



Understanding the experience of social housing pathways

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Understanding and reimagining social housing pathways

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Acronyms and abbreviations used in this report

AHURI	Australian Housing and Urban Research Institute
AIHW	Australian Institute of Health and Welfare
DSP	Disability Support Pension
NDIS	National Disability Insurance Scheme
NSW	New South Wales
SDA	Specialist Disability Accommodation

Glossary

A list of definitions for terms commonly used by AHURI is available on the AHURI website www.ahuri.edu.au/research/glossary.

Executive summary

Key points

Australia's social housing system is under considerable pressure, with high demand but manifestly inadequate supply. In this context, governments have introduced 'pathways' frameworks to promote movement through the social housing system. This report explores tenants' experiences of and perspectives on social housing 'pathways'. Key findings include the following:

- The same pressures placing the social housing system under strain also constrain the housing pathways of low-income households. For many, social housing offers the only viable source of affordable and secure housing. This reality structures households' experiences of social housing and their aspirations for the future.
 - Underinvestment in the social housing system has led to extreme rationing and limited the support that can reasonably be provided to tenants. Applicants and tenants therefore largely experience the social housing system as onerous, challenging and unsupportive. If social housing providers are to continue to target so exclusively to need, greater efforts must be made to implement processes that provide adequate support to applicants and residents.
 - Social housing tenants value their homes and communities. They regard themselves as deeply fortunate to live in social housing and in contrast to the past experiences many have had of acute housing instability, social housing provides them with profound ontological security. Their experience of being 'at home' in social housing is largely incompatible with a pathways framework.
 - Tenants value caring relationships with individual workers, yet many have experienced disrespectful and demeaning practices and interactions. Housing officers, especially in public housing, must be resourced and supported to prioritise care and respect in their everyday interactions with clients.
 - Better coordination is needed between the social housing system and other areas of human service delivery. This includes with aged care services and the National Disability Insurance Scheme (NDIS), to ensure that for older tenants and people with disability, support to live independently aligns well with the provision of appropriate housing. Measures to better integrate support for tenants also need to include better engagement with employment services to assist tenants into paid work so they can increase their incomes and move out of poverty.
 - Tenants, and many providers, regard the role of social housing as one of providing permanent, affordable housing to low-income households and of sustaining tenancies rather than disrupting them. At present they do not consider the system to function as a transitional pathway and, largely, they do not think it should in future.
-

This report is part of an Australian Housing and Urban Research Institute (AHURI) Inquiry examining how social housing pathways could be reimagined to provide more effective assistance for low-income households in Australia. This research sets out to understand the ways in which individuals and households experience pathways into, within and out of the Australian social housing system.

The concept of housing 'pathways' was developed by David Clapham (2002) to provide a better understanding of changes in housing consumption over time and across space. Housing pathways incorporate not just changes in tenure or dwelling, but the materiality of housing, the subjective meanings households attach to their homes, aspects of identity and lifestyle, and the relationships and discourses through which households are connected with their neighbours, communities and the whole housing system.

Clapham's approach is grounded in an understanding of housing as constituted by the lived experience of relationships, space and time, and is of clear relevance to a research project exploring households' experiences of the social housing system. However, this academic conceptualisation contrasts with the meanings attached to 'pathways' within Australian housing policy. To date, social housing 'pathways' frameworks have been operationalised to contain waiting-list pressures, promote the more rational use of available stock, and encourage 'throughput' in the social housing system (Powell, Meltzer et al. 2019). These frameworks consist of measures designed to: streamline entry into the system, such as 'front door' models for application and assessment; encourage the most efficient distribution of tenants across the dwelling portfolio, including through strategies to encourage the 'downsizing' of smaller households into smaller dwelling types; and provide incentives and other mechanisms to move on from social housing for those households deemed to no longer require it due to changes in income or other circumstances.

For this research, we interviewed 76 past and present tenants, along with 33 primarily frontline practitioners in the social housing sector, to obtain a better understanding of how transitions through the social housing system are enacted by tenants, and how their lived experiences interact with the structures, practices and processes of social housing providers.

Key findings

Social housing pathways exist in a context of high demand for and limited supply of social housing

There is a significant shortfall in social housing supply in Australia relative to need. Previous research has calculated that current levels of evident and manifest need are equivalent to a deficit of 433,400 social housing dwellings across the country (Lawson, Pawson et al. 2018). Waiting lists are long and there is increasing demand for social housing from people with complex and specialised support needs (AIHW 2018a). Significant change in the level of government investment is needed to fill the supply gap, but currently there is little prospect of that occurring (Gurran and Phibbs 2015; Jacobs 2015).

Demand is high largely because of private housing market dysfunction. Affordability in the private rental market is limited and there is little long-term security for tenants, especially at the lower end of the market. Households reliant on income support have few private housing options available to them unless they compromise their expenditure on other essential items (such as food, heating or transport) by going into housing stress¹ (Anglicare Australia 2019).

¹ 'Housing stress' is generally defined as occurring when a household in the bottom two income quintiles is spending more than 30 per cent of household income to cover housing costs.

This context of sustained high demand and constrained supply means that social housing is increasingly rationed to those with very complex needs and in very vulnerable situations. This means that other applicants—even though their need for affordable, secure housing might be considerable—must wait long periods to be allocated a property.

The levers to produce meaningful change are largely beyond the control of housing providers. This means policy attention has been concentrated on ways of managing within existing constraints, such as by reducing underutilisation of properties, increasing supply at the margins of the system, and reconfiguring portfolios to better match the waiting-list profile through estate redevelopment. The capacity of these strategies to effect change is limited, however, because none of them tackle the causes of the social housing crisis.

In practical terms, there are no feasible pathways out of social housing for many tenants

The extent of housing market failure in Australia is such that the private rental market is largely inaccessible, unaffordable and insecure for households on low incomes, including those households that might otherwise have the capacity to move on from social housing. This means that, in effect, there are no pathways out of the social housing system for those on low incomes, and increasingly few pathways that enable diversion around it.

Households' experiences of social housing pathways are structured by this context.

- Many tenants enter social housing from situations of extreme instability and vulnerability. Participants in this research reported past experiences of homelessness, domestic and family violence, inadequate and unhealthy housing, significant financial stress and high levels of household mobility. Social housing was therefore experienced not just as a place of residence, but as a sanctuary.
- To ensure tenancies within social housing are sustained, providers need to allocate carefully and provide ongoing support, especially for tenants with complex needs. Allocations, including to tenants with disability, are restricted by the realities of limited supply, and support is not always available or forthcoming. Suboptimal allocations and a lack of post-move support, particularly for people with complex needs such as addiction or mental illness, can lead to neighbourhood conflict. Problematic and antisocial behaviour by neighbours was reported by tenants as a key reason for needing to move within the system. If providers did not or could not respond to transfer requests in a timely manner, this could provoke an involuntary exit from the system and potentially homelessness.
- Housing providers articulated substantial concerns about underoccupancy of larger properties and continued occupancy by tenants whose circumstances were considered to have improved. For tenants, however, moving was neither feasible nor desirable because of the lack of appropriate alternatives outside of, and sometimes within, social housing. As many tenants put it, it was a question of 'a pathway to what?'

Tenants' experiences of social housing procedures are frequently negative

Tenant participants experienced 'the system' as onerous and unsupportive.

- The extreme rationing of social housing means that people applying for assistance must do more than establish eligibility and demonstrate need—they must prove that their need is relatively greater than that of other applicants. The labour involved in obtaining the necessary evidence, such as medical reports and financial information, is considerable, costly and stressful, especially because applicants are frequently experiencing hardship or are in crisis at the time they make their application. Once an application is lodged, further effort is required of applicants to keep the application active, which presents particular challenges for people who are homeless, mobile or isolated.

- A lack of post-allocation support can lead to tenancy failure, especially for people leaving high-support environments such as crisis shelters, institutional settings or out-of-home care. There is inadequate personal or practical support on offer to assist tenants with moving in and establishing themselves in a property; some tenants even start out without basic whitegoods. The lack of consistent, coordinated and sustained support for tenants who have serious mental illnesses, drug or alcohol addictions, or other significant challenges can result in neighbourhood conflict, eviction or abandonment of tenancies.
- The social housing system now triages applicants to such an extent that the proportion of social housing tenants who struggle with significant and complex problems is steadily increasing. It is vital that housing providers fund and deliver adequate, person-centred support to those entering and living in social housing if they want to promote sustainable outcomes for individuals, households and communities, and allow residents to flourish.

Pathways policy as it stands takes insufficient account of the emotional aspects of social housing for tenants

Housing has affective and emotional dimensions that remain largely hidden to policy. Yet these aspects of housing were vividly and repeatedly identified by tenants as central to their experiences.

- Tenants overwhelmingly described themselves as ‘lucky’ to be in social housing. They were acutely aware of the considerable difficulties experienced by those outside the system and regarded themselves as fortunate and privileged to have stable, secure housing.
- Some tenants felt unsafe in their homes and neighbourhoods because of neighbourhood problems, including antisocial behaviour created by the unsupported allocation of properties to tenants with complex needs (such as mental illness and addiction). They wanted providers and other authorities such as councils and police to be more responsive to neighbourhood conflict, but they saw the problem itself as largely attributable to the rationing of social housing.
- In contrast to their previous lived experiences of homelessness and insecurity, social housing offered tenants a deep sense of security. The contrast between the instability and hardship they had previously experienced—and continued to see being experienced by family and friends outside the system—informed and explained tenants’ desire to remain in social housing indefinitely.
- Tenants felt ‘at home’ in social housing. They felt connected to and embedded within their dwellings and their communities. This sense of connection, and the confidence, opportunities and improved wellbeing that it gave them, was incompatible with notions of ‘pathways’ out of the system. Many tenants felt fearful about what the future would hold for them should they ever have to leave social housing.

Respectful, caring relationships between providers and tenants are vital, but often absent

Housing has been conceptualised as an ‘infrastructure of care’ (Power and Mee 2019), and Power and Bergan (2018) argue for the adoption of ‘care-full’ practices by social housing providers. However, many tenants interviewed experienced the system as one which was not *care-full*, but *care-less*.

- The research found that what constituted ‘care-full’ practice within social housing extended beyond the provision of support through services. Although providers and tenants alike recognised the need for better, more consistent provision of professional support, particularly for tenants with complex needs, tenants placed considerable emphasis on more intangible aspects of care, such as being treated with respect and empathy.

- The accounts tenants provided of their encounters with the system, and with some individuals working within it, suggest that 'care-less' practice is prominent within the social housing system. Many tenants carry with them past experiences of violence, trauma and hardship. It is essential that housing officers prioritise care and respect in their everyday interactions with applicants and tenants, and this needs to be enabled through adequate resourcing, reduced caseloads and attention to workplace culture.
- Tenants did identify individual workers who had helped them, sometimes extensively. They valued these relationships highly. However, the development of positive relationships between tenants and workers was undermined by high staff turnover, burnout and a lack of resourcing to enable housing officers to spend enough time with tenants to build trust.
- The criticisms tenants had of care-less practice were more often directed at public housing than at community housing, although community housing providers were not immune. This may be attributable to the lower caseloads within community housing—in South Australia, for example, informants reported that each public housing tenancy officer can be responsible for up to 400 properties, while caseloads within community housing are often around one quarter of this. Smaller caseloads may mean an increased capacity to provide necessary support.

The social housing system is poorly connected to other human and social services systems

The social housing sector is increasingly diversified across multiple large providers, while the complexity of tenants' needs mean they are interacting with a range of human and social services. The research found that coordination across these different organisations and systems was lacking.

- Care needs to be taken that the transition to a multi-provider system does not reduce tenants' capacity to organise around and articulate common concerns and interests. Tenants' priorities are not always the same as those of providers and while efforts by community providers to offer opportunities for tenant participation through advisory groups and similar engagement strategies are valuable and valued by tenants, they should not be allowed to supplant other structures that would permit tenants to advocate for their own interests against those of providers.
- A lack of coordination of support across different service sectors is particularly problematic for tenants with complex needs. Social housing providers do not presently have the resources to undertake complex case management for all tenants, but there are few provisions within the system for other services to take on this role instead. Better coordination is needed across state and federal domains as well, including in relation to services that will enable older tenants to age in place, and the roll out of the NDIS, which will enable more people with disability to live independently, including within social housing.
- Many tenants are in receipt of income support payments that apply obligations around looking for employment. Finding work has value to tenants both because of the increased social and economic connection it makes possible but also because it allows them an opportunity to increase their very low incomes. Better interaction between social housing providers and employment services would support more tenants to move into paid work. This may also improve tenants' capacity to move on from social housing on a sustainable footing.

Pathways policies do not align with tenants' understandings of the role and purpose of social housing

Although the rhetoric of 'pathways' policy constructs social housing as a stepping stone to other opportunities, most tenants and many providers see it as a destination for people on low incomes. This is partly due to the lack of alternatives in the private market, but also because of a commitment to social housing as an investment in wellbeing and socio-economic equality. Participants (tenants and providers alike) wanted to see the sector expanded to enable it to provide more housing to those who need it and to take on a broader role so that it can deliver broader benefits.

Although most tenants wanted to stay in social housing, there was some support for rent-to-buy and other forms of home ownership assistance that would allow them to eventually transition to home ownership. Providers argued that better relationships between social housing providers and the private rental sector could also deliver better outcomes for tenants, including through the expansion of private rental brokerage services (Tually, Slatter et al. 2016).

Policy development options

The capacity to effect significant change in relation to social housing pathways largely rests with providers and governments.

- **Providers** could improve tenants' experiences of transitions by adopting more respectful and 'care-full' approaches to service delivery. They could facilitate easier transitions into social housing by taking back some of the onus for establishing and proving (greatest) need, rather than outsourcing responsibility to tenants. To support transitions out of social housing, providers could ensure adequate and appropriately resourced emotional, financial and practical support at all stages of the process, including after a move has been made.
- **Governments**, including central agencies, could recognise that where the private market is hostile to the needs of low-income earners, the government safety net of income support and the social wage is vital. This includes ensuring support services within and beyond social housing are adequately resourced, including mental health services, alcohol and other drug services, the NDIS and the aged care system.

This research has found that the size of the housing market failure in Australia means that pathways approaches are largely unfeasible. Tenants' desire to remain in social housing is a wholly rational one given the insecurity, unaffordability and inaccessibility of private rental tenancies for households on low incomes. Many tenants have lived experience of the private rental market and this directly shapes their aspirations for their future in social housing. In this context, a policy to encourage or enforce transitions out of social housing and into the private rental market is problematic and inappropriate.

Regulation to improve the security of private rental tenancies (AHURI 2017a) is appropriate and necessary, but the most substantial response to housing need in Australia must be through an expansion of the social housing system to enable providers to relax rationing and provide timely access to a wider range of eligible households.

The debate over pathways is, at heart, a debate about the role and purpose of social housing. Is it a stepping stone or a destination? The push for housing pathways has largely come about because social housing supply is inadequate in the face of rising demand, yet these same pressures mean that a 'stepping stone' approach to social housing is largely unworkable. For tenants, social housing offers security and stability, sometimes for the first time in their lives. There is inherent value in this that should not be easily discounted.

The study

This research is part of AHURI's Inquiry into *Understanding and reimagining social housing pathways*. The study explores the lived experiences of social housing pathways, to complement the Inquiry research program.

Data was collected through interviews with people moving through the social housing system, and with social housing providers working with applicants and tenants to support these transitions. The interview data was interpreted against a background literature review that incorporated 'grey' or practice literature.

Tenant participants were recruited from three cohorts: older people, people with disability and families with children. These groups were selected based on previous research, current housing management concerns, the potential for policy development, and existing provisions within jurisdictions targeting 'pathways' policies at specific groups. We undertook 76 interviews with tenants across four states: New South Wales (NSW), South Australia, Victoria and Tasmania. In practice, there was considerable overlap across the target cohorts, testifying to the complexity of need among current social housing tenants.

The interviews with frontline providers were conducted across the same four jurisdictions, with 33 providers interviewed in total. Recruitment was focussed on frontline practitioners, defined as those who have regular, direct contact with tenants. This enabled the collection of data that is more directly relevant to tenants' experiences of the system and therefore more useful for contextualising these experiences.

Analysis was thematic and took place initially at the jurisdictional level, drawing on a common coding frame. The jurisdictional analysis was then integrated to form this Final Report. The report provides powerful insight into the ways in which tenants experience social housing policy within the current dysfunctional housing market context and against the twin pressures of high demand and low supply. It demonstrates the extent to which tenants value social housing and the stability and security it offers them, particularly in light of the lack of feasible alternatives within the private housing market.

1 Introduction

Australian states and territories are facing high and rising demand for social housing, and there is a significant shortfall in social—and affordable—housing supply that is unlikely to be met in the near future. This report explores the notion of social housing pathways in this wider context, with an emphasis on foregrounding tenants’ experiences of the systems.

- In academic literature, ‘pathways’ is a concept used to understand changes in households’ experiences of housing over time. In policy and practice, however, ‘pathways’ is articulated as a response to system pressures and involves adapting the social housing system to offer a more transitional, rehabilitative response to acute housing need. This challenges established understandings of social housing as a provider of permanent homes to low-income earners.
 - Pathways policy is accompanied by efforts to establish the private rental market as a desirable long-term tenure for households. This has involved the development of programs that facilitate low-income access to affordable private rental tenancies, including head-leasing arrangements and rent subsidies.
 - This research builds on existing literature that conceptualises and develops the concept of ‘pathways’, explores housing transitions, especially among low-income groups, and attends to tenants’ voices.
 - Empirically, the report draws on interviews with 76 past and present tenants and 33 workers in the social housing sector. Tenant recruitment prioritised three cohorts: older people, people with disability and families with dependent children.
 - The interviews were thematically analysed to explore tenants’ experiences of moving into, within and out of social housing, and their intersections with systems and practices.
-

1.1 Why this research was conducted

There is high and growing demand for social housing nationally. A range of factors contribute to and compound this situation: sustained unaffordability in the private housing market; lack of affordable supply across all tenures; and problems with the suitability of available private and public dwellings relative to people’s needs (due to design and location for example) (Beer, Tually et al. 2011; Gilmour and Milligan 2012; Hulse, Reynolds et al. 2015; Yates 2008, 2016). Unmet and projected social housing need is considerable, as is the amount of funding required to meet it (Lawson, Pawson et al. 2018). Yet it is unlikely that the investment needed to bridge the gap between supply and demand will be forthcoming in the short- to medium-term (Gurran and Phibbs 2015; Jacobs 2015). There is also increased demand for social housing from groups with complex or specialised support needs; this is adding to waiting-list pressures due to the urgency of meeting these needs and a lack of appropriate housing within social housing portfolios with which to respond (AIHW 2018a). Managing growing social housing waiting lists is therefore a key concern for policy-makers.

Against this broader context, this research contributes to an Evidence-Based Policy Inquiry examining the applicability of a ‘pathways’ approach in social housing policy. This Inquiry explores how social housing pathways can be reimaged to provide more effective services, supports and policies, and therefore better housing outcomes for people housed within the social housing sector or beyond. The other two Inquiry projects, respectively, map social housing pathways as they are conceptualised and translated into formal policy settings (see Powell, Meltzer et al. 2019) and quantify household movements into, within and out of social housing in the context of household characteristics (Muir, Powell et al. forthcoming).

This project is focussed on understanding the lived experiences of tenants and what a ‘pathways’ approach means for them. It is organised around a core guiding research question, underpinned by three supporting questions.

- How do tenants experience moving into, within and out of social housing?
 - How do tenants’ experiences, behaviours and interdependencies interact with policy goals and providers’ practices?
 - What are the effects, positive and negative, of wider changes in social policy on social housing pathways?
 - What roles can different actors play in facilitating positive social housing transitions and minimising perverse incentives and unintended consequences?

The intent of these questions is to examine tenants’ housing-related experiences and motivations, and the ways these intersect with other aspects of their lives—including the needs of those they depend on and those who depend upon them—within a wider policy context that is increasingly directed towards the promotion of a narrowly defined understanding of ‘pathways’. We also wanted to explore how individuals within the system could act differently to ensure applicants and tenants moving into, within and out of the system were experiencing those movements as positive improvements in their lives rather than as frustrating, disadvantageous experiences or precursors to instability and homelessness.

In answering these questions, we have sought to explicitly foreground tenant experiences. This means that although the methodology (see Section 1.4) also captured the views of frontline service providers, in our analysis we tried to privilege tenants’ perspectives and to emphasise those points where these diverge from policy assumptions or service-provider accounts. This has been done for two reasons.

- 1 Tenants are the principal objects and subjects of social housing policy. However, the literature suggests that service users’ aspirations and experiences of service systems can be starkly different from what is assumed by or normalised within policy and research (Beresford 2000, 2001; Treloar, Fraser et al. 2007; Wright, Callaghan et al. 2011). It is important to probe these differences in the interests of policy design that more closely matches what is achievable in practice, and in the interests of more socially just approaches to addressing disadvantage.
- 2 The pathways agenda has largely arisen out of pressure for better and more efficient use of social housing ‘assets’ in the face of constrained funding and sustained demand. Better rationing of a limited public resource is a legitimate objective for policy-makers; however, in the case of housing policy, the ‘assets’ being discussed are people’s homes. Homes are not just places of residence, but have affective, ontological and experiential dimensions (Mallett 2004). Tenants’ responses to policies, and the ways in which the outcomes and consequences of these policies are felt and lived, will be determined in large part by these less-tangible aspects of ‘home’. Policy-makers need better understandings of this to make genuinely informed decisions.

1.2 Policy context

1.2.1 Social housing: growing demand, constrained supply

Lawson, Pawson and colleagues (2018) calculated that over the 20 years from 2016, Australia would require an additional 727,400 social housing dwellings to meet existing and projected need. The majority of these dwellings (433,400) were required to meet evident and manifest need in the existing system—that is, to accommodate households currently homeless and households in the lowest income quintile and in housing stress. These 433,400 dwellings essentially represent the 2016 shortfall in the Australian social housing system. Given the predominately boom conditions that have prevailed in the housing market in the period since Lawson, Pawson and colleagues' (2018) illuminating work, the consequences of these conditions for rental affordability, and the low levels of both wage growth and inflation (to which income support payments are indexed), it is highly likely that this 2016 figure is an underestimate of current social housing need.

The 433,400 dwelling shortfall exceeds the social housing waiting list—189,400 nationally as at 30 June 2017 (AIHW 2018a)—reflecting the inadequacy of the waiting list as a measure of actual social housing need. As Burke (2002: 5) points out, waiting lists are less a measure of need than 'a measure of the operative eligibility criteria' and the capacity of individuals who meet them to register their need by lodging an application. The discrepancy between demand and supply is reinforced by the fact that despite all the constraints on its size, the number of households on the waiting list for social housing is still vastly disproportionate to the available dwellings within the social housing system.

1.2.2 Transitions on a continuum: 'pathways' as an emerging policy framework

Social housing agencies have for some years now adopted 'continuum' models of housing assistance (see, for example, Figure 1). The intent of these models is to draw attention to the range of housing options that exist in the system beyond mainstream public housing (AHURI 2017b). In promoting continuum models, governments emphasise the role of other providers and other stakeholders in responding to housing need, and the diversity of household circumstances, which require a diversity of responses. However, the use of a continuum framework, especially one which situates crisis accommodation for people who are homeless at one end, has a constitutive effect on policy discourse. It implies that households should aspire to move along the continuum, and that each stage on the continuum represents an improvement in housing circumstances. By positioning public housing near or immediately beside crisis accommodation on the continuum, these models situate public housing as a less desirable housing option, from which people should be encouraged to move on in their own interests.

Figure 1: A typical 'housing continuum' model used in housing policy documents

Figure 1: Housing continuum



Source: Reproduced from Council on Federal Financial Relations (2016: 8).

'Pathways' policy emerges from this normative construction of public housing as the least desirable tenure (next to crisis accommodation), and from the imperatives of managing sustained demand and inadequate supply described in the previous section. A pathways approach manifests as a range of measures and programs designed to diversify responses to housing need and encourage households already in social housing to move further along the housing continuum into other forms of tenure. The change of tenure itself can be accomplished in different ways—'same house, different landlord' programs or some forms of home ownership assistance may allow tenants to remain in their existing home while altering their legal status—but often involves changing dwelling as well as tenure arrangements.

Although evident in policy discourse across jurisdictions, to date the systematic implementation of pathways policies has been largely limited to NSW.² The Reshaping Public Housing reforms (NSW Government 2005) set out to '[e]nd the policy of public housing for life' by offering only fixed-term leases to new public housing tenants, with a mandatory review of a tenant's continuing need for public housing at the conclusion of the lease. Fixed-term leases were justified on the basis that they would 'allow the Government to assist greater numbers of people in the longer term' (p.5). Despite criticisms from tenant advocates (e.g. Tenants' Union of NSW 2008) that fixed-term leases generated significant work disincentives, the approach has been extended further in the government's policy document *Future Directions for Social Housing in NSW* (FACS 2016).

Future Directions has as one of its three strategic priorities the creation of 'more opportunities, support and incentives to avoid and/or leave social housing' through work and education opportunities, access to the private rental market and greater affordable (as distinct from social) housing supply (p.5). The document recognises underoccupancy as a problem and proposes '[testing] a range of initiatives to address tenant under-occupancy', including the construction of smaller dwellings and the use of private rental market head leases instead of allocating single people to larger properties (p.12). *Future Directions* sets a target of increasing 'successful' transitions from social housing by 5 per cent over three years, to be met in part by: '[increasing] the use of private rental assistance products by 60% by 2025 to help households avoid or leave social housing' (equivalent to increasing the number of households assisted from 27,000 in 2015 to 37,000 by 2025); encouraging construction of 'affordable' housing to function as a 'stepping stone out of social housing, or a diversion from entering the system' (this means housing offered at a discounted market rent rate); and offering various educational and employment promotion programs (p.13).

Future Directions is a particularly explicit statement of a 'pathways' orientation, but other states and territories are also introducing measures that could be used to facilitate greater system 'throughput'. Seven out of eight jurisdictions now have some form of continuing eligibility review for social housing, which define conditions under which tenants can be deemed no longer eligible for continued residence in social housing.³ All jurisdictions suffer from political pressures in relation to waiting lists. Several states are expanding beyond existing Private Rent Assistance (PRA) programs (which provide bonds or rent in advance or arrears) and conventional head-leasing arrangements by introducing structured private rental subsidies, incentives and other

² 'Pathways' approaches are not unique to Australia, but as the purpose of this report is to inform policy development within Australia and in the context of the Australian housing market, we have focussed solely on Australia in our policy review.

³ See the review by Powell, Meltzer and colleagues (2019), one of the companion reports in this Inquiry. Of the four case study jurisdictions in our research, three—Tasmania, NSW and South Australia—have continuing eligibility review, while Victoria does not. In Tasmania, review is based on income and tenant conduct; in NSW, it is based on income and is linked to the post-2005 introduction of fixed-term tenancies; in South Australia, review is based on property ownership rather than income.

support. These programs provide alternatives for people in need of housing assistance who might otherwise join the social housing waiting list and support existing social housing tenants to move into the private rental market, making their properties available for new entrants. Some of these programs are summarised in Table 1 (see also the earlier review by Tually, Slatter et al. 2016)

Table 1: Summary of state-based programs facilitating access to the private rental market as an alternative to social housing

Jurisdiction	Program	Details of program
Australian Capital Territory	None identified	
NSW	Private Rental Brokerage Service	For households with complex needs (e.g. mental or physical illness, drug or alcohol issues, disability) who are receiving support. The program provides a specialist worker who assists with the development of an independent living plan, liaises with agents or landlords to find a suitable property and works with the tenant to address actual and potential tenancy problems.
	Tenancy Guarantee	A payment of up to \$1,500 to landlords and agencies to cover rental arrears and/or property damage over and above the value of the rental bond. The guarantee is valid for up to 12 months for the initial, fixed-term period of the lease. The program is for households eligible for social housing and assessed as being able to afford and sustain private rental housing (up to a maximum weekly rent), but who are unsuccessful in finding such housing to date.
	Tenancy Assistance	Financial assistance capped at a maximum of the value of four weeks' rent and provided as a grant to private rental tenants who are in arrears for rent payments or water bills. An agreement must be in place between landlord and tenant to continue the tenancy for up to 12 months.
Northern Territory	None identified	
Queensland	RentConnect Advisory Service	For households unable to access private rental due to a limited tenancy history, lack of knowledge of the market or lack of necessary documentation. The program provides one-on-one assistance and referrals to assist with finding and securing a property and improving tenancy skills. It is means-tested and intended for households where the barriers to private rental entry are not financial.
	RentConnect Tenancy Assistance	For existing private renters who are 'capable' tenants experiencing short-term tenancy problems (such as a short-term financial setback or a longer-term need for more affordable housing). The service is to maintain existing tenancies, not establish new ones.
	Rental Security Subsidy	Temporary financial support to a landlord to allow a tenant to sustain their tenancy. The subsidy is based on household income and tenant circumstances and is paid

Jurisdiction	Program	Details of program
		for a maximum of six months. The program is intended for tenants who need temporary assistance.
	Helping Hand Headlease	A head-leasing program designed for tenants who can afford private rental but have difficulty accessing the market due to a limited rental history. If the tenancy is successful, the housing department will work with the tenant and the agent to transfer the lease to the landlord.
South Australia	Private Rental Liaison Program	Intensive one-on-one assistance for PRA-eligible households who have the financial means to sustain a private tenancy with appropriate support but are having difficulty accessing the market. Support may include financial counselling, liaison with real estate agents, and assistance with documents and understanding tenant and landlord responsibilities. Program workers also work directly with real estate agents to increase rental options available.
Tasmania	Private rental incentives	A head-leasing program with capped rents (25–30% below market rent) supported by rental guarantee and incentive payment of \$6,000–\$9,000 to landlord: leases are for two years and tenants are encouraged to communicate with their tenancy manager regularly to explore whether the lease can be renewed after two years. Tenants must be eligible for a low-income Health Care Card and able to live independently, look after the property, and afford rent and meet income thresholds. Accommodation under the program means any existing social housing application is cancelled.
Victoria	Housing Establishment Fund	A fund that can be used by transitional housing and homelessness support agencies to assist eligible clients to access overnight accommodation or private rental accommodation. The program is for households experiencing housing-related hardship. Some organisations also use the fund to provide bond loans.
	Tenancy Plus (formerly Social Housing Advocacy Support Program)	Provides support plans for households on the Victorian Housing Register to prevent homelessness and sustain tenancies. Plans are developed together with tenants, are tailored to meet household needs and goals, and can include referral to other support services in the local area.
Western Australia	Rental Pathways Scheme	Assistance for public housing tenants who are no longer within public housing income limits and have good tenancy histories, to support transition to private rental. Assistance includes up to two years of rental subsidy and transition support, assistance with removals and public housing rent waivers. The program is delivered by the Housing Pathways Unit, which has been established within the state housing authority to assist over-income public housing tenants to transition to alternative, private housing arrangements.

Jurisdiction	Program	Details of program
	Private Rental Aboriginal Assistance Loan	Financial assistance for Indigenous private renters who are at risk of eviction due to rent arrears and are in financial hardship. The program is means-tested and assistance is provided as a loan to cover a maximum of six weeks' rent arrears.

Notes: This table provides a point-in-time overview of programs funded and promoted by the state or territory government, but not individual programs that may be provided by services from other funding sources or which are only narrowly targeted. It also excludes transitional and crisis responses: for example, Tasmania has a program called Rapid Rehousing, for people affected by family violence, people with serious mental illness and people leaving prison. This program is a subsidised private rental market head-leasing program; however, it has tended to function as a short-term or transitional housing program in practice (see Flanagan, Blunden et al. 2019) and is therefore not listed in the table. Established programs providing loans or grants to cover bond for private rental tenants and head-leasing programs, and which provide no additional incentive or subsidy to either tenant or landlord are, not included.

Source: Compiled by the authors from a review of state and territory government websites.

Pathways approaches are, broadly speaking, a response to the pressures on the social housing system described above, but they are being developed in specific contexts at the jurisdictional level. The fieldwork for this research was conducted in four states: NSW, South Australia, Tasmania and Victoria (research methods are described in Section 1.4). The influence of jurisdictional context on specific findings in this research is noted throughout this report where relevant. However, it is necessary here to draw attention to the fact that all four states are experiencing significant housing market pressure, especially in the private market and particularly for certain household types.

The most recent Rental Affordability Index (SGS Economics and Planning 2018) lists the capital cities of three of the study jurisdictions (Sydney, Adelaide and Hobart), as well as the rest of NSW, as 'moderately unaffordable' (25–30% of household income spent on rent); Melbourne and the rest of South Australia, Tasmania and Victoria are rated 'acceptable' (20–25% of income spent on rent). However, these assessments are based on median incomes. When specific household circumstances are considered, the picture worsens.

- For single pensioners, the private rental market is considered 'unaffordable' (30–38% of income spent on rent) across all the study jurisdictions—with the marginal exception of regional South Australia, where on average a single pensioner would pay 29 per cent of their income in rent.
- For sole parents on Parenting Payment with some income from employment the situation is similar: in regional South Australia, these households would pay 27 per cent of their income in rent, but everywhere else, they would be in housing stress (spending more than 30% of income on rent).
- For single Newstart Allowance recipients, nowhere in Australia is affordable, and in greater Melbourne and Sydney, typical rents would consume in excess of 100 per cent of household income.

As the findings described in this report show, this market context is highly relevant to the experience of applicants and tenants of social housing, and directly shapes their perspectives on pathways policy.

1.3 Existing research on social housing pathways

This research is framed by the concept of housing 'pathways' pioneered by David Clapham in the early 2000s. Clapham defined pathways as 'patterns of interaction (practices) concerning

house and home, over space and time' (2002: 63). 'Pathways' theory offers an alternative to other, more linear and normative accounts of changes in housing consumption over time, such as housing 'histories' or housing 'careers' (Clapham, Mackie et al. 2014: 2017).

As an academic notion, 'pathways' does not easily align with a housing continuum model. Clapham described it as 'essentially the application of a metaphor' (2002: 63), one intended to draw attention to the individual meanings households attach to their housing, and the relationships and interactions which shape how housing is obtained, consumed and experienced. For Clapham, housing pathways incorporate not just changes in tenure or of address, but also the built form, subjective meaning, identity, lifestyle choices and relationships, and the connections and discourses that link households to neighbours, neighbourhoods, communities and housing systems, and are constituted across time as well as space (2002).

Clapham's conceptualisation of pathways is centred on household experiences rather than prescriptive judgements about what is optimal, and this approach is consistent with the tenant perspectives presented later in this report. By contrast, as described above, Australian social housing policy largely conceptualises pathways in terms of transitions along a linear continuum. Previous research on movements into, within and out of social housing have chiefly examined pathways in the policy sense, focussing on entry, exits and household behaviour. A succinct overview of relevant aspects of this research is provided below.

Burke, Neske and Ralston (2004) examined the motivations and preferences of people on the public housing waiting list, comparing this to the aspirations of people in receipt of Commonwealth Rent Assistance (CRA) and moving into private rental housing. They found that the principal motivations for seeking public housing were security of tenure and affordability. Notably, some of those individuals seeking public housing admission did not at the time have affordability problems, suggesting that security of tenure was given particular weight. When asked about the importance of secure tenure to their household, 96 per cent of the research participants on the public housing waiting list said it was important, and more than half said they would still apply for public housing even if public housing rents were the same as those in the private rental market. The value placed on security of tenure is confirmed in other research (see Flanagan 2007).

One of the subsidiary objectives of this current Inquiry was to extend existing understandings of public housing pathways to the whole social housing sector, informed by an understanding of public and community housing as distinct types of provision within that sector. Previous research on social housing pathways has focussed primarily on the public housing system: Wiesel, Easthope and colleagues (2012) examined pathways into and within social housing, but with a sample dominated by public housing tenants; while Wiesel, Pawson and colleagues (2014) explored the issue of transitions out of social housing using data about public housing exits as a proxy for the wider social housing system.

The 2012 study found that the most common pathway for entry into social housing was through the private rental market, and many tenants were driven to enter social housing due to problems with affordability, unstable tenancies, discrimination, or poor-quality and inappropriate housing. Many people had experienced past homelessness or other crises, including eviction, relationship breakdown, and family and domestic violence. Significant difficulties were experienced by homeless social housing applicants due to problems maintaining regular contact with providers. Once in the system, tenants welcomed the affordability and secure tenure on offer, and aspired to long-term residence—although for some, this was not within their existing dwelling due to significant neighbourhood or locational issues (Wiesel, Easthope et al. 2012).

Wiesel, Pawson and colleagues (2014) found that most tenants wanted to remain in public housing long term and were primarily motivated in this by the sector's affordability and secure occupancy relative to the private rental market. They found that where exits did take place,

these were due to a mix of 'push' and 'pull' factors: tenants could be 'pushed' by neighbourhood conflict, unsuitable dwellings and inability to obtain an internal transfer when needed, and 'pulled' for interpersonal reasons, such as a new relationship or the need to be closer to family to receive or provide care and support. Exits could also be triggered by an increased income or a windfall gain.

That research also found that exits were not always sustainable; around one-third of tenants who left public housing in 2002 had experienced a worsened financial situation within the following 10 years, and almost one-fifth had re-entered public housing. Financial hardship, job loss, poor health or difficulties sustaining new relationships could destabilise a post-public-housing pathway. For some tenants, entry into, exit from and re-entry into public housing could become a repeating cycle (Wiesel, Pawson et al. 2014).

Rather than focussing on exits specifically, Whelan (2009) modelled the determinants of stay length in public housing, drawing on Western Australian data. He found that single parents, single people and people with children stayed longer in social housing than other households, as did people whose allocation had been from a priority category. Earning income from employment was associated with higher rates of exit. Whelan's underlying assumption was that tenants would behave in ways that maximised personal utility. Higher market rents on properties were found to be associated with longer stays in social housing, and Whelan attributed this to the value to the tenant of the corresponding higher subsidy received—and suggested that increasing tenant contributions to rent could increase exit rates. However, the findings of our research, which emphasise tenants' awareness of the lack of affordability in the private rental market, suggest another reason for the association: high market rents may be an indicator of problems with local affordability more generally and, therefore, the lower rate of exit among these tenants could be due to lack of alternatives. In addition, Wiesel and Pawson (2015) found that tenants paying full market rent have relatively low motivation to leave social housing, and point instead to the value of long-term tenure, concerns about employment precarity, and attachment to home as factors keeping tenants in place (see also Wiesel, Pawson et al. 2014).

The *Future Directions* policy (FACS 2016) cited concerns about 'dependency' within the social housing system. Yet research examining motivations for social housing entry and exits has generally recognised that the problem is in large part precipitated by failures in the private rental system. Wiesel and Pawson concluded that rather than public housing itself functioning as a welfare dependency 'trap', '[t]he greatest barriers to exit exist beyond the social housing sector itself' (2015: 411). They suggested that policy-makers desiring to increase exit rates out of social housing would need to address problems with affordability and the lack of security of tenure in the private rental market, or develop alternative, non-private rental pathways into affordable housing models or assisted home ownership schemes (Wiesel and Pawson 2015). Burke, Neske and Ralston argued that the private rental market 'as currently configured is not an alternative to public housing' (2004: 35), meaning that the two are not substitutes for each other in an economic nor experiential sense. Similarly, in their review of the erosion of secure tenure in social housing, Fitzpatrick and Pawson framed their discussion in relation to private rental housing, arguing that '[t]he perceived ability of a private landlord to "throw you out at any time" ... seems to matter to people, whether or not (s)he actually does so' (2014: 604).

Exploring the housing pathways of low-income Australians more broadly, Wiesel (2014) identified four typical pathways, which he found together constitute 'mobilities of disadvantage': private rental pathways marked by frequent moves, poor-quality housing and insecurity; homelessness; the loss of home ownership; and repeated entry into social housing following unsustainable exits. The experience of social housing churn was driven by a range of factors, with Wiesel highlighting tenants' inability to transfer when a dwelling became unsuitable due to changes in household situation or when neighbourhood problems became intolerable. He points out that the discourse around social housing exits presents transitions out of the sector as

'good' outcomes, yet evidence of the high proportion of tenants re-entering the system implies that exiting social housing, even 'voluntarily', is not uniformly a pathway out of disadvantage (Wiesel 2014).

1.4 Research methods

1.4.1 Data collection

The data for this research was collected principally through interviews with people moving into, within and out of social housing, along with social housing providers working with tenants to support these transitions. Data was contextualised by a literature review, including of 'grey' or practice literature, which extended beyond the four case-study jurisdictions to generate an indicative map of pathways practice at the national level. This was done to enhance the generalisability of the findings.

Tenants

Tenant participants (the term 'tenants' is used to refer to all participants, given that the overwhelming majority were current social housing tenants at the time of interview—and of the remainder, all but one had previously been a tenant) were recruited in three cohort groups: older people, people with disability and families with dependent children. We identified the cohorts based on previous research, current well-publicised housing management concerns (such as underoccupancy), the potential for meaningful policy development (which includes the feasibility of transition for a cohort group and the size of the cohort group), and existing provisions within jurisdictions targeting pathways policy at specific groups.

The justifications for selecting our three target groups are explained below.

- **Older people:** Significant numbers of existing social housing tenants are older, and providers face increasing challenges in supporting 'ageing in place' and adaptation of housing stock to support this (McNelis, Neske et al. 2008; Morris 2015). As care requirements change, older people may look to change their housing situation to better match their care requirements. At the point of entry into the system, there is growing concern about rising rates of homelessness among older people, especially older women, and this may add to social housing demand (AIHW 2018b; Fiedler and Faulkner 2017; National Older Women's Housing and Homelessness Group 2018; South 2018).
- **People with disability:** The NDIS is premised on extending choice and control to its participants, and this is expected to lead to more people with disability obtaining the support needed to live independently. As only a small proportion of NDIS participants will be eligible for Specialist Disability Accommodation (SDA) funding, and private rents are largely unaffordable for people reliant on the Disability Support Pension (DSP) (Anglicare Australia 2019), many of these people will require social housing. This will influence pathways into the system. There are also people who are ineligible for NDIS support but who do have a disability that affects their capacity for sustained employment (Williams and Smith 2014), including people with chronic health conditions or episodic physical or mental illness. These people may require special consideration and support in the event of transitions out of the system.
- **Families with children:** Successful transitions out of the system in most cases would require improvements in employment and income, and families have some potential for this as children grow up and start attending school. In many cases, this is actively encouraged by other sections of the welfare system, including the income support system which proactively directs parents into paid employment (Brady and Cook 2015). Yet despite the expectation that family income will increase over time, single parents especially experience higher rates of poverty than other groups in the population (Wilkins 2017).

Tenant participants were recruited primarily through researchers' networks with service providers or through representative and advocacy organisations in contact with tenants. Sometimes recruitment of one participant resulted in further recruitment through word of mouth or via social media. Tenants were interviewed face-to-face wherever possible. Interviews were digitally recorded and transcribed for analysis.

Providers

Interviews with providers were designed to provide contextual information about the practice of social housing pathways to aid interpretation of tenants' experiences. Given the emergence of a multi-provider social housing system, recruitment targeted people working in both the public and community housing sectors, with an emphasis on people engaged in frontline practice—defined as working regularly and directly with applicants and tenants. This focus on practice differentiates the analysis from that undertaken by the companion project in this Inquiry that maps social housing pathways in policy (see Powell, Meltzer et al. 2019), but also enabled the collection of provider data that was more directly relevant to tenants' day-to-day experiences of the system—and is therefore more useful in contextualising those experiences.

A small number of provider interviews were with providers working outside public and community housing provision, including former policy-makers and advocacy groups in South Australia; Housing Connect workers and specialist homelessness service providers in Tasmania; and tenant advocates in NSW and Victoria. These participants were included in response to jurisdictional factors.

- In South Australia, the social housing system was undergoing some transition, with the reform of Housing SA and Renewal SA into a new SA Housing Authority. This reform had only just been announced when the research began, and to better understand it and to orient the researchers to the emerging system, some interviews were undertaken with senior policy-makers and advocacy groups.
- In Tasmania, entry into social housing is, along with private rental market assistance and specialist homelessness services, managed via a single integrated agency: Housing Connect. This agency therefore has a pivotal role in determining social housing pathways. It is also policy in Tasmania that people exiting crisis accommodation, such as homelessness shelters, have priority entry into social housing—a policy designed to reduce blockages within the crisis housing system—and therefore crisis housing providers are more central to tenants' social housing transitions than they may be in other states. For this reason, Housing Connect and selected crisis housing providers were included in the scope of provider recruitment in Tasmania.
- In NSW and Victoria, there are extensive redevelopment programs either planned or underway, involving considerable upheaval for tenants and housing estate communities. Some of the tenant participants from these states had been directly affected by these programs, and interviews were sought with tenant advocates to obtain additional understanding of these issues from the tenant perspective.

Interviews with providers took place either face-to-face or by phone, as best suited the participants. These interviews were also recorded and transcribed for analysis.

1.4.2 Analysis

Fieldwork in each state was undertaken by locally based researchers. Since the amount of data collected across the entire project was substantial and the research was subject to significant time and resourcing constraints, it was decided that the most efficient way forward was to undertake transcript analysis at the jurisdictional level. This would also capitalise on the intimate knowledge each researcher already had of their own data and their own jurisdictional context.

A formal discussion was held by phone in which researchers shared the emerging or indicative findings from their own data, and these findings were used to generate a common coding frame against which all the data were analysed. A state-based write-up was generated in each of the study jurisdictions based on the structure provided in the coding frame. These write-ups were then integrated to form the basis of this final report, alongside the results of the literature review. The research team chose to integrate the jurisdictional findings, rather than present them separately, because the focus of the report is on informing the development of policy across all states and territories in Australia. Where jurisdictional detail is pertinent, or there is important local context for experiences or pieces of evidence, this is noted in the text.

The final stage in the analytical process was the circulation of the draft final report among the research team to ensure that the process had generated an accurate reflection of the findings at the jurisdictional and collective levels. Although the process allowed for substantial reworking at this stage, few major changes were required, which points to the weight of consistent evidence from tenants and providers, and the validity and comprehensiveness of the collectively generated coding frame.

1.4.3 Participant profile

Tenants

In total, 76 tenants were interviewed for this research. Our original target was 90 participants, with 30 in each cohort, but data saturation was reached before we obtained this target and we made the decision to cease interviewing to avoid unnecessary participant burden. Recruitment was, as noted above, targeted at three cohort groups: older people, people with disability and families caring for children. It became apparent early in the research that these groups were not mutually exclusive—older people frequently had disabilities, families included members with disability, people with disability had family responsibilities or were themselves older, and older tenants had often raised their own children in social housing. Additionally, people’s experiences in relation to family, care and disability were not confined to specific life stages—family life especially involved the transition of adult children in and out of the home as circumstances shifted with time. The overlaps across cohorts are shown in Table 2, below.

Table 2: Participant representation across targeted cohorts

State	Number of participants	Disability present in household	Older people in household (aged 55+)	Families with dependent children
NSW	20	8	8	8
South Australia	20	10	12	6
Victoria	20	14	13	4
Tasmania	16	11	7	5
Total	76	43	40	23

Source: Authors.

In addition to the factors we had specifically recruited for (age, disability, dependent children), a large proportion of participants reported having experienced domestic or family violence, or homelessness. Experience of domestic or family violence was especially common among the participants from families, for whom entry into social housing was in many cases part of a pathway out of violence. However, several of the older women who participated were also affected by violence, including some in later life. A very large proportion of participants had

experienced homelessness or significant housing insecurity, and some had previously been rough sleepers.

Some participants identified as Indigenous and some were from migrant or refugee backgrounds. The overall number of these participants was too small to permit differentiated analysis and to avoid compromising confidentiality we have not identified these characteristics in the text.

Participants' ages ranged from 19 to 80. We defined 'older' as being aged 55 or over, in recognition of the fact that concerns about post-retirement housing, ageing in place and downsizing may start to become relevant at this point. We allowed participants to self-identify that they had a disability, but many of the interviewees with disability had also been recognised by Centrelink as entitled to the DSP or by the National Disability Insurance Agency (NDIA) as eligible for NDIS support, or both. All the family groups were headed by sole parents. As might be expected, as a cohort the sole parents were generally younger than the other participants.

The participants included tenants of community and public housing. Due to the extent of stock transfer programs now underway across states and territories, many of the community housing tenants had previously been residents in public housing and thus could speak to their experiences in both tenures. In Tasmania, a small number of the participants were living in older cooperative-style community housing models established prior to the roll-out of large-scale stock transfer. Length of time living in social housing varied widely, with some participants having been accommodated for less than a year and others having lived in social housing for more than three decades. Table 3, below, provides information about participants' housing tenure at the time of interview.

Table 3: Participant representation across tenures

State	Public housing	Community housing	Other
NSW	11	8	1: voluntary exit from public housing into home ownership
South Australia	7	11	1: social housing applicant living in private rental market 1: involuntary exit ¹ from public housing and now in home ownership
Victoria	13	7	1: involuntary exit ¹ from public housing into NRAS ² rental property
Tasmania	3	10	3: currently in cooperative-style social housing
Totals	34	36	7

Notes:

1. 'Involuntary exit' does not mean eviction. The two tenants concerned left social housing of their own accord—these tenants would have preferred to remain in social housing but felt they had no alternative but to leave because they were experiencing significant issues with neighbourhood safety and were not receiving adequate support with these issues from their providers. The extremely constrained choices these tenants faced means we have chosen to characterise their exits as 'involuntary'.

2. The National Rental Affordability Scheme.

Source: Authors.

Some tenants interviewed were from regional areas, but most were from the capital cities. This partly reflects the locations of the researcher networks through which participants were initially recruited, but also the nature of the geographical confines of the word-of-mouth systems that

subsequently promoted the research beyond those networks, as well as the higher numbers of social housing properties in metropolitan areas. The recruitment strategy also shaped the nature of the participant sample more broadly. Thus, our participants are not necessarily representative of the wider tenant body, but the consistency in their experiences (as noted, we reached data saturation point prior to attaining our recruitment target) gives us confidence in the legitimacy and generalisability of the findings.

Tenants lived in a variety of built forms, including high-rises, walk-up unit blocks, townhouse-style clusters, broadacre estates and, in South Australia, 'cottage flats'. Almost all tenants were current tenants; it proved difficult to contact tenants on the waiting list or post-exit through service provider networks, due primarily to privacy concerns and lack of ongoing contact with the provider, respectively. Recruitment was also relatively easier among people with disability and older people; there are proportionally fewer family households represented in the research, perhaps reflecting relatively busier day-to-day lives in households with dependent children.

Most of the participants relied on income support payments as their primary source of income. A small number of participants had income from paid employment—particularly in South Australia, perhaps reflecting the less-targeted nature of the South Australian sector historically. Reliance on income support, either pensions or payments and allowances, meant that almost all our participants were on very low incomes relative to typical Australian households.

Providers

Thirty-three providers were interviewed across the four jurisdictions: eight in each of NSW, South Australia and Victoria, and nine in Tasmania. Most of them were working in community or public housing agencies, while a small number were involved in other areas, including specialist homelessness services, housing access and brokerage organisations, advocacy groups and policy development.

We explicitly sought to recruit frontline workers—defined as those who had regular, direct contact with tenants—because we wanted to develop an understanding of the practice challenges of working within a system under pressure, the scope for discretion available to workers, and the compromises that are made between what is ideal for an individual applicant or tenant and what is possible in a given situation. In many cases we were able to speak to tenancy officers and other frontline staff, and to team leaders (many of whom still see clients as part of their workload). However, some organisations resisted this, and we had to speak to senior managers instead. It is not clear why some providers were reluctant to allow us to speak to operational staff: it may have been related to anxiety about how those staff might engage with or represent organisational policy on what can be a highly politicised issue. As with tenants, we aimed to speak to representatives of organisations from regional locations as well as metropolitan areas.

Confidentiality

Throughout the rest of the report, quotes from interview transcripts are attributed to 'tenant' or 'provider' and state. We note that these are generic labels and may not provide a completely accurate descriptor for a given individual. However, during the interviews considerable fears were expressed by some tenants about the risk of identification and we have therefore sought to minimise this risk by limiting the amount of contextual detail we supply for quotes. Given the evident sensitivity felt by some of the providers, we have used generic labels for their comments as well.

Extracts from the transcripts are presented throughout the report to support the findings. However, the quotes are presented as illustrative excerpts only and have therefore been edited for readability (elisions and breaks in conversation are not shown). Potentially identifying information has been removed to protect the privacy of participants.

2 The context for pathways policy

- The conceptualisation of housing pathways in academic literature differs from the way the idea is advanced in policy.
 - In the literature, ‘pathways’ functions as a non-normative description of changes in housing consumption, a conceptualisation aligned with the focus of this research on tenants’ lived experiences.
 - In policy, ‘pathways’ is a normative directive promoting mobility through the system and increased ‘independence’ on the part of social housing tenants. ‘Independence’ in this context is constructed with reference to a capacity to maintain private market housing.
 - Pathways policy is largely a response to high demand for social housing and limited supply. This context has produced a set of procedures and practices that are structured around particular imperatives and incentives.
 - The inability of the market to accommodate an increasing number of low-income households and the subsequent high demand for social housing means access to social housing must be tightly rationed. There is increasing complexity of need evident among applicants. This presents workers with difficult choices daily and puts pressure on applicants to demonstrate increasingly extreme levels of need.
 - The pressures around entry into social housing mean that maximising the rational use of available stock has become a primary concern for providers, to create as much spare capacity within the system as possible. This leads to anxieties about inefficient occupancy, especially regarding older, single tenants occupying larger family homes.
 - Although there is no mass construction program in prospect in any Australian jurisdiction, governments have initiated measures to increase supply at the margins, including growth through the community housing sector and asset renewal and redevelopment programs.
-

2.1 Background

As noted in the previous chapter, ‘pathways’ has been conceptualised in housing research as a descriptor of changes in housing consumption over time. In this sense, the concept is descriptive and non-judgemental—it simply describes people’s movements through tenures and changes in household formation as they occur, rather than assuming a given decision is good or bad, or a given change is desirable or undesirable. In fact, as a concept, ‘pathways’ was developed and promoted partly to challenge the implicit normative judgements inherent in alternative notions such as ‘careers’ and to reflect the non-linearity of lived housing experiences (Clapham, Mackie et al. 2014).

Policy, however, is inherently normative, in that policy is in theory designed to achieve outcomes selected by government in line with its broader objectives. In the case of social housing policy, the desired outcome is a more equitable and efficient use of limited resources (social housing dwellings), and pathways policies function as one means to achieve this. Therefore, the focus of pathways *policy* is very much on facilitating certain types of housing consumption: transitions out of the social housing system, the most efficient use of available supply (with efficiency defined according to a ratio of bedroom number to occupants), and preservation of the principle of support for those most in need, for the duration of need. The

normative judgement of pathways policy is therefore that system ‘throughput’ is desirable, for providers and for tenants.

As noted in Chapter 1, the underlying discourse of pathways policy is most evident in NSW’s *Future Directions* policy statement (see feature box, below), but other jurisdictions have a similar range of policy levers available. Such policies are premised on the argument that social housing is a costly form of housing subsidy and that private rental options offer greater flexibility for tenants. They also fit with the pervasive neoliberal ideal that welfare support, including housing assistance, should be conditional and targeted to exceptional need in order to promote self-reliance and independence on the part of individual households.

Box 1: Pathways discourse: the example of *Future Directions*

The *Future Directions* policy document (FACS 2016) can be read as a discursive construction of social housing and social housing tenants. The current system, for example, is defined as one ‘in which tenants have little incentive for greater independence and live in circumstances that concentrate disadvantage’ (p.5). The document emphasises that while ‘[s]ocial housing exists to help those in need ... providing subsidised housing also has the potential to entrench disadvantage’ (p.7). This framing situates tenants as dependent and the system as a cause of that dependence. *Future Directions* divides tenants into two categories—the ‘safety net group’, who legitimately require longer-term support, and the ‘opportunity group’, who are ‘people who can be helped to become more independent so they no longer require social housing and government assistance’ through the application of ‘new locally based approaches’ characterised by collaboration and integration (p.7).

Future Directions (2016: 6–7) summarises the NSW Government’s objectives for social housing over a 10-year period, as follows.

The provision of social housing will be just one part of an individualised and holistic approach to breaking disadvantage for our clients—including health, education, and employment support:

- There will be more social housing better designed to meet tenants’ needs, more effective alternatives to social housing, and more pathways out of social housing, especially for children, young people and their families
- There will be shorter average tenancies and more people ‘graduating’ from social housing as a result of skills and employment we have helped them acquire
- More clients will use private rental assistance to get them through difficult periods, rather than going on the waiting list
- Children of social housing tenants’ school performance will improve
- Young people who have grown up in social housing will increasingly move into independent housing, using the education, skills and employment we have helped them acquire
- Those in our community who are most disadvantaged are assisted to live in a safe and stable home environment
- There will be more community, private sector, and Commonwealth involvement in the system and we will all work together to support disadvantaged people
- More people in social housing feeling safer and participating in their local community.

These objectives make it clear that: social housing is to function as a transitional form of tenure through the creation of ‘more pathways out’, with a particular emphasis on younger people and families; time in social housing is to be viewed as a period of skills acquisition from which tenants will ‘graduate’; social housing is not considered ‘independent’ housing; and it is preferable that people in ‘difficult periods’ seek assistance to access the private

rental market rather than make a social housing application. That is, *Future Directions*—and ‘pathways’ approaches more generally—reflect and reproduce a particular standpoint on the purpose of the social housing system, one that represents a break with existing practice in many jurisdictions.

In this research, most community and public housing providers who manage a large number of tenancies explained that, in practice, the system is not stagnant, with people transferring internally to other community or public housing, or externally to high-level care, private rental, jail, and even sometimes to home ownership. However, as one Victorian community housing provider put it: ‘once a lot of our tenants are in [social] housing, it’s very rare that they leave’. This culture of permanency, despite the introduction of ongoing eligibility reviews and fixed-term leases, is embedded within common-sense understandings of the role of the social housing system. Therefore, part of the task of introducing a ‘pathways’ approach is to create and sustain cultural change across the system, amongst both staff and tenants. The findings outlined in the following sections of this chapter demonstrate some of the issues inherent in promoting this change in the face of the current level of housing market dysfunction with respect to demand and supply.

2.2 Managing demand

As indicated in Chapter 1, social housing providers are facing sustained high demand for housing assistance, with long waiting lists and protracted waiting times in many jurisdictions. Social housing in Australia was originally initiated in response to the failure of the private rental market to provide decent housing for households on low incomes (Flanagan, Martin et al. 2019). This market failure has re-emerged in the wake of a series of housing booms in the late twentieth and early twenty-first century. Persistently low vacancy rates, stagnant incomes and unaffordable rents mean that more people are unable to find housing in the private market and are falling back on the housing safety net: the social housing system. The practical difficulties facing social housing providers, both public and community—including the rationing pressures which make a pathways approach attractive—must be understood in the context of this broader housing system failure.

The social housing tenants interviewed for this research were aware of the current pressures on the wider housing system. A number of them spoke with a sense of nostalgia about how the housing system used to be 20 or 30 years ago—that is, far more affordable and accessible, and with less ‘red tape’. One tenant in Tasmania said ‘it’s over’, as if the era of affordable housing has now passed. More fundamentally, many participants had direct lived experience, as private tenants, of the consequences of housing market pressures. Their experiences, and the implications these have for their aspirations within social housing, are explored in the next chapter. The focus in this chapter is on the context within which actors across the system are negotiating the rhetoric and practice of ‘pathways’.

Providers interviewed were dealing with a large volume of applicants and tenants, and were acutely aware of the behaviour of the wider housing market, including the interaction of the private rental market with the social housing sector and the shift in this dynamic over time. They reported that there are currently very few properties outside of social housing that are affordable or which offer security, leaving low-income households without an adequate safety net. With social housing supply constrained, housing circumstances are also becoming very difficult for some households who used to manage well in the private rental market. Increasingly, providers argued, long-term tenancies for people at risk or on low incomes are only found in the social housing system.

The market basically cannot provide low-income housing (provider, Tasmania).

Providers were frustrated with the increasing demand for social housing, and their lack of capacity to alleviate this pressure.

There's a significant rate of increase, in numbers of people approaching us. The imbalance is just getting greater by the day. So that's why I say that anything that we do at a local level is probably going to have a marginal impact. If we want to see significant change it has to be at a federal level, it really has to be (provider, Victoria).

Additional complexity is added by the fact that an increasing proportion of demand is from people with very complex needs, including serious mental illness, alcohol or other drug issues, or a history of incarceration.

The question we should be asking is not about the people we're housing but who we aren't housing. There are a lot on the lists that are almost in the too-hard basket. For example: one guy, he's been on the list for about three years because no one's wanted to touch him, but he's got serious mental health issues, come out of prison and he's been evicted (provider, South Australia).

These pressures have led to increasing segmentation of the waiting list. Systems have been introduced to prioritise certain categories or degrees of need, with the consequence that there is now a reduced level of certainty for applicants about when they may be allocated housing. In Victoria, for example, applications from people who are homeless or leaving domestic and family violence are to be considered first when a property becomes available. In many jurisdictions there are effectively two waiting lists: a traditional 'wait-your-turn' list and a priority list. Both have extremely long waiting periods.

We've got two lists. The people that are on the general waiting list that have been waiting for 15 years are now trying everything to get on that priority list where we've still got maybe up to two years' wait (provider, NSW).

In Tasmania, language has intentionally changed from 'waiting list' to 'register' and front-desk officers explain clearly to applicants that it is not about being on a waiting list with timeframes, as historically conceptualised, but about having an 'active application' (without timeframes).

We don't talk about waitlists because there is no timeframe and we definitely talk about other options. We're becoming a lot more sensitive around that now because we don't want people to leave here with just no hope. We have to keep it realistic, like 'this is not going to happen in this timeframe', but we certainly don't want to suggest that it potentially may never happen, which is a possibility (provider, Tasmania).

One consequence of the pressure is that within the system, attention shifts to certain issues, which become elevated as points of major, potentially disproportionate concern. For example, some housing workers expressed concern that people may consider altering their circumstances so they fit the eligibility criteria for social housing.

I had one the other week, \$300 a fortnight over the means test, but can't afford private rental. So they can't go on the community housing waitlist and she said, 'What do I do? Does hubby stop working just so we can do it? But then we end up being worse off. That's what's happening and I am seeing it more and more (provider, Tasmania).

Other workers expressed dissatisfaction with provisions designed to protect tenants' rights. For example, in Victoria, when a tenant is admitted into a rehabilitation facility or is incarcerated, the Department of Health and Human Services (DHHS) must keep the property for them for 6 months, with the tenant paying a reduced rent of \$15 a week. For providers, this means there is a vacant property that could be utilised by others on the waiting list, and on which the Department is losing rent.

It's fantastic for an incarcerated person knowing that when they come out they've got somewhere to go other than homelessness, but it doesn't do anything for our waiting list (provider, Victoria).

Tenants highlighted issues, such as disused public housing properties, that might not have drawn such attention in a less constrained system. In the face of desperate housing circumstances, tenants saw empty residences, and a perceived lack of action to make such properties fit for allocation, as a system failure.

I found there was a Housing Commission house in the same street as us that'd been empty for six years. So I went into the Housing Commission. I said, 'This house has been empty for six years, it's overrun, I could get in there and clean up'. I said, 'Why can't I have that house and move into it?' 'We haven't got a house there'. I said, 'You have'. Six weeks later they had someone in it (tenant, Victoria).

There's an awful lot of people waiting for a home. But in saying that there are a lot of empty ones that shouldn't be empty for as long as they are. They should be repaired straight away and given to someone who is really in need of a home. They need to lift their act because there are homes around here that get vandalised because they're empty (tenant, South Australia).

Many tenants, especially those who had been long-term residents in social housing, knew and understood the changes that had occurred in the social housing system over time. They knew about the now well-established trend of tighter targeting of assistance, based on need, to respond not just to poverty but to other issues like homelessness or disability. They had seen the evolution in social housing policy throughout their streets and neighbourhoods. Many could point to neighbouring homes occupied by people with more complex needs, who in many cases, but not all cases, were disruptive. They were less clear in their understanding of the processes determining which properties are allocated to which tenants, or of the financial and other imperatives that drive policy settings such as stock transfer or redevelopment. Some tenants expressed distress at the way in which physical improvements they had made to previous social housing properties had been stripped out before the homes were offered to new tenants—they did not link these decisions to the bureaucratic requirement that service offerings be consistent and precedents avoided.

2.3 Managing supply

Growing demand for social housing is occurring at a time when there is no realistic prospect of a meaningful increase in supply—if 'meaningful' is defined as an increase large enough to meet the size of actual demand. With no expectation of significant growth, providers, especially public housing agencies, have fallen back on strategies to rationalise use of existing supply. This includes initiatives to:

- promote more 'efficient' use of existing dwellings
- diversify the social housing sector in the hope of creating opportunities to increase supply at the margins
- change the existing distribution and configuration of stock to make it more fit for current purpose.

2.3.1 Occupancy issues: houses and households

The mismatch between the dominant built form of public housing (three-bedroom detached homes or poorly designed unit configurations) and tenants' need for more accessible, well-located homes dominates day-to-day occupancy management within housing agencies. For

example, stock in several states includes many 'walk-ups', which are apartment blocks of three to four storeys with no lifts. These dwellings are usually unsuitable for allocation to older people and people with disability, and so such households may spend extended periods waiting for a more accessible dwelling to become available. Larger families may also wait for longer than other households because of the limited availability of properties with more than three bedrooms. In this environment, existing tenants who occupy properties larger than they 'need', such as older tenants still living in their family home, become a policy 'problem'.

We did have policies to get people out but they're very weak policies. For example, I've got a [single] client at the moment sitting in a four-bedroom property. We tried to move her into a one-bedroom property. She said no, it's too small. Well we've got five families waiting who could go into that property (provider, NSW).

Public housing providers in Victoria argued that the income-based rental system exacerbated these issues because rent is calculated based on household income only, while location of the property, its physical condition and amenities and the number of bedrooms are not taken into account. This means there is little incentive for households already in the system to vacate properties that are larger or better located than they 'need'. These providers thought the existing system was unfair, but said changing it would require not just policy but legislative change as well. In the absence of change, they were frustrated by their lack of power to enforce 'downsizing' by tenants.

People believe that people in public housing are subject to a different Act to private but it's not, it's the same Act. If I'm going to move somebody who's in a five-bedroom house because they only need one, they need to agree. I can show them the piece of paper that they signed 30 years ago but at the end of the day if they say, 'Well, I've changed my mind', I don't have a capability to move them. You'd need an Act that said, 'If you've signed up to that agreement, it's legally enforceable and when the landlord comes to you and says you have to move, you have to move' (provider, Victoria).

This complex topic was discussed across jurisdictions. In many states and territories, it is legally possible to force tenants out if their housing is going to be redeveloped, but often only in that case and not simply because the property is underutilised. In NSW, fixed-term tenancy agreements have been adopted to create a point in a tenancy where moving on can be enforced. Providers in that state were of the view that these agreements were a good model, and a stepping stone that would enable pathways out of social housing. However, some providers noted that 'downsizing' moves were generally about moving to another social housing property, resulting in no net increase in available stock. Their frustration was intensified by their belief that, in many cases, 'downsizing' would be in the best interest of the relocating tenant too—for example, older people would be moving from homes they may be struggling to maintain into accessible, manageable homes that would better meet their needs, and which would ideally be in the same neighbourhood.

Their property's got steps, shower over the bath, all these issues that are not suitable for aged. They have a little backyard and fruit trees and things that they've done but they can't do it anymore. Majority of them, they're happy when they move (provider, South Australia).

2.3.2 Diversifying the sector

All the states studied in this research had, or were adopting, strategies to promote diversity of providers within the social housing sector. These strategies can be encapsulated in the idea that 'public' (government-run) housing is becoming 'social' (government- and community-run) housing. The most common strategy for increasing the relative size of the community housing

sector has been through public housing stock transfer. Some jurisdictions are also pursuing other means of promoting community housing growth, such as joint-venture vehicles that attract private sector investment or encouraging community housing providers to move into housing development through the provision of cheap land or other capital incentives (Milligan, Martin et al. 2016).

In addition, community housing providers are exploring ways to build the viability of their operations, including through the development of 'affordable' housing, which permits a level of cross-subsidy (Milligan, Martin et al. 2016). Unlike social housing, where rents are set as a proportion of tenant income, in 'affordable' housing programs, rents are set at a proportion of market rent. The proportion is usually less than 80 per cent, as this allows providers to retain access to relevant tax exemptions.

Housing providers in NSW were optimistic about aspects of the *Future Directions* strategy, especially changes flagged around the roles played by social and affordable housing in the wider housing system. They were positive about affordable housing models and considered these the most suitable option for people who were working and had sustained, if modest, incomes and few support needs. However, stock transfer to the community housing sector was considered more problematic. Some providers were concerned about the impact that the transfer may have on disadvantaged groups who could not afford the additional costs involved, such as bedroom taxes and minimum rent charges. They also foresaw challenges around the successful integration of public housing tenants into community housing, having to manage tenancies under two different policy frameworks, and uncertainty surrounding changes to leasing arrangements. Some providers also saw stock transfer as redistributing management responsibility, rather than offering the possibility of a tangible increase in supply.

I don't know whether it's going to have too much of an impact. It's just transferring the current stock. It's not actually creating any more properties (provider, NSW).

Accounts of the pressures on community housing viability extended beyond NSW. Community housing providers in Victoria argued that their organisations could not absorb losses from non-paying tenants and said this made maintaining tenancies for tenants with high needs problematic.

People have debt, or drug and alcohol issues, and then they stop paying their rent. We do as much as we can to sustain the tenancy by payment plans with them. If they don't work, we go to VCAT to get compliance. If that doesn't work out, we go for repossession, and if they are still not able to stay on top of the rent, we have to evict them. We are a social business and we need to stay afloat of course, but we refer tenants to other services to help them with financial counselling or a legal service to help with fines (provider, Victoria).

Tasmanian community housing providers claimed that changes in what constitutes a permissible deduction through Centrelink's Centrepay system have complicated debt recovery. However, the primary concern in the Tasmanian context was the quality of transferred stock and the implication this had for community providers' budgets.

I think the social housing system is the way it is because the government's made it that way, they haven't invested the money. They virtually said to community providers, 'You undertake the maintenance on those properties we've given you because we haven't done that'. I mean, there's over \$100 million maintenance liability on those properties. Dare I say it, it's like me giving you my broken toys and saying, 'You can play with those if you fix them' (provider, Tasmania).

Similar concerns regarding the quality of properties and maintenance backlogs were expressed in South Australia, where significant tranches of stock have been transferred from the public to

community housing sectors as part of strategic plans to improve quality and broaden community sector portfolios (Blunden, Lui et al. 2017; Skinner, Tually et al. 2018).

For tenants, too, stock transfer could be problematic. A change of landlord, even where property ownership has not been transferred, has practical implications; some tenants understood these well, but others remained confused. Households moving from public housing into community housing become eligible for Commonwealth Rent Assistance, and tenants described having to navigate what this meant for them and their finances. Tenants also having to learn new processes for maintenance requests. However, the outcome of transfer was not always seen as negative. Some tenants reported positive outcomes from community development initiatives delivered as part of the wider stock transfer strategy (see also Skinner, Tually et al. 2018). Those tenants who had moved from public to community housing as part of the transfer program expressed much higher levels of satisfaction with their community housing provider. Some of the reasons for this are explored further in Chapter 6 (see Section 6.4).

2.3.3 Asset renewal

The consequences of decades of underinvestment in social housing maintenance, for the quality of housing stock and estates in general, has been well-documented (Morris 2013). As stock has aged, the pressure to undertake renewal and redevelopment has intensified. In Tasmania and South Australia, dwelling upgrades are occurring as part of stock transfer program contracts—arguably, accomplishing these upgrades was a primary motivation for stock transfer. In other states, including Victoria and NSW, upgrades are being driven and funded as part of large-scale public estate redevelopment undertaken in partnership with the private sector.

2.4 Policy development implications

For tenants and providers, social housing pathways operate within a context largely driven by the twin imperatives of managing sustained and complex demand for social housing on the one hand, and coping with inadequate social housing supply on the other. Policy-makers and practitioners have adopted a range of strategies for coping with these issues. These include promoting more rational use of available properties; diversifying the social housing sector by introducing large-scale community providers to share the burden of meeting housing need; redevelopment of homes and estates (including in partnership with the private sector) to reconfigure assets and overcome long-standing maintenance backlogs; and, of course, the introduction of pathways policy frameworks that seek to promote transition out of the social housing sector by households no longer considered to be 'in need'. These strategies may have important effects, including: redistribution of tenants into properties deemed to better match their needs; marginal growth in net social housing supply; improvement of housing conditions and amenity on estates; and a small increase in the number of properties available for allocation to new applicants. However, at heart, these strategies are measures for operating more efficiently within an existing envelope of resources, and do not conclusively tackle the underlying causes of the housing crisis.

The findings of this research suggest that however widely and robustly implemented, pathways frameworks cannot solve, or arguably even significantly mitigate, the problem of low-income housing need, which is created by market failure within an increasingly dysfunctional and unaffordable private housing market and exacerbated by chronic underinvestment in government housing programs. Without coordinated action addressing these causal factors, there is a risk that pathways approaches will be skewed to managing the day-to-day fallout of a system in crisis, rather than supporting long-term improvements in the lives of tenants.

3 Social housing pathways: the current situation

- In practice, few pathways out of social housing are evident. This is largely a function of wider housing market dysfunction, which renders the private market unaffordable and intolerably insecure for low-income households. Among providers and tenants, the common response to questions about pathways was, ‘A pathway to what?’
 - Many tenants interviewed for the research experienced entry into social housing as a challenging process. Due to the pressures on the system, applicants must prove not just that they are in housing need, but that their relative level of need is higher than that of other applicants. This involves collating extensive documentary evidence, which can be onerous and costly.
 - Prior to entering social housing, most participants had experienced significant housing instability and insecurity. Many reported past experiences of homelessness, domestic and family violence, inadequate and unhealthy housing, significant financial stress, and high levels of household mobility. For these reasons, social housing was experienced as a sanctuary.
 - Sustainable tenancies require careful allocation and, for some residents (particularly those with complex needs), the provision of ongoing support. However, necessary support is not always forthcoming and consequent issues can affect the experiences of other social housing tenants in the neighbourhood. Problems with antisocial behaviour by neighbours is a significant problem that can destabilise tenancies and trigger involuntary moves within, or even out of, the social housing system altogether.
 - Housing providers articulated substantial anxieties around underoccupancy and continued occupancy by tenants whose circumstances were deemed to have improved. However, for tenants, moving out of social housing was not a feasible or desirable option due to the lack of viable alternatives beyond the social housing system.
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3.1 Background

In this research, we asked tenants, as well as providers, about their experiences of and views on social housing ‘pathways’. This chapter presents the information interviewees provided about their experiences of ‘being on a pathway’. This encompasses experiences of entry into the system, sustaining a tenancy within social housing, moving to a different social housing property, and moving out of social housing altogether. In relation to the latter point, participants were asked to describe their aspirations and expectations around leaving social housing.

Voluntary tenant-initiated exit from social housing constitutes a very small proportion of moves out of the system, according to previous research (Wiesel, Pawson et al. 2014). In this research, most of the participants were currently living in social housing (see Table 3: Section 1.4.3). In NSW, for example—despite this jurisdiction’s enthusiastic application of a pathways approach—only one tenant was no longer living in social housing, having successfully bought

her own home. No other NSW tenants interviewed had any intention of moving out, while one housing provider reported having had just two tenants move out in the past 12 months. Our research sheds some light on why this might be. One of the most prominent themes to emerge in the interviews, and one of this report's most significant findings, is that 'pathways' rhetoric is essentially meaningless in the current market context—as many tenants and providers put it, 'A pathway to what?'

3.2 'A pathway to what?'

Many tenants interviewed simply had no desire to move, or did not feel they had any option other than their current housing situation. They were acutely aware of current conditions in the private rental market and considered themselves unable, financially and otherwise, to negotiate that market. Therefore, the social housing system was not viewed as a pathway, but rather as a destination, for most people. A Victorian public housing tenant living with disability explained the likelihood of moving out for different groups.

For age pensioners, for example, that is impossible, we can't talk about it. For someone who's in a wheelchair, for example, for someone who's schizophrenic, there's lots and lots of cases. However, sometimes it is possible. Say the children who were growing up in public housing, right? They become adults and work and off they move, off they go (tenant, Victoria).

Some tenants imagined moving out of social housing into home ownership in the event of a windfall or lottery win, but could not conceive of it occurring at a practical level.

But where to? Financially it's impossible. Even if I think about it, even if I want to, even if I need to get out, but where to? Nowhere (tenant, Victoria).

I've got such big health problems and I've been in hospital numerous times this year already. I will never be able to work full time. I'm never going to have that ability to be able to move to the next step (tenant, NSW).

I was thinking about it today. Even if I had the money tomorrow, I reckon a real estate agent wouldn't give me the time of day (tenant, Tasmania).

What would you transition to? There's a lot of people who won't get that sort of money and who are not employable, and I'm not saying anything about them, I'm just saying that they could be people that are second and third generation not working, and they wouldn't understand the concept of any of it (tenant, South Australia).

For tenants, neither form of private tenure—rental or home ownership—was a realistic alternative, because they were both simply unaffordable. Buying a home was considered out of the question, while the current cost of private rent was significantly higher than tenants could afford when reliant on income support payments. For some tenants, there were added challenges in finding dwellings that suited their specialised needs. Others felt they would not cope with being exposed to the stress of finding and maintaining affordable accommodation in the current housing market: the combination of high rents, restrictions around keeping pets, regular inspections, and the constant threat of a 'For Sale' sign being put up would render their housing, and therefore their wellbeing, precarious.

I've heard that it's gotten to a point where you need a cover letter and then you're competing against hundreds of people to pay exorbitant rent, fighting to be ripped off. I'm not capable of doing that. If I was thrown out into the private rental market right now I would not survive (tenant, Tasmania).

Tenants' scepticism about moving out was shared by providers. Even those providers who thought social housing should function more as a pathway considered exits exceedingly difficult to achieve in the current market. Some providers saw moving out as a possibility only for younger tenants who had found employment or may have the capacity to do so, and for older tenants in poor health who required long-term residential care. For all other groups, it was a question of, 'Exit to where?'

I think it's an endpoint/end game for people. For some cohorts, and I'd say quite a large cohort, that is it, there is no other opportunity for them (provider, NSW).

Families too, they're quite happy to stay, because they know just how uncertain it is out there in the private rental market. There's no security out there. They have a lease, they could be there for a year, everything seems great, they're all good, and then they are forced to move: the place is being sold, it's being bulldozed, and so on and so on and so on (provider, Victoria).

We can do a pathway, that's fabulous, but then when you get to the exit door it's like falling off a cliff. A pathway to what? That needs to be worked on, not just the pathway but the outcome. I don't know what the outcome is at the end (provider, Tasmania).

3.3 On the pathway

To the extent that pathways can be seen to exist, given the above evidence, tenants conceptualised social housing as a terminus, not a transition point. Their priority was to obtain stability and security for themselves and their families. Providers also indicated that their primary focus was on maintaining tenancies, not destabilising them, which means addressing the barriers to tenancy sustainment rather than the barriers to exit. Maintaining tenancies was important to providers for a range of noteworthy reasons: person- and household-centred wellbeing and housing outcomes, which are often also tied to organisational ethos; cost efficiency (unstable tenancies and evictions are expensive); and meeting key performance indicators that stipulate maintaining tenancies as a requirement against which they are evaluated or funded. Providers were also highly concerned about the risk of some exits ending in homelessness.

3.3.1 Getting a house

Many participants had entered social housing from highly unstable situations. They reported lived experiences of homelessness and risk, including exposure to domestic and family violence and sexual assault. Other tenants, particularly older tenants, had entered the social—or rather, public—housing system in an earlier era, when government housing was available to a far broader segment of the population, and their pathways were defined by stability and consistency.

I moved into a Housing Trust home when I first got married. My son's always been raised in a Housing Trust house (tenant, South Australia).

Although individuals' stories varied widely, their underlying circumstances had much in common. Pathways were primarily *into* the system. Most tenants were currently on some sort of government benefit (such as the Age Pension or DSP) and had been since entering social housing; a number had past experiences of employment but had been forced to cease working due to poor health, disability or other challenges such as drug or alcohol issues, domestic violence or relationship breakdown. Some participants had previously been home owners. For newer entrants to the sector, transition into social housing was often triggered by the experience of a significant crisis or crises. Many participants had been homeless or at imminent risk of homelessness, examples of which included rough sleeping, couch-surfing, staying in a shelter,

and living in an unsafe boarding house environment or inappropriate accommodation in caravan parks. Although timeframes varied widely, several participants had been on the social housing waiting list for some time before being offered a property, especially those who had not actually been homeless at the time of entry.

The length of social housing waiting times has been well-publicised, and therefore some tenants were surprised when they didn't wait as long for an allocation as housing workers had indicated. Jurisdictional factors may be at play in this—in South Australia, for example, shorter waiting times seem to apply among older people willing to take up an offer of a 'cottage flat' (a small dwelling type in the SA Housing Authority's portfolio). Until recently, cottage flats were rented to tenants at less than the standard '25 per cent of income' benchmark because of their smaller size (SA Housing Authority 2018). They also have a higher level of turnover than most other dwelling types in South Australia as their generally older occupants move on to other care options or housing arrangements, or die.

A key motivation for tenants seeking to move into social housing was a lack of alternative appropriate housing or direct experience of living in inappropriate housing. In many cases this was due to an inability to afford private rental market costs due to ongoing financial difficulties, or because a crisis—such as a deterioration in health or a relationship breakdown—had resulted in loss of income and the consequent loss of stable housing. Such events were often the catalyst for extended periods of housing stress, homelessness and instability.

I've been couch-surfing since my mum passed away when I was 16. For the last 12 years I've been on and off everywhere, I haven't really had guidance to give me the stability and support that I need. Just staying with friends or staying with family or even just sleeping in my car for three, four months at a time (tenant, Tasmania).

I was quite isolated in the old place. It was very bad there, it was actually to the point where I had to sleep against the door most nights with a knife. I'm quite tiny and not very strong so I was very vulnerable. The best thing that could ever happen to me was that someone come and give me the place that I've got now (tenant, South Australia).

In tracing people's individual pathways into, within and through social housing (and housing more broadly) certain differences were also notable. People came to social housing from various avenues—some had grown up in the tenure, while others noted they had really just stumbled across the right person 'within housing' or another agency who felt their circumstances warranted them applying for housing assistance, even though this was not something they had previously considered or even known was an option. One South Australian tenant, for example, had presented to her local housing office at imminent risk of homelessness when her living situation changed because of violence in the home. Her story speaks to the complexity and emotion of circumstances people face, and how these influence housing pathways.

I moved down to town to help my daughter with her grandkids. She was, and is, with a mentally abusive partner. Basically, they wanted me out and they actually moved out at about the same time as well. I didn't have much time to try and find anything and my brain wasn't functioning. My partner, he was amazing. He used to look at listings and we'd go and see a few houses. I applied for a couple of them and in the process too I was sort of—like I said, my brain wasn't functioning. He took me into the Housing Trust and the next day I had to go in there to drop some paperwork back and they asked me about cottage housing. So, long story short, my partner and I came around and had a look at it and while my heart kind of sunk, because I'd always had a reasonable amount of space and this was a tiny one-bedroom unit with a little backyard, I thought, well at least it was going to be a lot cheaper rent. I decided to take it. It took me a long time to see it as home but now I do (tenant, South Australia).

The contrast between pre- and post-housing experiences meant that for many tenants, social housing was experienced as a sanctuary.

The greatest thing about it is knowing that 'til the day I die, I am safe. I'm coming up to now the longest I've ever lived anywhere. Up until then the longest I lived anywhere after I was married was 12 months. After that's three months, six weeks, nine weeks, eight weeks, two weeks. Four months on, two months off, two months on, one month off. It's a huge sense of security and safety, and I can plan. I can make decisions knowing I've got the two things you need: health and a home (tenant, Tasmania).

It's just having no worries about where I am going to stay tomorrow. There's just no worries about anything. I'm really content (tenant, NSW).

I would have died if I was still on the streets. I wouldn't be here. So the Housing Trust has helped me in that respect (tenant, South Australia).

Just as the length of time on a wait list varied for different tenants, so too did the quality of waiting experiences. While some people coped well with the wait—either because it was short or because they were housed, although perhaps not ideally, for the duration of their waiting time—others found the experience stressful due to the inappropriateness of their living circumstances and accompanying hardships.

I moved back in with my son. It didn't have facilities for anybody who couldn't walk and I lived there for 15 months while I was on the list for public housing. I couldn't access the toilet; I used to get a taxi down to the pub to go to the toilet. I had a small fire in the kitchen. I burnt myself twice with a jug. Then I cracked the one knee I could just stand on, and that was the final straw when that happened because that meant I was never going to walk. I developed anxiety. So I was desperate, and I said I'd beg. I had to get letters from doctors and specialists and occupational therapists. How I got in here was basically I pulled the legal strings under anti-discrimination and human rights, and I had a stack of letters this big from politicians, from everybody (tenant, Tasmania).

These tenants' experiences demonstrate that the bureaucratic process governing access to social housing is not always straightforward. Individuals who had been in public housing for a long time seem to have found it simpler, but more recent arrivals described challenges around navigating the process—such as filling out forms that were hard to understand and complete—particularly in the context of the other issues going on in their lives.

It was very hard applying. I don't know how it can be better. No one knew how to do it. The housing officers didn't know, the people that help people to apply for housing, they didn't know (tenant, NSW).

Waiting was especially problematic for participants with disability. Due to the limited availability of accessible social housing, finding a suitable property could take longer for applicants with disability than for others. When their need for social housing arose because of inappropriate living conditions outside the system, the waiting period could involve significant hardship.

At the moment the house we're in is falling down and doesn't suit our needs. My daughter's now in a wheelchair and she can't use her wheelchair inside our house. You can actually see some of the outside from the inside of my house. My daughter can't shower—if she's having a bad day she can't stand, but the bathroom's too small to put in even a portable shower stool (tenant, South Australia).

3.3.2 Staying housed

For providers focussed on ensuring a successful housing outcome, appropriate allocation was seen as critical, and the decision had to take account of not just physical needs but also social needs.

It's always, 'Do you want to live in that location?' 'Do you have family and friends there?' 'Do you have support?' 'Do you have education?' If you want to live in that area, that's great, but if you don't—if you're just doing it for desperation because you need a house—then your next move is, 'How do I get from this house to another house?' (provider, Tasmania).

For many, if not most, tenants the outcome of their housing allocation was positive, in that they expressed overall satisfaction with their housing conditions.

I'm so happy—that little unit I regard as my own. It's just a one-bedroom where all the elderly live, just a one-bedroom, and basically that's what I need in my life now (tenant, South Australia).

Unlike the tenant participants, providers described the allocation process as fraught. They reported challenges in accommodating tenants with particularly complex issues—such as people with mental illness, drug or alcohol addiction, problematic behaviour due to acquired brain injury or intellectual disability, or coming out of prison—given the potential for these issues to spill over into neighbourhood problems. For tenants with complex needs, the primary issue was not necessarily obtaining access to housing itself but obtaining the support needed to remain securely in that housing—whether that was support to manage addictions, assist with finance management, remain connected to school or work, or be able to function alone in a property.

Support won't follow them. If they move out into a tenancy there will be no support following them, they will be on their own. About a third of people here at any one time are returning for their second, third, fourth, fifth stay in homeless accommodation, having moved out into social housing, not coped, voluntarily given up their tenancy or been evicted and come back as homeless (homelessness service provider, Tasmania).

For tenants, the consequences of inappropriate allocations were felt in tensions with neighbours, with some cases involving violence, thefts and break-ins, or intimidation. The serious effects these problems can have on people's physical and psychological health mean that, among tenants, 'neighbourhood issues' represent one of the few contexts in which tenants could imagine wanting to move out of social housing. One community housing tenant had taken out a restraining order on her neighbours to prevent harassment. The behaviour had since stopped, but she said if the harassment began again, she would think about moving.

We've never had that problem anywhere, only here. When my kids were young I never had that problem, and we lived in a Ministry house. But it's getting really bad here (tenant, Victoria).

In theory, neighbourhood problems could be grounds for an internal transfer—as was the case for the first tenant, below—but if providers were not responsive, or an appropriate alternative property was unavailable, such issues could trigger an untimely exit from social housing, potentially into housing stress and insecurity.

We were being harassed quite violently by my daughter's ex and my housing manager said, 'I think we need to move you'. And then they wanted to knock the two houses down anyway (tenant, South Australia).

Someone of my age, I don't want to sit at mediation. You are living in a place with people that don't understand me and I don't understand them (tenant, NSW).

Across the participant group, there was wide variation in the number of moves that tenants had experienced since first entering social housing: ranging from living in one house for 30 years, to moving up to 10 times within a few years. Some tenants had moved within the system because their social housing dwelling had become inappropriate due to changes in their household size (such as a growing family) or their own requirement for greater accessibility. Such moves sometimes had benefits for providers as well.

The only times that I've moved within social housing was when I become reliant on a wheelchair. Where I was living just was not user-friendly and they reckoned that the conversions would be too expensive (tenant, Tasmania).

Internal transfers were not straightforward, however. It could take a long time for another dwelling to become available because in returning to the waiting list, as they were required to do in most jurisdictions, tenants were effectively 'competing' with other applicants in significant need. Like tenants entering the system for the first time, transferring tenants faced problems with obtaining supporting documentation, funding the costs of removals, or physically making the transition (the latter especially being an issue for older people or those with disability who did not have family and friends to help them). In an increasingly multi-provider sector, a lack of system integration was also raised as an issue. In NSW, for example, the lack of a clear process for transfers between providers created confusion and frustration for tenants.

There's a lack of communication between providers. You can't actually apply under NSW Pathways⁴ when you're between properties—that's only for new applicants—so the whole system is a mess (tenant, NSW).

Even tenants complying with policy dictates to 'improve' their personal and financial circumstances faced problems. One NSW tenant who found employment in a different area to her dwelling said that, despite her efforts to work with local housing officers to secure a property closer to the job, her transfer request was not supported until she involved her local Member of Parliament in the case.

3.3.3 Moving house

The sanctuary many tenants find in social housing means that they simply do not wish to leave either their specific property or social housing in general. Many providers expressed an understanding of this attitude, but also frustration. Providers in NSW who were working under *Future Directions* seemed to feel this frustration, and the pressure of different policy incentives, particularly acutely. One provider described large families who had been waiting for five years to be placed in suitable housing, and criticised policies that allow single tenants the right to refuse to downsize from large properties they no longer require. Others pointed to challenges around succession leases, suggesting that family members sometimes tried to accentuate the complexity of their needs to claim succession to tenancy and continue living in the large family home when they were in fact able to downsize. Another source of frustration was the retention of the long-term continuous lease policy for tenants who entered the system prior to 2005. These tenants are excluded from periodic eligibility reviews and providers complained that

⁴ The tenant is referring to the Housing Pathways partnership between the NSW Department of Family and Community Service (FACS) and community housing providers, which provides a single application process and waiting list for all participating housing providers and ensures consistency in eligibility criteria and assessment processes. Housing Pathways was introduced in 2010.

some tenants who were on continuous leases did in fact have the capacity to leave social housing. They called for changes to this policy to increase the flow of tenants out of the system.

In other states, too, service providers had little say over whether a tenant should or should not transition into other social housing or out of social housing altogether. When tenants' circumstances changed (e.g. empty nesters, growing families, relationship breakdowns, income increases, etc.), tenants did not always respond by wanting to transition to more objectively 'appropriate' dwellings either inside or outside the social housing system. There were many reasons for this: not wanting to leave the historic family home; worry that moving would disrupt social networks; lack of financial and social support to enable a move; and not wanting to risk the precarity of the private rental market, even if they could afford private rents at the time. In Tasmania, providers indicated that policies more enabling of transfer within or out of the system were being drafted.

In all four states, initial determination of eligibility includes an evaluation of what kind of property tenants are eligible for: how many bedrooms, for example, or what degree of accessibility is needed. In some cases, particularly in South Australia, there is scope for flexibility—needing to accommodate a carer or store special equipment, or a pending family reunification can be justification for a tenant being allocated additional space. In general, however, a household's entitlement is based on the number and relationship of people in the household, and the optimal match between household size and dwelling size is referred to as an 'occupancy standard'. It is this standard against which 'underoccupancy' (a household with more bedrooms than they are assessed as entitled to, also referred to as 'underutilisation') and 'overoccupancy' (a household with fewer bedrooms than they are assessed as entitled to, which can create overcrowding) are defined (Productivity Commission 2019). The way the system, at the very beginning of the process, emphasises occupancy standards as a component of meeting tenant needs means mismatches that emerge later are particularly prominent.

The assessment of the person's suitability for housing is done right at the start, but once they're in the house, if their circumstances change, to a large extent we're powerless. Where it's just that one person living in a three- or four-bedroom house, we can't kick them out, we can't make them move to a smaller property. We can offer them a smaller property, but if they say no we can't do anything about that (provider, Tasmania).

As this discussion suggests, the barriers to moving out of a given property, or out of the system entirely, were a concern for providers; however, they were less of a concern for tenants themselves. In fact, the data collected in this research suggests that tenants strongly valued and appreciated social housing, and this appreciation arose from three main factors:

- knowledge of the size of the social housing waiting list and the corresponding length of waiting times, even for people in the highest priority categories
- concerns about the lack of affordable private rental housing and the destabilising impact of its insecure and short-term leases
- awareness of the lack of appropriate, accessible private housing, and of the magnitude of the task involved in coordinating home modifications in the private rental market for tenants with disability or mobility issues related to ageing.

These factors shaped not just tenants' appreciation for their present circumstances, but contributed in large part to their reluctance to countenance moving on. Tenants were acutely aware that leaving social housing might well lead to insecurity and hardship rather than 'independence'.

3.4 Policy development implications

The housing options available to tenants are determined not only by incentives and disincentives within the social housing system but also by the behaviour of the wider housing market and the interplay between different market segments. Pathways out of the social housing system are constrained by well-documented problems with affordability and tenure security in the private market and the disadvantaged market position of many social housing tenants relative to other private rental applicants.

At the other end of the system, pathways *into* social housing are characterised by highly unstable housing and life-course trajectories. Many social housing tenants, particularly those new to the sector, have lived experiences of financial hardship, violence and trauma—much of it interwoven with their experiences of housing and homelessness. Social housing offers tenants respite from this instability in the form of secure, affordable housing and provides them with a base from which they can address other issues in their lives. The sense of sanctuary tenants feel is supported by an embedded belief that social housing is permanent housing, and that residents have the right to stay in social housing indefinitely if they wish.

It is self-evident to tenants that the private housing market, as it currently operates, is hostile to their needs. In the absence of significant change in the culture of the private rental market, pathways out of social housing remain unthinkable for tenants, as well as practically unachievable. Policies presenting transition out of the social housing system into the private rental market as unproblematic, or even desirable, run counter to tenants' own lived experiences of private market dysfunction. Policy-makers must therefore ensure that pathways are adequately supported. This requires the provision of information and brokerage to support access to and sustainment of private tenancies. It also requires resources and the exertion of the political needed to deliver meaningful market reforms, including regulatory change, to deliver greater tenure security and long-term affordability for low-income private tenants.

4 How pathways work for the people using them

- Pathways into, within and out of social housing are governed by policies and procedures that determine eligibility and priority, regulate the process of internal transfers, and control continued rights to occupancy. This research found that these processes do not always function or interact as they should.
 - The extreme rationing that marks access to social housing means that decision-making about who is allocated housing inevitably raises questions of deservingness among providers and tenants. Ideas and norms about who ‘deserves’ social housing form a context against which systemic failures play out, including:
 - technical problems with systems, especially in the roll-out of integrated waiting lists
 - the unintended consequences of other policy settings, such as security deposit (bond) regulations that do not take account of the likely needs of community housing tenants
 - processes that are not compatible with the ways tenants’ daily lives are structured, such as requirements to regularly update applications to keep them active or restrictions on how services can be contacted
 - complex and onerous requirements for applicants and tenants that presuppose a high degree of self-reliance, self-advocacy and system knowledge.
 - Good practice in responding to tenants’ individual needs and aspirations can be painstaking and resource-intensive. What is more, it does not always lead to a provider’s preferred outcome.
 - Across jurisdictions, there is a lack of readily available assistance for tenants at stressful or challenging times and a lack of consistency in support personnel that undermines outcomes for tenants.
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4.1 Background

The policy settings that regulate housing pathways in Australia are documented by one of the companion projects in this research Inquiry: Powell, Meltzer and colleagues (2019) mapped the policy framework that controls the process of entering, living in and moving out of social housing across the states and territories, concluding that eligibility requirements and the use of priority categories to ration access mean that a low income alone is now rarely sufficient to obtain social housing. This also means that an increasing proportion of social housing tenants have complex needs, which has consequences for social housing exits. Earlier research has shown that, regardless of whether it was the tenant or landlord who initiated the move out, a substantial proportion of tenants return to the social housing system (Wiesel, Pawson et al. 2014). People with significant support needs are likely to require greater assistance to live in private housing (see Powell, Meltzer et al. 2019); others struggle with market expectations around private tenancies (Tually, Slatter et al. 2016) and the cost of housing, both factors that social housing tenants are largely protected from.

4.2 Who deserves social housing?

The strict rules that control entry into social housing in Australia operate as rationing mechanisms: not everyone who is eligible for social housing obtains access. It is therefore not surprising that debates about who is or is not granted access to the system frequently involve perceptions of the relative 'deservingness' of applicants and tenants. Judgements such as these have always been part of social housing practice in Australia and continue to be implicit in political commentary about social housing (see Flanagan 2019). Such judgements are relevant to this report because they intersect with and inform practices, interactions and decisions within the system.

4.2.1 Tenants' perspectives: Why are you here?

Tenants interviewed justified their ongoing presence in social housing by referencing their personal circumstances. Statements such as, 'I have nowhere else to go', 'I've lived in social housing all my life', 'I'd be dead without social housing' and 'I cannot afford private rental' speak to their perceptions of the aim and purpose of social housing. The tenants who participated in this research were typically on low incomes, with no immediate or long-term prospects of employment or increased income. Some had a severe mental illness or other disability. Most did not elaborate on the 'pathways' that would enable them to leave the system—they wanted and expected to spend the rest of their lives in social housing.

Moving out is massive because you know you are starting from nothing and you have got to make that place a home again. Here, you've got everything (tenant, NSW).

However, having a strong conviction about their own need to be in social housing did not mean that tenants considered all people living in social housing to be equally in need. Most had firm views about who deserved assistance and, in general, they argued that people who did not respect their properties or who were involved in illicit activities, like drug dealing or prostitution, should not be living in social housing.

They shouldn't be allowed to maintain a property if they're going to be violent and aggressive and assault other people; no, I think they should lose their privilege (tenant, Victoria).

Unsurprisingly, those tenants who had experienced ongoing neighbourhood issues held the strongest views about evicting disruptive tenants. Despite this, tenants—sometimes the same tenants who had criticised the system for housing the 'wrong' kinds of people—recognised that even 'non-deserving' tenants needed to live somewhere.

It's people who are dirty and lazy and rot the system and milk the system and don't care and destroy stuff and joke about the fact that they're going to get a new house, yes. No—but then where do they go? (tenant, Tasmania).

What they need to do is dump a hundred, maybe 1,000, maybe 2,000 skip bins and say, 'You have two weeks to clean up your property. If it's not cleaned up and it's not up to a standard, then you're out'. I understand that throwing them out is going to create a bigger problem but if people were looking after their houses we wouldn't be having this shit! (tenant, South Australia).

Primarily, what tenants wanted was stronger monitoring of compliance with tenancy and behavioural standards. They wanted their provider, local council or police to be more directive in these matters. Some argued that this monitoring should be accompanied by support for disruptive tenants, including appropriate levels of funding for associated services.

They closed the mental homes, there's just not enough drug rehab centres, and that's the function that the public rental housing system ended up having. But in my opinion, anybody who wants to live in a public rental housing system should be accommodated by that public rental system. There should be sufficient stock to house anyone who wants to live in it (tenant, Victoria).

On the other hand, some tenants completely disagreed with the notion that some tenants were non-deserving.

No. Even those that really, really rub me up the wrong way, they still deserve to have somewhere to live and safety. Safety makes you a better person as well, so the more in crisis a person is the more safety net they need. It doesn't matter if they've got a drug habit or alcohol, once you got that stability you can start working on it (tenant, Victoria).

4.2.2 Providers' perspectives: Why are they there?

Providers' views on who 'needed', 'deserved' or 'wanted' social housing were interrelated with their assumptions about tenants' motives for living in the sector. Some providers, for example, argued that for tenants, social housing was primarily viewed as a type of social security.

Older tenants know they will have subsidised rent for the rest of their lives. With the private market, even though it is subsidised, after three years, they wonder, where am I going to go? That unknown is very scary (provider, NSW).

Other providers defined a desire for social housing as a form of embedded 'dependency' that had intergenerational dimensions.

You've got families living in public housing where you can just see the pattern will continue. The children aren't necessarily regularly attending school. How we address that intergenerational kind of—Grandma lived in public housing, Mum and Dad lived in public housing and the children are probably thinking they're going to be on Centrelink payments (provider, Victoria).

As noted (see Section 1.2.2), in NSW fixed-term leases have been mandatory for new public tenancies since 2005. Providers in that state argued that the implicit message encoded in these leases—that social housing was not 'for life'—had not yet filtered through to tenants or the wider community. In general, they found this lack of cultural change frustrating and identified it as a barrier to a successful roll-out of a pathways framework. While providers all argued that social housing should exist in some form for those most deserving, some of them did not speak of housing as a fundamental human right. Rather, they characterised the existing system as dependency-based and wanted it to be centred instead on tenants taking responsibility, empowered by support that encouraged accountability, good social and work ethics, and self-reliance. They saw education as the key to instilling more positive thinking in people's minds. This rhetoric aligns with the discourse evident in *Future Directions* (FACS 2016) but does raise some interesting contradictions within the interview data. Although NSW providers complained that tenants seeking housing support had a culture of entitlement to social housing, this attitude did not surface in the NSW tenant interviews. Tenants articulated different feelings towards social housing.

I've always appreciated being in Housing and I try not to whinge too much when things do go wrong because I'm very appreciative for having a roof over our heads. I could never afford to rent privately because I'll never earn enough money to be able to do that and now I've got two boys to protect from that as well (tenant, NSW).

In states where 'pathways' approaches are less advanced, there was a different mix of attitudes and normative judgements. Providers were more likely to recognise the complexity of many tenants' lives. They accepted the existence of need. Some even spoke in terms of deservingness. Yet several factors complicated their articulation of these issues, again related in part to their perceptions of tenants' motives. For example, providers highlighted abuses of the income-linked rent system, which requires providers to have accurate knowledge of all household income if it is to be effectively administered.

It's on the lease agreement and it states any change in household circumstance they have to provide us with information. We take 25 per cent of their income plus Commonwealth Rent Assistance. If it changes, let us know. They're the first one to tell you when their income's reduced but they're the last one to tell you when it's increased (provider, Tasmania).

Our rental system is based on being equitable and fair, but unfortunately those who are willing to be fraudulent can be much better off. They can have a lot of household income and they don't declare who's actually living there and therefore pay a rebated rent. And that's very difficult for us to enforce because they can say, well they're only staying a night or two nights, or he's my boyfriend but he lives at his mother's, all those sort of things (provider, Victoria).

In Victoria, housing providers shared stories of tenants who had won the lottery but stayed in social housing. In South Australia, providers reported cases of subletting by tenants. Implicit in their accounts is the suggestion that tenants' presence in social housing is conditional not only on compliance with rules, but on compliance with the assumed characteristics of deservingness, such as being poor or lacking alternatives.

Another factor against which notions of need and deservingness can be read was the question of targeting. Providers need to respond quickly in exceptional circumstances, such as child protection cases, yet this may displace other people waiting on the list. For example, in Victoria the highest priority is given to people leaving family violence and people who are homeless. As these two groups by no means contain everyone who might be 'in need', providers were concerned that the system means that some very needy applicants are waiting for months at a time even though they have been identified as a high priority. In this context, the existence of housing estates dedicated to people aged 55 and over, for example, eased pressure around that particular age group, but other groups—for whom relatively large quantities of dedicated supply did not exist—languished on the list unless their situations actively worsened.

People that have a disability requirement can get stuck on our priority waiting list for a long period of time. We've got priority transfers at the top of our waiting list (provider, Victoria).

Their advice to me was if I had a friend with a garage, to store all my possessions and live on the street. Once I'd lived on the street for over 30 days then they could offer me a unit (tenant, Victoria).

Needs-based targeting meant that if tenants evicted for antisocial behaviour then became homeless, they would move to the top of the waiting list. Victorian providers also complained about the lack of a policy barring tenants who owed money to the provider from re-entering the

system without repaying a portion of their debt first.⁵ They called for policy changes that would enforce tenant accountability for their actions.

4.3 Systems failures

In the broader context of rationed supply, and the judgements that this promotes around deservingness, are more obvious examples of ways in which the system—established to support the process of assessing need, allocating homes and managing tenancies—simply fails. In this section we have loosely classified these failures into four groups: technical failures, failures due to unintended consequences, failures to align policy settings with the way service users live their lives, and failures in the provision of support.

4.3.1 Technical failures

Some jurisdictions have responded to the risk of fragmentation of information and processes in a diversifying sector by introducing common access systems, such as shared waiting lists. Tasmania's Housing Connect (see Section 1.4.1) is an example of this approach. These systems are in various stages of being 'bedded down' and some issues may be transitional only but, nonetheless, they are currently causing considerable problems.

For example, while common waiting lists are meant to simplify the process, in NSW providers expressed concern that the system was producing unfair and perverse outcomes due to problems with application assessment procedures and data entry.

The applications for social housing all go through to the Housing Contact Centre. I think there's a really unfair process of assessing those, and data [isn't] entered correctly and it's an issue we face when allocating properties. There's people who aren't on priority but probably should be; there's people that are coming up for properties that aren't eligible (provider, NSW).

Linked to the challenge of delivering consistency across a multi-provider system, community housing providers in NSW were also frustrated by having to configure their systems and processes to fit in with departmental guidelines and regulations. They explained that they want easier, more straightforward access to relevant information on available housing so they can find and match suitable options based on applicants' needs.

The roll-out of the integrated Victorian Housing Register has had similar challenges. Community housing providers complained that the new system made it harder to obtain the information they needed about prospective tenants.

That puts the onus to us to find out about people's backgrounds, any mental health issues that they have, any alcohol or other drug issues that they might have, or family violence issues. I would capture that information in an application form, which I generally fill in on behalf of them and then they can sign it once they're happy with it (provider, Victoria).

Victorian providers also reported that since the integrated housing register had been established, it had become much more challenging to undertake internal transfers, even within individual organisations' portfolios.

⁵ These policies, which also exist in other jurisdictions, have been criticised for perpetuating homelessness by acting as a barrier to social housing entry (see, for example, Hartley 2016).

4.3.2 Unintended consequences

Some of the system failings described by participants were the result of path dependencies built into existing policies or unforeseen consequences of policies. In Tasmania, for example, when the legislated system for managing bonds was introduced in 2009, it was structured according to a private/public binary—public housing tenants did not pay bonds, but private rental tenants did. Legally, bonds had to be paid in a lump sum and deposited with the bond-holding authority. Because it was difficult for households on low incomes to accumulate any substantial sum of money, a bond assistance scheme existed for households in the private rental market. The relatively sudden emergence of a large community housing sector via stock transfer complicated this system. Policy dictated that people moving into government-owned property could not access private rental assistance, such as for bond payment, but most community housing providers charge a bond. The combination of having to pay bond in a lump sum and ineligibility for assistance posed a significant barrier for many tenants.

At the time of interviewing, this situation was still unresolved; however, legislation has since been enacted, allowing providers to accept ‘incremental’ bonds (i.e. to charge bond in a series of small payments over time). The lack of a resolution up until this point has been a source of considerable frustration among providers. There is anecdotal evidence that it was also a source of frustration for emergency relief providers, who were often approached to provide money for bonds out of already scarce resources. Similar challenges around bonds were raised by South Australian participants in relation to the most recent and significant tranche of stock transfers to large community providers.

4.3.3 Poor policy design

Social housing policies and processes are intimately bound up with the daily lives of people facing considerable disadvantage. Yet this research suggests that policies are not necessarily designed in ways that make them easy to navigate for the very people at whom they are targeted. In Tasmania, for example, applicants on the waiting list are required to update their information every three months. Although support is available, participants said applicants were not always aware of this. The system creates particular challenges for homeless clients.

They have to update their information every three months. If you're homeless and you don't have an address, where do they send it to, to update your information? Are you going to remember in three months' time when you're sleeping rough to go into Housing Connect and update your information, so they don't wipe you off the list? There is support available, but they don't explain it when they do the initial application. They just give them the form and you're trying to get somebody that doesn't read or write to fill out a form. But the people that are in there, they're just employed to do a job. They don't understand it either because they haven't been trained properly to start with (provider, Tasmania).

South Australian participants reported similar problems arising from the expectation that people regularly confirm their continuing eligibility for their assessed waiting list category. Homeless applicants often did not receive the letter asking for confirmation of status in the first place. Other applicants found the process frustrating and distressing simply because their situation had not changed. Participants thought that if eligibility had to be continuously assessed, a more supportive process would be appropriate.

That's what people want, to be honest. They want less of the ticking and more of the talking (tenant, South Australia).

Another serious failure of the system to understand the lived reality of applicants' lives was identified in one Tasmanian interview. This specific failure is presented here because it is emblematic of the issues that can be raised by reforms premised on growing levels of digital

literacy. Tasmania's bond agency has recently introduced changes requiring tenants to be contactable via email or mobile phone. The provider explained her disbelief at this requirement and at the lack of pre-launch troubleshooting of the process with providers.

'Oh, you'll have to give them an email address'. I said, 'Are you serious? How am I going to sit down with an 86-year-old person that's never used a computer and does not have a mobile phone and you're telling me that I have to set them up with an email address?' They're like, 'Yes, this is how this system will work' (provider, Tasmania).

Participants shared other experiences of inefficiencies and distortions in the social housing system, some perversely created by pathways-promoting policies such as eligibility reviews or fixed-term tenancies. For example, where continued residence in social housing is subject to income-testing, this can discourage tenants from finding or increasing employment, and therefore their income, because they fear the consequence will be loss of their home.

These kinds of work disincentives are established in relation to waiting lists (Dockery, Ong et al. 2008) and identified as one of the risks of continuing to require tenants to meet eligibility requirements once housed (see, for example, Tenants' Union of NSW 2008). Moreover, such policies are designed without due regard for the way in which many tenants experience the labour market. For many low-income earners re-entering the labour force, employment is likely to be casual, short-term, seasonal or intermittent. Incomes fluctuate. A sustained upward career trajectory may be unlikely. Episodic mental or physical illness can mean improvements in financial circumstances are time-limited. Yet a successful transition out of social housing requires a consistent, sustained income that keeps pace with increases in living costs, to ensure a household can afford private rents or mortgage repayments over the long-term.

This noted, South Australian service providers suggested that an increase in household income leading to an increase in rent up to the market-rent cap was one of the few available 'triggers' for a conversation about leaving social housing. One participant, a housing options worker for a community provider, was employed in a role focussed on 'talking to tenants who we feel might be ready to move and gauging whether they are ready or not'. This readiness was largely determined by tenants themselves but could be judged by the provider in cases where a household was paying market rent for their social housing dwelling and had been doing so for a while.

It's all voluntary. The conversation starts from, 'Can I buy this house that I'm living in?' Then referral and they come to me and I'll give them options, assess their income to see if they can really look into something. If they can afford the place that they're in then we provide affordable housing options and normally that's what happens—they go and find something else that's more suitable to them and more affordable (provider, South Australia).

This worker's experience was that timing was critical. Some tenants needed years to prepare for transition out of social housing. On some occasions, the discussion did not result in a move, but might lead to a different approach to household financial management. Approaches, support and incentives were most effective when determined on a case-by-case basis, based on tenants' wants, needs and aspirations. Although a client's ability to pay market rent may be the trigger to commence the transition conversation, providers must consider this within context. For instance, some households may be paying market rent because they have adult children living at home who contribute financially—when the children move out, their financial circumstances will change significantly. This example reinforces the importance of the findings described below, in Section 6.3, about the value of close, long-term relationships between tenants and skilled support workers—in this case to support and provide necessary information about transitions at a time that is most appropriate. Such relationships cannot be entirely transactional (i.e. based on obtaining a fixed outcome of a move out of social housing).

4.3.4 Failures in support

As noted above, the application process for social housing is administratively complex. Some jurisdictions make support available to applicants, but its existence is not uniformly communicated, and some applicants fail to take in the information due to stress. Tenants reported a range of emotional, personal and financial challenges attached to compiling a persuasive application.

It was all the document collection and the lack of timelines. I'm quite articulate and semi-intelligent, I think, but I found it incredibly challenging. There were extended GP appointments, so they charge you more (there's an out-of-pocket because they have to write letters), and then you had to go into Centrelink. When you've already got mental health issues, that's hard. And then you need income statements. You're handing over all these sensitive documents. You feel vulnerable because you've got all these documents saying how hard your life is and your struggles, and you're going to present it to people you've never met before and you don't know who's going to be privy to them (tenant, Tasmania).

Many tenants' struggles were compounded by unhelpful and disrespectful attitudes from housing staff. Others encountered long waiting periods; at least one tenant had waited 10 years before being allocated a suitable property. Some participants attributed the success of their applications to personal capabilities, such as self-advocacy and problem-solving skills, and worried about how others who lacked these capacities would manage to navigate the system. This points to a policy contradiction: policies are theoretically based on providing equal access based on eligibility and degree of need but, in practice, people who know how to deal with 'systems', or have someone to help them do so, are more likely to end up in housing than those without such resources.

I really had to prove myself. Getting through the bureaucracy of public housing is really difficult, they don't make it simple. And I've got a really good brain and I'm articulate and I can think outside the square and I'm a problem-solver and I was fortunate to have an education, so I can work things out. I don't know what happens to people who are beaten down by the system or mentally exhausted or don't have the problem-solving skills (tenant, Tasmania).

Many providers thought that more support through the application process would assist tenants. However, where this support already exists, it does not necessarily work well. In NSW, some tenants said that the support workers assisting tenants to complete paperwork lacked knowledge and 'weren't all that informed about what was required to make a persuasive case'.

Furthermore, once tenants had been allocated a property, the work of moving in and arranging and paying for the necessary service connections was largely left to them. This was particularly problematic for tenants coming into social housing from high-support environments like shelters, or with significant support needs. Providers argued that a system that triages the most vulnerable into housing should be designed to support people post-allocation if it wants to produce sustainable outcomes.

Most of the people that end up homeless at that young age haven't come from well-functioning families where they've learned how to budget, how to cook, how to clean, how to look after yourself, how to make good social decisions. None of that's been modelled and they're out in a unit on their own. So you're setting these kids up to fail (provider, Tasmania).

In some cases, clients who have recently been incarcerated or who have been homeless do not have the furniture and white goods that we usually see as the minimum requirements. Without these, tenants would find being 'housed' only a small

improvement on being without a house. Applications for multiple small grants would be undertaken by NGOs so that the basics of a home can be purchased (provider, South Australia).

Providers reported that where support was available, its effectiveness was often diminished by a high turnover among workers. The lack of consistency in case management prevented the development of effective, productive support relationships between providers and tenants, and reduced the chances of emerging issues, such as mental illness, being detected early due to workers' lack of familiarity with individual tenants. Similar problems were created by the introduction of time-limited programs that were then de-funded.

No one had the time to see me on a continued basis. They provide supporting letters but they don't see you continually, so they wouldn't know the case too well (tenant, NSW).

When they introduce programs that do start making it possible for people to change, like myself, and then they go scrapping them, that's not going to bring about change (tenant, South Australia).

One-on-one relationships with support workers are critical, but tenants' flourishing is not only reliant on the provision of generic 'support'. People need ongoing connections to communities, including but not restricted to community services, if they are to live productive and meaningful lives, feel secure and sustain their housing over time. This sense of connection is also a necessary precondition for someone moving on from social housing, should they wish to do so. What a supportive, 'care-full' housing system might entail is discussed further in Chapter 6, but it is important to note here that effective support is not just a matter of 'having a case worker come around once a fortnight to give an injection for stabilising them and after that, they are left to run their own race' (tenant, NSW).

4.4 Policy development implications

This research identified clear points of failure in the social housing system, with direct consequences for tenants' pathways through the system. Tenants' transitions are compromised by poorly designed or poorly performing processes, especially when entering the system, a period when people are often under considerable stress.

Application systems no longer function solely to assess eligibility for assistance, but to triage applications to ensure that limited resources are directed to those in greatest need. While this is not unreasonable, it means applicants must prove not only that they need social housing, but that their need is relatively greater than that of other applicants. The work of obtaining and collating the evidence required to support a claim of greater need has largely been outsourced to applicants. Although applicants are sometimes offered assistance with the process, the availability and quality of this help seems limited and patchy.

Many people now moving into social housing have experienced disadvantage, violence and trauma. This research suggests that procedures have been designed primarily to be efficient or convenient for services rather than tenants. For example, in a context in which an increasing proportion of social housing applicants are likely to be homeless or at risk of homelessness, it is inappropriate to make tenants responsible for the continued validity of their application by mandating that they regularly respond to letters or manage documents in online environments. Policy-makers and services need to ensure that systems are designed to better align with the lived reality of day-to-day life for clients and that frontline staff recognise, empathise with and respond to this lived reality in their interactions with applicants and tenants.

Our research generated rich evidence about tenants' experiences moving into and within the system, but less data about what happens to tenants after they move out. This is predominantly attributable to the fact that almost all participants were current tenants, but it is also a reflection of the low numbers of households in a position to make a successful transition out of social housing. It was difficult to recruit former tenants through provider networks, as in most cases organisations collect limited information on exits and where people go once they leave the system. This constitutes a major gap in our understandings around pathways.

The lack of post-exit contact between tenants and providers is problematic for another reason. In pathways approaches, the provision of significant support before, during and especially after exit is paradoxical because pathways discourse constructs such transitions in the language of 'independence' and 'self-reliance'. Yet given the prior life experiences of many tenants, and the well-documented challenges facing low-income earners in the private rental market, such support may be critical.

5 Housing emotions

- Housing has affective and emotional dimensions that are often invisible to policy. These dimensions were prominent throughout tenant interviews and deeply influenced tenants' needs and aspirations.
 - Tenants overwhelmingly considered themselves very fortunate and privileged to live in social housing. They saw their entry into the system to be a result of both significant personal need and sheer good luck.
 - Some tenants felt physically and psychologically unsafe in social housing due to neighbourhood problems, including antisocial behaviour by other social housing residents. Tenants and providers largely attributed these problems to the extreme levels of targeting and rationing that apply to entry into the system, which effectively limit allocations to people with significant and complex issues.
 - In contrast to their often-extensive prior lived experiences of unstable and precarious housing, tenants in social housing felt a deep sense of security. The significance of this shift in circumstance was such that many tenants had no wish to move again.
 - Tenants felt 'at home' in social housing. This sense of home, alongside the other emotional dimensions of housing, is largely incompatible with pathways policy as it is currently conceptualised.
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5.1 Background

There is a chapter on emotions in this report because tenants' responses to interview questions frequently had emotional dimensions. Their feelings about their housing are part of their experience of 'pathways' and point to the reasons why pathways policy is not straightforward for tenants. According to Beer and Faulkner (2009: 31), academic research founded on Clapham's (2002) concept of housing 'pathways' 'is seen to embrace all the elements of conventional housing career research, but extends its reach to explore the meanings attached to the home, the relationship with other life events and interactions within the neighbourhood'. That is, central to the notion of housing pathways is the meaning that individuals attach to housing—and this meaning can change even if the house itself does not (Beer and Faulkner 2009).

The literature specifically exploring housing and emotion chiefly relates to home ownership (Levy, Murphy et al. 2008; Jørgensen 2016; Munro and Smith 2008), rather than social housing rental. The affective dimensions to 'home' are incorporated into studies of how people go about the process of making a home in various contexts, including in the private rental sector (Easthope 2014), or when homeless or otherwise itinerant (Blunt and Sheringham 2018). The themes throughout this literature raise similar points to those highlighted in Clapham's (2002) 'pathways' framework, such as the ways in which housing-related decisions and experiences are negotiated through social relationships, both within households and with people external to households (Levy, Murphy et al. 2008). Implicit in housing research engaging with emotion is a rejection of the suggestion that emotions are necessarily irrational, inferior or misplaced. Rather, there is acknowledgement that emotion structures our relationship with our homes as much as

financial incentives or social discourse, and is as valid as either of these. The validity of this was evident throughout our interviews with tenants.

5.2 Feeling lucky

Most of the social housing tenants who participated in this research were extremely satisfied with their situation, appreciating the privilege of living in safe, secure and affordable housing.

I've got the world's best landlord here. The house is beautiful (tenant, Victoria).

Tenants' sense that they were deeply fortunate was closely connected to their knowledge that so many other people in great need cannot enter the system. Tenants believed they were 'lucky' to have entered social housing; some even felt 'embarrassed' or undeserving of having a secure place to live compared to so many others who needed it, just like them, but who had not been as fortunate. Their own good luck contrasted with the housing challenges they witnessed friends and family experiencing in the wider housing market. In fact, participants' own experiences of obtaining social housing frequently reinforced the view that securing a property was as much a question of serendipity as of an efficient and consistent administrative process.

I had never, never heard of Housing, what Housing SA was. My circumstances just changed overnight. So I went to Centrelink and basically I didn't have anything, and I showed them, I said, 'Look, I am living in depression, I'm on medication, I'm seeing a psychiatrist, a psychologist, and I'm not comfortable'. Then Centrelink told me, 'You go and see Housing SA and they might help you out'. So this is how I ended up. And to be honest I am so grateful because it just happened overnight. I was on the verge of being homeless (tenant, South Australia).

I'm lucky because I have this place, so I do have options, but I look at a lot of my friends and a lot of my older friends are in extreme housing stress (tenant, Tasmania).

They said, 'We'll give you this place here' and the Housing Commission took me around to show me the place and I opened the door and within a couple of hours I had this place. So it's just sheer tin-arse luck, to put it bluntly. I've fallen on my feet (tenant, Victoria).

Gratitude for the outcome, however, did not mean that tenants' housing experiences were untempered by anything negative. Some tenants did raise the issue of maintenance not being addressed or taking too long to be addressed. One resident in social housing was living without a fridge, but had not pressed this issue with the provider or other potential avenues of support at the time of interview.

I don't like imposing or I don't like being embarrassed. You're 55 years old and you haven't got a fuckin' fridge? Excuse my French ... (tenant, South Australia).

However, interviewees who did mention problems, such as unaddressed maintenance, housing quality or neighbourhood safety, often contextualised their concerns with the hope of them being addressed over time, or with the sense that it was better to accept how things were than be exposed to the vagaries of the private rental market again. Some tenants feared retaliation by neighbours if they complained.

I could have made a heck of a fuss over what was going on out there but I look at it this way: the retaliation that you're going to get is going to be cruel and I just will not get involved in any of that, no way in the world (tenant, South Australia).

The appreciation expressed by tenants cannot be overstated. It existed even where tenants' housing was of poor quality or where they were living in considerable hardship. The

experiences of older residents living in cottage flats in South Australia demonstrates this point well. These tenants complained about the recent policy directive to increase rents for cottage flats up to the '25 per cent of income' benchmark used generally for social housing in South Australia. They were concerned about how they would manage their limited household budgets—already stretched by rising living costs, medications and disability-related needs—in the face of progressive rent increases and were disappointed or angry at how the change had been communicated to them. Nonetheless, their statements of dissatisfaction about rent increases were moderated by feelings of gratitude for subsidised rent in social housing, in light of the unaffordable, ever-increasing rents many had experienced in the private market. Similarly, while the cottage flats tenants all mentioned the lack of space in their units, and what this meant for day-to-day tasks such as making beds, they also emphasised that they were overwhelmingly grateful for their homes and for the stability that housing and community had brought to their lives in the face of homelessness or imminent risk of homelessness.

I'd never lived that close to people. You had neighbours, but you didn't really see them much, or it might be 'Hi' and 'Bye'. There's actually six in our little U-bend. We know we can call on each other for anything at any time and it's lovely. I'm really glad, actually. It has worked out very well (tenant, South Australia).

5.3 Feeling unsafe

Despite tenants' widespread sense of good fortune, participants did raise issues of safety, and particularly safety within neighbourhoods. These issues had significant consequences for people's sense of ontological and physical security within their own home. Interviewees related experiences with neighbours (most often people also living in social housing) who were often aggressive and violent, and these were reinforced by housing providers, who described some housing arrangements that had been known to be unsafe. Some tenants' experiences were extremely distressing. One Victorian tenant, for example, had moved into public housing after fleeing domestic violence but was then stalked by a neighbour.

I felt unsafe with the kids. We were threatened to be raped and stuff like that; you know, 'We'll come back and we'll rape you and your kids'. It was just not a safe environment (tenant, Victoria).

After a few years of living in fear, and receiving little support from her provider, this tenant left the social housing sector altogether for the sake of her daughters and found a National Affordability Rental Scheme (NRAS) property in another area. She was in poor health and living on income support payments, and reported being barely able to afford her rent and relying on emergency relief. She felt the public housing system had completely let her down by failing to support her with an internal transfer. Another South Australian tenant had lived in one public housing property for 20 years until serious criminal activity and violence forced her to reassess her situation and move on, in this case into home ownership for want of an alternative.

Providers, too, identified antisocial behaviour by neighbours as the biggest barrier to positive tenant experiences. For people living with or recovering from their own mental illness, allocation to a property where neighbours were aggressive or violent could undo any progress.

Somebody can have overcome a lot of mental health problems, and managed their anxieties and depression, and are then put into a block where people are hammering on the door and screaming and yelling at them in the middle of the night and extorting them with threats of violence. One of our case workers has walked along the row past all the doors of units and clearly seen the axe mark in the door where somebody's tried to axe their way in. There are properties that nobody wants to live in—they get offered to our clients (homelessness service provider, Tasmania).

Older people were considered by providers and tenants alike to be the most vulnerable to feeling unsafe and as requiring special protection.

That concept of mixing would not work because— Let's imagine you have a mother, elderly, and they're living in the elderly complex and they're all peaceful and friendly. Let's inject a young person with mental illness on a disability pension. What do you think is going to happen? Let's inject three of them into this elderly complex. What do you think is going to happen? That would increase the vulnerability of our mother (provider, NSW).

Tenants housed in unit developments such as walk-up flats were more vulnerable to neighbourhood conflict because the congregate design enforces greater interaction between residents and may create difficulties managing problems such as noise.

However, tenants and providers alike recognised antisocial behaviour in neighbourhoods as primarily a by-product of targeting policies that ration social housing almost exclusively to people with significant and complex issues.

Putting all people with problems in the one area is not doing nothing and only makes the area worse (tenant, NSW).

5.4 Feeling secure

Although tenants' sense of physical safety could be compromised by the behaviour of other tenants, their experiences were nevertheless characterised by a strong sense of legal security. This security was experienced and felt most acutely in contrast to what their life had been like before social housing—for many tenants, it had been a life characterised by instability and despair. An older participant, who had lived in more than 40 rental properties before he was finally offered a public housing property, explained how he felt just before he was allocated his unit.

At the time I had osteoarthritis and I was on a walking stick. The 'For Sale' sign went up. Anyhow, I hobbled down to the beach. It was a beautiful sunny morning and I think it was a Friday morning. Lovely sunny day. October. I'm walking along the sand there looking out—the water looked beautiful, it was smooth—and I thought to myself, I can't do these real estate agents' windows one more time. And I looked out and I thought, I might go for a long swim here, that's the easiest way out of it. I could not do the real estate agents' windows one more time (tenant, Victoria).

In contrast to tenants' previous housing experiences, social housing was seen as providing a sanctuary and permanent protection.

Social housing enabled me to live without that fear I had of landlords for 40 years. In private rental, it wasn't my home, whereas in Housing, it's your home (tenant, NSW).

I was transient all my life and the Housing Trust felt like a full-stop (tenant, South Australia).

This sense of profound relief and security has a significant impact on how tenants perceive social housing pathways. Moving tenants who now have a stable income and circumstances out of social housing may be a priority for policy-makers, but for tenants the primary concern is having a continuing, stable home. Most tenants intend for social housing to be their 'forever home'.

The sense of security has been the biggest thing, and safety. And something to build on. And knowing that no matter what happens, I don't have to go. And at my age—I'm

only 65 but I've had a lot of health issues—I know I have somewhere to die. Now I know that sounds crazy (tenant, Tasmania).

I hope to leave this place feet first. I've lived in 30 different addresses in my life, I don't want to have to move again (tenant, NSW).

Beyond the security of legal protection from capricious or abrupt eviction, social housing offered tenants something more intangible. For many tenants, their housing—their home—was the foundation of their life.

The place that I've got now is the first time that I've actually had a safe and stable place, to actually have a platform to work from. I'm a bit emotional now—even when I first got it I didn't know what to do. It was a big shock. I'm more than grateful just to have a roof over my head and to be able to go home and feel safe at night is just such a relief. It's amazing, I didn't know what that was like before I had that place (tenant, South Australia).

The meaning that home and place can have within the fabric of a life was vividly and beautifully evoked by this tenant, who explained what her home and its garden meant to her.

That garden healed me during cancer, it wrapped its arms around me—I sat under this gum. I had a fish pond, I had all these daisies I planted when my mother died. It had a history. We bond with our houses (tenant, South Australia).

For many tenants, the sense of home extended beyond the perimeter of their personal property. Housing gave them access to neighbours they liked and could rely on; a sense of social connectedness and belonging to place; proximity to family and friends; connection with organised groups in the community; and a sense of purpose and hope in the possibility of change. It provided them with space in which other aspects of their life—relationships, study, meaningful work—could flourish.

I love it. It's home. It's the culture out here, it's the people. It's not all rough-heads (tenant, Tasmania).

The best part about living in secure subsidised housing is that I can focus on other things in my life. When you don't feel secure in housing, you're very preoccupied with that, your mind doesn't work very well. Your relationships are very hard. There's a high level of anxiety. I don't have any anxiety now about my housing (tenant, NSW).

One big benefit is you feel safe, you feel secure, you feel that, 'Okay, I am here, I'm stable, now I can do what I need to do in my life'. So for me, I went and studied, I finished an advanced diploma and then I completed another diploma and I've been doing voluntary work for almost 10 years. So that is the benefit of being in a safe, secure place. I don't have to worry that the lease is going to run out in December or November and the landlord is going to look at it and say, 'Please leave' (tenant, Victoria).

I can't remember how long I was living there for. Long enough to settle in and feel very safe. It was like welcoming arms moving into that house: with security of tenure, down the street from my mum, no pressure, no landlord—and financially it was the first time I'd felt safe in all that time. I nested and we made it a lovely little home (tenant, South Australia).

5.5 The incompatibility of ‘home’ and ‘pathways’

Tenants’ feelings about their homes are influenced by their experience of housing not just as a place of living for the present but as a home for the future. Some tenants we interviewed were fearful about that future. Older tenants, for example, wanted to be able to continue to live where they were for the rest of their lives. They worried about changes in their health that might lead to a necessary or forced move, such as into residential care, but were also concerned about what may come from developments in housing policy. Many tenants were adamant that they did not want to move ever again; some felt they were not physically or emotionally able to move.

Because I had so much instability in my childhood, being stable is very, very important to me. So that’s probably one of my biggest fears—is to have that instability again (tenant, South Australia).

Tenants’ sense of security in social housing was evident even in cases where their legal right to live in social housing may be time-limited. For example, in NSW fixed-term leases have been a feature of the public housing system since 2005, and community housing providers in Tasmania also offer only fixed-term leases. From the perspective of tenants, the social objective of social housing may be a mediating or protective factor.

Providers, too, expressed a belief that providing stable and secure housing is one of the most important aspects of the social housing system. Many were not convinced that a sense of security of tenure is compatible with a pathways approach.

It’s a security blanket like no other when it comes to housing. One basic human right we all know is housing: stable, affordable housing for people. Who wants to give the security for life of that up? None of us (provider, Victoria).

The fear tenants felt about the future was not an imaginary construct. For many, it was logical given the context of their previous experiences of insecure and unstable housing. For others, it arose from previous experiences of conflict with their provider, or of being removed from or transitioned within social housing due to policy change, including through redevelopment programs.

I’ve thought about it; all I know is that if I had to move out of here for some godforsaken reason, or they decided I didn’t need two bedrooms, I’d be stuffed (tenant, Tasmania).

It’s been really difficult. They made it so hard. What they do is they administratively punish you. If you make a complaint or they think you’re being too cocky, too above your station, they’ll hit you with an inspection or rent review. That’s how they torture you. I feel harassed, but I can’t do anything because they’ve got the roof over my head. So I can’t challenge them (tenant, NSW).

My relocation officer had said that, ‘If you don’t take this, your next place might be worse, so maybe you should take this’, and I felt pressured. And no one should feel the pressure of making that decision, because you’re going to live there for the rest of your life hopefully. And I was pressured (tenant, NSW).

Tenants were acutely aware that the private rental market is unaffordable for many people, and of the difficulties that would face them should they ever have to become private tenants. The single mother quoted earlier (see Section 5.3), who had left public housing due to issues with violent neighbours, said she was coping with paying her rent by relying on charitable assistance and not buying everything her family needed, but did not think she would be able to do this for much longer.

You go into the city of Melbourne and there's so many people living on the street. That's sad to see, and that could be me in another five years, when the kids are 16 and moving out of home. How am I going to live on a Newstart payment and pay rent? I could be these people. It's something I think of—I could be someone sleeping on the streets of Melbourne somewhere in six to seven years' time, when I can't maintain rent on my own (tenant, Victoria).

Tenants experienced and valued their houses not as government assets or as the provision of statutory assistance in a time of hardship, but as a home.

People say, 'Oh it's just community housing or it's just SA Housing'. I'm sorry, but it's not. We pay the rent and we keep it clean and tidy—it's our home. As far as I'm concerned, this'll be my residing premises until I die. It is my home and I've tried to make it look like a home (tenant, South Australia).

I'm actually really afraid of losing this place, I don't think I would survive. My thoughts, like most people in my position, are about getting through tomorrow and doing my best to get healthy, and I'm not convinced I can get healthy enough to work before I die. I have a responsibility to do my best and I'm trying, but I don't think it gets much better for me than this. I think this is it for me and I've got to make the most of it. I'm trying to get myself well, but when you're living a hard life, thinking in the long term is a luxury, it really is (tenant, Tasmania).

5.6 Policy development implications

This chapter demonstrates that tenants' experiences of social housing are emotional and affective, as well as deeply influenced by the experiences they, and those around them, have had outside the social housing system. When tenants have first-hand knowledge of insecurity in the private rental market and, by contrast, feel secure and settled in social housing, the offer of a private rental tenancy as an alternative to social housing is largely meaningless, and may even be threatening or harmful.

Participants were aware that there have been substantial changes in social housing policy in recent decades. For many tenants, the effects of long-term underinvestment in and rationing of access to housing were imprinted on their streets and throughout their neighbourhoods—tangibly felt through the presence of significant antisocial behaviour in their neighbourhoods and communities. Some tenants reported extreme experiences of violence and abuse perpetrated by neighbours in social housing. These experiences may lead tenants to feel, and be, unsafe and may jeopardise recovery from illness, addiction or trauma.

Tenants deeply valued social housing and their own homes in social housing. They felt privileged to be among those lucky enough to have entered the system. Despite anxieties expressed by providers about a culture of entitlement and dependency among social housing tenants, tenants' own narratives about social housing conveyed a different meaning: one that acknowledged their own good fortune and imparted a genuine appreciation of the security, social connection and sense of home that their dwellings provided.

6 Support, care and relationality

Implicit in the provision of housing assistance are ideas of support and care. Being ‘care-full’ is intrinsic to good practice, while poor practice is often ‘care-less’. Support can be formally constituted as support services, but the provision of this professional support is often practiced informally through service providers’ networks.

- This research found that although housing and related services might be provided to tenants, these services were not necessarily provided with care. Tenants shared many examples of care-less practice that was disrespectful, alienating and hurtful.
 - Examples of care-full practice, where they did exist, were mostly related to the establishment and preservation of good relationships between tenants and individual workers. Such relationships were vital for tenants but could be undermined by a lack of resources and burnout amongst workers.
 - In general, tenants’ criticisms were more likely to be directed at the public housing system rather than the community housing system. This may be linked to the fact that community housing providers have access to greater resources, which enables their staff to maintain smaller caseloads. Meanwhile, in the public system, enactment of higher-level government policy can worsen tenants’ experiences.
 - Care-full relationships and care-full systems are critical in shaping positive experiences for tenants. This is particularly so in social housing, given the centrality of housing to how people live their lives and because many tenants are carrying past experiences of serious trauma and disadvantage.
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6.1 Background

An increasing body of research locates the successful delivery of human services in the quality of the relationships that are formed between workers and clients. Service users stress the importance of finding the ‘right’ worker to achieving meaningful outcomes, while inconsistency in workers or high turnover in staff are identified as destructive (Hinton 2008; Fidler 2018; Maiter, Palmer et al. 2006; Mor Barak, Nissly et al. 2001). Often the role performed by the worker is described very broadly: research on the experiences of women leaving domestic and family violence found women talked of workers who had helped them with ‘everything’, without whom they would be ‘lost’ and who were ‘like family’ (Flanagan, Blunden et al. 2019: 37–38). Such descriptions introduce not just the technicalities of service delivery models and professional training, but notions of care and being cared for (see also Maiter, Palmer et al. 2006: 175–176).

According to Power and Mee (2019), housing can be understood as ‘an infrastructure of care’. Housing is often the location of caring work, and people’s ability to care can be enabled or inhibited by aspects of their housing, including its built form, location and cost. Their analysis focuses on the ways in which housing systems structure the flow of care, but their concluding provocation—‘Is this a housing system that cares?’—has particular resonance for this research.

The pressures facing frontline housing officers are significant. Research suggests that high turnover among human services employees is driven primarily by burnout, stress and lack of organisational support, rather than by personal ambitions or preferences (Mor Barak, Nissly et al. 2001). Chalkley's (2012) ethnographic study of housing work in Victoria provided insight into the coping strategies adopted by workers in response to the recurring 'problems' of doing housing work: tenants, rent, assets and bureaucracy, and the 'mundane, repetitive and yet exhausting' day-to-day tasks required (p.115). These strategies included prioritising reaction to crisis over the cultivation of long-term relationships, but also involved labelling tenants, sometimes in derogatory ways, and sharing 'war stories'. These are understandable responses to stress, burnout and frustration. However, Chalkley's study did not delve into the effects such responses may have on tenants' experiences.

6.2 Support services

The data collected for this research demonstrates that housing services are never only about houses. Housing people—appropriately allocating them affordable housing that meets their needs for a long-term, stable tenancy—takes time, attention and care. Housing people often requires a significant amount of support, both from housing providers and other support service providers. Ensuring someone is appropriately housed involves providing social support, connections, and meeting a range of other needs, as well as the provision of bricks and mortar.

Providers are, of course, professionals working within an organisational context, and respondents mostly conceived the delivery of care and support as taking place through formal service provision. However, in interviews with social housing providers we found they cared deeply about their clients. For example, one community housing provider shared his interaction with an older tenant.

He's our longest tenant, he's been here for 23 years or something. And he's fallen on the floor and I found him. He'd fractured his hip and he'd been down for 14 hours on the floor and I think he would have died. And I only found him because I was—it's not part of my role but I just check on him to see if he's okay and that (provider, Victoria).

Community housing providers argued that supporting tenants when they needed extra help is beneficial for maintaining long-term housing and creating better housing outcomes, and many providers employed a worker who could arrange this. 'Support' in this context referred to the provision, coordination or brokering of a service response. This included counselling or referrals to financial or health-related services, or the discretionary provision to tenants of a small window of financial respite—such as three months of substantially reduced rent when a tenant needed to access a detox program, spend time in transitional accommodation (e.g. due to family violence) or go to prison. Central to the delivery of successful support was building trust between providers and tenants.

Although she does a lot more than that, her primary thing is to find agencies that can help, whether it's applying for the NDIS or whether it's financial counselling, or domestic violence services, or drug and alcohol-related services (provider, Tasmania).

Numerous providers emphasised that their organisations lacked the funding to provide all the necessary support tenants needed, and therefore they provided much of this assistance informally, by building strong, informal, mutually beneficial networks with other services. Some providers claimed that this more informal, relational approach was the single most effective way to provide comprehensive support and assistance to tenants, because it reflected holistic, person-centred practice. They talked about using these informal networks to provide 'warm' referrals to other service providers—'picking up the phone, having a chat, organising a joint visit

to introduce a client' (provider, Tasmania)—and creating flexible, responsive webs of service support around tenants in need.

Tenants also articulated the language of 'support'. For example, they argued that designated support workers could help prevent tenancy losses by ensuring service provision followed tenants into housing, providing practical assistance in building life skills, and helping people navigate the system.

Putting people into housing and just leaving them there is not going to make that person productive. They have been living on the streets, they are still drug affected. I think supporting the people, making services available to them or making sure they get the sort of help they need... (tenant, NSW).

You need one caseworker who knows the system: they can ring, they can outsource. If there's something that they can't do, they'll refer you outside the organisation (tenant, South Australia).

Really, people just need some kindness and empathy, someone to hold their hand and basically say, 'How can we help you?' Like, a worker to just say, 'Come on, let's walk to Centrelink together and get this sorted out, we'll come and help you print the forms' (tenant, Tasmania).

Several providers explained that some tenants do not understand the role of housing providers, their own responsibilities as tenants, and how these things connect to what happens to them in their lives. For example, one provider shared that he has had many formal complaints made against him by tenants due to action taken under legal obligation, such as reporting child protection concerns, which some tenants simply did not understand. Others spoke of a culture of dependency among tenants and were clearly frustrated that their efforts to help people were not resulting in change. Many providers found their jobs stressful, taxing and discouraging.

6.3 Care-less practice: disrespect

The data collected in this research indicates that the culture of the housing system, as identified by tenants, is not a culture of care. Rather than experiencing the system and the people working within it as 'care-full' (Power and Bergan 2018), tenants experienced it as 'care-less'. The people presently moving into and through the social housing system have increasingly complex needs, including because of experiences of trauma, and this means the ways in which they are responded to, and acknowledged, can directly affect their mental health, self-belief and feelings of being valued. Yet even where agencies had in place guidelines intended to enable more caring practice—such as the Housing SA Practice Framework, which included principles for trauma-informed care (DHS 2017)—our research evidence suggests that these frameworks did not universally structure client encounters with workers. Rather than describing the housing system culture as one of respect and empathy, tenants talked repeatedly about the way in which housing staff, especially public housing staff, looked upon them as inferior.

If the government was a bit more—I hate to say it because I'm not a very nasty person—but not so up themselves and don't look down on people like we're all just dirt on their shoes, then there'd be a lot more people wanting to ask for help, if that makes sense (tenant, Tasmania).

They should treat people more like people—rather than just numbers (tenant, NSW).

Oh, they don't care. As far as they're concerned, if you don't like it you can go someplace else because we've got plenty of people to come and move in. That's their attitude. It used to disturb me, now I just ignore it (tenant, Victoria).

Some tenants felt that government culture towards social housing tenants is, overall, a punitive one, where 'fault' for not being a successful economic citizen is placed on social housing tenants while, paradoxically, tenants who do engage in self-advocacy are penalised as troublemakers.

My suspicion is that as long as we keep talking about how we live in an economy then we're actually commodifying people. And when people cannot participate as viable commodities within that community, they're not valued. If you look at the way that our government treats people who aren't active participants in the economy, you see those are the same people who are devalued and punished (tenant, Tasmania).

They don't like you when you're articulate. I heard the way they talked to people in there—you know they just want very dependent, frightened people (tenant, NSW).

Most tenants agreed that, in general, housing officers need to improve their services and their interpersonal skills. Tenants also noted the high turnover amongst housing officers and their lack of training in dealing with people with diverse, changing or episodic issues and needs. Almost every tenant had had a bad experience with a housing officer, usually in public housing but sometimes in community housing. Tenants said that 'good' housing officers, with 'their hearts in the right place' (tenant, Victoria), do not last long in the system as currently designed and operationalised.

The whole idea of housing is now a very disconnected, remote bureaucracy (tenant, NSW).

I just look at our provider, they're so condescending to people that I just think—I mean, if I won lotto, I'd slap them. If I had somewhere to go, I would actually slap them because I just look at them and I think, 'How can you not see how awful this is?' They do it because they don't have self-worth themselves. Someone who has self-worth would not treat someone like that (tenant, Victoria).

Many tenants felt strongly that the housing officers they had encountered had no life experience and were unprofessional and immature, even aggressive, in dealing with tenants. Some providers also described unprofessional behaviour they had observed in other workers.

How are they going to get housed if you kick them out and you're not listening to them? We've had a few that are very bad with their English. They go in there and then the person on the front counter thinks that they're swearing at them, for instance, and they're not, they're talking in another language. Don't kick them out and put a security guard on them and ban them from here because they're talking in another language! (provider, Tasmania).

Although we did not focus on women escaping domestic violence in particular, a notable number of older women and single mothers participating in the research shared stories of escaping domestic violence when describing how they had come to live in social housing. These were traumatic experiences that had left the women and their children hurt and unwell for many years afterwards. One woman described how years living in a violent relationship ultimately led to child protection involvement and periods of self-medicating with drugs.

The Department did not remove my children for no reason, they removed them for the drug use and the domestic violence, but I'm bloody grateful because I don't know where I'd be right now if they didn't. I'm the best that I've ever been now. Finally I actually started living, I've got the most amazing career and when the kids come home—yeah, I'll give them what they deserve (tenant, South Australia).

This participant had not yet regained custody of her children, but at the time she was interviewed she was confident about her future and prospects for reunification, crediting much of her stability and outlook, as well as the employment she had secured, to the support of her public housing worker.

Similarly, tenants living with long-term and severe mental illness described improvements in their mental health after securing housing.

I've now got all my feelings back and sort of normal, normal as you can be with PTSD. It's difficult. If it's complex PTSD it keeps getting triggered (tenant, Victoria).

This experiential data underscores the crucial position held by housing officers and other support workers in people's pathways within the social housing system. Tenants' vulnerability, and workers' positions of relative privilege and power, make it even more vital that housing officers prioritise care and respect in their everyday interactions with clients, and that systems and organisations provide officers with working environments that resource, enable and promote this caring and respectful practice. Some tenants expressed their pain in having to deal with housing officers who were care-less in their dealings. As one NSW tenant said, 'I can't stress how important it is to have a caring person, because you are in a state of panic, starting to doubt yourself'.

6.4 Care-full practice: relationships

Although distinct, both 'support' and 'care' are constituted and enacted relationally. Where care-full practice was evident in our research, it was found in the quality of the tenant-provider relationship. Providers and tenants alike recognised this relationality and understood that it was important. Providers operationalised their awareness into recommendations for service models.

They need more things in place at the front door service than just a person sitting on the counter saying, 'Can you please fill out this application?' They should engage them with a support worker to start with, keep that support worker for a period of time, work with the person to get them housed, get them what they need, and then if well and good, close your case (provider, Tasmania).

Tenants often spoke of relationships more tangentially; nonetheless, it was clear that they were central to tenants' experiences. For some tenants, a single positive relationship had been key to obtaining their housing in the first place.

Without that Private Rental Liaison Officer, I probably wouldn't have even be seen. I wouldn't have known where to go, where to start. To be honest, I wouldn't have bothered because I didn't think I was worth it (tenant, South Australia).

Tenants spoke warmly of individual workers who had treated them in ways that left them feeling heard, valued and respected. These relationships were the ones that resulted in substantial changes in tenants' wellbeing, sense of safety and capacity to flourish.

She made me feel really good. I didn't feel judged when I was being honest about my past, I didn't feel that I was looked down upon (tenant, Tasmania).

The South Australian single mother mentioned earlier, who moved into public housing to escape family violence, formed a relationship with a support worker while seeking employment through a local tenant participation program.

She's been amazing, she's more a really good friend now and she's been so supportive for this whole process—got me support letters, flicked emails to other housing workers to get advice, stuff like that—which I really wouldn't have thought to

expect from Housing. She was right next to me 100 per cent, 110 per cent of the way from application on. She actually did my resume and it was bloody amazing (tenant, South Australia).

This tenant is now in paid employment and she reflected at length on the importance of key people in helping her to rebuild her life after her family broke down. Finding work had been especially important to her because she was desperately trying to be reunified with her two youngest children, who had been taken into statutory care. She said that 'having someone believe in me, especially for that time where I didn't really believe in myself—that's just massive'.

Unfortunately, high staff turnover and burnout, observed across all the study jurisdictions, significantly eroded the possibility of such positive tenant–worker relationships occurring. So too did resource constraints: the participation program described above, for example, had since been defunded. Tenants found the instability in staffing frustrating, especially when 'good' workers left and were replaced by those who were not helpful.

You'll be told this person is your Client Service Officer, and the next month they're gone and someone else replaces them. And it happens all the way through, in every kind of office you could mention, there's this constant changeover (tenant, NSW).

No, they change all the time. Your housing officer is continually changing and the lady that I got was quite bitchy because she was friends with the people that were harassing me, so she was not very nice about it and wasn't very helpful (tenant, Victoria).

One tenant felt the reason her 'good' housing officer did not stay was because she was made to feel she was not suitable for the role.

Lack of a supportive worker within a housing agency led some tenants to turn to other channels to obtain action on concerns. A number of participants mentioned that they had obtained results by contacting their local Member of Parliament or the Minister's office. We did not explicitly ask providers about this issue, and they did not raise it, but while political intervention no doubt brought about resolution in individual cases, the dynamics that these types of actions could introduce into longer-term relationships between provider and tenant could be problematic.

6.5 Institutional cultures

As noted in Section 2.3.2, stock transfer between public and community housing providers, and other strategies to promote sector diversification, are creating a contestable multi-provider social housing system. The rationale for stock transfer is often financial: community housing tenants are eligible for Commonwealth Rent Assistance and community housing providers may obtain tax exemptions and subsidies due to charitable or not-for-profit status. Thus, community housing may generate greater revenues (to invest in more housing or better support for tenants) while also having lower costs. These differences mean that there are often sharp distinctions in staffing profiles between public and community providers. In South Australia, for example, a worker reported that the caseloads for public housing tenancy officers are around 400 properties, while in community housing, tenancy officers often have caseloads around a quarter of that number. This means that, at a practical level, tenancy officers in community housing may have more time to spend with each tenant. Our data suggests that this enables the formation of closer relationships between community housing tenancy officers and tenants than is possible between public housing officers and tenants (see also Pawson, Martin et al. 2016).

The staff there [in community housing] are so much nicer than Housing Trust staff, so much friendlier. The Housing Trust staff, there's a lot of disrespect there (tenant, South Australia).

The worst story I remember was someone [in public housing] telling me that their toilet had broken, and they'd been complaining about it for nearly a year and it still hadn't been fixed. Here, by contrast, the hot tap in my bathroom stopped working one Friday night, I couldn't turn it off. Emergencies always happen out of hours, of course. I rang the number, the housing number, and I got a recorded message: 'For emergency maintenance, press 1'. I pressed 1, a guy named Derek answered and said, 'What's the problem?' I explained it to him. He said, 'Well, the immediate solution is to turn off the tap into your hot water system, so the tap will stop running. I'll be there at 7:30 in the morning to fix it.' And he was. So that's the contrast (tenant, NSW).

Lower caseloads may also mean an increased capacity to provide support. South Australian tenants, for example, spoke appreciatively of the advocacy, advice and cross-referral roles played by community housing workers. They praised and valued these workers for being a first and accessible port of call—not just for housing issues, but also for information on aged care and disability services, education, training and volunteering, community and neighbourhood safety, community development and health, welfare and wellbeing. Tenants also appreciated the place-making and place-management approaches of community housing providers, and this was especially true for tenants who had seen disruptive neighbours moved on. These views were particularly marked among participants who had previously been public housing tenants.

We see them six months, which I think is excellent. I don't have an issue with it. With Housing SA it was every 12 months, I think. I think it was—oh, did we ever have a housing inspection? (tenant, South Australia).

Across the jurisdictions, tenants directed their most critical comments about disrespectful system culture to the government provider. Tenant satisfaction levels in community housing have long been higher than in public housing, but the distinction articulated by tenants was nonetheless stark. To generalise, public housing providers were considered 'care-less' and community providers 'care-full'.

I've got no issues with community housing. Just public housing. They've got no respect for their tenants, nothing. It's just horrible. I would never recommend it to anyone (tenant, Victoria).

Community housing providers themselves emphasised the differences in the culture they were seeking to create, and in particular pointed to the strength and density of the social networks they formed with other housing and non-housing service providers.

Providing one-to-one literacy-skills-building; digital inclusion one-to-one; involvement in group activities to build communication, their self-esteem—a whole lot of things. Art-based activities and going out into the community on organised activities, getting them linked into healthy pastimes, I guess, to replace behaviours which wouldn't have been, to broaden their social connection and their sense of belonging. So we have a whole program which is about building that (provider, Tasmania).

Many community housing providers felt that governments did not invest enough into social housing, or housing and related services generally, and that the growing problems with the system and its residualisation were symptoms of this lack of wider investment. The differences in staffing ratios between the public and community sectors can be read in this context.

Furthermore, participants gave examples of how policy decisions had been enacted in ways that sabotaged tenant-provider relationships unnecessarily. For instance, some of the tenants

interviewed had been relocated within the social housing system as part of the NSW redevelopment program. As has been well-documented (Morris 2018), these relocations have been experienced as traumatic and brutalising, and our data confirms this.

There's this changeover happening and they're not really considering how we're feeling about all this change. I mean, I'm only 61—you know, there are other people that are in their 80s and some of them, their English is not the greatest. I just think they've got to really listen to us tenants a little bit more than what they're listening to us (tenant, NSW)

I get the impression from Housing that they really don't care at the moment, because of this change that's going to happen, that they're not listening to us and just—you know, push us to the wayside type of thing (tenant, NSW).

In Victoria, where major redevelopments incorporating stock transfer are currently underway, public housing tenants expressed anxiety about the coming disruptions to their established communities and ways of life.

I think community housing is a rather surreptitious way to allow the government to get out of housing its people (tenant, Victoria).

6.6 Policy development implications

Corroborating previous research, the findings presented in this chapter emphasise the importance of relationships, support and care in human services delivery. These three elements should, ideally, co-exist, but social housing support services in Australia can be, and frequently are, provided in ways that do not promote care or permit the development of positive supportive and restorative relationships.

Power and Mee (2019) frame their work on housing as 'an infrastructure of care' around a key question: 'Is this a housing system that cares?' The tenants who participated in this research would likely answer, 'No'. Although some tenants had formed valuable connections with individual workers, most of their reported experiences in the social housing system were marked by disrespectful treatment and a lack of care and consideration. Such accounts echo those of participants in other recent research (see, for example, Flanagan, Blunden et al. 2019). As in this earlier research, the strongest criticisms were reserved for public housing providers, although community housing providers were not immune.

This research underscores the vital importance of adequately resourcing support for tenants and ensuring that all frontline workers have caseloads compatible with the formation and maintenance of positive relationships with clients; that burnout is managed proactively and appropriately; and that staff turnover is minimised. More broadly, it is not appropriate for staff to routinely respond to vulnerable clients with rudeness, disdain or condescension—yet the evidence from our research is that this happens frequently. This points to the need for cultural change within agencies that extends beyond customer service training programs.

7 Integration of housing services

The increased complexity of needs among tenants requires the provision of more integrated forms of support and assistance to minimise the chances of tenants ‘falling through the gaps’ or having unmet needs.

- As the social housing sector diversifies into a multi-provider system, there is a risk of fragmentation in access and support provision. Governments are seeking to manage this risk through integrative systems and coordinating mechanisms.
 - Problems in support provision are particularly acute for people with complex needs, who represent a growing proportion of social housing tenants.
 - Integration is needed across housing and related support services, but also between housing and external or non-housing systems.
- A high proportion of social tenants are ageing, and their desire is to age in place with appropriate support.
 - Tenants with disability need better coordination between their support provider and housing provider if they are to live independently.
 - Housing pathways can be destabilised by inadequacies in the social safety net. Poverty and hardship were experienced by many participants in this research and this was often caused by income support payments set at levels below the poverty line.
 - For pathways out of social housing to become meaningful, tenants need sustained employment but there are few mechanisms in place within the system to enable this. Participants pointed out that negotiating the employment services system is not only necessary to enact pathways policy but is also a means of improving tenants’ day-to-day lives and supporting them to flourish within social housing.
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7.1 Background

The housing system consists of multiple moving parts, including people, agencies and institutions, but also the circumstances of everyday life for the people who reside there. A ‘pathways’ analysis (Clapham 2002) draws attention to the ways housing decisions are connected to, and constrained and facilitated by, day-to-day changes in a household. For example, longer-term tenants may have raised their children in social housing and seen them move out into their own homes, only to have them return later due to a relationship breakdown, loss of a job or illness. Such changes affect not only members of the household but also the household’s interactions with the housing provider—especially in the social housing system, where household composition has a direct effect on rent (Powell, Meltzer et al. 2019).

Significant changes in housing need can arise due to the death of a partner, separation or divorce, loss of employment, acquiring a disability or becoming ill, having children taken into out-of-home care or being returned from care, or the experience of violence or sexual assault. The consequences of these events are not necessarily confined to the household, and may have effects on extended family, friends, neighbours and communities. The presence of disability or other health needs, for example, invokes caring obligations across and within

generations. Responding to these shifts requires person-centred understandings of housing need that accommodate change over time.

In this context, the need for better integration of service responses, particularly for people with multiple and complex needs, has become a driver of human services reform (Flanagan, Blunden et al. 2019). In a housing context, sector diversification, alongside the intensification of tenant need, has created obstacles for successful integration between housing and non-housing services (Phillips, Milligan et al. 2009). Research suggests that although co-location, shared processes and partnership working are important attributes of successful integration, resources and time also matter (Fine, Pancharatnam et al. 2005)—both these things are in short supply within the social housing system, which may present considerable barriers to effective integration work. Our research found that there are significant gaps between what housing providers seek to achieve and what is delivered.

7.2 Integrating housing and support

7.2.1 A diversifying sector

The four jurisdictions considered in this research are all pursuing strategies of diversification within the social housing sector to create a multi-provider system, but each of them is at a different stage of the process. Consequently, different issues with integration within the system were reported in each state. The experiences presented here are from NSW and Tasmania, which are at different stages of large-scale stock transfer programs. The systemic issues highlighted below raise questions that are of relevance for other jurisdictions developing and implementing similar policies.

New South Wales

In our NSW interviews, questions arose about the ‘shift in responsibility’ from the public housing authority to the community housing sector. It was not clear to people how roles and responsibilities would be distributed in the new system. Overall, tenants affected by stock transfer said the quality of services they received, especially maintenance services, had improved. However, as the comment below suggests, there was some ambivalence in relation to the different governance expectations within the new sector.

When we were running our own tenant group in public housing, we were making our own decisions and doing our own thing. Community housing doesn't do that—they have a tenant advisory group which you can join and sit 'round the table and chat about things, but you don't really get to make those big decisions (tenant, NSW).

Community housing providers that become recipients of transferred public housing stock are required to meet certain standards of professional governance and financial management. They tend to be large organisations, with boards established along corporate lines and containing highly skilled industry and sector professionals. Although providers may seek to engage with tenants, establishing consultative and participatory structures within and across estates and buildings to promote this engagement, the imperative to operate professionally means that there is little capacity to include tenants in strategic decision-making.

In public housing settings, at least in some jurisdictions, there is a history of autonomous tenant organisation and activism, which is quite unlike the advisory and participatory groups established by community housing providers as part of community development activities. Negotiating and adapting to this changing context will take time. Although establishing a tenant advisory body is one way for a community housing provider to demonstrate recognition of and respect towards tenants—something which was shown in the previous chapter to be vital but not always extended within public housing—it is also the case that tenant interests do not

always align with those of providers. There is a risk that participatory structures will obscure these differences and limit the capacity of tenants to engage in advocacy for their own interests against those of the provider.

Tasmania

In Tasmania, as described earlier, the previously small-scale, fragmented community housing sector is now dominated by four large organisations, each concentrated in a particular geographical location and underpinned by substantial stock transfer from the public housing authority. Entry into the social housing system is managed through a ‘front door’ service, Housing Connect, which is formed by a consortium of large community service organisations. The specialist homelessness service providers interviewed in Tasmania said that the resulting system was still not well-connected or coordinated, in some cases to the detriment of tenant outcomes.

There are tensions because it's becoming quite corporate and not necessarily meeting clients where they need to be. Smaller services are being pushed out, it's become a quite big conglomerate, so that sense of everybody getting in together and working together is being lost (provider, Tasmania).

What needs to change is that there needs to be a coordinated program, a coordinated effort between agencies—that doesn't exist at all (provider, Tasmania).

The efficiencies and economies of scale available to larger providers can generate savings for reinvestment in services, while ‘front door’ models are intended to reduce confusion for clients and make it easier for them to find the services they need. In general, the issue of corporatisation was not raised as a problem by tenants themselves—although Tasmanian tenants did report considerable difficulties with the paperwork involved in applying for social housing through Housing Connect. However, our findings about the importance of worker–client relationships (see Section 6.4) and of tailored, one-on-one, case-specific work designed around individual aspirations and needs (see Section 4.3.4) suggest that it is important that in moving towards a system which structurally favours larger organisations, services retain the capacity and space to offer niche, person-centred support that is incremental and not time-limited.

7.2.2 Tenants with complex needs

As noted in the previous chapter, housing providers do provide significant support to tenants, but their funding is primarily for tenancy management. In some cases, community housing providers also employ a support worker who can identify tenants who are struggling and coordinate referrals to services that can help. Individual tenants may already be connected to case managers or social workers through other service systems, such as mental health or alcohol and other drug services; however, support for people entering social housing is not universal. Tenants who have been homeless may encounter special difficulties if the intensive support provided to them while they were in shelters or crisis/transitional housing drops away once they are ‘exited’ into a social housing tenancy. Without ongoing support—in some cases significant support—tenants can ‘fall through the cracks’ and out of their housing altogether.

They've had an awful lot of support around them in crisis accommodation and the moment they step out the door it all evaporates. They haven't got coping mechanisms (provider, Tasmania).

Agencies are usually involved in helping tenants settle in, but are often not readily available later on if there are problems, as this is not considered or resourced as part of their role. This means that if a tenant experiences issues due to a new or recurrent crisis that puts their housing in jeopardy, the social housing provider must, with limited resources, establish a new set of relationships between the tenant and external services to obtain assistance for that

tenant. Providers, in general, questioned whether the social housing system can adequately meet the support needs of all its increasingly complex tenant body.

It's expensive to try and case-manage every client. There's a percentage of our clients who come with significantly complex needs. And they need support but the support is a finite resource, just like housing (provider, Victoria).

It takes up a lot of time. We're only housing priority clients. Those priority clients are very high risk and we are modifying properties to no end to house these people, which is fine, but I think we've created something that we just didn't need to create (provider, NSW).

Although the role of support provision is not necessarily appropriately allocated to social housing providers, it is also unreasonable to expect homelessness service providers to carry it. As one Tasmanian homelessness service provider put it:

I also think it's very important to make the point that what we are contracted to do is to provide a crisis housing service. That is not an abdication of responsibility of government for the social care of its citizens. They may have made a contract through us as a third party, they made a contract for a number of beds. They still have a responsibility for the social care of all the rest and I can't see how that is being delivered currently (provider, Tasmania).

7.3 Integrating housing and welfare

As well as a need for better connections between housing and support for tenants, the interview data showed a need for a much closer interface between the social housing sector and other systems, including the multiple components of the federal welfare system. This dovetailing is needed for tenants to achieve their aspirations for employment, which may be necessary to make realisable a move on to other forms of housing. A more formalised relationship between the NDIS and social housing could also lead to mutually beneficial outcomes, as could better integration with the aged care system. One of the main difficulties with this proposal is that social housing is delivered at the state level, while income support, employment services, aged care and now disability services are federal responsibilities.

Despite the obvious challenges, this research found that strong relationships between housing providers and other services and support providers were very important for improved tenant outcomes—although not all providers were actively or equally building these relationships. Services that were actively building relationships with other welfare agencies stressed the benefits for tenants and for service delivery efficiencies. Reinforcing this, tenant participants who received coordinated support said they were happy. This was particularly evident among the older tenants, several of whom received federally funded aged care services in their homes, supporting them to age in place.

I do, I get home help. I get cleaning once a fortnight where the carpets and showers and bathroom and all that are cleaned. Everything above that like the bookshelves is covered with dust. That's my fault. I get cleaning once a fortnight and I'm on the list for level 2 home care. I've been waiting for that for about a year (tenant, Victoria).

For older tenants, a stable home was considered vital to ageing positively and being able to endure changes in life circumstances, such as job loss, the death of a partner, relationship changes, transition to retirement, acquiring a disability or experiencing the progression of a disability or illness. In terms of housing futures—for themselves and others—older tenants wanted to age in place and for others to be able to do the same. This requires coordination of housing provision, in-home support and care services, and planning and infrastructure provision

relevant to the creation of age-friendly communities, such as accessible public transport, community infrastructure and proximity to relevant services and businesses.

Better integration of personal support services and housing was also an issue for participants who had disabilities. Many of these participants had experienced considerable challenges in entering the social housing system in the first place. The lack of properties suitable for those who required a modified living environment meant some tenants with disabilities had to accept inappropriate allocations or face not being housed at all.

I had to ring my neighbour to come and open and close the doors for me, let me in, let me out. And it took a year to get that door done and three years to get this door done. I can't open the window there because of the height. I didn't have any of these drawers here, it was all cupboards, and you see I can only access this height, that depth (tenant, Tasmania).

The NDIS has largely been welcomed by disability consumer advocates as offering the chance for more people with disability to have their need for support and independence recognised and resourced. However, the housing-specific component of the NDIS, the SDA program, is available only to a very small proportion of NDIS participants and concerns have been raised in the literature about the housing needs of those not assessed as eligible for this funding, especially those who have quite significant needs that leave them just under the threshold for support (see also Beer, Flanagan et al. 2019).

In Victoria, providers were optimistic about the potential of the NDIS to improve outcomes for disabled tenants.

I think there's a lot of change happening within the disability group because we're in the midst of a transition with the National Disability Insurance Scheme, so I think we will have a greater capacity to support that group. In the past we would have had people with disabilities who didn't necessarily have access to supports because state-based systems were rationed (provider, Victoria).

However, tenants spoke of the challenges associated with integrating NDIS support with housing services. For people ineligible for SDA, finding a house remained a significant challenge. One applicant interviewed was caring for her daughter, who had a degenerative disability and used a wheelchair. They had been on the social housing waiting list for over three years, partly because paperwork related to their application had twice gone missing.

I've been told that there's no current houses available—I have to wait. We need a three-bedroom house, not a unit, and all the disabled properties are two-bedroom units because people with disabilities can't have families. We need the extra space so when my daughter gets to the point of needing a carer, if I can't do it or I'm ill, they have their own space for overnight care (tenant, South Australia).

Tenants who cared for family members with disability said there was inadequate integration between housing and disability support agencies (in NDIS parlance, Supported Independent Living providers). They did not expect housing providers to be disability service providers, but they did want housing officers to understand the role of other support services and work with them.

I'd want them to know that it's a team. So, this is his representative from Housing, this is his specialist, this is his caseworker, and they all work as a team. You don't get that with Housing, it's very separate. I think it's like, 'We put a roof over their heads and that's it, there's no more to it', but he's not going to have the skills to be able to clean. He can barely look after his own body (tenant, NSW).

The need for other services to be involved alongside housing support is connected to the way in which housing disadvantage and other forms of disadvantage are conceptualised. Participants connected housing precarity beyond the social housing system with other factors influencing socio-economic outcomes, such as slow wage growth, high levels of underemployment or tenuous employment, the high cost of living (food, power and heating), mental illness, and poor educational outcomes. For some providers and some households, especially family households, housing pathways were directly shaped or curtailed by these and other factors. Inadequate income support payments put some people's housing at risk, made paying private rents difficult or impossible, and compromised people's living standards even within the social housing sector.

I went to the court to change the carpet because I'm asthmatic. Twelve years I've been waiting. Why aren't they letting me spend money on more food for my kids or to pay for schools for my kids? (tenant, Victoria).

The way in which inadequate income support payments contribute to housing-related financial hardship has been identified in other research (e.g. Fidler 2018; Flanagan, Blunden et al. 2019), but the interviews revealed that the effect is more than just entrenched poverty. If someone is on Newstart allowance, policy prevents them from moving to an area of the state which has high unemployment. Tasmanian participants pointed out that this precludes people from moving to regional areas, which are likely to have the most affordable accommodation options, instead trapping them in expensive housing markets where their only realistic option is social housing.

Another issue raised by participants was the timeframes that apply to payment access. A South Australian woman who was living in crisis accommodation while pregnant managed to secure an appropriate social housing property after intervention from her local Member of Parliament, but had to wait for more than six weeks after the birth of her baby to receive parenting payments.

I was on Newstart at the time, I couldn't afford—that's the thing with being pregnant, they won't put you on parenting payments 'til six weeks, sometimes longer, after you've had your child. So I struggled really hard the first six weeks of having her. Just daily food and then trying to afford the rent and stuff before my payments had come in—it was super-tight. I couldn't do anything for those six weeks (tenant, South Australia).

The inadequacy of income support means transitions out of social housing and into the private market would in many, if not most, cases require tenants to have income from employment. Many providers, along with tenants, called for enhanced partnerships with training and employment providers to support access to education and job opportunities for tenants. Housing providers conceded they lacked awareness of, and connection to, the types of training and employment agencies tenants needed. Better networks in this area would not just assist households seeking to move on from social housing but would enable tenants in general to better navigate the complex systems of support that intersect with and shape their housing pathways, and which could have a tangible impact on housing opportunities.

I think working with some of the training and employment agencies—there's definitely some opportunities there to make that transition process easier for some of the clients (provider, NSW).

For some providers, working with tenants to enhance their employment prospects was considered necessary because without paid work, moving out of social housing would not be feasible for many households. Other providers, however, felt that enhanced employment opportunities for tenants were in fact dependent on the existence of stable, secure social housing.

There are several things that could be done to stimulate employment and the development of social capital. Housing, it provides a home, it provides a base for people to get education, to get health services, to get a range of resources, to address the growing issue of loneliness (provider, Tasmania).

I do love the employment stuff because I think it has one of the biggest potentials to make a difference for those people who have that capacity. Increasing your income is one of the best things you can do, and work has lots of other benefits (provider, South Australia).

7.4 Policy development implications

The logic of, and evidence base for, support service integration suggests that outcomes for social housing tenants are likely to be better if all parts of the system are pulling in the same direction. The findings of this research confirm that this is not currently the case within the social housing system, with participants reporting considerable shortcomings in support provision. Issues raised included the lack of ongoing support for tenants with complex needs once they move into the system, despite the focus on targeting to need that means new tenants are increasingly likely to have such complex needs and require intensive support. Support is also an issue for older tenants, who wish to age in place and want to be sure they will have access to the care and property modifications they need to do this.

A 'pathways' policy approach is premised on the notion that tenants who have the 'opportunity' to move out of social housing should do so, leaving behind those with no viable alternative and making space for others in need. If this is the intention of social housing policy in Australia, then support provision within the system needs to be much better resourced, and more robust and comprehensive than it is at present.

The roll-out of the NDIS has created opportunities for greater independence for people with disability, but the provision of support needs to be properly integrated with people's housing if these opportunities are to be maximised. The SDA program provides housing for only a small proportion of NDIS participants and, as the NDIS evolves, social housing providers will need to respond to increased demand from applicants with disability for appropriate, well-located housing.

Beyond the housing system, there are multiple systemic issues which limit people's capacity to flourish within social housing and to move beyond it. Inadequate income support payments keep many tenants living in poverty and limit their capacity to pay for private market housing. Secure employment would make a significant difference to household budgets and to capacity to move out of social housing into the private rental market; however, tenants lack access to adequate and appropriate employment services assistance, and the paid work that is within their reach can be inconsistent and precarious. Targeted employment services directed at supporting tenants into sustainable, meaningful work—and therefore incomes that can be maintained over time—are needed to support pathways out of the social housing system.

8 The role of social housing in a pathways context

Central to the debate over social housing pathways policy is a broader debate over whether social housing should be considered a stepping stone to alternative housing or a long-term destination for tenants.

- The participants in this research were almost unanimous in saying that social housing, as it is currently constituted, functions as a destination rather than a stepping stone. Almost all tenants, and some providers, thought that this was appropriate and that the sector should be focussed on sustaining tenancies, not ending them. However, in NSW—where a pathways framework is official policy and a system of fixed-term leases designed to facilitate transition out of social housing has been long-standing—providers were largely supportive of a transition-focussed model.
 - Tenants’ and providers’ future aspirations for social housing emerged from their understanding of the role and purpose of the system, now and into the future.
 - Reflecting their commitment to social housing as long-term housing, tenants—and some providers—argued that the sector should be expanded to better meet need.
 - The aspirations of many providers were shaped by the challenges of their day-to-day working lives, and were directed at trying to bring about better processes and outcomes within existing constraints.
 - Although tenants were largely opposed to pathways policy, there was some support for rent-to-buy programs and other types of home ownership assistance that would allow them to retain the security of social housing while working towards owning their own home.
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8.1 Background

The debate over pathways in the social housing system is also a debate over the purpose of the social housing sector and social housing providers more broadly. The key point of contention here is whether social housing should be a stepping stone to other things or a destination for people who cannot find housing elsewhere. Policies such as NSW’s *Future Directions* explicitly constructs social housing according to the stepping stone definition, except for those tenants considered to belong to the ‘safety net’ group (i.e. those deemed to legitimately require longer-term support).

When the Australian social housing system was established, in the post-Second World War period, it was intended to provide affordable housing for the working class. Since then its role has changed significantly. This change has been variously characterised as a transition from ‘public housing’ to ‘welfare housing’ (Chalkley 2012); or a shift in the objectives of the system, from providing people with permanent homes to providing them with a time-limited service (Flanagan 2019). Recent analysis of the size of unmet social housing need in Australia, and of the cost-effectiveness of direct government investment as a funding solution (Lawson, Pawson et al. 2018), has led to calls for a re-evaluation of the function of the social housing system. If, as some researchers suggest (Lawson, Denham et al. 2019), we did view social housing

differently, as a form of social infrastructure that enables and promotes community wellbeing, then we would need to take a different approach to social housing investment.

8.2 A stepping stone or a destination?

As noted earlier, very few of the tenants we interviewed conceptualised the housing system as a pathway, either in relation to their personal housing experiences or in the way they understood the social housing system as it currently exists and operates. On the contrary, they considered the system to provide permanent, stable housing for people who need it. There were legal aspects to this—in that tenants frequently still sign continuing leases—but there were other aspects too.

No, I think that's a waste of time pursuing [a pathways model]. The system should be big enough to accommodate those who want to live in it for as long as they need to live in it. It's not a halfway house. Public rental's not a holding pen for people so they can get themselves all fit and then walk back into the slaughterhouse of the marketplace, no (tenant, Victoria).

Poverty is a cancer, it's an absolute cancer, and Housing alleviates that. Housing is like having the chemo for the tumour. Getting in there is like the chemo but once you're in there you're in remission and that is the best way that I can describe it (tenant, NSW).

While some participants supported the idea of social housing as a transitional housing option, for most tenants, discussions around a new or reimagined future for social housing—or, indeed, about a more transitioned-focussed social housing sector—were confusing and confronting. Often, interviewees met questions around social housing transitions with criticism or disbelief.

What are they going to do? They can't just leave it blank, surely. They got to build housing, they got to be—and public housing, surely. I mean, even if you're in the private sector you're going to win because there's real estate, you always win with real estate, don't you? So if you're building homes, whatever the cost you always can sell them off (tenant, South Australia).

Many of the providers in public and community housing agreed with tenants that social housing was long-term housing that should not be conditional on changing needs or circumstances.

We have a slightly different position on social housing, in that it can actually be, for an increasing proportion of our community, an end-point thing, lifelong housing, because of the current social and financial circumstances surrounding housing affordability in Australia. The mechanisms that are driving the lack of affordability are so entrenched and there are absolutely no signs of any political will on either side to do anything meaningful about that, so the problem's only going to exacerbate (provider, Victoria).

Most social housing providers (excluding those in NSW, as discussed below) described their housing as 'an end point', 'an end destination' or 'long term'. They did not expect tenants to move out of their housing in the future and therefore offered no vision of a pathway system. In South Australia, where the social housing system has arguably retained a broader approach to

eligibility for longer, providers and tenants alike saw risks in a 'stepping stone' model, especially for those people not in the highest need category (in NSW terms, the 'opportunity group').⁶

The fear for a lot of people is that you're taking that step out into the abyss. They rightly know that there is no step back in, because some of these people would no longer be a priority for us and getting back in is hard (provider, South Australia).

I think that if you've got a tenant that you're trying to encourage into the private rental market, there should be some sort of safety net, so that they can get back into public housing quickly (tenant, South Australia).

Social housing tenants are reluctant to give up the security of '25 per cent of assessable income' rent. Even if they earn enough to be placed on market rental, there is the security of knowing that it will go back to 25 per cent if their income is low or if they are unemployed (key informant, South Australia).

Most providers regard their core business as keeping tenants securely housed. Therefore, it does not make sense to them to conceptualise their service in terms of pursuing or encouraging housing 'pathways'. Although some community housing providers manage their tenancies similarly to private rental tenancies, with fixed-term leases, it does not follow that they have the same goals or objectives as private tenancy managers. To them, it seems perverse—particularly in the current housing market—to house tenants only to move them out, back into housing insecurity.

If I house someone correctly—in an area which is suitable for them, which meets their needs, which meets the needs of the children, which has transport, which has services, which has friends or family, where they are successful—why would I say, 'Now you're out of crisis, I'm going to put you out and put you back into crisis'? That doesn't make sense. You want to house people for as long as possible. That's not just good for them, it's also good for the housing provider (provider, Tasmania).

Some providers empathised with tenants' desire to hold onto their housing for as long as they could, pointing out that even people who are always able to afford private market housing do not voluntarily seek out insecurity.

Most of us won't live in many houses, you know. If you're lucky enough to be able to afford to own a house—most people [want] to own a house for a reasonable block of time. Changing your house is quite a stressful thing, it's something we don't look to do often (provider, Victoria).

Taking the standpoint of public housing as an 'end point' did not necessarily mean that providers and tenants thought that permanent residence in social housing was the future for all people currently living in it. Rather, they felt that any decision to move should be initiated by the tenant. Providers commented that a system that encouraged tenants to move out because their provider considered them ready to do so would require significant cultural change.

Most of our tenants come wanting to live in the house they've been allocated for as long as they possibly can. They would be very, very resistant to moving, in any circumstance. So it would require quite a big rethinking to be able to get people to a point where you would say, 'Yes, this is your home now but think of it as somewhere

⁶ The 'opportunity group', as defined by the Future Directions policy, consists of 'people who can be helped to become more independent so they no longer require social housing and government assistance' (FACS 2016: 7).

that you might transition from as your needs change'. How could you do that in a way that people didn't feel vulnerable about those transitions? (provider, Victoria).

This view of social housing as permanent housing was held by the majority of participants, but a somewhat different perspective was evident among the housing providers interviewed in NSW. This may be because fixed-term leases have been long-standing in the NSW public housing system and are attached to a policy expectation that a lease renewal is not automatic (as stated in Section 1.2.2, these leases pre-date the introduction of *Future Directions*). Workers in NSW therefore had experience of functioning within a different policy culture, which may explain why community and public providers in that state were largely supportive of a transition-focussed model. They expressed frustration that tenants' attitudes to social housing had not adjusted along with policy on lease lengths, complaining that most tenants still regarded social housing as 'for life' and, even more than this, 'a way of life'. They saw breaking this intergenerational expectation of access to social housing as critical to any comprehensive uptake of pathways policy.

NSW providers, however, still saw transition out of social housing as practically difficult for many tenants, and as virtually impossible for those with the most complex needs. Some respondents felt that the policy-makers who had designed *Future Directions* did not understand the nature of frontline housing work and the genuine difficulty of promoting a transition model to tenants when the private rental market was so problematic. They also argued that if transition was the intention, then more resources needed to be put into supporting and educating tenants, from the very start of their fixed-term lease, to ensure that by its end they were genuinely ready to move on—in relation to both employment and their housing market expectations. In the view of these NSW providers, the capacity to do this kind of work was very limited within the current social housing system.

8.3 What future for social housing?

In asking tenants to 'reimagine' housing pathways, we were prompting them to think about the future of social housing. Different people interpreted the question differently. For some, it was a question about the wider objectives of government.

This is a question we need to be asking: Why don't they want social housing that lifts people out of poverty and lifts people's social mobility and lifts people's health and makes them happy? Why don't they want that? Because it's an option (tenant, Tasmania).

Other tenants were more targeted in their reimagining of housing pathways. Across the four jurisdictions, respondents' suggestions fell into two main categories: those that focussed on expanding the capacity of the existing system by increasing the number of houses available; and those that focussed on making the existing system work more effectively for tenants and providers. These two categories were not mutually exclusive, however, and some suggestions were contingent on both types of approach.

8.3.1 'Just build more public housing stock'

Tenants and service providers alike expressed fears for the future of social housing, mostly because of the lack of government investment and will.

I haven't lived in Australia long enough but it seems like it's been treading water since I got here. We don't invest enough into housing—social, affordable, low-income housing (provider, Victoria).

The solution for many respondents was straightforward. Providers felt it was important for policy-makers to start seeing housing more as a fundamental right than a product purely for investment, and as an essential field of activity for government.

Housing is like water. We should stop seeing housing as an investment and start seeing it as a right for people. I would always empower someone to get out of social housing if that's what they wanted, but I'd also support people to stay if it fit for them (provider, NSW).

Affordable housing is not going to happen in the private system in Tasmania. It has to be funded by government, or community sector supported by government, because the market rents and the house prices and the mortgage costs at the moment are such that no charity can go around buying up tenancies and putting people in at the government rents—we'd all go broke. It does require investment for it to happen. There needs to be a lot of housebuilding (provider, Tasmania).

Tenants supported the aims and purpose of the social housing system, and saw its inability to offer secure housing due to lack of supply as something that should be corrected, as more than one tenant said, by 'building more houses'.

I like the idea of public rental housing; it is bastardry that it has become welfare housing. It was not set up to be welfare housing when it was established but this is what it's degenerated to, welfare housing. The concept of a public rental housing system is brilliant and it should be open to anyone who wants it—not needs it, not needs it, wants it (tenant, Victoria).

There just needs to be more housing, there's not enough housing (tenant, South Australia).

One long-term tenant in South Australia argued that there was a better way forward for public and community housing.

They need to look back at its original ethos, read those initial manifestos. Don't make it a corporation. Don't look to make a profit. It is by its very name social housing. Put money into it, don't take it out. Better training for staff from whoa to go, all layers, particularly the ones who are going out to the field and meeting these human beings. Take each story on its merit. Human touch. That'll do (tenant, South Australia).

8.3.2 Try to make the existing system work

Suggestions in this category offered a range of approaches that had in common a desire to work within the limits of the existing system in ways that could promote better outcomes: more coordination, additional supply, better integration across the sector, and, ultimately, pathways that meet the needs of tenants as well as providers.

Policy

Several housing providers argued for the need to create a national housing strategy.

I think what is needed is a national housing strategy to have a whole of government commitment to affordable housing in Australia. I think that would really help with the housing supply issue. There just doesn't seem to be a cohesive approach, and I think that would really help, to put all the great ideas into one strategy and to have some kind of vision about what we want housing to look like. Change it so that housing is seen as infrastructure and not a commodity (provider, Victoria).

Alternative models

Several providers shared their ideas about other housing models that could reduce pressures on the social housing system while also responding to the housing affordability crisis that is stifling pathways across the system. Many of the alternative models suggested already exist, have been (or are being) trialled elsewhere, or are known to be effective for particular cohorts.

I spent 20 years on the board of a non-government social housing provider, so I know they do very good work. It should be, in an ideal world, one coordinated, if not integrated, social housing market, not a whole series of competing interests (provider, Victoria).

Oh, look at the community rent scheme in Queensland. That works (provider, Tasmania).

One of the best housing models is in Singapore. We need to adopt that model because that model is sustainable well into the future and it also creates wealth (provider, NSW).

Tenants also offered views on what they thought might be ‘healthier’ forms of social housing. Their ideas ranged from rethinking how allocations work in unit complexes to reduce antisocial behaviour, to thinking about how life in social housing could be redirected to focus on communities and connections.

You should have a social worker resident on site and you should have a community space that is used, because once people start connecting and start knowing each other, you see them as a human being. I think the public housing model could actually work if they focussed less on housing and more on community (tenant, Tasmania).

People shouldn't feel hemmed in by 20-, 30-storey concrete tower blocks that foster criminal gang behaviour and persistent disconnection with community. People should feel connected to community, use the same facilities and not be segregated into poverty enclaves (tenant, NSW).

All new estates could have a certain percentage or certain number of housing for not only low-income housing but community or public housing. We need the community housing and public housing dispersed amongst the general housing—we don't need big blocks of just public housing (tenant, South Australia).

Partnerships

Providers and tenants called for broader solutions to deliver broader benefits.

I think what's needed is the government and the private together, working together to get a better outcome for everyone (tenant, Victoria).

Public housing is not just welfare, it's also about social inclusion, so there is a role for people in housing to be valued. They have to be able to do anything they want that is productive—so ‘earn, learn and participate’ would be a better mantra than ‘earn or learn’ (tenant, NSW).

We're a growing community and we've got a really high unemployment rate. Without creating more jobs, we're going to have more people needing community and public housing into the future. We don't have the infrastructure for it. But if we build a pile of houses, we could create jobs. We need minimum standards for housing and a universal housing design which takes into account current and future disability needs. Things like changing the building codes so doorways have to be that little bit bigger, at

least one bedroom on the main floor has to have an en suite that's reinforced for future seats and accessibility (tenant, South Australia).

Providers also called for better partnership approaches with the private rental market. One NSW provider suggested a 'same house, different landlord' approach that would incorporate the private sector.

We've got head-lease properties where we have a lease with the real estate and then the tenant has a lease with us. I think there should be a way to transition those leases so the tenants of the housing provider then become tenants of private rental. There are definitely some opportunities there to make that transition process easier for some of the clients (provider, NSW).

In South Australia, providers wanted timelier, quality information about housing pathways and housing options to be made available to people considering moving into, within, out of or around social housing. These participants suggested well-resourced local information hubs as a logical and workable option. These hubs would provide consistent information; be adequately resourced and staffed by brokers or navigators—with qualities including dependability, trustworthiness, positivity and empathy, as well as a broad understanding of housing and welfare systems and the ability to motivate tenants; and advocate for and link people to programs or other workers across such systems as needed.

People need someone non-biased, with space to say, 'These are some of the options, these are the range of products out there, these are some of the things you need to think about'. So people feel informed but have choice (provider, South Australia).

Pathways

For reasons explained above, pathways into private rental were not attractive to tenants. Ownership, however, was attractive. Tenants, and some providers, suggested allowing tenants to buy their properties after a number of years, although others opposed selling off properties to tenants as it would reduce the available stock of public housing.

Put people in housing, let them rent them for five years and then give them the option to buy. That would solve all the maintenance problems, because if people think they're buying the house they wouldn't be wrecking it (tenant, Victoria).

I know once there used to be a plan that you could buy your house and you could pay by renting it. Rent to buy, yeah, but I rang up two years ago to ask if that option was available to me. Do you think anyone got back to me? No. No, not at all. But if my rent was behind ...! (tenant, South Australia).

Despite the interest in rent-to-buy models expressed by some tenants, for many home ownership was not a realistic pathway due to cost, lack of opportunity or aspiration, limited understanding of the options available, or lack of trusted and timely information about the processes involved. These tenants saw social housing as their only long-term option. As one South Australian provider pointed out, this was largely a rational viewpoint given wider social and economic conditions.

A pathways narrative is compelling, but it presupposes there are genuine opportunities for moving on, and that there are people in the sector with the capacity to meet those opportunities. The social welfare system more broadly needs to look at how it supports pathways. The pathways narrative is stronger if linked to an economic growth and skills narrative (provider, South Australia).

8.4 Policy development implications

With the partial exception of NSW, there is strong commitment amongst both tenants and providers to the idea that social housing should function as a source of long-term secure housing rather than a provider of temporary assistance in times of crisis.

- For tenants, this commitment arises from their lived experiences of the alternative (insecure, unaffordable private rental housing); the meaningful improvements in wellbeing that they experience in social housing; and a commitment to an older conceptualisation of social housing as a governmental response to the housing needs of working-class households in general.
- For providers, the commitment arises from an understanding of the extent of housing market failure in Australia and recognition that, under current policy settings, expecting significant numbers of successful transitions out of the sector is unrealistic; and a broader commitment to the value of de-commodified forms of housing as part of a welfare system.

This finding suggests that if 'pathways' strategies are to be pursued as a means of promoting transitions out of social housing, then these exits need to be voluntary, tenant-initiated and supported. This will require resourcing. The services that are needed do not currently exist: transition requires the provision of independent information, referrals and brokerage support, but also concrete linkages between the social housing system and other housing options (Tually, Slatter et al. 2016). The assumption that a transition to 'independence' implies tenants no longer need any assistance is misplaced; although acceptance of support should be voluntary for tenants, the availability of support should not be voluntary for providers.

A clear finding from this research is the importance of secure tenure. In this context, opportunities for alternative housing that offers the same degree of ontological security as social housing (e.g. home ownership or cooperative models) might be appropriate. Legislative and other measures to improve tenure security in the private rental market are also necessary (AHURI 2017a; Wood, Cigdem-Bayram et al. 2017); however, care needs to be taken to avoid leakage of other subsidies to the private sector for no meaningful outcome (Lawson, Pawson et al. 2018).

9 Policy development options

This research is about understanding tenants' experiences of social housing pathways. Pathways policy is emerging as a response to growing pressure on the social housing system. Its aim is to transition those tenants who do not 'need' social housing into other forms of tenure, most commonly the private rental market. However, this is not a straightforward process. It raises questions about how 'need' is defined and who defines it. It also raises questions about the purpose of social housing and whether it is to be considered a stepping stone or a long-term destination. This research responds to these questions. The findings raise further questions, regarding the different interests of tenants and policy-makers, and how—or if—these opposing interests and perspectives can be reconciled.

9.1 How do tenants experience social housing pathways?

This research set out to understand how tenants experienced moving into, within and out of social housing. It is part of a wider program of research: AHURI's Inquiry into *Understanding and reimagining social housing pathways*. The other components of the Inquiry are: a review of the policy framework regulating access to the social housing system; and an analysis of the available quantitative data on the housing pathways of low-income households. This study has been explicitly designed to capture and privilege tenants' experiences in the social housing system, and the methods of data collection and analysis were directed to this end. The primary research question was addressed through three sub-questions that set out different aspects of inquiry.

- How do tenants' experiences, behaviours and interdependencies interact with policy goals and providers' practices?
- What are the effects, positive and negative, of wider changes in social policy on social housing pathways?
- What roles can different actors play in facilitating positive social housing transitions and minimising perverse incentives and unintended consequences?

Up to this point, the findings have been presented thematically, reflecting the issues which emerged most prominently from the data (see Section 1.4.2). In this final chapter, the findings are set out in relation to the research sub-questions and designed to provide insight into policy development options. The focus remains, however, on the experiences of tenants.

9.1.1 How do tenants' experiences interact with policy and practice?

Policy

Tenants' experiences are largely incompatible with a policy goal of greater social housing throughput. Outside the social housing system, their principal experience is of instability and insecurity in poor-quality and unaffordable housing. Tenants carry memories of this into social housing, a tenure which they experience, by contrast, as a sanctuary. They feel incredibly fortunate to have a social housing dwelling and such housing gives them a deep sense of security. Their rejection of the idea of moving on is, in this context, a profoundly rational response. This means that policies directed at reconfiguring social housing to take on a more transitional housing role for all but the most vulnerable are unlikely to succeed. At worst, such policies are likely to cause harm by eroding tenants' ontological security and exposing them to a hostile private housing market.

A policy objective more compatible with tenants' experiences would be one of sustaining social housing tenancies. At present, this work is performed imperfectly by providers, especially when

it comes to managing the risk presented by neighbourhood conflict. For tenants participating in this research, crime and antisocial behaviour in their neighbourhoods was one of the few reasons for which they could see themselves moving away from their homes. For some residents, neighbourhood conflict, including harassment from neighbours, had led them to feel unsafe in their homes or even triggered an unwanted exit from social housing. The solution is not as simple as enforcing the immediate eviction of those behaving problematically, however; most tenants acknowledged that such people need to live somewhere and, in the current housing market context, 'somewhere' is likely to be another social housing property (usually following a period of homelessness). Instead, tenants wanted more timely, proactive and effective responses by providers, police or local councils, so that issues could be resolved rather than merely displaced through eviction.

In designing appropriate strategies, policy-makers can build on extensive previous research on managing antisocial behaviour within a sustaining tenancies framework (for example, Habibis, Atkinson et al. 2007; Jacobs 2010; Jacobs and Arthurson 2003). Addressing constrained supply must form part of an effective response; one of the main causes of the types of antisocial behaviour reported by tenants is the intense targeting of social housing to people with complex needs, along with inadequate and sometimes entirely absent support. The negative consequences of this kind of targeting are exacerbated by the limited options available to those agencies and workers responsible for allocating properties: many of the current higher-density and unit developments are poorly designed to manage noise and other disturbances, but lack of supply means that these properties are often the only ones available.

Practice

Applicants and tenants experience 'the system' as difficult, disrespectful and challenging. This is due to a combination of onerous operational processes, bureaucratic and impersonal systems and disrespectful staff, compounded by the extremely stressful and vulnerable situations many tenants are in when they encounter the system. While providers are not to blame for the crisis that has brought tenants to social housing, tenants' negative experiences arise predominantly from the way in which social housing practice takes place. The system is under-resourced, with layers of paperwork required of applicants (to make rationing work and be fair) and high caseloads leading to stress and burnout among staff.

Creating a 'persuasive' social housing application requires significant effort and out-of-pocket expenditure on the part of applicants. They must obtain extensive supporting paperwork to establish not just that they are in need but that their need is relatively greater than that of other applicants. Similar levels of effort are required to substantiate transfer requests. Research participants reported that support provided to applicants to assist them through the process was inconsistent, poorly communicated and sometimes unhelpful. For applicants who were homeless, in crisis or living in unstable or insecure housing, an additional level of difficulty was presented by the expectation that they remain in regular contact with agencies to ensure their application remained active. While this requirement is intended to ensure that decisions about allocation are based on current information about eligibility and need, compliance is extremely difficult for many applicants given the realities of their daily lives. Given the growing vulnerability and precarity of the core social housing target group, it is worth reconsidering what is reasonable to expect of applicants when it comes to answering letters, interacting with providers in narrowly defined ways, or keeping to strict timeframes.

In addition to complex and demanding processes, research participants reported that their interaction with individuals employed within the social housing system was frequently highly problematic. They routinely described disrespectful, dismissive and 'care-less' treatment by workers—particularly, though by no means exclusively, by public housing workers. The extreme targeting of social housing to need means many incoming residents are carrying with them the legacy of traumatic life experiences, including abuse and violence, and negative interactions

with the system can perpetuate this trauma and may pose a future barrier to tenants seeking support with tenancy or other problems. This research did not examine in detail the reasons for the lack of care shown to tenants by housing workers, but other research suggests that it may arise from under-resourcing of housing agencies' social support functions and the corrosive effects on workplace culture of implementing rationing of an essential service in the face of extreme need and sustained high demand (Chalkley 2012). These pressures may be less present in community housing contexts to date, which may explain why tenants were generally more complimentary about the treatment they had received from community providers. If this is indeed the reason, then under existing policy settings the situation in public housing is unlikely to improve (and the situation in community housing may worsen).

The research did also uncover positive stories. Tenants reported forming positive relationships with some individual workers, which had made tangible differences to their sense of wellbeing, feelings of being at home, and the opportunities available to them. The quality of these relationships and the value placed upon them by tenants give us a picture of what a more 'care-full' system might look like. These findings point to the importance of investing time in the development of lasting support relationships that can enable and facilitate change for tenants. To realise such a system, however, would require substantial additional and ongoing resources to reduce caseloads and staff turnover, improve working conditions, and provide housing officers with the necessary additional skills, access to resources and professional supervision.

9.1.2 What are the effects of wider social policy change?

Housing opportunities for low-income Australian households have been radically curtailed by the boom conditions prevailing in the housing market in recent decades. The effects have been extreme for low-income earners because governments have failed to provide the necessary investment in social housing to adequately protect those who are vulnerable in the market. In fact, although the booms themselves have not been directed by government policy, they have been exacerbated because government policy settings have encouraged speculative investment in housing (Eccleston, Verdouw et al. 2018) while failing to pull the policy levers that might moderate the market. These policy settings, and the parallel failure to invest in social housing, have had social consequences, creating a housing market that is hostile to the needs of low-income earners, adding to pressure on the social housing system and making pathways impossible for many.

The erosion of other aspects of the Australian social policy safety net has added to the strain on the social housing system. Rationing is a long-standing practice, not just in social housing but also in mental health, drug and alcohol support, and a range of other essential human services. For example, deinstitutionalisation of people with serious mental illness has not been matched by adequate investment in frontline care, recovery support or appropriate housing (Mental Health Council of Australia 2005). Inadequate provision of community-based mental health care and recovery services has left many people living unsupported in social housing, with often adverse consequences for neighbourhood safety and cohesion. More broadly, political reluctance to increase income support payments, especially Newstart Allowance, and the increasing conditionality imposed upon recipients of income support, has exposed tenants to poverty and financial hardship. The labour market is characterised by increasing levels of insecurity, especially in entry-level or less skilled positions. A lack of stable full-time, or even part-time, work makes sustaining a higher income unlikely and limits people's capacity to live securely in the private market into the long term.

The experiences of the tenants participating in this research indicate that all these factors—housing market dysfunction, lack of human services support, poverty, and an insecure labour market—are directly influencing not just tenants' attitudes to pathways, but also their capacity to move out of social housing, if they were to choose to do so. For tenants, housing pathways are unfeasible for two reasons. First, social housing is the only affordable source of secure tenure

available to an increasing number of households with low incomes. This security matters to tenants, with good reason (Lewis 2006), and so applicants are prepared to wait for a long time to obtain it and tenants do not want to relinquish it. Secondly, even if people wanted to leave social housing, they do not have ready access to the resources, support and opportunities they need to do so. Moving out has considerable emotional, practical and transactional costs; for many tenants at present it is largely unsupported, despite the evidence of considerable post-exit vulnerability (Wiesel, Pawson et al. 2014); the labour market does not provide stability in working hours or wage levels needed to sustain people beyond social housing; and, most importantly, there are very few affordable housing opportunities available. The same pressures that are driving the problem of rising social housing demand act as very real and significant constraints on the capacity of people to avoid or leave the system.

9.1.3 What roles can different actors play in facilitating positive social housing pathways?

If we understand pathways as encompassing transitions into, within and out of social housing, and the lived experiences of housing between those points of transition, then two groups of actors emerge with significant capacity to effect change: providers and governments.

Providers

Providers could improve tenants' experiences of transitions by adopting more respectful and 'care-full' (Power and Bergen 2018) approaches to service delivery. As well as appropriate professional development, this would require resourcing to ease caseload pressures, reduce turnover due to stress and burnout, and permit workers the space and time needed to establish and maintain consistent relationships with tenants. This resourcing is needed most urgently in public housing, where the problems appear to be worst, but it should extend to all points of contact between individuals or households and 'the system'. Investment in people should be matched by investment in the necessary infrastructure to support processes that are better designed to fit the lived daily realities of applicants and tenants.

At the point of entry into the system, providers could ease transitions by taking back some of the onus for establishing and proving (greatest) need, rather than outsourcing responsibility to tenants. Providers could respond to the poverty, mobility and health challenges facing many applicants through co-design and implementation of processes that are flexible, accessible, inclusive and build support around applicants, rather than prioritising organisational needs for efficiency.

Within the system, tenants' experiences indicate that poorly managed neighbourhood issues are creating a range of undesirable housing outcomes, for victims and for perpetrators. Unaddressed antisocial behaviour is triggering unsupported exits from the sector by tenants unable to cope with a situation any further, and eroding remaining tenants' sense of safety and security in their homes and communities. Tenants themselves do not necessarily want a solely punitive response to these issues, but they do want responses that are timely, proactive and effective from all authorities involved, including providers, the police and local councils. A more effective and integrated response could benefit not only those people on the receiving end of antisocial behaviour but also those who behave in antisocial ways. The shortcomings in the way providers, both public and community, currently handle crime and problematic behaviour among tenants have been well documented (Martin, Habibis et al. 2019). Yet a substantial body of research exists that offers strategies for managing such issues while sustaining tenancies (e.g.

Habibis, Atkinson et al. 2007; Jacobs 2010; Jacobs and Arthurson 2003) and other practice-focussed work is underway.⁷

The lived experiences recounted in this research show that unaddressed neighbourhood conflict is as destabilising of good housing outcomes as violence within the home or a property that no longer meets a household's needs for space or accessibility. In cases where neighbourhood issues become intractable, providers could ensure that transfer to a property in a different neighbourhood remains an accessible and timely option for tenants. Transfers, whatever the causes and circumstances, are currently not easy for tenants. In general, the constraints on transfers are the same as those on entry to the system, and procedural improvements in how applications for transfers are managed and assessed need to be matched by investment in new supply to ensure that alternative properties are available when existing tenants need them (see below).

To support transitions out, providers could make sure adequate scaffolding and support is available at all stages of the process: before, during and after a move is made. This includes timely provision of information about all options; assistance to access those options; and practical, financial and emotional support, including for an extended period after tenants have moved out. Models for such programs exist, including in relation to the private rental market (see Tually, Slatter et al. 2016), but coverage to date across all jurisdictions is limited. Importantly, support must be structured and funded to allow for the fact that a household may need time, both to be ready to move out of social housing and to establish themselves securely in their new housing afterwards, and, equally, that a move out may ultimately not be the right option for a household for a range of legitimate reasons. In supplying support for transitions out of the system, providers should be motivated not by achieving an exit, but by achieving the best possible outcome for each household. Performance indicators should be structured to support this approach, rather than to encourage providers to facilitate transitions that so often end in re-entry into the system because post-exit housing could not be sustained (Wiesel 2014; Wiesel, Pawson et al. 2014).

Governments

Governments, including other human services agencies and central departments, could improve tenants' experiences of transitions by recognising the critical importance of the government safety net of market regulation, income support and social services for low-income households. Responses could include greater investment in social and welfare assistance for low-income households, and direct intervention to tackle the market failure driving growing social housing demand.

The delivery of pathways policies cannot be confined within state housing authorities or even within the social housing system: other areas of government activity, both directly delivered by government agencies and contracted out to non-government and private providers, must be adequately resourced and capable of delivering person-centred support to applicants, tenants and former tenants. This includes ensuring improvements in the capacity and quality of mental health services, alcohol and other drug services, the NDIS and the aged care system, as well as the agencies linking and coordinating activity across these areas. Action must be taken to protect vulnerable households from poverty through an increase in income support payments, especially Newstart and other allowances, and investment in job creation and more supportive employment services that enable people seeking paid work to find meaningful, sustainable

⁷ Current AHURI research is exploring how public housing agencies can better function as 'social landlords' accommodating tenants with very complex and specialised needs: <https://www.ahuri.edu.au/research/research-in-progress/ahuri-research-projects/public-housing-as-a-social-landlord-challenges-and-solutions>.

employment without being subjected to punitive conditionality that can push them further into hardship.

Tenants' lived experiences of the private rental market failure was starkly articulated in our research. The market did not meet their needs as low-income consumers and in many cases added an additional layer of hardship to existing traumatic life experiences. Many participants had lived experience of homelessness. If governments are intent on leveraging supply within the private rental market to accommodate those who would once have lived in social housing, then governments need to be willing to intervene in the private rental market to provide minimum guarantees of affordability, security and quality in private rental housing, and to reinforce these guarantees with appropriate, independent enforcement that does not rely upon tenant complaints to trigger regulatory action.

Finally, an increase in social housing supply is vital. Tenants and providers alike want to see this, and the benefits of a more comprehensive investment strategy are extensive (see Flanagan, Martin et al. 2019). Even if we were to reject the notion that social housing is a form of essential infrastructure, with a broader social and economic contribution to make than simply acting as a safety net for people with complex needs, the amount of social housing available is still inadequate (Lawson, Pawson et al. 2018). The people on the waiting list assessed as a 'priority' are waiting for a long time, not because of social housing 'bed-blockers' but because there is not enough social housing to meet urgent need, let alone other forms of housing need. One-off funding boosts under federal stimulus programs or state-based affordable housing strategies are welcome but inadequate into the long-term, and while the National Housing Finance and Investment Corporation (NHFIC) offers a financing solution, it does not provide funding, which is what is needed to support tangible increases in the stock of social housing across Australia.⁸ Substantial, sustained government funding is needed under any investment strategy to ensure steady growth in supply to the levels required to eliminate acute housing need (Lawson, Pawson et al. 2018). With greater capacity within the system, tenants' experiences of gaining entry would be smoother and experiences within (e.g. transfers) would also be easier. It is possible that transitions out of social housing would be easier, as well, because the stakes would not be so high for tenants.

9.2 Concluding remarks

While an academic understanding of housing 'pathways' emphasises lived experience, subjective meaning, relationality and context as constituents of 'home', in policy, 'pathways' has generally been taken to refer to a framework promoting transitions through, and especially out of, the system. Policy-makers' primary interest in pathways therefore lies in what policy can do to enable and facilitate such transitions. Other research undertaken as part of this Inquiry has confirmed that pathways policy functions primarily as a rationing mechanism to further eke out the scarce social housing resource (Powell, Meltzer et al. 2019). This research, in presenting the experiences of tenants, draws our attention to a more comprehensive picture of what housing is and what housing means: social housing does something much more important in tenants' lives than merely giving them transitional shelter.

This research reveals a fundamental divide between the formal goals of policy and the views and lived experiences of tenants (and many, if not most, providers). This divide is not just a sign of tardy cultural change or an indicator that people have not yet adjusted to the new reality,

⁸ The NHFIC is 'an independent corporate Commonwealth entity dedicated to improving housing outcomes'. It aims to reduce pressure on housing affordability by providing government-funded loans, investments and grants to encourage investment in housing: see <https://nhfic.gov.au/>.

rather it raises fundamental questions of values: Who and what is social housing for? Is it a stepping stone or a destination? Is it a human right or a privilege?

These questions must be tackled and resolved. They bring into view issues related not just to the limits of government budgeting but to broader understandings of the role and purpose of government. Even if the affordability problems that beset the private housing market could be ameliorated, any conversation about pathways will remain deadlocked without a common understanding of the meaning of social housing in the lives of Australian households.

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Appendix 1: Interview questions

As noted in Section 1.4.1, data collection in this project took place primarily through interviews with tenants and frontline providers. These interviews were structured around the following interview guides. Both plain English and accessible ('easy read') versions of the tenant interview questions were developed to reflect the potential needs of participants.

Applicants and past and present tenants

Current tenants

Explain research. Obtain consent. Audio record.

Current housing

- What type of housing do you currently live in? (community, public, private rental)
- What is the current lease arrangement?
- How did you come to be living in public/community housing?
- Have you lived in any other type of housing? (types=tenure and try to capture duration of lease etc.)
- What motivated your decision to move into public/community housing?
- How long were you on a wait-list before being allocated your property?
- Does your current housing meet your needs? In what ways does it/doesn't it?

Future moves

- Have you thought about moving from your current housing? Why/why not?
- What might motivate you to move?
- What type of housing would you move to? (tenure type rather than location etc.)
- What are the benefits of living in public/community housing for you?
- Do you think you could cope with living in the private rental market? Why/why not?
- If you could afford to rent privately, would you? Why/why not?
- Do you worry about your lease arrangements in public/community housing?
- Does anyone help you to stay in your home?
- Do you need any other help with your housing? What help?
- Are you worried about where you will live in the future? Why/why not?

Social housing policy and practice environment

- Do you have concerns for the future of public/community housing? If yes, what are these concerns?
- Do you have any thoughts on how governments can improve public/community housing generally and for people like yourself who live in the sector?
- Do you have any thoughts on how governments can improve waiting times for being allocated a public/community housing property?
- Do you feel there are people living in public and community housing who shouldn't be living there? If yes, who and why do you think this?

- What roles can be played by different government or non-government agencies and key individuals to help people move on from, out of or between public or community housing properties?

Social housing futures

- How can moves/transitions through public/community housing (a pathways approach) be changed/re-imagined for positive housing outcomes for current tenants like yourself?
 - Should they be changed?
 - Should they be reimagined for future tenants?
- Is there a better way forward for public/community housing? Why/why not? How?
- How can policy-makers reduce demand for social housing?
- What affordable housing options would support a reimagined social housing future?
 - What requirements should there be to support this?
- Should there be better integration between social and affordable housing? Why/why not? How?

Other thoughts/comments?

Former tenants

Explain research. Obtain consent. Audio record.

Current housing

- What type of housing do you currently live in? (community, public, private rental)
- What is your current lease arrangement?
- How did you come to be living in your current type of housing (tenure)?
- Does your current housing meet your needs? In what ways does it/doesn't it?
- Have you lived in any other type of housing? (Types i.e. tenure and duration of lease etc.)
- Why did you move out of public/community housing?
- Are you on (back on) a wait-list for public/community housing?
- Have you been given an estimated time until allocation of public/community housing?

Future moves

- Have you thought about moving from your current housing? Why/why not?
- What might motivate you to move?
- What type of housing would you move to? (tenure type rather than location etc.)
- *If wants to move back to public/community housing*, why do you want to move back into public or community housing?
- What are the benefits of living in your current tenure type (public/community/private) for you?
- *If in private rental*, did you receive any help with securing accommodation in the private rental market? What help?
 - Do you get/need any help with sustaining your housing?
- *If not in private rental*, could you cope with living in the private rental market? Why/why not?

- *If not in private rental*, if you could afford to rent privately, would you? Why/why not?
- *If not in private rental*, what support would you need to move into and live in private rental?
- Do you worry about your lease arrangements in public/community/private housing?
- Does anyone help you to stay in your home?
- Do you need any other help with your housing? What help?
- Are you worried about where you will live in the future? Why/why not?

Social housing policy and practice environment

- Do you have concerns for the future of public/community housing? If yes, what are these concerns?
- Do you have any thoughts on how governments can improve public/community housing generally and for people like yourself who live in the sector?
- Do you have any thoughts on how governments can improve waiting times for being allocated a public/community housing property?
- Do you feel there are people living in public and community housing who shouldn't be living there? If yes, who and why do you think this?
- What roles can be played by different government or non-government agencies and key individuals to help people move on from, out of or between public and community housing properties?

Social housing futures

- How can moves/transitions through public/community housing (a pathways approach) be changed/re-imagined for positive housing outcomes for former tenants like yourself?
 - Should they be changed?
 - Should they be changed for current tenants?
- Is there a better way forward for public/community housing? Why/why not? How?
- How can policy-makers reduce demand for social housing?
- What affordable housing options would support a reimagined social housing future?
 - What requirements should there be to support this?
- Should there be better integration between social and affordable housing? Why/why not? How?

Other thoughts/comments?

Prospective tenants

Explain research. Obtain consent. Audio record.

Current housing

- What type of housing do you currently live in? (community, public, private rental)
- What is your current lease arrangement?
- How did you come to be living in your current type of housing (tenure)?
- Does your current housing meet your needs? In what ways does it/doesn't it?
- Have you lived in any other type of housing? (Types (tenure) and duration of lease etc.)

- Are you on a wait-list for public/community housing?
- Have you been given an estimated time until allocation of public/community housing?

Future housing

- Have you thought about moving from your current housing? Why/why not?
- What might motivate you to move?
- What type of housing would you move to? (tenure type rather than location etc.)
- *If public/community housing*, why do you want to move into public or community housing?
- What are the benefits of living in your current tenure type (public/community/private) for you?
- *If in private rental*, did you receive any help with securing accommodation in the private rental market? What help?
 - Do you get/need any help with sustaining your housing?
- *If not in private rental*, could you cope with living in the private rental market? Why/why not?
- *If not in private rental*, if you could afford to rent privately, would you? Why/why not?
- *If not in private rental*, what support would you need to move into and live in private rental?
- Do you worry about your lease arrangements in public/community/private housing?
- Does anyone help you to stay in your home?
- Do you need any other help with your housing? What help?
- Are you worried about where you will live in the future? Why/why not?

Social housing policy and practice environment

- Do you have concerns for the future of public/community housing? If yes, what are these concerns?
- Do you have any thoughts on how governments can improve public/community housing generally and for people like yourself who live in the sector?
- Do you have any thoughts on how governments can improve waiting times for being allocated a public/community housing property?
- Do you feel there are people living in public and community housing who shouldn't be living there? If yes, who and why do you think this?
- What roles can be played by different government or non-government agencies and key individuals to help people move on from, out of or between public or community housing properties?

Social housing futures

- How can moves/transitions through public/community housing (a pathways approach) be changed/re-imagined for positive housing outcomes for prospective tenants like yourself?
- Should they be changed?
- Should they be changed for current tenants?
- Is there a better way forward for public/community housing? Why/why not? How?
- How can policy-makers reduce demand for social housing?
- What affordable housing options would support a reimagined social housing future?

- What requirements should there be to support this?
- Should there be better integration between social and affordable housing? Why/why not? How?

Other thoughts/comments?

Applicants and past and present tenants: 'easy read' versions

Current tenants

Explain research. Obtain consent. Audio record.

Current housing

Plain English questions	Easy read questions
<p>Can you tell me a little about you and where you're living at the moment?</p> <ul style="list-style-type: none"> • What type of housing do you currently live in? (community, public, private rental) • What is your current lease arrangement? • How long have you lived there? • Who do you live with? 	<p>Can you tell me a little about you? (age, employment, family, disability, support needs etc)</p> <p>Can you tell me a little about the house/apartment you live in? What kind of house/apartment is it? (community, public, private rental)</p> <p>How long have you lived here?</p> <p>Who do you live with?</p>
<p>How did you come to be living in public/community housing?</p> <ul style="list-style-type: none"> • Have you lived in any other type of housing? (types = tenure and try to capture duration of lease) • Why did you move into public/community housing? • How long did were you on a wait-list before being allocated your property? 	<p>How did you come to be living here? Why did you move here?</p> <p>How long did you have to wait before you could live here?</p>
<p>What are the good parts of living in public/community housing for you?</p> <p>What is difficult about living in public/community housing for you? (e.g. lease arrangements)</p> <p>Does your current housing meet your needs? In what ways does it/doesn't it?</p>	<p>What are the good parts of living here?</p> <p>What are the difficult parts of living here?</p> <p>Do you get what you need living here?</p>
<p>Does anyone help you to stay in your home?</p> <ul style="list-style-type: none"> • What help do they give? • Do you need any other help with your housing? What help? 	<p>What help do you get to live in your house/apartment? Is there any help you need that you don't get?</p>

Future Moves

Plain English questions	Easy read questions
<p>Have you thought about moving from your current housing? Why/why not?</p> <ul style="list-style-type: none"> • Why would you move? • What type of housing would you want to move to? (tenure type rather than location etc.) • What would help support you to move? • Do you think you could cope with the cost living in the private rental market? Why/why not? If you could afford to rent privately, would you? Why/why not? 	<p>Have you thought about moving somewhere else—to another type of housing? What type, and why?</p> <p>What would help you move to another type housing?</p>
<p>Are you worried about where you will live in the future? Why/why not?</p> <p>Do you have any worries about how public/community housing will be in the future? If yes, what are these worries?</p>	<p>What do you worry about with where you're living, both now and for the future?</p>

Social housing policy and practice environment, and social housing futures

Plain English questions	Easy read questions
<p>What do you think can be done to make living in public/community housing better? (e.g. in general, waiting times for a property, who should and shouldn't be living in public/social housing)</p>	<p>What would make living here better?</p>
<p>What do you think would help you and others move on from, out of or between public/community housing properties?</p>	<p>What would help you move on from living here?</p>
<p>If you there was going to be a whole new way of supporting people who live in public/community, what do you think would be better? How could public/community housing be different and better? What would you change or do differently?</p>	<p>If there was a whole new way of supporting people who live here, what way do you think would be better? What would you change or do differently?</p>

Other thoughts/comments?

Former tenants

Explain research. Obtain consent. Audio record.

Current housing

Plain English questions	Easy read questions
<p>Can you tell me a little about you and where you're living at the moment?</p> <ul style="list-style-type: none"> • What type of housing do you currently live in? (community, public, private rental) 	<p>Can you tell me a little about you? (age, employment, family, disability, support needs etc)</p> <p>Can you tell me a little about the house/apartment you live in? What kind of</p>

Plain English questions	Easy read questions
<ul style="list-style-type: none"> • What is your current lease arrangement? How long have you lived there? • Who do you live with? 	<p>house/apartment is it? (community, public, private rental)</p> <p>How long have you lived here?</p> <p>Who do you live with?</p>
<p>How did you come to be living in your current type of housing (tenure)?</p> <ul style="list-style-type: none"> • Have you lived in any other type of housing? (Types (tenure) and duration of lease etc) • Why did you move to where you are now? Why did you move out of public/community housing? • What helped you to be able to move out of public/community housing? • If in private rental, did you receive any help with securing accommodation in the private rental market? What help? • Do you need any help sustaining your housing? 	<p>How did you come to be living here? Why did you move here?</p> <ul style="list-style-type: none"> • What helped you to be able to move out of public/community housing? <p>How long did you have to wait before you could live here?</p> <p>If in private rental, did you need any help getting this rented house/apartment? What kind of help?</p>
<p>What are the benefits of living in your current housing type (public/community/private)?</p> <p>What is difficult about living in your current housing type? (e.g. lease arrangements)</p> <p>Does your current housing meet your needs? In what ways does it/doesn't it?</p>	<p>What are the good parts of living here?</p> <p>What are the difficult parts of living here?</p> <p>Do you get what you need living here?</p>
<p>Does anyone help you to stay in your home?</p> <ul style="list-style-type: none"> • What help do they give? • Do you need any other help with your housing? What help? 	<p>What help do you get to live in your house/apartment? Is there any help you need that you don't get?</p>

Future moves

Plain English questions	Easy read questions
<p>Have you thought about moving from your current housing? Why/why not?</p> <ul style="list-style-type: none"> • Why would you move? • What type of housing would you want to move to? (tenure type rather than location etc.) • What would help support you to move? • Do you think you could cope with the cost living in the private rental market? Why/why not? If you could afford to rent privately, would you? Why/why not? 	<p>Have you thought about moving somewhere else—to another type of housing? What type, and why?</p> <p>What would help you move to another type housing?</p>

<p>What type of housing would you want to move to? (tenure type rather than location etc).</p> <ul style="list-style-type: none"> • What would help support you to move? Do you want to move back to public/community housing? Why/why not? <ul style="list-style-type: none"> — If yes, are you on (back on) a wait-list for public/community housing? Have you been given an estimated time until allocation of public/community housing? • If not in private rental, do you think you cope with the cost of living in the private rental market? Why/why not? <ul style="list-style-type: none"> — If you could afford to rent privately, would you? Why/why not? What support would you need to move into and live in private rental? 	<p>Do you want to move back to public/community housing? Why?</p> <ul style="list-style-type: none"> • If yes, are you already on a waiting list? How long did they tell you that you have to wait? <p>What would help you move to another type housing?</p>
<p>Are you worried about where you will live in the future? Why/why not?</p> <p>Do you have any worries about how public/community housing will be in the future? If yes, what are these worries?</p>	<p>What do you worry about with where you're living, both now and for the future?</p>

Social housing policy and practice environment, and social housing futures

Plain English questions	Easy read questions
<p>What do you think can be done to make living in public/community housing better? (e.g. in general, waiting times for a property, who should and shouldn't be living in public/social housing)</p>	<p>What would make living here better?</p>
<p>What do you think would help you and others move on from, out of or between public/community housing properties?</p>	<p>What would help you move on from living here?</p>
<p>If you there was going to be a whole new way of supporting people who live in public/community, what do you think would be better? How could public/community housing be different and better? What would you change or do differently?</p>	<p>If there was a whole new way of supporting people who live here, what way do you think would be better? What would you change or do differently?</p>

Other thoughts/comments?

Prospective tenants

Explain research. Obtain consent. Audio record.

Current housing

Plain English questions	Easy read questions
<p>Can you tell me a little about you and where you're living at the moment?</p> <ul style="list-style-type: none"> • What type of housing do you currently live in? (community, public, private rental) • What is your current lease arrangement? • How long have you lived there? • Who do you live with? 	<p>Can you tell me a little about you? (age, employment, family, disability, support needs etc)</p> <p>Can you tell me a little about the house/apartment you live in? What kind of house/apartment is it? (community, public, private rental)</p> <p>How long have you lived here?</p> <p>Who do you live with?</p>
<p>How did you come to be living in your current type of housing (tenure)?</p> <p><i>If in private rental, did you receive any help with securing accommodation in the private rental market? What help?</i></p> <p>Do you get/need any help with sustaining your housing?</p> <p>Have you lived in any other type of housing? (Types (tenure) and duration of lease etc.)</p> <p>Are you on a wait-list for public/community housing? Have you been given an estimated time until allocation of public/community housing?</p>	<p>How did you come to be living here? Why did you move here?</p> <p><i>If in private rental, did you need any help getting this rented house/apartment? What kind of help?</i></p> <p>Are you waiting to live in public/community housing? How long did they tell you that you need to wait?</p>
<p>What are the benefits of living in your current housing type (public/community/private)?</p> <p>What is difficult about living in your current housing type? (e.g. lease arrangements)</p> <p>Does your current housing meet your needs? In what ways does it/doesn't it?</p>	<p>What are the good parts of living here?</p> <p>What are the difficult parts of living here?</p> <p>Do you get what you need living here?</p>
<p>Does anyone help you to stay in your home?</p> <ul style="list-style-type: none"> • What help do they give? • Do you need any other help with your housing? What help? 	<p>What help do you get to live in your house/apartment? Is there any help you need that you don't get?</p>

Future housing

Plain English questions	Easy read questions
<p>Why are you considering moving from your current housing?</p> <ul style="list-style-type: none"> • Why have you chosen public/community housing? • Is public/community housing your first choice for where to live next? Why or why not? 	<p>Why are you moving?</p> <ul style="list-style-type: none"> • If public/community housing, why do you want to move into public/community housing? • Is it your first choice? / What is your first choice of what type of housing to live in?

<p>If there was nothing stopping you, what type of housing would be your first choice?</p> <ul style="list-style-type: none"> Do you feel you have had much choice in where to move? What would help you move to another type housing? 	<p>What would help you move to another type housing?</p>
<p>Are you worried about where you will live in the future? Why/why not?</p> <p>Do you have any worries about how public/community housing will be in the future? If yes, what are these worries?</p>	<p>What do you worry about with where you're living, both now and for the future?</p>

Social housing policy and practice environment, and social housing futures

Plain English questions	Easy read questions
<p>What do you think can be done to make living in public/community housing better? (e.g. in general, waiting times for a property, who should and shouldn't be living in public/social housing)</p>	<p>What would make living here better?</p>
<p>What do you think would help you and others move on from, out of or between public/community housing properties?</p>	<p>What would help you move on from living here?</p>
<p>If there was going to be a whole new way of supporting people who live in public/community, what do you think would be better? How could public/community housing be different and better? What would you change or do differently?</p>	<p>If there was a whole new way of supporting people who live here, what way do you think would be better? What would you change or do differently?</p>

Service providers

Explain research and what a pathways approach in social housing means, i.e. social housing pathways is about seeing social housing as a tenure of transition where people move in, within and out based on need and circumstance: the tenure is not an end point in the housing market except for those most in need/vulnerable.

Obtain consent. Audio record.

Is a pathways approach in social housing something that you/your agency/your organisation sees as possible/workable? Why/why not?

Current tenants

How can **current** social housing tenants be supported to move **in, within and out** of social housing?

What barriers exist to moving in, within and out of social housing for current tenants?

- Can these be addressed/overcome? If so, how? Policy levers? Practice levers?

Do experiences of moving **in, within and out** of social housing vary significantly between cohorts?

- Are there specific challenges/solutions for older people?
- Are there specific challenges/solutions for families with children (especially single parent families?)
- Are there specific challenges/solutions for people with disability?

Are there cohorts among current social housing tenants who could be supported to move out of social housing?

- Who?

What do these cohorts need to support **moving out** of the tenure/how can this best be facilitated? Policy levers? Practice levers?

Are there any groups for whom a pathways approach to social housing will not work?

- Who and why?

Future tenants

What can be done to support a pathways approach for future social housing tenants?

- Which strategies/approaches work, and with which cohorts, to move people around (diversion) social housing as a tenure option? Policy levers? Practice levers?

Policy and practice environment

How are changes in social/housing policy impacting on social housing pathways? (negative and positive)

How do tenants' experiences, behaviours and interdependencies interact with policy goals and providers' practice?

What roles can be played by different agencies and key individuals in facilitating positive social housing transitions?

How can social housing pathways be reimagined for positive housing outcomes for current social housing tenants?

- Should they be reimagined?

And for future tenants?

Social housing futures

Is there a better way forward in terms of social housing? Why/why not? How?

How can policy-makers alleviate the demand on social housing?

What affordable housing options would support a reimagined social housing future?

- What requirements should there be to support this?

Should there be better integration between social and affordable housing? Why/why not? How?

Policy-makers and other key informants

Explain research and what a pathways approach in social housing means, i.e. social housing pathways is about seeing social housing as a tenure of transition where people move in, within and out based on need and circumstance: the tenure is not an end point in the housing market except for those most in need/vulnerable.

Obtain consent. Audio record.

How is a pathways approach supported/facilitated in your jurisdiction? Policy-levers? Practice-levers?

Is a pathways approach in social housing something that you/your agency/your organisation sees as possible/workable? Why/why not?

Current tenants

How are **current** social housing tenants being supported to move **in, within and out** of social housing?

What barriers exist to moving **in, within and out** of social housing for current tenants?

- Can these be addressed/overcome? If so, how? Policy levers? Practice levers?

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