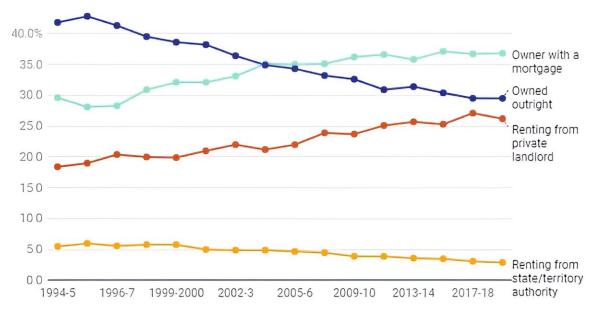


Insecure renting ages you faster than owning a home, unemployment or obesity. Better housing policy can change this

November 13 2023, by Amy Clair, Emma Baker and Meena Kumari

Proportion of Australian households by housing tenure type



Credit: The Conversation

People's experiences of private rental housing are linked to faster biological aging, our recent <u>research</u> finds.

While chronological aging happens at the same speed for everyone,



biological aging varies greatly. It depends on the lives we lead and the risks we're exposed to. Biological age reflects the gradually accumulating damage to cells and tissues in the body.

Our research explored associations between pace of aging and many aspects of housing and other social determinants of health. Our strongest finding about housing was that people living in a privately rented home tended to age faster than those who owned their home outright. Every year of private renting was associated with an extra 2.4 weeks of aging on average.

Our findings also suggest being a private renter has a greater effect on biological age than being unemployed (adding about 1.4 weeks of aging per year), obesity (about 1 week), or being a former smoker (about 1.1 weeks).

The insecurity of private renting appears to be the key factor in its biological aging effect. The good news is that policies that improve housing security can redress this.

How do we measure biological age?

Faster aging is associated with poorer health. Outcomes include <u>poorer</u> physical and cognitive function and a higher risk of chronic illness and even <u>early death</u>.

To measure aging, we use an indicator of DNA methylation. This is an epigenetic process—a way in which the environment can affect how our genes are expressed. By analyzing the locations of DNA methylation across a person's DNA, we can estimate their pace of biological aging.

It's hard to get the data for this sort of analysis. We needed <u>blood</u> <u>samples</u> that have gone through complex processing to estimate



<u>biological aging</u>, as well as <u>survey data</u> on many aspects of people's lives. We controlled for income and health behaviors, among other things.

The data we used describe the <u>British</u> population, but our findings are directly transferable to Australians. Given the <u>increasing numbers of renters</u> in Australia, many in insecure housing, our findings are directly relevant to our current housing debate.

The experiences of private renting are similar in Britain and <u>Australia</u>. Short tenancy agreements (<u>12 months</u> on average in Australia) mean insecurity is a feature of private renting in both nations.

No-fault/no-grounds/no-cause evictions in some states further undermine renters' security. Even renters who do everything right can be evicted at short notice.

Insecure housing is bad for your health

We found no negative effects for people renting social housing. In both Britain and Australia, <u>social renters</u> have far greater security of tenure than private renters. This suggests it is not renting itself that is related to faster aging, but specifically the insecurity of private renting.

These findings are important for Australian housing policy. The social housing sector—managed by state or community providers—has shrunk. Today less than 4% of households are in social housing.

Governments have edged away from publicly provided social housing. They prefer to subsidize renters in the private sector.

The role of private rental housing has also changed in both countries. Rather than being a form of housing in which a relatively small number of people live in for a short time while studying or starting their career,



more people are living in privately rented homes for longer. As access to both social housing and home ownership becomes harder, many will probably rent for life.

This means more people are exposed to housing insecurity and the negative health impacts for longer.

What does this mean for policy?

Public debate and health messaging often <u>focus on individual</u> behaviors and characteristics such as smoking and obesity. Our research emphasizes how important housing is for people's health. It's also an area where policy changes can make a big difference.

The insecurity of private renting in Australia and Britain is not inherent to private renting itself. It's a result of policy choices that:

- emphasize housing as an asset
- minimize the state's role in providing or regulating housing
- do little to protect renters.

This approach can change, and the appetite for change appears to be increasing. There are efforts to end no-fault/no-grounds evictions in both Australia and Britain.

State governments have talked about ending no-grounds evictions. New South Wales has yet to do anything about it. Despite reforms in other states, they still permit no-grounds evictions when fixed-term leases end.

Scotland has adopted a new model of tenancy that does not permit no-fault evictions with few exceptions—to allow landlords to sell the property, for example. The UK government has been talking about ending such evictions since 2019, but progress has been slow.



However, there are glimmers of hope. The <u>Australian government</u> is paying <u>more attention</u> to renters' needs. <u>South Australia</u> is working to end no-grounds evictions for both fixed and periodic tenancies. In NSW, the new government has <u>promised to end such evictions</u>.

In the UK, the <u>Renters (Reform) Bill</u> finally had its second reading on October 23.

Private renting can work better for tenants, but shouldn't be the only option for people who don't own their homes. Our finding that renting social housing was no different to outright ownership lends weight to calls for greater support for social housing. Housing should be good for everyone's health, whether or not they own their home.

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