Longitudinal insights: Changes in housing experiences and life satisfaction among previously homeless and at-risk households in social housing

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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 West 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.

About the Unison Housing Research Lab

The Union 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:

http://www.unison.org.au/about-us/publications

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 in-depth 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 Community Housing Organisations' mission, policies and practice.

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EXECUTIVE SUMMARY

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

1. To establish housing retention patterns of participants 30 months after starting a social housing tenancy.
2. To examine individual changes in life satisfaction, physical and psychological well-being, social support and economic participation of residents 30 months after they commenced their social housing tenancies.
3. To identify factors that influence residents' housing satisfaction.

RESEARCH APPROACH

This report draws on three waves of longitudinal survey data. One hundred and seventy (170) individuals completed a baseline survey, 123 completed a second survey approximately 12-months later and 116 completed a third survey between 24 and 30 months after the baseline interview. Accounting for three people who passed away, the retention rate after three interviews was 71.6%. A balanced sample of 100 people is analysed using various descriptive and inferential statistical methods and presented in this report.

KEY FINDINGS

The report shows that:

- After 30 months, **84% of respondents were still in social housing** and another 6% were in private rental. A 90% housing retention rate is a positive achievement given tenants' previous histories of housing instability and homelessness.
- Over the 30-month period **life satisfaction and financial satisfaction improved markedly**. By Wave 3 respondents' average life satisfaction was similar to results reported in the general community.
- There is a **marked decline in the experience of violence** and the decline in violence is accompanied by increased feelings of safety at home at night.
- **Relationships with neighbours are a problem**, with nearly two thirds reporting problems at Waves 2 and 3.
- Although the proportion of people satisfied/very satisfied with their housing declined from 80% to 66%, **the average reported level of housing satisfaction was high** and did not change much between Baseline (8.4) and Wave 3 (7.9).
- The proportion of respondents that reported **at least one problem with their housing increased** from 59% in Wave 2 to 82% in Wave 3. Although there were no clear patterns with respect to specific concerns, pests and poor cooling were the two most cited problems.
- The study found that satisfaction with all physical and material aspects of housing correlate positively with overall housing satisfaction (albeit moderately) with **home location having the highest positive association**, followed by the design and layout of participants' homes.
- However, there is an **inverse relationship between poor housing maintenance and overall housing satisfaction**. The more respondents agree that their homes are poorly maintained, the more they are likely to give low ratings to their home satisfaction levels. These findings mean that how people feel about material aspects of homes is critical in terms of improving housing satisfaction levels, but that poor maintenance can easily erode any gains made elsewhere.

IMPLICATIONS

The findings presented in this report provide useful policy and industry relevant insights and contribute to the literature on life satisfaction and housing experiences among renters in social housing. Broadley speaking, the findings show that accommodating people with histories of housing instability in social housing is beneficial to them attaining housing stability and reducing violent experiences. But there are challenges.

While reports of violence and physical threats declined over time (a positive outcome), they remain quite high and were mostly perpetrated by neighbours. Indeed, poor relationships with neighbours is a common and serious problem. It is important to recognise that although some problems are inevitable, neighbour discord draws attention to questions about tenancy mix. Currently, mixed tenure thresholds appear to be derived in an arbitrary manner and decisions about who is offered housing are based less on the overall tenancy composition of a place and more on its history. This approach is reactive. In order to move towards a more proactive approach that could reduce the level of neighbour discord, we **recommend that Unison undertake a systematic analysis of its housing allocation practices and transfer decisions, as part of developing an empirical foundation for future allocation policies and procedures**.

While there are only marginal or no change in health-related conditions of renters (mental health, physical health, and psychological distress), these were not expected to significantly improve in light of existing findings in the literature. Furthermore, given that 46% of respondents reported their health as poor/fair at baseline, no improvement is deemed a positive outcome as there is a high probability of their health declining without access to decent housing. This finding sensitizes us to the question of what are reasonable and what are unreasonable expectations with respect to social housing. Indeed, in many areas our results reinforce work undertaken by Prentice and Scutella (2008, p7) who "caution us not to systematically expect significant changes from placing individuals in social housing – especially over short periods of time" in Australia.

Some of the results that declined over time are related to respondents' housing experiences and these provide avenues for improvement by community housing providers and local governments interested in enhancing the living quality of social housing tenants. An example is the decline in housing satisfaction which is associated with property maintenance. The report shows an inverse relationship between poor housing maintenance and overall housing satisfaction - the more respondents agree that their homes are poorly maintained, the more they are likely to give low ratings to their home satisfaction levels. These findings indicate that how people feel about the material aspects of homes is critical in improving housing satisfaction levels. Still, any gains in satisfaction made elsewhere can be eroded by poor maintenance. In this context, our **second recommendation is to focus on timely, efficient maintenance if Unison wishes to improve resident housing satisfaction. This requires further prioritising maintenance and maintenance related communication, as well as clear communication of tenant and landlord responsibilities.**

At the same time, it is also apparent that pests are an ongoing, persistent problem that involves a range of stakeholders to solve. **Our third recommendation is that pest management should be prioritised in both Unison's maintenance plans, with place managers focused on clarifying responsibilities among stakeholders (tenants, community housing providers and care providers) and actions taken on pest management.**

Our findings suggest the need to create more opportunities for tenants to connect and build relationships with others. This could help them develop a sense of safety at home and reduce harassment by neighbours. **Our fourth recommendation** focuses on initiating and organising opportunities for tenants to network and socialise, which could help them build new social support networks, improve trust among neighbours and potentially reduce the incidence of confrontations.

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1.0 INTRODUCTION

In May 2018, the Unison Housing Research Lab undertook the first interviews with renters that had recently moved into housing provided by Unison Housing as part of the *Maximising Impact* longitudinal study. We interviewed 170 new renters and then re-interviewed them twice over a 30-month period. Our aim was to understand the impact of social housing on their life satisfaction, their physical and psychological well-being, their social support and economic participation, as well as factors that influence their housing satisfaction.

This is the final of three reports. It presents findings from all three surveys. Drawing on baseline data, the first report presented strong evidence of severe and chronic disadvantage among new Unison tenants (Taylor et al., 2020). 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. 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.

The second report examined the experiences of social housing residents 12 months after they started their tenancies (see Taylor et al., 2023). It found that most were still housed (94%) and that 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. Improvements in physical health and mental well-being from social housing were not observed. 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. After 12 months in their social housing tenancies, fewer people reported they needed support, and fewer reported they had any problems finding support if they needed it. 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.

This report examines the experiences of social housing residents approximately 30 months after commencing their tenancy. It draws on three waves of date (Baseline, Wave 2 and Wave 3) to examine patterns of tenancy sustainment over time before turning its attention to individual changes in life and housing satisfaction, physical and psychological well-being, social support and economic participation. It also examines the factors influencing

overall home satisfaction among those who stayed in social housing over the 30-month period.

This report is structured as follows. In the next section we summarise the two key debates that informed the design of *Maximizing Impact*. 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 discussions and the implications of the findings in Section 5.

2.0 STUDY BACKGROUND – KEY ISSUES ON HOUSING SATISFACTION

The *Maximizing Impact* study was informed by two issues that have attracted significant policy and research attention over the years. The first issue relates to tenancy satisfaction. Social housing[1] policy has increasingly focused on tenant satisfaction. Since 2005, the Australian Institute of Health and Welfare (AIHW) has undertaken the biennial National Social Housing Survey.[2] These surveys provide valuable insights into social housing tenants' satisfaction with services, quality, location and maintenance.

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. On top of this, existing studies point to a range of factors that contribute to tenancy satisfaction beyond location, quality and maintenance. For instance, governance arrangements, individual tenant attributes and aspirations are all thought to contribute (Galster, 1987, Mohit, Ibrahim and Rashid, 2010), as well as factors such a tenancy duration and individual housing biographies. *Maximising Impact*, albeit a smaller scale than the National Social Housing Survey, enables us to examine tenancy satisfaction with information on a wider range of factors thought to contribute to tenancy satisfaction, and how they might evolve over time.

The second issue relates to the impact of social housing on a range of non-housing outcomes. While there is little debate about the importance of access to safe, secure affordable housing, the complex pattern of interactions and inter-relationships that occur between the affective and the material aspects of housing has made it difficult to establish the influence of housing on non-shelter outcomes (Bridge *et al*., 2003). While 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), there are only a few Australian longitudinal studies that investigate the impact of social housing on non-shelter outcomes. This 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). Further, not only is the pool of Australian longitudinal studies that directly investigate the impact of social housing on non-shelter outcomes small, but the findings are also inconsistent. Phibbs and Young's (2005) reported positive effects on health, and improved access to educational and medical resources 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 Prentice and Scutella (2020) 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

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[1] We use the term social housing here to refer to community and public housing.
[2] https://www.aihw.gov.au/about-our-data/our-data-collections/national-social-housing-survey

interactions between various material and affective housing aspects, or in relation to different methodological approaches, 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 ill-health presents one example. Due to selection processes that prioritise very disadvantaged households, many people enter social housing in poor health. Indeed, the first *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 a significant minority had been diagnosed with a mental health issue at some point in their lives (Taylor *et al.,* 2020). 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, if at all.

As Victoria progresses it ambitious program of social housing development (the Big Housing Build[3]), and as the Federal Government staggers forward with its plan for a substantial boost in funding for public and affordable housing, there is still much that can be learnt about the role social housing plays in assisting chronically disadvantaged households. With this final report we hope to make a modest contribution to the Australian social housing literature in two 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. Secondly, collecting data over a longer time frame (30 months), and with three data points, provides more robust insights not only into the wide range of factors that influence tenancy satisfaction, but importantly how these factors interact. In short, *Maximising Impact* aims to generate more fine-grained insights into the factors that contribute to housing sustainment, life satisfaction and changes in renters' housing experiences while being housed. These findings that should assist policy makers and social housing providers to refine program design and practice frameworks.

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[3] https://chiavic.com.au/community-housing/big-housing-build/

3.0 RESEARCH DESIGN

Maximising Impact (MI) is a longitudinal panel study that follows a sample of new social housing tenants over time. The aim of MI was to better understand the changes in social housing on residents' life satisfaction, their physical and psychological well-being, their social support and economic participation, as well as factors that influence housing satisfaction among social housing residents. The ability of longitudinal research to contribute to better program design and development is well recognised in the international literature (Sosin, Piliavan and Westerfelt 1990; Culhane and Hornburg 1997; Johnson, Gronda and Coutts 2008), inspiring a steady move away from point-in-time approaches towards longitudinal design. Nevertheless, the high attrition rates that are commonly reported among vulnerable populations means that relatively few longitudinal studies have been completed that specifically focus on social housing residents.

The MI sample was drawn from new tenants housed by Unison Housing between May 2018 and June 2020. MI collected detailed information on individual's characteristics, both current and historical, as well as detailed information about their housing and the neighbourhood they lived in.

Identifying and sampling renters into the study was done with the assistance of tenancy managers at Unison Housing. Commencing on 29th May 2018, anyone who signed a new lease with Unison was informed about MI by tenancy managers and were subsequently asked if they were interested in participating. New tenants that indicated they were interested completed a 'Consent to Contact' form. This form contained the person's name and their contact details and was forwarded to the research team, who then endeavoured to contact the tenant.

Between 29 May 2018 and 19 June 2020, 575 new tenancies commenced at Unison, and 314 new tenants agreed to participate in the study. If an interview was not conducted within three months of the research team receiving the 'Consent to Contact' form, the tenant was deemed out-of-scope. Of the 314 new tenants that provided the research team with a 'Consent to Contact' form, 170 completed a baseline survey. The relatively low response rate(s) (29.6% of all new signups and 54% of those that agree to participate) likely reflects to some degree high levels of stress and anxiety that accompany moving into and setting up a new property, experiences likely exacerbated by the poor housing circumstances that many households were in prior to commencing a tenancy with Unison.

Two follow-up interviews were undertaken, with on average 381 days elapsing between the baseline and Wave 2 surveys, and 369 days between Wave 2 and Wave 3 surveys (See Appendix Table A1 for more information). Respondents were interviewed in person, with telephone interviews conducted when face to face interviews were not feasible.

Participants were paid an $25 honorarium in the form of a voucher for completing each interview. Approval for the study was obtained from RMIT University's Ethics Committee.[4]

Throughout the study, the survey tool remained largely the same but there are differences between the baseline and the two follow-up survey data, childhood experiences, education levels and previous experiences of trauma) were only asked at baseline. Some questions asked at all three interviews 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 the follow-up interviews. These questions related primarily to factors that may influence home satisfaction: different aspects of housing, neighbours and neighbourhoods. Tenants are better placed to answer these questions after living in their respective accommodations for a considerable time.

Not everyone who started a tenancy during the data collection period was interviewed. This raises an issue of whether those who agreed to participate are different in some way from those who did not, a problem known as sample selection bias. To assess if the sample is representative of all new tenants at Unison, we compared the characteristics of our full sample (N=170) and those who completed all three surveys (N=100), with all of those who started a new tenancy during the data collection period (N=575). Unison collects a limited amount of biographical information for their administrative records, which restricted the comparison to six variables. The relative frequencies (see Appendix Table A2) of the *Maximising Impact* respondents are similar to those reported in the wider Unison tenancy population – men and women are evenly represented in both groups, and place of birth and income source results are virtually identical. We observe some differences in the household type, and also the proportion who identify as indigenous, but the differences are modest and not statistically significant. Our respondents were, on average 6 years younger, but the differences in age distribution are modest. Overall, the results suggest our sample is not biased in any particular way when compared to the wider Unison tenancy base, but we recognise that only a limited number of variables are used to assess representativeness.

Of the 170 people that undertook a baseline survey 74.5% (Wave 2) and 71.6% (wave 3) of in-scope participants were re-interviewed (Table 1). The retention rate is reasonably high given that housing biographies characterised by extreme instability are common in this population. In total, 409 surveys were completed, with 100 people (58.8%) completing all three, 40 people (23.5%) completing two and 30 people (17.7%) completing one survey.

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[4] RMIT University Human Research Ethics Committee Project Number: 21196 (7/5/2018).

Table 1: Maximizing Impact response outcomes baseline – Wave 3

	W1	W2	W3
Completed surveys	170	123	116
Out-of-scope[1]	-	5	8
Revised sample size	170	165	162
Retention, %	**100**	**74.5**	**71.6**

[1] Out-of-scope includes those who died or were in prison.

Although various regression models can handle unbalanced panels and missing data, this report relies primarily on descriptive statistics to address the research questions. We analyse the housing circumstances of a subset of sample members who completed all three surveys (n=100) – a balanced sample – to address inefficient results that would arise if we used an unbalanced panel with considerable item missingness without imputation. By doing so, we track and report the results of the same individuals over time, providing valuable insights into any changes or trends in their life satisfaction and housing experiences. This approach is adequate as the report does not formally tests any hypotheses. That notwithstanding, our next step involves employing more robust econometric methods to delve deeper into the relationships and patterns within the dataset. This combination of approaches will enhance the comprehensiveness and reliability of our analysis.

Finally, 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. 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.

4.0 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 such as 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, 30 months after entry into social housing.

4.1.1 Housing circumstances

After two and a half years and three waves of data collection, 84 of the 100 people that completed three surveys were still living in social housing – most were in the same dwelling they started in (N=64) but some had transferred to another Unison property (N=12) and some had moved into public housing (N=8). Importantly, at no stage did they exit from social housing. As shown in Figure 1, social housing retention at Wave 3 was 11 percentage points lower than Wave 2 (95%) and down 16 percentage points from the baseline. Another six participants had moved out of social housing were residing in private rental. This means that fully 90% of the participants were housed 30 months after commencing their tenancy. The high rate of housing retention reported at Wave 3 is a positive achievement given tenants' previous patterns of housing instability and homelessness. It is however, plausible that the high sustainment rate is biased by attrition as 75 respondents either did not complete wave 2 or 3 survey.

For 10 people however, their housing circumstances had deteriorated, and they all reported they were homeless at the Wave 3 interview. Of the 10 people, three were also homeless at Wave 2 and had remained without formal housing the entire time between interviews. The other seven homeless households had lost their housing sometime between Waves 2 and 3.

Figure 1: Housing cicumstances by interview wave (N=100)

4.2 Longitudinal survey results

We now turn our attention to the non-housing outcomes of the 100 households who completed all three waves, starting with life and financial satisfaction.

4.2.1 Life and financial satisfaction

One of our working assumptions was that respondent's life satisfaction would improve as they settled into their housing and started to establish connections in the local community. We also expected that life satisfaction, the "degree to which a person evaluates the overall quality of his/her life" (Toker, 2012, p. 190), would improve considering the respondents' poor housing circumstances prior to entering social housing.

At each of the three data collection points, respondents were asked to indicate how satisfied they were with their life overall, on a scale of 0-10 (high scores mean more satisfied with life). Over the three waves, we observed very modest improvements in life satisfaction, with a small increase on the baseline results in the proportion who indicated they were satisfied at both W2 and W3, and a slight increase in the average score (Table 2). While the improvements are modest, the Wave 3 results align with average life satisfaction results reported in the general community. In 2020 the Australian Bureau of Statistics reported that, on average, Australians reported their life satisfaction at 7.2[5], slightly higher than the results reported here.

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[5] General Social Survey: Summary Results, Australia, 2020 | Australian Bureau of Statistics (abs.gov.au)

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

	Baseline (n=99)	Wave 2 (n=96)	Wave 3 (n=99)
% score 0-5	27.3	18.8	23.3
% score 6-10 (positive)	72.7	81.0	76.8
Average	*6.4*	*7.2*	*7.1*

*All waves have missing items

In contrast to the small improvement in overall life satisfaction, there was a noticeable improvement in the respondents' satisfaction with their financial situation (Table 3). Like overall life satisfaction, participants were asked to rate their satisfaction with their financial situation on a scale of 0-10. The average financial satisfaction score increased from 4.5 at baseline to 6.5 at Wave 3, and the proportion of positive responses (i.e., scores 6-10) more than doubled over the two-year period from 31.3% to 63.5%.

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

	Baseline (n=99)	Wave 2 (n=93)	Wave 3 (n=96)
% score 0-5	68.7	40.9	36.5
% score 6-10 (positive)	31.3	59.1	63.5
Average	*4.5*	*6.1*	*6.5*

As we noted in the second report, improvements in financial satisfaction reported at Wave 2 might reflect 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.[6] Given the majority of Unison tenants rely on Centrelink payments, it is reasonable to assume that the Coronavirus Supplement impacted tenants' incomes, positively boosting their incomes temporarily. 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, raised the question of whether improvements in financial satisfaction observed at Wave 2 would hold over time. It appears they have.

Indeed, improvements in the respondents' financial satisfaction are mirrored by a decline in reported levels of financial stress. Table 4 shows substantial declines in the prevalence of financial stress across six indicators, with improvements observed at Wave 2 generally continuing into Wave 3, albeit at a reduced rate. More specifically, there is a 25-percentage point decline over the two year period in the proportion of people reporting they had asked a welfare agency for assistance, a 17 percentage point decline in the proportion

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[6] 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.

who reported they had to sell or pawn some of their belongings, a 12-percentage point decline in the proportion reporting they had gone without food because of a shortage of money, and an 11-percentage point decline in the proportion reporting they asked for financial help from their family or friends in the six months prior to the survey(s). The overall pattern suggests respondents require less material support from external agencies or other individuals. While this is a good sign, it is important to recognise that most social housing residents are still below the poverty line and remain vulnerable to small health, economic or family shocks.

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

	Baseline (n=*)	Wave 2 (n=99)	Wave 3 (n=100)
Asked welfare agency for material assistance	61.8	40.8	37.0
Asked for financial help from family/friends	48.2	46.5	37.0
Had to pawn/sell something	40.0	28.3	23.2
Gone without food	44.1	31.3	32.0
Unable to pay bills	35.3	38.4	34.0
Unable to pay fines	29.6	16.3	19.2
Avoided seeking health treatment	-	*13.3*	*9.0*
Avoided seeking dental treatment	-	*36.7*	*39.0*

* Not included due to inconsistent n

We asked two additional financial stress questions at both Wave 2 and Wave 3 – whether people had avoided health or dental treatment because of financial difficulties. At Wave 2 a small number reported they had avoided seeking health treatment, but nearly a third (36.7%) reported they had avoided dental treatment because of a lack of money. By Wave 3 there was little change, with the proportion reporting they had avoided dental treatment increasing by a small amount. 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). It is also worth noting that poor dental health is linked to physical pain but also low self-esteem, depression, and loneliness (Cole et al., 2011; Quine & Morrell, 2009).

While COVID income supplements likely contributed to the reduction in financial stress and the increase in financial satisfaction at Wave 2, a pattern of reduced financial stress continued into Wave 3 and this is a good sign. Additionally, a relatively high proportion of respondents (65%) reported better managing their money (Table 5). While this may be attributed to their stable housing tenure and increased financial receipts due to covid-19 payments, there was a subsequent noticeable drop by 13 percentage points 12 months later. Tenants said other economic benefits of living in their residence; better access to services (60%) and better public transport (59%). Less than half of respondents felt more able to improve their job situation (43%) and better enabled to start/commence training (37%). The low numbers for the latter two indicators are unsurprising, given that most respondents were

disengaged from the labour market to leverage any locational advantages provided by their residence. Despite this, the overall decline in reported economic benefits is disappointing.

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

	Wave 2 (n=100)	Wave 3 (n=100)
Better able to manage money	65	52
Better access to services	60	62
Better access to public transport	59	57
Feel more able to improve job situation	43	32
More able to start/continue training	37	28

Table 6 summarises participants' satisfaction scores with their employment situation. This shows a marked improvement in the respondents' overall satisfaction with their employment situation, both in terms of the average score and the proportion that provided a positive response. While the improvement largely occurred in the first 12 months of their tenancy (between baseline and Wave 2) that the result remained high at Wave 3 is another positive outcome.

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

	Baseline (n=94)	Wave 2 (n=88)	Wave 3 (n=84)
% score 0-5	58.5	39.8	38.1
% score 6-10 (positive)	41.5	60.2	61.9
Average	4.9	5.6	5.7

In keeping with financial and employment satisfaction results, the proportion of participants in paid work increased following time in social housing. 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 25% and remained steady by Wave 3. The convenience of the location of their residence and the increased access to opportunities that it presents likely contributes to this improvement, as 8 out of 10 respondents are satisfied with the siting of their homes. Furthermore, having stable housing allows people to explore employment opportunities when grappling with housing insecurities and related stress. Similarly, there was not a great deal of change in the proportion of participants that actively looked for work, with about one in three participants at baseline reporting they had looked for work in the preceding four weeks, and while this declined slightly to 22% at Wave 2, it returned to baseline levels at Wave 3, where 32.2% reported actively looking for work.

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 30 months are

evident irrespective of employment status, with a reduction in financial hardship showing for many participants, even though only about one third were in paid work. However, labour force engagement is less easily helped by government payments or by social housing. 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.

4.2.2 Physical and mental health

The relationship between housing and physical and mental health remains an area of ongoing interest to housing providers, researchers and policy makers. Accordingly, the *Maximising Impact* study investigated what, if any, changes in self-reported health could be observed among respondents living in social housing. We asked a range of questions at all three surveys to measure potential health impacts. For instance, at every survey we asked respondents to rate satisfaction with their health on a scale of 0-10. The baseline average score was 6.1. This subsequently declined, albeit slightly, at each wave - to 5.9 at Wave 2 and 5.8 by Wave 3. Similarly, respondents were asked to assess their general health (as excellent, very good, good, fair or poor), and the results did not vary a great deal. At baseline, 47% assessed their general health as fair or poor, at Wave 2 48% did and by Wave 3, 50% did. This finding could mean that respondents' underlying health conditions were deteriorating independently of being housed or moderated by being housed. The later will suggest that without housing, the share of those with poor or fair health conditions could have been worse. This we however cannot establish. It requires further research. Thus, the finding could be interpreted positively or negatively depending how one views them.

Responses to other health related questions were also quite mixed and changed over time. Table 7 shows that after 12-months in social housing (Wave 2) just over three quarters (77%) felt more settled and two thirds (66%) more able to cope with life events. However, after 24 months, fewer respondents reported feeling settled (an 18-percentage point drop) and fewer felt they could cope with life events (a 15-percentage point drop). It isn't clear why fewer people felt less settled or able to cope, and further work is required to better understand why this might be so.

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

	Wave 2 (n=100)	Wave 3 (n=98)
Feel more settled	77	59
Enjoy better health	52	46
More able to cope with life events	65	50

We also wanted to find out more about changes in respondents psychological well-being given their psychological wellbeing at baseline was poor - just over two thirds of participants reported a formal diagnosis for a mental health condition. While the proportion

receiving treatment for mental health issues changed very little between baseline, Wave 2 and Wave 3 (from 44% to 48.5% to 48%) 'treatment' is a blunt measure. To obtain a clear, more robust picture we measured psychological distress 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, Waves 2 and 3, with an average score of 8.9 at both baseline and Wave 2, with a modest increase reported at Wave 3 (9.3). The proportion reporting low, medium and high distress remained fairly constant over the observation period with a substantial majority (about 7 in 10) reporting low levels of psychological distress. Further, it is worth noting that most respondents had the same stress classification between Waves 2 and 3. The results suggest that the sources of distress may be unrelated to their housing situation.

Table 8: Psychological distress, results by interview

	Baseline (n=100)	**Wave 2** (n=97)	**Wave 3** (n=94**)**
Low (0-12), %	71.0	75.3	71.3
Medium (13-18), %	25.0	17.5	21.3
High (19-24), %	4.0	7.2	7.5
TOTAL	**100**	**100**	**100**
Average	*8.9*	*8.9*	*9.3*

4.2.3 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.

We asked respondents whether they felt there were times when they needed support but could not get it, to obtain a better understanding of what support was available to them. Respondents reported better access to support during the subsequent surveys than at baseline. At baseline nearly half (46%) indicated they did not have the support they needed. At Wave 2 this share reduced to 37.4% and to 36.4% in Wave 3. Commensurate with this decline, 42.4% of respondents indicated they either did not need support or that they did not have any problems finding support at Wave 3, compared with 25.2% at baseline.

We also asked respondents a series of questions to gauge the level of social support available to them, and there was not a significant change over the 30-month period. 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 difference in participants responses to the first question, with approximately two thirds agreeing or strongly agreeing at all the three interviews, but there was a slight decline (5pp) in the proportion that reported they had someone to cheer them up. Similarly, the proportion of participants who reported that they felt lonely changed little from baseline to Wave 2 (from 45% to 49%) and remained the same at Wave 3.

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

	Baseline (n=98)	Wave 2 (n=97)	Wave 3 (n=99)
Have someone to lean on	66.3	68.0	70.8
Have someone to cheer you up	67.4	69.1	62.5
Feel lonely	44.9	48.5	49.0

There was little change in participants' contact with family over time but some changes in satisfaction with family relationships (Table 10). The proportion of participants in contact with their family in the preceding six months decreased slightly from 90% at baseline to 87% at Wave 3. There was an increase in the proportion of participants in contact with their family at least weekly: 69% at baseline and 72% at Wave 3, but the amount of change over time is, once again, quite minor.

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

	Baseline	Wave 2	Wave 3
In contact with family last 6 months, %	90.0	93.9	86.9
In contact with family at least weekly, %	68.9	73.1	72.1
Satisfaction family relationships (mean score)	6.4	7.3	6.8

Respondents were also asked to indicate how satisfied they were with their family relationships on a scale of 0-10, at all waves. The average score increased from 6.4 to 7.3 over the 12-months period between baseline and Wave 2, before declining to 6.8 at Wave 3. 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. 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, and as noted in the first report (Taylor et al., 2020), some participants have experienced abusive relationships with family, so frequency of contact is not always an appropriate metric. The small increase 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 30-month period: over three quarters of participants were in recent contact with friends at baseline, Wave 2 and at Wave 3 (Table 11). Contact with friends can generally, but not always, be assumed to be a good thing. Research shows that for those who have experienced homelessness, continued contact with old friends can potentially compromise rather than enhance their chances of sustaining housing (Crane and Warnes 2007). This issue is offset here by the fact that there appears to be a slight shift in the composition of participants' social networks. Between baseline and Wave 3 there was a 21-percentage point decline in the proportion of respondents who reported they had friends who were experiencing homelessness and/or had recently used illicit drugs. There was also a marked decline of 12 percentage points in the proportion who reported they had friends that had recently been in jail.

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

	Baseline	**Wave 2**	**Wave 3**
In contact with friends last week	78.0	80.8	77.8
Have friends who are homeless	40.7	30.9	19.8
Friends used illicit drugs recently[7]	56.2	45.4	35.2
Friends recently in jail[8]	21.6	18.6	10.0

4.2.4 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. We expected respondents' experiences of violence and how safe they felt to improve when they were in stable, affordable housing. With respect to violence the results are as expected, but not so regarding feeling safe.

Starting with violence, at each survey we asked respondents if they had experienced or been threatened with physical violence in the preceding 12-months. 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 33% at baseline to 19% at Wave 3. There was an even bigger drop in the number of participants that reported they had been threatened with violence: from 48% at baseline to 30% at Wave 3 - an 18-percentage point decline over the two years. These results suggest that social housing can give many people a reprieve from immediate physical violence. This is important.

The next set of results suggest that while social housing is likely to give a reprieve from immediate violence, it does not necessarily follow that they feel safer. More concerning is

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[7] Timeframe varies. At baseline, the question refers to the last six months, and at Wave 2, the question refers to the last 12 months.
[8] Timeframe varies. At baseline, the question relates to the last six months, and at Wave 2, it refers to the last 12 months.

that neighbours mostly perpetrated the threats and physical violence. For example, at Wave 2, 41% of physical violence was by neighbours. At Wave 3, this was 47% of reported cases of physical violence. More than half (59%) of threats came from neighbours at Wave 3, 33% at Wave 2 and known persons (30%). This finding suggests that while social housing is beneficial to reducing violence, tenants were still exposed to events that threatened their safety.

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

	Baseline (n=93)	Wave 2 (n=96)	Wave 3 (n=89)
Physical violence	33.2	22.9	19.1
Threatened	48.4	28.1	30.3

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 from baseline to Wave 3, satisfaction with safety declined marginally, from an average of score of 7.2 at baseline to 6.5 at Wave 3 (Table 13). After more than two years 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 always the case and gender is an important factor to consider with respect to safety.

Table 13 also shows that women reported feeling slightly less safe 12 and 24 months after they moved into social housing, with a decline in average safety satisfaction scores from 7.6 at baseline to 6.6 at Wave 3. In comparison, there was only a slight decline for men: from 6.8 at baseline to 6.4 at Wave 3. One possible explanation is that more female respondents (44.7%) reported they were scared around their neighbours, almost double the rate reported by men (23.5%) in Wave 2. This issue – which would become more, not less, apparent after time in a social housing tenancy – may well account for part of the downturn.

Table 13: Satisfaction with safety by gender, mean scores

	Baseline			Wave 2			Wave 3		
	All (n=98)	Female (n=47)	Male (n=50)	All (n=93)	Female (n=51)	Male (n=54)	All (n=94)	Female (n=45)	Male (n=48)
Satisfaction – safety (average)	7.2	7.6	6.8	6.4	6.1	6.7	6.5	6.6	6.4

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. Generally, residents felt safer during the day than at night. Table 14 also shows that there were minimal changes in feeling safe or very safe alone in different settings. There was a six percentage-point decline in the proportion of participants feeing safe or very safe at home during the day (from 85% at baseline to 79% at Wave 3) but a 10-percentage point increase (65% to 75%) in feeling safe at night at home, which is a good outcome. There was a small increase (4-percentage points) in the proportion of participants feeling safe walking in the

neighbourhood in the day, but no change in the proportion of participants that reported feeling safe walking alone in the neighbourhood at night, which was also substantially lower compared to the other measures. Overall, tenants feel safe at home and walking in their neighbourhood during daytime.

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

	Baseline (n=99)	Wave 2 (n=99)	Wave 3 (n=98)
At home – day	85.0	83.9	78.6
At home – night	64.8	71.8	75.3
Walking in neighbourhood – day	79.0	83.8	82.7
Walking in neighbourhood – night	39.8	35.3	39.8

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 3 compared to baseline, and this was particularly true at night, with a substantial drop from 75% to 62% of women feeling safe at home at night. This drop is unlikely due to relocation as at most 24% of respondents moved at any wave. In contrast, while the proportion of men who reported feeling safe at home, both during the day and at night, declined between baseline and Wave 3, the declines were more modest.

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

	FEMALE			MALE		
	Baseline (n=48)	Wave 2 (n=54)	Wave 3 (n=47)	Baseline (n=51)	Wave 2 (n=59)	Wave 3 (n=51)
At home – day	88	76	77	84	86	80
At home – night	75	56	62	77	78	69
Walking in neighbourhood – day	77	80	83	80	80	80
Walking in neighbourhood – night	30	28	30	48	37	49

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 3 in the proportion of women who reported feeling safe walking in the neighbourhood during the day, to the extent that, by Wave 3, this exceeded the proportion of women who reported feeling <u>safe at home</u> during the day (83% vs 77% respectively). 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 (30%) and stayed low at Wave 2 and Wave 3. The proportion of men who reported feeling safe walking in the neighbourhood during the day or night did not change, but men felt much safer walking at night than women, both at baseline and at Wave 3.

These patterns highlight both the possibilities and the limitations of what can be achieved with social housing. Declines in the experience of violence accompanying time in

social housing are very important. This decline in violence is accompanied by modest increases in feeling safe at home (at night) and in the neighbourhood (daytime) (Table 14). Nevertheless, we observe a general decline in safety at home when tenants' gender is considered (Table 15). The most significant drops in the proportion of participants feeling safe were for women at home (Table 15). Feeling unsafe can relate to a combination of factors, including previous experiences of violence leading to a fear of further violence and lower protections from violence that come with chronic disadvantage. After 30-months living in social housing, most people but not everyone is feeling comfortable in their new home or neighbourhood, but some are scared, and women in particular, report feeling more scared at home more than two years after moving in. 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 detail satisfaction with home, as well as interactions with neighbours and neighbourhoods.

4.3 Home and housing indicators

How satisfied tenants living in social housing are with their housing is important information for policy makers and social housing providers. *Maximising Impact* adds to the small body of Australian literature on social housing satisfaction by providing a unique insight at an agency level, and by tracking the same cohort of community housing (Unison) tenants' residents over 24 months. This section details our findings on tenant characteristics and individual changes across various housing-related metrics.

4.3.1 Satisfaction with home

At every survey we asked participants to rate their overall home satisfaction from 0 to 10. The higher the participant's score, the more satisfied they are with their housing. The average home satisfaction score declined at each wave from 7.4 at baseline, 6.9 at Wave 2 to 6.3 at Wave 3 (Bottom row, Table 16). While the one-point decline in satisfaction for the entire study period[9] suggests reasonably stable housing satisfaction levels, it is, nonetheless, moving in the 'wrong' direction.

Throughout the study dissatisfaction levels (scores of 0-5) increased by 14 percentage points between baseline and Wave 3. This suggests that some of those who were initially satisfied subsequently found their housing unsatisfactory. Intuitively, the high scores at the baseline could reflect the euphoria of obtaining a home, which subsequently waned. We do not observe any differences in average housing satisfaction levels based on self-identified gender. Why housing satisfaction levels vary and are declining over time are tricky questions to answer, but ones that we turn our attention to next.

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[9] The median values of satisfaction for the baseline and Wave 2 is 7. It reduces to 6 at Wave 3.

Table 16: Home satisfaction scores, baseline, Wave 2, and Wave 3

Satisfaction	Baseline (n=100)		Wave 2 (n=99)		Wave 3 (n=96)	
	% of participants	Average score	% of participants	Average score	% of participants	Average score
Not satisfied (0-5)	20	3.4	25.3	3.6	34.4	3.4
Satisfied (6-10)	80	8.4	74.8	8.1	65.6	7.9
TOTAL	**100**	**7.4**	**100**	**6.9**	**100**	**6.3**

4.3.2 Physical and material aspects of home

Satisfaction with housing

At Waves 2 and 3, participants responded to questions about their satisfaction with specific aspects of their homes. For example, participants rated how satisfied they were with the location of their homes, value for money in terms of rent paid, privacy at home, and the size of dwelling units. In both Wave 2 and 3, substantial majority were satisfied/very satisfied with the value for money for the rents they paid and the location of their property. And, while a majority of respondents were also satisfied/very satisfied with the size, security, and also the privacy of their properties, satisfaction levels were lower. Across most measures the change between Wave 2 and Wave 3 were generally quite small, except for security where we observe a substantial decline of 19 percentage points.

Table 17: % satisfied or very satisfied with physical and material aspects of home.

Feature	Wave 2	Wave 3	Diff
Location	84	82	-2
Value for money for rent paid	77	71	-6
Size of home	69	71	+2
Security apartment block or home	70	59	-19
Privacy of home	68	66	-2
Design/Layout of home	67	65	-2
Design of apartment block	54	57	+3
Vehicle parking (n=97)	40	46	+6

Intuitively, if a tenant is satisfied with the physical and material aspects of their homes, they should be satisfied with their overall housing. Using more further statistical procedures, we find supporting evidence for this claim (See appendix A3 for details). In Waves 2 and 3, the more satisfied respondents are with the range of housing conditions, the more satisfied they are generally with their housing. Furthermore, specific housing attributes are related to satisfaction levels. Satisfaction with all physical and material aspects of housing (except car parking) correlate positively with overall housing satisfaction (albeit moderately) with home

location having the highest correlation, followed by the design and layout of participants' homes.

Reported housing problems.

We also asked participants to indicate material problems they experienced with their housing from a pre-defined list of commonly reported problems with social housing. These problems included inefficient cooling, pests, bad plumbing, and peeling paint. While the proportion of respondents that reported at least one problem increased from 59% in Wave 2 to 82% in Wave 3 (Table 18), some housing problems witnessed reductions in prevalence and others increased. For instance, across four measures – inefficient cooling, inefficient heating, peeling paint, and broken windows – fewer people reported these problems at Wave 3 than did at Wave 2. On the other hand, the proportion of respondents reporting pests, poor plumbing and broken door /window locks increased, but only by a modest amount. The results in Table 18 clearly show that pests (including rodents and cockroaches) and cooling problems are the two most everyday problems in both waves.

Table 18: Material problems with property, (%)

Problem	Wave 2 (n=100)	Wave 3 (n=100)	Diff
Inefficient cooling system / no cooling	39	33	-6
Inefficient heating system / no heating	13	8	-5
Peeling paint/broken plaster	12	6	-6
Broken windows	5	3	-2
Pests (rats, mice or cockroaches)	35	36	+1
Plumbing that does not work	12	15	+3
Broken locks	5	9	+4
Any of the above	*59*	*81*	
Dwelling is poorly maintained – agree or strongly agree	24	24	0

Incidences of material problems may be new occurrences or persisting. For example, only 12.5% of residents who never moved during the 30-month period reported cooling problems, suggesting that most of the reports in waves 2 and 3 were by different respondents. Comparatively, a much higher proportion of tenants (64%) who reported pest problems at wave 2 still had the challenge at wave 3.

As we noted in previous reports, pests (including cockroaches and rodents) are cumbersome to deal with as they can move between rooms and buildings (Biehler, 2013). The likelihood of people hoarding food due to mental ill-health can make pest control efforts of social housing providers ineffective (Kopke, 2018). At the same time, there are legal ambiguities regarding the responsibility for pest control/management at home: whether it is the responsibility of the landlord, tenant, or the care provider. However, without collective actions by these stakeholders, the pest control efforts of one stakeholder are likely to be undermined by the inactions of other stakeholders.

Participants' satisfaction with material aspects of their homes

A home goes beyond a roof over one's head. Subjective elements such as a pleasing dwelling atmosphere and general living environment can also contribute to residents' housing satisfaction. We found that two thirds of participants agreed or strongly agreed that their dwelling was pleasing, with little change over time (Table 19). The proportion that was satisfied with the amount of outdoor space increased by 9 percentage points. With respect to their living environment, those who were happy increased from two thirds at Wave 2 to 76% at Wave 3.

Table 19: % agree or strongly agree with the following statements

	Wave 2	Wave 3	Diff
Dwelling has pleasing atmosphere	66	65	-1
Dwelling has enough green/outdoor space	51	60	+9
Satisfied with living environment	65	76	+11

As subjective measures, being satisfied with one's general living environment may not necessarily be related to how satisfied people are with their homes. Again, we formally tested how these subjective elements relate to the residents' overall satisfaction with their housing. The results in Table 20 show that respondents' perceptions about their living environments, adequacy of green/outdoor spaces and a pleasing atmosphere are all related to their reported satisfaction levels with their homes. In general, if respondents are pleased with their dwelling (its atmosphere, access to outdoor space, and the living environment), their overall housing satisfaction tends to increase too. The difference is with maintenance. Here we find an inverse relationship between poor housing maintenance and overall housing satisfaction. The more respondents agree that their homes are poorly maintained, the more they are likely to give low ratings to their home satisfaction levels. These findings mean that how people feel about material aspects of homes is critical in terms of improving housing satisfaction levels, but that poor maintenance can easily erode any gains made elsewhere.

Table 20: Relationship (spearman correlations) between housing characteristics and overall level of housing satisfaction

	Overall satisfaction (Wave 2, n=96^)	Overall satisfaction (Wave 3, n=89^)
The dwelling has a pleasing atmosphere	0.584***	0.655***
The dwelling has enough green/outdoor space	0.453***	0.481***
The dwelling is poorly maintained	-0.499***	-0.521***
Satisfied with their living environment	0.667***	0.600***

*** Significant at 0.01 level (2-tailed)
^ Excludes respondents who declined to respond or did not know what responds to provide

4.3.3 Neighbours and neighbourhoods

The physical attributes of a house are important, but neighbours and neighbourhood conditions also influence residents' living experiences. While defining what constitutes a neighbourhood can be challenging, the level and ease of access to social services, transport, schooling and shopping, among other things, can influence housing satisfaction and can also impact on a households' health and well-being (Durlauf, 2004; Galster, 2008;; Petrovic *et al.*, 2020; Sampson *et al.*, 2001; Shelby, 2017). Researchers often refer to this as neighbourhood or area effects, an issue the Lab canvassed in previous work (Johnson & Watson, 2017). Importantly, in the context of this study research shows that people's perceptions of their neighbourhood and their neighbours can change over time (Jones & Dantzler, 2021).

In this section we start by examining if participants had any problems with their neighbours before turning our attention to their satisfaction with selected neighbourhood attributes.

Problems with neighbours and housing satisfaction

With respect to problems with neighbours, two third of the participants reported they had at least one problem, and nearly half more than one, and this pattern did not change greatly between waves (Table 21). However, on each individual measure approximately one third of the respondents indicated they had encountered neighbour problems. Across three of the four measures (harassment, noise and formal complaints), there was little change between waves. However, the proportion of respondents who reported they had often been disturbed by noisy neighbours declined by 11.1 percentage points between Waves 2 and 3. This is a good sign. Table 21 also shows that 29% of respondents report having the urge to relocate from the neighbourhood at Wave 2, a proportion that increased to 40% by Wave 3. We drilled down into the data to see if we could identify any specific neighbour problems related to the urge to move. We found that those 57% of those who reported they did not 'feel at home within the neighbourhood' also reported an urge to move out of the neighbourhood.

Table 21: Problems with neighbours and neighbourhood (% agree or strongly agree or answering Yes)

Neighbour/neighbourhood problem	Wave 2	Wave 3
Urge to move out of the neighbourhood	28.9	30.9
Been harassed by neighbours	34.0	36.8
Often disturbed by noisy neighbours	46.5	35.4
Scared around neighbours	34.3	34.0
Launched a formal complaint about a neighbour's behaviour	30.6	30.6
At least one problem	*67*	*69*
More than one problem	*49*	*47*

Finally, and understandably, some of these neighbour's concerns are linked to overall housing satisfaction. In Wave 2, those who reported the urge to move out and not feeling at home in the neighbourhood tend to report the lowest levels of overall housing satisfaction. In contrast, those not reporting these problems tend to have more positive housing satisfaction scores. There is, however, no clear relationship between overall housing satisfaction and reporting harassment by neighbours and having launched a formal complaint (see Table A4). While certain negative interactions with neighbours seem to matter more than others, we also know that neighbourhood conditions can influence housing satisfaction, and we turn our attention to this next.

We wanted to understand more about how respondents viewed their neighbourhoods and subsequently asked a range of questions that aimed to capture what they perceived to be positive and negative characteristics of the neighbourhood in which they lived.

Positive aspects of neighbourhood

Across the nine different questions we asked to determine what respondents viewed as positive neighbourhood features, there was little change between surveys on seven of them (Table 22). For instance, while a substantial majority felt positively about the available services in their neighbourhood at both waves, an decreasing majority reported they felt at home, or thought the area had a good reputation. So, although there is minimal change, some respondents rated neighbourhood conditions negatively, others, positively.

Two aspects of neighbourhoods witnessed substantial improvements over the period, although both were coming off a relatively low base. These are feeling that people get along in the area where they live, which increased by 14 percentage points and most people can be trusted (an 11-percentage point). However, despite these improvements, social connections and interactions with neighbours are not great. Few people see their neighbourhoods as trustworthy and only one out of four people have adequate contacts with their neighbours.

Table 22: Positive neighbourhood conditions, % agree/strongly agree or satisfied/very satisfied.

Neighbourhood feature	Wave 2	Wave 3
Area has the services I or my family need	78.8	83.5
Feel at home in the neighbourhood	65.3	62.5
Buildings are in good condition	61.9	64.4
Satisfied with the mix of people in area	56.7	62.8
Area has a good reputation	55.1	51.6
Live in an area where people get along	44.3	58.5
A suitable place to bring up children	61.9	64.4
Most people can be trusted	26.3	37.5
Lots of contact with neighbours	25.3	25.8

Despite the last two results, when people were asked whether they felt part of the community, a process that generally takes some time, we observed a substantial improvement in the first 12 months, after which the result remained steady – at the baseline only 37% of respondents felt part of their community with a satisfaction rating of 6 or more, which makes sense given most people had just moved into the area. However, this subsequently increased to 64% at Wave 2 before dropping slightly to 61% in Wave 3.

While most participants also reported that their neighbourhoods had many positive features, there were also aspects that caused residents some concerns. From a list of problems social housing tenants commonly face, we asked participants whether specific problems were minor or serious (Table 23). During Wave two, drug dealing stood out as a prominent challenge with 37% of respondents seeing it as a serious problem. However, this subsequently declined to 4.3% at Wave 3. Among the remaining problems – vandalism/graffiti, robbery or assault and litter) we observe improvements in the proportion of people reporting these as serious problems, with an average decline of 5.2 percentage points between Waves 2 and 3.

Table 23: Neighbourhood problems

Neighbourhood Problems	Wave 2 (n=98)	Wave 3 (n=94)
VANDALISM/GRAFITI		
No problem	46.9	50.0
Serious problem	13.3	10.6
DRUG DEALING		
No problem	15.2	55.3
Serious problem	37.4	4.3
ROBBERY OR ASSAULT		
No problem	54.1	55.3
Serious problem	9.2	4.3
LITTER		
No problem	51.0	57.5
Serious problem	14.3	6.3

5.0 DISCUSSION

Settling into and making home is a process that takes time. People manage this process in different ways, at different speeds, and with different results. For our cohort of *Maximising Impact* participants, the survey results provide important insights into how well people are managing these processes.

After tracking respondents for 30 months, this 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. While the results are mixed, we nonetheless found three general patterns. The first pattern was where we observed no meaningful change – the results were the same or moved in either direction but only by a few percentage points. The second clear pattern was where there was an observable deterioration in peoples' circumstances over time. The third pattern was marked by improvement in the respondents' situations and/or circumstances. We discuss each of these patterns next.

5.1 No change

Across the 30-month observation period, we observed no meaningful change in the participants' physical health and only modest improvements in their psychological wellbeing or social connectedness. As we have previously noted, no marked improvement in health likely speaks to the chronic and enduring health conditions many participants had prior to entering social housing, at rates well above the wider community. The important finding here is that we observe *no significant increases* in chronic health conditions or *significant reductions* in satisfaction with health. 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. Moreover, since poor housing conditions negatively affect tenants' health (Kertesz et al. 2005; Rolfe et al. 2020; Sun et al. 2012), the stability in self-reported health conditions suggests that their housing conditions were decent enough not to affect tenants' already fragile health conditions adversely. If that were not the case, we would expect health satisfaction to reduce over time.

There was also no meaningful change across several indicators of social support, but again we are cognizant of the fact that establishing connections with people, and to places, can take time, particularly among those that have been at the margins of society for a long time. While there was little change, it is important to recognise that a significant majority of participants were in contact with their family and remained in touch throughout the study period.

Participant satisfaction with the material aspects of their home remained high and fairly constant over the 30-month period. We found that the highest proportion (80%) were

satisfied with the location of the housing followed by value for money. Across every indicator, most respondents were satisfied with the material aspects of their housing. However, the substantial decline in satisfaction with security at home/apartment block (19 percentage points) between Waves 2 and 3 is noteworthy. Similarly, while there was little change in the proportion of respondents reporting problems with their properties across a wide range of measures, the proportion of respondents who reported at least one problem increased between Waves 2 and 3 – from 59% to 81%.

The proportion of respondents that wanted to move out of their neighbourhood remained much the same between Waves 2 and 3 (29% and 31% respectively). Nonetheless, that 3 out of 10 tenants wanted to leave their neighbourhood which is a substantial number. However, social housing residents typically have limited options for moving and transfers take time. Hence, a strong desire to move can manifest in two problems for social housing providers: high tenancy turnover or unhappy tenants. Community building and place-making investments are less effective with the latter. Both are serious problems, even if only one is immediately obvious to social housing providers.

Finally, while the proportion of respondents identifying problems with neighbours remained unchanged between Waves 2 and 3, two thirds of respondents reported at least one problem with their neighbours at both waves, meaning that interactions among neighbours remain a cause for concern. It is important to understand that some problems between neighbours are all but inevitable given Unison historically allocated 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. Moreso, a high proportion of tenancies are in apartment blocks which increases the probability of confrontations due to proximity to other tenants. Additional tenancy management and support resources may help to reduce magnitude of the challenges high-need individuals face, 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.

This in turn focuses attention on an issue we raised in an earlier report – tenancy mix. While tenancy mix remains a ubiquitous feature of social housing policy in a contemporary Australian context, what exactly constitutes an appropriate 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 CommonGround facility owned and managed by Unison (Taylor & Johnson, 2021). 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. Notwithstanding the practical challenges social housing providers face, **our first recommendation** is that

Unison undertake a systematic analysis of allocation practices, as well as transfer decisions, as part of a process of developing an empirical foundation for future allocation policies and procedures.

5.2 Deterioration

No change in some aspects of tenants' housing experiences and domains of life satisfaction can be desirable, in others this is clearly not the case. In this section we focus on measures where the results indicate an undesirable decline over time. While most respondents felt they derived some economic benefits from being accommodated in social housing, fewer people reported these benefits in Wave 2 than in Wave 3. Similarly, there was a clear and consistent decline in the proportion of respondents reporting health benefits of living in social housing. While both health and economic benefits typically take time to emerge, they were expected to improve as residents settled into their homes and neighbourhood over time. The reasons for the decline are unclear and require further investigation.

Although most respondents felt safe in their homes, both during the day and at night, over the 30-month period there was a marginal decline in average satisfaction with safety. While there was a decline in feeling safe at home during the day, more people felt safe at night in their home at Wave 3 than at baseline. 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. 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.

Average housing satisfaction declined over the 30 months, with fewer people highly satisfied with their housing and more unsatisfied with their housing at Wave 3, than either Baseline or Wave 2. For participants with low home satisfaction, the root cause of this dissatisfaction is difficult to untangle given the pervasiveness of dissatisfaction across multiple seemingly unrelated measures. Nonetheless, we found that satisfaction with all physical and material aspects of housing correlate positively with overall housing satisfaction (albeit moderately) with home location having the highest positive association, followed by the design and layout of participants' homes. The study also found that respondents' perceptions about their living environments, adequacy of green/outdoor spaces and a pleasing atmosphere were all related to their reported satisfaction levels with their homes. Finally, there was an inverse relationship between poor housing maintenance and overall housing satisfaction. The more respondents agree that their homes are poorly maintained, the more they are likely to give low ratings to their home satisfaction levels. These findings indicate not only that how people feel about material aspects of homes is critical in terms of improving housing satisfaction levels, but how easily any gains made elsewhere are eroded by poor

maintenance. In this context, **our second recommendation** is that a focus on timely efficient maintenance is critical if Unison wish to improve resident housing satisfaction. This requires further prioritising maintenance and maintenance related communication, as well as clear communication of tenant and landlord responsibilities.

5.3 Improvements

Although a small group of participants (10%) are no longer housed, the vast majority (90%) were, 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.

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. Another notable improvement was life satisfaction, which at Wave 3 was broadly in line with the Australian average. Given the tenants experiences prior to moving into social housing, this is an important change. Indeed, combined with the fact that fewer people experienced or were threatened with physical violence during their two or more years in social housing, there is good reason for CHOs to feel they are having a positive impact on the lives of their residents.

We also see a boost in night-time safety at home by 10.5 percentage points by Wave 3, which is a positive development. Reduction in harassment by neighbours and increased satisfaction with their living environment accompany this. Reports of drug dealing significantly reduced, from 37.4% at baseline to 4.3% at Wave 3. Other substantial improvements are in satisfaction with tenants' employment situation, up 20 percentage points from the baseline at Wave 3. There are apparent changes in the social relations of respondents. The proportion of respondents with friends who were homeless, in jail or used illicit drugs reduced over the 30 months, suggesting the composition of social networks were changing. There is also an 11.2-percentage point increase in the number of tenants who felt their neighbours could be trusted between waves 2 and 2, suggesting that people are building trust over time, which is a good sign.

Alongside these improvements, we also observe important, albeit modest, improvements in employment along with strong levels of dwelling satisfaction and generally high and positive feedback about neighbourhood conditions. Indeed, on a wide range of measures the study points to the clear benefits of living in social housing.

5.4 What to make of the findings?

Gaining and sustaining housing is a significant achievement for homeless and at-risk households, and with 90% of participants remaining housed for over 30 months there are reasons to be pleased. However, how housing sustainment plays out with respect to tenants' health, life satisfaction, housing satisfaction and housing experiences, is not always straight forward. Indeed, the results are a clear reminder that understanding the impact of housing on a range of non-housing outcomes is difficult precisely because the home is not simply a physical construct or a shelter from elements of the weather. Home is a bundle of affective, material, spatial, and temporal elements that interact complexly to influence people's satisfaction and wellbeing.

Across all of the measures, we observe improvements, no changes, and in some instances, declines, but whether the results are positive or negative outcomes depends on the context. Take for instance the health results – how might these be interpreted? We would argue the results are positive because substantial improvements in health were not expected based on findings in existing literature. Being homeless or insecure housing can adversely impact people's health and life satisfaction (see Onapa et al. 2022 for a review), but there is limited evidence that being housed in decent accommodation massively improves these conditions (Tsai, Mares, and Rosenheck 2012; Driscoll et al. 2018). This reinforces our view that high expectations about gains in social housing are often unrealistic. Unrealistic expectations can lead to a perception that a program, be it support or housing, is not performing well, when the opposite may well be true.

Similarly, the weak improvement in social support indicates the challenge of forming new connections for people with various disabling conditions rather than a problem with social housing *per se*. Social support is crucial for many tenants and there is clearly a need for a more systematic effort to create networking opportunities for tenants, for whom social exclusion and isolation are common experiences.

While some results are challenging to interpret, the reduction in financial distress over all three waves is a very positive outcome. Financial distress can contribute to anxiety, stress, and family breakdown. Thus the reduction in financial stress has potentially significant implications for individuals and community housing organisations (CHOs).

There are other results that declined over time such as housing satisfaction, which is an important measure for social housing providers. Compared with community housing tenants, where 72% of tenants are satisfied with their housing services in Victoria (AIHW, 2021), our housing satisfaction results, despite declining, do not differ significantly. Moreso, the characteristics of tenants appear different, which could affect satisfaction levels (in addition to housing conditions and services). Thirty-one per cent of social housing tenants in Victoria have a mental health issue (AIHW, 2022b), compared to Unison's tenants, where 65% report histories of mental illness, with 43% receiving treatment at Wave 1. Disabling conditions such as mental illness can lead to under- or over-estimation of satisfaction levels (Albrecht and Devlieger 1999). The critical takeaways, however, are that it is possible to attain high levels of housing satisfaction as observed during wave 1 (80% satisfied), but also that

tenant population of CHOs differ and this has significant implications in terms of comparing satisfaction levels within and across CHOs.

Further, some factors that contribute to housing satisfaction are beyond the scope of services provided by community housing providers. For instance, improving safety within tenants' neighbourhoods requires collaboration with other stakeholders, including local governments. There are opportunities for improvement, nonetheless. As noted earlier property maintenance is one such area. The two most commonly reported problems across waves – inefficient cooling and pests – highlight different aspects of the maintenance dilemma faced by CHOs. About one third of the participants reported issues around cooling at both Wave 2 and 3, but this could well be the absence of cooling rather than a maintenance issues. This has different operational and financial implications for CHOs than say pests, which were also a significant issue for many tenants. With respect to pests, pest management can fall under the responsibility of the renter, the care provider or the landlord, which makes it challenging to address. Nonetheless, it is clear that collaboration with other stakeholders is essential. **Our third recommendation** is that pest management should be prioritised in both Unison's maintenance plans, with place managers clarifying responsibilities among stakeholders (tenants, community housing providers and care providers), and actions taken on pest management.

Our fourth recommendation focuses on initiating and organising opportunities for tenants to network and socialise, which could help them build new social support networks, improve trust among neighbours and potentially reduce the incidence of confrontations. However, building new networks can be constrained by tenants' different social profiles and biographical experiences. As such, deliberate efforts to overcome such challenges in tenants' building new networks are necessary to improve their housing experiences, which will enhance their life satisfaction. Initiatives in this regard could include recreational events. Experimentation is required to determine tenants' preferences and activities to yield the most favourable outcomes.

The study's findings have a number of policy implications. Firstly, they underscore that cross-sectoral collaborations are required to tackle neighbourhood challenges effectively. Secondly, they emphasise the importance of affordable rent in alleviating financial stress among individuals previously at risk of homelessness or homeless. Furthermore, it's notable that improvements in life satisfaction were minimal in various domains, particularly those unrelated to housing. This highlights the need for supplementary support services for tenants to address these non-housing factors. A comprehensive approach to providing tenant support services is crucial in enhancing overall life satisfaction and ensuring the long-term success of housing interventions.

Our study's limitations could affect the extent to which findings are generalisable in two specific ways. First, our sample was not randomly selected although we find no evidence that a specific subsample of tenants self-selected themselves to participate in the study compared with those who did not. However, the considerable loss of survey participants could affect the accuracy of our results. Those who did not participate in all three waves may

have distinct traits from those in the balanced sample. Second, we are unsure of the extent to which Unison's tenants reflect the population of social housing tenants in Victoria, limiting the generalisability of our findings to the sector. Finally, the tenants are heterogenous with different physical and financial conditions and housing histories, which could mask the changes in their conditions after obtaining housing. Despite its limitations, Maximizing Impact is a solid starting point. It highlights expected changes, unexpected changes, and factors that housing providers can influence but also the many they cannot. A better understanding of the factors that drive (and those that imperil) housing satisfaction is important. Unsatisfied tenancies are more likely to end or cause problems for other residents, which has significant social and economic costs. Returning to our original point, Maximizing Impact has demonstrated that housing satisfaction comprises many elements, some important to some people but not others; some change rapidly, and some do not. Indeed, our results remind us that this complex array of factors and their interactions over time make understanding housing satisfaction such a complex but essential activity. The contrasting housing experiences of our participants require further testing to isolate the specific factors contributing to their experiences.

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APPENDIX

Table A1: Timing between surveys (in days)

	Min	Max	Ave	Std
W1 and W2	223	534	381.2	59.5
W2 and W3	228	863	369.4	75.0
W1 and W3	664	1232	763.3	71.6

Table A2: Select variables, baseline participants and Wave 3 balanced sample, %

	Baseline N=170	Wave 3 balanced N=100
GENDER		
Female	50	47.4
Male	48.8	51.8
Intersex	1.2	0.9
TOTAL	**100**	**100**
HOUSEHOLD TYPE		
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
TOTAL	**100**	**100**
BASELINE AGE		
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
TOTAL	**100**	**100**
Mean (years)	*42*	43
Australian Born	65.9	67.5
Indigenous	4.1	4.4
PRIMARY INCOME SOURCE		
NILF	44.1	48.2
Unemployed	43.5	41.2
Wages	11.8	9.6
Other	0.6	0.9
TOTAL	**100**	**100**

Table A3: Spearman rank correlations of material and physical aspects of respondents' homes and overall satisfaction with housing.

	Wave 2	Wave 3
Value for money for the rent you pay	0.449	0.543
The location of you home	0.595	0.284
The design/layout of your home	0.543	0.474
The size of your home	0.457	0.419
The privacy of your home	0.508	0.615
Design of your apartment block	0.514	0.475
The security of your apartment block / home	0.439	0.429
Vehicle parking for your apartment / home	0.288	0.305

None of the coefficients is significant at 95%

Table A4: Spearman correlation coefficients of housing satisfaction and harassment and formal complaint about neighbours

	Wave 2	Wave 3
	Housing satisfaction	Housing satisfaction
Harassed by a neighbour	0.03	0.14
Ever made a formal complaint about a neighbour's behaviour.	0.00	-0.02

None of the coefficients is significant at 95%