



Restricted, Resilient, Resourceful

► Legal help-seeking among single-parent renters

Tenants Victoria

Tenants Victoria is the peak body for Victorian renters. The work we do is underpinned by our vision for safe, secure and affordable homes for Victorian renters in a fair housing system. We provide free support to renters via our legal, financial counselling, social work, community education and outreach services.

Research partner

Council of Single Mothers and their Children achieves change by amplifying the agency, rights and needs of single mothers and their children and providing specialist support services. For 56 years, they have advocated on poverty, social security, child support, family law, family violence, and housing, informed by their 6000+ single mother members.

Funder

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Tenants Victoria would like to acknowledge the 19 research participants who shared their time and experiences with us; without your contribution this research would not be possible.

Statement of recognition

Our offices are on Wurundjeri Woi Wurrung Country. We respect the Wurundjeri people's ongoing connection to Country, culture, and community. We recognise that sovereignty was never ceded and pay our respects to Elders past and present.

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Executive summary

Why conduct research into the help-seeking journeys of single parents renting in Victoria?

The rising cost of housing in Victoria is significantly impacting the rental and related legal needs of single parents in the state. The decreasing availability of affordable rentals combined with the limited social housing¹ stock is making it increasingly difficult for single parents to find appropriate housing for themselves and their children (Anglicare Victoria, 2024; Homes Victoria, 2024a).

Single parents have long experienced discrimination in the rental market as they are often viewed as less desirable candidates for properties when compared with dual income households (Lauster & Eastbrook, 2011; Maalsen et al., 2021). Assumptions about the financial reliability of single parents as renters compound experiences of rental disadvantage among this group.

As the power imbalance between landlords and tenants grows, those with fewer financial resources, less social capital, or limited flexibility to move, can become increasingly vulnerable to exploitative and discriminatory practices. This, in turn, heightens their legal need.²

Tenants Victoria, in partnership with the Council of Single Mothers and their Children, wanted to explore the help-seeking journeys of single parents renting in Victoria and identify potential barriers to accessing free legal services³, as they address their legal and related needs.

Single parents have been identified in legal need surveys as a group that generally exhibit higher rates of legal problems, have legal problems that persist over longer periods of time, and have higher numbers of multiple legal problems compared with other survey respondents (Coumarelo et al., 2012; McDonald & Ohri, 2023)

Service data from Tenants Victoria further highlights that single parents:



Report lower levels of satisfaction with our services compared to other renters



Access our services at a lower rate⁴



Are overrepresented in matter types more likely to affect housing security, including family violence, rent arrears, and notices to vacate

Interviews were undertaken with 19 single parents (17 women and 2 men) who were renting⁵ in Victoria and had experienced a rental legal problem⁶ in the past 5 years. All participants were given pseudonyms, to protect their identities while allowing their stories to be told.

Research questions

The following research questions were developed to better understand the help-seeking journeys and needs of single parents renting in Victoria:

- How do single parents renting in Victoria experience rental disadvantage?
- What rental legal needs do single parents have?
- What forms of legal, community and government services do single parents renting in Victoria currently access, and what is their experience of these services?
- How can Tenants Victoria apply the findings to adjust our service settings and better promote existing programs to single parents?
- What elements of the findings are transferable to other groups in situations of rental disadvantage?

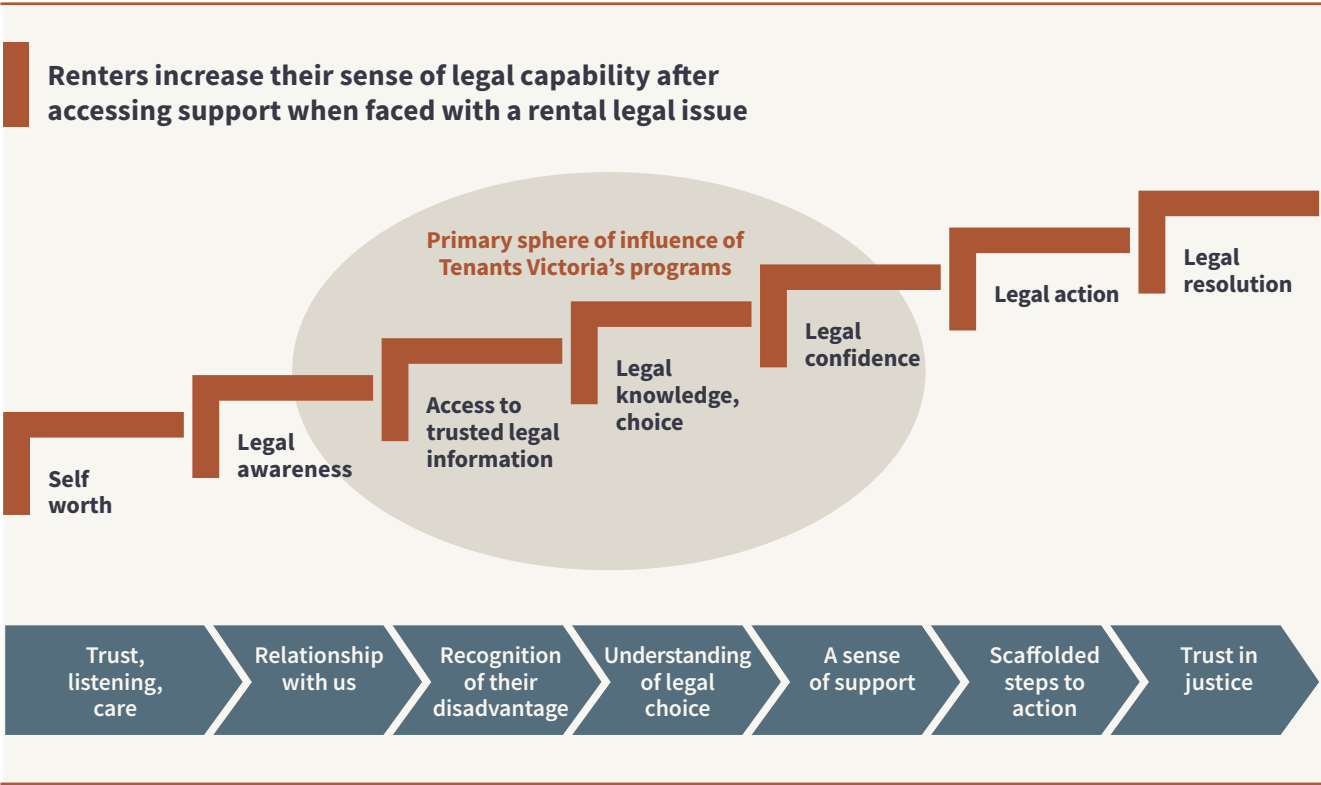
Legal capability approach

A legal capability approach is the theoretical framework underpinning this research. Legal capability is defined as a combination of internal skills, such as legal knowledge, confidence, and literacy, and external opportunities, including access to legal services and well functioning legal institutions (Balmer et al., 2024a, pp. 23–24). These factors enable individuals to navigate legal challenges and achieve fair outcomes (Balmer et al., 2024a, pp. 23–24).

This framework guided the development of interview questions and the analysis of research findings, aiming to test the hypothesis that renters improve their legal capability after receiving support from legal services (Figure 1).

In testing this framework, Tenants Victoria found that the journey to legal resolution for renters is not as linear as these steps would suggest.

Figure 1.
Legal Capability Theoretical Framework – Tenants Victoria



Findings

High levels of rental stress

Thirteen participants in the study were spending between **34%** and **64%** of their income on rent⁷



Six stages in the help-seeking journey



1. Finding a rental property –

Single parents face serious challenges attaining safe, secure and affordable housing



2. Managing relationships with landlords, real estate agents, and housing providers –

Landlords, real estate agents or housing providers⁸ with an open and supportive approach can reduce the need to start a help-seeking journey



3. Experiencing a rental legal problem –

Single parents weigh up multiple factors before deciding how to address their problem



4. Seeking help – Long wait-times and limited capacity at service entry points can result in frustration, increased stress, and delays in addressing issues



5. Navigating legal, community and government services –

People whose legal problems are not eligible for free legal assistance and those with multiple or time sensitive issues have difficulty finding the help they need



6. Help-seeking outcomes – Taking a multidisciplinary approach is beneficial, especially when renters are hesitant to engage in formal legal proceedings

Multiple legal problems



Seventeen single parents had experienced **3 or more** legal problem types



95% of participants had experienced a repair or maintenance problem



53% of participants reported legal problems not related to renting

Five help-seeking styles



1. Active – Quick to engage a legal, community or government service for information or advice



2. Independent – Would prefer to do desktop research themselves, look at the information on a service website, or use self-help tools



3. Informal – Tend to reach out to friends, family, or online groups for advice on a legal problem



4. Avoidant – See legal problems, legal services and legal systems as something to avoid, often due to a negative experience navigating the legal sector



5. Hybrid – Most common style, shifting between active, independent, informal and avoidant help-seeking

Hesitancy to take legal action



Thirteen single parents described instances where they had raised an issue with their landlord, real estate agent or housing provider but as it was not acted on, **they did not push it further**

Table 1.*Factors Affecting a Renter's Ability to Seek Support and Take Legal Action*

Individual and environmental factors	Structural barriers	Access to help
Severity and complexity of the legal problem or problems	Rental crisis	Information provided in a manner that is transparent, timely, and meets the renter's individual needs (over the phone, in-person, via email, or on a service website)
Knowledge of legal problems, legal sector, or legal processes	Renters feel disempowered	
Help-seeking style	Limited access to affordable rentals	
Relationship with landlord, real estate agent, or housing provider	Fear around engaging with rights as a renter	Time taken to assess whether the renter understands the information provided and knows what steps to take next
Tech literacy and/or English literacy skills (speaking and writing)	Private renters are hesitant to act against a landlord or engage with formal legal proceedings	Various pathways offered to reach an outcome for a legal problem
Additional stressors: family status, financial resources, history of family violence (or other forms of trauma), managing mental or physical health problems (themselves or their children)	Social housing renters are more willing to act, but are often frustrated by long delays and bureaucracy when contacting their housing provider	Multidisciplinary support for renters with complex legal or non-legal needs, through integrated legal services or via referrals to external services

Core finding

This study has shown that legal capability tends to fluctuate among renters over time due to intersecting individual, environmental and structural factors that restrict their ability to engage with their rights as renters, take on legal information, and take legal action. Existing service practices that help improve legal knowledge, confidence and literacy are instrumental in aiding the development of skills needed to address rental legal problems. However, services should place greater emphasis on acknowledging, accommodating and combatting external factors through a multidisciplinary approach that addresses complex and interconnected legal, financial, health and housing issues.

Recommendations

More housing security, timely and accessible legal assistance, multidisciplinary support, and alternative pathways to seeking justice.



Service level

- More accessible and timely support to help renters understand and navigate the system, including an intake process that combines an assessment of an individual's challenges, structural barriers and the legal problem
- Extended phone-line hours, an online booking system for appointments or callback times, and an online chat function on service websites to allow single parents to contact services at a time that suits them
- Services utilise a co-design approach with renters to develop easy-to-understand educational materials, templates, and guides on managing rental problems, and on how to engage with legal systems and legal processes
- Follow-up information to strengthen the capacity of renters to remember and apply information during stressful times. Follow-up check-ins for renters experiencing severe stress and/or facing complex challenges
- Increased awareness and understanding by renting-support workers of the individual, environmental and structural barriers that can affect the ability of single parents to engage with their rights as renters. For example, by developing and undertaking training about single-parent renters and their specific needs
- A lived experience role in services, such as a single parent who rents, to provide tailored support to single parents
- Connection with allied supports to assist renters with legal or related non-legal problems





System level

Renter support sector

- Continued investment to better meet the demand for assistance for rental legal problems and related service needs of renters. For example, expanding funding for more non-legal positions in legal services (i.e. social workers, financial counsellors, and system advocates/navigators) to enable an integrated service approach
- Renting support services to reduce referral roundabouts. This could be done by establishing a common source of truth for renting support services and good systems for warm referrals
- A central intake point and/or a standardised intake process for free legal services if people start their journey in different places. This would reduce people seeking support from services they are not eligible for, and better assist those with multiple legal problems
- An online service directory for renters who are confident to self-refer, providing information about free legal and related non-legal services, including eligibility criteria
- Further development of peer support programs to support greater community connection and knowledge-sharing among single parents
- Measurement of the impact of alternative pathways for legal problem resolution for renters who do not want to engage in formal legal proceedings. For example, dispute resolution processes that may take into account power imbalances and aim to preserve renter and rental provider relationships and resolve issues earlier

Rental regulations

- Provision of increased social housing stock by the Victorian Government on an ongoing basis to match the national average proportion of total housing stock, to better meet the demand for low-income single-parent households
- Increased mandatory compliance processes for landlords and housing providers to ensure that they are meeting their repair and maintenance responsibilities
- Legislation of a 'fairness formula' to regulate rent increases to ensure more certainty for renters in the private rental market and fairness across the rental sector
- Exploration of long-term lease options, similar to a commercial lease, to provide additional security for single-parent households with school-age children
- Promoting a culture shift among real estate agents and/or landlords through a licensing and training program that includes information to counter preconceived notions around the viability of single parents as tenants
- Standardised method for information collection during the application process

Context

What do we know about single parents renting in Victoria?

There is limited existing research on how single parents address legal problems related to renting. However, Australian Bureau of Statistics (ABS) demographic data, Tenants Victoria service delivery data and other research sources provided the foundational context for research into the help-seeking journeys of single parents renting in Victoria.

Table 2 provides demographic data for single parents in Victoria from the ABS 2021 Census (2021a), compared with single parents who received support⁹ from Tenants Victoria from July 2022 to December 2024.

Table 2.
Comparison of Single-parent Demographics from ABS and Tenants Victoria

Demographics	Census data	Tenants Victoria
Sex	81% female versus 19% male	88% female versus 12% male
Age	54% of single parents in Victoria are aged between 40 and 59 years old	65% of single parents who contacted Tenants Victoria are aged between 30 and 49 years old
Income distribution (per week)	Less than \$400 (11%) \$400–\$799 (36%) \$800–\$1499 (28%)	Less than \$400 (13%) \$400–799 (43%) \$800–\$1499 (29%)
Aboriginal and Torres Strait Islander	2% of Victorian single parents	6% of single parent clients

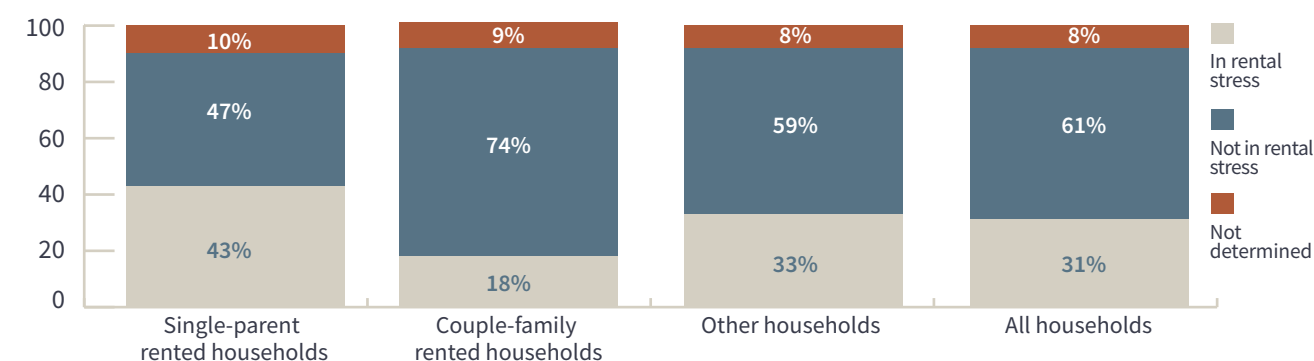
2021 Census data on single-parent households renting in Victoria highlighted (ABS, 2021b):

- **40% of single-parent households in Victoria rent their home** (102,000 households), which is a much higher proportion than couple-family households, where only 19% are renters
- Single parents make up **15% of all rented households in Victoria**. This is much higher than the representation of single-parent households who own their own dwelling, which comprises only 9% of all owned households in Victoria

- Single-parent households are almost **9 times more likely to rent in social housing than couple-family households** (6% of single-parent households compared with just 0.7% for non-single-parent households)
- Single-parent households are **almost 2.5 times more likely to experience rental stress than couple-family households** (Figure 2). Of the roughly 102,000 single-parent households renting in Victoria, 43% are in rental stress. Rental stress is defined as spending 30% or more of your gross household income on rent¹⁰

Figure 2.

Rental Stress Proportion by Household Type (ABS, 2021b)



Despite data pointing to high levels of renting and rental stress among single parents in Victoria, research on this topic is limited. There is a significant gap in understanding the legal problems that arise when applying for, maintaining, and exiting a rental in the private market or in social housing.

Existing research that includes data on single parents renting in Australia – conducted by Holdsworth (2011), Ma and Sebastian (2021), Morris et al. (2021) and Warburton et al. (2018) – is largely concerned with the individual, environmental and systemic challenges that compound problems for single parents in a hyper-competitive and increasingly unaffordable rental market, including:

- Financial stress
- Social discrimination
- Solo caretaking responsibilities
- Family violence
- Fears of homelessness and the pressure to keep themselves and their children housed

Studies where single mothers renting in Australia have either been engaged directly in interviews (Holdsworth, 2011; Morris et al., 2021), surveys (Sebastian, 2023), or analysis of online social media posts (Ma & Sebastian, 2021), have highlighted several key issues:

- Difficulty finding an affordable rental property
- Limited housing choices resulting in single parents having to accept unsuitable and poorly maintained homes to secure a place to live
- Lack of security in rental tenure once they attain a rental property
- Fear of requesting repairs or maintenance and risking an eviction or retaliatory rent rises
- Discriminatory attitudes towards single parents in the rental market
- The presence of individual factors that compound stressors related to housing insecurity (financial strain, family violence, the presence of a disability or mental health issue, lack of family supports)

The effort involved in overcoming these challenges highlights the significant resilience single parents must display to attain housing in a rental market with limited affordable housing options. At times, single parents may feel a lack of self-determination when housing choices are so restricted. If single parents cannot secure housing in the private market and do not have access to social housing, they and their children face the possibility of experiencing homelessness.¹¹

Legal and related service needs of single parents

Legal need

Research into the legal and related service needs of single parents renting in Victoria is crucial, as they have been consistently identified as a group with high legal needs (Balmer et al., 2023; Coumarelo et al., 2012; OECD, 2019). These higher legal needs may stem from their increased interactions with legal systems when dealing with rental disadvantages, relationship breakdowns, family violence, and issues related to government payments.

Insights into the legal needs of single parents in Australia can be found in surveys conducted on a national level during the 2008 *Legal Australia-Wide Survey* (LAW Survey) (Coumarelo et al., 2012), and more recently in the statewide survey of 6,008 Victorians¹² between 2022 and 2023 in Victoria Law Foundation's (VLF) *Public Understanding of Law Survey* (PULS) (Balmer et al., 2023, 2024a, 2024b). The LAW Survey (Coumarelo et al., 2012, p. 234) and PULS (McDonald & Ohri, 2023, p. 4) both found that, compared with other survey respondents, single parents have:

- Higher rates of legal problems
- Legal problems that persist over longer periods of time
- Higher numbers of multiple legal problems

The LAW Survey found that the odds of experiencing a legal problem are 2 times as high for single parents compared with other respondents (69% versus 48%) (Coumarelo et al., 2012, p. 68).

Fourteen years on, the PULS survey found that compared to all survey respondents, single parents were more likely to have their legal needs unmet (67% of problems versus 49% of problems) (McDonald & Ohri, 2023, p. 4). Single parents also did nothing to resolve their legal problem at a higher rate (7% versus 4%), with 88% of those who did nothing having 5 or more problems (McDonald & Ohri, 2023, pp. 3–4).

As legal problems arise, they can compound, multiply, and create additional barriers to help-seeking. For single parents who are experiencing social, financial or housing disadvantages, navigating legal problems becomes increasingly difficult.

Legal capability

Research on legal capability among single parents in Victoria pointed to a gap between their legal need and the help they received. PULS found that single parents have a greater tendency to perceive lawyers as less accessible, with their family type scoring highest on the Perceived Inaccessibility of Lawyers (PIL) scale (32% single parents versus 21% married with children) (Balmer et al., 2024a, p. 124). Due to this perception, they were often in the PIL scale group that strongly disagreed with the statement that they got all the expert help they needed.¹³

Additionally, single parents were also more likely to fall into the 'higher skill, more negative attitude' quadrant (34%) (Balmer et al., 2024a, p. 173), which may affect their willingness to seek legal assistance. Higher skill was associated with a greater tendency to obtain all the expert help they needed, but negative attitudes were related to a reduced ability to extract value and make the most of legal advice (Balmer et al., 2024b). This points to a complex legal capability composition among single parents in Victoria, where despite their ability to address legal problems, their past negative experiences may influence their willingness to re-engage.

In PULS, there was far less data on legal capability among single parents specifically, compared with the data on their legal need, confirming the need for further investigation into how legal capability affects the help-seeking journeys of single parents. A deeper understanding of the role legal capability plays in the context of legal service provision may help service workers better adapt to the individual needs of help-seekers, and deliver legal information and advice in a manner best suited to them.

Methods

Research design

The purpose of the research project was to better understand the help-seeking journeys of single parents renting in Victoria. The study explored how single parents experience rental disadvantage and identified their rental legal needs, to inform service practices in the legal, community and government sectors.

To achieve this, Tenants Victoria conducted interviews with 19 single parents and then analysed the resulting data thematically. The findings were examined through the lens of a legal capability framework.

Legal capability framework

Legal capability refers to the accumulation of individual skills that people need to identify that their problem has a legal dimension, in combination with the presence of external structural supports that enable them to engage with legal institutions and services (Balmer et al., 2024a, pp. 23–24). These factors assist people to exercise their rights and achieve fair outcomes (Balmer et al., 2024a, pp. 23–24). Legal capability can inform someone’s ability to self-assist when faced with a legal problem, to take on information, and then take the necessary steps to overcome the issue (Hastings, 2024). Understanding and responding to different levels of legal capability is an important factor when delivering legal information and advice in service settings.

PULS offered unprecedented insights into levels and patterns of legal capability in Victoria by structuring interview questions on 8 aspects of legal capability (Balmer et al., 2024b, pp. 49-54):

- 1. Legal knowledge
- 2. Legal confidence
- 3. Practical legal literacy
- 4. Perceived relevance of law
- 5. Narratives of law
- 6. Inaccessibility of lawyers
- 7. Trust in lawyers
- 8. Digital legal capability

These 8 aspects of legal capability aided in the development of interview questions and guided the analysis of the research findings in this study.

Recruitment

Recruitment was undertaken through 2 methods over an 8-week period.¹⁴ First, by contacting single parents who had previously received assistance from Tenants Victoria¹⁵ and had agreed to be contacted by us to discuss their service experience.¹⁶ Second, through a joint recruitment drive by Tenants Victoria and the Council of Single Mothers and their Children, promoting research activities across organisational social media platforms, sector networks and newsletters.¹⁷ Potential research participants were screened through an initial phone call, during which Tenants Victoria provided additional information on the project and confirmed that respondents met the following inclusion criteria:

- Able to consent to research participation
- Aged 18 or over
- A single parent with dependent children¹⁸
- Currently renting in Victoria, or have rented in Victoria in the past 6 months
- Do not have an active legal case with Tenants Victoria
- In the past 5 years have experienced a rental problem with a legal dimension (during a time when they were a single parent)

Participants were offered a gift card to acknowledge the time and knowledge they contributed to the project.¹⁹

Ethics

As the research involved interviewing human participants, Tenants Victoria obtained ethics approval for the project. This ensured the research design mitigated potential risks to participants. Ethics approval was attained through an internal ethics committee that established a clear governance structure and had ethical guidelines in place.²⁰



Research participants

In total, 19 single parents were interviewed. The demographics breakdown of research participants was:

Gender

17 women (90%)
and **2 men** (10%)²¹



Average age

45 (between the ages
of 30 and 58)



Cultural background

6 participants had a
culturally diverse
background



Number of children living with them

1 (53%); **2** (21%);
3 (16%); **4** (5%); **6** (5%)



Average age of child

12 (between the ages
of 2 and 25)



Reported median weekly household income before tax

\$1,069²²



Prevalence of rental stress²³

87% of the 15 participants who
reported both their income and
rent were in rental stress



Location in Victoria

15 located in metropolitan areas,
1 in a regional centre, **1** in a large rural town,
1 in a small rural town, and **1** did not disclose
their exact location²⁴



Rental type

15 in private rentals,
2 in an informal rental agreement,²⁵
and **2** in public or affordable housing²⁶



Data collection

Semi-structured qualitative interviews were conducted over a 6-week period.²⁷ The interviews were guided by 8 questions, along with additional sub-questions, designed to gain insight into how single parents experience renting in Victoria and steps they take when faced with a rental legal problem.

Questions were informed by (1) knowledge about people's help-seeking journeys gathered through legal sector research, and (2) key themes identified in a review of research on single parents renting in Australia (Holdsworth, 2011; Ma & Sebastian, 2023), as well as research on legal capability and legal need (Balmer et al., 2023, 2024a; Coumarelo et al., 2012).

The flexibility of semi-structured interviews allowed for prepared questions to be used as a guide, while encouraging participants to exercise some level of control over the direction of the interview. This approach allowed participants to raise issues and topics that may not have been considered during the interview design phase.

Interviews were conducted via Zoom, Microsoft Teams or phone, which allowed participants to discuss their experiences from the privacy of their homes.²⁸ In total, 19 hours of audio data was collected and transcribed verbatim for analysis. Interviews varied in length, the longest being one hour and 46 minutes and the shortest 22 minutes. To ensure accuracy, transcripts were reviewed while listening to the original audio recordings. The anonymity of participants was protected by removing identifiable information from transcripts and using pseudonyms.

Coding and data analysis

A thematic approach was used to analyse the interview data because it offers the flexibility required to identify the complex and nuanced themes and sub-themes that often arise in qualitative social research (Braun & Clarke, 2006). Coding was completed with qualitative analysis software tool Delve and guided by Braun and Clarke's (2006) 6-step approach.²⁹

Findings

Tenants Victoria identified 6 stages in the help-seeking journeys of single parents, along with 7 correlating findings.

Table 3.

The 6 Stages and Related Findings Identified in the Help-seeking Journeys of Single Parents

Stages in the help-seeking journey	Related findings
Stage 1: Finding a rental property	Finding 1: Single parents face serious challenges when trying to attain safe, secure and affordable housing
Stage 2: Managing relationships with landlords, housing providers, and real estate agents	Finding 2: The approach of landlords, real estate agents and housing providers plays a key role in the rental experience of single parents
Stage 3: Experiencing a rental legal problem	Finding 3: Single parents have to weigh up multiple factors before deciding how to address a rental legal problem
Stage 4: Seeking help	Finding 4: Single parents engage in repeated ‘knocking on the door’ at service entry points to access support
Stage 5: Navigating legal, community and government services	Finding 5: Single parents build self-advocacy skills through necessity Finding 6: Compassionate, informed and transparent service delivery is important
Stage 6: Help-seeking outcomes	Finding 7: Taking a multidisciplinary approach to help-seeking outcomes will be more effective

These findings were tested and validated in workshops at Tenants Victoria and the Council of Single Mothers and their Children. The workshops offered additional contextualisation from those working directly with single parents in the community and legal sectors. Several participants from both organisations were single parents with renting experience, and were able to offer feedback from both sides of service provision. It was beneficial to hear comments about the potential implications on service delivery from service workers at both organisations, prior to the launch of this report.

Limitations

It is important to note that the findings in this report reflect the help-seeking journeys of the 19 single parents who were interviewed. While the findings offer valuable insights into the disadvantage single parents experience in the rental market, and the challenges they encounter when finding help with their legal renting issues, it is important to acknowledge that single parents who rent in Victoria are not a homogenous group. Single parents have diverse rental and service needs.

Finding 1:

Single parents face serious challenges when trying to attain safe, secure and affordable housing

For
Lease

Finding 1

The help-seeking journey for many single parents begins when they are first trying to find a rental property. Limited availability of affordable rentals in Victoria places immense pressure on single parents to present themselves as ideal tenants when applying for housing, due to the competitive nature of the application process. Then, once they have secured housing, they feel compelled to maintain this ideal tenant status, or risk losing their housing and needing to re-enter the market. Feeling trapped in this ongoing cycle can have serious consequences on a single parent's willingness to assert their rights as renters.

At the time of writing this report, there is high demand for rentals in Victoria. In September 2024, vacancy rates were 3% in metropolitan Melbourne and 2% in regional Victoria (Homes Victoria, 2024a, p. 17). These figures were accompanied by growing wait lists for social housing,³⁰ which is a vital safety net for low-income households. Rents have been increasing across metropolitan and regional areas of Victoria since September 2021 (Homes Victoria, 2024a, p. 4).³¹ Anglicare Victoria (2024) demonstrated the lack of affordable housing for single parents in their *Rental Affordability Snapshot 2024*. Anglicare Victoria (2024, p. 10) found that of the 10,069 homes advertised for rent in metropolitan Melbourne (over one weekend), just 0.4% were affordable³² for a single parent with 2 children earning the minimum wage.

All single parents in Tenants Victoria's study were affected by this hyper-competitive rental market and expressed fear around their ability to attain safe, secure and affordable housing for their families.

Discrimination in the application process

When applying for houses in the private rental market, 12 participants **felt they were at a disadvantage in the application process** due to the possibility of discriminatory attitudes among real estate agents and landlords, who may view them as less desirable candidates. This belief is supported by research from the Australian Housing and Urban Research Institute (AHURI) on discrimination in the private rental sector, which highlighted that single parents experience 'statistical discrimination' during the application process due to perceptions that they have lower capacity to pay rent and pose a greater risk as tenants (Maalsen et al., 2021, p. 19).

When asked about the impact of being a single parent on her rental experience, *Mary³³ (a single parent of one child) stated:

"... there's definitely a sense that if you're a single parent you're potentially at risk of being perceived as unreliable and as not the most desirable tenant."

For Mary and other research participants, this meant **needing to strategise about how best to present themselves as desirable tenants to ensure they could secure a home**. This added to their already overextended mental load, which research participants attributed to the stress arising from the financial and physical responsibilities of solo caretaking. When looking for a rental property, along with the significant task of raising a child (or children) in a single-parent household, they were also writing cover letters, sourcing additional personal references, and deciding if they should take their children to property inspections.

*Sylvie (a sole parent of one child) described the contents of a letter she delivered directly to the owner of her previous property, which included personal details about her family:

“... I even put in a photo of us, you know, to say this is who we are, this is what we love, this is why we want to live in the area ... I pay my rent on time, that I’m very stable.”

While some, like Sylvie, disclosed additional information in their application, others felt resentment at having to disclose they had children.

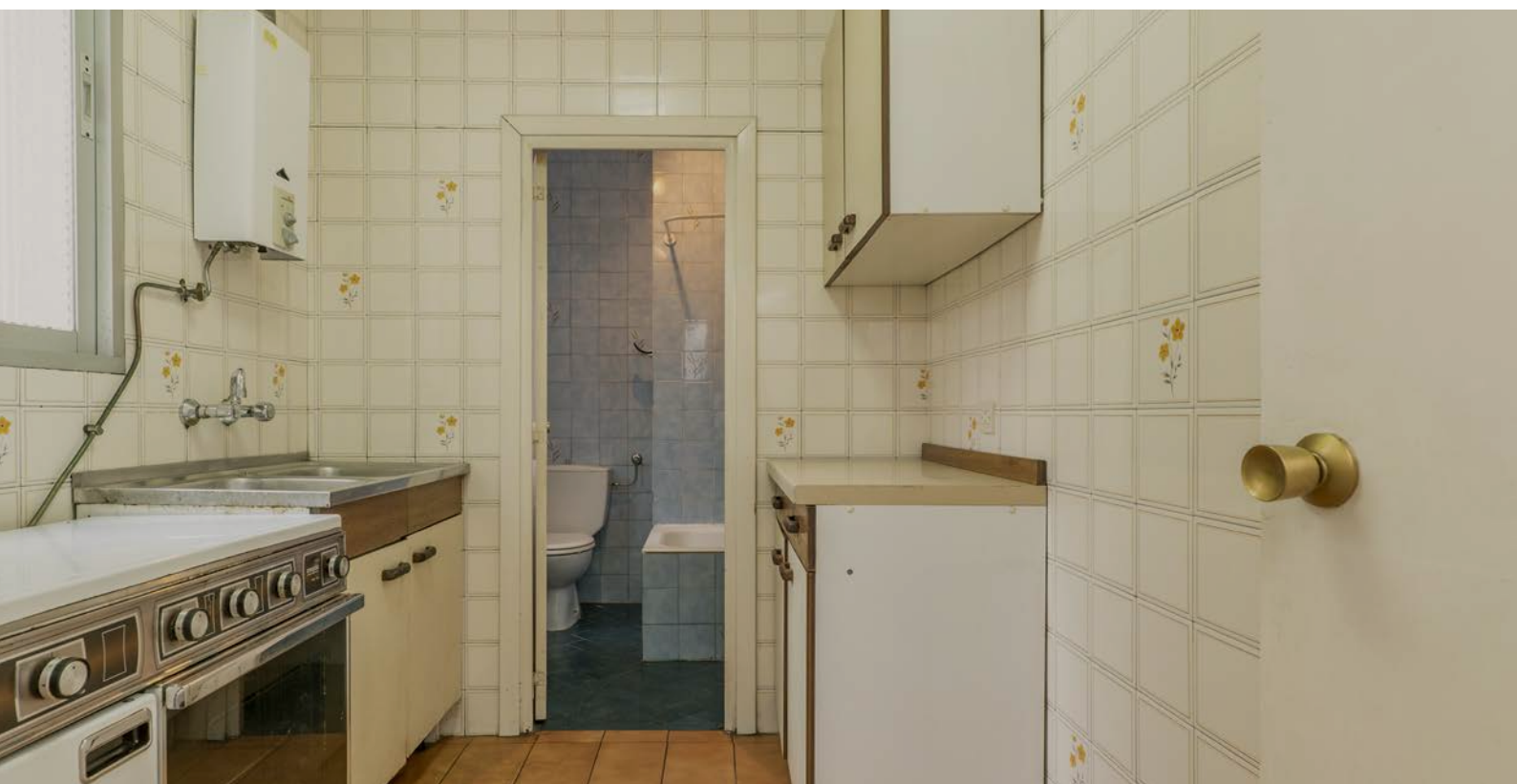
*Peter (a single parent of 4 children) said, “I don’t see how this really is relevant ... you just need to know that I can pay your rent ...”. Similarly, *Dawn (a single parent with 6 children living with her) felt that, when real estate agents found out she was a single mum, she needed to “... say that I don’t have as many kids as I have ...” and that this was generally the deciding factor in her getting approved for properties.

These findings highlight the need to protect renters’ rights by standardising the information that can be requested in rental applications.³⁴ Such measures may help to reduce the anxiety single parents experience when disclosing information around their family status.

When these methods failed, some parents **turned to their social networks and leveraged these relationships to access housing**. This was either through friends working in the rental sector or by fostering relationships with their real estate agents.

CASE STUDY | *ROSE

*Rose (a single parent of 2 children) was the only person to apply for a property in very poor condition. In her words “... no-one would move into this house except a single mum on a low income who’s escaping family violence ...”. Despite this, she still needed to rely on her real estate agent putting in a good word with the landlord for her to secure the property, as they were concerned about her low-income status.



Unaffordable rentals

All the participants experienced some form of **financial stress associated with supporting a household on a sole income**, while juggling caretaking responsibilities. Consequently, all single parents participating in this research would likely be eligible for social housing, based on Homes Victoria income requirements,³⁵ but only 2 participants were currently in social housing. Many of the remaining participants were unable to access this social safety net due to long wait lists, or they did not want to live in social housing (at times due to a negative experience in the past). These participants were left to compete in the private rental market against other household types, some of which had multiple income streams, such as double-income couples and share houses.

Of the 15 single parents who were renting through a real estate agency in the private rental sector, 14 had **problems finding a house that would not put them into rental stress**. Those who had previously managed to find an affordable rental, had since incurred rent increases that tipped them over the threshold into rental stress. For example, *Nick (a single parent of one child) had recently been notified of a \$600 per month rent rise on his inner Melbourne home, raising the rent from \$1,980 to \$2,600, which would take his rent to over 50% of his monthly income.

The low availability of affordable housing led to 15 of the participants **occupying homes with serious maintenance issues**, or that did not meet legal minimum standards for rentals, or lacked desirable amenities such as air conditioning, a backyard or a dishwasher. For example, *Holly (a sole parent of one child) felt that as a single parent “... you’re getting the dregs, I guess of housing, it’s always mouldy in the bathroom, it’s always old, not necessarily safe”.

Finding alternative housing options

Facing rising rental costs and an inability to find affordable housing in the rental market, *Claire (a sole parent of one child) and Holly **leveraged their social network connections by renting from friends or acquaintances through informal tenancy agreements**. Informal tenancies are becoming more popular in Australia, but limited regulation and protections in these arrangements can increase renters’ vulnerability to predatory practices (Wolifson et al., 2024).

For Claire and Holly, this form of alternative housing presented benefits and challenges. While both were paying below the market rate in rent,³⁶ this was partly due to the homes not meeting rental minimum standards, with electrical and plumbing issues, no heating, and broken windows. They were also responsible for the labour and cost of repairs and ongoing maintenance. Claire described the balancing act of maintaining her personal relationship with the homeowner while trying to keep her housing situation financially viable:

“... there’s a lot of shortfalls with the house and because I pay such low rent to someone that I know ... I have opted to do the things [repairs] myself rather than get him to do them, for fear that he will put the rent up or just say I can’t be bothered.”

Fear around re-entering the rental market

Due to the existing challenges in the current rental market, 16 participants expressed **serious concerns about finding another rental if they lost their current home**, describing the prospect as “terrifying”, “a nightmare”, and “simply awful”. *Kate (a solo parent of one child) shared: “... it’s not a renter’s market anymore and it’s difficult to get a rental, so I don’t have options... I’m not working full time, [a] solo parent, it’s not an attractive combo for a landlord.”

Fear around re-entering the market was also connected to their lack of mobility as single parents. Participants expressed that **having children limited their ability to rent cheaper housing options** because they needed to stay close to schools, community support networks, or public transport. In some instances, specific geographical limitations were imposed due to Family Court orders. Finding appropriate housing that was within budget was also a difficult task.

*Lily (a single parent who had 3 children living with her) explained that keeping her children housed was her biggest stressor:

“I suppose as a single parent, it’s just ... not just having myself to worry about, it’s the worry of having a roof over my kids’ heads as well.”

When single parents lack confidence in finding another rental to suit the housing needs of their family, their ability to raise rental legal problems is severely diminished. Engaging with their legal rights can be difficult, especially if doing so has the potential to place a basic human need, like housing, at risk.



Finding 2:

The approach of landlords, real estate agents, and housing providers plays a key role in the rental experience of single parents



Finding 2

The way landlords, real estate agents and housing providers communicate with renters can play a pivotal role in the rental experiences of single parents. Their attitudes can either exacerbate or minimise the need for legal help with a rental problem. However, renters often have no prior knowledge of how these parties will behave, which adds to the stress for single-parent renters – a stress they cannot control.

Private renters

This finding was most significant for single parents renting in the private market. As outlined in Finding 1, the lack of security they feel in their tenancies, along with feeling they are less desirable candidates compared with child-free households or double-income applicants, makes it crucial for them to maintain a supportive relationship with real estate agents and landlords. Such a relationship is important for them to feel secure in their leases.

Fourteen single parents reported **negative encounters with real estate agents and/or landlords**, including perceptions that they had behaved in an unprofessional manner, used combative or discriminatory language, or failed to communicate effectively to resolve a rental problem. The existence of negative relationships with landlords or real estate agents can affect single parents' rental experiences as follows:

- Minor problems, such as repair or maintenance issues that could have been resolved through communication between the renter and landlord and/or the real estate agent, need to be escalated to the Victorian Civil and Administrative Tribunal (VCAT), delaying resolution and adding stress
- Basic repair or maintenance requests are avoided, leading to small problems becoming larger and more costly
- Renters absorb the costs of repairs themselves
- Renters experience anxiety around periodic inspections

- Renters feel discriminated against, belittled, abused, or disrespected in their communications and interactions with landlords or real estate agents

Ten participants reported that **their maintenance or modification requests were either denied or not properly addressed**, potentially affecting – or already having affected – the health and safety of themselves and their children.

These requests included modifications to support family violence safety plans and maintenance issues including serious electrical problems, broken steps, tiles, or cooling units, or floorboards that could cause injury.

For many single parents in this study, **limited financial resources or alternative affordable housing options meant they had to remain in unsafe housing conditions**. When landlords and real estate agents display combative attitudes, it can make single parents feel disrespected and insecure in their homes, and have wide-ranging consequences for future rental experiences.

CASE STUDY | *JESSICA

* Jessica (a single mother of one child) experienced extreme hostility from a previous real estate agent, including verbal abuse and being told to leave her rental property multiple times. The agent's comments, such as "Just get out of here, go find another place, get a job and stop being a single mum" made Jessica feel targeted. As a result, she became hesitant to raise maintenance and repair issues, preferring to handle problems on her own to avoid further interaction with the agent.

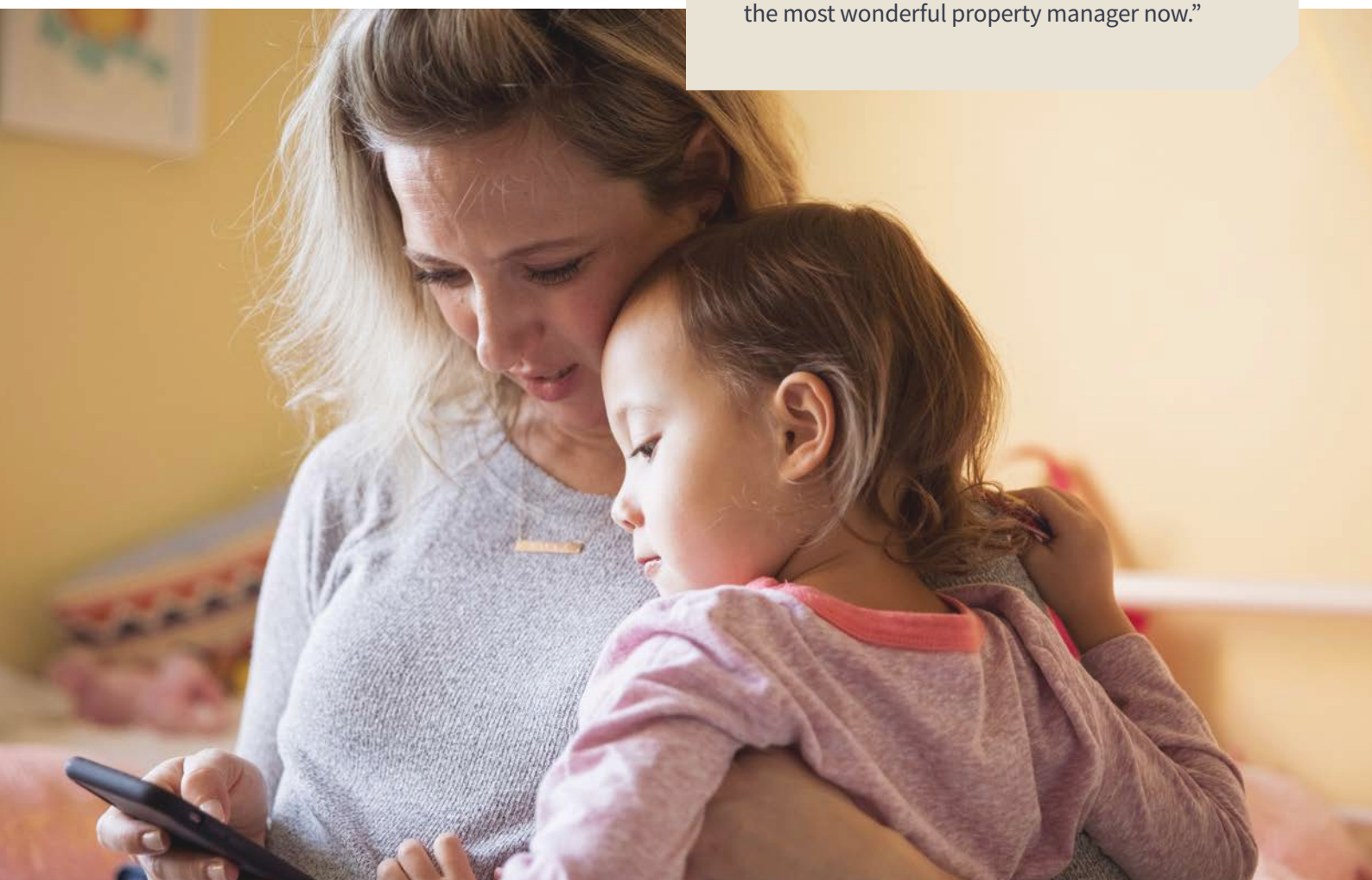
In contrast, when single parents **encountered landlords or real estate agents with whom they could maintain a positive relationship**, it reduced their anxiety and improved their confidence to address basic rental needs. This was most notable in instances where they had cultivated personal relationships with landlords or real estate agents, or they felt that their real estate agent was advocating for their needs as a tenant.

The relationships between renters, landlords and real estate agents can have a substantial effect on the health, wellbeing and stress levels of single parents and their children.

CASE STUDY | *HELEN

*Helen (a single parent of 2 children) had 2 vastly different rental experiences. In her previous rental, the landlord's refusal to install a promised air conditioning unit contributed to the hospitalisation of her young son for heatstroke. Helen decided to break the lease and move. Despite Helen getting the house professionally cleaned after spending just 3 months there, the landlord made multiple claims on her bond that were subsequently dismissed by VCAT.

In her current home, Helen has a real estate agent who she feels values her as a tenant and treats her with respect. Her landlord is quick to act on requests for repairs and important modifications. Now Helen has no qualms about asking for repairs to be done at her home because she knows the process will be straightforward, expressing: "I'm lucky I have the most wonderful property manager now."



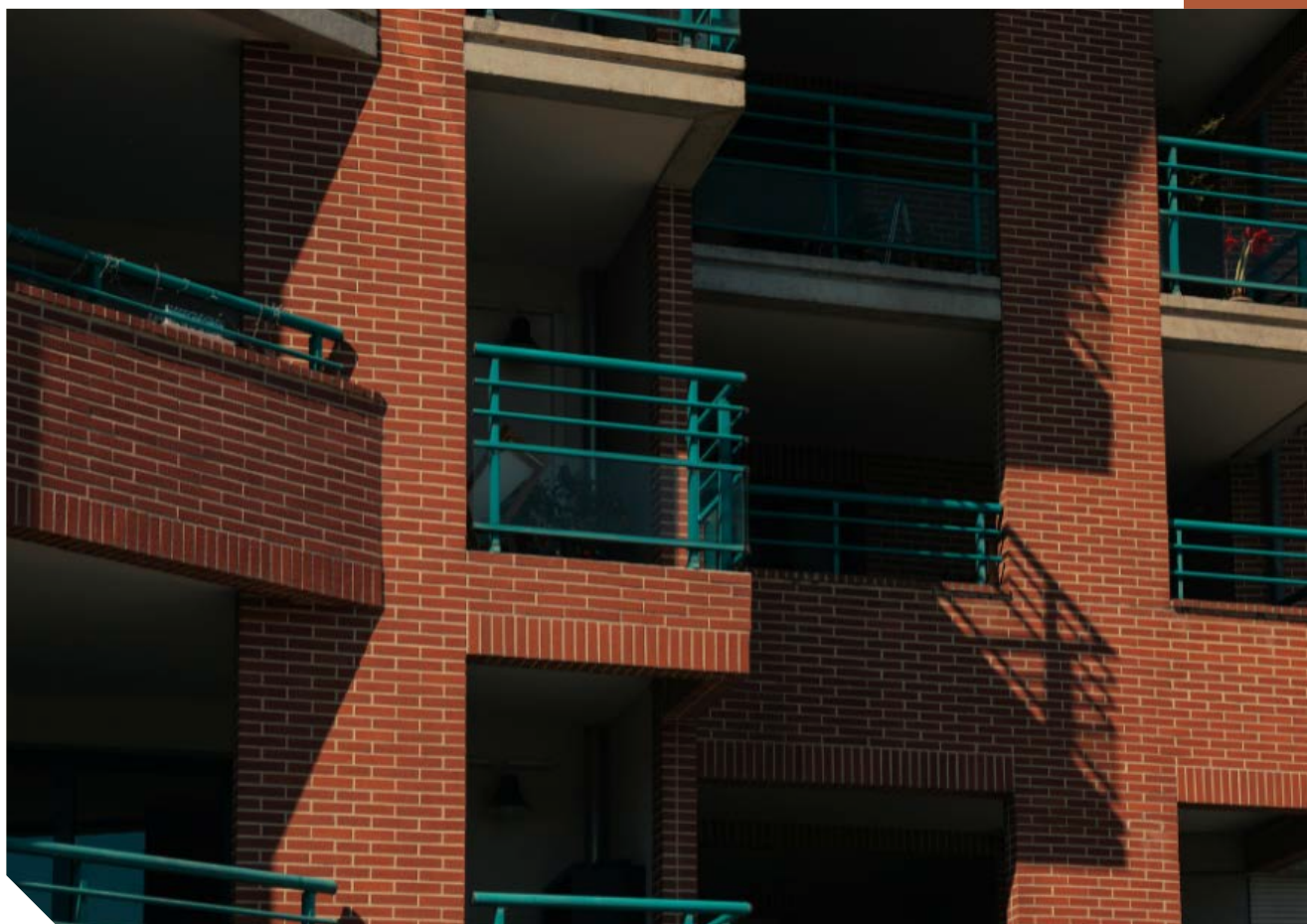
Social housing

There were distinct differences between the experiences of private renters and those who had rented in social housing (community and public housing). For the 3 participants who were currently living in, or had previously lived in social housing, asking for **repairs or modifications took months to be completed (if they happened at all), which was frustrating**. However, despite the persistence needed to address rental legal problems, 2 of the participants were comfortable with pursuing legal action to resolve their rental issues. *Leia (a single parent of one child) explained that this was due to a more protection for public housing tenants:

“... people in public housing have more rights versus people living in [a] private rental ... with public housing they have to go through so many processes, to get evicted and they have to have done something horrendously bad...”

Still, the persistence needed to address a rental legal problem reinforced challenges in the help-seeking journey. For *Stella (a single parent of 3 children), rather than waiting for months to get a repair issue addressed, she instead chose to pay for it herself, expressing: “... they [Homes Victoria] sort of just put you last, they don’t really care about you”.

Single parents in this research indicated that if landlords, real estate agents, and staff of social housing providers could foster positive relationships with renters, it could reduce the potential for development of a hostile environment. **Positive relationships reduce the need for formal legal action to resolve minor rental problems**, such as repair and maintenance requests, as issues can be resolved through open communication and timely responses – depending on the seriousness of the issue.



Finding 3:

Single parents have to weigh up multiple factors before deciding how to address a rental legal problem



Finding 3

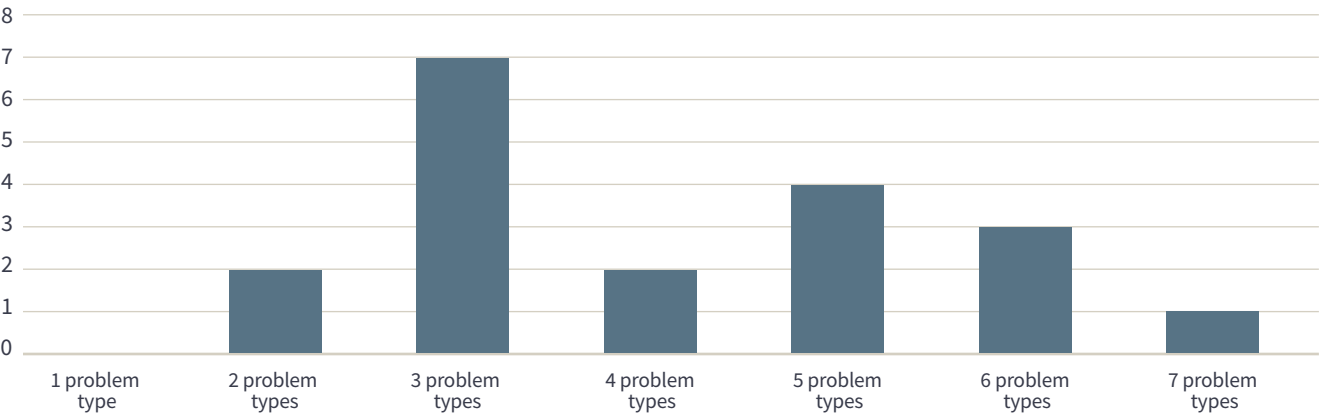
The path to addressing renting legal challenges varies from person to person and for individuals, over their lifetime. Adopting different strategies and seeking help through informal and formal avenues is a common practice among people faced with civil legal problems (Pleasant & Balmer, 2019, p. 143). Similarly, single parents in this study weighed up numerous factors before choosing which path to take, often shifting between active, independent, informal and avoidant help-seeking styles.

Among other factors, the help-seeking journey pathway depended on the legal problem, what other responsibilities or stressors they were managing at the time, and their previous engagement with legal, community or government services.

Prevalence of legal problems

In the interviews, participants were asked: ‘What types of rental legal problems have you experienced during your time renting as a single parent?’ All participants had experienced at least one such issue in the past 5 years. However, when examining the full range of legal problem types encountered during their overall time renting as a single parent (which ranged from 10 months to 17 years) this number increased (Figure 3).³⁷

Figure 3.
Prevalence of Legal Problem Types



- **95%** experienced a repair or maintenance problem
- **58%** experienced a health or safety issue³⁸
- **37%** tried to negotiate an unaffordable rent rise
- **53%** had non-rental-related legal problems
- **21%** made a compensation claim
- **32%** had issues getting their bond back
- **16%** dealt with managing debts from overdue rent

It can be difficult to quantify the prevalence of legal problems, as it requires individuals to recognise that the problem has a legal dimension and to recall this information in an interview setting. However, a closer look at the types of legal problems revealed that **poor housing quality was a major factor in the challenges renters faced**. ‘Repairs and maintenance’ and ‘health and safety issues’ were the most common legal problems reported. Although participants were not asked directly about non-rental-related legal problems, more than 50% raised at least one of the following issues: family violence matters³⁹, family law, a dispute with a neighbour, and public liability claims.

Single parents in this research had a high prevalence of rental legal problems, non-rental legal problems,

and multiple legal problems. This aligns with the patterns of legal need identified in the LAW Survey (Coumarelo et al., 2012) and PULS (McDonald & Ohri, 2023). Managing legal problems, particularly those that can affect housing stability and safety, is a complex task when balancing solo caretaking responsibilities with limited time and minimal financial resources.

Steps taken before seeking support

When rental legal problems arose, **deciding what action to take was rarely a straightforward process**. Single parents first had to consider numerous factors before deciding what steps they would take next, if any (Table 4).

Table 4.
Factors to Be Considered when Deciding What Action to Take when Faced with a Rental Legal Problem

Individual factors	Environmental factors	Systemic factors
Did they have the capacity to engage at that time? Were they managing other more pressing legal problems?	How long did they have left on their current rental agreement? Were they on a month-to-month lease? When was the last time they raised an issue with their landlord or real estate agent? What was their relationship like with them? What was the legal problem? Would they have to take action or was action being taken against them?	Had their past legal, community or government service experiences been positive, neutral, or negative? Would they be at risk of losing their current rental if they made a complaint?

Some single parents felt more confident raising a rental legal problem than others. Those who were hesitant to raise problems cited several key barriers:

- Systemic issues – lack of power in the rental market
- Lack of resources – concerns about the financial cost of seeking advice
- Lack of time – existing solo caretaking responsibilities, lengthy processes, additional paperwork, gathering evidence
- Mental toll of engaging in legal processes
- Fear of negative consequences – risk of losing housing or being viewed as a difficult tenant

*Erin (a single parent with 2 children living with her) found it difficult to exercise her rights as a renter and elected not to raise repair issues because she did not feel that she had the necessary supports, resources or skills to do so:

“It’s really hard to come up against the system when I have no, I mean, I know legally I have rights and whatever, but to go against the system with no money and no support ... it’s hard for tenants to push for the maintenance and push for the things when their lease might not get renewed ... there’s cracks in the walls now, there’s [a] little bit of mould in the bathroom, there’s leaky taps ... I can’t be bothered.”

Those who were more confident in taking action in addressing rental legal problems tended to have access to the following supports, resources or skills:

- Self-advocacy skills
- Community supports (friends, family, online groups)
- Legal literacy skills and confidence engaging in legal processes
- Additional financial resources
- English literacy skills (confident speaking and writing)
- System navigation experience (legal, community and government services)
- Supportive relationships with a landlord or real estate agent



Help-seeking styles

When looking at the steps single parents took to address their rental legal problems, 5 help-seeking styles were identified:

- 1. Active help-seekers** will be quick to engage a legal, community or government service for information or advice. They can identify that their rental problem has a legal dimension, and they want to speak with a service to understand what steps to take next. Proactivity means they are more likely to approach a service before they have reached a crisis point in their help-seeking journey.
- 2. Independent help-seekers** would prefer to do desktop research themselves, look at the information on a service website, or use self-help tools. These methods offer the freedom to access services during a time that works best for them.
- 3. Informal help-seekers** reach out to friends, family, or online groups for advice on a legal problem. Depending on the source of this information, they may be at risk of receiving inaccurate legal information. Informal help-seekers may not be aware of the legal support services available to them.
- 4. Avoidant help-seekers** see legal problems, legal services and legal systems as something to avoid, often due to a negative experience navigating the legal sector.

5. Hybrid help-seekers were the most common type of help-seeker (15 single parents overall). Various individual, environmental and systemic factors (outlined above) affected how they would address a legal problem. They shifted between, active, independent, informal and avoidant help-seeking styles.

Single parents in this research were frequently juggling numerous legal and non-legal problems. Their lack of resources, time, and capacity to mentally engage with legal problems meant that they were selective about which issues they raised. They also adjusted where they sought support, using both informal and formal avenues such as friends and family, online resources, or legal, community and government services.



CASE STUDY | *STELLA

Stella had experienced threats from her neighbour when she lived in public housing, but her transfer request was denied. When she reached out for support through the community sector, she felt that she kept hitting dead ends. She became hesitant to seek help for a legal problem. She felt most service providers judged her for being a person of colour and coming from public housing, and stated “... there’s a perceived idea of who you are already, you’re probably jobless, you don’t want to work, you’re just on Centrelink ... so before they can even understand your situation, they just dismiss you”.

Finding 4:

Single parents engage in repeated ‘knocking on the door’ at service entry points to access support



Finding 4

When single parents reached the point in their help-seeking journeys where they were ready to reach out for support from legal, community or government services, many found they had to repeatedly ‘knock on the door’ to access the help they needed.

As discussed in Finding 3, single parents often evaluated multiple factors before taking steps to ask for help, and their solo caretaking responsibilities left them with limited time to wait on hold or reach out numerous times to one or more services. Any roadblocks they faced reinforced existing barriers, potentially worsening their rental disadvantage.

Challenges making initial contact

Difficulty getting help for a rental legal problem at a service entry point was a significant concern among single parents who reached out for support. **The significant unmet demand for free legal assistance is well documented in Australia**, with community legal centres often struggling with capacity and funding constraints that limit their ability to respond effectively (Mundy, 2024).

Of the 17 single parents⁴⁰ in this study who contacted a service for help with a rental legal problem:

- Twelve reported long wait-times (including one who was not able to get through at all)
- Two said their call was answered promptly
- Three made no comment

Two key suggestions single parents made for improved service provision were related to service accessibility: (1) making services easily accessible through options like online booking, online chat function, phone lines that prioritise single parents, call-back services, and quick email responses; and (2) extended operating hours, as their caregiving responsibilities often left them with smaller windows of time to call.

The stress experienced in waiting for legal support varied based on the nature of the issue and the support systems parents had in place.

Research shows that legal problems tend to cluster for groups – such as single parents – who experience additional vulnerabilities, compounding the effects of unresolved legal problems (OECD, 2019, p. 30). Thus, if a single parent had a simple legal problem that they were seeking clarification on, waiting was less of a concern. But **if the problem was complicated, time sensitive, or one of multiple problems, they often expressed a greater level of frustration.**

Peter called Tenants Victoria multiple times to get help with a time-sensitive problem. When asked how this wait made him feel, he responded:

“I felt very alone, I felt isolated ... It was frustrating knowing that there was a service that is meant to be there but was unavailable.”

Single parents who expressed less frustration around the long wait-times also had friends with expertise who they could seek advice from in the interim, which helped reduce feelings of isolation and gave them a sense of control over their situation. For example,*Bronwyn (a sole parent of 2 children) said she would have felt “completely lost” when waiting to get through to Tenants Victoria without the guidance of her friend who is legally trained, rents, and is also a single parent.

Adapting help-seeking behaviour

Among the 15 single parents who contacted Tenants Victoria, 5 had to **modify their help-seeking behaviours when seeking support**. For example, if they could not get through to Tenants Victoria on the phone, they adjusted their calling times to secure earlier spots in the queue.

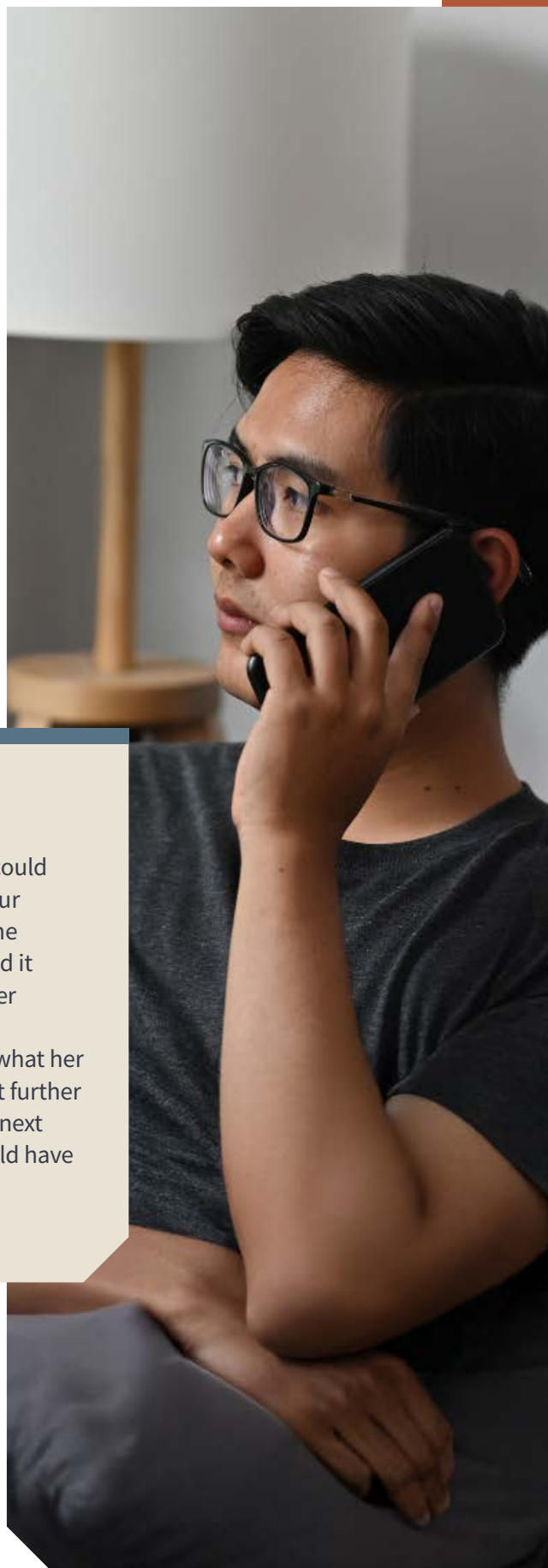
Changing their preferred contact time was difficult for some single parents who had children at home during these periods and were mindful of “small ears” overhearing a conversation about a housing issue, which is a common issue for single parents contacting services (Sebastian, 2023, p. 46).

*Eliza (a sole parent of one child) explained that her son had developed severe anxiety in the aftermath of a protracted legal matter in relation to the sale of her previous rental property. Her experience highlights why many single parents try to shield their children from the stress of housing insecurity.

CASE STUDY | *ERIN

Despite calling Tenants Victoria earlier in the day, Erin could not reach our staff on the support lines and turned to our (then provided) email service, which she felt reduced the effectiveness of the information she received. Erin found it difficult to apply the legal information in the email to her situation as it was mostly excerpts from the Residential Tenancy Act (RTA). She needed further clarification on what her rights were before deciding which path to take. Without further clarification, she struggled to determine her rights and next steps. Reflecting on the experience, Erin stated: “It would have been nice to have just spoken to a person.”

These findings demonstrate the **importance of single parents being able to seek legal support in a manner that is accessible and easy to understand**. Resource limitations mean demand for legal help often outstrips the capacity to assist. This is problematic for help-seekers who are not positioned to choose where, how or when they receive support.



Finding 5:

Single parents build self-advocacy skills through necessity



Finding 5

A recurring theme in the help-seeking experiences of single parents was their ability to self-advocate.⁴¹ Many had to be persistent in navigating the rental market, addressing legal issues, and seeking support from legal, community and government services.

Strong self-advocacy skills

In this study, 17 participants **displayed strong self-advocacy skills when addressing a rental legal problem**. However, 2 did not feel confident in doing so, despite previous experience navigating the system.

Self-advocacy was used by single parents in:

- Asserting their rights as renters and advocating for better housing conditions
- Persisting with addressing a rental legal problem, even when met with initial resistance from a landlord, real estate agent or housing provider
- Seeking support across multiple services in the legal, community and government sectors; a task that can be time consuming and difficult to navigate

The ability to self-advocate was a well established and strongly held characteristic for some single parents. Others **developed these skills out of necessity after repeated engagement with services and legal processes**.

For *Alice (a single parent of 3 children) it was instinctual. When her lease transitioned to month-to-month, she bypassed her real estate agent and went straight to Tenants Victoria for support, stating: “If something arises, you know, I just hit it head on”.

Dawn, however, was initially uncomfortable self-advocating, feeling shame around asking for help. She attributed this to her history of family violence. After being told by her former partner that she would not be able to do things on her own, Dawn had to shift her mindset by “... reframing that for myself and being like, no, you know, it’s okay to reach out for help...”.



Impact on single parents

While single parents may have the skills to self-advocate for their rental needs, many spoke about the mental toll of having to do so repeatedly. Their experiences included **being redirected to numerous services, having to repeat their story, and occasionally still not finding the help they needed.** They described this form of service engagement as stressful, time consuming and exhausting – feelings that were often exacerbated by not having a co-parent or other adult living with them to help shoulder the load.

CASE STUDY | *LEIA

Leia had an ongoing rental dispute with her former community housing provider. Over the course of 5 years, she reached out to 5 different community legal centres, numerous tenants associations, and even members of parliament. Leia outlined the process of developing her advocacy and legal skills during this time: “I self-referred myself because I didn’t have a support organisation telling me where to go ... it was just self-referral spending hours on the phone with different numbers, having to repeat my story numerous times, sometimes getting rejection.” Leia expressed that navigating these legal processes “... added to my already full port of trauma”.

Research shows that single parents exhibit a heightened risk of parental burnout due to extended periods of chronic parenting stress (Mikolajczak & Roskam, 2018). While single parents in this study may have demonstrated strong self-advocacy skills, ideally they would not have to rely on them as frequently to address a rental legal problem. For instance, Mary was frustrated that she would have to take a repair issue to VCAT for resolution, stating: “... why should I be having to do this? Why should I have to be fighting for something that’s not unreasonable?” This demonstrates that while **acquiring self-advocacy skills is a form of resilience, it is also a symptom of a rental support sector that is hard to penetrate, and it highlights disadvantage.**



Problematic dynamic

Renting service models tend to prioritise access to those who (1) have an awareness that their rental problem has a legal dimension; (2) can navigate the system to find the help they need; and (3) have the capacity to reach out for support multiple times. This service model may be deterring people from seeking legal support if they:

- Have a diminished capacity to self-advocate
- Are already hesitant to access support during a rental crisis
- Lack the necessary time, skills or resources to navigate across the legal, community or government sectors

Five participants specifically acknowledged the **challenges single parents from migrant backgrounds face when addressing rental legal problems**. These include difficulties navigating unfamiliar systems, not feeling confident self-advocating, assumptions being made about them by service providers, and struggling to communicate complex situations, especially when English is not their first language.⁴²

Not being able to speak or understand English is a substantial barrier to accessing and navigating support services in Australia (Clark et al., 2014; Khatri & Assefa, 2022). Leia, who has a migrant background, acknowledged that her proficiency in English was a crucial advantage when help-seeking with a rental legal problem:

“... at least I have the privilege of speaking English fluently. There are so many others who can’t, aren’t able to, don’t have access to translators, don’t know the system yet ... I don’t take my strength or my privileges for granted at all.”

If navigating the legal sector is challenging even for single parents who have strong self-advocacy skills, there are likely large cohorts of renters who are ‘falling through the cracks’ and missing out on free legal services. This cohort may include renters who are unaware that free legal services exist, as well as those who reach out but do not try again if they are unable to find support on their first attempt.

Finding 6:

Compassionate, informed and transparent service delivery is important



Finding 6

A common experience among many single parents in this research, irrespective of their legal problem, was a desire to feel heard, respected, and be met with compassion when they contacted a service. This was particularly important when they felt their legal needs were not being met.

Positive service experiences

Of the 17 single parents who had reached out for support with a rental legal problem, all of them described at least one positive experience once they got through to a service.

Factors that informed a positive service experience for the single parents in this study included clear and respectful communication, trust in the information provided, and receiving clarification or solutions to their legal problem.

Positive service engagement made them feel heard, improved their legal confidence, and reduced their anxiety. Mary highlighted the **importance of engaging with a service that identified “... how critical it is for a single parent to maintain a roof over her and her family’s heads ...”**. This meant that a service was acknowledging, and accounting for, the challenges of raising a child on your own.

Once they got through to a service worker, only 7 participants described a relatively straightforward service experience.

A straightforward service experience followed this pattern:

1. Talking to a service worker about their rental legal problem
2. Receiving legal support
3. Using this information to decide what the next appropriate steps would be for them (either legal action or inaction)

A common factor among those who had a straightforward experience was the nature of their legal problem. Six of the participants were calling with just one rental legal problem, seeking clarification on what steps they could take to proceed with issues including: negotiating a rent rise, terminating their lease, addressing unattended repair issues, or disputing their rental payment method. In all these instances, **they had the agency to decide whether to pursue legal action, and the clarity of only addressing one issue at that time.** Only one participant in this group faced serious legal action that could lead to eviction and loss of housing due to rental arrears.

The type and severity of a legal problem had a significant impact on a help-seeker’s perception of their service experience. A positive or negative legal experience is often shaped by factors beyond the control of the service itself.

However, services that acknowledged this complexity and connected single parents to a wider range of community support led to stronger positive perceptions of their legal experience. **Taking a wider approach to helping single parents resolve their legal and related problems was also instrumental in creating an environment where they would be comfortable reaching out for support for future legal problems.**

Challenges in service provision

Eleven single parents seeking support for a rental legal problem encountered challenges once they got through to a service. These challenges included problems getting the support they needed (such as having to call back to speak to a different service worker or having to reach out to multiple services), issues applying the legal information to their situation, or feelings of judgement or shame around seeking support.

Six participants spoke about instances where they **reached out for support through free legal services but were unable to find the help they needed**. This is in line with findings from PULS, which reported that 40% of respondents did not feel they got all the expert legal help they needed for their legal problem (Balmer et al., 2024b, p. 19).

For single parents in this study, the main reason for not receiving support was that their legal issue did not qualify for free legal assistance. Common reasons for ineligibility included:

- An assessment concluded that the case was unlikely to succeed
- The issue was taking place in another state
- The issue involved complex family law or succession law questions
- There was insufficient legal precedent or limited legal avenues to pursue justice

Despite these limitations, all 6 participants **persisted in seeking support but found they were hitting dead ends** in the legal, community and government service sectors. This took a significant toll on them due to the time, resources and mental energy exerted.

Sylvie combatted these issues by taking an alternative pathway to legal resolution and contacting an independent renter rights advocate who was able to support her with an interstate rental dispute.⁴³ For other single parents, the only available option was to seek help through a private lawyer, which they largely did not have the resources to do.

CASE STUDY | *ELIZA

Eliza reached out for support through numerous free legal services but was unable to find help as the eviction she was disputing would have required litigation with the assistance of a private lawyer, stating: "... what I was getting from the community sector was your issue's outside our area of expertise, or it's too complicated for us to deal with ...". When asked how this made her feel, Eliza responded: "I just felt like I've got nowhere to turn to and I'm in this situation where I don't have the money to do something legally, so I'm at a major disadvantage." Eliza had to drop her claim and was evicted from the home she had rented for the past 24 years.

In instances where single parents could not find legal support, it is **vital that the limitations within the sector are acknowledged and clearly communicated early in the process**. This enables help-seekers to explore alternative solutions and reduces frustration associated with receiving repeated knock backs.

For example, Sylvie and Eliza were both facing highly emotive legal problems and felt it was crucial to have someone in the sector acknowledge how difficult it is when you are hitting dead ends. Sylvie spent weeks after her initial call to Tenants Victoria waiting to speak with a lawyer, expressing that once she got through: "... you need someone on the other end of the phone to say, "Gee, this is so hard for you"".

Respectful communication is crucial for building trust between single parents and service workers during the initial point of contact. It can be difficult at times for single parents to express the extent of the problems they are facing, as they may feel shame around seeking support (Chase & Walker, 2014).

There were 3 instances where **single parents felt they were being discriminated against by a service worker** in the community or government sectors, based on negative stereotypical perceptions of single mothers.⁴⁴ There were also 4 additional single parents who had not directly experienced discriminatory attitudes from service workers but were concerned that discrimination towards single mothers could negatively affect their system engagement.

For 6 single parents, **past challenges when addressing a legal problem resulted in hesitancy to engage with legal services** to address their current or future rental legal problems.⁴⁵ Four attributed to this to a negative service experience in the past, while 2 had negative connotations around engaging in legal processes due to ongoing family law and domestic violence matters.

These findings underscore the importance of the work provided by legal, community and government services. When single parents feel dismissed or judged, or trapped in referral roundabouts,⁴⁶ this experience can significantly undermine their willingness to seek help in the future.

Notably, in PULS, just 13% of respondents who saw lawyers as **less** accessible got all the help they needed for their legal problem, versus 41% of those who saw lawyers as **more** accessible (Balmer et al., 2024b, p. 127). This research emphasises that services must be mindful of how they communicate with help-seekers, especially regarding the limitations of free legal services in Victoria. This information should be delivered consistently, honestly and compassionately to help renters manage their expectations and reduce resistance to seeking help in the future.

Emotional aspect

It is important that service workers recognise **how difficult it can be for single parents to strategise, absorb information, and take steps to address rental legal problems** that could place their housing security at risk. Bronwyn's experience demonstrates how external stressors can affect a help-seeker's ability to navigate a legal problem.

CASE STUDY | *BRONWYN

Bronwyn, who had developed strong legal literacy skills while working in the legal sector, found it difficult to use these skills when faced with a rental legal problem that could have put her and her children at risk of experiencing homelessness. Bronwyn explained: "I have an awareness of regulatory bodies and frameworks ... But that said, I still felt quite helpless when I was facing things to do with rental properties." Her fear of navigating this legal problem was exacerbated by the absence of vital protective factors that could alleviate stressors for single parents in this situation. If she lost her housing, she did not have friends and family to stay with, nor the financial resources to store her belongings or find a short-term accommodation option.

Disclosing the additional barriers faced by single parents when resolving a rental legal problem can provide important context for service workers, and help to inform legal service provision or potential referral pathways. However, 4 of the single parents in this study felt frustrated by having to repeat their story multiple times, especially when this information was not communicated internally or during referrals to other services. **Lack of communication during handovers took a significant emotional toll on single mothers with a history of family violence**, as they did not want to relive this trauma each time they engaged with a new service worker.

CASE STUDY | *DAWN

A pivotal moment in Dawn's help-seeking journey occurred when she spoke with 2 service workers who she was able to establish a connection with, as one had a similar lived experience as her (coming from the same cultural background) and the other she simply clicked with. Dawn described her history engaging with services: "... a lot of years where I've had to fill in, not only blanks, but re-talk and re-talk and re-talk and then meeting the, you know, the 2 people [service workers] ... they were on my side and there was not as much repeating ...". Dawn added about the impact of having to keep repeating your story: "... it just bogs you right down and just pulls you further back, having to just keep going and keep going until you find the right person."

Facing a rental legal problem can be a very emotional and stressful experience, which can make it difficult for the help-seeker to communicate and receive information that is unfamiliar to them. Creating a service environment where single parents feel comfortable sharing the full extent of their issues is key to ensuring that services can better strategise the most appropriate path forward with their unique needs in mind.



Finding 7:

Taking a multidisciplinary approach to help-seeking outcomes will be more effective



Finding 7

A vast array of factors can affect the outcome of the help-seeking journey for single parents renting in Victoria, which is why it can be difficult to measure a ‘successful legal outcome’ as it can look different to each person.

However, a commonality among most single parents in this study was a hesitancy to seek a legal outcome through formal legal proceedings. This hesitancy was due to **single parents feeling the burden of responsibility to take action in a housing system where they simultaneously feel disempowered**, particularly when acting against those with the power to remove their housing security. Many legal problems were never pursued further if resolution could not be reached through direct communication with a landlord, real estate agent or housing provider.

This study suggests that legal service providers should continue to move away from focusing solely on legal resolution as the goal of service provision.

A more effective solution involves a **multidisciplinary approach that places the renter’s needs at the centre and helps renters to solve their renting problems using a range of strategies** that they feel comfortable with. Taking a broader view of how legal and non-legal problems intersect and affect renters can also build or sustain the individual, environmental and structural support needed to manage future challenges. A collaborative service model that integrates professionals from social work, financial counselling, and legal backgrounds may be key to achieving this.

Avenues for reaching an outcome

For single parents in this study, reaching an outcome in their help-seeking journey involved various avenues. It also differed depending on the rental legal problem in question and their capacity to engage at the time the issue occurred.

- Eight single parents described instances where they took **no action** to address a rental legal problem
- Thirteen single parents described instances where they raised an issue with their landlord, real estate agent or housing provider but, if it was not acted on, they **did not push it further**
- Five single parents described instances where they spoke to someone at a legal, community or government service and then **chose not to take further action**
- Eleven single parents described instances where they **resolved a legal problem directly with their landlord, real estate agent or housing provider**, after seeking information online, speaking to friends and family, or contacting a legal, community or government service for advice
- Seven single parents described instances where their **legal problem went to VCAT**

When it comes to addressing rental legal issues (such as rent increases, invalid notices to vacate, or unjust bond claims) or raising concerns like unattended repairs, health and safety issues, or compensation claims, the responsibility to recognise the legal need and take action often falls on the renter. The power imbalance in the rental market and the disadvantage single parents experience when seeking a rental home meant that a significant number of participants **dropped valid rental concerns if it meant that seeking resolution would involve legal proceedings**, such as taking a matter to VCAT.

Challenges with legal proceedings

Single parents were reluctant to engage in legal proceedings to resolve their rental legal problem for the following reasons:

- Confusion about how to navigate legal systems based on past experiences or perceptions
- Time constraints due to the lengthy process of getting help and long wait-times
- Potential impact on mental wellbeing
- Overwhelming amount and complexity of paperwork involved
- Existence of other more pressing legal problems (family violence, family law, financial issues)
- Concern that having their name in a VCAT ruling could impact their reputation as a tenant or be used against them in a family law matter
- Feeling intimidated because of unfamiliarity with the terminology
- Financial risk associated with losing the case

This hesitation to engage with formal legal processes is consistent with research on legal capability, which shows most people will address problems informally if they address them at all (Pleasance & Balmer, 2019, p. 143).

A global review of legal needs surveys found that less than 5% of civil legal problems are resolved through courts or tribunals (OECD/Open Society Foundation, 2019, p. 33). Among the 6 single parents who chose to take their matters to VCAT despite the challenges outlined above, 2 were in social housing and felt secure enough in their tenure to proceed. However, this process took a toll.

*Ruth (a single parent of one child) reported feeling frustrated by "... having to constantly go to VCAT all the time to basically get work done", while Leia described **VCAT hearings with her community housing provider as a "David and Goliath sort of fight"**. The remaining 4, who were renting privately, chose to wait until they had vacated the property before lodging claims.



Multidisciplinary approach

The individual and systemic challenges involved in addressing rental legal problems suggest that a multidisciplinary approach could be beneficial in supporting single parents. Offering practical support and building confidence through a one-off information or advice call, or through ongoing legal assistance are vital aspects in legal service provision. However, empowering single parents to make choices when faced with a rental legal problem does not only mean improving legal literacy skills or legal knowledge; it is also linked to **service approaches that acknowledge and address the intersections between legal, financial, health and housing issues.**

Single parents in this study often contended with additional stress factors that could make their help-seeking journey challenging. These included social isolation, family violence, ongoing family law disputes, financial stress, and mental and physical health concerns (for themselves and their children). These factors often existed prior to a rental legal problem arising and were then exacerbated by the additional strain of engaging with legal processes. A multidisciplinary approach could help to address how these stress factors affect a renter's ability to make choices in their help-seeking journey and how they can be supported during and after the resolution of a legal problem.

Adopting a strengths-based approach that utilises multidisciplinary supports to **establish or reinforce protective factors for single parents could better position them to exercise their rights as renters in the future.** For example, single parents in this study often relied on their social networks when problem solving a rental issue.

CASE STUDY | *LILY

Several years ago, Lily was advised by a friend to put in a claim with VCAT after a landlord wanted to charge her for changing the locks at the property, which she adamantly denied. Lily had recently moved to Victoria from overseas, stating: "I didn't know how the system worked, I didn't know about VCAT." Despite contacting a government service for support prior to her VCAT hearing, Lily felt rushed during the 15-minute call and did not feel prepared on the day of the hearing. She did not realise she needed to bring supporting documents to show evidence of her counter argument. She had to pay the landlord's \$400 bond claim. Lily now has a stronger social support system in Victoria that has helped her establish a greater level of knowledge about rental rules and regulations.

Lily's experience underscores the importance of having additional social support or other ways to verify information provided by services.

For some single parents a **'wrap-around' service might be the solution.** This could mean linking single parents with peer support groups, financial counsellors, organisations that offer material resources, mental health support, or social workers to help coordinate the process or guide them through service navigation. This approach could better meet the needs of single-parent renters who have limited capacity to self-advocate or are struggling to navigate the legal system, offering follow-up support with a focus on finding innovative ways to resolve issues.

How does legal capability help us understand the help-seeking journey of single parents?

This section discusses the help-seeking journeys of single parents renting in Victoria, using a legal capability perspective.

This Tenants Victoria study reveals that external factors play a larger role in determining how single parents managed rental legal problems compared with their internal legal capabilities. All the single parents in this study demonstrated an awareness that their problems had a legal dimension, and had the ability to self-assist, both of which are vital factors linked to using legal services (Pleasance & Balmer, 2019; Hastings, 2024). The majority had at least one example of being quick to identify that they were experiencing a rental legal problem, then researching online or speaking to friends and family, before contacting a service for legal support. Challenges arose when they felt unable to translate legal advice about their problem into legal action.

A critique of the legal capability approach has been a focus on measuring internal capabilities – skills, powers and abilities – without placing sufficient emphasis on the external conditions that make exercising these internal capabilities viable (Habbig & Robeyns, 2022, pp. 616–618). Still, in recent years, discourse on legal capability has moved towards a more sophisticated model which acknowledges that while skills may develop over time and are solidified through experience, attitudes towards engaging with legal problems are more heavily affected by emotions, life events and previous engagement with legal services (Balmer et al., 2024, p. 19).

In legal service provision there is also a tendency to focus on building internal legal capability skills – including legal literacy, confidence and knowledge – through provision of legal guidance, as this is the sphere of legal capability that services have the most influence over (Figure 1). However, utilising an approach that focuses on the accumulation of internal legal capability skills runs the risk of reinforcing an individual deficit-based model, wherein, if help-seekers are unable to engage with their legal rights, their capabilities are placed under the microscope, rather than the systems that disempower them.

Legal capability among single parents in this research was prone to fluctuation. Each time they encountered a different rental legal problem, participants would weigh up numerous individual, environmental and structural factors before choosing a path forward. This fluctuation was associated less with the accumulation of internal legal capability skills – confidence, knowledge, literacy – but rather, the presence of external challenges restricted their ability to engage with their rights as renters, take on legal information, and take legal action.

Key external challenges identified:

Restricted access to free legal services.

When single parents first reach out for support, they often encounter under-resourced and over-extended services that do not have the capacity to assist every renter. Limited access to free legal support in Victoria can create barriers to resolving problems for those who are unable to repeatedly reach out for support, or do not have the financial means to then seek help privately.

Challenges retaining and actioning advice.

This was a problem for single parents whose personal circumstances meant that they did not have the capacity to take on information about their rental legal problem once they connected to a service. Legal problems that could potentially affect their housing security were extremely distressing. Renters who were in a heightened emotional state had difficulty retaining legal information that was unfamiliar, especially in instances where they were managing multiple legal problems.

Power imbalance in the rental market.

Single parents often face a precarious situation in a housing market with a lack of affordable rentals and social housing options. As a result, they may feel unable to engage with their rights and take legal action. This is partly due to the lack of protection against potential backlash from a landlord, real estate agent or housing provider who may then view them as a problematic tenant. In these cases, it is not a lack of knowledge, skills or understanding about how to address a legal problem holding them back, but rather the stronger motivation to maintain their current housing arrangement and as much stability as possible for their family.

This research suggests that re-imagining the design and delivery of rental legal and related services would benefit single parents and, by extrapolation, other renters experiencing severe stress and disadvantage. Taking an approach that places greater emphasis on acknowledging, accommodating and combating external factors may help translate legal advice into the confidence needed to take legal action.

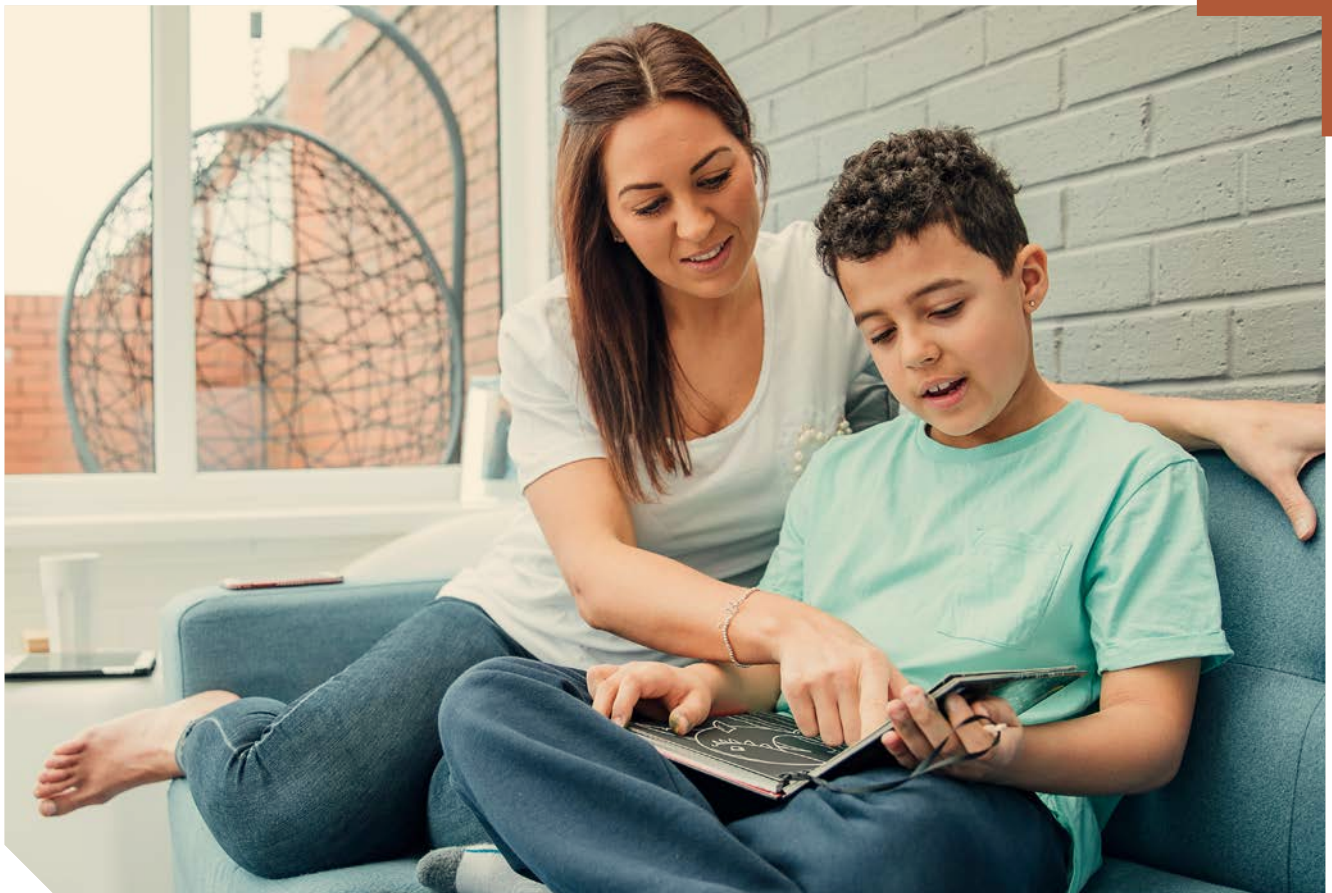


Conclusion

Interviews with 19 single parents renting in Victoria revealed high levels of legal need, the presence of complex and multiple legal and related problems, and challenges pursuing legal action in a housing system where they feel disempowered.

In instances where single parents did reach out for support, many had to do so multiple times before getting through to a service, and the information provided did not consistently translate to taking legal action, particularly among private renters. Hesitancy to pursue a legal problem was often linked to concerns about being labelled as a difficult tenant, especially for ‘forever renters’ – those who did not foresee themselves buying a home and exiting the rental market. However, it is vital that renters who feel unable to pursue legal matters can still access support to help them better understand their rights before making this decision.

Legal and related services must prioritise the needs of renters. Services should continue supporting renters to develop their confidence, knowledge and trust in legal and related problem solving. Services should also explore integrating a multidisciplinary approach to help achieve legal outcomes and to better understand and respond to the individual, environmental or structural issues that reduce capacity to engage with legal processes. By adopting these approaches, services will be better positioned to respond to the foundational challenges that limit the ability of many single parents to exercise their rights as renters.



Endnotes

¹ According to Homes Victoria (2025): “Social housing is long-term rental housing available to people who face challenges that make it difficult to secure safe and suitable housing in the private rental market. Public housing and community housing are both types of social housing.”

² The OECD (2019, p. 18) conceptualised legal need in Equal Access to Justice for Inclusive Growth as clusters of various legal and non-legal problems, that can impact some groups to a greater extent than others, including (but not limited to): single parents, Indigenous communities, and those with a disability. Legal need can arise when access-to-justice barriers, such as financial cost, time, literacy skills and complex justice systems, restrict people from taking legal action and addressing their legal problems (OECD, 2019, p. 18).

³ In this study ‘free legal services’ include community legal centres, community services, and government services that offer legal information, advice, or case work to Victorian renters.

⁴ 14% of clients, but 16% of Victorian renters according to the 2021 Census.

⁵ Renting in private rentals, informal rental agreements, social housing, and housing provided under the Affordable Housing Rental Scheme.

⁶ Rental legal problems were inclusive of rental issues covered under the Residential Tenancy Act 1997 (RTA).

⁷ Only 15 participants reported both income and rent.

⁸ Housing providers in the context of this research are those who work in government or community roles that provide public and affordable housing programs (Homes Victoria, 2025).

⁹ Support included legal information, case work, legal advice, a legal task, financial counselling, and community outreach.

¹⁰ As defined by the ABS (Australian Institute of Health and Welfare, 2025).

¹¹ The ABS definition acknowledges that homelessness is not directly correlated with ‘rooflessness’ (without shelter of any kind). A person is also considered homeless if they do not have access to suitable accommodation because where they live is deemed inadequate, there is no tenure, or they do not have control over the space (e.g. not allowed to have social visitors) (ABS 2012, p. 7).

¹² A VLF data request revealed that 340 of the participants in PULS were single parents (71% women and 29% men).

¹³ Only 13% of those in the high PIL scale stratum felt they had received all the help they needed (compared with 41% in the low end) (Balmer et al., 2024b, p. 127).

¹⁴ Starting on 29 May and final participant recruited on 17 July 2024.

¹⁵ Cases closed between 2023 and 2024.

¹⁶ Recruitment materials were sent to a total of 34 people via email; 6 people were recruited for interviews using this method.

¹⁷ Thirteen people were recruited for interviews using this method.

¹⁸ Single parents in this research had to have at least one child under the age of 18 living with them. Additional children over the age of 18 who were living with them were also counted.

¹⁹ This honorarium was in line with the National Health and Medical Research Council's (2019) guidelines for payment of participants in research as it is equitable and proportionate to the burden of the research (approximately one-hour interview via Zoom, Microsoft Teams or phone).

²⁰ We adhered to the ethical guidelines established in VLF's (2024) Ethics – Overarching Standards; National Health and Medical Research Council's (2023) National Statement on Ethical Conduct in Human Research; and Tenants Victoria's Protocol for Ethical Human Research (organisational document).

²¹ During the recruitment process we wanted to ensure that at least 80% of participants were women to reflect the gender split of single parents captured in the 2021 Census (ABS, 2022a).

²² 2021 Census data showed median household income in Victoria of \$1,759 (ABS, 2022b).

²³ Spending 30% or more of your gross income on rent (Australian Institute of Health and Welfare, 2025).

²⁴ Mapped using the Modified Monash Model (Crana, 2022).

²⁵ Informal rental agreements are defined in this research as renting a house from a friend or acquaintance without a formal rental agreement in place.

²⁶ One participant was currently in a private rental but had spent most of her time renting as a single parent in public housing and her experience renting in public housing is also included in the findings.

²⁷ From 11 June until 24 July 2024.

²⁸ Seventeen via Microsoft Teams/Zoom and 2 on the phone.

²⁹ Step 1 familiarising yourself with your data, step 2 generating initial codes, step 3 searching for themes, step 4 reviewing themes, step 5 defining and naming themes, step 6 producing the report.

³⁰ 53,554 new applicants for social housing by the end of September 2024 (up from 48,620 in March of that year) and 10,249 transfer applications from existing social housing residents in that same period (Homes Victoria, 2024b).

³¹ In September 2024 weekly rents in metropolitan Melbourne increased by \$20 to \$570 per week, while remaining stable in regional areas at \$450 per week (Homes Victoria, 2024a, p. 6).

³² Wouldn't put them into rental stress.

³³ The asterisk indicates that this is not their real name.

³⁴ The need to standardise this information was also identified in Victoria's Housing Statement (State of Victoria, 2023, p. 28).

³⁵ Based on the weekly cap of \$2,360 per week for families with 1 or 2 dependent children (\$383 for each additional dependent child) (Housing Vic, 2024).

³⁶ Paying less rent than other participants: \$150–\$300 per week compared with the average weekly rent of other participants renting in the private market which was \$468.

³⁷ This data is a conservative snapshot, as it only includes the legal problems raised in the interviews and they may have experienced a legal problem type on more than one occasion. It is also reliant on participants' recognition that a rental problem had a legal dimension and their ability to recall it during the interview process.

³⁸ An issue within the rental home that if left unaddressed could affect the health and safety of occupants (mould, water damage, inadequate heating) and rental problems related to rental minimum standards (Consumer Affairs Victoria, 2024).

³⁹ Of the 17 single mothers in this research, 41% reported an experience of family violence.

⁴⁰ Two participants did not reach out for support for a rental legal problem.

⁴¹ Due to the self-selection process for recruitment in this study, we noted that those who volunteered to participate may display higher than average self-advocacy skills.

⁴² Based on their own experience or in relation to others.

⁴³ As this was not a rental problem occurring in Victoria, Tenants Victoria's legal team could not assist her with it as it would not be covered under the RTA.

⁴⁴ No male participants expressed these concerns during service engagement.

⁴⁵ Two had never reached out for support with a rental legal problem.

⁴⁶ Referral roundabouts occur when people are continually referred between services, becoming less likely to act on these referrals as time goes on (Pleasance & Balmer, 2019, p. 143).

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