



EXECUTIVE SUMMARY

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The lived experience of COVID-19: housing and household resilience

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Executive summary

Key points

- Housing has taken on increasing significance with the COVID-19 pandemic. The aim of this project was to evaluate complex interrelated impacts that COVID-19 is having on households with a range of vulnerabilities.
- The literature on disaster response reveals the centrality of vulnerability and resilience in recognising household inequalities, sensitivities and capabilities in coping with COVID-19.
- COVID-19 has exacerbated vulnerabilities such as poor housing quality and location, housing affordability, energy poverty, and a range of social, mental and physical health conditions.
- The physical and social make-up of apartment buildings and neighbourhood encouraged or hindered social integration, and efforts to manage apartment building common spaces seemed to have been differentiated by socio-economic conditions.
- COVID-19 income and housing support measures were critically important in supporting household resilience—but also left gaps in support, with implications for resilient responses.
- For people spending more time at home, including working from home and homeschooling, efforts to adapt were constrained by the ability to make material changes or to afford energy bills.

- **COVID-19 particularly exacerbated social isolation where there were weak pre-existing ties and limited digital capability; involuntary separation from family and reduced or cancelled care-worker visits were particularly challenging.**
- **Digital literacy, inclusion and confidence—together with concerns about online security—reveal uneven capabilities and access to support to achieve social connectedness online.**
- **Resilience to disconnection and distance was exhibited in various coping mechanisms; from creating new bonds locally to developing new technological knowledges or curating at-home spaces for self-development.**

Using longitudinal data points—that is, before and during COVID-19—this summary reports qualitative research on the impacts and responses to the COVID-19 pandemic.

COVID-19 has affected existing inequalities in housing unevenly, and the direct and indirect changes wrought upon some of the more heavily impacted households have been a key focus of COVID-19-related policy intervention. Security of housing is recognised in these policy responses, and much of what constitutes housing policy is based upon the recognition of the links between housing and a wide range of social, health and productivity outcomes, including the effectiveness of the welfare system. Key findings are derived from viewing COVID-19 as a disaster and, accordingly, household responses as expressions of vulnerability and resilience, derived from underlying sensitivities, capabilities and exposure.

Key findings

COVID-19 has affected households across Australia directly, through disease, and indirectly, through curtailments to employment, loss of income, and restrictions on movement outside the dwelling. (Note: there were no cases of COVID-19 among our participants.) Set against this were a range of policy interventions, ranging from financial payments and guidelines around housing costs relief, to policing of the restrictions on movement and social distancing, to cleaning and sanitising. Nevertheless, these changes brought significant challenges and responses inside homes, in terms of reconfiguring internal spaces for new, more intensive use caused by confinement as described in Chapter 3—such as homeschooling and working from home. These changes also had significant knock-on effects upon relationships (Chapter 4) and upon both mental and physical health and wellbeing (Chapter 5).

The resilient responses of participants occurred against a background of intersecting, pre-existing vulnerabilities. As depicted in Figure 1, these vulnerabilities are described as the result of the intersection between:

- exposure to the impacts of COVID-19
- sensitivities to harm—pre-existing job security or poverty, health and age, household composition and caring responsibilities, social capital and networks
- capabilities to respond—access to support, agency, power and knowledge and the social or digital licence to use it, resources, decent housing and rights to manage housing needs.

Thus, three sequential observations frame resilience in this context:

- Pre-existing vulnerabilities provide an unequal basis for confronting the pandemic.
- The pandemic and socio-economic responses affect these underlying vulnerabilities and therefore act to re-order their intersections and the resilience response.
- The pandemic and socio-economic responses also bring new vulnerabilities that add to the mix of pre-existing vulnerabilities, creating new inequalities in resilience response.

Research findings

Housing provides a key hub for control measures instituted to control the COVID-19 pandemic. As such, it is assumed that a housing policy would be a key positive factor in mediating the impact of COVID-19 and takes on even greater significance in society as a result.

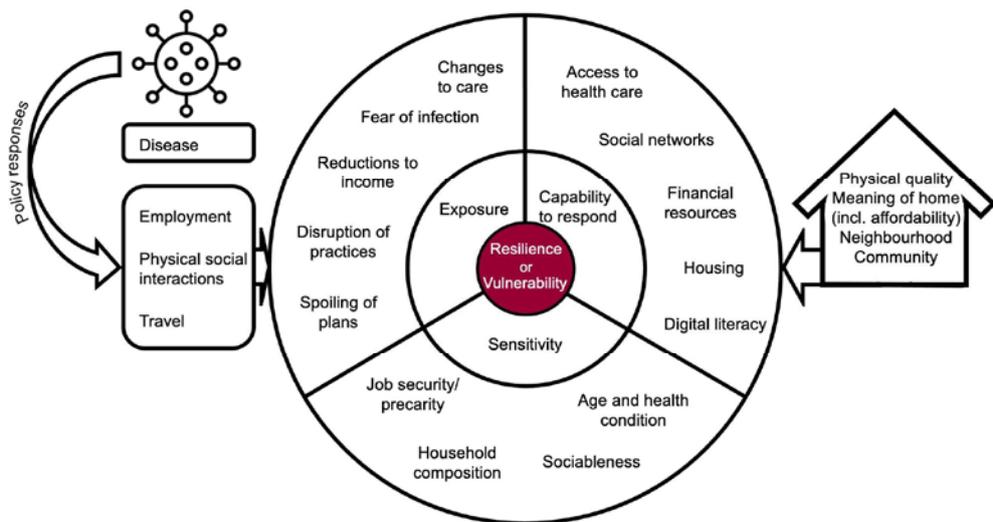
However, housing is not currently organised in a way that provides for universal sanctity, security, health and liveability. Instead, already existing inequalities, together with sensitivities, make for unequal vulnerability:

- **already existing inequalities**—urban form, housing condition, affordability
- **sensitivities**—job precarity, age, health, household composition and social networks.

Moreover, as well as providing sanctuary and security, housing is also a place of violence and fear, where perpetrators carry out crimes behind closed doors. Just as COVID-19 intensifies the home as a site, so it also risks exacerbating injustice.

Thus it follows that services to ensure justice, along with tenure rights, property condition and the rights, responsibilities and resources to improve and maintain decent housing are central in shaping capabilities: economic, social and other resources that enable agency, power and choice.

Figure 1: Research findings



Source: Authors.

Sensitivities are a key consideration in the contact of COVID-19 impacts, because they:

- are not all immediately apparent
- are not arranged as they were prior to the pandemic.

The study found that on top of the changes in practices that were mandated by regulations, such as working from home, many other actions were undertaken voluntarily—for example, shunning public and crowded places.

Moreover, the experiences of the older participants suggested that the disproportionate risk of COVID-19 for the older population group may not be limited to the disease itself. As older participants were discouraged, barred or refrained voluntarily from social activities and physical meetings in and outside their home, these respondents seemed likely to develop feelings of loneliness. This seemed to have been exacerbated by limited digital literacy, and the feeling that contact via social media was not meaningful—as it did not meet the need to belong and be understood. This combination of physical and digital disconnection from community was also experienced by one social renter who lacked digital capacities.

It is in the intersection of multiple exposures, sensitivities and contingent capabilities to respond that the response to the COVID-19 disaster is experienced: either as a life-affirming, solidarity-inducing set of resilient responses; or as multiple, reinforcing vulnerabilities that bring life crashing down into an isolated, marginalised, powerless cul-de-sac of existence.

The potential stressor of sudden income loss or housing precarity seems to have been lessened by the introduction of JobSeeker and JobKeeper income support, along with rent and mortgage moratoriums. Housing affordability was closely linked to job security. The continuation of paid employment, wage and welfare support contributed to ontological security.

Social conversion factors that facilitated functionings were good social networks, such as having adult children or good neighbourhood integration—people who could help with care-giving, shopping and cleaning, allowing participants to achieve sustenance and a valued state of cleanliness. Resilience was enhanced by:

- having access to shops
- having workplaces and services within walking or cycling distance
- having the capacity to drive
- being able to mobilise family networks and supportive social networks.

Having the financial resources, the ability and some freedom to make decisions protected resilience. The freedom to move was also important. Social renters had security of tenure, but little opportunity before the pandemic to choose a home that suited their individual conditions and preferences—thus they were experiencing housing stress beyond concerns about affordability.

Lack of space for storage meant making extra trips outside into potentially contaminated shopping environments. Such shopping trips amounted to a significant new burden upon mental and physical resources when combined with low income, underlying health conditions and anxieties, as well as constraints on mobility.

Combined with isolation—whether self-imposed or not—a potentially catastrophic situation was created where it was increasingly difficult to see meaning in life and in a positive future. The presence of pre-existing housing stressors in housing design and environment rendered tenants and low-income households vulnerable to multiple interacting stressors, including:

- limited access to energy services
- lack of digital literacy
- job precarity.

Thus, housing and its location was found to be a key material mediator of vulnerability and resilience of participants. The important role of housing and urban design in coping with the pandemic suggests that housing policy can play a part in helping people adapt and recover from the COVID-19 pandemic and prepare for possible future emergencies that may confine people to their homes.

These findings were the result of analysis of 40 semi-structured interviews, with participants drawn from across Melbourne CBD, metropolitan Melbourne and regional Victoria. COVID-19 directly affected our participants, as:

- 15 participants reported income lost from impacts on formal employment
- 8 participants lost their jobs
- 1 participant was made to take long-service leave and annual leave
- 1 participant quit their job due to COVID-19 health-related concerns
- 5 participants (or their partner) were obliged to reduce their work hours or pay.

In addition, one participant reported lost income from the decline in the informal economy due to COVID-19, which meant that at least 40 per cent of our participant group were significantly affected by lost income. The remainder of participants were either on fixed incomes (9) or continued working in essential worker roles (2), or began to work from home (4).

The participant group consisted of 28 women and 13 men. One was under 24 years old, with the remainder as follows: 25–44 (18); 45–64 (13); 65–74 (6) and over 75 (3). The majority (31) reported some or multiple housing vulnerabilities in the initial interview (conducted between 2017–19), including:

- poor housing quality
- poor health
- disability
- poor neighbourhood quality or links
- low income.

Upon the follow-up interview, conducted in June–July 2020, only four participants reported no significant vulnerabilities and the remainder reported exacerbated vulnerabilities since the original interview.

Policy development options

While COVID-19 support measures have been generally effective in providing income support for our participant group, wider impacts on security and wellbeing have been unevenly distributed. A key determinant of this uneven distribution is the contingencies of the participants' housing pathways in the period leading up to the pandemic. There are implications for housing and welfare policy in the rapid shift to online and remote relationships and transactions associated with the social distancing measures required to control the pandemic, as well as the role of digital inclusion competencies

Policy development options arising from this research relate to mechanisms to build resilience by addressing sensitivities, exposures and capabilities as they relate to housing at the nexus of employment, health and society.

Given the undoubted success of JobKeeper, JobSeeker and the Coronavirus supplements, these should be maintained for as long as it takes for those affected households to recover and re-enter their paid work. For those without work and on JobSeeker, the enhanced payments should continue in order to provide financial resilience in the face of future disasters.

However, the rent and mortgage support measures have been less successful, and should be reviewed in the light of the 'soft power' relations they revealed, including the householders' reticence and lack of willingness to engage with landlords and banks in what they view as uneven power relations.

Other short-term policy options relate to the cleanliness and policing of COVID-19 distancing requirements on public transport and in common areas around multi-unit dwellings. Increased powers—and exercise of those powers to regulate distancing and cleanliness of surfaces on public transport—would reduce concerns among low-income households and those without a car who were heavily reliant upon public transport. Responsibilities upon body corporate and strata managers to regulate distancing and cleanliness of surfaces in common areas of multi-unit dwellings would address inequalities between households across different developments, and reduce anxieties and possible exposure.

Another set of policy development options relates to urban design, where inequalities in the distribution and quality of urban services such as parks and open space, local shops and other facilities, are exacerbated under COVID-19 movement restrictions. Here, impacts fall disproportionately upon lower socio-economic suburbs that also have poorer services and are less resilient. This points to a need to redouble policy directions to address such inequalities by (re)building accessible 20-minute neighbourhoods with high-quality local urban spaces, services and employment opportunities.

Building design implications of the study point to policy development opportunities in building design and retrofit. While households in smaller apartments demonstrated remarkable ingenuity in reconfiguring and using multifunction spaces for purposes that had never been envisaged at the time of the first interview (pre-COVID-19), it was clear that many of the limits imposed by the design were insurmountable. These included lack of:

- acoustic and visual privacy
- natural light
- circulation space
- floorplate flexibility.

Access to a balcony or garden—either individual or communal—and views of greenery contributed to better mental health, and this is also a matter for building design codes.

In larger, more separate dwellings that could accommodate working from home and opportunities for retreat, the policy challenges revolve around regulations that mandate more energy-efficient homes through:

- improved building code stringency
- mass-upgrades to the energy efficiency of the housing stock across Australia.

Across all homes, policy responses to allow for reconfiguration of dwellings to accommodate working from home and homeschooling are currently limited to a range of tax provisions regarding working from home, and these should be reviewed to allow low-income households equitable access to such upgrades.

Another policy development opportunity relates to how housing can promote community cohesion and social support to build resilience among potentially socially isolated or disconnected households. Digital inclusion and online connections to neighbours were an observed source of resilience. Social and community services, ranging from care-giving to libraries, provide essential sources of connection that were curtailed in numerous cases among our participants—often at the same time that other sources of household resilience were also being undermined. Recognising these as essential services is important in ensuring a base resilience and ongoing provision of these services in the face of future disasters.

Finally, social housing must be re-imagined in terms of its value to the community in the face of COVID-19. It provides much more than shelter and continuity. Social housing tenants benefited from their tenure, although they had little opportunity to choose a home that suited their individual conditions and preferences before the pandemic, and thus were experiencing housing stress other than housing affordability stress. This finding concurs with previous research that has highlighted the often complex needs of social housing tenants, the community context and the limited capabilities to move to other housing (Muir, Powell et al. 2020). A significant expansion of social housing stock would facilitate more choice, as well as give access to housing for a much larger number of households, which we now know are in precarious work conditions where they require secure housing options.

The study

The aim of the project was to evaluate the complex interrelated impacts that COVID-19 is having on households in housing affordability stress, and related vulnerabilities, including those shaped by low incomes and external stressors brought about by COVID-19.

Four Research Questions guided the research:

- **RQ1:** How are households impacted with regards to care, health, work, schooling, relationships, access to outside spaces, energy bills, food and privacy?
- **RQ2:** What coping mechanisms are being adopted by these households?

- **RQ3:** How are these households coping with policy interventions designed to alleviate impacts of COVID-19, including tenant protection, rent/mortgage relief and income substitution?
- **RQ4:** Which gaps in COVID-19 housing and welfare policy are exposed by the responses to RQ1–RQ3, and what are the implications for future housing policy interventions?

This project is longitudinal and qualitative, as it builds on pre-COVID-19 householders' accounts of housing and wellbeing to examine differential impacts of COVID-19 for households across tenures, housing types and household composition. The emphasis is on households in diverse forms of housing-related stress. Complex or unselected change has arisen across tenures, housing types and household compositions.

In order to interpret the interrelations of everyday decision-making and change, insights are required into the lived experience of housing. This points to a qualitative approach, most often including face-to-face, semi-structured interviews inside people's homes where they can show and describe what and how they cope with changes that, in this case, were wrought by COVID-19. This provides rich insights into how policy 'hits the ground'.

The project methods build on two large existing databases of interviews, photographs and household tours produced through two Australian Research Council (ARC) projects:

- Housing Energy Efficiency Transitions (HEET)—21 interviews
- Housing Outcomes Metrics and Evaluation (HOME)—19 interviews.

These databases were extended to enable the project to evaluate housing outcomes under COVID-19.

Online and telephone interviews were employed in this research to analyse the impacts of COVID-19, taking advantage of advances in remote methods both technologically and methodologically and, at the same time, considering the unavailability of in-home ethnographic methods during COVID-19. Various platforms such as Viber, Skype, Zoom, FaceTime and Microsoft Teams were used to conduct 22 telephone audio call interviews and 18 online video call interviews. The platforms and the choice of method were discussed and mutually agreed upon by the researcher and the participants. Participants were requested to take and send photographs of spaces and materials discussed in the interview by using their phone messaging platform or through emails.



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