

Young Renters: We hear you!



Key findings from our
young renter survey
and roundtables.

June 2021



**TENANTS'
UNION**
OF NEW SOUTH WALES

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Acknowledgements.

This report was prepared on stolen Country.

The Tenants' Union of NSW together with Youth Action acknowledge the traditional owners and holders of knowledge of Country and pay respect to all Elders past, present and future. This report was prepared on the Country of the Gadigal People of the Eora Nation. These owners were displaced from their ancestral lands and this occupation has had an ongoing impact. In contrast to the other inhabitants of this land, the majority of Aboriginal and Torres Strait Islander people living on the Country of the Eora Nation rent their homes.

Young Renters: We hear you!

Key findings from our young renter survey and roundtables.

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With special thanks to young renters.

The Tenants' Union and Youth Action would like to extend a special thanks to the 304 young renters who completed our survey and the 15 young people who shared their insights and lived experiences with us in our roundtable discussions. This work is built on a foundation of deep respect for young people's wisdom, acknowledging young people are experts in their own lived experiences and that their participation is essential to the design of solutions to housing issues affecting young people. Your participation made this report possible.

The young renter on the cover is Vanessa Song. Read her story on page 13.

Background.

In the wake of Covid-19, a lot of people were struggling. One population group of concern were renters under the age of 30. Young renters were not accessing our information, advice and advocacy services as much as other groups, yet were feeling the effects of Australia's wealth divide more than ever.

What we knew.

Young renters are feeling financial pressure:

- Youth unemployment (11.8%) is more than double the general unemployment rate (5.6%) ([ABS, 2021](#)). When young people are successful in obtaining employment, they are paid lower wages.
- Underemployment, job insecurity and the increasing casualisation of the workforce has escalated employment risks, particularly for young people (Youth Action, 2019, cited in Tiller, Folders, Hall, Hiking, Greenland, Liyanarachchi & Nicola, 2020, p.13).
- Industries that employ higher percentages of young workers (such as hospitality and tourism) have seen the largest job losses due to Covid-19. These industries have not fully recovered (Coates, Cowgill, Chen & Mackey, 2020, cited in Tiller, et al., 2020, p.13).
- Young people leaving higher education will likely face a greater challenge transitioning to full-time employment at a time when there are fewer jobs available (Borland 2020, cited in Tiller, et al., 2020, p.13).
- Organisations such as [Y Foundations](#) have reported a spike in youth homelessness and warn we are in danger of creating a new cohort of homeless people due to our response to the Covid-19 crisis (Y Foundations, 2020).
- Over recent years, there has been a sharper (proportionate) growth in the numbers of Australians under 35 renting in the private rental market compared to older Australians (ABS 2017c, cited by [AIHW, 2020](#)).
- Younger households are more likely to spend over 30% of their gross weekly income on housing compared to older households ([ABS, 2019](#)), putting younger households at greater risk of housing affordability stress.
- Young people have lower rates of home ownership than other age groups. Home ownership rates within this age group have also been falling; in 1971, 50% of those aged 25-29 were homeowners, decreasing to 37% in 2016 ([AIHW, 2020](#)).
- Young people are increasingly likely to be long-term renters (Power, 2017, p.244).

As young people have comparatively less wealth, experience higher rates of unemployment and are more likely to have experienced economic hardship due to Covid-19, cuts to programs like Job Keeper and Job Seeker and the end of the eviction moratorium disproportionately affect young renters. Rather than cutting income support payments, Mission Australia's Youth Survey 2020 report recommends "a permanent increase to income support payments to keep young people and their families out of poverty and support them to maintain housing" (Tiller, et al., 2020, p12).

Escalating residential property prices have put home ownership even further out of reach for young people. Young people are increasingly unable to meet their housing aspirations and may be living in their familial home or in sharing arrangements where this is undesirable (AHURI, 2020). This generation could potentially rent for life, so we wanted to investigate what could be done to improve their experience of renting well into the future.

It is difficult to accurately compare the cost of living for different generations, even using historical cost of living calculators, as life has changed significantly over time (for example with the advent of mobile phones and the internet). Nevertheless, rents, home prices and education costs have outpaced wage growth in Australia, leaving younger generations shouldering a different, but bigger financial burden than the generations before them (Miller, Meyricke & Dixie, 2020, p.34).

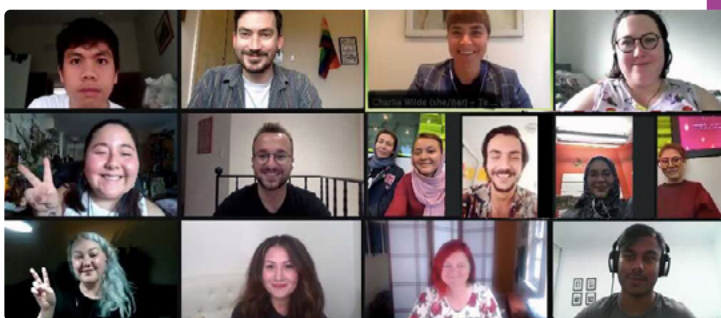
We were also aware that existing rental application processes put young renters at a disadvantage. For instance, the requirement to provide rental history might seem neutral on the surface but can adversely affect young renters who are less likely to have a rental history. This can also negatively affect international students, newly-arrived migrants and people re-entering the private rental sector. Members of these groups and young people are at a greater risk of being excluded from rental properties, as some real estate agents/landlords consider it “risky” to lease to a tenant without a rental history.

This generation could potentially rent for life, so we wanted to investigate what could be done to improve their experience of renting well into the future.

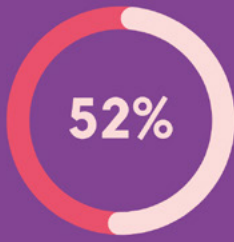
We needed to know more.

We needed to hear directly from young people. We developed a survey for young renters and advertised our survey on Facebook and Instagram. We also contacted youth organisations such as Youth Action, YFoundations and the Multicultural Youth Advocacy Network (MYAN) asking them to extend our survey invitation to the young people in their networks. Three hundred and four young renters responded.

Our survey asked young renters about their experiences as renters and issues that mattered to them. After the survey, the Tenants' Union partnered with Youth Action to deliver a series of three roundtable discussions with 15 renters under 30, as well as youth workers and policy officers. We selected roundtable participants from amongst the survey participants who indicated they would be interested in being part of our roundtable discussions. Participants were also recruited directly from youth organisations Multicultural Youth Affairs Network and CREATE Foundation. Twenty10, Just Reinvest NSW and Gamarada Universal Indigenous Resources (GUIR) were also approached about potential roundtable candidates.



A snapshot of the survey participants.



Age

52% of respondents were aged 25-30
40% were 21-25
7% were 16-20
1% were 31 and over

Students

Over a third of respondents (39%) were current students



Diversity

More than half of the respondents identified as LGBTQIA+



23% of people were living with disability



10% of people were members of Culturally And Linguistically Diverse communities



7% of the respondents were Aboriginal and/or Torres Strait Islander people



Within these groups there was a large amount of intersectionality, with many respondents identifying with more than one diverse identity

Location

Participants were located all over NSW but were concentrated in Sydney's Inner West

This is what you told us.

Your housing situation.

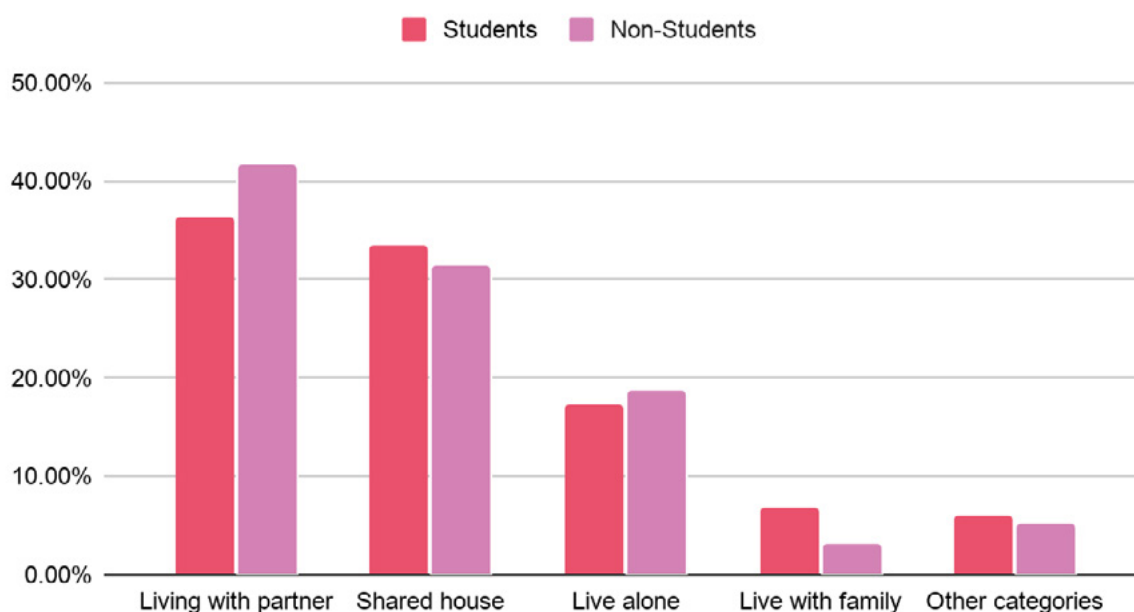
Common perceptions that people under 30 live at home with their parents or in shared houses are not entirely accurate. While we are aware the number of young people living with family is increasing, around 80% have left home or live independently (Liu & Easthope, 2012, p.1). In our survey, while around one-third of participants (33%) said they live in a shared house, the most common housing situation of participants is living with a partner (40%). Nearly one fifth (18%) live alone. A very small number (5%) of respondents live at home (with family). Renters also live with a partner and other flatmates or family members, or split their time between homes.

Almost 4 out of 5 respondents (78%) rent their homes from property owners via a real estate agent, with 12% renting directly from the property owner. This is a higher percentage than we see in renting generally, although a clear majority of renters (65%) do so via an agent (Choice, et al 2017, p.6). This means the interactions between young renters and real estate agents should be a significant part of the discussion relating to young renters.

The lack of affordable rental properties available to young people is a serious problem, particularly for those who are reliant on income support. Mission Australia found that even with the Coronavirus Supplement payment of \$550 per fortnight (ending on 31 March 2021, with a permanent increase of \$50 as of 1 April 2021), less than 1% of properties throughout Australia are affordable to single young people on Youth Allowance (Tiller, et al., 2020, p.17).

We compared the housing situations of participants who are students (39%) with participants who are not studying (61%). Perhaps unsurprisingly, students are more likely to live in a shared house or live with family compared to non-students. Non-students are more likely to live with a partner or live alone than students. The most notable part of this comparison is how similar the housing arrangements of students and non-students are. This may be because both groups tend to experience low wages and low welfare payment rates. This means they can only afford to pay low rent, requiring them to choose more affordable options like living in a shared house over living independently.

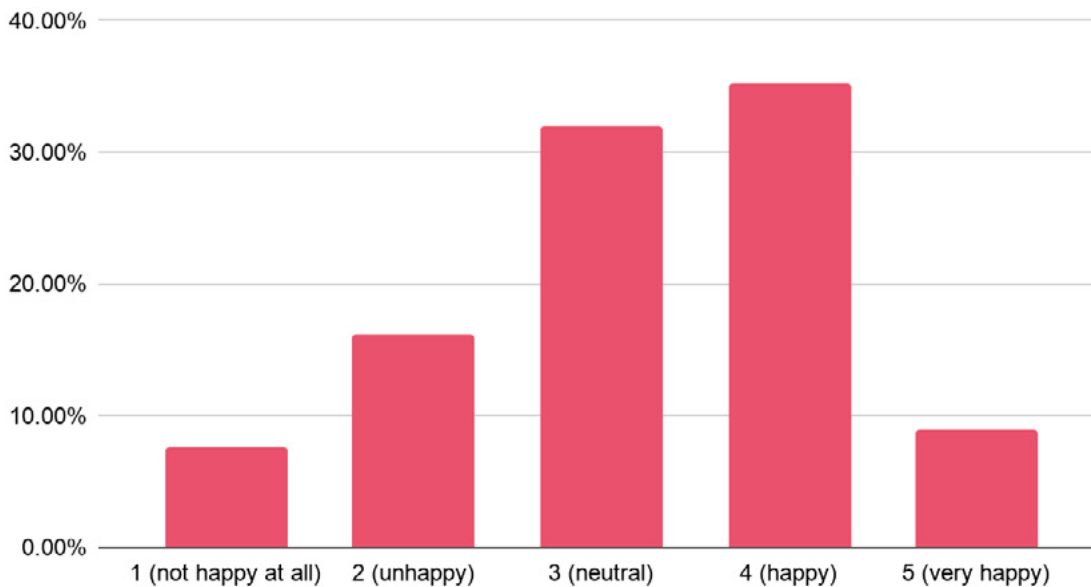
Living situations of students and non-students



How happy are you with your housing situation?

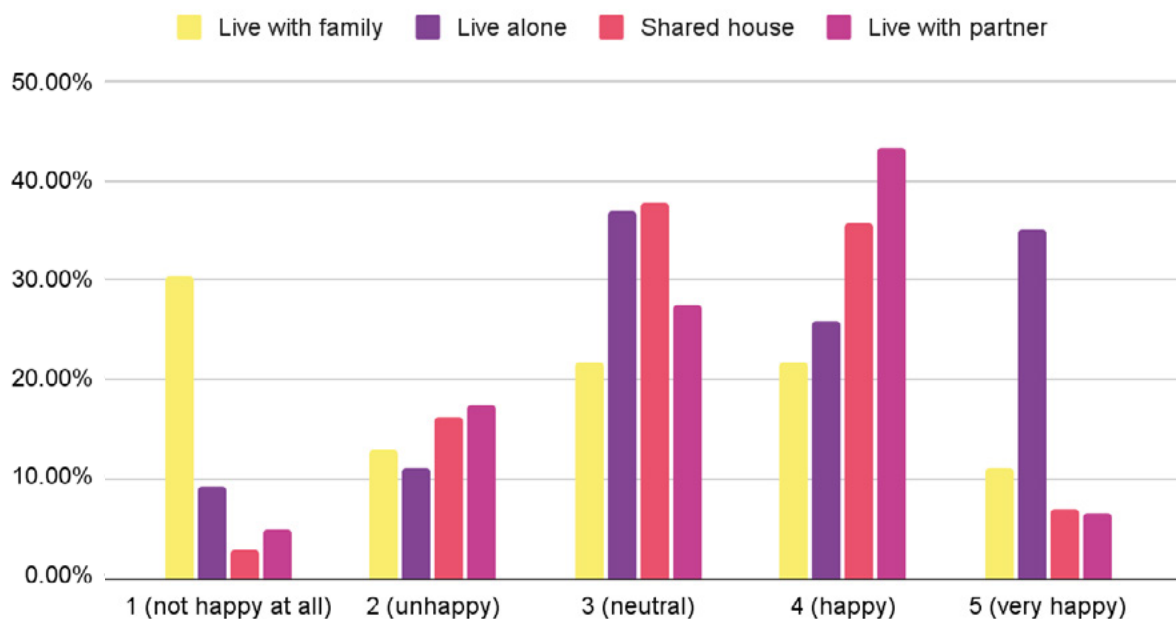
We asked young people we surveyed to rate how happy they are with their housing situation, from 1 (not happy at all) to 5 (very happy). Overall, 9% of participants indicated that they are very happy with their housing situation, 35% stated they are happy with their housing situation, 32% of participants are neutral, 16% are unhappy and 8% said they are not happy at all with their housing situation. This paints a reasonably positive picture of the participants' satisfaction with their housing situation, as the majority of people are either happy or neutral about their housing.

Happiness scale



When we divided the responses up by type of housing situation, we gained interesting insights into how happy young people are relative to their housing situation. Interestingly, those who live alone have the largest percentage of 5 (very happy) ratings. Those who live with family report the highest percentage of 1 (not happy at all) ratings.

Happiness scale by living situation



Combining the lowest ratings (1 and 2) and the highest ratings (4 and 5) revealed an even clearer picture. Those who live alone are the happiest overall (61% reporting ratings of 4 or 5) and those who live with family are the least happy group (33% rating their happiness at 4 or 5).

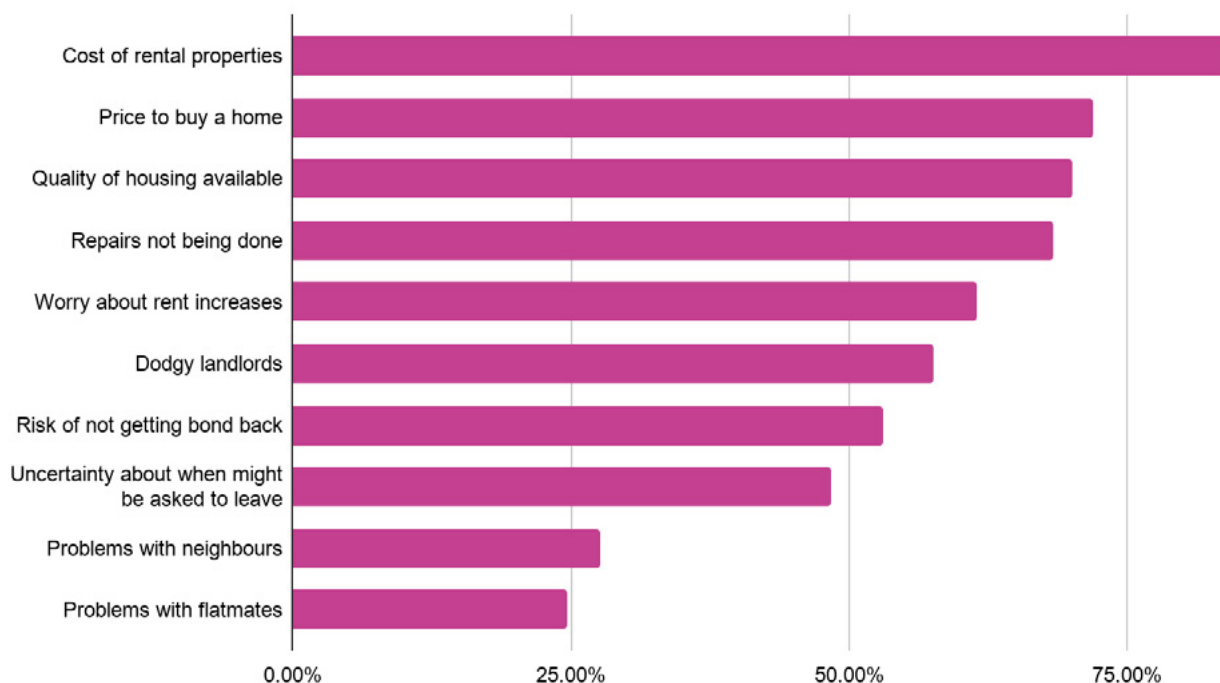
This suggests the young people we surveyed value autonomy highly, and for them living with others (whether in a shared house or living with family) tends to be more out of necessity than preference.

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Your issues with housing.

We asked about the housing issues that mattered most to the young renters in our survey. Housing affordability is a key issue for our participants, with 84% of respondents selecting the cost of rental properties, with the next most selected issue being the price to buy a home (72%). Sixty-three percent of people who responded to our survey are concerned with both the cost of rental properties and the price to buy a home.

Housing issues for young renters surveyed



As the cost of rental properties was the most selected issue, it is worth examining the situations of those who made this selection. This was the most frequently selected issue across all living situations, however a significant majority (93%) of young renters who live at home with family indicated the cost of rental properties is an issue for them. The cost of rental properties is also an issue for 87% of respondents who live by themselves, 85% of respondents who live with their partner and 78% of respondents who live in a shared house. Again, these statistics point to affordability as a significant driver in young renters' choice of accommodation. As one participant noted, "most people can't afford to buy or rent their own places so sharehouses are the most reliable option."

The next highest selected issue following the cost of housing (to rent or to purchase) is another issue tied to affordability, the quality of housing available. Just over 7 in 10 participants selected the quality of housing available as an issue.

Sixty-eight percent of people surveyed said repairs not being carried out is an issue that matters to them. The fifth most-selected issue was worry about rent increases (62%), followed by "dodgy" landlords (landlords not fulfilling their responsibilities to tenants) (58%), risk of not getting the bond back (53%), uncertainty about when they might be asked to leave (48%), problems with neighbours (28%) and problems with flatmates (25%).

Of the additional responses, issues relating to pets being banned in rental properties or finding pet-friendly rentals were frequently cited, as well as unreasonably high expectations from landlords, bullying from real estate agents and the lack of availability of rental properties. Young renters frequently expressed pessimism over their rental issues improving, with one survey respondent saying, "We don't see enough examples of wins for tenants. Instead there's just this acceptance that our lives will be a losing battle against landlords taking 40% of our income for poor quality accommodation."

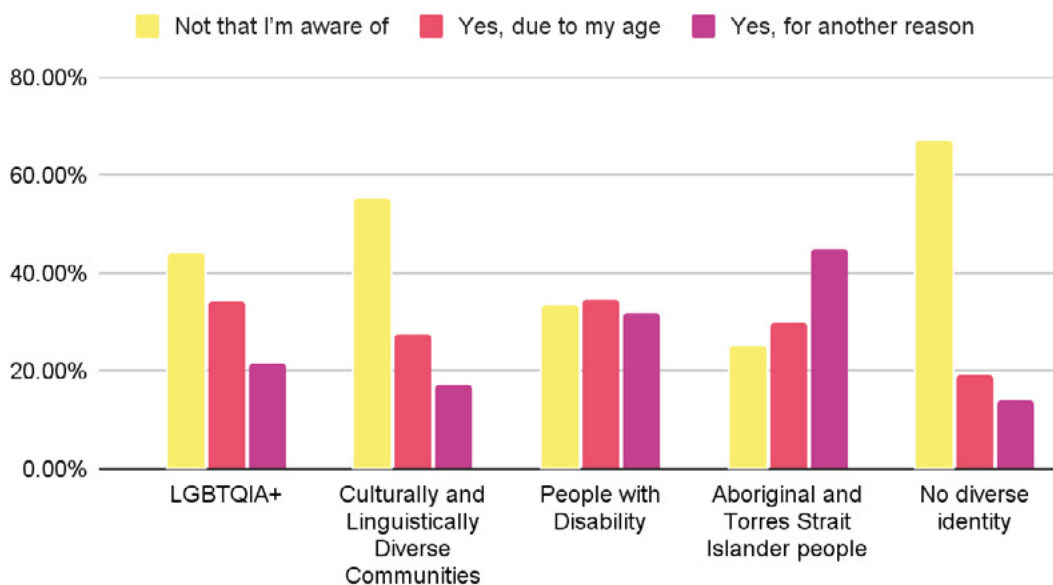
"We don't see enough examples of wins for tenants. Instead there's just this acceptance that our lives will be a losing battle against landlords taking 40% of our income for poor quality accommodation."

You experience discrimination.

We asked the young people we surveyed if they had ever experienced discrimination as renters. Twenty-eight percent of those surveyed experience discrimination due to their age. A further 21% experience discrimination for another reason. This matches up with the findings in Mission Australia's 2020 Youth Survey, in which young people identified equity and discrimination as their biggest issue (Tiller, et al., 2020).

We wanted to know more about those who had experienced discrimination for another reason. Did young renters who were LGBTIQ+, Culturally and Linguistically Diverse, living with a disability or Aboriginal and/or Torres Strait Islander experience discrimination at greater rates than others? We compared the answers of people who were part of diverse community groups with those who did not identify with any diverse identity (or chose not to say).

Have you experienced discrimination as a renter?



All diverse community groups report greater levels of discrimination than people who do not identify as members of these groups. Concerningly, the group with the highest percentage of people who experience discrimination for reasons other than age were Aboriginal and Torres Strait Islander people.

A 2017 survey undertaken by CHOICE, the National Association of Tenants' Organisations and National Shelter reported that just under 2 out of every 5 renters are under 35. Fifty-five percent of renters under 35 reported being discriminated against (compared to 20% of renters 65 or over) (CHOICE, National Association of Tenants' Organisations & National Shelter, 2017, p.20). Of the renters under 35 who reported being discriminated against, 22% said this discrimination was due to their age (CHOICE, et al., 2017, p.20).

It is unlawful for real estate agents or landlords to discriminate against potential tenants on the grounds of their age, disability, race, sex, sexual orientation, marital status, pregnancy or responsibilities as a carer. If young renters feel their application for a rental property has been declined due to any of these grounds, they can make a complaint to Anti-Discrimination NSW or the Australian Human Rights Commission. Nevertheless, it can be particularly hard to prove discrimination in housing. It is rare for a landlord or agent to share their reason for declining an application, and even less common for them to be explicit about their reasons if they are discriminatory.

You don't feel heard.

Contrary to the assumption that young people are not particularly interested in housing, the young people we consulted express strong views on renting issues and want to contribute to a solution. Young people want to be change-makers and advocates in their own right. However, the young renters we heard from in our survey and roundtable discussions frequently told us they felt their concerns were not listened to or minimised by older generations. “Young people are happy to talk about renting struggles, it just often feels like no one is listening” wrote one survey respondent. Another young renter told us, “Older people quite often make comments like, ‘I had to rent when I was younger’ to dismiss young people’s concerns, as though renting in bad conditions is simply a rite of passage all people go through.”

“Young people are happy to talk about renting struggles, it just often feels like no one is listening.”

The experience of renting is different for young people. While previous generations may have seen renting as a stepping stone before home ownership, young renters are more likely to see renting as permanent. As one young renter wrote, “Most of us will never own our own home and don't aspire to it; we've given up, as we know it's an unachievable dream. This makes our experience fundamentally different. Renting is permanent for us, it decimates our finances and in exchange for spending all our money on rent, we get landlords who don't carry out repairs and threaten us with eviction if we get too vocal in asserting our rights. We don't see any prospect of this improving. Our situation feels hopeless and we feel unseen.”

Central to the issue of feeling unseen and unheard is the absence of young people's lived experience in housing policy development and service design. Young people have valuable insights to contribute but do not feel adequately represented in decisions that impact upon their lives.

Our survey and roundtable consultations reaffirmed the value of listening to young people's wisdom and experiences. We need to ensure young people have a voice in shaping our agenda and co-designing solutions to the tenancy issues young people face. This will ensure our services remain relevant and responsive to the needs of young people.

Tell it like it is: Vanessa Song

“I have experienced several problems throughout my rental history. On one occasion my co-tenant left our rental property with no notice and refused to take my calls or pay rent. The real estate agent would not help me recover the rent from my former co-tenant, despite the fact that they had an open line of communication with this person. As the only person who honoured the terms of the lease, I was angry at how the situation was handled.

“On another occasion, numerous email requests for repairs were ignored. When I moved out, the real estate agent attempted to hold over \$700 of my bond for the repairs they refused to make. Thankfully I had extensive records of my communication with the agent. I used these records to keep most of my bond.

“I believe that just as real estates are able to place renters on a blacklist, there should be a blacklist of landlords and real estate agents. Renters should be able to collectivise around their shared experiences of mistreatment and injustice in the rental market.

“We desperately need changes to the way renters, landlords and agents engage with one another. A lack of respect underpins a lot of the problems we see in the rental market, as rental situations are seen as largely transactional.



“Some of these problems are pervasive and subtle like unwillingness to undertake repairs and an inability to communicate with renters. Others are outwardly exclusionary and damaging to the mental health of young renters, including unfair bond disputes and a serious lack of protections for renters.”

When you leave out-of-home-care, you need more support to find safe, stable housing.

Current arrangements for young people exiting out-of-home care do not help young people feel heard and do not provide them with adequate support to find safe and stable accommodation.

In NSW, State-funded out-of-home care ends when people in care turn 18. Some are given the option to stay by their foster families, but a lot of young people leaving care do not feel prepared to live independently and require greater financial support. One young person in our survey called for “support (to be) put in place, so (young people) are not forced into situations that are not okay.”

The need for greater support is significant, given the fact that young people leaving out-of-home care are at a greater risk of homelessness. In a recent report by the CREATE Foundation, 17% of young people surveyed had experienced homelessness immediately after leaving care (McDowall, 2020, p.40). During their first year after exiting care, up to 30% of young people experienced homelessness (McDowall, 2020, p.42). Thirty-seven percent of young people who experienced homelessness in their first year after leaving care were homeless for six months or more (McDowall, 2020, p.42).

You have bad experiences with real estate agents & landlords.

Respondents in our survey and participants in roundtable discussions reported negative experiences with real estate agents. This included feeling disrespected and unsupported. A young renter who attended our roundtable discussion said, “Any interaction with agents, they have talked to me in a condescending way. They always sound angry at me.” Another survey respondent told us, “I don’t know a single person my age who hasn’t been screwed over by a landlord.” Young renters also discussed the power imbalance involved in the relationship between themselves and landlords, with one roundtable participant commenting, “landlords and agencies will use the full force of the law if they have a dispute... but the tenant doesn’t have access to that kind of resource.”

It was noted that real estate agents are very responsive when applying for a property, however the process is rushed and support ends once a lease is signed. Young people in our roundtable discussion said they feel pressured to

“I don’t know a single person my age who hasn’t been screwed over by a landlord.”

accept property offers quickly, without having time to consider the terms of the lease. One young renter told our roundtable that he had no idea how to read the lease and didn't feel safe enough to ask questions. The lack of bargaining power is apparent, as competition for properties means if young renters don't agree with certain terms, they could lose the property to another prospective tenant.

Once the tenancy agreement was signed, young renters we surveyed said they feel unable to ask questions or request repairs. This anxiety is a common one, shared with 62% of prospective renters in CHOICE's survey, who didn't feel like they could ask for changes (CHOICE, et al., 2017, p.12). When problems emerge during a tenancy, many young renters feel uncomfortable raising issues. One young renter told us when they requested repairs, they were blamed for the damage, despite living in an aging property. Unreasonable delays in making repairs also causes anxiety. In CHOICE's 2017 report, 78% of people under 25 expressed concern that a request for repairs would be unreasonably delayed, compared to 68% of other renters (CHOICE, 2017, p.22).

One of the reasons the young renters we spoke to held back from reporting repairs (or complaining about issues) was due to fear that the landlord would increase their rent. "Most young people don't actually complain (contrary to popular belief) enough or even at all, in fear of reprisals by the real estate or landlord", wrote a survey respondent. This concern is backed by research, with the *Unsettled* report finding that 11% of renters 'copped a rent hike' after requesting a repair (CHOICE, 2017, p.15).

Young renters are concerned that if they make too many requests for repairs or complain about their treatment, their tenancy will be terminated. "It can be hard to speak up due to worrying that your landlord will find out and kick you out," wrote one survey respondent. "Landlords have far too much power, we need more protections for renters so if we stick up for our rights we don't have to worry about retaliatory actions." This 'culture of fear' leads to many renters 'putting up with' situations rather than insisting on their rights as tenants (CHOICE, 2017, p.5).

The fear expressed by the young renters we consulted with echoed the findings of the *Lives Turned Upside Down* report, in which "six out of ten renters reported 'no grounds' evictions significantly affected how they interacted with their landlord" (Tenants' Union of NSW & Marrickville Legal Centre, 2019, p.14). The fear of receiving a 'no grounds' eviction was cited by over three-quarters of renters as the reason why they held back from reporting a problem or asserting a right (Tenants' Union of NSW, et al., 2019, p.5). *Lives Turned Upside Down* also found prior experience of a 'no grounds' eviction reduced renters' willingness to report a problem or follow up with a landlord who failed to carry out a repair within a reasonable time (Tenants' Union of NSW, et al., 2019, p.17).

"Most young people don't actually complain (contrary to popular belief) enough or even at all, in fear of reprisals by the real estate or landlord"

Tell it like it is: Matthew Jeffrey

“Renting and housing in Australia needs to subscribe to a new vision. One that is more equitable and sustainable.

“There are many factors that drive renters to decide to move far or near. Access to job opportunities, government services like healthcare or education, public transport, green spaces, and entertainment, among others.

“Some new town and housing developments in NSW do not subscribe to the NSW Planning Departments’ current vision for the state. There are fewer and fewer trees and green spaces, with local councils and state agencies clearing land and tree canopies in both regional and metropolitan areas at the highest rates in the world.

“Some of these new town developments offer no public transport, and no immediate healthcare, requiring all inhabitants, renters, or homeowners to drive large distances and unnecessarily increase emissions.

“In cities and regional centres, renters are also suffering from overcrowded living arrangements due to high rent prices. On some regional Australian farms, young workers are underpaid yet paying up to 90 percent of their income on their overcrowded living arrangement. In cities, it’s not uncommon for two-bedroom apartments to have between 5 and 14 occupants. These people are usually not in formal lease arrangements, removing many legal tenant protections. This severe overcrowding is classed as homelessness by the ABS and has increased by over 50% in the last 15 years.

“Further, the amount of people in community housing has actually decreased in the last 8 years, despite the number of people on waiting lists for community housing increasing. It’s an easy fix; build more community housing.”



You struggle to find affordable & accessible rentals.

Young renters told us it is difficult to find affordable rentals. Anglicare's [Rental Affordability Snapshot](#), released in April 2021, surveyed 74,266 rental listings across Australia. Just 1.2% of rentals were affordable for a person earning the minimum wage, and 0.3% were affordable for a person on the Disability Support Pension (Anglicare, 2021, p.7). Only 3 rentals across Australia (all shared houses) were affordable for a person on JobSeeker, and none were affordable for a person on Youth Allowance (Anglicare, 2021, p.7).

When it is possible for our survey participants to find an affordable rental, it is often of low quality. A survey respondent wrote, "when I was searching for anything under \$400 in Sydney to be close to work, it took a long time because a lot of the properties weren't in good areas or had issues or were close to unliveable. Think broken cupboard doors, communal laundries in an isolated area of the building, no heating or cooling." Another participant expressed the impossible situation many young renters face, saying "We will often put ourselves in bad situations because we need a roof over our head."

"We will often put ourselves in bad situations because we need a roof over our head."

Accessibility to public transport, groceries, a bulk-billing doctor and employment or educational institutions greatly affected where young renters chose to live. However, the closer housing was to public transport (like a train station) the more expensive it was. One survey respondent wrote, "young Australians aren't getting a fair go and won't ever be able to afford secure housing." The need for accessibility to public transport, groceries and essential services is a reminder that any affordable housing solutions also need to take accessibility into account.

You're anxious about when you might be asked to leave.

Young renters in our survey expressed anxiety due to not having security of tenure. One survey respondent reported the feeling of being "one bad luck event away from homelessness." Another wrote of the "precariousness, the anxiety" that comes from renting as a young person on a single income in an expensive city.

The human cost of living in such a precarious situation cannot be underestimated, particularly given how much stress young people report generally. Mission Australia's *Youth Survey 2020* stated that over 4 in 10 respondents from NSW said they were 'extremely concerned' or 'very concerned' about stress (Tiller, et al., 2020, p.82). "Every year I wait anxiously to see if our lease will be renewed... I don't know if I'll need to move or even be able to get another place we can afford and still be able to eat," wrote a young renter in our

survey. More broadly, unaffordable housing has been linked to a negative mental health effect on residents (Baker, Pham, Daniel & Bentley, 2020).

'No grounds' evictions remain legal, meaning many young people fear being evicted for no reason. 'No grounds' evictions cannot be defended, yet losing a home without reason and being forced to look for (and find) alternative accommodation in a competitive rental market has multiple, negative impacts upon renters. These negative impacts extend to renters' work, health (including mental health) and issues that affect their families such as schooling or proximity to aging relatives. 'No grounds' evictions can also cause financial hardship, as renters are forced to move more regularly and relocation costs can be substantial, estimated at an average of \$5,000 per move, with the cost primarily borne by tenants (Office of the NSW Productivity Commissioner, 2019, p.121).

Concluding thoughts.

Our survey and roundtable discussions with young renters raised a number of issues that need to be addressed if we want to ensure all young people have safe, stable housing they can call home.

You deserve better protection from discrimination.

The young renters in our study reported experiencing discrimination as renters, both on the basis of their age and for other reasons. More work needs to be done to ensure renters are protected from discrimination in the rental application process. A standardised rental application form could limit the amount of information that could be legally requested from a tenant, reducing the potential for discrimination when assessing applications. Guidelines to assist landlords and real estate agents when an applicant has a lack of rental history could further reduce the potential for bias.

We need to address the power imbalance between young renters and landlords.

Issues with real estate agents and landlords were reported in our survey and roundtable discussions. Participants said they feel "disrespected" and talked down to. Some young renters we heard from said they are afraid to ask questions or request repairs. This speaks to the power imbalance inherent in the current rental system, as it is a renter's right to have reasonable (and urgent) repairs carried out in a timely manner. More transparency and accountability for landlords and agents is needed to correct this power imbalance. One way of doing this would be to introduce a system of general licencing or registration for landlords (Patterson Ross, 2020). This would involve basic financial and training requirements, and clear consequences where a landlord fails to meet their obligations under the scheme and current tenancy law.

You need housing that is genuinely affordable.

Rental affordability was a prominent issue raised in the survey and roundtable discussions. Young people who chose to stay at home longer or live in shared houses tended to do so out of economic necessity rather than personal preference. Younger renters are also more likely to spend more than 30% of their weekly income on housing compared to older age groups, meaning younger renters are at greater risk of housing affordability stress and financial hardship if landlords decide to raise the rent. This is an issue found across many lower income rental households. Over the decade from 2007-2008 to 2017 to 2018, the number of lower income households renting in the private sector grew by 25%, while the number of lower income households in housing affordability stress (paying more than 30% of their household income in housing costs) increased by almost 54% (AHURI, 2019).

Increasing numbers of lower-income households in the private rental market has led to greater competition for affordable rental properties (AHURI, 2019). Governments can increase the supply of affordable housing in the private rental market by building more public and community housing. This would ensure more renters on lower incomes have access to secure and affordable public and community housing while freeing up supply of lower-rent properties available in the private rental market.

A secure, stable rental home is your right.

Connected to the issue of housing affordability was the issue of housing stability. Young renters we heard from are concerned about rent increases and whether their lease will be renewed. They spoke of their anxiety due to not knowing when they might be asked to leave. Ending 'no grounds' evictions would mean renters could not be asked to leave the property without a valid reason. This would help young renters and other renters feel more secure, providing relief from the constant fear of eviction.

Limiting the circumstances in which landlords can terminate tenancies is one way to improve security of tenure for renters. Ending 'no grounds' evictions is also a step towards official recognition of housing as a human right, with protections against forced evictions and entitlements to ensure greater stability in housing for renters. Ending 'no grounds' evictions would also mitigate the risk of landlords using eviction as a retaliatory measure against renters who request repairs or make complaints, as they would be required to provide a valid reason to end the tenancy.

Young people leaving out-of-home care need greater support.

One way greater support could be put in place to assist young people leaving out-of-home care is to allow young people the option to remain in out-of-home care until the age of 21 (McDowall, 2020, p.3). Although the NSW Department of Communities and Justice offers support for young people from out-of-home care up until the age of 25, for many young people this support is not effective and barriers exist when accessing these available supports (McDowall, 2020, p. 6).

Necessary changes to out-of-home care should be achieved by working alongside young people to ensure their lived experiences are taken into account in service design and implementation. This will make sure that services designed to assist young people offer effective and practical assistance to young people exiting out-of-home care.

Young people must be part of the solution.

Survey respondents and roundtable participants frequently reported feeling 'unheard' in discussions about housing or that their concerns are dismissed by people belonging to older generations. While a common misconception is that young people are apathetic and do not care about issues such as these, our experience of young people in our consultation was that they are eager to share ideas, identify solutions and get involved in campaigns calling for housing justice. This process has reaffirmed our commitment to community consultation and working with young people to co-design tools to improve young renters' renting experiences.

We would like to extend our deep appreciation to all of the young renters who participated in our survey or attended our roundtable discussions. Thank-you for sharing your opinions and experiences with us and allowing us to share your story.

Resources for young renters.

- The Tenants' Union of NSW website – tenants.org.au – factsheets, sample letters, news and to find a Tenants Advice and Advocacy Service near you.
- The Make Renting Fair campaign – rentingfair.org.au
- Lives Turned Upside Down: NSW renters' experience of 'no grounds' evictions (report). <https://files.tenants.org.au/policy/2019-Lives-turned-upside-down.pdf>
- Sharehousing in NSW (report). https://files.tenants.org.au/policy/2017_Sharehousing_Survey.pdf
- Redfern Legal Centre's [Share Housing Survival Guide](#)
- Redfern Legal Centre's [Renting in NSW: Tips for International Students](#)
- NSW Fair Trading's [New Tenant Checklist](#)
- NSW Department of Communities and Justice (DCJ) information page [Renting Affordable Housing](#) – explanation of affordable housing and list of affordable housing providers.
- [Welcome Mat](#) – find and apply for affordable housing throughout NSW.
- [Rentstart Bond Loan](#) – a bond loan from DCJ.
- [Rent Choice Youth](#) – help to find and pay for a place to live organised by DCJ.
- [Rent Assistance](#) (Services Australia, Centrelink) – check eligibility for rent assistance from the Federal government and view other information.

About us.

The Tenants' Union of NSW provides free information, advice and advocacy on tenancy issues for renters, including people renting privately, people renting in social and community housing, and people renting in shared houses and boarding houses. We are committed to assisting renters experiencing disadvantage, including young renters. If you need assistance dealing with some of the issues raised in this report, such as retaliation from landlords or repairs not being carried out, please contact the Tenants' Union of NSW or your local Tenants Advice and Advocacy Service.

Youth Action is the peak body representing young people and the services that support them in NSW. We work towards a society where all young people are valued, engaged and supported. Our work helps build the capacity of young people, youth workers and youth services, and we advocate for positive change on issues affecting these groups.

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