

Final Report

Tenure security and its impact on private renters in Queensland

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EXECUTIVE SUMMARY

This paper reports research conducted by the Australian Housing and Urban Research Institute (AHURI) Queensland Centre at the Queensland University of Technology that explores how low- and moderate-income private renters experience, perceive and indicate a need for “security of tenure”.

Study Approach

The study objectives were to better understand:

- The experiences and expectations of security of tenure among low income and other groups of private renters;
- The extent to which security of tenure is regarded as important by private renters when compared with housing flexibility in the private rental market;
- For whom, and under what circumstances, increased security of tenure in the private rental market would be attractive; and
- How increased security of tenure might alter the housing careers of private renters, including demand for housing assistance.

The findings are based on a telephone survey of 1,000 mainly low- to moderate-income households in inner-city Brisbane and Ipswich in late 2001. The quantitative survey data was supported by focus group discussions. Participants were drawn from the Queensland Residential Tenancy Authority’s database of private renters lodging a rental bond. From analysis of this data, supported by a review of previously reported research, the research identified important policy implications for government and the private rental sector.

The private rental context

The private rental sector plays a key role in the Australian housing system. Its capacity to serve low- to moderate-income households, however, is constrained. Recent housing policy initiatives at the Commonwealth and State levels in Australia, as well as economic reforms, have increased pressures on the private rental market to serve low- to moderate-income households. At the same time, the supply of low-cost housing stock is decreasing and higher-income households are competing successfully with lower-income households for low-cost stock.

Private renter households are widely characterised as being relatively mobile in moving between dwellings. Such mobility may have significant social and economic effects which can be greater for more vulnerable households. Mobility, however, can

be seen in this negative light or in a positive sense as representing choice and flexibility. There is a potential for trade-offs between choice and flexibility on the one hand and stability and “security” in tenure on the other.

There are a number of social, demographic and economic groups within the broad category of private renters whose needs and preferences differ. Factors such as age, gender, employment, household structure and so on operate even within the broad category of low- to moderate-income households.

Key Findings

1. Although the broad concept of “security of tenure” is easily defined, there are several interpretations of its meaning, each of which has different policy implications.

The National Housing Strategy (NHS 1992b) defined security of tenure as the right to continued occupation of a home. Our analysis identified five main interpretations of this concept. These are:

- *Legal security of tenure*, associated with the existence of a tenancy agreement (or “lease”), the length of that agreement and its conditions;
- Whether or not the tenant feels they have a *choice* of whether they can stay in the rented dwelling and for how long;
- Security of tenure as the feeling of *control* the tenant has over their tenancy arrangements;
- Security of tenure related to the *costs* of the tenancy and whether or not the tenant feels confident in being able to meet likely future costs; and
- Security of tenure related to *certainty* by the tenant that the dwelling and locality are appropriate (and by the landlord that the tenant is satisfactory).

2. Legal security of tenure is the interpretation most used in the housing policy literature. Tenant and landlord advocacy groups have both suggested legislative changes that will impact on legal security of tenure; but the survey respondents, in general, gave greater importance to other conceptualisations of security of tenure.

In principle, tenancy legislation in Australia provides for the landlord and tenant to negotiate a mutually agreeable term and conditions for a lease. However, the general industry standard is for an agreement to specify, initially, a six or twelve-month period (Fixed-term Agreement) after which no specific further period is specified (Periodic Agreement), allowing the tenant to stay for an indefinite period. In Queensland, all residential rentals require a tenancy agreement. For periodic

tenancies tenants must give two week's notice of termination but landlords must give two months, in both cases without necessarily specifying reasons.

Only half of the survey respondents (53 per cent) had a fixed term lease. Most of these were for six months or one year. Few were longer than one year. People in permanent employment were more likely to have fixed term leases than to have periodic leases. Fixed term leases were also more likely where the property was managed by an agent than where the property was managed by a private landlord; but agent-managed properties were more likely to have agreements for shorter time periods. Only 28 per cent had negotiated the conditions of their fixed-term tenancy agreement.

The research found that in choosing their current dwelling and in assessing trade-off scenarios, respondents did not give great weight to issues illustrating legal security of tenure.

3. Choice and flexibility of tenure arrangements were important to private renters

The ability to choose whether they could stay as long as they wanted was the single most highly regarded reason for choosing their current dwelling. Choice is something most people felt they already had: most households felt they had moved from their previous dwelling from their own choice (77 per cent) or that of a member of their households (8 per cent).

The need for flexibility rather than stability was reinforced by the fact that being allowed to make small changes to the property (and so demonstrate some control over their living environment) was the least important of the reasons given for choosing their present dwelling.

4. Security of tenure as ability to meet costs relates indirectly to income and so is associated with non-tenure circumstances such as employment.

There was a clear association between whether people felt they could stay as long as they chose and their feeling of confidence in being able to meet their likely future rental costs. Although there was no direct statistical link between their feeling of confidence about being able to stay and household income, household income was associated with confidence in being able to continue to pay their rent. There is thus an indirect but important association between security of tenure and income and employment.

5. The need for a feeling of control over their tenancy, and so security of tenure as control, was relatively unimportant.

The least important of the reasons given for choosing their current dwelling was whether they were allowed to make small changes to the property, such as putting up shelves or re-painting a room. The second least important reason was being able to negotiate the lease conditions. Respondents gave little weight to these interpretations of “control” over tenancy conditions.

6. Certainty concerning the relationships amongst the tenant, the landlord and the dwelling environment was important for a sense of security of tenure.

This conclusion comes from the focus group discussion rather than the survey. But it relates to the fact that for a new tenancy, the tenant is uncertain about how well they will get on with the landlord or agent and is aware that they may find out about undesirable conditions in the dwelling or locality they did not identify when inspecting the property. On the other hand, the landlord is uncertain about how reliable the new tenant is going to be. Greater certainty comes with greater trust, and trust needs time and experience to build.

7. The high mobility of rental households expected from other reported research was, in general, not present in the surveyed group.

This was not a highly mobile group of households. Including their move into their current dwelling, over half (62 per cent) had not moved in the last two years. Most of the remainder (32 per cent) had moved only once. Over half (56 per cent) had been at their current address for more than two years. The main reason for moving from their previous dwelling was to obtain a bigger or better dwelling (26 per cent) or for work related reasons (12 per cent). However, there was an important proportion who moved because the previous dwelling was no longer available (17 per cent) or for a number of specifically tenure-related reasons. The few highly mobile households were disproportionately younger.

8. There appears to be a divergence between the idea of legal security of tenure and the subjective idea of security of tenure as choice.

Overwhelmingly, respondents felt they could stay in their current dwelling as long as they chose. Some 85 per cent felt this way. An important proportion (15 per cent) felt the decision was not theirs; and two thirds of these (65 per cent) attributed the likely decision to the landlord. Those who were not confident about being able to make their own decision were also likely to be considering moving within the next six

months. But, critically, there was no statistical relationship between the importance of security as choice and whether they had a fixed term lease, or had negotiated the terms of the lease. Uncertainty about the future was also related to work or family circumstances and the cost of the rent (although some respondents also attributed their uncertainty to the likely sale of the dwelling).

9. At least for the low- to moderate-income households in this survey, the place of private rental as a transitional point in a journey to home ownership needs to be reconsidered.

Most of those surveyed (who were all now in private rental) had been in private rental in their previous dwelling (82 per cent), but almost one fifth were previously in a dwelling they owned or were purchasing (18 per cent). Moving from buying or owning their own home to private rental was closely associated with a change in household structure. About one third (35 per cent) said they probably or definitely intended moving in the next months, but over one half of those considering moving intended staying in private rental. A clear impression emerges of (a) a degree of permanence in private rental tenure for an important proportion of the respondents; and (b) the capacity of private rental to cater for people who move from home ownership/purchase for a number of reasons.

10. There were clear groupings in terms of the security of tenure related items people felt were important in the selection of their current dwelling. These groupings (or "factors") were associated with identifiable (but complex) patterns of economic, social and tenure variables amongst the surveyed population.

People who felt a cluster of items relating to the *dwelling* were important (friendly landlord, choice about staying, suitable for future conditions, being able to make changes, and being able to negotiate lease conditions) were more likely to be:

- Those in receipt of rental support (including Rent Assistance);
- People with longer-term current leases; and
- Those in dwellings managed by agents.

Those who responded most positively to rental and lease condition items (a cheap bond, cheap rental, and suitable lease conditions) tended to be:

- Those who were most confident in their ability to meet future rental cost;
- People in group share arrangements;
- Older people;

- Those located in Ipswich;
- People with longer-term current leases; and
- Those in dwellings managed by agents.

But there were also people who were likely to respond less positively. They were:

- Single adults with children;
- Older Brisbane residents; and
- Those who were less confident about meeting their rental costs.

11. There were also clear groupings in terms of responses to a set of hypothetical security of tenure trade-offs. These groupings were associated with identifiable (but complex) patterns of economic, social and tenure variables amongst the surveyed population.

Most people agreed that they would prefer a short-term but extendable lease rather than a long-term agreement that committed both themselves and the landlord. They were not prepared to take greater responsibility for dwelling maintenance to gain a longer-term lease commitment. They were also prepared to trade away paying a higher rental for a long-term lease in favour of a short-term but renewable lease with a lower rental.

This general attitude, however, did not apply to everybody. The groups that appeared most consistently to support paying a higher rental or committing to greater maintenance in return for longer leases were:

- Couples with children;
- Older residents;
- Older females in group share households;
- Those receiving rental support;
- Those with experience of longer-term leases; and
- Those who had the stability of a longer stay in their present address.

12. The analysis showed that, in general, there was greater support for choice and flexibility in the leasing arrangements rather than for longer-term leases. But some identifiable groups favoured longer-term leases.

Although there were many disparate groups identified through this analysis, those more likely to identify longer-term leases as important tended to be from:

- The more vulnerable groups (such as older people, single parents, those on the lowest incomes, and those receiving rental support);
- Those who could be expected to be thinking of longer-term commitments (households with children, especially school-aged children); or
- Those who already have experience of a longer-term arrangement.

13. Lower income households gave greater weight to rent levels and the cost of the rental bond, but also to whether or not the landlord/agent appeared friendly.

The level of household income did not have as great an impact on the overall results as was expected. The three items identified showed the greatest income sensitivity. The importance of direct cost-related factors is as would be expected. The friendliness of the landlord may be related to self-perceptions of vulnerability amongst lower-income households.

Policy interpretations and implications

The subjective interpretations of security of tenure as choice, control, meeting costs and certainty are, in general, less amenable to direct housing policy or legislative change than is the legal interpretation of security of tenure as the length and conditions of a fixed-term lease. It also appears there may be a discrepancy between the “objective” idea of legal security of tenure and the various “subjective” interpretations. Thus, policies which are aimed at increasing legal security of tenure may have limited impact on low- to moderate-income private rental tenants’ actual perceptions of security of tenure.

There are, however, some groups of private rental tenants who express a preference for greater stability through greater legal security of tenure. Policies supporting longer leases and greater effective power to negotiate lease conditions would be most effective if targeted at these groups. These include more vulnerable groups (but not including those only on lower incomes) and those more likely to be considering longer-term commitments. The fact that those with greater experience of stability favour longer-term leases (either because of this experience or because their initial needs were for stability) provides a good policy lever. Education and support in negotiating lease conditions is one such policy option.

Some of the other “subjective” interpretations of security of tenure can be addressed through tenure-related policies, but many seem to be more closely associated with non-tenure circumstances (such as employment and receipt of financial assistance).

Tenure-related policy options (in addition to those supporting greater legal security of tenure) include possibilities such as more accessible dispute resolution mechanisms, a “cooling off” period for leases, or new tenants having access to greater information on the track record of landlords.

But non-tenure policies would appear to be critical. These include policies supporting continued employment, financial assistance and wider social support.

But if the private rental market is going to continue to meet the needs of low- to moderate-income households it also needs to meet the needs of rental investors, landlords and agents. The study did not investigate issues that are important to investors and landlords but there was often concern about them from the Reference Group members and from focus group participants. The claim that landlords are happy, under most circumstances, to support long-term occupancy (or tenure security) for good tenants seems to have verisimilitude.

And in addition to identifying new policy options there is a need to recognise the efficacy of relevant current policies and industry practices. For example, the common pattern of a preliminary fixed term lease followed by periodic extensions fulfils the requirements for flexibility by tenants who want flexibility but gives some certainty to both tenants and landlords.

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1. INTRODUCTION

This report examines empirically the meaning of “security of tenure” for low- and moderate-income renters in the private rental sector in South East Queensland and the associations between security of tenure and a range of demographic, economic and tenancy variables.

Security of tenure is an important but chameleon-like concept. The National Housing Strategy (NHS) defined it as:

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

But there are a number of interpretations of the concept of security of tenure. In the NHS context, it was identified with specific initiatives (particularly access to longer-term leases¹ or reforms oriented to just-cause eviction) aimed at promoting key housing policy outcomes such as stability, independence and choice. The central issue explored in this study was whether, and how, different low- and moderate-income private renters experience, perceive and indicate a need for security of tenure. In order to examine this question, it was important first to understand the dynamics of the Australian private rental housing system. For a more detailed analysis of the issues surrounding “security of tenure” and the relevant Australian context, see the AHURI Positioning Paper for this project (Adkins et al, 2002) at http://www.ahuri.edu.au/pubs/positioning/pp_tensecurity.pdf.

Issues Surrounding Security of Tenure

Pressures on private rental tenure and stock

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

Although home purchasing is still increasing in Australia, the rate of home purchasing declined by two percentage points in the two decades to 1994 (Yates, 2000), with the decline particularly marked among younger households (Bourassa, Greig & Troy,

¹ The terms “lease” and “tenancy agreement” are used interchangeably in this report. The Queensland Residential Tenancies Act 1994 uses the term “tenancy agreement” but the term “lease” is more commonly and widely used. Similarly the RTA 1994 uses the term “lessor” instead of “landlord” but because the latter term is more widely understood it is used throughout this report.

1995). Over the decade to 1996, the private rental sector in Australia grew by 34 per cent (or three per cent per annum) compared with 19 per cent growth in home ownership for the same period (Yates & Wulff, 2000). In Queensland, the private rental sector increased by roughly 48,000 households between 1994 and 1999 (Residential Tenancies Authority, 2001) with around 24 per cent of Queenslanders privately renting in 1999 compared to 21 per cent for the whole of Australia (RTA, 2001). Although there was a small but consistent rise in Queensland's public housing stock (3 to 4 per cent from 1968 to 1996) by December 1999 there were 24,839 households on the wait list for public housing (DoH, 2000a: 35 & 45).

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

The demand for lower price rental stock in a context of declining supply could reduce lower income earners' capacity to attain successful housing outcomes. Indirect evidence to support this view is the finding that lower cost rental housing in Australia is occupied disproportionately by higher rather than lower income earners (Yates & Wulff, 1999), "a 'mis-allocation' of dwellings to social groups" (DoH, 2000c). According to Burke (1999), these factors, in combination with the nature of investment and management in the Australian private rental market, produce outcomes that are not consistent with increasing demand for long-term accommodation in this sector. He points to the processes that lead security of tenure to be seen as a central problem in relation to the performance of the sector in meeting consumer needs:

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

Burke assumes that for tenants security is associated with long-term leases and that a set of power relationships is working to the disadvantage of the tenant.

Mobility and security of tenure

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

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

The level of mobility can be seen as an indicator of one of two competing tendencies: the need for flexibility or the need for security of tenure. In relation to flexibility, frequent moves may enable some renters to adjust to changing household or employment circumstances (Wulff & Maher, 1998). They prefer private rental tenure because of its availability as a short-term or transitional tenure (Bell & Hugo, 2000; Maher, Les & Saunders, 1996). Other renters are seen to trade away the stability of home ownership in favour of avoiding the responsibilities associated with such tasks as home maintenance.

While some mobility is explained in terms of preference for flexibility over stability, much of the discussion on movement interprets mobility as largely involuntary and as evidence of insecurity of tenure (Australian Institute of Health & Welfare, 1997; Australian Housing & Urban Research Institute, 1996; Foard et al., 1994). However, the research available would suggest the view of mobility as insecurity of tenure applies to a limited number of private renters. A survey of private rental tenants by

the Department of Social Security (1997) found that 45 per cent of tenants moved as a result of their own desire while 12 per cent attributed their move to the landlord with seven per cent citing rent as the main reason.

Structure of the Report

The report turns in the next chapter to an examination of the key components of the Australian private rental sector. Chapter Three then reviews the literature on tenure security. Chapters One to Three are based on Adkins et al (2002). Chapter Four outlines the research design for the study and Chapter Five provides the findings from the investigation, as well as identifying policy implications

2. THE PRIVATE RENTAL SECTOR

This chapter outlines some key aspects of the private rental housing sector in Australia. It also introduces some important concepts that underpin later discussion.

The Policy Context in Australia

In recent years, a key housing policy shift has been from a funding emphasis on supply side subsidies for social housing to demand side subsidies in the form of Rent Assistance (Berry, 2001). This aims to remove the perceived inequity between low-income tenants in the private rental sector and their public housing counterparts. Rent Assistance is an income supplement available to private renters who receive social security payments, and are considered “in need”. In the decade to 1995, there was a “sevenfold increase in budget outlays on private rent assistance” by successive Australian governments (Yates, 1997) with more support committed to the private rental sector (approximately \$1.6b per annum) than to the public rental sector (approximately \$1b per annum) (Beer & O’Dwyer, 2000).

Berry (2001) observes that this trend, which crystallised in the 1996 Commonwealth State Housing Agreement, has “removed the remnants of any general commitment to meeting the housing-related needs of low income and disadvantaged households” (p.13). In fact, it is intended to build the capacity of low-income earners to negotiate their housing outcomes rather than directly solving supply-related problems.

Security of tenure and the private rental market

This policy shift has led to questions about the implications of market factors for private renters’ tenure security. The increase in income supplement to low-income tenants co-exists with virtually no growth in the supply of low cost housing stock (Yates & Wulff, 2000). Consequently housing affordability, and its impact on tenure security, is a central problem for lower income renters. Another issue of concern is the nature of investment in -- and management of -- private rental. The “typical” private rental investor in Australia is a couple that owns one investment property, is in their mid-years with a median gross weekly income per investor unit of \$1,009.00 (ABS, 1999). The most common values sought by investors are long-term investment and rental income (ABS, 2000b; Seelig, 1996).

Recent commentaries suggest that management in the Australian private rental sector is, in general, less sophisticated and professionalised than is the case in the U.S.A and Europe (Berry, 2000). Berry (2000) observes that investors perceive the private rental sector in Australia to be characterised by relatively poor property and tenancy management practices. Burke (1999) suggests that relatively poor quality of

management, when combined with relatively high numbers of lower-income tenants with associated economic and social needs, leads to a situation with great potential for tenant-landlord conflict. Such conflict is highly likely to jeopardise tenants' opportunities to sustain housing security. It needs to be noted, however, that tenancy legislation attempts to address this. For example, there is legal protection for tenants in Queensland who have taken action to enforce their rights (Residential Tenancies Act 1994, Sections 165, 165A).

These market relationships set the context for tenants' requirements for tenure security. They mean that while tenure security is defined in terms of provisions for continued occupation of a home, different interests may apply the principle in different ways. It has been argued, for example, that the increased number of lower income people on Rent Assistance in the private rental market in the context of decreasing public housing opportunities has meant that more people are now vulnerable to the pressures from the market.

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

This discourse is clearly oriented to the advocacy of vulnerable tenants. The Real Estate Institute of Victoria (REIV) similarly identifies mechanisms influencing security of tenure in the dynamics of the market, but points to the different market logics employed by tenants and landlords:

“It is important to note that tenants and investors are motivated by different factors. In return for rental income and possible capital growth, an investor/landlord has mortgage and maintenance obligations. In return for flexibility, a low buy-in rate and low overheads (no mortgage/maintenance), a tenant trades-off some tenure security. Most landlords view their investment property as a long-term strategy and would rather keep than lose a good tenant, as it is more cost-effective than having a period of vacancy between tenancies. Further, landlords pay advertising costs and estate agent's leasing fees and the property sustains wear and tear every time a tenant moves in or out. Landlords will often forgo rent increases to keep a good tenant. If a tenant pays rent and maintains a property, they have a reasonable expectation of tenure security” (REIV, 2001).

“Tenure security” refers here to a level of stability and duration of a tenancy, which is seen to be of particular interest to landlords as well as tenants. The investor profile outlined above supports the REIV view that landlords would value tenant “security” over and above rent increases.

Thus, while the term security of tenure has a common core of meanings associated with rights to continued occupation of a home, it is applied in a variety of ways in the private rental market. These various meanings are explored, mainly from a tenants' point of view, in this study.

Legislation and Security of Tenure

Another important context for tenure security is the legislative framework in which the rights and obligations associated with continued occupation of a dwelling are outlined. Security of tenure, as such, is not addressed in the Residential Tenancies Act 1994 in Queensland although the bulk of the legislation, as in other Australian jurisdictions, is concerned with provisions related to tenancy agreements. However, Sutherland (1992) indicates the relevance of the term in legislation. Sutherland relates the notion of "security of tenure" to rights, privileges and benefits in relation to a dwelling that are "defined by the written contract between the landlord and the tenant, as modified by legislation generally regulating residential tenancies" (p.8). One dominant view of security of tenure relates it to the length of the lease term and the subsequent sense of stability afforded to tenants through knowing how long they can stay. On the other hand, Sutherland (1992) considers the legislative provisions for rent increases and termination of tenancy to have the most direct relationship to security of tenure for tenants and the greatest regulatory potential for safeguarding tenure security.

Length of tenure

In principle, tenancy legislation in Australia provides for the landlord and tenant to negotiate a mutually agreeable term for the lease. However, in Queensland as elsewhere in Australia, the general industry standard is for an agreement to specify, initially, a six or 12-month tenure period (Fixed-term Agreement) after which it becomes common practice not to specify any further period (Periodic Agreement). This latter agreement provides for the tenant to reside in the property for an indefinite period. In Queensland it is a requirement under the Residential Tenancies Act 1994 that the lessor (landlord) provide a tenancy agreement. A fine may be imposed for non-compliance.

As will be discussed in Chapter Three, there is a lack of empirical evidence that indicates tenants' preferences for length of lease.

It needs to be noted that landlords are highly amenable to suitable tenants staying for long periods. As McBryde (1998, p. 11) notes, "Most landlords want good tenants to

stay indefinitely. It is usually the tenant who chooses the time to terminate the tenancy”.

Determination of rent levels

In Queensland, there is no legislative framework for determining the level of rent nor is there legislative provision for frequency of rental increases. When signing a tenancy agreement, the tenant agrees to pay the specified rent for the period specified in the agreement. Rent increases can be written into the terms of fixed tenancy agreements, and are effective one month after notification of increase. For periodic tenancies, rental increases become effective two months after notification. If a tenant considers their rental increase excessive they have legal recourse through the Small Claims Tribunal. The Tribunal may order a reduction in the increase or for the increase to be set aside. The Tenants’ Union points out that many tenants believe that the decision to seek such an order could lead to retaliatory action by the landlord who may give the tenant two month’s to leave, without grounds. Such retaliatory action is specifically prohibited under the Residential Tenancies Act 1994.

Termination of tenancy agreements

Tenants’ Unions in Victoria and Queensland support Sutherland’s (1992) observation about the relevance of tenancy agreements for tenure security. These agencies point, specifically, to landlords’ rights to terminate tenancies without providing grounds as exacerbating the power imbalance between landlords and tenants. They argue that this power difference is manifested in reluctance on the part of tenants to exercise their tenancy rights (for example, rights to repairs) for fear of eviction (Tenants’ Union of Victoria, 2000). Both Tenants’ Unions also identify this provision as “a serious and significant barrier to security of tenure” (Tenants’ Union of Queensland, 2000). The main threat to security of tenure presented by such statutory provisions, according to tenant advocates, is the level of arbitrariness that could be exercised by landlords in terminating agreements. This provision is seen to influence the extent to which tenants perceive that they can safely plan to stay in accommodation, and assert their rights.

Landlords, on the other hand, assert that tenants can also act arbitrarily and “without grounds” and that legislation should also provide for the tenant to show “just cause” when terminating an agreement. The legislation safeguards the tenants’ choice to move, thus providing tenants and landlords with the same right to “without grounds” termination of tenancy agreement. The only point of difference is that, in the case of a periodic tenancy agreement, the tenant is required to give the landlord two weeks’ notice of intention whereas the landlord is required to give the tenant two months’

notice. McBryde (1998), representing the Property Owners Association Queensland Inc, argues that there is in fact power imbalance but that it favours the tenant rather than the landlord (except for tenants who have a poor track record of tenancies, and in situations of low vacancy rates).

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

Resolution of tenancy issues

While the Residential Tenancies Authority promotes self-resolution as the preferred option for solving problems between disputing parties, it has, under the Act, broad powers to aid in the resolution of tenancy disputes. Should the RTA be unable to facilitate a satisfactory outcome for either party it can issue a Notice of Unresolved Dispute so that one party can apply to the Small Claims Tribunal, although such action incurs a payment and may involve waiting periods depending on the urgency of the individual claim. Such constraints may militate against a tenant, particularly a low-income earner, pursuing a matter.

3. EXPERIENCES AND EXPECTATIONS OF “SECURITY OF TENURE”

Some private renters choose this tenure over home ownership for reasons such as job mobility but have the resources to invest elsewhere. Mudd, Tesfaghiroghis and Bray (1999) call these “rational renters”. This study is concerned, however, with private renters who have fewer resources with which to achieve successful housing, seeking to understand the importance of security of tenure for them.

Tenure preferences

Discussions of security of tenure in housing studies generally occur in the context of tenure and tenure preference in the housing field as a whole. There is a strong argument that security of tenure should, in fact, be understood as responding to the contemporary importance of self-identity and ontological security² (Beck Giddens & Lash, 1994; Saunders, 1990; Dupuis & Thorns, 1998) and related orientations to status relating to housing (Winter, 1994).

Australian studies that discuss security of tenure, like their British counterparts, frequently use it as an explanation for preference for home ownership over rental. In contrast to ownership, renting is seen as “lack of control” and “legal insecurity” (Winter, 1994, p. 103; Richards, 1990). Ownership also leads to a greater propensity to stay rather than move when compared with private renters, even when there may be problems with the quality and suitability of the owned dwelling (Baum and Hassan, 1999).

These findings are consistent with studies of tenure preference that link preferences for home ownership to broader orientations of self-identity, sense of control, stability, ontological security and housing status (Gurney, 1999; Dupuis and Thorns, 1998).

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

² Saunders (1990) argues that the extent to which tenants feel in control of, or vulnerable to, the pressures of the private rental market will influence their expectations for security as choice. That is, the extent to which these expectations can be applied in the home will influence tenants’ experiences of “ontological security”. This term refers to feelings of constancy and protection necessary for the maintenance of self-identity and well-being.

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

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

Thus, it seems that the term “security of tenure” is used in an implicitly comparative sense to explain tenure preference in the field of housing as a whole. But the attitudes to -- and expectations of -- security of tenure as discussed in relation to homeownership seem to apply also in the private rental sector.

Security of tenure in the Australian private rental market

There is an abundance of demographic data on households in the private rental sector. For example, in Queensland couples are the largest private renting group, at 45.3 per cent, followed by people living alone (22.7 per cent), single parents (11.9 per cent) and group households, who made up 11.5 per cent of the private rental population (RTA, 2001). Across Australia, renters are generally younger than the population as a whole. In 51.8 per cent of households renting privately, the reference person was under 35 years, whereas the reference person was under 35 in only 25.3 per cent of all households. Private renters are more likely to have a job. They spend more on housing as a proportion of their income: housing costs represent over 30 per cent of income for private renters, compared with 15.8 percent of income for all households. Median weekly housing costs are \$149 for private renters compared with \$107 for all households (Wulff & Maher, 1998).

However, there is no published research that statistically examines these demographic variables in relation to expectations and experiences of security of tenure. Some writers on discrimination would suggest that groups with the least resources to negotiate market relationships (for example, people of non-English speaking and culturally diverse backgrounds, Aboriginal and Torres Strait Islanders, young people and people with children, particularly single mothers) are more likely to experience difficulties with affordability and legal aspects of security of tenure (San Pedro, 2000). Similarly, low-income earners are presumed to lack security of tenure since they are particularly vulnerable to rent increases (DHHLGCS, 1993: 23).

Legal security of tenure

The brief review of the Queensland legislative framework in Chapter Two suggested that the possibilities for addressing legal security of tenure pertained to matters such as “no cause” termination of tenancy agreement provisions and rent increases and length of tenure. It was noted that tenancy agreements are mandatory and there are many safeguards built into the Residential Tenancies Act 1994. However, there is no data on the extent to which these measures are desired, or utilised, by low- and middle-income renters, nor is there data on the extent to which they would indeed provide for “continued occupation of a home” for this group.

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

Other findings outline the current patterns that apply in Queensland with respect to the nature of leases. In this state, renters are more likely to have a fixed-term lease than in Australia generally. Households on fixed-term leases account for 57 per cent of Queensland’s private renters compared with 47.6 per cent for Australia. Of these, Queenslanders are more likely to have six-month leases whereas twelve-month leases are more common for Australian households (RTA, 2001). Again, though, the tenure and lease preferences of different kinds of renters, and the likely impact on their housing careers, are not known.

Similarly, dispute resolution data for Queensland describes the major issues brought to the attention of the Residential Tenancies Authority, outlined in its annual report as follows:

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

The nature of some disputes and problems with tenancies is, indeed, suggestive of issues of security of tenure. But some issues are clearly to do with rights and obligations. Whether these are components of “security of tenure” is a matter for debate. The specific groups affected and the impacts of these problems on security of tenure are unknown.

This review indicates insufficient information in extant research for the purposes of identifying private renters’ requirements with respect to security of tenure in its legal sense.

While the identification of legal and regulatory strategies to enhance legal security of tenure is important, it is also necessary to understand the nature of private renters’ needs for tenure security in the broader context of their housing decisions. Private rental tenants are the most mobile of tenure groups. In Queensland only 17 per cent of private tenants had lived in their current dwelling for over four years compared with 53 per cent of public renters who had done so (DHHLGCS, 1993: 9). But some mobility studies show that “tenure security” issues account for only a minority of moves. For example, according to the Department of Social Security (1997: 38) 45.3 per cent of private tenants surveyed reported that their most recent move was a result of the tenant’s own desire, with 29.1 per cent citing “other” reasons. Twelve per cent of tenants attributed their last move to the landlord with a further 6.8 per cent citing rent as the central reason. Anecdotal evidence provided by the Property Owners’ Association of Queensland Inc suggests that many tenancy terminations by tenants are for reasons that have little to do with the dwelling itself or the actions of the landlord or with security of tenure (POAQ, 2001).

Further work is needed to understand the extent to which these high levels of mobility are attributable to tenure security problems. On its own, this kind of data is

insufficient to address the question of the expectations and experiences of tenure security for different groups of private renters.

Mobility, compromises and “trade-offs”

One of the primary motivations for the Housing and Location Choice Survey (HALCS) was to investigate the trade-offs people make between affordable housing and other factors such as employment (NHS, 1992a). The survey explored the various reasons people attributed to moving, new location selection and new dwelling selection. It also explored the compromises and adjustments made by households during and after the selection process. The data obtained from the HALCS with regard to trade-offs is valuable to the current project for two central reasons. First, it provides an account of the range of priorities that security of tenure may be traded-off against. Second, some findings provide the opportunity to raise questions regarding the nature of security of tenure and the way in which it may be masked by and within other factors that influence housing selection. The HALCS was undertaken only in Melbourne and Sydney, and its related Housing and Locational Preference Survey (HALPS) only in Adelaide and Perth (Maher *et al*, 1993). Yet they remain the only major surveys in Australia that explore the reasons that households move.

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

complex decision-making process. Burgess and Skeltys (1992: 33-4) identify the complexity of tenants' decision-making processes:

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

The multifarious nature of the process through which people make housing related decisions is likely to mask many factors that influence decisions. While Burgess and Skeltys recognise this with respect to choice of dwelling it is potentially applicable to any aspect of the housing selection process.

Compromises and trade-offs are critical in dwelling choices by private renting households (Burgess & Skeltys, 1992). But there is as yet no data on the specific demographic, attitudinal and behavioural characteristics of renters in relation to their housing decisions and how this relates to their security of tenure.

The available data does suggest affordability problems in inner city areas for low-income households. For example, recent Queensland data point to affordability problems that are likely to be most acute in high rent areas (DoH, 2000c). Around 50 per cent of social security recipients in the Brisbane inner city pay between 30-50 per cent of their income on housing costs. Only 20 per cent of recipients pay less than 30 per cent of their income on housing costs and just under 30 per cent pay more than half of their benefits or pensions on housing (DoH, 1999). This form of “extreme housing need” is concentrated within the very young and, to a lesser degree, the very old (DoH, 1999). In their report on public housing in Australia, Foard et al (1994) identify reducing housing costs as a key reason given by households moving into public housing. Thus it is important to understand the significance of tenure security for groups such as younger and older people and its implications for them.

The Research Questions

This review of existing research has identified several approaches to ideas about “security of tenure”. Gaining a better understanding of its meaning for socially and economically vulnerable households has become a critical policy issue. Existing research also indicates that there are likely to be differences in the understanding, experience and requirements for “security of tenure” among different kinds of household. Thus, it is likely that issues relating to “security of tenure” for low- to moderate-income households will require a palette of policy responses.

The literature review both confirmed and clarified the implications of the research questions set in the initial project brief. These questions were:

1. Have private renters who have moved regularly done so voluntarily and what impacts has the move had on the rental household?
2. How do low income and other groups of private renters trade off security of tenure with flexibility in their housing?
3. Is greater security of tenure desirable and if so, to whom and in what situations?
4. What sorts of options would low income and other groups of private renters seek and accept in gaining greater security of tenure, eg:
 - Longer fixed leases
 - Greater choice or control over when to move out of periodic tenancies
 - Other options?
5. Would the availability of such options have made a difference in their last move/s in terms of housing career, demand for housing assistance, change of tenure?
6. Would the availability of such options be likely to make a difference in their next or subsequent moves in terms of housing career, demand for housing assistance, and change of tenure?
7. Are there social, demographic, housing history or other characteristics that define or delineate responses to these questions?
8. In what ways do responses to these questions advance our understanding of housing careers and the pressures on low income and other private renters in the housing system?
9. What are the policy implications of this information and how could government or private rental market actors respond?

The following two chapters describe the results and policy implications of research undertaken to answer these questions.

4. THE STUDY APPROACH

Background

This chapter explains the approach taken to answering the research questions underlying the study. A mix of qualitative and quantitative techniques was used and is explained below.

At the commencement of the project, a steering group comprising representatives of the clients (Queensland Department of Housing and Queensland Residential Tenancies Authority) and the research team was formed to provide direction to the study. In addition a Project Reference Group, comprising the Steering Group and representatives from relevant non-government agencies and industry associations, was established to provide advice to the research team (see Appendix B).

Survey

The research brief required that the investigation's findings be useful to housing policy-makers. To make sure the findings were widely applicable a reliable representative survey was needed. Resource constraints prohibited the use of face-to-face interviews, so the major component of the investigation was a telephone survey of 1,000 low- to moderate-income private renters. The households were chosen from those in inner-city Brisbane and Ipswich in South East Queensland as census and Department of Housing data indicated a greater likelihood of locating low- to moderate-income households there. A standard survey instrument, developed in consultation with the Project Reference Group, and using input from two focus group discussions, was used (see Appendix A).

The sample was based on the Queensland Residential Tenancies Authority database of private renters who have lodged a rental bond with their landlord or agent. Approximately 300,000 bonds are lodged Queensland-wide. The database includes rents and the telephone contact details of tenants as non-compulsory fields. It does not include tenant or household income levels.

To maintain the confidentiality of tenant information, the RTA undertook the initial sampling from their database to extract a stratified random sample of 5,000 tenants' names from which 1,000 were to be interviewed.

The inner Brisbane and Ipswich samples were extracted separately but following identical steps. These involved:

- Identifying all the database entries within the postcodes for inner Brisbane and Ipswich;

- Within those postcodes, excluding all but houses, flats and townhouses with one to four bedrooms (dwellings with more than four bedrooms were excluded as they could include boarding houses);
- Within these dwelling types, selecting entries where the rental was below the 75th percentile for rent levels across the combined target postcodes, and excluding those entries where no rent level was recorded;
- Selecting entries where a telephone number had been recorded; and then
- Back-linking telephone numbers with addresses in a current electronic version of the Telstra White Pages. Only those names for which the current White Pages address matched that in the database were selected.

Some 5,000 names were then randomly selected from the names meeting the above criteria. This group was stratified according to the household numbers for the two areas, to give 4,122 from Brisbane and 878 from Ipswich.

The Residential Tenancies Authority then sent a letter “to the tenant/s” at all 5,000 addresses explaining the purpose of the research and the possibility that they might be asked to take part. The recipient was assured of the confidentiality of the survey and told that they could decline to be involved by notifying the RTA or the market researcher sub-contracted to conduct the surveys. In line with normal ethical research procedures, where a tenant declined to be interviewed their details were deleted from the list given to the market researcher.

The Human Research Ethics Committee of the Queensland University of Technology approved the procedure and survey instrument before the process started.

The surveys were carried out between 25 October 2001 and 4 November 2001. The 1,000 interviews came from 4,512 attempted calls, of which 2,824 were connected. Some were refused (452), or were not further contacted if after three attempts there was no response (1,141), the phone was engaged all three times (148) or an answering machine responded (882). Despite the fact that the RTA database of bond registrations was the starting point, some phones were disconnected (399) or were a “wrong number” (114).

As will be discussed in the next chapter, the use of this sample selection process and the use of a telephone survey mean that some caution has to be exercised in interpreting some of the results. The implications will be explored in discussing the results. The survey data indicate that the chosen sample provided a profile of low- to moderate-income households as was intended, although there were more

households included whose incomes were at the higher end of the range than were expected from a sampling approach specifically excluding the households paying the highest rent.

Analytical procedures

A sequence of analytical procedures was used in the checking and analysis of the survey data. This included checking for outliers, contingency table analyses coupled with use of standardized residuals to identify significant differences between observed and expected events, factor analytic procedures to produce factor scores for Likert scale items, coupled with multivariate analysis of variance (MANOVA) and analysis of variance (ANOVA) procedures to identify significant predictors of these grouped items.

In addition, post-hoc analysis used contingency tables coupled with collapsed versions of relevant Likert scale items.

The paragraphs below explain these procedures in a little more depth.

The frequencies of responses to all items were examined for outliers and where necessary categories were collapsed to produce a more readily analysable subset of reasonably frequent events. For example, participants in the survey gave a very unevenly distributed range of responses in answer to the question about rental payments. Data analysis was, for this question, further complicated by participants reporting payments based on weekly, fortnightly or monthly periods. It was necessary to rescale and regroup these responses into a smaller subset of responses based on the same time period prior to reporting and analysing the frequency distribution for rental payments.

A subset of social and demographic variables was identified for use as key indicators relevant to understanding other responses. For instance age, gender and level of income were thought to be potentially important predictors of responses to questions about type of household, level of satisfaction with their housing, importance of identified factors in their choice of that particular dwelling, and so on.

A series of contingency table analyses examined the extent to which pairs of measures varied. An example is given in Table 4.1, where type of property management was significantly associated with length of lease.

Table 4.1: Association between length of lease and form of property management

			Property management		Total
			Priv. L'lord	Other	
Lease length	0 months	Count	222	249	471
		Std residual	4.6	-3.3	
	1-6 months	Count	68	247	315
		Std residual	-3.9	2.9	
	7-12 months	Count	54	152	206
		Std residual	-2.1	1.5	
Total			344	648	992

For reasons associated with the large sample size (1,000) and the large number of analyses undertaken the threshold for statistical significance was set at a stringent level. For this reason only analyses in which the probability of a significant outcome approximated 1/1,000 were reported.

To further facilitate the reporting of outcomes, standardized residuals were used to distinguish cells in contingency tables where observed and expected scores diverged markedly (the value of the X^2 statistic increases as a function of increasing gaps between observed and expected scores). Given that standardized variables resemble z-scores, a score of ± 1.96 or greater can be regarded as a statistically rare event (at the $p < 0.5$ level). Accordingly outcomes related to particular cells or categories were reported using the language of “likelihood”. For instance, in Table 4.1, where the cross-tabulation for length of lease against type of property management was considered, this reading of standardized residuals indicated that respondents with private landlords *were highly likely* to have zero month leases (i.e. non term-related leases) while respondents with other agents *were more likely* to be on 1-6 month or 7-12 month leases.

In this regard it is important to note that comments on likelihood are not necessarily related to the magnitude of counts of raw frequencies. In Table 4.1 it is certainly the case that a large number of respondents with other agents (249) also have zero month leases. However, as indicated by the magnitude of the negative standardized residual (-3.3) the number observed was far less than expected – these respondents form a relatively small percentage of the total number of those with other agents (629).

There were several sets of responses utilizing a Likert scale. Two central examples were those relating to the importance of a list of identified items in the choice of the current dwelling and the responses to a series of hypothetical trade-offs between

longer-term rental agreements and various alternative options. Factor analytic procedures were used to identify groups of covariant responses (factors) amongst the two sets of responses and then to reduce these grouped item responses to factor scores representing item loadings.

Having identified simple and conceptually sensible factor structures, and having obtained z-score like factor scores (Bartlett's regression scores), factor scores were entered into ANOVAs and MANOVAs as dependent variables, together with the social and demographic variables that were entered as independent variables, with the aim of identifying statistically significant predictors for the factor scores. Where a significant predictor could be identified, post-hoc examination of items related to these factor scores were carried out.

In order to render post-hoc contingency table analyses of items associated with significant factor scores more readily interpretable, items were collapsed as groups to form dichotomous variables, primarily in terms of statistical criteria. That is, the aim was to produce groups of dichotomous variables in both levels of the synthetic or created variable (i.e. not important or important; agree or not agree) that included a reasonable number of responses (ideally half and half). While the choice of levels was relatively arbitrary, an important component of this collapsing operation was that the same rule applied to all variables in the group. A similar process was used for collapsing Likert scale responses for other contingency tables.

A separate Appendix to this report contains the various tables and related significance statistics.

Focus groups

Prior to the construction of the survey questionnaire, two focus group discussions were held to help explore possible meanings of security of tenure by low- to moderate-income renters. For each of two target areas, the RTA randomly generated a list of one hundred possible participants. Prospective participants were informed by a letter from the RTA that they might be contacted and asked to take part in a focus group, with a telephone number providing the means of declining if they wished to do so.

The first focus group was held in Ipswich, the second in inner Brisbane. Discussion used a funnel technique, beginning with broad questions to elicit demographic details, general housing dispositions and tenure preferences. Participants' experiences in private rental were explored and this led finally to more detailed questioning of what created security of tenure for them. Both discussions were audio

taped and all data were transcribed and analysed. The data generated was rich in both content and terminology relevant to the construction of the survey instrument and subsequently helped to contextualise some of the survey findings.

5. “SECURITY OF TENURE”: THE FINDINGS

Introduction

This chapter presents the analysis of the survey, supported by data from the focus group discussions. The chapter is divided into five main sections, structured around the project’s research questions.

The five sections derived from these questions are:

- First, a brief picture of the survey respondents themselves, with a special section on the lowest-income households;
- Second, identification of the current pressures on low-income and other renters;
- Third, an exploration of the security of tenure options respondents are seeking, who finds the different options attractive, who prefers legal security of tenure over flexibility, and what trade-offs are involved;
- Fourth, the links between security of tenure options, in their various meanings, and the pressures on low-income and other renters and how different groups might be affected; and
- Fifth, the policy implications of the findings.

Note that, as stated previously, in the statistical analysis in this chapter, only associations where the probability of random results was less than 1:1,000 (i.e. $p < 0.001$) were used because of the large survey sample size (1,000 households) and because of the large number of analyses being undertaken (to maintain the family-wise error rate at $p < 0.5$). In tables where “standard residuals” are given the deviation from the expected value is indicated by the extent to which the residual is higher or lower than a value of 1.9. Thus, high values (e.g. 3.0) show a high degree of positive association between the two variables whilst low values (e.g. –3.0) show a high degree of negative association. As already noted, a separate Appendix reports the analysis tables and the related significance statistics.

The Surveyed Households

The pattern of gross household income in the sample mirrors important indicators in the wider total Australian population. The survey responses were in categories rather than single values so the comparison with the wider Australian population cannot be exact. But just over half (58.6 per cent) of the 87.2 per cent of respondents who gave their gross household income earned less than \$700 per week. The CPI adjusted mean gross weekly household income for Australia in 2001 was \$749 (ABS 2002a)

(Table 5.1). The median gross household income for Australia was \$555 per week; the median for the sample is in the range \$500-599 per week.³

Table 5.1: Gross household income per week

Gross h'hold income per week(\$)	Number	Percent
79 or less	3	0.3
80-119	5	0.6
120-159	5	0.6
160-199	37	4.2
200-299	91	10.4
300-399	91	10.4
400-499	71	8.1
500-599	100	11.5
600-699	108	12.4
700-799	81	9.3
800-999	117	13.4
1,000-1,499	91	10.4
1,500 or more	72	8.3
TOTAL ANSWERING	872	100.0
Refused	128	

Thus, despite the sampling method used, some of the respondents in the sample were not specifically from “low” or “moderate” income households. For example, some households had gross weekly incomes above both the Australian median and the Australian mean. However, an analysis of the relationship between stated household income and other survey responses showed that there was a significant statistical relationship only for a limited number of variables.

The analysis was carried out twice, once using \$500 per week (close to the Australian median households income) as the dividing point between two household income categories and once using \$700/week (close to the Australian mean) as the dividing level. Cross-tabulations showed no statistically significant relationship between income and whether respondents had a fixed term lease; whether they negotiated their lease; whether they felt they could stay until they chose; previous tenure; the impact of their last move; the importance of lease conditions, suitability, ability to stay, negotiating the lease, making changes, furnishing and availability in selecting their current dwelling; all five trade-off questions; whether they intended moving within six months or had applied for public housing; gender; whether their last move was their own choice; previous household composition; and level of

³ The gross weekly household incomes of respondents were recorded in categories in the survey (shown in Table 5.1). In later analysis the \$500-599/week category is used as a surrogate for \$555/week, and \$700-799 as a surrogate for \$749/week.

satisfaction with their current dwelling. Thus, aside from the section below devoted specifically to the lowest income participants, for most of the analysis the higher income households in the sample – and few are “high” incomes by most general measures -- are included in the overall results. The mix of higher and lower household incomes resulting from a sampling method that deliberately sought to exclude higher income households by excluding households paying rents in the upper quintile is a feature worthy of some comment, however. It appears that Yates and Wulff’s (1999) finding that higher-income households occupy much of the low cost housing in Australia applies also to South East Queensland. It is of considerable policy significance that low-income households seem not to be able always to compete successfully with other households for low cost private rental housing.

Low-income households

As already noted, lower income households did not differ from other households in their responses and characteristics identified through the survey to the extent that was expected. This section highlights the differences that did arise. In this section, “low income” is defined as below the Australian median gross household income (in this case, in the categories below \$500 per week).

Low-income households, as would be expected, were more likely to be receiving assistance with their rent (including Rent Assistance). They were less likely to be in permanent employment (Table 5.2).

Table 5.2: Association between household income and employment

			Employment		
			Permanent	Other	Total
Household income	< \$500/wk	Count	140	263	403
		Std residual	-6.4	7.8	
	>=\$500/wk	Count	379	90	469
		Std residual	6.0	-7.2	
Total			519	353	872

Perhaps because of this, low-income households were less likely to be confident they could continue to meet their rental commitments, although overall the majority of respondents felt they could do so (Table 5.3).

Lower income households were more likely to be located in Ipswich than in Brisbane. They were also more likely to be made up of single people (with or without children) than to be couples (with or without children); and they were more likely to be represented by a respondent who was under 35 years of age.

Table 5.3: Association between household income and confidence in paying rents

			Confidence in meeting rent		Total
			Less confident	More confident	
Household income	< \$500/wk	Count	181	222	403
		Std residual	4.1	-2.9	
	>=\$500/wk	Count	107	361	469
		Std residual	-3.8	2.7	
Total			288	583	872

For all of the hypothetical trade-off responses, and for most of the items of importance in choosing their current dwelling -- dealt with in later sections -- there were no significant differences between low-income and higher income households. The three exceptions were that low-income households were more likely to have given greater weight to cheap rent and to the cost of the bond when choosing their current dwelling, and they were more likely to have given greater weight to whether the landlord or agent seemed friendly. It is not unexpected that low-income households would give greater weight to the costs of rent and the bond; the importance of a friendly landlord or agent possibly reflects a greater self-perception of vulnerability by low-income households.

Respondent characteristics

The remainder of this chapter considers households across the full range of (mainly low- to moderate-) incomes represented in the sample.

The rents being paid ranged from a minimum of \$29 per week up to \$500 per week (although only five households were paying more than \$270.00 per week). This, of course, is the contract rent (the rent paid to the landlord) rather than the gross rent (contract rent plus utility costs)(Apgar, 1993). This distribution is as would be expected given the sample selection method. Group share households were generally paying a lower rental than were non-group households. The mean weekly household rental was \$85.96 for group households and \$149.81 for non-group households (Table 5.4).

Table 5.4: Weekly rentals -- descriptive statistics

	Group households	Non-group households
Mean	\$85.96	\$149.81
Median	\$80.00	\$145.00
Mode	\$90.00	\$150.00
Minimum	\$29.00	\$60.00
Maximum	\$250.00	\$500.00
25 percentile	\$70.00	\$120.00
50 percentile	\$80.00	\$145.00
75 percentile	\$98.50	\$170.00
Number responding	170	805

There were considerable differences in the range of weekly rentals according to the household composition (Table 5.5).

Table 5.5: Weekly rental by household composition

Household type	Rental per week (\$)					
	Mean	Median	SD	Minimum	Maximum	Number
Group	85.96	80.00	30.52	29.00	250.00	170
Single person	132.99	130.00	32.22	75.00	270.00	343
Couple	162.32	162.50	37.84	60.00	260.00	194
Couple+ child/n <5	170.00	160.00	59.40	115.00	500.00	46
Couple+ child/n 5-17	158.13	150.00	38.21	100.00	265.00	91
Couple+ other child/n	187.11	170.00	56.85	130.00	330.00	19
Single+ child/n <5	121.80	120.00	23.57	73.00	160.00	10
Single+ child/n 5-17	145.88	140.00	29.98	90.00	215.00	57
Single+ other child/n	182.77	170.00	56.36	110.00	360.00	35
With parents etc	180.00	175.00	36.79	135.00	260.00	10

915*

* Households giving a valid weekly rental figure

Respondents were evenly balanced between males and females. The surveyed population was, on average, slightly older than the average Australian population in private rental as 47.5 per cent were under 35 years of age, compared with 51.8 per cent for Australia in 1999 (ABS 2002b).

Almost all the respondents (98.4 per cent) spoke English as their principal home language. Only 0.9 per cent identified themselves as being of Aboriginal or Torres Strait Islander descent.

Over one third of households (35.8 per cent) consisted of single persons. Almost one fifth (19.9 per cent) were couples without children. Thus, over half of the households did not have children. Table 5.6 shows the distribution of the household types.

Residential Tenancy Authority data (RTA, 2001) indicate that in the wider Queensland private rental population 45.3 per cent were couples, 22.7 per cent were people living alone, 11.9 per cent were single parents and 11.5 per cent were group households. The survey sample represents a greater proportion of single person households and group households, a far smaller proportion of couples, but about the same proportion of single parents as the wider private rental population of Queensland. These differences most likely reflect the inner city location of the survey.

Table 5.6: Household composition

	Number	Percent
Households without children		
Lone person	358	35.8
Couple only	199	19.9
<i>Sub-total</i>	<i>557</i>	<i>55.7</i>
Households with children		
Couple, + child/ren <5	46	4.6
Couple + child/n school age	92	9.2
Couple + other child/ren	19	1.9
Single + child/ren <5	10	1.0
Single + child/n school age	57	5.7
Single + other child/ren	36	3.6
<i>Sub-total</i>	<i>260</i>	<i>26.0</i>
Group households	172	17.2
Other	11	1.1
TOTAL	1000	100.0

Further analysis showed that

- Males were more likely to be living in group-share households or to live alone; whereas
- Females were more likely to be living as couples or as single adults with children.
- Younger people (less than 35 years old) were more likely to live in group share or as couples; whilst
- Older participants (35 years or more) were more likely to live alone or as single adults with children.
- As mentioned above, people in the lowest income households (<\$500 per week) were more likely to live alone or as single adults with children and less likely to live as couples or as couples with children; but
- Those in higher income households (>\$700 per week) were more likely to live as couples or couples with children.

Other special demographic features of the surveyed population were:

- Group share households were more likely to contain students;
- Single person households were more likely to say they were receiving assistance (and less likely to say they were unemployed or studying);
- Couples with children were more likely to say that they were unemployed but were less likely to be receiving financial assistance or be in permanent work; and
- Single adults with children were more likely to be unemployed.

In addition:

- Participants in Ipswich were more likely to be living as couples or as single adults with children and unlikely to be living in group share households or alone; while
- Participants in Brisbane were more likely to be living in group share household arrangements and less likely to be living as couples or single adults with children.

Current pressures on renters

This section addresses the following research questions:

- Have private renters who have moved regularly done so voluntarily and what impacts has the moves had on the rental household?
- In what ways do responses to these questions advance our understanding of housing careers and the pressures on low income and other private renters in the housing system?

Mobility and Security of Tenure

Mobility is sometimes seen as a surrogate measure of (in)security of tenure. The assumptions are that if renters feel insecure in their tenure they will choose (or be forced) to move to seek greater security; or that the general insecurity attached to private rental is indicated when renters are forced by their landlords to move. Private renters, especially low-income renters, are in fact more mobile than homeowners or public renters (Wulff & Bell, 1998).

However, the people sampled were not highly mobile. Including their move into their current dwelling, over half (61.5 per cent) had not moved in the last two years. Most of the remainder had moved only once (32.1 per cent) over that time. Only 6.4 per cent had moved twice or more.

The original research brief had intended a detailed investigation of the security of tenure issues pertinent to highly mobile households (defined as those who had

moved twice or more in the last two years) but their small numbers in the final sample meant that this was not possible. The only things that can be said with confidence about the frequent movers are that they were disproportionately younger, and that in the hypothetical trade-off questions below they preferred short-term rather than long-term leases.

The general lack of mobility of the sampled population was reinforced by the fact that just over half (56.2 per cent) had been at their current address for two years or more and just over one quarter (25.6 per cent) for five years or more. However, just less than half (43.8 per cent) had been at their current address for less than two years.

For Queensland as a whole, only 17 per cent of private tenants have lived in their current dwelling for over four years (DHHLGCS, 1993: 9). Conversely, the Housing and Locational Choice Survey in Sydney and Melbourne in 1991 found that 84.3 per cent of private renters had moved within the previous five years (Maher *et al*, 1993, p. 266). Private renters are thus expected to be a highly mobile population. Yet the group surveyed was far less mobile than the Queensland private rental population. And although the questions are not directly comparable, the sample surveyed also appeared to be less mobile than the renting population in other Australian capitals. These discrepancies may reflect one or all of four things:

- This survey was carried out in 2001 and circumstances may have changed from the early 1990s;
- The private rental population in Brisbane and Ipswich may be quite different to that in the rest of Queensland or Australia;
- The sample reflects inner-city renters who may be quite different to the remainder of private renters; or
- The sample was chosen from households with a connected telephone and because more mobile households are less likely to have a Telstra connection they were not included in the survey.

There is insufficient information in the survey responses to identify which, if any, of these factors apply to the results.

The majority of surveyed households (81.6 per cent) had lived in private rental accommodation before moving into their current dwelling. This is not dissimilar to the pattern identified in the HALC survey and HALP survey in 1991, where 77.6 per cent of households then in private rental had been in private rental in 1986 (Maher *et al*, 1993, p. 269). The remainder of the surveyed population (18.4 per cent) had owned

or were buying their previous dwelling, but 120 of these 184 households had not sold their previous dwelling.

The Ipswich focus group discussion pointed to one possible link between home ownership and private rental. One respondent, a married woman with four young children, described herself as “an owner plus a renter”. The household had chosen Ipswich as a regional centre in which to live with better employment prospects and rental accommodation but still close to the small town where their home (which they still owned but rented out) was located. She saw their tenure options as being constrained:

“So we’re here just basically ‘cause we have to be to work. ...it’s basically just renting and now with the job that my husband’s got housing commission is not an option because you’d be paying the same rent as private anyway”.

Respondents were asked, in a non-prompted question, to list up to three reasons for moving from their previous dwelling. The first reasons articulated are shown in Table 5.7.

The most mentioned reasons for moving were to find a larger or better quality dwelling (17.9 per cent and 8.2 per cent) or for work-related reasons (12.4 per cent).

The second most mentioned reason (“dwelling no longer available”) has implications for tenure security, although the reasons for the dwelling no longer being available were not explored in the survey. The fact of a dwelling “no longer being available” is normally outside the control of the tenant. Other reasons given which relate to security of tenure include 2.2 per cent who identified a dispute with the landlord or agent, 1.3 per cent who were asked to leave, and 0.3 per cent who said a public housing authority was responsible for the move. None said they were accused of breaking a lease or tenancy agreement.

Table 5.7: First reason given for moving from previous dwelling

First reason for leaving previous dwelling	Number	Percent
Wanted a bigger dwelling	179	17.9
Dwelling no longer available	172	17.2
Moved for work reasons	124	12.4
Upgrade the dwelling quality	82	8.2
Breakdown prev. relationship	69	6.9
No longer afford rent	47	4.7
Married/moving with partner	37	3.7

Generally the results of their last move were regarded positively. Although 6.5 per cent felt they were somewhat or much worse off after the move almost one half (44.0

per cent) felt they were much better off. However, about one fifth (21.7 per cent) felt they were neither better nor worse off.

According to the HALC survey (Burgess & Skeltys, 1992) the most common “main reasons” for the last move undertaken by Sydney and Melbourne renters included lifecycle/family influences (17.8 per cent); to increase the size or quality of the dwelling (16.1 per cent); reasons relating to employment (16 per cent); and that they had no choice (14.6 per cent). These responses emphasise the fact that non tenure-related reasons are highest on the list of reasons given by people in private rental for relocating.

Whilst respondents’ intentions might not materialise, over one third (35.4 per cent) of those surveyed thought that they would definitely or probably move within the next six months (although 59.0 per cent said they did not intend moving). Over half of those considering moving intended staying within the private rental market, whilst about a third intended buying their own home.

If the reasons for moving on parallel those for moving out of their previous dwelling, then issues to do with improved quality and size of the dwelling, along with work-related factors, will be the most important.

Some of the focus group responses identified this clear link between rental flexibility and work circumstances:

“And I never know where I’m going to be, so it gives me the opportunity, if I’ve got to go somewhere else to work, well I just go”.

“I’m still trying to find a permanent job. I’m working casual. But I don’t think there’s any such thing as a permanent job any more. But if work doesn’t come good soon then I’ll be going. I’ll probably end up in the mines, maybe here, maybe in Western Australia, wherever I can get it”.

Although by far the majority of respondents who had moved over the last two years felt the last move was the result of their own decision or that of another member of the household, there was still an important proportion (14.6 per cent) who felt their last move was the result of a decision by the landlord or agent.

Whether their last move was their own choice or not had no significant impact on whether they negotiated lease conditions in their current dwelling, whether they felt they could continue to meet rental costs or stay as long as they chose or their satisfaction with their current dwelling. People who felt the choice had not been theirs were more likely, however, to be in the older age group. They were also more likely to feel it important that their current landlord or agent appeared friendly. In the

trade-off scenarios below, they preferred being able to choose when they stayed or left rather than favouring longer-term leases.

Leases

Security of tenure can be given a legal meaning and identified with the length or conditions of the tenancy agreement (lease). The longer the lease the more “secure” the tenure. And fixed term leases are seen as more “secure” than periodic (extendable, non-fixed term) leases.

Just over half of the respondents (52.8 per cent) were on a fixed term lease. The length of time of these fixed term leases varied considerably. Of those with fixed term leases, about one half (51.9 per cent) had leases for six months and over one third for one year. Few were longer than one year (1.3 per cent) and none were longer than three years. Clearly fixed term leases tend to be for shorter rather than longer periods and they “bunch” at six months and one-year terms (Table 5.8).

RTA data show that households on fixed-term leases account for 57 per cent of Queensland’s private renters compared with 47.6 per cent for Australia. Queenslanders are more likely to have six-month leases whereas twelve-month leases are more common for Australian households (RTA, 2001). So for this sample, the proportion on fixed term leases was slightly smaller than the wider Queensland rental population but the generally propensity towards six-month rather than twelve-month leases mirrored the wider Queensland rental population.

Table 5.8: Period of fixed term leases

Period	Number	Percent
Less than one month	8	1.5
1 month	20	3.8
> 1 month but <6 months	13	2.7
6 months	274	51.9
> 6 months but < 1 year	2	0.4
1 year	204	38.6
2 years	5	0.9
3 years	2	0.4
> 3 years	0	0.0
TOTAL	528	100.0

There were no significant differences in the length of lease for Ipswich when compared with Brisbane; but there was a significant positive association between whether people had a fixed term lease and whether they were in permanent employment.

Only 28.0 per cent of those on a fixed term lease said they had negotiated the terms of the lease in any way. Almost three quarters (70.9 per cent) had not done so. Several (1.1 per cent) were uncertain whether the lease conditions had been negotiated or not. There were no significant associations between those who negotiated their lease and age, employment, location, household structure, household income or other related variables.

Length of lease is, however, associated with the form of property management. Those now with fixed term tenancy agreements were more likely to have their property managed through an agency (but to be on 1-6 month leases) than to be dealing with a private landlord. Private landlords appear more likely to offer tenancies on the basis of periodic, non-fixed term extensions (Table 5.9).

Table 5.9: Association between length of lease and form of property management

			Property management		Total
			Priv. L'lord	Other	
Lease length	0 months	Count	222	249	471
		Std residual	4.6	-3.3	
	1-6 months	Count	68	247	315
		Std residual	-3.9	2.9	
	7-12 months	Count	54	152	206
		Std residual	-2.1	1.5	
Total			344	648	992

On the other hand, tenants dealing with a private landlord were more likely to be highly satisfied with their dwelling than were those dealing with an agency or other tenancy manager, although the associations are not as strong as they are between length of lease and form of property management. Tenancy arrangements can be quite informal. One person at the Ipswich focus group recounted that:

“We’re in the process of looking for another house at the moment because the (lessor) wants his house back at the end of the lease. But it’s sort of an open agreement in that he will let us move out whenever we can find something better. But the fact that we’re still there means we haven’t found anything better”.

The focus group data pointed to a further possible relationship between the nature of property management and satisfaction with the tenancy. A number of respondents from both focus groups recounted experiences where professional property managers had attempted to ensure that the property owners behaved appropriately towards tenants when tenants had complained of frequent unplanned visits from owners.

The focus groups also identified the need for flexibility in the lease arrangements at the start of the tenancy. This was a period when new tenants were still exploring the condition of the dwelling they rented (as well as the features of the locality) and owners were still uncertain about the reliability of the new tenant. There was a need to build trust. Respondents felt that both tenants and landlords were more amenable to longer term arrangements or to extensions once they were more certain of the circumstances and of each other:

“If there’s trust between the landlord or the agent for you, you know, after two or three leases they say, yeah, you’re okay and we trust you”.

In responding to the research questions the survey found that only a small proportion of the surveyed population had moved often. They were generally younger people. Involuntary movement from the last dwelling (meaning that someone other than the tenant or the tenant’s household had made the decision for them to move) had very little impact. The only clear impacts of not having a choice of whether they moved or not were in terms of the importance the tenant placed on having a friendly landlord or agent in choosing their current dwelling, and on whether the dwelling was readily available. Those who moved “involuntarily” were mainly older; and in the hypothetical trade-offs addressed below they tended to favour having a choice of whether they stayed or left rather than having a longer term lease.

Most people who had moved recently did so to improve their dwelling or for work-related reasons. However, many moved because the previous dwelling was no longer available and some because they could no longer afford the rent. These are both reasons that have implications for the tenant’s feelings of security about their tenancy. These are issues that can only partially be addressed by government.

These findings reinforce those of earlier research. Mobility can be seen as an indicator of one of two competing tendencies: the need for flexibility or the need for stability. Moves may enable renters to adjust to changing household or employment circumstances (Wulff & Maher, 1998). Thus they may prefer private rental tenure because of its availability as a short-term or transitional tenure (Bell & Hugo, 2000; Maher, Les & Saunders, 1996).

Housing career issues were not covered in detail in the survey (for reasons explained below) but clearly the current private rental market does not cater only for people moving on through private rental to home ownership. Some of the privately renting households surveyed were previously in home ownership or purchase. And over half of those considering moving in the near future intended going on to further private rental.

The pressures on these renting households include the clear links between employment and tenancy. Exploring job opportunities may mean moving house; short term rental agreements support this need. Being on a fixed term lease was associated with being in permanent employment.

The role of rental agents is important. Where agents managed properties residents were more likely to have a fixed term (but six month) lease. Because most households had not negotiated the terms of their lease there is room for strategies involving tenants, tenant support groups and agents to increase awareness of standard lease conditions and ways of negotiating these.

“Security of Tenure” Options

This section addresses the research questions:

- o How do low income and other groups of private renters trade off security of tenure with flexibility in their housing?
- o What sorts of options would low income and other groups of private renters seek and accept in gaining greater security of tenure, eg:
 - Longer fixed leases
 - Greater choice or control over when to move out of periodic tenancies
 - Other options?

Security of Tenure and Choice

Overwhelmingly, respondents felt that they could stay in their current dwelling for as long as they chose. Some 85.2 per cent felt this way. Conversely, 14.8 per cent of respondents, a significant proportion, felt that they could not choose how long they stayed where they were. Two thirds (64.9 per cent) of those who felt the choice was not theirs felt it would be the landlord’s decision. The remainder attributed their uncertainty to work circumstances (5.4 per cent), family and household circumstances (6.8 per cent), the likely sale of the dwelling (13.5 per cent) or the cost of the rent (6.8 per cent). There was, however, no statistical association between their feeling of their ability to choose their length of stay and whether or not they had a fixed term lease, or whether they had negotiated their lease terms. In other words, there is divergence between people’s subjective interpretation of security of tenure (in terms of whether they feel they have a choice in staying or leaving) and the more “objective” legal concept of tenure security indicated by length of lease and negotiated lease conditions.

There was an association between whether they felt they could choose to stay and their future plans, such that those with definite or probable plans to move were more likely to feel they could not choose to stay. Feelings of lack of choice or control are clearly linked to a potential for greater residential mobility.

The focus group discussions illustrated this clearly. Yet “choice” also means choice of leaving in the near future. It is not just about choosing to stay for a long time. Some renters desire flexibility:

“(Mum and dad) were on yearly contracts at that time (but when I took over from them). I prefer six months contracts because I find that you don’t know what’s going to happen during that year. So I find it’s better for me because I move around a fair bit usually, like once or twice a year I’ll end up moving to another place at least once a year, anyway”.

More households in the survey claimed to have moved of their own volition than Department of Social Security figures show is the case for the wider Australian renting population. Most households surveyed felt they had moved out of their previous dwelling from their own choice (77.3 per cent) or that of another member of the household (7.8 per cent); although 14.6 per cent felt that the landlord or agent had made the decision. In the Department of Social Security (1997, p. 38) data, 45.3 per cent of private tenants surveyed reported their most recent move was a result of their own desire to move but some 29.1 per cent cited “other” reasons (12 per cent attributed their last move to the landlord with a further 6.8 per cent citing rent as the central reason). Thus this surveyed group was far more likely to feel the decision to move was their own.

There was a clear association between whether people felt they could stay as long as they chose and their feeling of confidence in being able to meet their rental payments. Those who were not confident of meeting rental costs were unlikely to feel they could choose to stay.

Although feeling they were able to choose whether or not they stayed was not directly associated with household income, household income was associated with confidence about paying rent.

Experience of their previous move seemed not to greatly influence the degree to which they felt they could choose to go or stay, as this was not directly associated with their assessment of who had made the decision to move from their previous dwelling.

Influences on Choice of Dwelling

The survey asked about matters related to tenure security that people had considered when making their choice of their current rented dwelling. A number of potential influences were listed and responses given on a scale ranging from 1 (*Quite unimportant*) to 5 (*Very important*). The potential influences listed in the questionnaire had been identified from the earlier literature review as being linked to concepts of “security of tenure”. The items are listed in Table 5.10 and Question 25 of the questionnaire (Appendix A). They include matters such as being able to stay as long as the respondent chose, paying affordable rents and bonds, satisfactory and negotiable lease arrangements, and so on. A number of items were needed because of the multi-faceted nature of “security of tenure”. Respondents could rank several of the responses as equally important.

A summary of the percentage ranking for each response, in descending order of importance as indicated by the respondents, is given in Table 5.10.

There were some differences in the responses according to the income level of the households although the relationship was statistically significant only for the affordability of the rent, whether there was a friendly landlord and the importance of the bond. Lower-income households also gave some importance to being able to stay as long as they chose (Table 5.11).

Table 5.10: Relative importance of issues related to choice of present dwelling

Issue	% stating “important” or “very important”
Whether you could stay here as long as you chose to do so	84
Whether the rent was cheap	77
Whether you are satisfied with the lease/tenancy agreement conditions	76
Whether the dwelling would suit your household’s anticipated future requirements	72
Whether it was available quickly	71
Whether the landlord or estate agent seemed helpful or friendly	70
The affordability of the bond	67
Whether it is furnished as you wanted, or unfurnished as you required	67
Whether it was possible to actually negotiate the lease/tenancy agreement conditions	52
Whether you were allowed to make small changes to the property, such as putting up shelves, or re-painting a room	35

Table 5.11: Issues in choosing current dwelling, by household income

Issue	% "Important" + "Very important"			Total
	Income <\$500pw	Income >\$500pw	Income Not Stated	
Whether you could stay here as long as you chose to do so	89	79	83	84
Whether the rent was cheap	86	72	75	77
Whether you are satisfied with the lease/tenancy agreement conditions	80	73	76	76
Whether the dwelling would suit your household's anticipated future requirements	74	74	65	72
Whether it was available quickly	73	70	73	71
Whether the landlord or estate agent seemed helpful or friendly	77	63	76	70
The affordability of the bond	71	64	67	67
Whether it is furnished as you wanted, or unfurnished as you required	67	67	68	67
Whether it was possible to actually negotiate the lease/tenancy agreement conditions	55	51	46	52
Whether you were allowed to make small changes to the property, such as putting up shelves, or re-painting a room	36	33	36	35

Having the choice of how long they stayed was the single most important reason for choosing their current dwelling for all income groups. This could mean staying for a long time or moving after only a short stay. But other important reasons included cheap rentals and the speedy availability of the dwelling. Although a satisfactory lease agreement was also considered important, the ability to negotiate this agreement was far less important.

The least important of the issues was the ability to modify the property, meaning that in the main tenants were not worried about having a sense of control over the ambience of their dwelling.

The focus group data indicate the nature of the contexts that may produce these responses. The following two extracts typify the kinds of responses to questions about factors that were important in tenants' sense of security in the tenancy.

"Yeah, but a little bit more sense, you know, a bit of more control over your own destiny. In that if you're in a rental situation, you're kind of at their mercy a bit".

"I think knowing that the, the agent or the landlord is intending to keep the place for a long *time*, you know like as opposed to oh, they're going to sell it which might mean that you get kicked out".

Indicators of “security of tenure”: Trade-offs

Respondents were also asked to consider five hypothetical trade-offs and respond on a graduated scale of agreement (from *Strongly agree* (5) to *Strongly disagree* (1)). The trade-offs specifically addressed what were seen to be potentially competing circumstances in households’ choices about their dwelling (see Table 5.12 and Question 26, Appendix A).

Through considering these trade-offs the survey attempted to assess the relative importance respondents placed on length of lease, their control over their tenancy, their desire to give and receive lease commitment, and rental costs.

Table 5.12 summarises the responses in descending level of agreement.

In general, the level of agreement with the propositions was not high. But neither was it exceptionally low. The highest level of agreement was with the proposition that the tenants would prefer a short-term but extendable lease rather than having a long-term agreement that committed both themselves and the landlord.

This gives clear support to idea that security of tenure for these respondents resided in their ability to choose whether they stayed or left the dwelling rather than being about a long-term lease. A long-term lease commits both the landlord/agent and the tenant. These tenants prefer to have the ability to choose the length of their stay, without a high level of commitment.

Tenants would also prefer longer-term commitments on behalf of both themselves and the landlord rather than transferring power to terminate the lease solely to the landlord.

The focus group data supports this interpretation of these trade-off responses. When respondents discussed their preferences with respect to lease arrangements, they invariably located them in the context of specific landlord-tenant relationships. Good will, trustworthiness and honesty were identified as desired qualities of this relationship that underpinned any discussion of lease arrangements. These qualities were also identified by respondents as associated with a sense of control over the tenancy.

Table 5.12: The five trade-off statements

Trade-off question posed	% “agree” or “strongly agree”
You would prefer a short term lease/tenancy that can be extended if required RATHER THAN A long term lease/tenancy agreement that commits both you and the landlord for a long term (say more than 12 months).	63
You would prefer a long term lease/tenancy agreement that commits both you and the landlord for a long term (say more than 12 months) RATHER THAN The landlord being able to end your tenancy at any time.	52
You would prefer a long term lease/tenancy agreement that commits both you and the landlord for a long term (say more than 12 months) RATHER THAN Being able to choose whether to stay or leave at any time you want to.	46
You would prefer to pay a higher weekly rental (say 10% more than you pay now) in order to get a long term lease/tenancy agreement that commits both the landlord and yourself RATHER THAN Pay a lower rental for a short-term but renewable lease/rental agreement with less commitment from the landlord and yourself.	15
You would prefer to commit yourself to responsibility for on-going maintenance and upkeep of the dwelling in return for having a lease/tenancy agreement that commits both you and the landlord for a long term (say more than 12 months) RATHER THAN Having a shorter term renewable lease that does not commit either you or the land lord but makes maintenance the landlord’s responsibility.	13

There were some differences in the responses according to household income. The greatest differential was the much higher proportion of lower-income households that preferred trading-off choice in favour of having a longer-term lease (Table 5.11).

Table 5.13: Trade-offs and household income

Trade-off question posed	% "Agree" and "Strongly Agree"			Total
	Income <\$500pw	Income >\$500pw	Income Not Stated	
Prefer a short term lease RATHER THAN long term lease.	60	66	64	63
Prefer a long term lease RATHER THAN The landlord being able to end your tenancy at any time.	56	50	50	52
Prefer long term lease RATHER THAN Being able to choose whether to stay or leave at any time.	51	43	45	46
Prefer to refer to pay a higher weekly rental for a long term lease RATHER THAN Pay a lower rental for a short-term but renewable lease.	17	15	11	15
Prefer to take responsibility for on-going maintenance in return for having a long term lease RATHER THAN Having a shorter-term renewable lease making maintenance the landlord's responsibility.	12	16	9	13

The least supported proposition from the survey was that tenants would be prepared to take greater responsibility for the maintenance and upkeep of their dwelling (linked to a longer term lease) rather than having a short-term lease where the maintenance responsibility remains with the landlord. They were clearly prepared to trade away long-term lease security in favour of being relieved of the responsibility for maintenance of the property.

As one focus group participant noted:

"If something goes wrong you just think, well it's up to them to fix it. There's no cost to me. You know what your weekly rental, month, fortnightly rental is".

Similarly, on average, they were prepared to trade away having a long-term lease for which they paid a higher rent in favour of a short-term but renewable lease with lower rental. This reinforces the responses listed in Table 5.10 where the lower cost of the rental was the second most important issue in their decision to choose their current dwelling.

Thus, tenants prefer flexibility rather than long-term lease commitments; but they prefer the power over decisions about leases to be in their hands rather than in the hands of landlords. They are not prepared to pay a higher rent to gain longer term

commitment, neither are they prepared to commit themselves to greater responsibility for maintenance and upkeep of dwellings in return for longer-term leases.

A related issue was raised in the Ipswich focus group discussion. One tenant had moved into a house in what was claimed to be a quiet area but after signing the lease they found they were living next to a person who often “screamed like somebody was being murdered”. The respondent noted that:

“There’s no cooling off period. There is with, you know, buying, you know signing a ten year contract. But not into a house. How do you know what’s there until you live there for a little while?”

Clearly, then, in addition to the legal concept of security of tenure defined in terms of length of fixed term lease and lease conditions, security of tenure can also be defined in terms of:

- Control: the degree to which the tenant sees themselves rather than the landlord making decisions about their future;
- Cost: the extent to which foreseeable costs of rents can be maintained;
- Choice: the extent to which the tenants feel they have a choice of going, staying a short time or staying for the longer term; and
- Certainty: the need for a “cooling off”, or “get to know the real circumstances” period before having to make a long-term commitment to a dwelling or neighbourhood (or a landlord to a tenant).

As will be shown in later sections, however, this pattern – derived from an analysis of the overall responses -- needs to be modified for some sub-categories of respondent.

In response to the relevant research questions, the survey found that choice of how long they stayed was the single most important item in selecting their current dwelling. Choice about length of stay and sense of control over the tenancy are linked.

But these are both subjective concepts of “security of tenure”. There was divergence between these subjective concepts and the “objective” idea of security of tenure defined in terms of length of lease.

Choice and control are connected to a need for flexibility when there is uncertainty about the future in terms of employment and other relevant non-tenure items.

But there was a relationship between certainty and confidence in meeting rental costs. Rental costs are an important consideration; confidence about being able to

meet rental costs in the foreseeable future gives people confidence about being able to stay. Increasing confidence about meeting future rental costs is a potentially powerful policy lever.

Control over the ambience of the dwelling (in terms of undertaking maintenance or making small changes to the dwelling) was generally unimportant. But where responsibility for maintenance could be offered in return for a longer lease this was important to some, as will be explored further in the next section.

Security of tenure options and pressures on tenancies

This section addresses the research questions set out below:

- o Is greater security of tenure desirable and if so, to whom and in what situations?
- o Would the availability of such options have made a difference in their last move/s in terms of housing career, demand for housing assistance, change of tenure?
- o Would the availability of such options be likely to make a difference in their next or subsequent moves in terms of housing career, demand for housing assistance, and change of tenure?
- o Are there social, demographic, housing history or other characteristics that define or delineate responses to these questions?

This section starts by ascertaining whether there were differences in responses to the two survey questions, one about items that were important in the choice of their current dwelling, the other the various trade-off scenarios, according to gender and household composition. Only those categories with more than 50 respondents are discussed.

There are clear gender differences in assessments about the importance of particular items, at least for group households and single person households. Females gave greater importance to all listed items relevant to their current dwelling, but particularly cheap rental and choice over how long they could stay. The differences between males and females were greater for single person households (Table 5.14).

Table 5.14: Gender and importance of dwelling selection items

	Per cent “important” + “very important”			
	Group households		Single person households	
	Male	Female	Male	Female
N=	98	74	201	157
Cheap rent	75.5	82.2	78.6	82.2
Lease suitable	71.4	72.6	70.0	79.6
Bond cheap	58.3	69.9	66.7	69.4
Suitable	67.4	74.0	62.6	70.7
Landlord	54.1	58.4	68.0	69.2
Choice	78.3	85.0	82.9	87.8
Negotiate lease	42.3	49.3	49.7	52.9
Change	23.5	28.8	27.3	34.2
Furnishings	51.1	72.6	68.0	77.7
Available	61.2	71.3	74.7	74.3

There were also gender differences in response to the trade-off scenarios, but in this case the differentials were less noticeable and less clear-cut (Table 5.15).

Table 5.15: Gender and trade-off responses

	Per cent “agree” + “strongly agree”			
	Group households		Single person households	
	Male	Female	Male	Female
N=	98	74	201	157
Long vs short	36.4	31.5	50.0	41.0
Short vs choose	68.7	72.6	58.0	66.0
Long vs l'lord	43.8	43.8	57.3	50.6
Rent vs commit	17.9	12.5	15.1	15.4
Maint vs short	13.8	15.2	11.5	11.5

In terms of household structure the major differences were for households with school-aged children, particularly for the suitability of the lease, the suitability of the dwelling for future needs and the choice of how long they could stay (Table 5.16). Note that other household categories were too small for meaningful analysis and so have not been included.

There were also noticeable differences in responses to the trade-off scenarios by household structure, but again the pattern of responses is not clear-cut. There was a generally stronger desire for longer-term lease amongst households with school-aged children and some emphasis on being able to take greater responsibility for the dwelling in return for a longer-term lease by them (Table 5.17).

Table 5.16: Household structure and importance of dwelling selection items

	Per cent “important” + “very important”		
	Couple	Couple + school age child/ren	Single + school age child/ren
N=	199	92	57
Cheap rent	72.9	70.7	84.2
Lease suitable	73.8	82.6	86.0
Bond cheap	63.8	77.2	75.5
Suit. for future	67.5	86.8	84.2
Landlord	71.4	78.1	80.7
Choice	77.9	86.8	91.1
Negotiate lease	53.0	53.3	45.7
Change	37.2	55.4	33.3
Furnishings	64.4	58.7	64.9
Available	70.7	66.3	73.7

Note: Other categories of household are not shown as they contained less than 50 respondents

Table 5.17: Household composition and trade-off responses

	Per cent “agree” + “strongly agree”		
	Couple	Couple + school age child	Single + school age child
N=	199	92	57
Long vs short	45.0	60.9	54.3
Short vs choose	67.8	48.9	63.1
Long vs l'lord	45.2	67.4	66.0
Rent vs commit	11.2	22.8	20.0
Maint vs short	9.5	23.1	7.2

Note: Other categories of household are not shown as they contained less than 50 respondents

So far the analysis has dealt with each of the responses concerning reasons for choosing the present dwelling as separate items. Similarly the trade-offs assessed in the scenarios have been considered individually. The question needs to be asked as to whether people responding in a certain way to one item were more likely to respond in a similar way other items. The question can be answered through factor analysis.

A factor analysis of the ten responses to the question about items that were important in choosing their present dwelling (Question 25, Appendix A) showed three linked sets of responses, or “factors” (Table 5.18). Where such factors are identified it means that if people responded positively to one item in that “factor” they were likely to respond positively to the others in the same “factor”.

The first factor captured communalities in responses about the importance of:

- Whether the landlord or estate agent seemed helpful or friendly;
- Whether they could stay here as long as they chose to do so;

- Whether the dwelling would suit their household's anticipated requirements;
- Whether they were allowed to make small changes to the property; and
- Whether it was possible to negotiate the lease/tenancy agreement conditions.

For ease of reference this factor has been termed the “**dwelling**” factor.

Table 5.18: Factor matrix for items influencing choice of present dwelling

	Component		
	1	2	3
Importance – landlord	0.735		
Importance – choice of staying	0.731		
Importance – suitability	0.649		
Importance – make changes	0.543		
Importance – negotiate lease	0.541		
Importance – bond		-0.836	
Importance – cheap		-0.752	
Importance – lease conditions		-0.691	
Importance – available quickly			0.794
Importance – furnishings			0.748

Note: Factors derived from a Principal Component Analysis with an Oblimin (non-orthogonal) rotation.

The second factor captured communalities in responses about the importance of:

- The affordability of the bond;
- Whether the rent was cheap; and
- Whether they were satisfied with the lease/tenancy agreement conditions.

This has been termed here the “**lease conditions**” factor.

The third factor captured communalities in responses about the importance of:

- Whether the dwelling was available quickly; and
- Whether it is furnished as they wanted, or unfurnished, as they required.

This has been labelled here the “**convenience**” factor.

The composition of these factors indicates that the five conceptualisations of security of tenure derived from the analysis already carried out above (legal security of tenure, control, costs, choice and certainty) are more complex than they at first appear. The items within the “dwelling” factor are connected mainly to an understanding of security of tenure as lease conditions and to tenant choice and control; those within the “lease condition” factor mainly to leases, costs and control; and those within the “convenience” factor mainly to choice and certainty. But no one factor is unambiguously representative of a single concept of security of tenure. In

other words, in the choice of their current dwelling, and insofar as these tenants were looking for security of tenure, no single approach to tenure security dominated. If the tenants felt it was important that they could stay as long as they chose, they were also likely to feel that it was important the landlord/agent appeared friendly, that they could make small changes, that they could negotiate some lease conditions and so on.

Sub-groups

One reason for this complexity was that different groups within the sampled population made different choices about the items that were important in their choice of their current dwelling.

A series of multivariate analyses of variance (MANOVAs) were conducted in an attempt to untangle these relationships. They sought to identify connections between the three factors and respondent characteristics. They showed that:

- Those in receipt of financial assistance tended to be more positive in their responses to “dwelling” factor items;
- People who were highly confident about meeting future rental costs tended to be more positive in their responses to “lease condition” items than less confident respondents. Likewise, the likelihood of positive responses to “lease conditions” items was greater for group share households than for single parent households. In addition, older respondents (>35 yrs) were more likely to say items in the “lease conditions” factor were important than were younger respondents, as were respondents from Ipswich rather than those from Brisbane; but
- There were no clear significant relationships between household characteristics or dwelling characteristics and positive responses to items in the “convenience” factor, except that respondents from Ipswich were less likely to feel they were important.

It is possible to track back the variables that are significantly associated with each factor to identify their level of association with other variables. In other words, if the “lease conditions” factor is positively associated with the variable of household structure, we can then identify other variables that are associated with significant variations in household structure. Clearly the “dwelling” factor and the “lease conditions” factors are the most likely to show such relationships.

As was noted, whether or not the household was in receipt of financial assistance was positively associated with their likely response to the items in the “dwelling”

factor. In turn, whether the household was in receipt of financial assistance was significantly associated with age group. Those younger than 35 were more likely to receive financial assistance than were people who were 35 years or older.

As was shown earlier, households on the lowest income levels were far more likely to receive financial assistance, whereas those earning \$500 or more per week were far less likely to receive financial assistance.

As was also noted, the level of confidence respondents expressed in meeting their future rental costs was positively associated with the items in the factor “lease conditions”. As would be expected, those on lower incomes were less confident about meeting their future rental costs than were those on higher incomes, and similarly those who are not employed are less likely to be confident about meeting their future rental costs.

There is thus a connection between levels of income and employment status on the one hand and the importance tenants place on the affordability of the rental bond, whether the rent is cheap, and whether the tenancy agreement conditions are satisfactory.

Household structure was positively associated with the importance of the “lease conditions” factor. Males, who were more likely to live in group-share households or to live alone, were more likely to feel these items were important than were females, who were more likely to be living as couples or as single adults with children.

The more detailed analysis emphasises the significance of the social and demographic variables of *location, respondent age and household composition*, and of the economic variables of *receipt of financial assistance and confidence in meeting rental commitments*.

Security of tenure and trade-offs

A similar factor analysis was undertaken to identify common patterns in the way participants responded in relation to the five hypothetical questions about security of tenure trade-offs (see Question 26, Appendix A; and Table 5.19). Although the language used below suggests “preferences” it must be remembered that respondents were being asked about hypothetical trade-offs that they might not, in practice, have ever considered. However, as will be shown, some very suggestive patterns and possibilities emerged.

Table 5.19: Pattern for scale items related to “security of tenure” trade-offs

	Component	
	1	2
Prefer short term vs. long term	-0.830	
Prefer long term vs. choose	0.830	
Prefer long term vs. landlord power	0.790	
Prefer maintenance vs. short term		0.928
Prefer higher rent vs. less commitment		0.689

Derived from Principal Component Analysis with an Oblimin (non-orthogonal) rotation.

Two clear factors emerged. The first showed common responses to the three questions related to preference for long-term leases.

The second factor linked the two trade-off scenarios that traded lease conditions against higher maintenance responsibilities and higher rents.

The two factors, in fact, connected the three most supported and the two least supported of the five hypothetical trade-offs.

It is worth noting that factor one includes negative responses to item one coupled with positive responses to items two and three. Thus, respondents who preferred a long-term lease that committed both parties preferred this over having the flexibility to choose when they left but also appeared to see this as a mechanism for reducing the landlord’s capacity to terminate the lease.

Factor two shows that those who preferred short-term but flexible lease arrangements supported these rather than longer-term leases coupled with greater maintenance responsibilities or higher rents. They were not prepared to pay higher rents or assume greater responsibilities in return for longer-term leases.

So did different types of survey participant respond differently to these trade-off scenarios?

As previously, a series of multivariate analyses of variance (MANOVAs) were conducted, examining the extent to which demographic variables (such as gender, age, location, or type of household), economic variables (such as household income, receipt of financial assistance, work status, and location) and tenancy variables (such as whether or not the lease had been negotiated, the type of property management, the length of lease, and the number of years at the address) predicted people’s responses to the trade-offs identified in the two factors. Some significant relationships were identified.

Demographic variables:

- Couples with children were more likely than couples without children to prefer to pay a higher rent or provide extra maintenance in return for longer leases;
- Older respondents who were living alone were less likely to agree with the factor one trade-offs in favour of longer-term leases than were couples with children, and yet were more likely to support the idea of paying higher rent or having greater responsibility for maintenance in return for longer-term leases than couples without children;
- Brisbane respondents who lived alone were less likely to prefer to pay higher rents or to take on additional maintenance responsibilities in return for longer-term leases than were couples with children;
- Older females in group-share households were far more likely than females in other types of accommodation to prefer to pay higher rents and be more responsible for maintenance in return for longer-term leases.

So several demographic sub-groups within the sample were prepared to pay higher rents and take a greater responsibility for maintenance in return for longer-term leases. These were couples with children, older residents living alone and older females in group share households. Those who preferred not to have longer-term leases under these circumstances were couples without children, and Brisbane residents living alone.

The focus group discussions cast some light on the issues that face some of the identified sub-groups within the sample. Seeking out a new house to rent was problematic for one participant because of the fact that she worked and also had children:

“I think it’s very personal and degrading at times. Like it’s Saturday afternoon and you’re tired from the whole week at work. You’ve got kids in tow. Maybe because you go in, in your joggers and tracksuit pants people don’t want that type of person living in my house. But I mean when you’ve got a family and everything is rushed by the end of the week you don’t want to get dressed up just to go and look at a house”.

Economic variables:

- Those receiving financial assistance (which included Rent Assistance) were more likely to prefer trade-offs giving longer-term agreements to short-term or more flexible arrangements;

- Those receiving financial assistance were more likely to prefer trade-offs offering higher rents or greater maintenance responsibilities in exchange for longer-term lease agreements.

Those receiving financial assistance were likely to be in the lower income categories. Their responses to these hypothetical choices demonstrate their desire to achieve greater legal security of tenure through longer-term leases, something that would be difficult in their current circumstances. As already noted, people from the lower income categories were less certain about being able to continue to pay their rent in future. They were willing to assume greater responsibility for maintenance in return for longer-term leases. Surprisingly, they were also willing to pay higher rents, but the question asked about a 10 per cent increase which perhaps was seen as only a marginal increase.

Tenancy variables:

- Respondents on 7-12 month fixed-term leases were more likely to prefer trade-offs that gave them longer-term lease agreements; and
- Those who had been at their current address the longest (5-10 years) were more likely to prefer trade-offs giving longer-term leases than those who had only been there 1-2 years.

Clearly those with experience of longer-term leases (remembering that the common periods for fixed term leases in Queensland are six or twelve months) or who have established stability at their current address (most likely through periodic extensions of their lease, as no respondents had fixed term leases of longer than three years) would prefer arrangements that would give them a longer-term lease period. They were prepared to trade-off choice and control for this. These people have already demonstrated their desire for stability rather than choice through obtaining longer leases or staying at the one place for several years. It is not possible to identify causality from the responses. This could mean either that people who have had already had greater experience of long-term leases and residential stability prefer this situation, or that certain kinds of household are looking for, and in the main have already achieved, such stability.

Overall, this analysis emphasises the significance of the demographic variables of *age, household composition, gender, and location*, the economic variable of *receipt of financial assistance* and the tenancy variables of *length of lease* and *number of years at their present address*. These variables are important because they are associated with different responses to trade-offs over security of tenure.

Some caution must be exercised in interpreting these results. Two main issues are important. The first is that tenants' expressed preferences might imply poor knowledge of legal tenancy agreement conditions. Some respondents from both focus groups said they preferred fixed long-term lease arrangements because they believed that this meant that the rent could not be increased. In fact, in Queensland, given one month's notice, rents for fixed term agreements can be increased, although increases can be made before the end of a fixed term agreement only if the agreement provides for it (Queensland Residential Tenancies Act 1994, Section 53). Second, according to advice received from the Property Owners' Association of Queensland through the Project Reference Group, maintenance of rental properties in Queensland is the legal responsibility of the owner so that if tenants chose to carry out property maintenance this would be contrary to tenancy law. Comment in the focus groups showed that if a wide definition of "maintenance" is used, some people already have such informal arrangements with their landlords:

"You're better off renting and just try to make a really good agreement with the landlord itself. Like ours at the moment is that we will take care of the gardens to the way that we see fit. She could come in and say that she'd like something changed. We'll do that for her, but it's got to be on our terms".

"You know, I believe you know you keep a place up to the way it is, if not better. Like you maintain it and repair it".

"I've lived in rental places in the past where I actually had free rein. Where I'd say you if you provide me with the paints and things do you mind if we improve it".

Other comments from the focus groups help flesh out some of the issues facing different sub-groups of respondent. One person had longer term intentions that were:

"My plan was to build up a bit of money after twelve months and... but now they've just thrown (that agreement) out the window and they want the place back pronto... This guy wants to use the house for some other reason but that wasn't the understanding I had when I first entered into the lease. I wanted to stay there indefinitely and ultimately buy it."

Single females may also feel vulnerable and concerned about other aspects of security and safety that overlap with security of tenure. One focus group respondent commented favourably on her situation in a block of units where the landlord screened tenants.

"One thing I think is really important, particularly as a single female, was, like, that the agent, like if you were in a block of units, that the agent or landlord is screening tenants. Because, like I want to know the people that are moving in around me are not going to be a risk to my health and well being and safety. Which has been the case (in the past)".

Timing is also an issue in relation to length of lease. At the start of a tenancy the tenant may be uncertain about their assessment of the dwelling and the neighbourhood; and the landlord may be uncertain of their assessment of the tenant. Some people in the focus groups felt that things needed to be tried out for a period before long-term commitments were made. They spoke in favour of six-month agreements to start off with and the possibility of longer-term agreements after that.

“I think (a six month lease) is probably a good idea to start with... ‘cause you might find out in a month’s time that you’re not comfortable there or it’s not exactly what you wanted”.

“It still comes down to a settling period. I know where I am, my first lease, after the first six months they were breathing down my throat to get me to sign the lease and get it back. Second time round, it was oh yeah, if you get around to it can you drop it down?”

Housing Careers

The specific nature of housing careers of respondents was not addressed directly in the survey. The idea of “housing careers” can be applied both to individuals and to households, applying to pathways through different housing options at different stages in their respective life-cycles. Such pathways are complex and are best explored through in-depth qualitative research.

However, because the survey explored both current and immediately previous tenancy and household conditions a partial “snap-shot” of some aspects of respondents’ housing careers is possible.

The survey asked if the current household was the same structure as that of the previous household. Just over half of them (56.7 per cent) were now the same structure. The remaining 43.3 per cent included newly formed households, fractured households and households that had changed by the addition or loss of a child or other member. It was not possible to identify specifically which households had changed and how, but Table 5.20 shows the previous and current structures for households that had changed.

Table 5.20: Changes to households

	Number of households	
	Previous	Current
Group household	149	58
Single person	49	195
Couple only	72	90
Couple + child/ren < 5	15	19
Couple + child/ren at school	29	22
Couple + other child/ren	14	6
Single + child/ren <5	4	5
Single + child at school	8	24
Single + other child/ren	11	13
Other	82	1
TOTAL	433	433

The decrease in group households, the increase in single person households and the decrease in “other” households (probably mainly children previously with their parents) are noticeable. There was also a significant relationship between whether people’s household structure had changed and their previous tenure (See Table 5.21). People from changed households were far more likely to have previously been purchasers or owners rather than renters. Thus, it seems for some households, when they change, their housing career may involve a change from home ownership to renting. Clearly rental housing caters not just for people who are accumulating the resources to move on to home ownership but also for people who have, for reasons not explored in this survey but relating to changing household circumstances, moved out of home ownership.

Table 5.21: Association between previous dwelling tenure and household change

			Previous tenure			Total
			Rented	Buying	Owned	
Same Previous House- Hold?	Yes	Count	506	35	26	567
		Standard residual	2.0	-2.2	-3.7	
	No	Count	310	55	68	433
		Standard residual	-2.3	2.6	4.3	
Total			816	90	94	1000

In addressing the relevant research questions the survey found that security of tenure was desirable, but that there were at least five conceptualisations of “security of tenure” by tenants: the legal concept, plus choice, control, costs and certainty. The conceptualisations were intimately connected, although there was a possible disjuncture between the legal concept (referring to longer term, fixed term, negotiated

leases) and the other more subjective concepts. Because the non-legal forms of security of tenure were in fact subjective they were more difficult to pin down. No single approach to security of tenure dominated.

The analysis is complicated by the fact that different socio-demographic groups responded in different ways to the questions about items that were important in choosing their current dwelling and the questions about hypothetical trade-offs. For the items linked to the choice of their current dwelling, being in receipt of financial assistance, being confident about being able to meet future rent costs and being in the older age groups were significant influences. These were also associated with levels of income and employment status and some forms of household (particularly people in group share arrangements and single males). For the trade-off scenarios, couples with children preferred greater legal security of tenure and were prepared to assume greater responsibility for the dwelling to get this, as were older people living alone and females in group share arrangements.

People receiving financial assistance (who were predominantly on lower incomes) and people with experience of greater stability (in terms of having already had longer-term leases, or living at the one place for a longer time) also preferred longer-term leases.

As far as housing careers could be pursued, it was clear that rental housing is catering for a number of people who, because of changed household circumstances, have moved out of home ownership. A simplistic concept of private rental being a single stage on a person's housing career path as they move from the family home to private rental and then to home ownership is inappropriate.

Policy Interpretations and Implications

This section addresses the following research question:

- What are the policy implications of this information and how could government or private rental market actors respond?

It is clear that there are several conceptualisations of "security of tenure". Policy responses must cater for these different conceptualisations.

One, the legal concept, is related to the tenancy agreement or lease. It includes whether there is a fixed term agreement, the length of that agreement, and the conditions of the agreement. But the survey demonstrated quite clearly that legal security of tenure was a concern only for some of those interviewed. The other main meanings of "security or tenure" related to choice, control, costs and certainty.

Choice was important for many respondents. It meant that they felt they were the people making the choice of how long they stayed and whether they moved or not; they were the decision-makers and not the landlord or the agent. This is a somewhat subjective concept. There may be, in fact, a discrepancy between the legal concept of security of tenure and the subjective idea of security of tenure as choice. Choice could mean the flexibility to leave in the near future or to stay for a longer time.

A third idea of “security of tenure” related to control. If tenants felt they were in control of their tenancy situation then they felt more secure in their tenure. Because security was connected to some non-housing circumstances, including employment and level of household income, it is related to the fourth concept of security of tenure below.

The fourth concept of security of tenure related to costs. Some respondents were not confident about being able to meet their continuing rental costs. Their feeling of security about their tenure related to their security about their employment, income or other financial support.

And a fifth idea of security of tenure related to (un)certainty surrounding the time sequence of the tenancy itself. New tenancies involve uncertainty on the part of both the tenant and the landlord/agent about the reliability of the other. It takes some time for trust to develop. Until then the tenancy is not seen to be secure. It also takes time for a new tenant to test out that the dwelling and locality they might have explored only briefly before taking up the tenancy in fact meets their requirements. It also takes time for the landlord or agent to ascertain that their early assessment of the reliability of the new tenant is justified.

These five concepts have different policy implications. Each needs to be explored.

Legal security of tenure:

The practice in Queensland seems to be to offer shorter term initial agreements than is common in other States. The role of rental agents in this is important. Agents appear more likely to use standard tenancy agreements. These may be seen by tenants as not being able to be negotiated. The practice of starting with a short fixed term lease is clearly a strategy to deal with the initial uncertainty surrounding tenancies. Government and the private rental industry need to explore the practice and its implications: it is a risk management strategy that suits new tenancies as well as tenants who desire flexibility, but not the sub-categories of tenants who desire longer-term leases (including lower-income households and some households with school-aged children) and perhaps landlords who want to retain good tenants. But

longer-term leases need to allow for changes in conditions (including increased rents) whilst still offering some degree of certainty.

The majority of low- to moderate-income households clearly recognise that longer-term leases have disadvantages as well as advantages. A longer-term commitment by the landlord implies a similar longer-term commitment by the tenant. And overall they prefer flexibility rather than commitment.

The fact that so few of the households had negotiated the terms of their lease makes it possible for greater legal security of tenure to be gained without substantial change to the length of standard leases. Assistance and support, as well as education, for tenants in negotiating lease conditions that better suit their individual circumstances are policy options.

There were some groups who would prefer longer-term leases, measured in years rather than months. Given that the current tenancy legislation allows for even long-term leases to be terminated if necessary, in encouraging longer-term leases government could encourage the private rental industry to target those kinds of household. Greater security for such tenants would mean greater security for landlords in retaining good tenants.

Legal security of tenure is the most readily amenable to policy adjustment through legislative change. Current legislation attempts to protect the position of tenants (as well as landlords) through measures targeted at preventing the inappropriate actions of the minority of “bad” landlords/owners/agents (and the minority of “bad” tenants). However, the legislation must continue also to support the needs of the majority of tenants and landlords to allow for flexibility and risk management.

Security of tenure as choice:

The issue of choice is far more subjective than legal security of tenure. Policy options related to choice seem mainly to relate to options for exercising choice when required. This would include better dispute resolution mechanisms when tenants’ choices have been unfairly constrained. Choice in this context means the option of leaving in the near future as well as that of staying for a long time. The current industry pattern of periodic extension of leases after an initial fixed term lease offers this kind of choice.

Tenants recognised the uncertainty inherent in everyday life and the impact unexpected events could have on their rental future. The ability of deal easily with unexpected events that force relocation, or with changed household circumstances, is something that is not easily achieved.

In the survey the main reasons given for moving had to do with improving the quality and size of the dwelling, along with work-related factors. These are factors where the tenant generally, although not always, has some element of choice.

Security of tenure as control:

This is also a subjective concept. It conflicts with the fact of private ownership of rented dwellings and the rights of owners to have some control over the kind of people they lease to and the conditions under which they will lease.

There was little support for tenants gaining greater control of their dwelling in terms of additional responsibilities for maintenance or being able to make small changes to the dwelling. The exception to this was some of the more vulnerable groups, who expressed a preference for being able to assume greater responsibilities in return for longer leases. This would require changes to the tenancy legislation if it was to be adopted as a policy. It would also require the capacity of owners and tenants to negotiate suitable maintenance or change conditions into the tenancy agreement.

The groups which had the lowest levels of feeling of control over their tenure were those with the lowest income, single parents (who were mainly female), and older single households (which were mainly male). Targeted policy responses should be aimed at these groups.

Security of tenure as meeting costs:

If tenants are unsure of whether they can continue to meet the costs of their rent they are clearly uncertain about their tenure. This is obviously important for those on lower incomes. Many of these are already receiving some form of financial assistance, including Rent Assistance, so government is to some extent already addressing this issue. But other non-housing conditions, particularly not being in permanent employment, also led to uncertainty about being able to meet future rental costs. Clearly policy responses should include addressing these non-housing, non-tenure issues.

Security of tenure as certainty:

Special arrangements are needed at the start of a tenancy, when neither the landlord nor the tenant know each other and the tenant is still exploring the reality of the dwelling they have chosen and its locality. This situation is addressed through current industry practices. It might also be possible to devise a “cooling off” period for leases, similar to that for some other commercial contracts.

The initial uncertainty for tenants could also be reduced if an independent source of information (for example, through the Residential Tenancies Authority) was available to prospective tenants about the track record of their prospective landlords or agents.

Other issues

In a tenure sense, the converse of “security” is “flexibility”. The majority of the survey respondents wanted flexibility to leave when they chose to do so. Policy responses need to consider options for “flexibility of tenure” as well as “security of tenure”. The survey explored only tenants’ views, but flexibility will also to be an issue for owners and agents. The private rental market is currently flexible enough to serve a range of “fluid” households whose requirements change as the household changes. These changes can result from relationship breakdowns, new relationships being formed, children leaving home, children or others joining the household, and so on.

Whilst the majority of households wanted flexibility and choice, this did not apply to all respondents. The groups that appeared most consistently to differ from the overall responses were couples with children (particularly with school-aged children), those who not confident about being able to meet their future rental costs, single person households, single adults with children, those with longer current leases or having lived at their current address for a longer time, those whose property was managed by an agent and those receiving financial support of some kind. There is clearly a need for policy responses to target these particular groups. These are the groups that tended to see security of tenure in its legal conceptualisation rather than the other more subjective conceptualisations.

Policy options for enhancing security of tenure for tenants must be balanced against the rights (and security) of landlords and owners. The private rental industry is made up of businesses, where owners are entitled to make a reasonable profit and expect reasonable behaviour from tenants. Owners have the legal right to sell or redevelop their investment properties. Clearly these rights need to be balanced against the concerns of low- to moderate-income renting households who want to stay. The focus group discussions made it clear that the neighbourhood and nearby facilities were important for tenants and not just the dwelling itself. There may be policy options for supporting low- to moderate-income households in an endeavour to help them stay in a particular locality if their dwelling is no longer available. Households with children at school are particularly vulnerable here.

There was a clear connection between work circumstances and tenure. Many households had moved because of changed work circumstances. Others identified

the need to move to look for work. Policies to enhance security of tenure need to be seen within the wider social support policy environment. A more secure work environment will support stability in private rental as well.

As household composition had a strong impact on responses to many of the issues around security of tenure, policy responses need to be flexible enough to target the differing household types within the population of low- to moderate-income households.

But whatever policy options are selected, new approaches must not undercut current approaches that seem to work. For example, the current industry practice of a short-term fixed-term lease followed by periodic extensions seems to serve the purposes of both those tenants and landlords who want to balance flexibility against some degree of certainty.

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APPENDIX A: SURVEY QUESTIONNAIRE

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

October 2001
J1928

Q # _____

QUEENSLAND RESIDENTIAL TENANCIES AUTHORITY

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Person living in **group share**

01 (If group share, go to Q 11)

(All others)

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

(All others now go to Q.12)

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Yes	1
No	2

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

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

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

Dwelling

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

Locality

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

Other

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

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

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

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

Dwelling

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

Locality

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

Other

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

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

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

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

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

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

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

5 4 3 2 1

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

5 4 3 2 1

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

5 4 3 2 1

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

5 4 3 2 1

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

5 4 3 2 1

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

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

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

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

29. Have you applied for public housing?

Yes	1
No	2
	(GO TO DEMOGRAPHICS)

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

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

31. DEMOGRAPHICS RECORD GENDER

Male 1 Female 2

32. Age group

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

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

English 1
Other *

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

Yes 1 No 2

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

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

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

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

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

First Name of Respondent: _____

Telephone number: _____

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

Interviewer: _____

APPENDIX B: REFERENCE GROUP

Queensland Department of Housing	Tim Seelig
Residential Tenancies Authority	Geoff Maloney
Queensland Shelter	Kylie Sellers
Tenants' Union of Queensland	David Breen
Real Estate Institute of Queensland	Roksana Khan
Property Owners' Association of Queensland Inc	Penny Carr
Australian Pensioners' and Superannuants' League Qld Inc	Gail Hunter
	Mavis Florence
	Bruce McBryde
	Yvonne Zardani

APPENDIX C: STATISTICAL TABLES

See separate publication for tables showing the various cross-tabulations, factor analyses and related statistical indicators

AHURI Research Centres

Sydney Research Centre
UNSW-UWS Research Centre
RMIT-NATSEM Research Centre
Swinburne-Monash Research Centre
Queensland Research Centre
Western Australia Research Centre
Southern Research Centre

Affiliates

Northern Territory University
National Community Housing Forum



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