Shane Maddocks. ac.care. <https://www.accare.org.au/rental-affordability-snapshot-finds-vulnerable-people-priced-out-of-homes-in-country-south-australia/>.

<sup>33</sup> Rowley, S. and James, A., 2018, The Private rental sector in Australia: Public perceptions of quality and affordability. BCEC Research Report No. 18/18 (pp. i-i). Bankwest Curtin Economics Centre.

<sup>34</sup> Ong ViforJ, R., Singh, R., Baker, E., Bentley, R. and Hewton, J, 2022, Precarious housing and wellbeing: a multidimensional investigation, AHURI Final Report No. 373, Australian Housing and Urban Research Institute Limited, Melbourne, <https://www.ahuri.edu.au/research/finalreports/373>, doi: 10.18408/ahuri8123801.

<sup>35</sup> Ong ViforJ, R., Singh, R., Baker, E., Bentley, R. and Hewton, J, 2022.

<sup>36</sup> Stone, W., Power, E.R., Tually, S., James, A., Faulkner, D., Goodall, Z. and Buckle, C. 2021, Housing and housing assistance pathways with companion animals: risks, costs, benefits and opportunities, AHURI Final Report No. 350, Australian Housing and Urban Research Institute Limited, Melbourne, <https://www.ahuri.edu.au/research/final-reports/350>, doi: 10.18408/ahuri5121601.

<sup>37</sup> Gabriel, M., Faulkner, D. and Stirling, C 2015, Housing priorities of people with dementia: security, continuity and support, AHURI Final Report No. 242, Australian Housing and Urban Research Institute Limited, Melbourne, <https://www.ahuri.edu.au/research/final-reports/242>.

<sup>38</sup> Duvall Antonacopoulos, N. M. and Pychyl, T. A. ,2010, ‘An examination of the potential role of pet ownership, human social support and pet attachment in the psychological health of individuals living alone’, *Anthrozoös*, vol. 23: 37–54.

<sup>39</sup> Rowley, S. and James, A., 2018, The Private rental sector in Australia: Public perceptions of quality and affordability. BCEC Research Report No. 18/18 (pp. i-i). Bankwest Curtin Economics Centre.



costs and discrimination of pet ownership are varied and often tenure-specific. Pet-owning renters have experienced extra fees associated with keeping pets outside to those experienced by people who own their own home, such as a pet bond at the start of a tenancy or cleaning fees at the end of a tenancy<sup>40</sup>. In some markets, tenants report feeling obligated to offer higher rent to encourage landlords to approve pets in an otherwise no-pets property.

The Bankwest Curtin Economics Centre have found that renters with pets can find it difficult to source suitable accommodation, with 42% of those surveyed in 2018, indicating it limited the availability of properties; 9% had to compromise on the type of dwelling they rented; 7.5% indicating they were forced out of a location due to having a pet and 6% admitted to lying about having a pet in order to secure a property<sup>41</sup>.

Pet ownership is clearly an issue within the private rental sector and can contribute to feelings of rental insecurity and housing stress. The impact on renters is negative if they have to choose between securing a rental and a beloved companion. Experts argue that pets must be considered as allowable on all rental properties unless there are extenuating circumstances. The potential risk of property damage by households with pets is no more likely than for households without pets<sup>42</sup>.



The Royal Society for the Prevention of Cruelty to Animals in South Australia experienced a 9% increase in the number of cats surrendered and a 35% increase in dogs, with a 90% increase in other animals like rabbits and guinea pigs in 2022<sup>43</sup>. The Society reports that surrenders are due to being unable to accommodate pets in the private rental market.

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<sup>40</sup> Stone, W., Power, E.R., Tually, S., James, A., Faulkner, D., Goodall, Z. and Buckle, C. 2021.

<sup>41</sup> Rowley, S. and James, A., 2018.

<sup>42</sup> Stone, W., Power, E.R., Tually, S., James, A., Faulkner, D., Goodall, Z. and Buckle, C. 2021, Housing and housing assistance pathways with companion animals: risks, costs, benefits and opportunities, AHURI Final Report No. 350, Australian Housing and Urban Research Institute Limited, Melbourne, <https://www.ahuri.edu.au/research/final-reports/350>, doi: 10.18408/ahuri5121601.

<sup>43</sup> <https://www.abc.net.au/news/2022-10-21/animal-adoptions-rise-increase-surrenders-pets-rentals/101560782>

## Discrimination

Prejudice and housing affordability are barriers to accessing the private rental market for Aboriginal and Torres Strait Islander peoples, people of colour, members of the Lesbian, Gay, Bisexual, Transgender, Queer, Intersex and Asexual (LGBTQIA+) community and many other people.

Discrimination in the private rental sector occurs throughout the entire rental system, from the search for a rental property, through to evictions. The COVID-19 pandemic has highlighted systemic problems in South Australia's private rental sectors, particularly relating to income and employment-based discrimination, racism, threat of eviction and housing security.

Discrimination in private rental housing is a significant issue for minority groups. Parkinson et al. (2018) argue that discrimination is likely to push these groups into the more precarious room rental sector, lower quality housing, more expensive housing, or homelessness<sup>44</sup>. Overcoming racism in housing, and poor housing experiences more broadly are also identified as a critical intervention point in improving health and wellbeing for vulnerable groups<sup>45</sup>.

LGBTQIA+ people may be similarly vulnerable, particularly if they are young and if they lack family support and financial assistance<sup>46</sup>. Those people living with learning disabilities or limited English may face similar barriers. As Maynock and Parker (2020:473) have observed, vulnerable prospective tenants commonly have little or no prior experience of dealing with landlords or letting<sup>47</sup>. Many people in this situation find themselves forced to reluctantly accept extremely low-quality standards of housing conditions, be prone to accepting higher rents or feel pressured to participate in rental bidding.

Whilst it is prohibited under International, Commonwealth and State law in Australia to discriminate on the grounds of race, a Shelter SA survey (2019) revealed that there is a lack of understanding in the community about what constitutes racial discrimination, many people do not report discrimination and others are not sure who to complain to when it happens<sup>48</sup>. According to that survey nearly 80% of renter respondents had experienced, or witnessed someone experiencing racial discrimination in the private rental market, but only 15.5% had filed a complaint.

Discrimination within the private rental sector presents an increasingly important policy challenge as more people rent in the face of declining home ownership. Systemic discrimination continues to influence the rental process.

## Bonds

According to the South Australian Civil and Administrative Tribunal, the most common dispute at the end of a tenancy or agreement is a claim on the bond or a claim for compensation by a landlord or proprietor. This finding is supported by a 2017 national survey by Choice Australia, as 26% of

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<sup>44</sup> Parkinson et al. (2018) argue that discrimination is likely to push these groups into the more precarious room rental sector, lower quality housing, more expensive housing, or even homelessness. Racis

<sup>45</sup> Andersen, M. J., Williamson, A. B., Fernando, P., Eades, S. and Redman, S. (2018) 'They took the land, now we're fighting for a house': Aboriginal perspectives about urban housing disadvantage', *Housing Studies*, vol. 33, no. 4, 635–660, doi: 10.1080/02673037.2017.1374357.


<sup>46</sup> Bachmann, C. L. and Gooch, B. (2018) *LGBT in Britain. Home and Communities*, Stonewall, accessed 6 March 2020, [https://www.stonewall.org.uk/sites/default/files/lgbt\\_in\\_britain\\_home\\_and\\_communities.pdf](https://www.stonewall.org.uk/sites/default/files/lgbt_in_britain_home_and_communities.pdf)

<sup>47</sup> Mayock, P. and Parker, S. (2020) 'Homeless young people 'strategizing' a route to housing stability: service fatigue, exiting attempts and living "off grid"', *Housing Studies*, vol. 35, no. 3: 459–483, doi: 10.1080/02673037.2019.1612036.


<sup>48</sup> Shelter SA, 2019, I am tired of being treated like a second-class citizen! Racial Discrimination in the Private Rental Market.

respondents indicated that they had disputes with landlords or agents over the bond refund when exiting a lease at some point in their experience as a renter<sup>49</sup>.

A 2020 Shelter SA report on residential bonds found that many tenants believe they must wait for the property manager or landlord to apply to have the bond refunded even though that, as tenants, they are able to initiate bond refunds<sup>50</sup>. Greater education is required to ensure that this widely accepted misconception is understood properly to ensure that both tenants and landlords understand the bond process.

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## Millions of dollars in unclaimed rental payments kept by Consumer and Business Services, not returned to renters

Millions in unclaimed rental payments aren't being returned to renters, with a report criticising the government agency responsible. See how you may be eligible.



Renato Castello

 @Rencastello  2 min read October 18, 2021 - 6:22AM The Advertiser

 10 comments

As discussed in the Shelter SA 2020 report on residential tenancy bonds, the delay of bond returns can produce a significant amount of financial hardship for already stressed tenants who are moving between properties<sup>51</sup>. When moving house, the bond for the new property needs to be paid prior to moving in while, at the same time, the bond for the property being exited is not released until the final inspection is completed after moving out, if at all. Tenants who are moving need to ensure that they have the money for the new bond whilst still awaiting the potential return of their previous bond. On top of potentially having to pay double rents during the cross-over period, as well as the significant costs associated with relocating, tenants typically experience financial difficulties, risk of poverty and high levels of stress in moving periods. Additionally, claims can only be made against bonds at the end of a tenancy, so less tenant turnover would mean that there was less opportunity for bond monies to be diminished.

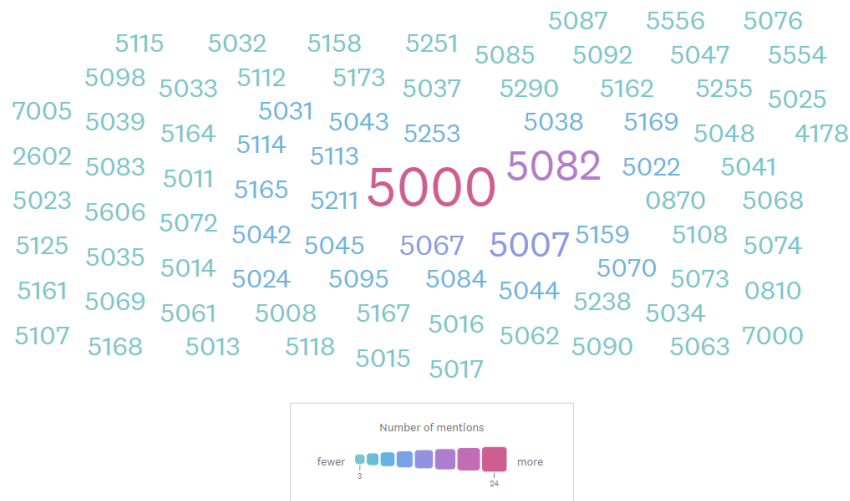
<sup>49</sup> Choice, 2017, 'Unsettled: Life in Australia's private rental market', Report by Choice, National Shelter and NATO.

<sup>50</sup> Shelter SA, 2020, What happens to your bond when you leave? Residential Tenancy Bonds – A Discussion Paper

<sup>51</sup> Shelter SA, 2020.

# Moving On Survey Results 2022

## Q1: What was the postcode of the rental property?

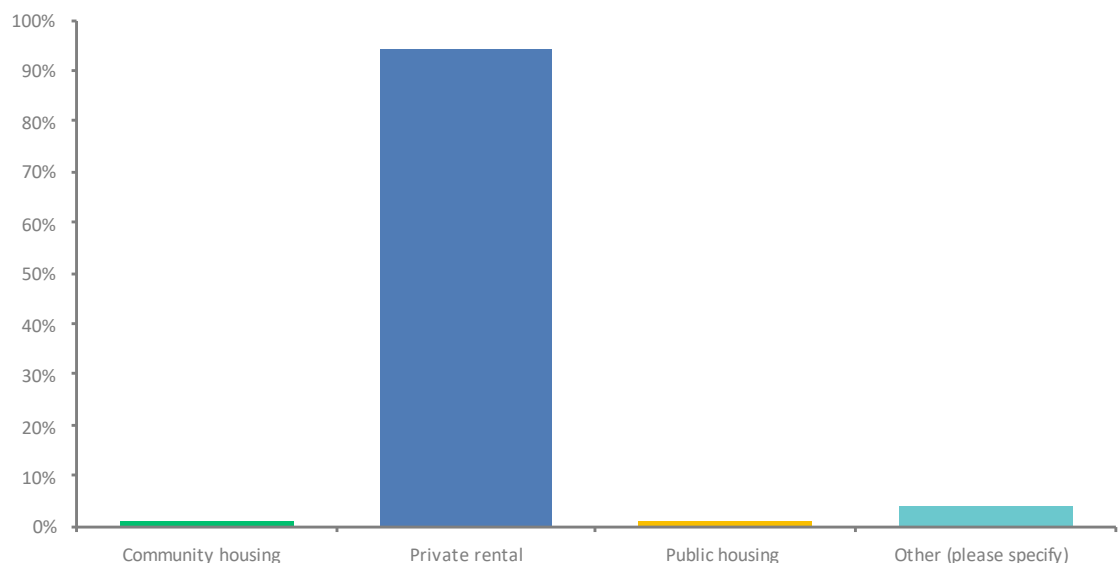


## Q2: When did the tenancy end?

There was a range of dates provided by respondents 2021 to 2022.

## Q3: Was the property rented privately, community housing or public housing?

Answered: 479 Skipped: 0



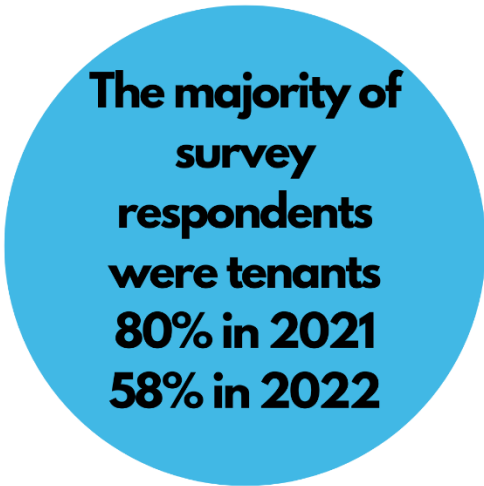
### Q3: Was the property rented privately, community housing or public housing?

Answered: 479 Skipped: 0

ANSWER CHOICES	RESPONSES	
Community housing	0.84%	4
Private rental	93.95%	450
Public housing	1.25%	6
Other (please specify)	3.97%	19
TOTAL		479

Of the respondents, 93.95% were renting privately, with 1.25% living in public housing and 0.84% living in community housing. Respondents who indicated “other” as their tenure were 3.97%. An analysis of the “other” written responses indicates that 80% were renting in some form of private rental, with most indicating that it was “through real estate” or “under an agent”.

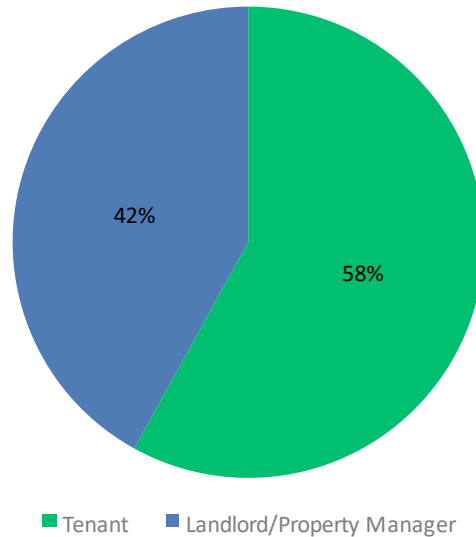
These answers suggest that a small number of renter respondents saw a distinction between private rentals leased from landlord directly and private rentals leased through a property manager or real estate agent. There is no notable shift in results when comparing the results of this question to the 2021 survey data analysis.



**The majority of  
survey  
respondents  
were tenants  
80% in 2021  
58% in 2022**

#### Q4: Who chose to end the tenancy?

Answered: 479 Skipped: 0



#### Q4: Who chose to end the tenancy?

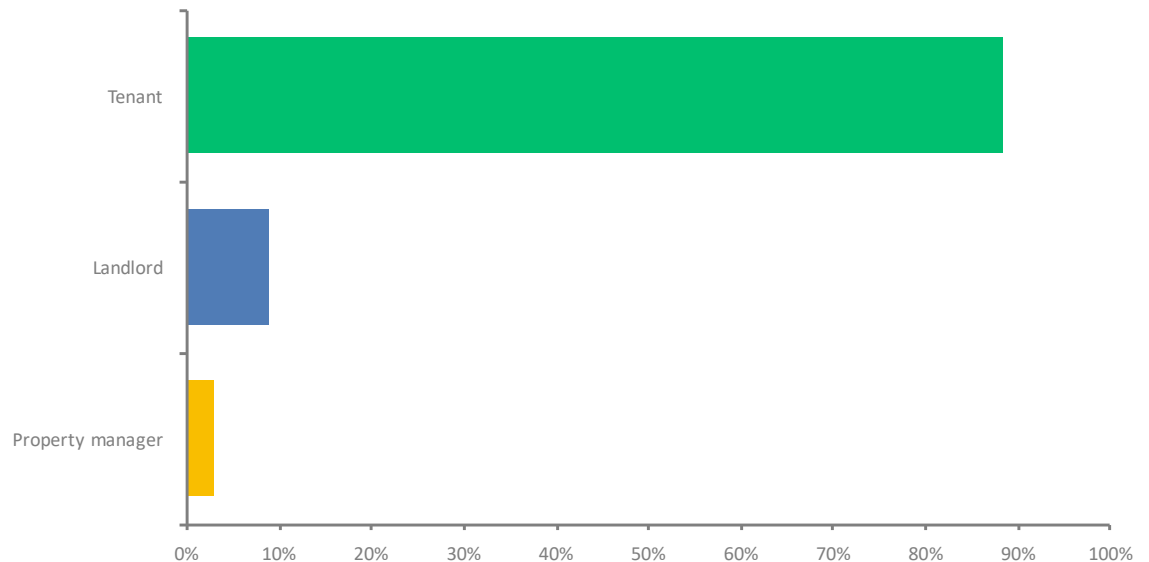
Answered: 479 Skipped: 0

ANSWER CHOICES	RESPONSES	
Tenant	58.04%	278
Landlord/Property Manager	41.96%	201
TOTAL		479

There is only a very slight shift when comparing the results of this question to the results of the 2021 data analysis, with the majority of tenancies ended by tenants. Longer leases are not always the antidote to housing security and especially during the pandemic, tenants altered their housing arrangements in line with changes to their employment and income, requiring flexibility to terminate tenancies they could no longer afford.

## Q5: Were you the tenant, the landlord or the property manager?

Answered: 479 Skipped: 0



## Q5: Were you the tenant, the landlord or the property manager?

Answered: 479 Skipped: 0

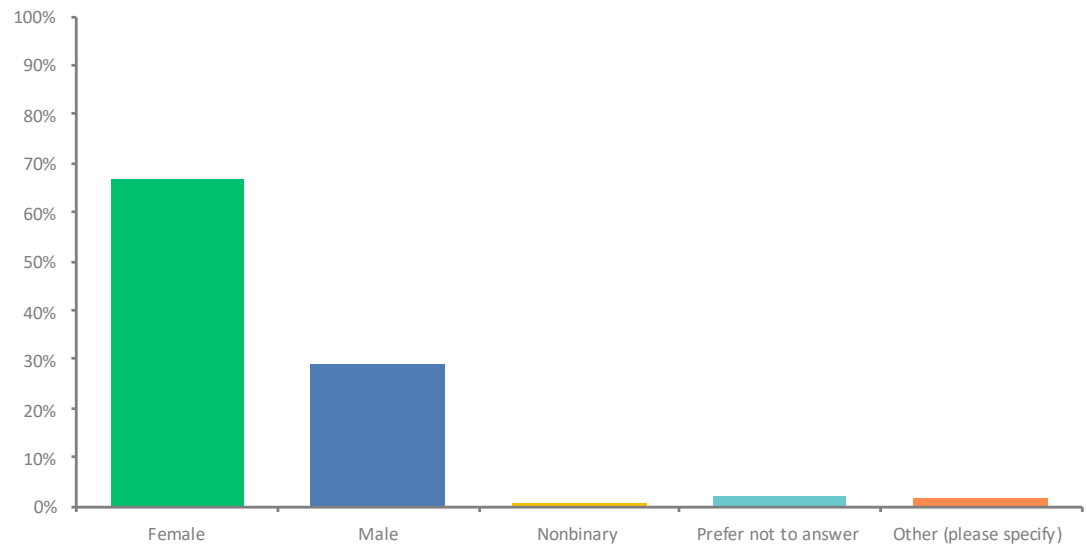
ANSWER CHOICES	RESPONSES	
Tenant	88.31%	423
Landlord	8.77%	42
Property manager	2.92%	14
TOTAL		479

Tenants represented 88.31% of respondents, landlords 8.77% and property managers 2.92%. This spread of respondents reflects the greater tenant audience and networks of Shelter SA (total number of responses = 479). There is some notable shift in results when compared to the 2021 data analysis. This year's report includes a slightly greater response rate from tenants, and a slightly lower response rate from landlords and property managers.



## Q6: Gender

Answered: 417 Skipped: 62



## Q6: Gender

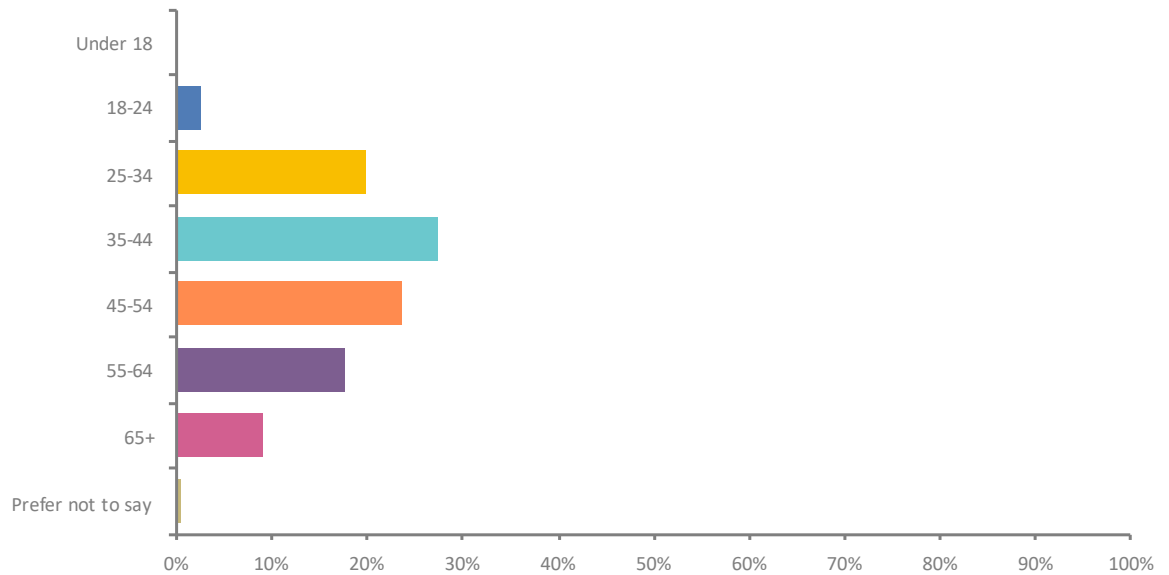
Answered: 417 Skipped: 62

ANSWER CHOICES	RESPONSES	
Female	66.67%	278
Male	29.02%	121
Nonbinary	0.72%	3
Prefer not to answer	2.16%	9
Other (please specify)	1.44%	6
TOTAL		417

There is no notable shift in results when comparing the results of this question to the results of the 2021 survey data analysis.

## Q7: Age range

Answered: 417 Skipped: 62



## Q7: Age range

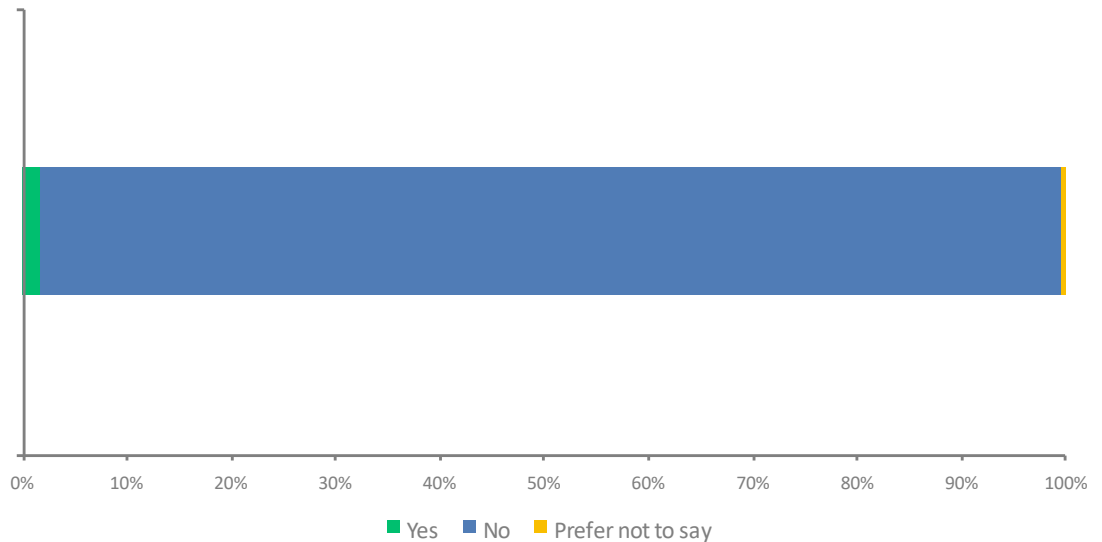
Answered: 417 Skipped: 62

ANSWER CHOICES	RESPONSES	
Under 18	0%	0
18-24	2.64%	11
25-34	19.66%	82
35-44	27.34%	114
45-54	23.50%	98
55-64	17.51%	73
65+	9.11%	38
Prefer not to say	0.24%	1
<b>TOTAL</b>		<b>417</b>

There is no notable shift when comparing the results of this question to the results of the 2021 survey data analysis.

## Q8: Do you identify as Aboriginal or Torres Strait Islander?

Answered: 417 Skipped: 62



## Q8: Do you identify as Aboriginal or Torres Strait Islander?

Answered: 417 Skipped: 62

ANSWER CHOICES	RESPONSES	
Yes	1.68%	7
No	97.84%	408
Prefer not to say	0.48%	2
TOTAL		417

Of the respondents, only 1.68% identified as Aboriginal or Torres Strait Islander peoples which is a lesser proportion than the 2.4% of the South Australian population that identifies as Aboriginal or Torres Strait Islander according to the 2021 Census of Population and Housing (ABS). This year's report shows a decrease in the number of respondents who identified as Aboriginal or Torres Strait Islander.

## Q9: If not Australia, what is your country of origin?

There were 61 respondents who indicated their country of origin was not Australia.



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## Housing affordability crisis continues as strong demand pushes up Adelaide rents

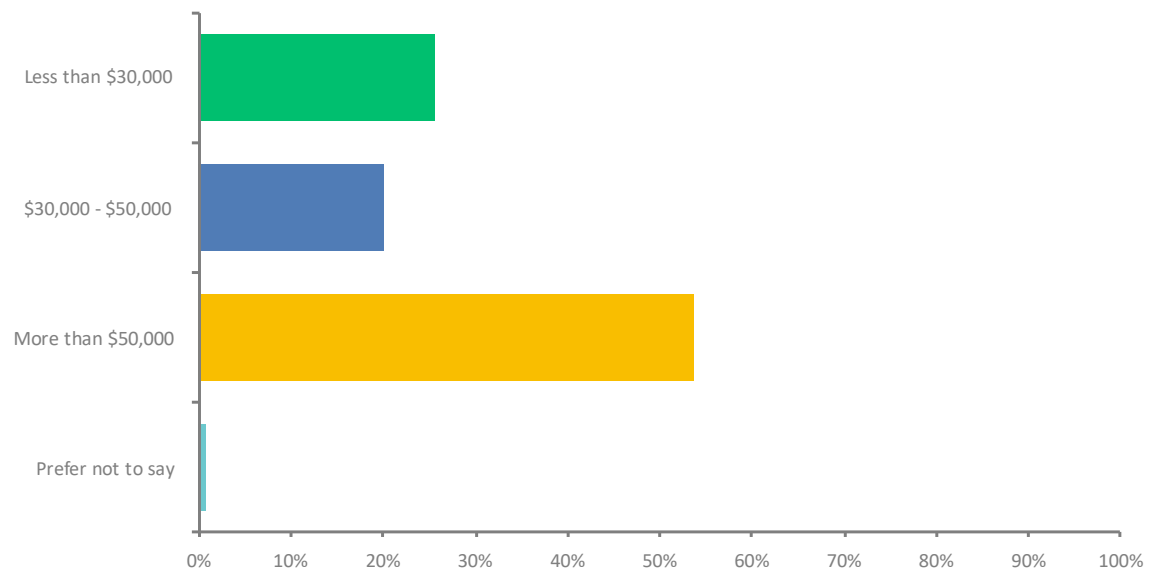
By Ethan Rix

Posted Sun 30 Oct 2022 at 2:08pm, updated Sun 30 Oct 2022 at 3:19pm

A photograph of a woman with blonde hair and a young boy with long brown hair wearing a white baseball cap and a black hoodie with a green geometric logo. They are standing outdoors in front of a red brick house with green foliage in the background.

## Q10: What is your annual household income?

Answered: 417 Skipped: 62



## Q10: What is your annual household income?

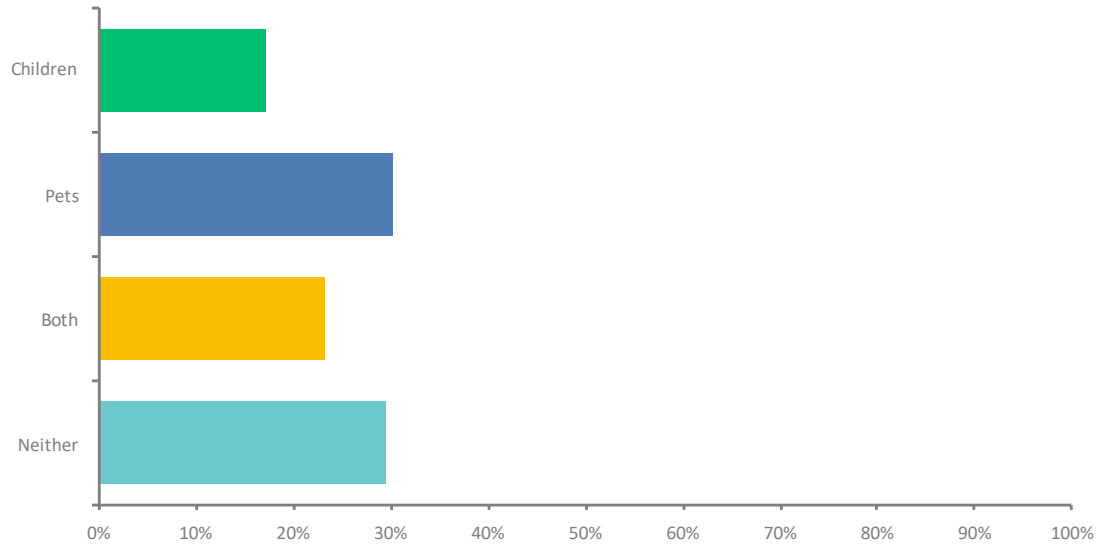
Answered: 417 Skipped: 62

ANSWER CHOICES	RESPONSES	
Less than \$30,000	25.42%	106
\$30,000 - \$50,000	20.14%	84
More than \$50,000	53.72%	224
Prefer not to say	0.72%	3
TOTAL		417

The number of low income renter respondents who indicated their household income was less than \$30,000 annually increased from 17.24% in 2021 to 25.42% in 2022. There were approximately 10% less respondents in the middle income range of \$30-50,000 in 2022 compared to 2021 and a similar increase in the number of respondents indicating over \$50,000 annual household income.

## Q11: Were there children or pets living at the property?

Answered: 417 Skipped: 62



**Respondents  
with pets &  
children  
37% 2021  
23% 2022**

## Q11: Were there children or pets living at the property?

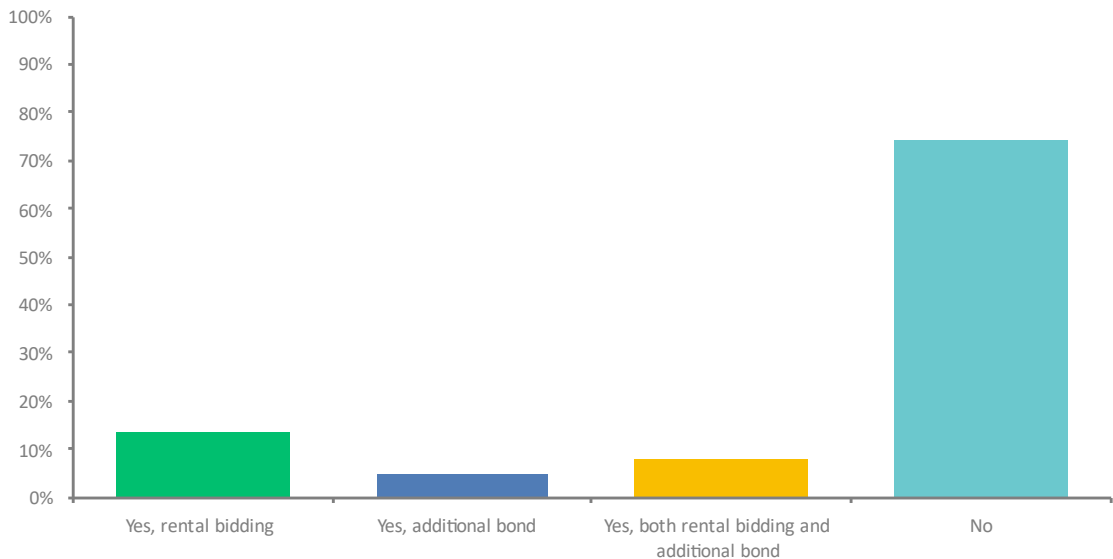
Answered: 417 Skipped: 62

ANSWER CHOICES	RESPONSES	
Children	17.03%	71
Pets	30.22%	126
Both	23.26%	97
Neither	29.50%	123
TOTAL		417

There is no notable shift in results when comparing the results of this question to the results of the 2021 survey data analysis.

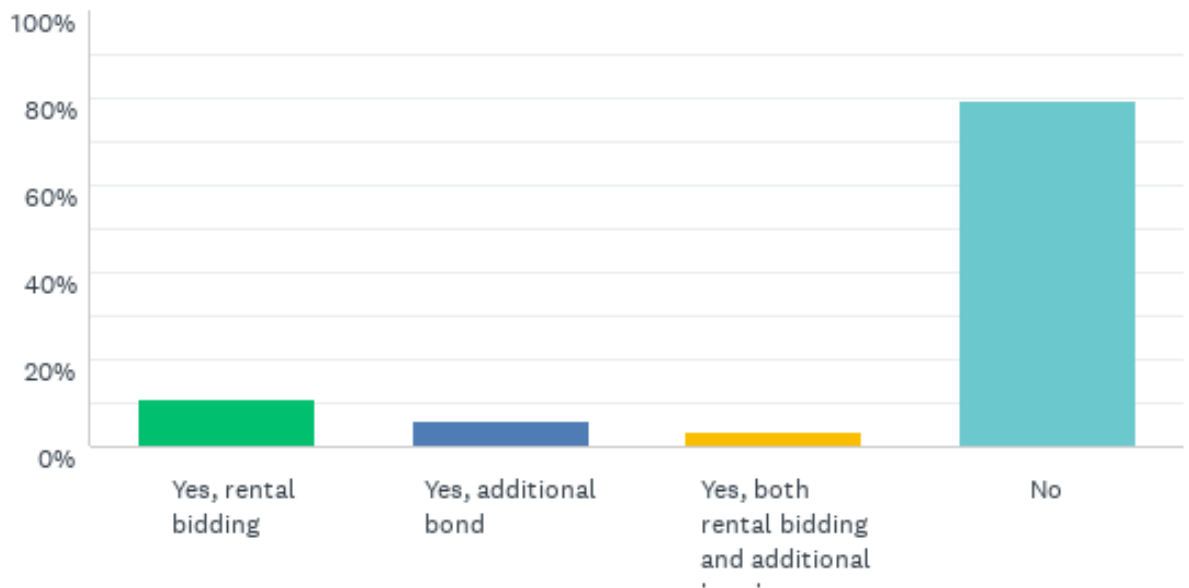
**Q12: Have you ever participated in rental bidding or paid an additional bond to secure a property (this can be about any property, not necessarily the one you have just moved out of)?**

Answered: 417 Skipped: 62



**Respondents  
who participated  
in rental bidding  
20% 2021  
13.43% 2022**

**2021 Result**





**Q12: Have you ever participated in rental bidding or paid an additional bond to secure a property (this can be about any property, not necessarily the one you have just moved out of)?**

Answered: 417 Skipped: 62

ANSWER CHOICES	RESPONSES	
Yes, rental bidding	13.43%	56
Yes, additional bond	4.56%	19
Yes, both rental bidding and additional bond	7.91%	33
No	74.10%	309
<b>TOTAL</b>		<b>417</b>

The percentage of respondents who had not participated in rental bidding or paid additional bonds to secure a property was 74.1% in 2022 compared to 80% in 2021, showing a decrease in the proportion. While most respondents had no experience of rental bidding or paid an additional bond to secure a property, the finding that 13.43% of 2022 respondents compared to 12.7% of respondents in 2021 had experience of rental bidding is alarming.

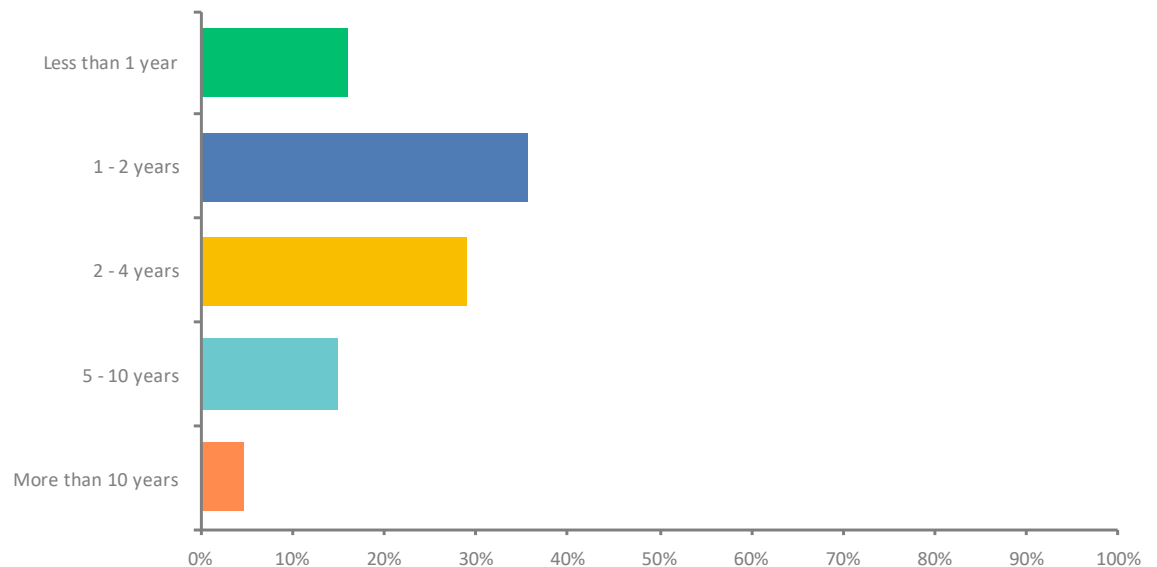
Additional bonds were paid by 4.56% of participants and 7.91% of respondents had participated in rental bidding and paid an additional bond to secure a property, both slight increases from the 2021 results.

Agents and landlords are prohibited from asking tenants to make rental offers in Tasmania, Queensland and Victoria however this does not prevent tenants making higher offers. Owners must advertise rental properties at a fixed price and 'expressions of interest', rental brackets such as rent being between two amounts (\$100-150 per week) or rent being 'from' an amount are not fixed prices.

Rental bidding in Tasmania can be reported to the Residential Tenancy Commissioner, in Queensland the Residential Tenancies Authority and in Victoria Consumer Affairs or the Tenants Union of Victoria. New South Wales, Western Australia and South Australia have no legislation preventing rental bidding from occurring. The changes over time may also be indicative of the very low vacancy rate across South Australia.

### Q13: How long did the tenant live in this property?

Answered: 466 Skipped: 13



### Q13: How long did the tenant live in this property?

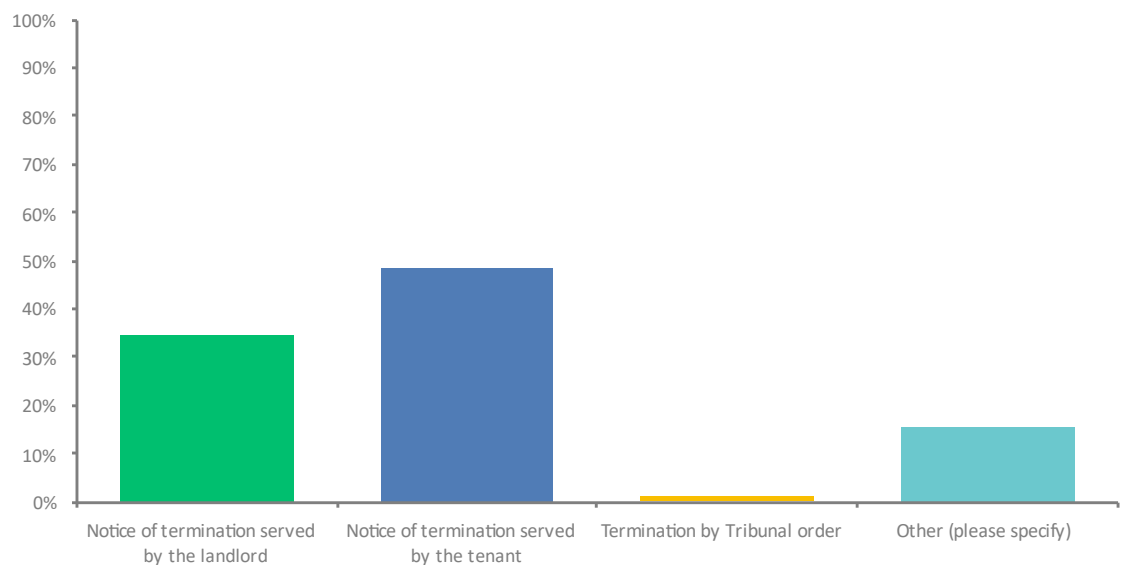
Answered: 466 Skipped: 13

ANSWER CHOICES	RESPONSES	
Less than 1 year	15.88%	74
1 - 2 years	35.62%	166
2 - 4 years	28.97%	135
5 - 10 years	14.81%	69
More than 10 years	4.72%	22
TOTAL		466

Short term leases are common in Australia, and this finding is supported by the results above. Approximately half of the 2022 respondents spent two years or less in the same property. Short term leases result in frequent moves and the extra expenses associated with moving for tenants and they may have to finance a new bond payment prior to receiving their refund, if they receive one at all, and temporarily pay double rents and a second bond to secure new homes. The ability to transfer bonds between properties should be an option for tenants. There is no notable shift in results when comparing the results of this question to the results of the 2021 data analysis.

## Q14: How did the tenancy end?

Answered: 466 Skipped: 13



**Tenancies ended by landlords in 2021 = 39.5%**

**Tenancies ended by landlords in 2022 = 34.3%**

## Q14: How did the tenancy end?

Answered: 466 Skipped: 13

ANSWER CHOICES	RESPONSES	
Notice of termination served by the landlord	34.33%	160
Notice of termination served by the tenant	48.71%	227
Termination by Tribunal order	1.29%	6
Other (please specify)	15.67%	73
<b>TOTAL</b>		<b>466</b>

In 2021, respondents indicated that 39.52% of tenancies ended by notice of termination by the landlord and in 2022, this number decreased to 34.33%. The number of tenancies ended by tenants was 40.12% in 2021 and increased to 48.71% in 2022. This survey sample is not dissimilar to national research findings that during the first year of the pandemic, tenants were more likely to end a tenancy and have certainty over their financial commitments rather than continue to be liable for rents they found themselves unable to afford.

**Tenancies  
ended by  
tenants in  
2021 = 40.1%**

**Tenancies  
ended by  
tenants in  
2022 = 48.7%**

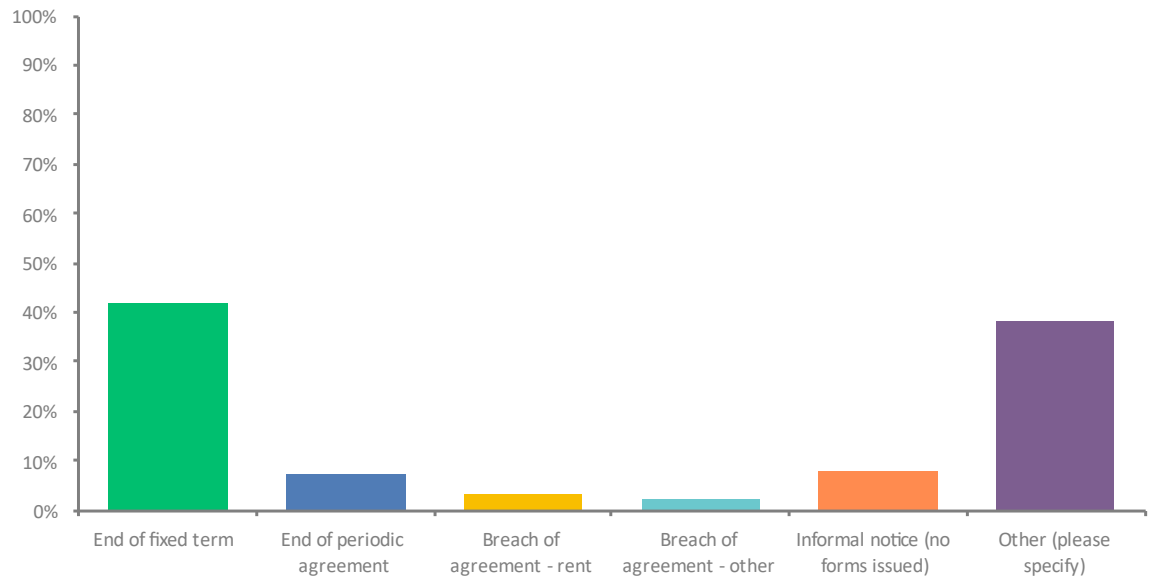
The open text responses that were provided by respondents in “Other (please specify)” indicate that main reason for landlords ending tenancies was that the properties were sold. The second highest reason was non-renewal of leases with smaller numbers citing a rent increase and landlord or families wishing to occupy the dwellings.

**I couldn't  
afford the  
rent and I  
got evicted**



## Q15: Why was the notice of termination served by landlord?

Answered: 157 Skipped: 322



**No cause  
evictions 45.45%  
of respondents!**

## Q15: Why was the notice of termination served by landlord?

Answered: 157 Skipped: 322

ANSWER CHOICES	RESPONSES	
End of fixed term	42.04%	66
End of periodic agreement	7.01%	11
Breach of agreement - rent	3.18%	5
Breach of agreement - other	1.91%	3
Informal notice (no forms issued)	7.64%	12
Other (please specify)	38.22%	60
TOTAL		157

Nearly half (42.04%) of respondents indicated that a notice of termination was served by the landlord at the end of a fixed term, therefore no further choice was provided to the tenant to renew the lease. This process is a form of no cause eviction that can occur without a breach of the lease agreement. The low level (less than 2%) of respondents who indicated that the end of the tenancy was ordered by a tenancy tribunal indicates that mostly, respondents did not access the tenancy tribunal. Most of the notice of terminations were served by the landlord so that family could move into the properties, or they were sold or going to be sold.

Of the respondents who completed the “other” open text option, the main reason for termination of the lease by the landlords was sale of the property (45%), landlord or family moving in (28%) and major renovations (13%). Maintenance was not reported as a significant issue. Approximately 5% of tenancies were reported to have been terminated for the breaching the terms of the tenancy agreement related to the payment of rent or another breach.

A high percentage (42.04%) of tenancies ended by landlords or property managers is of concern. The Australian Government Productivity Commission reported in 2019 that the average involuntary residential moves made by private renters in the 2013-2014 financial year was about one in five, but according to their survey sample involuntary residential exits were more than double that amount over the previous 6 years<sup>52</sup>. The 2022 Moving On survey results are similar to the 2021 results, with more “other” reasons provided outside of the alternatives offered.

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Friday, Oct 21, 2022

# Housing stress hits regional SA

NEWS

Renters across regional South Australia are grappling with rising rents and a lack of suitable housing, a new report has found.

**Tim Dornin**

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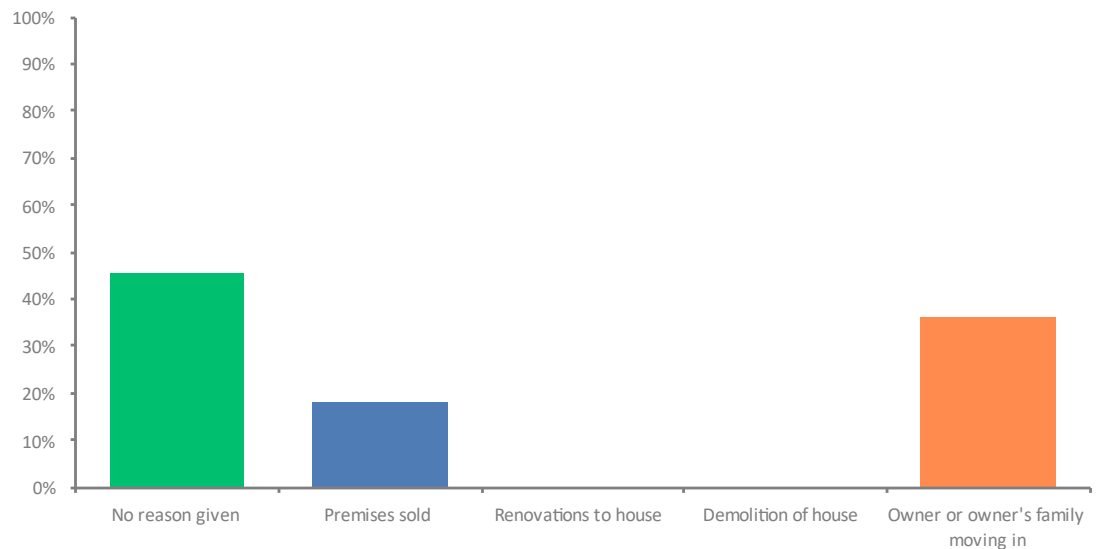
 [Print article](#)



<sup>52</sup> Australian Government-Productivity Commission, 2019, ‘Vulnerable private renters: Evidence and options’, Productivity Commission Research Paper.

## Q16: What was the reason for ending the periodic agreement?

Answered: 11 Skipped: 468



## Q16: What was the reason for ending the periodic agreement?

Answered: 11 Skipped: 468

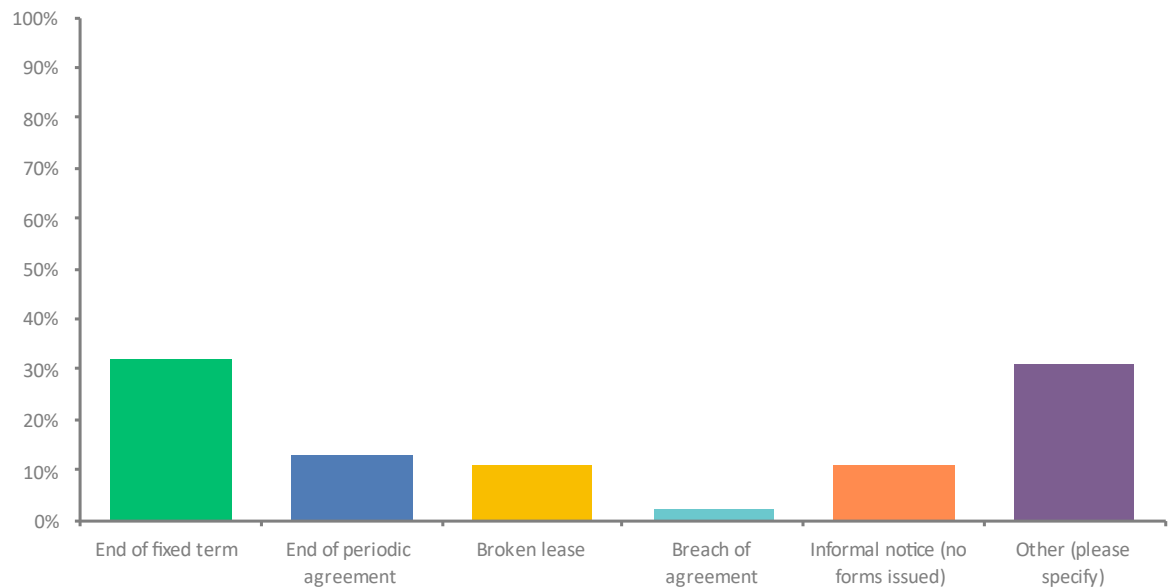
ANSWER CHOICES	RESPONSES	
No reason given	45.45%	5
Premises sold	18.18%	2
Renovations to house	0%	0
Demolition of house	0%	0
Owner or owner's family moving in	36.36%	4
<b>TOTAL</b>		<b>11</b>

In 2021, no respondents indicated that the reason for ending a periodic agreement was due to the owner or owner's family moving in. In 2022, this reason grew to over a third of the total responses to 36.36%. The pandemic has caused a change in the financial circumstances of many Australians, housing affordability and availability, showing a higher number of instances of owners or their families reclaiming investment properties for their own use.



## Q17: Why was the notice of termination served by the tenant?

Answered: 226 Skipped: 253



## Q17: Why was the notice of termination served by the tenant?

Answered: 226 Skipped: 253

ANSWER CHOICES	RESPONSES	
End of fixed term	31.86%	72
End of periodic agreement	12.83%	29
Broken lease	11.06%	25
Breach of agreement	2.21%	5
Informal notice (no forms issued)	11.06%	25
Other (please specify)	30.97%	70
<b>TOTAL</b>		<b>226</b>

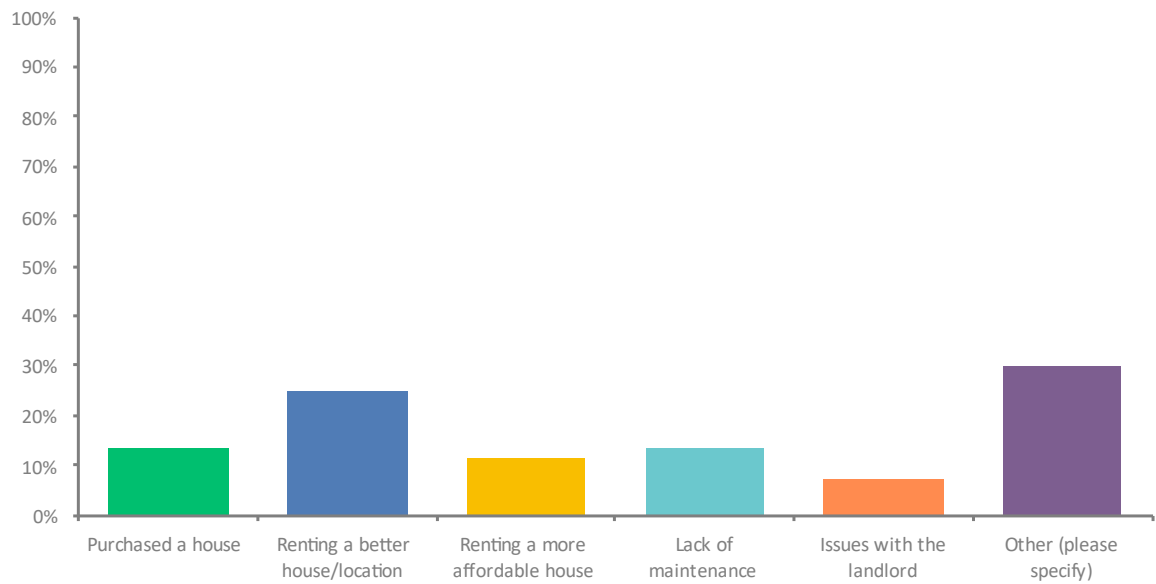
In order of prevalence, the open text answers indicating “other” reasons were that the rent had been put up and/or was no longer affordable, maintenance and repair issues, the sale of the property and six of the seventy respondents, left their tenancy to purchase a home.

**“I had to keep my cat a secret which was so stressful”**

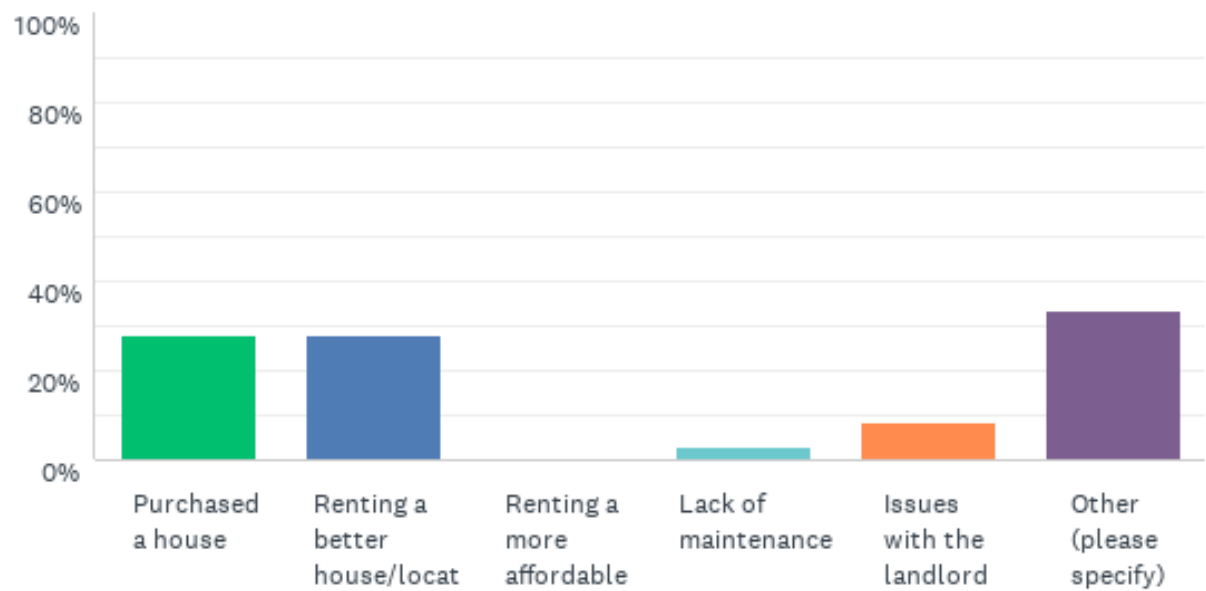
**“I’m moving to motorhome as housing is unaffordable”**

Q18: What was the reason?

Answered: 126 Skipped: 353



2021 Results for Comparison



## Q18: What was the reason?

Answered: 126 Skipped: 353

ANSWER CHOICES	RESPONSES	
Purchased a house	13.49%	17
Renting a better house/location	24.60%	31
Renting a more affordable house	11.11%	14
Lack of maintenance	13.49%	17
Issues with the landlord	7.14%	9
Other (please specify)	30.16%	38
TOTAL		126

The number of survey participants who ended their tenancy due to purchasing a house was almost 30% in 2021 and that has reduced to 13.49% in 2022. Moving to rent a more affordable house received zero responses in 2021 compared to 11.11% of responses in 2022. The lack of maintenance was negligible in 2021 but has increased to 13.49%.

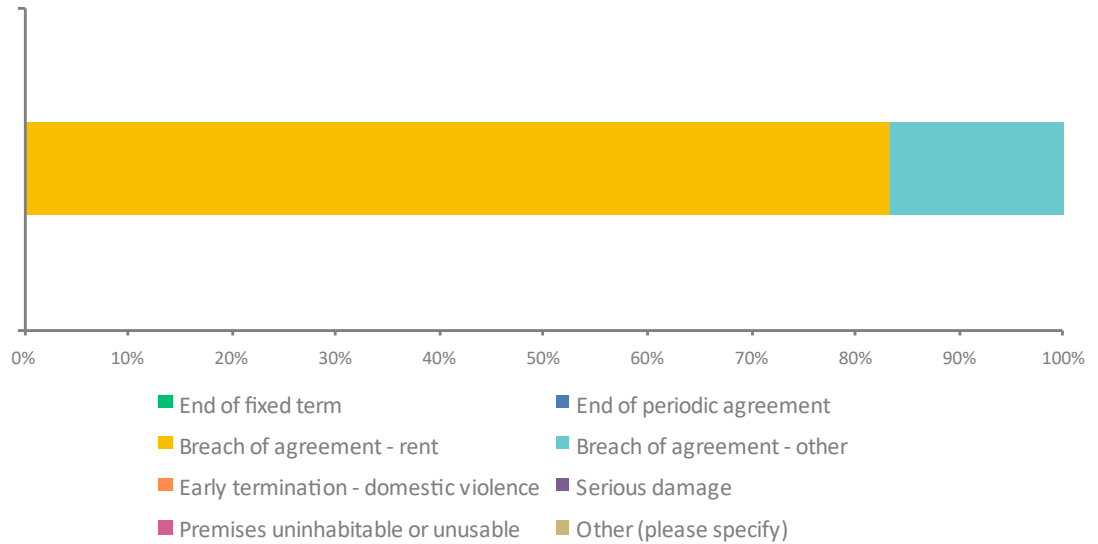
Of the other reasons provided (total number = 70) in order of prevalence were rent increases or unaffordable rent (10 respondents), needing to relocate for work or family (8 respondents), maintenance issues (8 respondents) and neighbour problems (7 respondents). Housing affordability continues to be a barrier for private renters living on low incomes.

**"I had many issues. I had been living at the property for 7 years and looked after the property like it was my own. The rent kept going up every year and it was harder to get any maintenance done. Leaking toilets left for weeks, cracks in the wall not addressed at all. They are just some of the reasons."**

**Whole bond  
refunded to tenant  
in 2021 < 50%  
increased to just  
over 60% in 2022**

## Q19: Why did the Tribunal order termination?

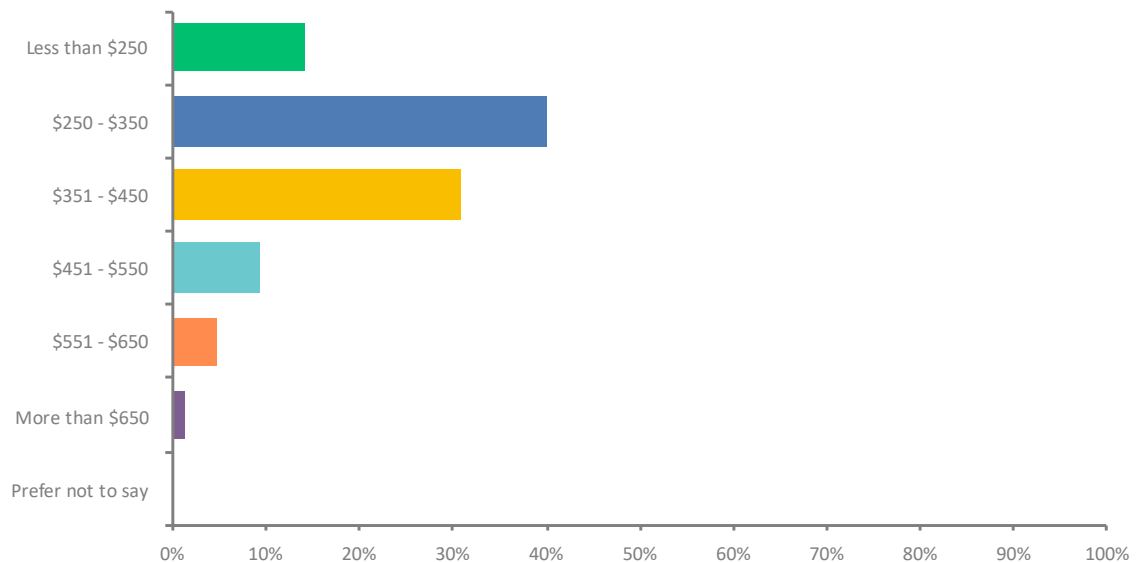
Answered: 6 Skipped: 473



Of the six respondents to this question, reflecting very little interaction with the tenancy tribunal across all respondents, five indicated that rent arrears were the cause of a lease termination order and one indicated a breach of agreement - other reason.

## Q20: What was the weekly rent at the end of the tenancy?

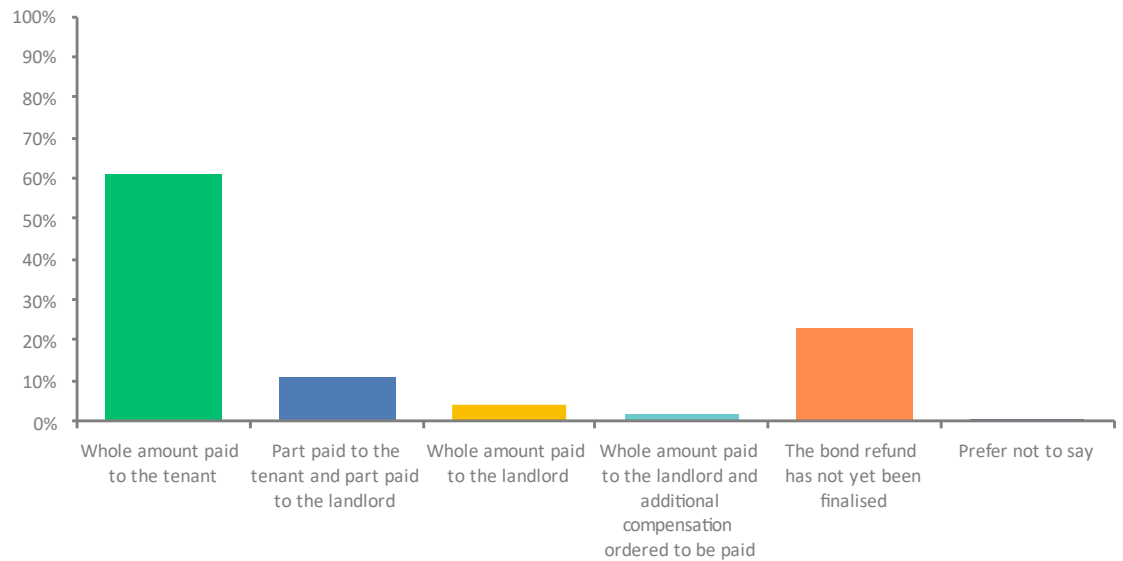
Answered: 454 Skipped: 25



The 2022 survey results indicate that weekly rent differences among respondents is very similar to the 2021 results.

## Q21: How was the bond refunded?

Answered: 454 Skipped: 25



## Q21: How was the bond refunded?

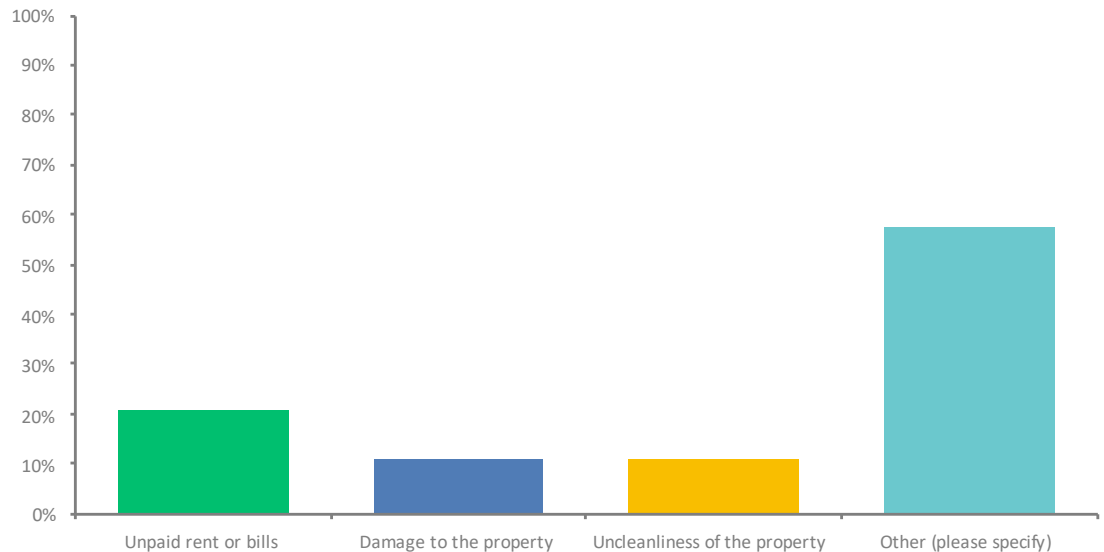
Answered: 454 Skipped: 25

ANSWER CHOICES	RESPONSES	
Whole amount paid to the tenant	60.79%	276
Part paid to the tenant and part paid to the landlord	10.79%	49
Whole amount paid to the landlord	3.96%	18
Whole amount paid to the landlord and additional compensation ordered to be paid	1.32%	6
The bond refund has not yet been finalised	22.91%	104
Prefer not to say	0.22%	1
<b>TOTAL</b>		<b>454</b>

In 2021, under 50% of bonds were paid back wholly to tenants. In 2022 this has increased to just over 60%. In 2021, 10% of bonds were paid back wholly to landlords and in 2022 this amount has decreased to just under 4%, with slightly fewer bonds waiting to be finalised.

## Q22: Why were bond monies paid to the landlord?

Answered: 73 Skipped: 406



## Q22: Why were bond monies paid to the landlord?

Answered: 73 Skipped: 406

ANSWER CHOICES	RESPONSES	
Unpaid rent or bills	20.55%	15
Damage to the property	10.96%	8
Uncleanliness of the property	10.96%	8
Other (please specify)	57.53%	42
TOTAL		73

Of the 73 respondents who indicated other reasons for bond monies paid to the landlord 14 respondents indicated there had been actual damages or perceived damages that they considered were wear and tear, carpet replacement or previous tenant responsibilities. Ten respondents indicated that cleanliness was the reason provided for a claim on their bonds, some disagreed that cleanliness was sub-standard. Eleven respondents either did not know why their bonds were claimed or were not given a reason and eight reported issues with paying for water bills as the reason.

**“I left it cleaner than when I moved in”**

**“Not really sure but I didn’t want to argue just wanted to move on”**

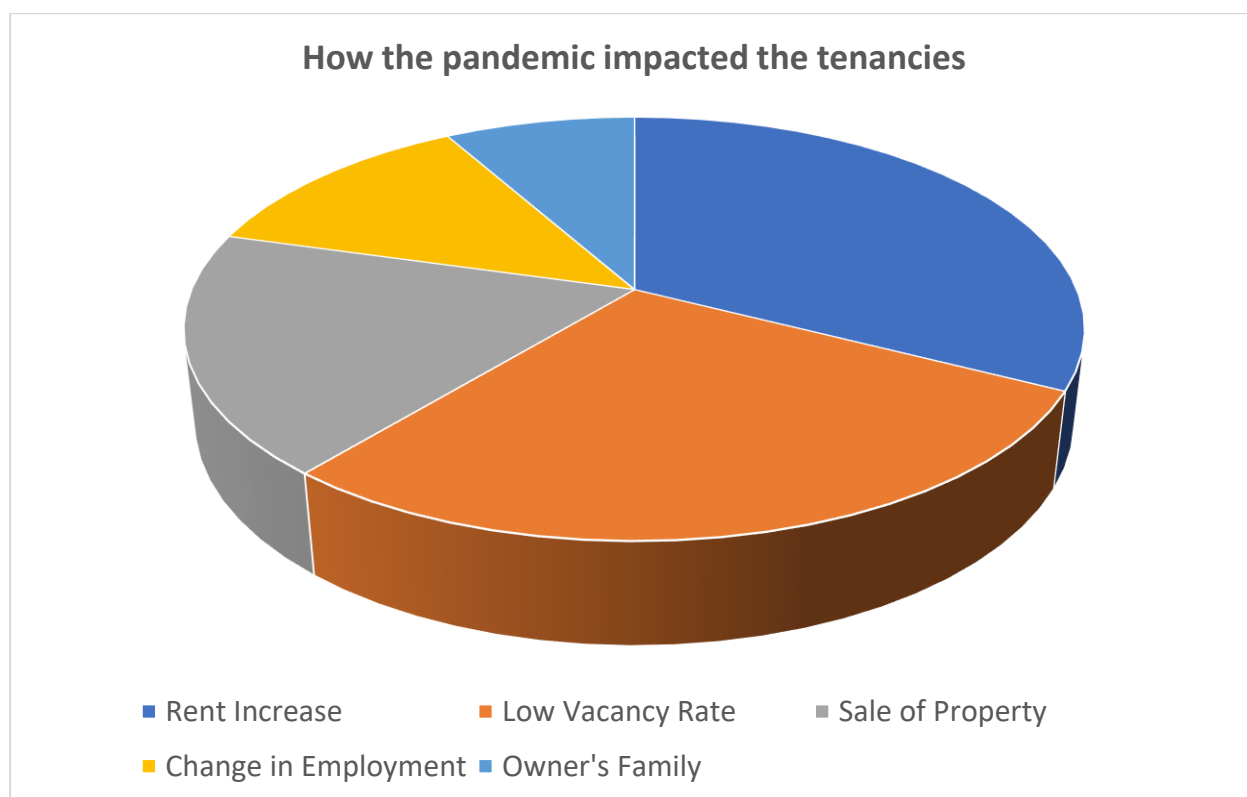
**“The agent claimed the carpet wasn’t cleaned even though they were shown the receipt for the carpets being clean professionally”**

Reported incidents of unpaid rent or bills has increased since 2021, damages have decreased by almost 20% and uncleanliness has decreased by 10%.

## **Q23 If the pandemic has impacted your tenancy, please tell us how here**

The proportion of respondents who indicated that the pandemic has impacted the tenancy they were describing was 44.1%, an increase from the 2021 result of 38%. Of the 203 respondents who supplied an open text answer about how the pandemic has impacted their tenancies the following were the most prevalent answers:


Impact	Number	Percentage
Rent increase or rent becoming unaffordable	47	23.15%
Low vacancy rate and competition	42	20.6%
Sale of rental property	27	13.3%
Change in employment and lower income	19	9.0%
Property returning to owner’s family	12	5.9%



## Tenant Case Studies

This section of the report contains information provided by survey respondents, illustrating the particular circumstances they experienced.

The owner did not renew my lease because he wants to sell the property to friend who can't find anywhere to buy. So, in that sense my tenancy was impacted. Also, it took a long time to find and succeed in securing an alternative rental. That has never happened to me before. I have never not succeeded in securing a property I have applied for before, so there has been a very noticeable change in the rental market, even for high income/high end rentals. I'm not expecting sympathy - I know many people are far worse off than we are - but it was the most stressful experience I have had in my life. Rejection after rejection, seeing the same people at inspection after inspection. I was very run down and exhausted both physically and emotionally after we finally secured a property and moved.



**Landlord  
wanted to put  
the price up by  
13%!!!! I was not  
able to pay that  
much**

I was served a no cause eviction at the end of my lease even though I offered to pay more rent and pleaded during lockdown that I'd be homeless with four kids the agent moved a new tenant (someone she knew) into the property the day after I vacated, I was bullied, harassed and forced out of my home into homelessness. I spent six months of couch surfing and accessing motel accommodation with my children, two of them have special needs and the trauma of our experience of homelessness is still impacting on them.

I have been trying to get a counsellor or housing provider to help me to get community housing. It has set me back, everything is so much harder, I have no family support and so I'm on my own and I didn't want to be homeless so I got a rental through an online platform, but I seriously can't afford it at \$460 a fortnight. I have no money to live or to buy food, it's taking its toll to survive.

Due to the loss of my job and no government support for 489 visa holders, I had to vacate the property which I rented to bring my family to in Australia. It was near a school where we were shortlisted for the admission of our daughters. I shared my situation with the owner and requested the termination of my tenancy so I could go home to India.

### **Older Women (55+ Years of Age)**

Older women are the fastest growing group of people experiencing or at risk of homelessness in South Australia. Below are short summaries of the responses from three older women, who were all evicted, one with no reason provided, one due to the sale of the property and the third due to the owner's family wishing to use the property. These older women are now in the competitive rental application pool that contains thousands of other double income applicants, who may not be given



priority when it comes to allocating properties and who can not afford rising rents. The names are fictitious as the Moving On survey is anonymous and does not require the provision of any names, addresses or other identifying material.

## Helen

Helen is aged 58 years and lived alone in a private rental for three years with her dog Bennett and her cat Maia. It was a modest home. Her annual household income was \$50k with part time work and her rent was \$400 per week. Helen participated in rental bidding and paid an additional bond to secure her rental in a competitive market and she had the feeling she would not be able to bring her pets with her unless she offered more money.

At the end of her fixed term lease, she received a notice of termination from her landlord, even though she had been a great tenant and she received a full bond refund. She has been unable to secure a new rental since then and has been staying with friends and on occasion, sleeping in her car with her dog. Maia, her cat, is staying with family, hopefully, temporarily, until she can be reunited with Helen. Helen's mental health has deteriorated because she is losing hope about finding a new home.

## Tammy

Tammy is 60 years old and lived in the same private rental for more than ten years with her three adult children and their dog, Mack. Her annual household income was less than \$30k and her rent was less than \$250 per week. The rental property was being put up for sale and she received an eviction notice from her landlord even though she had not breached her lease and her rent was up to date. She was provided with a full bond refund reflecting the great care she gave to cleaning and gardening.

04 NEWS MONDAY OCTOBER 1

# Tackling home truth about homelessness



**THE COST OF LIVING**  
A selection of median weekly rental prices in Adelaide

Fullarton	\$350	Brighton	\$850
Elizabethville	\$350	Claremont	\$805
Sellicks Beach	\$420	Hyde Park	\$845
Myrtle Bank	\$840	Seaton Park	\$823

Source: Proptech, August 2022

**As the housing problem gets worse, it gets harder and harder for women**  
JENNIFER HARRIS

Jennifer Harris, spent 16 years in insecure housing before finally getting a public housing unit. Picture: Tom Sharkey

**KATHRYN BERNINGHAM**  
A NEW taskforce will consider the housing needs of the fastest growing group of homeless people – women aged 50 and older.

The group, first flagged by Labor as an election pledge, will focus on ensuring supply of affordable and accessible homes, including providing new models for home ownership and financing.

The Older Women's Housing Taskforce will also look at supports that could make existing properties more suitable so that people can stay in their own homes for longer, and provide and sustain for women that suit a "greater diversity of need".

Dr Alice Clark, of Shelter SA, has been appointed by Human Services Minister Paul Clark to chair the group, which will hear from women with lived experience from a range of backgrounds.

Other members of the taskforce include representatives from sectors such as health, universities, ageing, domestic and family violence, local government, housing and homelessness, and community services.

Ms Clark said older women were at higher risk of housing insecurity due to the gender pay gap, limited superannuation, caring responsibilities and family violence.

"I cannot accept that high numbers of women in our community live with the threat of homelessness," she said.

"The taskforce has a critical job ahead of it. "The use of lived experience and sector expertise at this table will provide key insights and identify opportunities to make real differences for older women who worry about their housing future."

Dr Clark said members of the taskforce had a breadth and depth of experience and knowledge and would be guided by women with first-hand experience of housing insecurity.

"The taskforce is an important step forward in improving housing security for older women and the focus on action and implementation is welcome," she said.

"We know there are pressures on social housing, private rental and home ownership across the board."

"There are – magnified the gender has either directly dealt with the finance or everything is in the partner's name."

"The system is really not set up to help these women when they're on their own."

Ms Clark said health issues had played a role in her own struggle to find housing, and the perceptions of others made it difficult to hold down a job during periods of homelessness.

According to a Proptech Market Insight Report released earlier this month, the median rent in Adelaide for all-tenure houses and units continued to hit a record high of \$410 a week.

Tammy and her family have been unable to secure a new rental for the four months following their eviction. While they have been searching for a new home, they are staying with various friends and family, who can't accommodate them all at the one place. While

she was looking for a new home, Tammy noticed that their previous rental had been re-listed as vacant, with the rent increasing by \$150 per week. She did not know if the house was actually sold, or the same owner simply wanted to get a new tenant who could afford to pay more rent. She is still searching for a new place, is feeling stressed and hopeless about the future. Her health has suffered and she is waiting for a hip replacement.

### **Susan**

Susan is 65 years of age and was living alone in her private rental for three years. Her annual income was less than \$30k and her rent was \$350 per week. Susan was evicted as the owner of her home said they needed the unit for their family, and she received a full bond refund. Susan felt lucky that she had not had to move for the past few years, but now cannot find another home because of the high levels of competition at open inspections, her low income, the area she would like to live in and unaffordable rents.

Susan has tried to access homelessness support but has not been offered any crisis accommodation yet. She hasn't applied for social housing because she feels she is not a vulnerable person who needs welfare. Susan tried staying with her son for a short time, but this led to disagreements about money, and she is taking up house sitting opportunities as an interim solution, which is not ideal. Her belongings are in storage. She lives with severe arthritis and has not had an aged care assessment to date or received any support services.

### **Focus on Low-income Households**

The proportion of respondents who indicated their annual household income was under \$30,000 was 25.42%. These low income renter respondents were:

- mainly private renters;
- responsible for ending about half of all their tenancies;
- occurred across age ranges;
- frequently moved with short term tenancies lasting one or two years;
- more often renting at the cheaper end of the rental market; and
- approximately half of the respondents received a bond refund and indicated that their tenancy was impacted by the pandemic.

### **Rent Increases and Affordability**

The rental increase to renew the lease was immense. It went from \$820 to \$950 a fortnight in one jump. The agent said the demand on rentals is so big that they can charge what they like, and the property is currently too far below current market value.

The landlord increased the weekly rent by \$35 and I couldn't afford it.

The landlord increased the rent at renewal from \$335 to \$365. Also, his parents in law had a unit in the group and were watching other tenants and gossiping.

The landlord has done no maintenance but now has put rent up by \$50 a week which makes it unaffordable, and I will now be homeless as there are no tenancies available in my price range.

## Low Vacancy Rates

Not the recent tenancy per say, however finding somewhere new to rent is almost impossible! Rental properties in my price range are few & far between. With at least fifty or more people applying for the limited places available, I'm EXTREMELY concerned I will be very likely to end up homeless with nowhere to go.

Rentals hard to find with children and pets. I still experience discrimination when I have pets even working full time, landlords want more rent, and it is hard for families to afford.

I believe so. Both my husband and I have full-time jobs, with income over \$120k a year and still we have been failed in every rental application we submitted in the last few weeks. We now have to enter into a private-rented contract with a landlord, where we are having no bargaining power at all for maintenance, house cleanliness or the rent. I am stressed due to this but have no choice due to the threat of homelessness.

There is a rental shortage in town which has driven up the price of private rentals to more than 30% of our income thus making us homeless as we couldn't afford the rent rise. There is no public housing available nor are there many homelessness support services in regional South Australia.

It is extremely hard to get accepted for a new rental. Lengthy application processes (possibly justified by higher demand) and having to pay more for rent are against us.



**It is harder  
to get a  
rental**

Definitely. I'm in my hometown and I have a great rental history. I work, I have no pets and I'm a non-smoker. I have applied for close to 150 rentals since January and I still have not secured accommodation. We've had people from interstate apply for and get a huge majority of the rentals in town. It's often only a couple of properties that are under the \$250 a week price range and the real estate agents are inundated with applications so most of the time if you're at the bottom of the pile you don't even get a look in.

There has been a massive impact on rentals not being available in my area and an increase in houses being put on the market for sale. There have been no rental properties in my town available for months.

Rising house prices have caused landlords to sell. It is also increasingly difficult to find a new home (we have done this twice since February 2020) due to high competition and rising prices.

## Sale of Properties

Landlords and property managers have also been affected by the loss of income and faced difficulties due to the pandemic. Respondents who were landlords were not immune to the stresses of job loss or tenancy issues. Open text answers about landlords losing work and income include the following:

Owners selling property due to financial reasons due to pandemic.

The landlord wanted to renovate and sell the house and so he kicked us out. My husband had lost his job due to Covid nine months prior, but we never sought rent relief or dispensation.

The owners had to return to their property after losing their jobs in Victoria and the downturn their employer experienced due to Covid-19.

My landlord sold the house when prices went up. I was kicked out as result even though I was a model tenant.

Increased house prices have resulted in the owner wanting to sell his rental property.

Increased house prices have prevented us from buying a home.



## Unemployment and Underemployment

Tenant respondents talked about the loss of employment or not being able to gain employment with the following open text samples:

Can't afford to keep private rentals lost job due to covid experiencing financial hardship as I lost my job for two months.

Decrease in income due to decreased working hours, however the rent is high. Not eligible for Centrelink due to having a job.

I've been stood down from work several times. I have had savings which kept my tenancy secure, but the additional water and maintenance bills were hard.

Was made redundant at start of covid. Real estate agent bullied myself and my daughter out of the property. Took us to the tribunal as I couldn't find a place to rent. Rent always on

time. She threatened to give a reference as a bad payer and list me on some site. She booked a tribunal hearing, I was deemed Covid afflicted by them. She threw us out anyway.

Lost half working hours so had to look for a cheaper house. Ended up homeless for a while in caravan park. Eventually got a very old house, hardly liveable, but took it because 124 people enquired for the rental so lucky to have a roof over our heads.

### **Properties Returning to Family**

Our agent told us that our landlord's children were moving back to South Australia due to the pandemic and that they would be taking over the lease. However, I followed back up at a later date and they decided to re-lease the property for a short term lease at a higher rate.

Landlord put family member in house due to them being impacted by pandemic - and I was asked to leave.



Several respondents disclosed that they either asked their tenants to leave or were asked to leave so that the landlord could reclaim the property for themselves, family, or friends. Some tenant respondents reported that their evictions stemmed from the pandemic prompting opportunistic behaviours around rent increases and sales. There is no system in place to verify that family members are actually tenancing properties after tenants are evicted but anecdotally there are reports of evicted tenants seeing the same properties advertised as vacant following these types of evictions. Respondents also disclosed the difficulties of finding new tenancies or other suitable housing when they were evicted.

## **Discussion**

The results of the 2022 Moving On survey paint a worrying picture for people who rely on the private rental market to establish an affordable, safe, secure and appropriate place to call home, especially people living on low incomes. Already locked out of the home ownership market, these low income households are adversely affected by the rising house prices that have occurred over the last two years. Affordability for low income renters is worsening year on year in the private rental market and this is made worse by the extremely low vacancy rates across the country. Short term tenancies constituted up to 50% of all tenancies in this year's survey. However, with the majority of tenancies ended by tenants, there is a tension between needing and wanting flexibility over where people live and how much rent they can afford.

The increased frequency of properties being sold or needed for owners and their families reflects the increase in house prices, a lack of supply and changes to how people work and live that may have been caused by Covid-19. No cause evictions, the non-renewal of leases without a breach of agreement and large rent increases remain problematic for tenants. The rate at which bonds are claimed is still an issue of concern, even though this year's results show an increase on last year in

the full bonds returned to tenants. It was unsurprising that the issue of unsatisfactory cleanliness and the difference between damage and wear and tear appeared in the tenant responses. There was a significant decrease in cleanliness issues between 2021 and 2022, the rate was halved from 20% to 10%. There was a significant decrease in damage issues since last year, the rate dropped from 30% to 10%, but the incidence of rent arrears or unpaid bills increased from 14% to 20%.



## Conclusion

A lack of housing affordability in South Australia's housing market, whether for home ownership or private rental, disproportionately affects households living on low incomes. The reduction in social housing over the last twenty years has had a significant negative impact on households living on low incomes who need social housing, and the only housing option open to them is private rental.

Vacancy rates have plummeted across South Australia, including in the regions. The moratorium on rent increases and evictions was good in theory however some owners and agents ignored the moratorium. Commonwealth Rent Assistance is failing to achieve its intended purpose and must be reviewed as a matter of urgency as indicated in the 2022 Australian Housing, Urban Research Institute report<sup>53</sup>.

Improvements can and should be made to the future roll-out of legislative and policy developments in ways that adequately address the growing crisis of rental affordability and availability, especially for low-income households. Improved legislation is required to remove no cause evictions, the non-renewal of leases without a breach of agreement and provide greater clarity on the return of residential bonds that are claimed by landlords at an unacceptably high rate.

Tenants, landlords and property managers need further education about their rights and responsibilities when it comes to evictions, bond refunds, rental bidding and how to access tenancy tribunals.

**Contact/Media:** Dr. Alice Clark, Shelter SA, The Peak Body for Housing in South Australia  
[sheltersa@sheltersa.asn.au](mailto:sheltersa@sheltersa.asn.au) or 0425 6060 49

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Jorin Stevels, Adelaide University Intern, collated the open text answers to Question 23 of the survey and located additional reference materials.

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<sup>53</sup> <https://www.ahuri.edu.au/research/final-reports/342>