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Compassion.  
Action.

# The Worsening Rental Crisis in Australia

August 2023

Joint submission by



**Black Dog  
Institute**

## Executive Summary

Mental health and housing insecurity share a complex relationship. People who are homeless are more likely to have a mental health condition and people who experience a mental health condition are more at risk of experiencing homelessness.<sup>1</sup> Suicide rates rise dramatically amongst individuals facing housing insecurity, as the financial distress, prospect of eviction and the impact on families can heighten psychosocial risk factors for suicide for the individual.<sup>2</sup> These impacts are felt more widely by First Nations Australians, who experience both housing insecurity and mental wellbeing disturbance at a much higher rate than the rest of Australia's population, which is emblematic of the complex but undeniable relationship the two share.

This relationship has been magnified within the context of the worsening rental crisis. Rentals have continued to increase to unaffordable rates and vacancy rates remain at historically low levels across the country leading to more than one in three Australians coming under increased financial hardship because of their rental costs.<sup>3</sup> All of which increases the risk of an individual facing housing insecurity and the subsequent risk of mental ill-health and suicide.<sup>4</sup>

The Government must take immediate action. Black Dog Institute and Suicide Prevention Australia make the following recommendations:

1. *Increase affordable, social and supported housing supply and increase rental assistance to reduce pressure on the private rental market.*

Increasing the availability of affordable, social, and supported housing will have a positive impact on the private rental market, leading to more affordable rental prices. In the short to medium term, cooling down the private rental market through increased affordable housing options will help alleviate the rental crisis. For more immediate assistance, the Government should consider indexing rent assistance payments by the Consumer Price Index (CPI). By doing so, individuals receiving assistance will be able to keep up with rising costs for essentials, enabling them to better cope with financial constraints

2. *Expand tenancy support services for private renters living with a mental health condition.*

*To protect renters from the negative impacts on their mental health, the Government should prioritize and expand tenancy support services for private renters with mental health conditions. Tenancy support services play a crucial role in helping individuals with mental health conditions access stable housing and reduce the risk of eviction. These programs effectively link tenants to support services, significantly lowering the threat of eviction and preventing housing insecurity and homelessness.*

3. *Fund First Nations Housing as a priority and transfer housing management to First Nations Community Controlled Organisations.*

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<sup>1</sup> Australian Institute of Health and Welfare. (2021).

<sup>2</sup> Fowler K, Gladden R, Vagi K, Barnes J, Frazier L. (2015)

<sup>3</sup> Newsroom UNSW. 2023. & Homelessness NSW. (2023.)

<sup>4</sup> Ainsworth K and Puppazoni R. (2023)

To tackle the housing crisis within First Nations Communities, the Federal Government must dramatically increase funding for affordable, quality homes for First Nations Communities. Moreover, transferring housing tenancy and maintenance to Aboriginal and Torres Strait Islander community-controlled housing providers, as suggested by NACCHO, will improve housing security and overall well-being for First Nations people nationwide.

#### 4. *Implement Rental Market Controls and Reform*

##### a. Implement a Rent Freeze

The Federal Government should implement a rental freeze similar to the ACT's model, limiting rent increases to 110% of inflation annually and requiring landlords to justify further increases. This measure will alleviate the rental crisis, reduce financial pressures on renters, and mitigate the risk of eviction and mental health issues associated with housing insecurity.

##### b. Require Landlords to Provide Financial Information

*Landlords should be mandated by law to disclose relevant financial information, including income and mortgage expenses, to their tenants. This measure is necessary to prevent sudden large rent increases and create a fair and transparent rental system that allows tenants to anticipate potential rent rises and avoid rental stress and housing insecurity.*

##### c. Expand the Portable Bonds Scheme in NSW Nationally

*The Federal Government should implement a nationwide Portable Bond scheme, similar to the Rental Fairness Bill in New South Wales, allowing individuals to transfer bonds between properties. This measure will reduce financial distress and associated mental health consequences when forced to move, as individuals won't have to pay multiple bonds at once, making the process of relocating less stressful.*

##### d. End No Grounds Evictions

*'No grounds' evictions, allowing landlords to evict tenants without providing a reason, significantly raise psychological distress for renters and can have devastating consequences for their mental health. Rental law reform should urgently end 'no grounds' evictions to provide renters with the security they need for their mental well-being and reduce the stress and financial burden associated with forced moves.*

##### e. Prohibit the mandatory use of third party apps for rental payments that require transaction fees for recurring direct debit transactions

As technology continues to advance, many real estate agencies are moving tenants onto third party apps to process rental payments. The impact this has on tenants is their right to choose who receives their personal information is denied, and the third-party apps require extra transaction fees for recurring direct debit payments, which can be done for free with a recurring direct debit. In an economic climate where distress is already heightened through cost-of-living increases, inflation, and decreasing housing affordability, the additional fee to pay rent elevates distress on already vulnerable Australians.

## How mental health can impact housing insecurity

The relationship between mental health and housing insecurity is a complex one. There is no direct line of causation between a mental health condition leading to housing insecurity or homelessness. But generally, one who is mentally well is at less risk of facing housing insecurity than one who has a pre diagnosed mental health condition. Research has shown that mental ill-health can make sustaining a tenancy more difficult.<sup>5</sup> Behaviours associated with a mental health condition such as anti-social behaviour, cognitive difficulties, and the inability to prioritise finances make it harder for people to find secure housing and stay there.<sup>6</sup> These behaviours can trigger anti-social behaviour management policies which sometimes result in eviction if the individual is living in social or public housing.<sup>7</sup>

There are also some specific mental health diagnoses that can raise the possibility that the individual will experience homelessness. People experiencing schizophrenia spectrum disorders, including psychosis are vulnerable to experiencing housing insecurity and homelessness. Around 21% of homeless people have some kind of schizophrenia spectrum disorder and the rates were generally higher in homeless women than homeless men.<sup>8</sup> Disorders such as psychosis can make it very difficult to maintain relationships, access treatment or keep employment, all of which makes it almost impossible to hold down a secure living arrangement, especially when renting.<sup>9</sup>

Experiencing a major depressive disorder can also increase the likelihood of homelessness.<sup>10</sup> Depression can lead to issues with sleep, poor concentration, and feelings of overwhelm and exhaustion.<sup>11</sup> These symptoms can make it very difficult to hold down secure employment. Without secure employment, or working reduced hours, the individual's income diminishes, and they can become vulnerable to housing insecurity without appropriate supports. In this context, rent rises can act as another blow to the individual's income, and push them further towards the brink of insecure housing or homelessness. For those experiencing a major depressive disorder, it is not a case of simply 'getting over it' or 'pushing through' to try and make enough money to pay rent – they need to be offered appropriate, evidence-based care in order to manage and treat their depressive disorder to support them to be able to function fully at work and continue in their housing situation.

## The impacts of housing insecurity on mental health and the increased risk of suicide

Relatedly, housing insecurity can also have negative impacts on previously mentally well individuals and lead to potentially devastating impacts for the individual and the

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<sup>5</sup> Australian Housing and Urban Research Institute (AHURI). (2023).

<sup>6</sup> NSW Family and Community Services (FACS). (2023.)

<sup>7</sup> Australian Housing and Urban Research Institute (AHURI). (2023.)

<sup>8</sup> Neura Library. (2022)

<sup>9</sup> National Alliance to End Homelessness (2015)

<sup>10</sup> Campbell D, Green MJ, Davies N, et al. (2022). & Reyes, Jessica W. (2023).

<sup>11</sup> Black Dog Institute. 2022. "Symptoms of Depression"

community. This is particularly relevant during the worsening rental crisis. As rental prices increase, more people are pushed towards housing insecurity. When the private rental market is unaffordable, more people have been forced to apply for social and supported housing, which are already under strain, with blown out wait times of sometimes over 10 years for a place.<sup>12</sup> The longer someone waits for a social or supported home, the more chance they have of becoming homeless. This is just one pathway amongst many but facing housing insecurity or homelessness can have devastating mental health impacts.

Homelessness and housing insecurity can cause significant stress and trauma, leading to increased risk of mental health conditions including PTSD and the social stigma associated with insecure housing only adds to this burden.<sup>13</sup> Some groups are more susceptible to mental health conditions after experiencing housing insecurity than others. Specifically, studies have shown that men who have lived experience of housing insecurity are more likely to develop an anxiety disorder as a direct result of their experience of housing insecurity.<sup>14</sup> Men already account for three quarters of deaths by suicide in Australia.<sup>15</sup>

Concerningly, studies have shown that experiencing homelessness and insecure housing greatly increases the risk of the individual dying by suicide. The research on the links between housing and suicide is not comprehensive, but what the evidence shows is that housing impacts on the risk of suicide in three ways:<sup>16</sup>

- Ongoing financial distress due to the costs of housing.
- Loss of security caused by insecure housing, eviction, and homelessness.
- Disproportionate negative impacts on the wellbeing of children and young people both in the present and in their future adult lives.

### Financial distress

There is a large body of research linking suicide to a range of financial difficulties including poverty, debt burden and financial strain.<sup>17</sup> People who are already experiencing poverty or come from a low socio-economic background are particularly at risk, and low socio-economic status is associated with death by suicide.<sup>18</sup> In the current context of a rental crisis with steep rental price increases, for someone already experiencing financial hardship to be hit with a rent increase, that individual is likely to be at a higher risk of death by suicide. As one member of Suicide Prevention Australia (SPA) Lived Experience Panel put it:

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<sup>12</sup> "Australian Institute of Health and Welfare." (2023 2).

<sup>13</sup> National Homelessness Collective. (2023)

<sup>14</sup> Moschion, J, van Ours (2022)

<sup>15</sup> Australian Bureau of Statistics. (2022)

<sup>16</sup> Brackertz, Nicola (2020)

<sup>17</sup> Naranjo, D. E., Glass, J. E., & Williams, E. C. (2021). & Naranjo DE, Glass JE, Williams EC. (2021).

<sup>18</sup> Australian Institute of Health and Welfare. (2023)

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*"I have seen people from all walks of life in need of quite urgent help due to financial pressure. Suicide is a very complex matter, and it does not require the presence of a prior mental health problem or issue".*

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## Evictions

There is research specifically linking evictions with mental health impacts and suicide.<sup>19</sup> Studies have shown that eviction does raise the risk of suicide for an individual, even when other factors are controlled for.<sup>20</sup> The reasons why are complex but the prospect of eviction, or of having to move because of an unaffordable rent increase, can have significant financial implications such as needing to pay for cleaning of the property, raise a bond, cover moving costs, and take time off work to search for a new property and to move. These financial strains can increase the risk of suicide as described above.

However, beyond the financial aspects, there is a loss of security associated with eviction or being forced to move that also impacts on suicide. Research from the United States has shown that the majority of eviction and foreclosure related suicides occurred before the actual housing loss in response to eviction or foreclosure.<sup>21</sup> The thought of having to leave one's home, unsure of where to go and what the future will bring can leave an individual feeling helpless and scared as the below quote from a member of SPA's Lived Experience Panel demonstrates:

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*"I was so scared. I was having panic attacks every day. I'm like, where am I gonna go? I can't find anywhere to live... So especially for someone like me who's already a suicide survivor in my head, my thoughts immediately started going down that tunnel of suicidal thinking that I was like, I'm not safe. I have no where to go. I'm going to end up being a burden on other people if I have nowhere to go... and all these belongings like, I just need to get rid of them. And then I was like, started thinking I should just get rid of myself."*

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## Children and young people

Although a number of priority populations are at increased risk of both housing insecurity and suicide, children and young people are impacted in a number of ways. They are not only impacted by financial distress and loss of security but can also experience education disruption and exposure to inter-parental conflict. A number of European and US studies show a relationship between lower educational achievement, or academic performance,

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<sup>19</sup> Cook, T. B. and Davis, M. S. (2012). & Houle, J. N. and Light, M. T. (2014)

<sup>20</sup> Fowler K, Gladden R, Vagi K, Barnes J, Frazier L. (2015)

<sup>21</sup> Rojas, Y. and Stenberg, S.-Å. (2016) & Hempstead, K. (2017). Lorant, V. et al. (2018) & Kosidou, K, (2014). & Sörberg Wallin et al (2018). & Gunnell, D., Magnusson, P. K., & Rasmussen, F. (2005).

with increased suicide risk, and Australia studies show similar results.<sup>22</sup> And research indicates that a lack of warm supportive family relationship can increase the risks of suicidality.<sup>23</sup>

In addition, children and young people are not only impacted at the point of housing insecurity but are also placed at risk of later impacts such as homelessness and mental ill-health, which are also risk factors for suicide.<sup>24</sup> For example, one study found that unstably housed young people had poorer mental health outcomes when compared with their stably housed peers.<sup>25</sup>

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*"I can't move in the middle of my degree and I'm disabled. And I literally can't keep moving multiple times a year. And it's so stressful. It's so stressful that it's like I'm just in this impossible situation."*

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There is a complex, yet persistent link between experiencing housing insecurity and subsequent mental health issues and the increased risk of suicide. This highlights how important it is for the government to move quickly to remedy this housing crisis to avoid an already rising suicide rate from going any higher.

## First Nations

The complex yet persistent link between housing insecurity and psychological distress is laid bare in First Nations communities in Australia today. First Nations Australians are exposed to higher levels of housing insecurity and experience higher levels of social and emotional wellbeing disturbance than other Australians.

In terms of housing, First Nations Australians have been experiencing a housing crisis for years. An estimated 56% of First Nations peoples rent, either privately or in public housing.<sup>26</sup> This is far higher than the average for non-first Nations Australians and exposes First Nations people, particularly those in rural and remote areas, to housing insecurity and rental cost increases.<sup>27</sup> Over one in four of First Nations peoples are living in overcrowded housing and one in five First Nations households were not up to an acceptable standard.<sup>28</sup> First Nations peoples also experience additional barriers to accessing rental housing due to discrimination and racism, which impacts their ability to find and hold down secure housing. These issues are sadly, not new, but they will only get worse in a national rental crisis.

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<sup>22</sup> Australian Institute of Health and Welfare (AIHW). (2023. 1) "& Richardson, A. S., Bergen, H. A., Martin, G., Roeger, L., & Allison, S. (2005).

<sup>23</sup> Brausch, A. M., & Decker, K. M. (2014.) & Chang, E. et al (2017) & Hollis, C. (1996).

<sup>24</sup> Brackertz, Nicola (2020)

<sup>25</sup> Gewirtz O'Brien, J. R., Edinburgh, L. D., Barnes, A. J. and McRee, A.-L. (2020)

<sup>26</sup> Australian Bureau of Statistics. (2023 - 1)

<sup>27</sup> Ibid (2022). Housing Occupancy and Costs. & Australian Bureau of Statistics. (2023 -2)

<sup>28</sup> Australian Bureau of Statistics. (2023 -1)

Issues with housing often exacerbate pre-existing challenges for First Nations peoples because of the intergenerational trauma and determinants stemming from colonisation. These issues with housing go hand in hand with increased levels of social and emotional wellbeing disturbance and the increased rates of suicide in First Nations communities.<sup>29</sup>

Secure and consistent housing for those that want it is foundational to positive social and emotional wellbeing, just as it is for majority population Australians. If the Government wants to address the high levels of social and emotional wellbeing disturbance in First Nations people, and the devastating impacts that can have, it is important that secure and appropriate housing is made available to First Nations people in particular.

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<sup>29</sup> Australian Institute of Health and Welfare (AIHW). (2022).



## Recommendations

The Black Dog Institute and Suicide Prevention Australia make the following recommendations to effectively support Australians and stop the worsening rental crisis:

1. *Increase affordable, social and supported housing supply and increase rental assistance to reduce pressure on the private rental market.*

Increasing the amount of affordable, social and supported housing available will have a cooling impact on the private rental market and allow prices to return to a more affordable level. This is particularly urgent given new home approvals and construction has been decreasing.<sup>30</sup> A cool down of the private rental market will stop the rental crisis from getting worse in the short to medium term and stop people in the private rental market from sliding towards needing social and supported housing or facing homelessness.

In terms of more short-term assistance, the Government should consider indexing rent assistance payments by CPI, so that individuals receiving assistance can keep up with inflating costs for their essentials they need to live. Analysis shows that increasing the amount of rental assistance would lessen the financial constraints that renters feel without inflating the rental market further.<sup>31</sup> Loosening the financial constraints individuals are facing will be hugely important to lessening the possibility that someone will face housing insecurity, the prospect of eviction and the associated negative mental health consequences discussed above.

2. *Expand tenancy support services for private renters living with a mental health condition.*

Tenancy support services can help people access housing and stabilise their tenancy through linking tenants with mental health conditions to support services. These programs are effective in providing support and proven to dramatically lower eviction rates.<sup>32</sup> The more support someone has to stay in their current situation, the less chance they have of living in insecure housing and becoming homeless and avoid the associated negative impacts on their mental health.

To avoid more people slipping towards housing insecurity because of a mental health condition, the Government should expand support tenancy support services for private renters.

3. *Fund First Nations Housing as a priority and transfer housing management to First Nations Community Controlled Organisations.*

Whilst we welcome the \$100 million commitment for remote housing in the 2022 Budget Federal investment in Indigenous Housing has plummeted overall since 2012 and this recent funding pledge will simply not meet the tremendous need for affordable, quality homes in communities across Australia.<sup>33</sup>

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<sup>30</sup> Australian Bureau of Statistics (2023 -3)

<sup>31</sup> Bradbury, B (2023.)

<sup>32</sup> Productivity Commission (2020).

<sup>33</sup> Homelessness Australia (2023).

The Federal Government must pledge more money to tackle the housing crisis within First Nations Communities. There has to be a dramatic increase of affordable, quality homes within communities across Australia, particularly in rural and remote locations.

Alongside this, to combat housing evictions and tenancy issues, the Government should transfer management of housing tenancy and maintenance to Aboriginal and Torres Strait Islander community- controlled housing providers as per the suggestion of National Aboriginal Community Controlled Health Organisation (NACCHO).<sup>34</sup> With more secure housing, the wellbeing of First Nations people nationwide will be improved.

#### *4. Implement Rental Market Controls and Reform*

##### *a. Implement a rent freeze*

The Federal Government should implement a rental freeze to rapidly cool the housing market and stop the worsening rental crisis from getting any worse. The Federal Government should look to the ACT which mandates that rental increases which limit rent increases to 110% of inflation in a year, with a landlord having to justify any further increases.<sup>35</sup> Such a measure allows for increases to rent according to inflation, so that the landlord is not impacted too greatly, but acts as a safeguard against sudden and large rental increases, which can cause an individual to have to move suddenly.<sup>36</sup>

Doing so will slow down the growing financial pressures facing renters and stop the looming threat of a future eviction or being forced to move for financial reasons. Reducing the financial distress and threat of eviction will reduce the risk of individual renters experiencing a mental health condition as a result of their living situation and reduce the risk of suicide for that individual.

##### *b. Require Landlords to Provide Financial Information*

Mandate that landlords disclose relevant financial information, including their income and mortgage expenses, to their tenants. The individuals we consulted with SPA's Lived Experience Panel, all of whom had experience of both suicidality and rental stress, talked about the need for regulation on rental increases. Sudden large increases in rent caused them the most problems, and they felt that regulation to prevent this was needed.

Comments were made that they understood the need of some landlords to cover their mortgage expenses. However, this raised a question of fairness. In all cases their landlord or real estate agent required significant information about their financial situation, but no financial information on the landlord was given in return. If tenants don't know their landlord's income and mortgage expenses, then they have no way of anticipating a rent rise. So, regulation to prevent large increases in rent all at once, and to require landlords to provide financial information is needed.

##### *c. Expand the Portable Bonds Scheme in NSW Nationally*

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<sup>34</sup> NACCHO. (2021).

<sup>35</sup> Visontay, E. (2023).

<sup>36</sup> Ibid

The Federal Government should roll out a Portable Bond scheme nationally aligned with the recent Rental Fairness Bill passed in New South Wales.<sup>37</sup> This scheme allows individuals to transfer bonds between one property and another, meaning they do not have to pay thousands in one bond, whilst waiting to get another one back.

As discussed above, the financial distress that can occur when an Individual is forced to move, including needing to pay for cleaning of the property, raise a bond, cover moving costs, and take time off work to search for a new property and to move can have disastrous consequences for the mental health of the individual. A portable bond scheme will greatly ease this pressure and make having to move less stressful.

#### *d. End No Grounds Evictions*

No grounds evictions allow landlords to evict a tenant without having to identify a particular reason. The threat of being evicted, through no fault of your own, greatly raises the psychological distress of renters.<sup>38</sup> Again, if the individual is forced to move as a result of a 'no grounds' eviction, the considerable cost and stress associated with moving can impact their mental health negatively. It also inhibits the individual from feeling the security that is so important to mental wellbeing.

'No grounds' evictions are unfair and can cause the renter an undue amount of psychological distress which can have potentially devastating consequences for their mental health. Rental law reform should immediately end 'no grounds' evictions and give renters the security they require for their mental wellbeing.

#### *e. Prohibit the mandatory use of third party apps for rental payments that require transaction fees for recurring direct debit transactions*

As technology continues to advance, many real estate agencies are moving tenants onto third party apps to process rental payments.<sup>39</sup> This benefits the real estate agencies as it minimises their work by having the provision of rental receipts outsourced. The impact this has on tenants is their right to choose who receives their personal information is denied, and the third party apps require transaction fees for recurring direct debit payments which could otherwise be made fee-free using the recurring direct debit feature available through their existing Australian bank account. In an economic climate where distress is already heightened through cost of living increases, inflation, and decreasing housing affordability, the additional fee to pay rent elevates distress on already vulnerable Australians. Australians should be allowed the right to pay directly through their chosen bank account for rental payments.

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<sup>37</sup> NSW Government. (2023)

<sup>38</sup> Renters Rights. (2023). Ending No Grounds Evictions.

<sup>39</sup> Ward M. (2023). "Tenants feel forced onto fee-charging rent payment apps"

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