

# Healthy, happy and housed?

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12-month results  
from a longitudinal  
study of new social  
housing tenants

Sarah Taylor,  
Guy Johnson,  
Juliet Watson and  
Erin Tyrrell

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## **Unison Housing**

Unison is a not-for-profit organisation that works to reduce disadvantage and social exclusion by creating communities that thrive. Unison develops, owns and manages social, transitional and affordable housing; and delivers homelessness services in Melbourne's northern and western suburbs to over 3,000 households every year. In addition, Unison provides commercial property management, owners corporation management, and cleaning and grounds services through its social enterprise.

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The Unison Housing Research Lab is a unique education and research collaboration between RMIT University and Unison Housing. The Lab is located in the Social and Global Studies Centre, one of two research centres in the School of Global, Urban and Social Studies (GUSS). The Lab was established to develop and implement a collaborative teaching program, and to undertake innovative policy and practice relevant housing research informed by the experiences of services users and providers.

For more information go to:

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The aim of the Unison Housing Research Lab *Research Report* series is to develop a clearer understanding of who Unison works with, and identify areas where systems development is required. This series involves deep analysis of administrative data collected by Unison Housing to drive decision making. The Lab also produces a *Think Piece* series. This series critically examines theories and evidence that are influential in the areas of social housing and homelessness, and that are pertinent to Unison's mission, policies and practice.

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# Executive summary

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*Maximising Impact* is a longitudinal panel survey that is following a sample of 170 new Unison tenants over a 30-month period. This is the second of three reports. It has three aims:



**01**

To establish housing retention patterns 12-months after starting a social housing tenancy.



**02**

To examine individual changes in life satisfaction, physical and psychological well-being, social support and economic participation of social housing residents 12 months after they commenced their social housing tenancies.



**03**

To identify factors that influence housing satisfaction among social housing residents.

## Research approach

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This report draws on two waves of longitudinal survey data collected over a 12-month period. 170 individuals completed a baseline interview and 123 of them completed a second interview approximately 12-months later. Accounting for three people who passed away, the retention rate was 74%. The report also draws on Unison's administrative database, where we had participants consent. Of the 44 individuals that did not complete a second interview, 38 provided consent.

To examine **individual changes over time** and identify factors associated with housing satisfaction we draw on the two waves of longitudinal survey data. As the focus of this report is on social housing residents, the sample is restricted to 114 people who completed both baseline and Wave 2 interviews.

To establish **housing retention patterns** over the 12-month period, the report also draws on Unison's administrative database (where consent was provided). Combined with housing information from the second survey, we had housing retention information for 161 people, or 96% of the in-scope participants.

## Key findings



### HOUSING

- 12 months after moving in, the vast majority (94%) of participants are still housed in self-contained, secure and independent housing. The high rate of housing retention is a positive achievement given previous patterns of housing instability and homelessness observed in our sample.
- There was some housing mobility in the 12-month period between baseline and Wave 2, but the rate was substantially lower than in the 12 months prior to the baseline survey, with the average number of moves dropping from 2.3 to 0.3.

**The high rate of housing retention is a positive achievement given previous patterns of housing instability and homelessness observed in our sample.**



### INDIVIDUAL CHANGES

- Although the participants were no more or less satisfied with their lives after one year in social housing, their life satisfaction was influenced by the COVID-19 pandemic – prior to COVID there were improvements in life satisfaction, but this subsequently declined with the arrival of the pandemic. The key point here is not so much about COVID *per se*, but rather that external factors over which social housing providers have no control can, and do, influence housing and non-housing outcomes.
- Financially, the respondents' situations were much improved compared to when they started their tenancies – fewer people went without food, fewer people had to pawn their belongings, and fewer sought assistance from welfare agencies. Reduced financial stress is a very important outcome with long-term health and well-being implications. Additional COVID income support payments appear to have made a significant contribution to this improvement.
- Hoped-for improvements in physical health and mental well-being from social housing did not occur. However, given that 80% of participants reported chronic health problems at baseline, a stable result is a good result. Many residents did, however, point to the health benefits of living in social housing, including feeling more settled and better able to cope with life events.
- 12 months into their social housing tenancies, fewer people reported they needed support, and fewer reported they had any problems finding support if they needed it. Although the frequency of contact with family or friends did not change much between baseline and Wave 2, overall satisfaction with relationships with family and friends also improved.
- There was a marked decline in the proportion of people who had experienced or been threatened with physical violence. Most people felt safe, but women, much more than men, felt less safe at home compared to when they first moved in.



## HOUSING SATISFACTION

- Although there was a small decline in average home satisfaction between baseline and Wave 2, those who are satisfied with their homes (48% of participants) are happy with nearly every aspect of their housing. From the physical and material elements of their housing through to their neighbours and neighbourhoods, this large group of respondents appear to have ‘settled in’ well and are in the process of making a long-term home.
- In contrast, a small minority of respondents (13%) were unhappy with their housing and their dissatisfaction stretched across the full range of housing and non-housing attributes.
- Neighbours have a clear and consistent impact on home satisfaction. Those with high overall home satisfaction report fewest problems, while for those with low home satisfaction, the opposite is true. The damaging and disabling impact of experiencing problems with neighbours is borne out by the fact that nearly all of those who report low home satisfaction would like to move, whereas less than 1 in 10 of those highly satisfied with their housing expressed a similar sentiment.
- The overall pattern and the contrasting results draw attention to a crucial point – home is not just a physical structure or a shelter from the elements, but a bundle of affective, material, spatial, and temporal elements that interact in complex ways. While some studies point to housing conditions as the most important factor in tenant satisfaction (AIHW, 2019), our data suggest that rarely does a single housing, locational or relational attribute determine how satisfied people are with their housing.

**The overall pattern and the contrasting results draw attention to a crucial point – home is not just a physical structure or a shelter from the elements, but a bundle of affective, material, spatial, and temporal elements that interact in complex ways.**



## Implications

Most of the social housing residents interviewed for *Maximising Impact* place a high value on the housing they are living in and recognise that its benefits extend well beyond having a roof over their head. Most participants are satisfied with their housing, and they are also more settled in their homes and in their lives in general, than before moving into social housing. This is doubly significant given that it comes at a time of great uncertainty for many people in the community. Nonetheless, Unison might consider implementing some practices to boost the level of housing satisfaction reported by their residents.

For a start, as Unison allocates a substantial amount of its housing to high-need individuals it is important to understand that some problems within homes or between neighbours are all but inevitable. Nonetheless, additional tenancy management and support resources may help to reduce both the magnitude and frequency of these challenges, as well as contributing to better housing and non-housing outcomes for all residents. However, it should be stressed that more proactive place management and support comes at a cost: at the very least, in staff time and energy, but also, more broadly for community housing providers, in the financial risks incurred from tenancies that require more interventions and investment, while simultaneously bringing less revenue and higher likelihood of tenancy turnover. A more proactive housing policy approach that recognises the inherent cost differences within the broader population of households that qualify for social housing would signal a move towards a more sophisticated, person-centred, and equitable, response to housing disadvantaged households with different needs.

Secondly, a more critical examination of, and experimental approach to, social mix is clearly warranted. While social mix remains a ubiquitous feature of social housing policy, what exactly constitutes an appropriate social mix is not clear, nor tested. Currently, mixed-tenure thresholds appear to be derived in an arbitrary manner and we would encourage a more systematic analysis of allocation, as well as transfer decisions, and a more experimental approach to trialling different tenancy-mix thresholds.

This would contribute to the development of a stronger empirical foundation for future allocation policies and procedures.

The dilemma of finding the right mix, while also taking into account individual behaviour, raises challenging questions about how to best respond to unhappy tenants. Unhappiness, while it may be pervasive, is not necessarily uniform. For some, unhappiness appears to be largely derived from some specific element tied to their current housing circumstances: one intimidating neighbour, difficulty travelling to visit friends or family, a pest problem stemming from somewhere else in the building, or a mismatch of parking requirements and parking allocation. This group might well benefit from some direct intervention such as a transfer. More challenging are the small group of tenants who continue to be dissatisfied after addressing individual problems or transferring between properties. There is no easy solution for this group as their dissatisfaction is often intertwined with a complex array of biographical experiences and chronic social and economic marginalisation. This is not to suggest divesting from dissatisfied tenants, but to encourage a systematic approach wherein the impact of changes made by social housing providers are actually tested, and the complex nature of home satisfaction is taken into account.

Finally, through good fortune rather than design, our 'natural experiment' provides clear evidence of how a boost in income support can make a significant difference to the lives of social housing residents. While stable, affordable, permanent housing is a key to a 'good life', equally having sufficient income to pay for food, bills and clothing and reduce overall financial stress is an important reminder of how intertwined housing and income are. In turn, this emphasises how important it is to ensure the policy setting in both areas are sufficient. Much work remains to achieve this.

# Introduction

The first *Maximising Impact* report (Taylor *et al.*, 2020) examined the characteristics of 170 new Unison tenants.

We did this for two reasons. First, despite claims social housing tenants have increasingly complex needs that can make sustaining tenancies challenging (Bleasdale, 2007), little is known about the characteristics of social housing tenants apart from some general demographic information and the fact that most new allocations into social housing are to households deemed to be 'in greatest need'. Second, while studies show that the condition, design, location, and governance arrangements of social housing contribute to tenancy satisfaction, tenancy sustainment and other individual outcomes, they also show that biographical experiences and characteristics of tenants contribute as well (Galster, 1987).

The first *Maximising Impact* report presented clear evidence of severe and chronic disadvantage among new Unison tenants. The report found that new tenants' housing histories were characterised by extreme instability and homelessness, and that most were chronically disengaged from the labour market with, for example, an average of 7.4 years since they were last in paid work. Many of the participants grew up in circumstances suggestive of family strain, with nearly one third (29%) reporting they had been in State out-of-home care. The report also found that the mental and physical health of the new tenants was poor, with two thirds (65%) having been diagnosed with a mental health condition, and just over two thirds (67%) with two or more chronic health conditions (compared to 26% in the wider Victorian community). For some new tenants, there were ongoing substance misuse issues, with patterns of drug and alcohol use exceeding rates in the general community by 2-6 times across a range of measures. We also found that the respondents' financial situations were precarious, with over 85% reporting they had experienced indicators of financial stress in the previous six months, which included going without food.

This report focuses on the experiences of social housing residents 12 months after they started their tenancies. It examines how many of the *Maximising Impact* participants sustained their social housing tenancy. Among those that did stay in social housing, the report examines individual changes in life satisfaction, physical and psychological well-being, social support and economic participation over the 12-month period since the first interview. The report then turns its attention to the factors that influence overall home satisfaction among people residing in social housing. These findings are presented in Section 4.

Before we present our findings, we review the literature on the possible impacts upon individuals from housing generally, and social housing specifically, across a range of domains including employment, health, education and community participation. Following this, in Section 3, we describe our research design and sample in greater detail. We then present our findings (Section 4), before presenting our recommendations in Section 5.

**The first Maximising Impact report presented clear evidence of severe and chronic disadvantage among new Unison tenants.**





# What impact does social housing have?

Numerous studies, both in Australia and internationally, have investigated the ways by which housing contributes to non-shelter outcomes such as physical and mental health, employment, education, community involvement, and life and locational satisfaction (Bridge *et al.*, 2003; Phibbs & Young, 2005; Phibbs & Thompson, 2010; Wright & Kloos, 2007). However, directly investigating the impact of housing is challenging because housing comprises a mix of affective and material dimensions.

The affective dimensions of housing are important because our homes are places where we relax, play and argue; where we do mundane and routine things and escape the stresses of everyday life. They are places where we should feel safe and comfortable;<sup>1</sup> where we grow up and where we grow old. Alongside these affective dimensions of housing, the physical or material aspects of housing – its condition and quality, its affordability and security, and its location and suitability – directly and indirectly contribute to non-shelter outcomes as well. Indeed, it is the complex pattern of interactions and inter-relationships that occur between the affective and the material aspects of housing that has made it so difficult to establish the causal influence of housing on non-shelter outcomes (Bridge *et al.*, 2003). Coupled with methodological challenges and limitations, such as small samples, a lack of control groups, a tendency towards cross sectional design, and limited observation periods in longitudinal studies, there are limits on what can be said about the causal impact of housing on non-shelter outcomes.

While causal pathways may be uncertain, many

studies identify strong general associations between housing and non-shelter outcomes. For a start, it is reasonably clear that poor physical quality of housing is detrimental to physical and mental health outcomes, with damp and cold houses linked to poor health outcomes (Krieger & Higgins, 2002). Similarly, expensive housing – that is, housing with high mortgage or rental costs relative to income – is also associated with poor mental health, particularly stress, anxiety, and depression (Bentley *et al.*, 2011), while affordable, secure housing is tied to a range of psycho-social benefits such as reduced anxiety and stress. Studies show that overcrowding is associated with elevated psychological distress (Evans *et al.*, 2003), greater risk of infectious diseases (Baker *et al.*, 2000; Waters, 2001) and increased mortality (Varshney & Adalbert, 2021). Studies also consistently report a strong association between housing location and access to services and employment, education and health outcomes (Bridge *et al.*, 2003).

Turning our attention to social housing, only a few Australian studies have investigated the impact of social housing on non-shelter outcomes. The

<sup>1</sup>We recognise this is an idealised conception of home. For some people, such as women experiencing domestic violence, 'home' is a place of violence and intimidation.

relatively small evidence base is surprising given that it is “generally assumed that providing social housing to vulnerable individuals and families will result in improvements in life outcomes” (Prentice & Scutella, 2018, p. 4). A better understanding of the connection between social housing and non-shelter outcomes has, as Phibbs and Young (2005) argue, important policy implications around the design, scope, and funding of housing assistance. Indeed, in the context of declining investment in social housing in Australia, state authorities and peak housing bodies have recognised the importance of measuring the impact of social housing to convince “... Treasuries and others for housing assistance funds” (Phibbs & Young, 2005, p. 1). In practice, however, efforts to collect meaningful outcome data largely remain unfulfilled.

It is generally accepted that longitudinal data is the best way to explore the relationship between housing and individual outcomes (Bentley *et al.*, 2011; Marsh *et al.*, 2005; Pevalin *et al.*, 2017). However, the pool of Australian longitudinal studies that directly investigate the impact of social housing on non-shelter outcomes is small, and the findings are inconsistent. For instance, Phibbs and Young’s (2005) two-wave longitudinal study of 178 public housing residents<sup>2</sup> in Queensland reported positive effects on health, and improved access to educational and medical resources at Wave 2, approximately six months after entry into public housing. In contrast, Prentice and Scutella’s longitudinal study found “similar outcomes in terms of employment, education, physical and mental health, and incarceration to similar individuals not in social housing” (2020, p. 632). While both studies employ a longitudinal design, stronger causal inferences can be drawn from Prentice and Scutella’s study as they utilised a quasi-experimental design to examine a population-based longitudinal dataset (Journeys Home) that contained over 1,600 individuals and had an observation period of close to 30 months. The Journeys Home dataset comprised a mix of individuals who were in social housing, both public and community housing, and individuals whose vulnerabilities would potentially qualify them for social housing. This mix enabled Prentice and Scutella to more accurately estimate the ‘treatment

effect’ of social housing on different shelter and non-shelter outcomes, such as employment, education, physical health, mental health, incarceration, and homelessness.

While Prentice and Scutella note that an examination of existing evidence about social housing in Australia should “caution us not to systematically expect significant changes from placing individuals in social housing – especially over short periods of time” (2018, p. 7), their concerns need to be understood not only in terms of the complex interactions between various material and affective housing components, but also in the context of Australia’s social housing system. Social housing in Australia is highly residualised and prioritises access to households with a range of disabling conditions beyond poverty (Groenhart, 2015). Physical health presents one example. Due to selection processes that prioritise very disadvantaged households, many people enter social housing in poor health – indeed our previous *Maximising Impact* report showed that 8 in 10 new Unison tenants had at least one chronic health problem, two thirds had two or more chronic health problems, and most had been diagnosed with a mental health issue at some point in their lives. Thus, hoped-for health impacts or employment gains need to be tempered by the knowledge that many people receiving housing assistance in Australia have chronic health conditions and/or have experienced sustained labour market exclusion, both of which are unlikely to improve in the short term.

While the evidence suggests that social housing in Australia’s highly residualised system has a limited effect on residents’ health, education, and employment outcomes, recent evidence highlights its important role as a social safety net “protecting against homelessness” (Prentice & Scutella, 2020, p. 632). This ‘preventative outcome’ was identified by Johnson and colleagues (2018) who also used the Journeys Home dataset to model transitions in and out of homelessness. They found that those who were in social housing were far less likely to become homeless compared to similarly disadvantaged households in other forms of housing. In addition,

<sup>2</sup>Of the 178 respondents, 151 (84%) completed Wave 2 survey

## What Impact Does Social Housing Have?

the magnitude of the effect was far larger for those in public housing than those in community housing. Given studies consistently identify the high individual, social and economic costs of homelessness, the role social housing plays in preventing further health, economic and social harms, including homelessness, is a distinctive and valuable impact.

As Victoria embarks on an ambitious program of social housing development (the Big Housing Build), there is still much that can be learnt about the role social housing plays in assisting chronically disadvantaged households. *Maximising Impact* aims to make a modest contribution to the Australian social housing literature in three ways. To start with, it is the first longitudinal study to focus solely on community housing. As Community Housing Providers' (CHPs) share of social housing continues to grow it is important to establish its impact on shelter and non-shelter outcomes. We already know from studies of the Journeys Home dataset that community housing offers less protection from homelessness than public housing, and that this largely stems from the different funding arrangements that public housing authorities and CHPs operate under. Secondly, collecting data over a longer time frame (36 months), and with three data points, provides stronger insights into the relationship between housing and non-shelter outcomes for a sample of chronically disadvantaged households. And, finally, by undertaking the study through a single CHP (Unison) we have access to tenancy administration and spatial data to augment our longitudinal data, providing us with more fine-grained insights into the factors that contribute to housing sustainment and satisfaction. At the same time, it is important to acknowledge that CHPs in Victoria house different cohorts, placing limits on how far we can generalise our findings.

**The baseline survey instrument was designed to identify the characteristics of the sample as well as measuring other factors that are known, from existing literature, to influence tenancy sustainment and tenancy satisfaction.**

# Research design

This report examines the second wave of interviews for the *Maximising Impact* study. It has three aims:



**01**

To establish housing retention patterns 12-months after starting a social housing tenancy.



**02**

To examine individual changes in life satisfaction, physical and psychological well-being, social support and economic participation of social housing residents 12 months after they commenced their social housing tenancies.



**03**

To identify factors that influence housing satisfaction among social housing residents. We utilise two data sources to address these questions.

First, we use two waves of longitudinal survey data collected over a 12-month period. The baseline survey data comes from 170 individuals that completed an interview shortly after they started a Unison tenancy. The second wave (Wave 2) of interviews were conducted 12 months later.<sup>3</sup> By the time we started the second wave of interviews, three (3) participants had passed away. This reduced our in-scope sample to 167. Of these 167 households, 123 undertook a second interview, a retention rate of 74%.

Second, as we anticipated some attrition in survey participation the study was designed to obtain housing information from Unison's administrative database even if a survey was not possible for a given

individual. Of the 44 individuals that did not complete a second survey, we successfully obtained housing data from administrative records for 38 participants who had provided consent at baseline. By combining administrative records (n=38) with Wave 2 survey results (n=123), we were able to derive Wave 2 housing retention data for 161 participants, or 96% of the in-scope participants.

In Section 4.1, we make use of the combined survey and administrative data to establish the housing retention rate over a 12-month period. Following this, the focus of the report is on the survey data collected at two points in time. This narrows the sample to the 123 participants who completed two interviews.

<sup>3</sup>On average 380 days (12.7 months) elapsed between baseline and Wave 2 interviews.

However, as the focus of this report is on the experiences of social housing residents, we make one final adjustment to our sample. Out of the 123 people who undertook a second interview, 114 (93%) were living in social housing at the time of the Wave 2 interview. These 114 households form the balanced sample we use to examine changes between baseline and Wave 2 results in Sections 4.2 and 4.3.

There are some differences between the baseline and the Wave 2 survey instrument. Questions relating to biographical information (such as basic demographic information, childhood experiences, education levels and previous experiences of trauma) were only asked at baseline. Some questions asked both at baseline and Wave 2 were intended to track change over time in individual outcomes including life satisfaction, physical and psychological well-being, social support and economic participation. Finally, some questions were only asked at Wave 2. These questions related primarily to factors that may influence home satisfaction: different aspects of houses, neighbours and neighbourhoods. It was hoped that at Wave 2, 12 months after beginning their social housing tenancies, respondents would be better placed to answer these questions.

Before we present our findings, it is important to note that much of the Wave 2 data collection coincided with the COVID-19 pandemic, and the associated restrictions that came into force in the state of Victoria in March 2020. Of the 123 Wave 2 interviews, 49 (40%) were conducted prior to the state of emergency declared on March 16th, 2020, and 74 interviews (60%) were conducted after this time.<sup>4</sup> All post-COVID restriction surveys had to be conducted over the phone. While it is difficult, if not impossible, to ignore its impact, COVID is not the focus of the report, but, rather, one factor among many impacting on participants since they moved into social housing. While this is not a report about COVID, its emergence midway through data collection created a 'natural experiment' of sorts. In the report, we draw attention to those areas where COVID had a noticeable impact on the results.

In the next section, we examine housing sustainment patterns of the 161 participants, using a combination of survey and administrative data. In the sections after this, the report focuses on our core sample of the 114 social housing residents who had completed both a baseline and 12-month follow-up survey.

**Before we present our findings, it is important to note that much of the Wave 2 data collection coincided with the COVID-19 pandemic, and the associated restrictions that came into force in the state of Victoria in March 2020.**

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<sup>4</sup>Among the 114 participants still in social housing at Wave 2, the proportion of interviews pre- and post-COVID was the same as for all Wave 2 interviews: 45 interviews (40%) before the state of emergency, and 69 after (60%).

# Results

## 4.1 Housing sustainment

A priority for community housing providers is ensuring that people who access their housing also sustain it. Sustaining housing is also the primary outcome of interest for many programs that work with homeless and chronically disadvantaged households. Yet, it is also the case that for many people who have experienced homelessness or chronic disadvantage sustaining housing represents a significant challenge. In previous work examining tenancy retention patterns at Unison, we identified a sizable cohort of social housing tenancies that ended within 12 months (Johnson *et al.*, 2019; Taylor & Johnson, 2021). We also identified that most short tenancies ended for unfavourable reasons: for example, rent arrears, eviction, or abandonment. We also found that certain groups were more likely to exit housing quickly, with the formerly homeless and those that had been in prison particularly at risk of early social housing loss. With this in mind, we now turn our attention to housing retention patterns for *Maximising Impact* participants, 12 months after entry into social housing.

### 4.1.1 Housing circumstances

The combined housing dataset held information on 161 households, of which 151 (94%) were housed at Wave 2 (Table 1). Of the 151 households, 137 were

still housed with Unison (85%), but 17 had moved out of their original property and into another property managed by Unison. A small number of people (n=14) had moved out of their Unison property and into another place, with a transfer into public housing (n=10) being the most common outcome. Finally, there were 10 households that had also moved out of their Unison property, but their housing circumstances were more precarious or uncertain – two were in prison, five were staying in temporary accommodation (friends, family, or hotel), and a further three had left Unison housing but no information on their housing was available.

Although most people were still in the same property, problems with neighbours were the most commonly cited reason for moving (27%), followed by a transfer within Unison due to renovation or closure of their original residence (20%). Men were more likely than women to report they left because of problems with neighbours – 32% compared to 19%. The theme of relations with neighbours is returned to in Section 4.3.3 of this report, but it is worth noting that later sections of the report focus on participants' relationships with neighbours at the time of the Wave 2 interview. For a few participants, problems with neighbours had already manifested in leaving a home

**Table 1:** Housing circumstances at Wave 2

	N	%
Housed – Unison	137	85
Housed – Elsewhere	14	9
<b>TOTAL HOUSED</b>	<b>151</b>	<b>94</b>
Precarious Housing	7	4
Unknown	3	2
<b>TOTAL</b>	<b>161</b>	<b>100</b>

## Results

**Table 2:** Overall life satisfaction (score 0 to 10)

	Baseline (n=113)	Wave 2 (n=110)	Pre-COVID (n=43)	COVID-era (n=67)
% score 0-5	28	34	23	40
% score 6-10 (positive)	72	66	77	60
Average	6.4	6.3	6.7	6.0

before the Wave 2 interview took place. It is also worth noting that prior to the baseline interview, the level of housing mobility for participants was high, with participants moving on average 2.3 times in the 12 months prior to starting their tenancy with Unison. While we observed some housing mobility in the 12-month period between baseline and Wave 2, the rate was substantially lower – an average of 0.3 moves for all participants.

Overall, the level of housing retention at Wave 2 is very high, and higher than that observed in our earlier social housing reports which had relied solely on administrative data (Taylor & Johnson, 2021; Johnson *et al.*, 2109). COVID may have played a role here, given the direct relevance of the eviction moratorium<sup>5</sup> and restrictions on travel,<sup>6</sup> in addition to temporarily increased Centrelink payments.

### 4.2 Longitudinal survey results

We now turn our attention to the 114 households that form our balanced sample. There were some differences in the characteristics of this group when compared to the full baseline *Maximising Impact* sample, but they were generally very small and confined to a limited number of variables (Table A1,

Appendix). Overall, the composition of the 114 people in our core sample differed little from our 170 baseline respondents except in two important ways – they were residing in social housing when they completed the Wave 2 survey.

#### 4.2.1 Life satisfaction

A good place to start the analysis of longitudinal outcomes is to examine changes in the participants' general life satisfaction, which measures the "degree to which a person evaluates the overall quality of his/her life" (Toker, 2012, p. 190). At both baseline and Wave 2, respondents were asked to indicate how satisfied they were with their life overall, on a scale of 0-10. There was no meaningful overall change from baseline to Wave 2 in either the proportion who indicated they were satisfied, or the average score (Table 2). However, when taking COVID into consideration some differences emerge – those who undertook a pre-COVID interview reported a modest but distinct improvement in their average score (6.7), and in the proportion of positive responses (77%), whereas post-COVID respondents reported a modest but distinct decline in average overall life satisfaction score (6.0), and in the proportion of positive responses (60%).

<sup>5</sup>The Victorian Government put in place a moratorium on evictions on 29 March 2020. It extended the moratorium until 28 March 2021.

<sup>6</sup>Since the State of Emergency was declared in March 2020, through to October 2021, individuals living in Victoria have experienced various restrictions on movement.

### 4.2.2 Financial and employment situation

In contrast to overall life satisfaction, there was a noticeable improvement in the respondents' satisfaction with their financial situation over the 12-month period. However, the pattern differs from life satisfaction in that the improvement appears to be heightened rather than dampened by COVID. Like overall life satisfaction, participants were asked to rate their satisfaction with their financial situation on a scale of 0-10, both at baseline and Wave 2. The average financial satisfaction score had increased from 4.7 at baseline to 5.3 at Wave 2, and the proportion of positive responses (i.e., scores 6-10) increased by 12-percentage points between the two surveys (Table 3). The improvement in financial satisfaction largely occurred in the wake of the COVID pandemic – there was little difference overall between baseline and pre-COVID Wave 2 results, but a large improvement in financial satisfaction among those who undertook COVID-era interviews, with an average financial satisfaction score 1.3 points higher than baseline (4.7 to 6.0) and a 21-percentage point increase in positive responses.

It is likely the improvement in COVID-era financial satisfaction responses partly reflects the Federal Government's provision of additional financial assistance for income support recipients from March 22nd, 2020 until December 31st, 2020, referred to collectively as the Coronavirus Supplements.<sup>7</sup> As noted in the first *Maximising Impact* report, the

majority of Unison tenants rely on Centrelink payments. Hence, the Coronavirus Supplement would have a big impact, bringing many household incomes (temporarily) above the poverty line. The phasing out of the Coronavirus Supplement in 2021, and a subsequent return to below poverty line income support for most recipients of Centrelink payments, raises the question of whether the improvements in financial satisfaction observed at Wave 2 will hold over time.

Improvements in overall financial satisfaction were mirrored by a decline in financial stress. Table 4 shows substantial declines in the prevalence of five of the six financial stress indicators. This included a 16-percentage point decline in the proportion of people reporting they had asked a welfare agency for assistance, a 12-percentage point decline in the proportion unable to pay fines or having to sell/pawn something, and an 8-percentage point decline in the proportion reporting they had gone without food because of a shortage of money. Overall, while two thirds (68%) still reported they had recently experienced some form of financial stress, this represents a decline of 14 percentage points from baseline.

**Table 3:** Satisfaction with financial situation (score 0 to 10)

	Baseline (n=113)	Wave 2 (n=110)	Pre-COVID (n=43)	COVID-era (n=67)
% score 0-5	65	53	66	44
% score 6-10 (positive)	35	47	34	56
Average	4.7	5.3	4.5	6.0

<sup>7</sup>The amount of financial support varied. From 22nd March until 24th September there was an additional \$550 fortnightly payment. From 25th September to 31st December the supplement was reduced to \$250 a fortnight. Source: Fact sheet: Extension of additional income support for individuals (treasury.gov.au). Accessed 15/09/2021.



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**Table 4:** Financial stress last six months, % answered 'Yes'

	Baseline (n=114)	Wave 2 (n=114)
Asked welfare agency for material assistance	56	40
Asked for financial help from family/friends	42	44
Had to pawn/sell something	40	28
Gone without food	37	29
Unable to pay bills	37	34
Unable to pay fines	27	15
<b>Yes, to ANY above</b>	<b>82</b>	<b>68</b>
Avoided seeking health treatment	-	13
Avoided seeking dental treatment	-	32

We asked two additional financial stress questions at Wave 2 – whether people had avoided seeking health or dental treatment because of financial concerns. A small number reported they had avoided seeking health treatment, but nearly a third reported they had avoided dental treatment because of a lack of money. In a separate question, we asked participants if they had suffered from dental problems within the preceding 12 months: 32% answered that they had; and of these, 56% also indicated that they had avoided dental care because of a lack of money. The findings regarding dental care and dental problems are consistent with literature that indicates low-income households' access to dental services is constrained by high costs, limited public health insurance coverage, and the long wait times for public dental services (Victorian Auditor General, 2016).

While COVID income supplements likely contributed to the reduction in financial stress and the increase in financial satisfaction, many respondents did report there were economic benefits specific to living in their current home. Table 5 shows that approximately two thirds of respondents reported they were better able to manage money (65%), or had better access to services (61%), as well as better access to public transport (61%) as a result of living in social housing.

**Table 5:** Economic benefits of living in current place, % that answered 'Yes'

	Wave 2 (n=114)
Better able to manage money	65
Better access to services	61
Better access to public transport	61
Feel more able to improve job situation	42
More able to start/continue training	35

Although the financial circumstances of the respondents improved, engagement with the labour market remains a challenge, one made even more so by COVID. Less than half of participants thought that living in social housing helped to improve their job situation (42%) and just over a third thought it enabled them to commence training (35%). With respect to the labour market, Table 6 summarises participants' scores for satisfaction with their employment situation. This shows a very slight decline in the respondents' overall satisfaction with their employment situation between baseline and Wave 2 in both the average score and the proportion that provided a positive response. However, these results varied in relation to COVID. Pre-COVID interviews showed a slightly positive change from baseline, with an average score of 5.1 and 45% positive responses (scores 6-10), but in COVID-era interviews, employment satisfaction scores dropped substantially, with an average score of 4.2 and only 26% positive responses.

In keeping with satisfaction scores for employment – a modest improvement prior to COVID, but a decline with it – the proportion of participants in paid work had increased following time in social housing, but then declined with the onset of COVID. At baseline, 12% of participants were in some form of paid work, even if this was not their main source of income. After 12 months in social housing, this proportion had risen to 31% for those interviewed before COVID, but after the onset of COVID it declined to 25%. Of Wave 2 participants interviewed after the addition of COVID-specific questions to the *Maximising Impact* survey in May 2020, 16% reported that COVID had impacted on their employment with job loss or reduced hours the most common outcome.

The proportion of participants who had actively looked for work showed a similar pattern: increasing modestly from baseline, but then declining with the onset of COVID. At baseline, 23% of participants had looked for work in the preceding four weeks. At Wave 2 before COVID, this figure was 33%, but after COVID, it declined to 15%. However, the proportion of participants who would be able to start work if they were offered it remained the same (38%), indicating discouragement from job seeking.

Not all participants are able to engage in or look for paid employment, with health restrictions or care responsibilities meaning that 44% of participants were not in the labour force at baseline. However, the financial benefits of living in social housing for 12 months are evident irrespective of employment status, with a reduction in financial hardship showing for many participants, even though very few were in paid work. The financial improvements were even more marked in the COVID-era, almost certainly due to government-funded Coronavirus Supplements. However, labour force engagement is less easily helped by government payments or by social housing. The modest improvement in labour force engagement shown after 12 months is mixed with the long-term labour market disengagement of this cohort, as well as with the impact of COVID on employment conditions. For participants who are unable to find paid work even though they would like to, this will likely flow through to other areas of life and home satisfaction, even though affordable housing and government payments evidently play a very important role in reducing financial hardship.

**Table 6:** Satisfaction with employment situation (0 to 10)

	Baseline (n=107)	Wave 2 (n=100)	Pre-COVID (n=42)	COVID-era (n=58)
% score 0-5	62	66	55	74
% score 6-10	38	34	45	26
Average	4.7	4.5	5.1	4.2

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**Table 7:** Health benefits of living in current place, % of participants indicating this

	Wave 2 (n=114)
Feel more settled	76
Enjoy better health	53
More able to cope with life events	66

### 4.2.3 Physical and mental health

Earlier in this report, we reviewed studies that reported both positive and negative impacts of housing on people's physical and mental health. Accordingly, the *Maximising Impact* survey also investigates what, if any, health impacts living in social housing might have. We asked a range of questions both at baseline and at Wave 2 to measure potential health impacts. For instance, both at baseline and at Wave 2, respondents were asked to rate satisfaction with their health on a scale of 0-10. The baseline average score was 6.1 and this had declined, albeit slightly, to 5.9 at Wave 2. Similarly, respondents were asked to assess their general health (as excellent, very good, good, fair or poor), and the results did not vary much between baseline and Wave 2. At baseline, 24% assessed their general health as very good or excellent, 25% as good, and 51% as fair or poor. At Wave 2, 19% assessed their general health as very good or excellent (-5%), 34% as good (+9%), and 48% as fair or poor (-3%). Hence, there was little change in those reporting fair or poor self-assessed health, but a slight dampening in very positive self-assessed health responses.

Respondents reported that living in social housing had some specific health benefits. Table 7 shows that just over three quarters (76%) felt more settled and two thirds (66%) more able to cope with life events. These are positive signs, although the direct health benefit of living social housing was reported by just over half (53%).

At first glance, the mixed health results after 12 months in social housing might seem disappointing. However, it is worth keeping in mind the poor physical health of the participants before moving into a social housing tenancy. At baseline, over 80% had a chronic health condition, and two thirds had two or more chronic health conditions, both much higher rates than those reported in the Victorian community (58% and 26%, respectively<sup>8</sup>). Indeed, optimistic expectations about the potential health impacts of social housing need to be tempered with knowledge of the chronic health conditions many tenants have before they enter social housing.

Although both social housing and COVID had little impact on the respondents' self-assessed general health, we wanted to find out more about possible impacts on psychological well-being. This is important for two reasons. Firstly, because COVID has created heightened levels of uncertainty and anxiety in the community. Secondly, while the physical health of our sample was poor at baseline, so too was their psychological wellbeing. At baseline, just over two thirds of participants reported a formal diagnosis for a mental health condition.

The proportion receiving treatment for mental health issues changed very little between baseline at Wave 2 (from 44% to 46%), albeit with a higher percentage after the onset of COVID (48% of those interviewed in the COVID-era, compared to 42% of those interviewed

<sup>8</sup>See *Maximising Impact* baseline report, Taylor *et al.*, 2020, page 26. Comparison percentages are drawn from the Victorian Population Health Survey 2017.

**Table 8:** Psychological distress, baseline and Wave 2 results

	Baseline (n=111)	Wave 2 (n=111)	Pre-COVID (n=44)	COVID-era (n=67)
Low (0-12), %	69	72	68	75
Medium (13-18), %	27	22	25	19
High (19-24), %	4	6	7	6
<b>TOTAL</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>
<i>Average</i>	<i>9.1</i>	<i>9.2</i>	<i>8.7</i>	<i>9.5</i>

pre-COVID). Over the 12-month period in social housing, seven people were hospitalised because of mental health problems, five of these during the COVID era. At baseline, 41 respondents reported they had ever been hospitalised for mental health, meaning that 15% of those who had been hospitalised because of mental health problems in the past, were also hospitalised during their 12 months in social housing. Only one participant was hospitalised for mental health problems who had not experienced this before.

However, mental health treatment and hospitalisations are blunt measures. To obtain a more fine-grained picture we measured psychological distress at both baseline and Wave 2 using the Kessler 6 (K6), a validated standardised tool to quantify self-reported psychological distress (Furukawa *et al.*, 2003). The K6 comprises six questions relating to how participants have been feeling in the past four weeks. With the K6, a lower score indicates less psychological distress, and a higher score indicates more psychological distress. Scores can be classified into Low (0-12), Medium (13-18), or High (19-24) distress levels.

Table 8 shows there was no meaningful overall change in K6 scores for social housing residents between baseline and Wave 2, with an average score of 9.1 at baseline and 9.2 at Wave 2. However, there was variation by COVID-era. For Wave 2 interviews conducted before COVID, the average K6 score was 8.7, while the average K6 score at Wave 2 for the COVID era cohort was 9.5, meaning that pre-COVID respondents were less distressed on average than post-COVID respondents.

An important pattern to note with K6 scores is that very few participants reported a dramatic change in distress. The small number of participants who reported high K6 scores at baseline, also reported this at Wave 2, and no participants moved from high distress to low or medium distress. While very few participants had the same K6 score at baseline and at Wave 2 (15%), the vast majority (74%) had the same K6 classification. For the most part, people who were very anxious to start with, stayed that way. But, equally so, many people reported small improvements in psychological well-being after time in social housing, while after the onset of COVID many people reported small but negative changes. These results suggest that impacts of social housing (or COVID, for that matter) upon psychological distress are more likely to comprise many people experiencing small but important changes, rather than conspicuous changes in people's moods or outlook.

Finally, in the first report we noted that rates of risky drinking and injecting drug use were 2-6 times higher than what is reported in the general community. At Wave 2, we found people were not drinking at riskier levels nor had injecting drug use increased in any meaningful way. At baseline, 30% of participants reported drinking alcohol at above recommended frequency or intensity (more than 10 standard drinks per week or more than four standard drinks per occasion), while at Wave 2 this proportion was 24%. At baseline, 18% of participants reported ever having injected illicit drugs, and 5% of participants reported injecting illicit drugs within the preceding six months; at Wave 2, 7% reported injecting illicit drugs within the preceding 12 months.

#### 4.2.4 Social support

Sustaining social housing, and thriving in it, often involves more than just being able to afford the rent. Social support – be it emotional or practical – is a crucial resource. Social support can be drawn from a variety of sources. It can come from formal sources (such as welfare agencies), as well as from informal sources such as family and friends. Understanding patterns of social support is an important aspect of the *Maximising Impact* study.

To obtain a better understanding of what support was available to the respondents, we asked whether they felt there were times when they needed support but could not get it. A small majority (54%) indicated this was the case (either sometimes, often, or very often), and this represents a 14-percentage point improvement from baseline (68%). Commensurate with this decline, 41% of respondents at Wave 2 indicated they either did not need support or that they did not have any problems finding support, compared with 27% at baseline.

We also asked respondents a series of questions to gauge the level of social support available to them, and while there was not a great deal of change over the 12-month period, there was some variation associated with COVID. In Table 9, we summarise responses to the questions of whether they a) had someone to lean on in times of trouble, or b) had someone to cheer them up when they were down, or c) often felt lonely. There was little overall difference between baseline and Wave 2 responses to the first two questions, with approximately two thirds agreeing or strongly agreeing at both interviews. However, there was a small increase after COVID of participants reporting that they had someone to lean on, and a marked increase in participants reporting that they had someone to cheer them up, with COVID-era responses 17-percentage points higher than pre-COVID responses.

**Table 9:** Social support indicators, % agree/strongly agree

	Baseline (n=114)	Wave 2 (n=114)	Pre-COVID (n=45)	COVID-era (n=69)
Have someone to lean on	66	64	60	67
Have someone to cheer you up	64	63	53	70
Feel lonely	42	45	56	38

**Understanding patterns of social support is an important aspect of the Maximising Impact study.**

The proportion of participants who reported that they often felt lonely changed little overall from baseline to Wave 2 (from 42% to 45%), but did vary by COVID, with a much higher proportion of participants interviewed before COVID reporting they often felt lonely (56%), compared to those interviewed in the COVID-era (38%). This somewhat counterintuitive result – that participants felt less lonely after the onset of COVID and associated lockdowns – can be interpreted with greater nuance alongside measures of social contact and satisfaction with relationships. An important point (explored in greater detail below) is that there

was little change in participants' contact with family or friends over time, even with COVID, but some changes in satisfaction with relationships, alongside the decrease in reported loneliness during COVID. Hence, the key changes recorded were in how participants felt about relationships, not the presence or absence of social contact. While no less isolated, participants felt less lonely. One possible explanation is that for participants who, in the main, had experienced prolonged isolation from the labour force, strained family relationships, and precarious housing or homelessness prior to starting their social housing tenancies, the social and emotional impacts of COVID and lockdowns would be likely to differ from people

whose employment or social situation took a dramatic downturn, especially without the protective impact of secure and affordable housing.

Measures of contact with family showed only minor change over time. The proportion of participants in contact with their family in the preceding 12 months increased very slightly from 89% at baseline to 90% at Wave 2 (Table 10). There was also a small increase in the proportion of participants in contact with their family at least weekly: 62% at baseline and 64% at Wave 2. However, participants reported more frequent contact with family before COVID (with 72% in contact at least weekly), than during COVID (59%).

**Table 10:** Contact with family (%) and satisfaction with family relationships (mean scores)

	Baseline (n=114)	Wave 2 (n=114)	Pre-COVID (n=45)	COVID-era (n=69)
In contact with family last 12 months, %	89	90	91	90
In contact with family at least weekly, %	62	64	71	59
Satisfaction family relationships (mean score)	5.4	6.1	6.1	6.2

**A minor increase in satisfaction with family relationships without an increase in frequency of contact may relate to an increase of autonomy and confidence associated with living in stable, permanent and affordable housing.**

Respondents were also asked to indicate how satisfied they were with their family relationships on a scale of 0-10, both at baseline and Wave 2. The average score increased from 5.4 to 6.1 over the 12-months, but there was very little variation by COVID-era. It is also worth noting that the improvement came mostly from fewer participants reporting very low satisfaction levels with family relationships, rather than a shift to very high satisfaction levels. At baseline, 75% of responses reported a satisfaction score between 3 and 8, and at Wave 2, 75% of responses reported a satisfaction score between 5 and 8. A minor increase in satisfaction with family relationships without an increase in frequency of contact may relate to an increase of autonomy and confidence associated with living in stable, permanent and affordable housing. In addition, as noted in the first *Maximising Impact* report, some participants have experienced abusive relationships with family, so frequency of contact is not always an appropriate metric. The small increase

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in satisfaction with family relationships, without an increase in frequency of contact, suggests social housing helps some tenants feel more satisfied with their family relationships, even if this does not necessarily mean having more contact.

As with family contact, contact patterns with friends did not change a great deal over the 12-month period: over three quarters of participants were in recent contact with friends at both baseline and at Wave 2 (Table 11). Contact with friends can generally, but not always, be assumed to be a good thing. However, for those who have experienced homelessness, continued contact with old friends can potentially compromise rather than enhance their chances of sustaining housing. This issue is offset here by the fact that there appears to be a slight shift in the composition of participants' social networks. At Wave 2, participants reported less contact with friends who were experiencing homelessness, and/or had recently used illicit drugs. While the declines are small, they are positive signs. In both cases, the declines in Wave 2 proportions were reported in the COVID-era. These patterns (fewer friends experiencing homelessness or using illicit drugs) may relate to government interventions to provide hotel accommodation during COVID to people experiencing homelessness or, in the case of drug use, lockdown affording an opportunity to reduce contact with certain friends.

When we asked participants how satisfied they were with their relationships with friends, there was some improvement between baseline and Wave 2, but less than the improvement reported for satisfaction with relationships with family.

**Contact with friends can generally, but not always, be assumed to be a good thing.**

**Table 11:** Contact with friends (%) and satisfaction with friend relationships (mean scores)

	Baseline (n=114)	Wave 2 (n=114)	Pre-COVID (n=45)	COVID-era (n=69)
In contact with friends last week	77	80	82	78
Have friends who are homeless	33	28	36	23
Friends used illicit drugs recently <sup>9</sup>	48	43	51	38
Friends recently in jail <sup>10</sup>	18	18	22	16
Satisfaction friend relationships (mean)	5.8	6.1	6.1	6.2

<sup>9</sup>Timeframe varies. At baseline, the question refers to the last six months, and at Wave 2, the question refers to the last 12 months.

<sup>10</sup>Timeframe varies. At baseline, the question relates to the last six months, and at Wave 2, it refers to the last 12 months.

#### 4.2.5 Violence and safety

The first *Maximising Impact* report indicated that a substantial majority of the participants had experienced physical and/or sexual violence in their lives, and that this often started at a young age. Our working assumption was that respondents' experiences of violence and how safe they felt would improve when they were in stable, affordable housing. With respect to violence our assumption was correct, but not so regarding feeling safe.

Starting with violence, we asked respondents if they had experienced or been threatened with physical violence in the preceding 12-months, both at baseline and at Wave 2.

Table 12 shows there was an improvement in the absence of violence. The proportion of participants who had experienced violence in the preceding 12 months dropped from 31% at baseline to 20% at Wave 2. There was an even bigger drop in the number of participants that reported they had been threatened with violence: from 44% at baseline to 25% at Wave 2. These results suggest that social housing can give many people a reprieve from immediate physical violence. This is important. On the other hand, the next set of results also suggest that while social housing is likely to give a reprieve from immediate violence, it doesn't necessarily follow that they feel safe.

**Table 12:** Experience of violence in the last 12 months, %

	Baseline (n=114)	Wave 2 (n=114)
Physical violence	31	20
Threatened	44	25

Satisfaction with safety does not tell as much of a good story as exposure to violence. While other satisfaction measures (such as satisfaction with relationships, or overall life satisfaction) showed modest improvements or no change from baseline to Wave 2, satisfaction with safety declined, from an average of score of 7.1 at baseline to 6.4 at Wave 2 (Table 13). After 12 months in social housing, this should give pause: one would hope that affordable housing would help people feel safer, even to a modest degree. This was not the case. However, gender is an important factor to consider with safety.

**Our working assumption was that respondents' experiences of violence and how safe they felt would improve when they were in stable, affordable housing.**





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**Table 13:** Satisfaction with safety by gender, mean scores

	Baseline			Wave 2		
	All (n=112)	Female (n=53)	Male (n=58)	All (n=106)	Female (n=51)	Male (n=54)
Satisfaction – safety (average)	7.1	7.5	6.9	6.4	6.1	6.7
Average change baseline – W2	-	-	-	-0.8	-1.5	-0.2

Table 13 shows that women reported feeling much less safe at Wave 2 compared to baseline, with a decline in average safety satisfaction scores from 7.5 at baseline to 6.1 at Wave 2, and an average change per person of -1.5. In comparison, there was only a slight decline for men: from 6.9 at baseline to 6.7 at Wave 2, and an average change per person of -0.2.

One possible factor is that 41% of female respondents reported they were scared around their neighbours, more than double the rate reported by men (20%). This issue – which would become more, not less, apparent after time in a social housing tenancy – may well account for part of the downturn. Relationships with neighbours are described further in Section 4.3.

Table 14 summarises the results from a series of questions asking respondents how safe they felt in their homes or walking in their local area, either during the day or at night. This table shows overall results, without differentiating by gender, for which there were minimal changes in feeling safe or very safe alone in different settings. There was a four percentage-point decline in the proportion of participants feeling safe or very safe at home during the day (from 85% at baseline to 81% at Wave 2) and a bigger drop of seven percentage points at night (74% to 67%). There was a small increase in the proportion of participants feeling safe walking in the neighbourhood in the day (77% to 79%), but a drop in participants feeling safe walking alone in the neighbourhood at night (39% to 33%).

**Table 14:** Feeling safe or very safe alone in different situations, %

	Baseline (n=114)	Wave 2 (n=114)
At home – day	85	81
At home – night	74	67
Walking in neighbourhood – day	77	79
Walking in neighbourhood – night	39	33

**Table 15:** Feeling safe or very safe alone in different situations, by gender, %

	Female		Male	
	Baseline (n=54)	Wave 2 (n=54)	Baseline (n=59)	Wave 2 (n=59)
At home – day	87	76	85	86
At home – night	72	56	76	78
Walking in neighbourhood – day	72	80	81	80
Walking in neighbourhood – night	28	28	49	37

However, there are distinct gendered patterns in the responses. Table 15 shows that although most women felt safe at home, fewer women felt safe at home at Wave 2 compared to baseline, and this was particularly true at night, with a drop from 87% to 76% of women feeling safe at home during the day, and a substantial drop from 72% to 56% of women feeling safe at home at night. In contrast, there were minor increases in the proportions of men who reported feeling safe at home, both during the day and at night.

People generally felt less safe walking about in their local area than they do at home, particularly at night. However, the proportion of women who reported feeling safe walking alone in the neighbourhood showed mixed results over time. There was an increase from baseline to Wave 2 in the proportion of women who reported feeling safe walking in the neighbourhood during the day, to the extent that, by Wave 2, this exceeded the proportion of women who reported feeling safe at home. There was no change in the proportion of women who reported feeling safe walking in the neighbourhood at night: this was very low to begin with (28%) and stayed low at Wave 2. The proportion of men who reported feeling safe walking in the neighbourhood at night was much higher than for women, both at baseline and at Wave 2. However, by Wave 2 men reported a lower rate of feeling safe in the neighbourhood at night: from 49% at baseline to 37% at Wave 2.

These patterns highlight both the possibilities and the limitations of what can be achieved with social housing. On the one hand, declines in the experience of violence accompanying time in social housing are very important. On the other hand, the decline in violence is not accompanied by increased feelings of safety, and, more worryingly, the lack of safety is specific to home. The biggest drops in the proportion of participants feeling safe were for women at home. Feeling unsafe can relate to a combination of factors, including: previous experiences of violence leading to a fear of further violence; lower protections from violence that come with chronic disadvantage; immediate issues with violence mitigated in the short term by a move to better housing, but not in the longer term; and negative relationships with neighbours and neighbourhoods. After 12 months living in social housing, most people but not everyone is feeling comfortable in their new home or neighbourhood – some are scared, and women in particular, report feeling scared at home and of their neighbours. This is important to consider because it is difficult, if not impossible, to enjoy a home or a neighbourhood without feeling safe. In the next section, we examine in greater detail satisfaction with home, as well as interactions with neighbours and neighbourhoods.

### 4.3 Home and housing indicators

How satisfied tenants are with living in social housing is a topic of interest to policy makers and social housing providers. Since 2005, the Australian Institute of Health and Welfare (AIHW) has undertaken the biennial National Social Housing Survey.<sup>11</sup> These surveys provide valuable insights into social housing tenants' satisfaction with services, quality, location and maintenance. The results are disaggregated by public, community and Indigenous housing, and can be compared over time. However, and understandably, given the broad scope of the survey, insights based on more detailed tenant characteristics or individual changes over time, are not available. *Maximising Impact*, albeit with its own limitations and smaller scale than the National Social Housing Survey, is able to facilitate analysis of individual changes over time, with information on a cohort of new community housing tenants who are tracked over time.

#### 4.3.1 Satisfaction with home

An obvious place to start a discussion of home and housing indicators is with a general measure of home satisfaction. We asked participants to rate their satisfaction with their homes from 0 to 10, both at baseline and at Wave 2.

The average home satisfaction score at baseline was 7.5 and at Wave 2 it was 6.9. There was, however, considerable variation in home satisfaction results. We classified responses into three categories: those with high satisfaction (8-10); medium satisfaction (5-7) and low satisfaction (0-4). Of the 113 residents that provided a response to the home satisfaction score at Wave 2, nearly half (48%) reported high home satisfaction, 39% reported medium home satisfaction, and just over 1 in 10 (13%) reported low home satisfaction (Table 16).

Table 16 shows little change in the proportion of participants reporting low home satisfaction over the 12-month period, but a marked decline in the proportion of participants reporting high home satisfaction, which dropped by 10 percentage points between baseline and Wave 2. There was a commensurate increase in the proportion of participants reporting medium home satisfaction. Furthermore, the average home satisfaction scores for each group were lower at Wave 2. While there was not a dramatic shift towards home dissatisfaction, these patterns point to an overall dampening of enthusiasm for home by Wave 2, with a shift downward and a smaller group of very satisfied participants.

**Table 16:** Home satisfaction scores, baseline and Wave 2

	Baseline		Wave 2	
	%	Average score	%	Average score
HIGH home satisfaction (8-10)	58	9.1	48	8.9
MEDIUM home satisfaction (5-7)	30	6.4	39	6.1
LOW home satisfaction (0-4)	12	2.2	13	2.1
<b>TOTAL</b>	<b>100</b>	<b>7.5</b>	<b>100</b>	<b>6.9</b>

<sup>23</sup><https://www.aihw.gov.au/about-our-data/our-data-collections/national-social-housing-survey>

### 4.3.2 Physical and material aspects of home

As a preliminary measure of the relationship between home satisfaction and the physical and material attributes of home, we examined home satisfaction scores by building type. We classified buildings into four basic types: villa units and town houses (n=17), apartments in large blocks with 30 or more units (n=55), apartments in blocks with fewer than 30 units (n=30), and rooming houses (n=9).

Table 17 shows that the highest average home satisfaction score was for villa units and town houses (average score 7.9, 71% high satisfaction) and rooming houses were rated lowest (average score 5.6, 22% high satisfaction). In between these extremes, apartments in very large blocks were associated with slightly lower home satisfaction scores than apartments in smaller blocks: an average home satisfaction score of 6.9, with 57% high satisfaction, for smaller apartment blocks, compared to an average score of 6.6, with 36% high satisfaction, for larger blocks. The largest average change in home satisfaction per person was for apartments in large blocks: an average decline of 1.1 points from baseline to Wave 2. This should be tempered with the knowledge that the majority of participants who were in a rooming house tenancy at baseline had already left by Wave 2 – the ultimate expression of low home satisfaction. So the small number of participants in rooming houses at Wave 2 are unusual, although the fact that they report low satisfaction is also consistent with the high tenancy turnover in this building type.

However, this blunt categorisation of buildings, while hinting at variations in the experience of housing, is just one measure of the physical and material aspects of home. At Wave 2, we asked participants more specific questions about their homes, in addition to their overall satisfaction level. For example, participants were asked to rate their satisfaction levels for features like location, value for money, privacy, and size. Among various physical and material aspects of home, the highest overall rates of satisfaction were reported for location and value for rent paid: 83% of participants were satisfied or very satisfied with the location of their home, and 77% were satisfied or very satisfied with value for money for the rent they paid. Rates of satisfaction for security, privacy, building design, and vehicle parking were lower, ranging from 68% to 47% (Table 18).

**Among various physical and material aspects of home, the highest overall rates of satisfaction were reported for location and value for rent paid.**

**Table 17:** Building type, by level of satisfaction with home

Building type	Ave. score Wave 2	Ave. change between Baseline and Wave 2	High satisfaction %	Medium satisfaction %	Low satisfaction %
Villa unit or town house	7.9	+0.1	71	29	0
Apartment – fewer than 30 units	6.9	-0.6	57	23	20
Apartment – 30+ units	6.6	-1.1	36	51	13
Rooming house	5.6	-0.3	22	44	22

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**Table 18:** % satisfied or very satisfied with physical and material aspects of home, by overall level of home satisfaction

Feature	Overall home satisfaction in %			TOTAL (n=114)
	High (n=54)	Medium (n=44)	Low (n=15)	
Location	96	82	47	<b>83</b>
Value for money for rent paid	94	70	40	<b>77</b>
Size of home	87	55	40	<b>68</b>
Security apartment block or home	80	55	47	<b>65</b>
Privacy of home	80	55	40	<b>64</b>
Design/Layout of home	85	52	20	<b>63</b>
Design of apartment block (n=105)	75	40	21	<b>54</b>
Vehicle parking (n=97)	63	39	15	<b>47</b>

However, an important pattern emerges here, that is repeated in various forms in this section of the report: there was substantial variation between the three home satisfaction groups with regards to physical and material aspects of home. For participants with low overall home satisfaction, the rates of satisfaction for different material/physical features of home were always less than 50%, and typically half or less of that reported among those with high overall home satisfaction. For example, among participants who reported low overall home satisfaction, only 47% were satisfied with the location of their home, compared to 96% of participants who reported high overall home satisfaction. As another example, among participants who reported low overall home satisfaction only 40% reported satisfaction with the privacy of their home, compared to 80% of participants who reported high overall home satisfaction. Hence, overall satisfaction (or dissatisfaction) with home is associated with satisfaction (or dissatisfaction) with a range of different aspects of home, rather than one aspect in isolation. Of course, it can be difficult to disentangle these, and especially difficult to disentangle the chronology of events, but the overall pattern is clear – those who are very satisfied with their homes tend to be very satisfied with a wide range of physical and material aspects of their homes. The opposite is true for those with low home satisfaction: they

are dissatisfied with a range of physical and material aspects of their homes.

We also asked participants to identify whether they had experienced particular material problems with their housing, from a list of possible problems such as inefficient cooling, pests, bad plumbing, or peeling paint. Nearly two thirds (61%) of participants identified at least one problem (Table 19). However, most of these individual problems were only identified by a small number of participants – around 1 in 10 identified inefficient heating, bad plumbing, peeling paint, broken locks or broken windows, respectively. While only a small minority identified these respective problems, they were generally more prevalent amongst those with low overall home satisfaction, and least prevalent amongst those with high overall home satisfaction. We also asked if participants felt that their dwelling was poorly maintained. Overall, only 27% of participants agreed, but among participants with low overall home satisfaction, this rate was much higher (57%), and for participants with high overall home satisfaction it was much lower (13%).

**Table 19:** Material problems with property, by overall level of home satisfaction

Problem	Overall home satisfaction			TOTAL (n=15)
	High (n=54)	Medium (n=44)	Low (n=15)	
Inefficient cooling system / no cooling	33	41	53	<b>39</b>
Pests (rats, mice or cockroaches)	24	43	60	<b>36</b>
Inefficient heating system / no heating	11	11	33	<b>14</b>
Plumbing that does not work	9	16	20	<b>13</b>
Peeling paint/broken plaster	9	16	20	<b>9</b>
Broken locks	4	9	7	<b>6</b>
Broken windows	2	9	0	<b>4</b>
<b>Any of the above</b>	<b>54</b>	<b>64</b>	<b>87</b>	<b>61</b>
Dwelling is poorly maintained – agree or strongly agree	13	35	57	<b>27</b>

However, two property problems did affect a larger number of people. This is particularly problematic given that both have serious health implications. Cooling problems were the most commonly reported physical problem (39%), followed by pests (rats, mice or cockroaches), with 36% of participants reporting this. Many of the participants reporting pest problems were in the same buildings: 16 of the 41 participants who reported pest problems were located in one of three apartment blocks, each with over 30 apartments. Pest problems were much more common in apartments, with 43% of participants in apartments reporting this problem, compared to 12% of participants in town houses or villa units. This pattern speaks to the challenges of pest control and its association with large-scale housing. Pests such as cockroaches are seldom confined to one apartment in a building (Biehler, 2013) and can easily traverse property boundaries. Residents that keep their own apartment clean may find their efforts undermined. Similarly, as pests traverse property boundaries, they also traverse areas of responsibility. In practice, it is difficult to clarify whether dealing with pests is a housing matter, a support matter or an individual matter. Responding to hoarding or squalor, both heavily associated with the presence of

pests but also with the presence of profound mental illness, is a difficult space for social housing providers (Kopke, 2018). In this space where individual and organisational responsibility is ambiguous, pests thrive, and in the case of large apartment blocks, one resident with these behaviours, but without an effective housing and support response in place, is all that is required to introduce pest problems to many other social housing residents.

Unlike pest problems, cooling problems were also relatively common in villa units and town houses – 43% of participants in apartments reported cooling problems, as did 35% of participants in town houses or villa units. However, there were also many reports of cooling problems in the same three buildings as those with pest problems: each large and modern, but without much shade on higher floors. Running air conditioning is expensive and energy intensive, and many social housing units, old and new, were not built with air conditioning for sound financial and environmental reasons. Present-day solar systems offer more potential to offset these problems (Dennis, 2015), but solar systems are most commonly adopted by owner-occupiers of standalone housing, as are other techniques for increasing thermal efficiency.

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This is partly attributable to the fact that there are multiple administrative barriers to retrofitting these improvements in other contexts such as rental, apartment, or social housing (Martinelli *et al.*, 2018; McCabe *et al.*, 2018).

We asked participants whether they agreed or disagreed with several positive material aspects of their home: specifically, whether they thought it had a pleasing atmosphere and enough green/outdoor space, and whether they were satisfied with their living environment (Table 20). In a neat reversal of

the prevalence of material problems with housing summarised above, positive responses were far more prevalent for those with high overall home satisfaction. For these positive features of home, the differences are dramatic. Among participants with high overall home satisfaction, 89% also agreed that their home had a pleasing atmosphere, compared to 13% of participants with low overall home satisfaction, while 72% of those with high overall home satisfaction reported that they had enough green/outdoor space, compared to 20% of those with low overall home satisfaction.

**Table 20:** Positive housing characteristics by level of housing satisfaction, % that agree or strongly agree

Feature	Overall home satisfaction			TOTAL (n=114)
	High (n=54)	Medium (n=44)	Low (n=15)	
Dwelling has a pleasing atmosphere	89	55	13	<b>65</b>
Dwelling has enough green/outdoor space	72	34	20	<b>50</b>
Satisfied with living environment	87	57	0	<b>63</b>

**Neighbourhoods are difficult to define precisely, but easy to recognise in practice, and a part of everyday language about housing and cities.**



### 4.3.3 Neighbours and neighbourhoods

While the internal attributes of a home – its size, condition, design, material comforts and physical problems – are important, so too are its neighbours and neighbourhood. Neighbourhoods are difficult to define precisely, but easy to recognise in practice, and a part of everyday language about housing and cities. One useful definition is to think of neighbourhood as a “bundle of spatially based attributes associated with clusters of residences, sometimes in conjunction with other land uses” (Galster, 2001, p. 2112).

The importance of neighbourhoods, even with the difficulty of defining them precisely, is reflected in popular culture with the trinity of “location, location, and location” as the key determinants of property value, and in the fact that house searches, house prices, and socioeconomic patterns vary so dramatically by location (Atkinson & Kintrea, 2004; Baum *et al.*, 2005). Translating

this general acknowledgement of the importance of neighbourhoods into direct research on their health and socioeconomic impacts on individuals is a rich but methodologically challenging body of research, referred to as “neighbourhood effects” or “area effects” research (Durlauf, 2004; Galster, 2008; Johnson & Watson, 2017; Petrovic *et al.*, 2020; Sampson *et al.*, 2001; Shelby, 2017). This research highlights that place matters to the health and socioeconomic outcomes of individuals, but does not determine them, nor occur in an easily predictable way. The interactions between individuals and place are complex but can be difficult to ignore when neighbourhood problems become overwhelming, particularly when concentrations of conflict and/or crime are present.

In the case of *Maximising Impact*, we included questions about neighbours and neighbourhoods alongside questions about individual attributes and experiences, on the understanding that both are important to the experience of social housing. The responses indicate that, for this cohort of social housing tenants, experiences of home are closely entangled with experiences of neighbours and neighbourhoods.

Looking first at neighbours, these have a clear and consistent impact on home satisfaction for *Maximising Impact* participants. In each of the five measures that capture various problems that people might experience with their neighbours, those with high overall home satisfaction report fewest problems, while for those with low home satisfaction, the opposite is true (Table 21).

**Table 21:** Problems with neighbours and neighbourhood by level of housing satisfaction, % agree or strongly agree or answering Yes

Neighbour/neighbourhood problem	Overall home satisfaction			TOTAL (n=114)
	High (n=54)	Medium (n=44)	Low (n=15)	
Been harassed by neighbours	31	23	53	<b>31</b>
Often disturbed by noisy neighbours	39	43	80	<b>46</b>
Urge to move out of neighbourhood	7	30	87	<b>26</b>
Scared around neighbours	20	34	60	<b>31</b>
Made formal complaint about neighbours	28	34	33	<b>31</b>
<b>At least one problem</b>	<b>61</b>	<b>66</b>	<b>93</b>	<b>67</b>
<b>More than one problem</b>	<b>33</b>	<b>48</b>	<b>87</b>	<b>46</b>

What is also notable about the results in Table 21 is that the magnitude of the differences in interactions with neighbours are often substantial. Twice as many people with low overall home satisfaction report being disturbed by neighbours, and three times as many report they are scared around neighbours, compared to those with high overall home satisfaction. The damaging and disabling impact of experiencing problems with neighbours is borne out by the fact that



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nearly all of those who report low home satisfaction would like to move, with 87% reporting that they have an urge to move out of the neighbourhood, whereas less than 1 in 10 of those highly satisfied with their housing expressed a similar sentiment. The consistency of the pattern observed in Table 21, in combination with the marked differences in the rates reported by each home satisfaction group, provides a strong and clear indication of how neighbours affect housing satisfaction in both positive and negative ways.

The varied but strong experiences of neighbours might not always be apparent to place managers. An interesting pattern is that there was little variation between groups in the proportion of participants who had made formal complaints about their neighbours, even though three times as many participants with low home satisfaction were scared of their neighbours, and twice as many were disturbed by noisy neighbours. This may reflect low confidence in the potential of formal channels to mitigate problems with neighbours. This is certainly consistent with qualitative comments from participants who did not feel that “anything could be done” about neighbours who scared or threatened them, some of whom had attempted such channels with no improvement.

Qualitative comments from participants relating to neighbours indicated that one common (albeit not universal) scenario was for a single neighbour to cause distress to other neighbours for long periods of time, with little prospect of resolution. In these cases, the problem was not so much of a tenancy or neighbourhood mix “threshold”, but a problematic dynamic of one tenant causing distress to multiple tenants who felt they had few options to move. This behaviour ranged on a spectrum from noise and rubbish through to taunts, threats, damage to property, and assaults. Other qualitative comments from participants described more general scenarios of neighbours using drugs when participants were in recovery, unsettling noise associated with mental health issues, and problems with rubbish and loitering from a variety of neighbours and (importantly) visitors of neighbours. The latter scenario related more to participants wishing to leave the general environment of where they lived, distinct from cases where participants enjoyed their homes but were palpably afraid of one neighbour.

In addition to neighbours, the wider neighbourhood also matters to home satisfaction, albeit without the profound emotional reactions from negative interactions with neighbours. Participants were asked to rate their satisfaction with their neighbourhood, and satisfaction with feeling part of the community, on a scale of 0-10, both at baseline and Wave 2. Although the average reported neighbourhood satisfaction declined from 6.8 at baseline to 6.0 at Wave 2, on average respondents reported feeling more a part of their community at Wave 2 (average score of 5.6) than they did at baseline (5.2). Of course, feeling part of the community is easier after having spent more time living there, but, given the preceding patterns noted in this section of the report, it is not surprising to note that feeling part of the community varies by overall home satisfaction. Participants with high overall home satisfaction level reported an average satisfaction level of 6.7 with feeling part of the community, compared to 5.1 for those with medium overall home satisfaction, and only 2.4 for those with low overall home satisfaction.

We also asked respondents to identify the social benefits of living in their area. Two thirds of all respondents liked where they lived, and this, once again, varied substantially by overall level of home satisfaction. The vast majority (82%) of those who were highly satisfied with their home also agreed that they liked living in the area, compared to two thirds (68%) of those with medium satisfaction, and only one quarter (27%) of those with low overall home satisfaction. Similarly, while a majority (52%) of those with high home satisfaction thought the local neighbourhood was a very good or good place to bring up children, only 13% of those with low overall home satisfaction did.

**The varied but strong experiences of neighbours might not always be apparent to place managers.**

We also looked at various neighbourhood aspects – such as whether participants had the services they needed, and whether they were satisfied with the mix of people in their local area – by levels of overall home satisfaction. As with the relationship between home satisfaction and relationships with neighbours, there is a clear pattern. Across eight different measures that focus on positive aspects of neighbourhoods, individuals who have high overall home satisfaction report rates 2-10 times higher than reported by those with low overall home satisfaction

(Table 22). Compared to the low home satisfaction group, twice as many people with high overall home satisfaction thought that the buildings in their neighbourhood were in good condition, three times as many agreed that people could be trusted and that people in the area got along with each other, four times as many agreed the area they lived in had a good reputation, and six times as many felt at home in the neighbourhood they were residing in. Evidently, satisfaction with home is deeply intertwined with satisfaction with neighbourhood.

**Table 22:** Positive neighbourhood conditions by level of housing satisfaction, % agree/strongly agree or satisfied/very satisfied

Neighbourhood feature	Overall home satisfaction			TOTAL (n=114)
	High (n=54)	Medium (n=44)	Low (n=15)	
Area has the services I or my family need	89	70	53	<b>76</b>
Feel at home in the neighbourhood	83	59	13	<b>64</b>
Buildings are in good condition	72	52	33	<b>59</b>
Satisfied with the mix of people in area	70	52	7	<b>54</b>
Area has a good reputation	59	59	13	<b>53</b>
Live in an area where people <i>get along</i>	54	39	20	<b>43</b>
A suitable place to bring up children	52	39	13	<b>41</b>
Most people can be trusted	30	30	7	<b>26</b>
Lots of contact with neighbours	37	20	0	<b>25</b>

The pattern reverses when we examine issues to do with area-based discrimination, and also when we look at specific problems often associated with 'bad' neighbourhoods. 40% of those who were not satisfied with their housing overall reported that they felt people looked down on them and discriminated against them because of the area in which they lived. Area-based discrimination was also reported by the high and medium satisfaction groups, but the levels were notably lower, at 19% and 20% respectively (Table 23).

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**Table 23:** Discrimination by level of housing satisfaction, % that say Yes

	Overall home satisfaction			TOTAL (n=114)
	High (n=54)	Medium (n=44)	Low (n=15)	
<b>Perception of area-based discrimination</b>				
People look down – because of area live in	19	20	40	<b>22</b>
People look down – because of social housing	24	36	40	<b>31</b>

In addition to its association with overall home satisfaction, some other cohorts stood out with regards to area-based discrimination. Participants who were born overseas and spoke English as a second language reported area-based discrimination at a low rate (15%), while participants who had never experienced homelessness reported area-based discrimination at a high rate (37%). These patterns speak to the interactions between individuals and locations in the perception of stigma. For those who have experienced homelessness, the stigma of living in a particular area or in social housing is likely to be relatively mild compared to the stigma of experiencing homelessness. And for participants born overseas and speaking a language other than English, the stigma attached to social housing in Australia – ingrained after decades of residualisation – may carry less weight. Either way, the perception of stigma is not a simple matter of living in an area of lower socioeconomic status. Existing research highlights that the perception of neighbourhood stigma comprises an interplay between personal attributes, neighbourhood

attributes, and cultural representations of different types of locations (Kelahe *et al.*, 2010; Palmer *et al.*, 2004).

Perception of stigma, and negative relationships with neighbourhoods, are reinforced by the presence of visible problems. We asked participants to identify whether particular issues were a minor or serious problem in their neighbourhood. Table 25 shows that while robbery and assault, along with litter and vandalism, were more commonly reported as neighbourhood problems among those with low overall home satisfaction, these problems only affected a small minority of residents. In contrast, neighbourhood drug dealing stands out as an issue that is both serious and widespread. It affects many participants, but, in keeping with patterns repeated in this section of the report, the problem affected those with low overall home satisfaction most – 60% reported that drug dealing was a serious problem, twice the rate reported among those with high home satisfaction.

**Table 25:** Neighbourhood problems by housing satisfaction, % that view this as a serious problem

	Overall home satisfaction			TOTAL (n=114)
	High (n=54)	Medium (n=44)	Low (n=15)	
<b>Neighbourhood problems</b>				
Drug dealing	28	43	60	<b>38</b>
Robbery or assault	9	5	13	<b>8</b>
Litter	17	11	20	<b>15</b>
Vandalism / graffiti	11	9	27	<b>12</b>

# Discussion and recommendations

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Moving into a new home can be exciting, but it can also be stressful. It involves establishing new routines, undertaking new responsibilities, and developing new connections to place. For households that have been at the margins of the housing market, and especially for those that have experienced homelessness, the magnitude of change required to achieve these adjustments is even greater. People manage these processes in different ways, at different speeds, and with different results. For our cohort of *Maximising Impact* participants, our survey results provide important insights into how well people are managing these processes 12 months after moving into their respective Unison tenancies.

The first *Maximising Impact* report presented clear evidence of severe and chronic disadvantage among new Unison tenants. It also noted that the majority of Unison tenants had histories of homelessness. Hence, it is important but also potentially challenging for this cohort to sustain housing. The second *Maximising Impact* report engages with people after the initial phases of moving into a social housing tenancy have passed, and when the potential benefits, as well as challenges, have had time to manifest. 12 months after moving in, we find that a small group (6%) are no longer housed, but the vast majority (94%) are housed, albeit not necessarily in the same tenancy as they started in. This high rate of housing retention is a positive achievement given previous patterns of housing instability and homelessness.

Sustaining housing is always a key metric of social housing success, but social housing providers are also interested in a range of non-housing outcomes. In this second report, we have investigated several non-housing outcomes, such as physical and mental health, financial satisfaction, and social connectedness, but it is worth bearing in mind

that the COVID-19 pandemic occurred during data collection. Because of this, some of the results were influenced, in both positive and negative ways. For instance, prior to COVID, overall life satisfaction had improved for participants, as had satisfaction with their employment opportunities, albeit more modestly. But after the onset of COVID, both declined. The key point here is not so much about COVID per se, but rather that external factors over which social housing providers have no control can, and do, influence housing and non-housing outcomes.

Another important finding is the increase in financial satisfaction and marked decline in financial stress across most measures: fewer people went without food, fewer people had to pawn their belongings, and fewer sought assistance from welfare agencies. Reduced financial stress is a very important outcome with long-term health and well-being implications. Although we cannot disentangle the influence of living in social housing (and, therefore, housing that is affordable) from the influence of additional, albeit temporary, COVID payments for people in receipt of government benefits (the majority of participants), the combination of social housing and additional government payments certainly seems to have made a significant difference to the financial wellbeing of many people. With the return to pre-COVID government payments, by the next report, 24 months after starting their first tenancies, and approximately 12 months after the end of additional COVID payments, we will be in a much better position to understand the relationship between affordable housing and financial stress.

In terms of physical and mental health, we observed no meaningful change over time in the participants' physical health, and only modest improvements in their psychological wellbeing or social connectedness. However, it is worth pointing out that changes to physical health and social support often take a great deal of time – for instance, developing new social networks or establishing connections to the local area typically take more time than the 12 months covered here. In the case of physical health, that there is no marked improvement for participants over the 12-month period in social housing also speaks to the chronic and enduring health conditions many participants had prior to entering social

housing, at rates well above the wider community. Perhaps, then, the important finding here is that we observe no significant increases in chronic health conditions. Although not a 'headline' good news story of dramatic improvement in non-shelter outcomes derived from time in social housing, this stabilisation is still important. It suggests that having stable, affordable housing can slow further physical and/or emotional deterioration, which precarious housing or homelessness would speed up.

For a substantial majority of respondents, the move into social housing involved leaving homelessness, where experiences of violence and concerns for safety are common. Many participants had also experienced domestic violence, sexual violence, or abuse. Exposure to violence was both long-term and recent. As reported in the first *Maximising Impact* report, 35% of participants had experienced violence in the 12 months preceding the start of their social housing tenancy. An ideal outcome for social housing would be to diminish exposure to violence and to increase feelings of safety. The results from our participants indicate that this hoped-for outcome is partly true.

On the one hand, fewer people experienced or were threatened with physical violence during their 12 months in social housing than in the 12 months preceding it. This is a positive outcome. On the other hand, although the majority of respondents felt safe in their homes, both during the day and also at night, more than two thirds felt unsafe in their local neighbourhood at night, and over the 12-month period there was a decline in average satisfaction with safety and declines across most individual measures of feeling safe in different situations. After 12 months in social housing, most respondents felt safe in their homes, but not all. The issue of safety is particularly salient for women, who reported a substantial decline in their average safety satisfaction scores, and, in particular, a decline in how safe they felt in their homes at night. Hence, the results on violence and safety are mixed. A reduction in experiences of violence and threats of violence is important, as is the fact that most people feel safe in their homes, but the fact that some people feel less safe in their homes than they did upon moving in, and that this is particularly true of women, points to a systematic (if not universal) problem. A basic need we all share is

to feel safe and secure. Researchers often talk about the need for safety, predictability, and continuity as key conditions for feeling ontologically secure. Our homes are a crucial site where ontological security is established and maintained but this is undermined when the housing we live in is unsafe. For some *Maximising Impact* participants, this is exactly the case.

We also identified a small decline in average home satisfaction between baseline (when participants had recently started their Unison tenancies) and Wave 2, 12 months later. However, when we disaggregated home satisfaction results into three groups based on their overall level of satisfaction, a more nuanced picture emerged. Those who are happy with their homes overall (48% of participants) are happy with nearly every aspect of their housing. From the physical and material elements of their housing, through to their neighbours and neighbourhoods, this large group of respondents appear to have 'settled in' well and are in the process of making a long-term home. This group reported positive responses across a very wide range of measures, rather than simply a mix of satisfaction in some areas and dissatisfaction in others. This pattern draws attention to a crucial point – home is not just a physical construct or a shelter from the elements, but a bundle of affective, material, spatial, and temporal elements that interact in complex ways. While some studies point to housing conditions as the most important factor in tenant satisfaction (AIHW, 2019), our data suggest that rarely does a single housing, locational or relational attribute determine how satisfied people are with their housing.

The consistency of the results reported by highly satisfied respondents provides us with some confidence in our findings, more so given that they are mirrored, but in reverse, for residents who report low satisfaction with their homes. While this group represents a small minority of respondents (13%) they tend to be unhappy with everything about their housing, not just isolated aspects. Indeed, their dissatisfaction stretches across the full range of housing and non-housing attributes we investigated – reiterating the fact that physical aspects and design matter, as do neighbours, but that home comprises a bundle of different attributes that interact and are hard to disentangle. This group with low home

satisfaction also reported high levels of locational and housing-based discrimination – reporting that they felt people looked down on them because of where they live, or because they live in social housing. That some participants living in the same neighbourhoods and in social housing, but with high home satisfaction, did not feel like this, points to the interactions of different aspects of home. When something is wrong, this pervades all aspects of home, including perceptions of its status.

For participants with low home satisfaction, the root cause of this dissatisfaction may be impossible to untangle but given the pervasiveness of dissatisfaction across multiple seemingly unrelated measures, and the tendency for dissatisfied participants to report dramatic drops in satisfaction, the overriding impression is that the process enters a feedback loop. For example, most participants with low home satisfaction also reported little contact with neighbours and being scared of their neighbours. Which comes first? Perhaps a single threatening neighbour has impacted on their perception of all other neighbours. Or perhaps the presence of visible neighbourhood problems such as drug dealing (also reported at high rates by those with low home satisfaction), has impacted on their perception of their neighbourhood and diminished their ability to interact positively with other neighbours. On the other hand, participants with low home satisfaction also reported physical problems at much higher rates: cooling problems, or pests such as cockroaches. Perhaps these serious physical problems have impacted upon their perceptions of their homes, neighbours and neighbourhoods. All these scenarios are plausible and would be consistent with existing literature on neighbourhood stigma (Kelaheer *et al.*, 2010), the impact of pests (Biehler, 2013), or the impact of negative experiences, which tend to be remembered more strongly than positive experiences (Baumeister *et al.*, 2001). In any event, the net effect for those with low home satisfaction is dramatic, with dissatisfaction pervading multiple aspects of home.

In between those with high home satisfaction (48%) and low home satisfaction (13%), is a middle band of participants with a medium level of home satisfaction, comprising 39% of our sample. Here, we again see the pattern of satisfaction or dissatisfaction rarely

being confined to one aspect of home. This group with home satisfaction midway between the two extremes, tended to report positive features (such as value for money for rent, or enough privacy or green space) at rates midway between those of the dissatisfied and highly satisfied participants, and to report negative features (such as pests, or fearing neighbours) at rates midway between those of the dissatisfied and highly satisfied participants.

The contrast between the housing experiences of the three groups – those highly satisfied, satisfied, or dissatisfied with their homes – and the pattern that satisfaction or dissatisfaction is pervasive across multiple seemingly distinct aspects of home, as well as being felt very strongly by those who are dissatisfied, raises questions about what housing providers can do to mitigate the problems experienced by some of their residents, while also ensuring that those who like their housing as it is continue to do so. How to improve the housing experiences of those who are unhappy with their housing is not an easy question to answer, given the strength of feelings involved, and the entanglement of multiple elements of home. But there are some options worth considering.

**How to improve the housing experiences of those who are unhappy with their housing is not an easy question to answer, given the strength of feelings involved, and the entanglement of multiple elements of home.**

First, because Unison allocates a substantial amount of its housing to individuals with complex needs, such as those who have experienced chronic homelessness, serious mental health problems or substance misuse, it is important to understand that some problems within homes (such as hoarding, rent

problems, or anxiety), or between neighbours (such as challenging behaviour, uneven power dynamics, or open conflict) are all but inevitable. Short of excluding high-need individuals – who, after all, need to live somewhere – additional tenancy management and support resources may help to reduce both the magnitude of the challenges this group faces, as well as contribute to better housing and non-housing outcomes for all residents. But it should be stressed that more proactive place management and support comes at a cost: at the very least, in staff time and energy, but also more broadly for community housing providers in the financial risks incurred from tenancies that require more interventions and investment, while simultaneously bringing less revenue and higher likelihood of tenancy turnover. Until existing housing policy settings recognise the higher costs of successfully housing this cohort, the tendency will be for community housing providers to (rationally) begin to exclude high-need individuals and focus on lower-risk tenancies, typically older, without a history of chronic homelessness, profound mental health issues, or substance misuse. This shift would be entirely logical for the survival of community housing providers, but also runs counter to the broader purpose of social housing. Ultimately, the high costs of successfully housing high-need individuals, in combination with the lack of recognition of these costs, also shifts costs back from community housing providers to government, as public housing becomes the only viable housing option. Or, alternatively, with the high costs of unresolved homelessness passed on to various government services. A more proactive policy approach that recognises the inherent cost differences within the broader population of households that qualify for social housing would signal a move towards a more sophisticated, person-centred, and equitable policy approach to housing disadvantaged households with different needs.

Second, a more critical examination of, and experimental approach to, social mix is clearly warranted. While social mix remains a ubiquitous feature of social housing policy in a contemporary Australian context, what exactly constitutes an appropriate social mix is not clear, nor tested. Currently, mixed tenure thresholds appear to be derived in an arbitrary manner – as an example, we can find no empirical evidence to support the 50/50

mix of affordable tenancies and tenancies for people who have experienced chronic homelessness that is a feature of the Common Ground facility owned and managed by Unison. In other cases, decisions about social mix are based less on the overall tenancy composition of a place and more on its history – where problems in a particular location have been common in the past, and neighbour fatigue has set in, selection processes from housing providers will (logically) begin to favour less complex tenants for new tenancies. A pragmatic approach is understandable, but it is not always clear if it achieves the intended results.

**A pragmatic approach is understandable, but it is not always clear if it achieves the intended results.**

Notwithstanding the practical challenges social housing providers face, we would encourage a more systematic analysis of allocation, as well as transfer decisions, and a more experimental approach to trialling different tenancy-mix thresholds. This would contribute to the development of a stronger empirical foundation for future allocation policies and procedures. It is worth noting that in the US, the most successful provider of Housing First services, Pathways to Housing, ensures that no more than 20% of units in apartment blocks are allocated to chronically homeless individuals. The 20% threshold has some empirical support. Researchers interested in the dynamics of neighbourhood segregation in the US found that 20% represents a general tipping point, based on observations that when the minority share of housing in a neighbourhood exceeds 20%, previous residents (in the case of US segregation, white people) will leave en masse (Card et al., 2008).

In the context of Australian social housing, the pressing question is at what point does a relatively stable, problem-free apartment block become one characterised by discord and disorder, where

those who can leave, do leave? Certainly, from Maximising Impact interviews it is clear that some apartment blocks are, despite many positive features, undermined by a pervasive sense of discord. Visual and audible cues contribute to this impression: visible drug dealing and drug use, strangers lingering in common areas, the sounds of conflict or of mental health breakdown. Not all participants disliked this concentration of discord – it could, after all, be mitigated by feeling less conspicuous themselves, and by the more frequent services such as cleaners and on-site staff common to single-site social housing. But for others, these features were the elephant in the room. Residents for whom these features are inherently unsettling choose either to “keep their head down” and retreat inside, or to dream of exiting, with discord pervading their perceptions of other positive features of their homes. Evidently, the tenure mix was not helpful for them. At the same time, it is also evident that, irrespective of the overall tenure mix in a building, it often takes just a single individual to make others feel unhappy or unsafe. Problems with neighbours were not confined to large apartment blocks. In fact, some of the more serious and upsetting cases of neighbour conflict were reported in smaller blocks, including leafy low-rise developments very much at odds with the stereotypes of concentrated disadvantage, and without any of the other markers of neighbourhood discord such as graffiti or drug dealing. Here, residents reported an otherwise pleasant home experience becoming claustrophobic or “toxic” through the presence of one person. In the latter case, we encourage housing providers to consider overall social mix, but also the dynamics of human behaviour: one person prone to aggressive behaviour, in an otherwise quiet block, populated by people more prone to anxiety than to aggression, may not exceed a threshold of general discord, but is a recipe for serious problems which should not be underestimated, nor assumed to be resolvable once in place. Nearly all participants who had experienced problems with neighbours also expressed an urge to exit, and problems with neighbours were also the most commonly cited reason for exiting a tenancy. But many social housing residents have limited options for moving. Hence, problems between neighbours tend to manifest in two problems for social housing providers: high tenancy turnover or unhappy tenants for whom the



effectiveness of community building or place making investments are undermined. Both are serious problems, even if only one is immediately obvious to social housing providers.

The dilemma of finding the right mix, while also taking into account individual behaviour, raises challenging questions about how to best respond to unhappy tenants. Unhappiness, while it may be pervasive, is not necessarily uniform. For some unhappy households, their unhappiness is pervasive and enduring, and goes beyond their housing. For example, all participants who reported high levels of psychological distress at baseline also reported high levels at Wave 2. Some tenants will always be dissatisfied with their housing, irrespective of where they are housed, the form of housing, or who they are housed with. This group is often, but not always, resource intensive; hence, establishing and enforcing realistic expectations is likely to be the most effective strategy. In contrast, for some unhappy households their unhappiness is also pervasive but much more contextual in nature, and they may be reticent to raise this with property managers, feeling there is “nothing that can be done”. Their unhappiness is largely derived from some specific element tied to their current housing circumstances: one intimidating neighbour, difficulty travelling to visit friends or family, a pest problem stemming from somewhere else in the building, or a mismatch of parking requirements and parking allocation. This group might well benefit from some direct intervention such as a transfer, with a much greater net benefit than investing in changes for tenants who have continued to be dissatisfied after addressing individual problems or transferring between properties. This is not to suggest divesting from dissatisfied tenants, but rather to encourage a systematic approach wherein the impact of changes made by social housing providers are actually tested, and the complex nature of home satisfaction is taken into account. In some cases, one contextual change will flow through to a myriad of improvements in satisfaction in seemingly unrelated areas. In other cases, even moving to a new house is unlikely to make an impact on home satisfaction. However, this is just a hypothesis and we need the longitudinal data that will become available to us after the third round of interviews, to test this hypothesis.

Finally, it is worth reiterating that most of the social housing residents interviewed for Maximising Impact place a high value on the housing they are living in and recognise that its benefits extend well beyond having a roof over their heads. Most participants are satisfied with their housing and they are also more settled in their homes and in their lives in general, than before moving into social housing. This is doubly significant given that it comes at a time of great uncertainty for many people in the community. While our study lacks a control group and there is attrition, these limitations are offset by the consistent patterns that emerged during the analysis. Whether the patterns we report here continue, or whether they change, will be the focus of the next Maximising Impact report. This will draw on data collected two years after the participants entered social housing and will provide further insights into the longer-term impacts of social housing.

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# Appendix

**Table A1:** Select variables, baseline survey participants and Wave 2 social housing, %

	Baseline Survey Participants N=170	Wave 2 Social Housing N=114
<b>Gender</b>		
Female	50.0	47.4
Male	48.8	51.8
Intersex	1.2	0.9
<b>TOTAL</b>	<b>100</b>	<b>100</b>
<b>Household type</b>		
Single	71.2	69.3
Couple	4.7	5.3
Couple with children	1.8	1.8
Single with children	18.8	21.1
Other	3.5	2.6
<b>TOTAL</b>	<b>100</b>	<b>100</b>
<b>Age</b>		
0-18	0.6	0.9
19-24	13.5	12.3
25-34	16.5	14.0
35-44	26.5	24.6
45-54	21.2	21.1
55-64	13.5	17.5
65 plus	5.9	6.1
Unknown	2.3	3.5
<b>TOTAL</b>	<b>100</b>	<b>100</b>
<i>Mean (years)</i>	42	43
Australian Born	65.9	67.5
Indigenous	4.1	4.4
<b>Primary income source</b>		
NILF*	44.1	48.2
Unemployed	43.5	41.2
Wages	11.8	9.6
Other	0.6	0.9
<b>TOTAL</b>	<b>100</b>	<b>100</b>

\*NILF = Not in Labour Force.







PO Box 12145  
A'Beckett Street  
Melbourne VIC 8006

**P** 03 9349 0250  
**E** [info@unison.org.au](mailto:info@unison.org.au)

ABN 73 076 581 112

**[unison.org.au](http://unison.org.au)**