

Unison Housing
Research Lab



**Assessing the costs of providing social housing to singles: A
case study.**

**Prepared for the
Community Housing Industry Association Victoria**

by

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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 Unison Housing Research Lab is a unique education and research collaboration between RMIT University and Unison Housing. The Lab is located in the Social and Global Studies Centre, one of two research centres in the School of Global, Urban and Social Studies (GUSS). The Lab was established in 2017 to develop and implement a collaborative teaching program, and to undertake innovative policy and practice relevant housing research informed by the experiences of services user 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 deep analysis of administrative data collected by Unison Housing to drive decision making. The Lab also produces a **Think Piece** series. This series critically examines theories and evidence that are influential in the areas of social housing and homelessness, and that are pertinent to Unison's mission, policies and practice.

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Disclaimer:

The views and opinions expressed in this paper are those of the authors and do not necessarily reflect or represent the views and opinions of Unison Housing or the Community Housing Industry Association Victoria.

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Introduction

Housing has always been seen as an important social and economic good in Australia (Mahar, 1995, p.7)

The economics of housing has received considerable attention from economists, sociologists and policy analysts for many years. It is a complex topic, with the economics of social housing arguably more so, in part a result of its subsidised nature. In Australia, a well-developed body of research has explored the costs of social housing with interest in funding and financial models (AHWG, 2017; Lawson et al., 2018; Troy et al., 2019), building costs, management costs and tenant outcomes (Pawson et al., 2015), as well as the costs of evictions (Zaretsky & Flatau, 2015), the importance of different housing subsidies (Randolph et al., 2018), costs offsets associated with housing the homeless (Parsell et al., 2016; Latimer et al., 2017), and so on and so forth.

Community Housing Organisations (CHOs) in Victoria are under considerable pressure to house people with complex needs, and, at the same time, remain financially viable. Who they house and what sort of housing they build are consequential matters that have significant social and economic implications. For CHOs to achieve their social and economic objectives, it is important to understand the financial challenges they face – financial challenges that appear to be particularly acute with respect to single person households, many of whom have complex needs and histories of housing instability. Given the existing literature pays little attention to the cost implications of different household configurations, it is an apposite time to investigate the economic incentive/disincentive to building and managing single bedroom stock for two reasons. First, evidence shows that tenancy breakdown is more common among those with complex needs, and complex needs are found at a disproportionately high rate in single person households. Second, the focus on singles is of particular importance given the proportion of singles in public housing has increased substantially, growing from less than 10 per cent of all tenancies in 1981 to over 40 per cent thirty years later (Groenhart & Burke, 2014; p.38). According to more recent figures, singles now account for over half of all social housing tenants (AIHW, 2020). Improving our understanding of both the costs social housing providers incur in providing housing to singles, and whether the costs of providing housing are different to other household configurations, is therefore important actionable information.

This is the second of three reports commissioned by the Community Housing Industry Association Victoria as part of the *Housing Singles Successfully* project. In the first report we examined issues to do with sustaining the housing of single person households, as well as reviewing interventions designed to reduce tenancy breakdown among social housing residents. In this report we focus on the cost of housing singles. We examine two cost structures – capital and recurrent costs – to better understand the core economic and social challenges CHOs face with respect to successfully housing single persons. To simplify matters, we define capital (or upfront) costs as those that primarily relate to buying or building social housing dwellings. Recurrent (sometimes called operational) costs relate to the management and maintenance of social housing stock and its tenants.

There are three parts to this report. In the first part we provide an overview of the capital costs associated with building one-bedroom housing stock and argue that in the context of existing housing policy that prioritises households with complex needs, there are disincentives for CHOs to build housing for singles, particularly those receiving JobSeeker. In the next section we turn our attention to recurrent costs and undertake a novel empirical analysis of administrative data obtained from Unison

Housing to estimate the subsidy gaps and actual costs of housing singles relative to other household configurations. This section starts with some background information on Unison Housing, the site of the study. Following this we then provide a description of the data we use in the analysis, as well as the measures we use to estimate costs, before we present our findings. In the final part of the report we offer some concluding comments.

PART 1: Exploring development costs and rental returns

The lack of appropriate housing for low-income singles is not a new issue but arguably more pressing than ever before. In the past rooming houses were heavily relied on to provide housing for disadvantaged singles, particularly men. The situation has changed markedly because of a recognition that many privately run rooming houses are unsafe, often violent places that provide less than optimal living conditions for the residents (Chamberlain & Johnson, 2007). Many community managed rooming houses are now being converted into apartments, and while the quality of accommodation is much improved, the number of single persons housed in a converted rooming house is typically lower.

There is a large Australian literature that examines the costs of building social housing units, single bedroom and multiple bedrooms. This literature shows that there is considerable spatial variation, with average costs of building social housing units varying widely across jurisdictions (Lawson et al., 2018). Since the total development cost of delivering new social housing consists of the cost of financing, construction materials and labour costs, design and planning fees, land and acquisition cost, and professional fees among others, any variation in these cost items affects capital costs, mostly upwards.

In delivering social housing, the building cost¹ is typically the largest cost component or the second largest after land costs. This cost, all things being equal, is lower for a single-bedroom unit than building a multi-bedroom apartment². This is because the basic floor area of single-bedroom apartments of 50m² is smaller than two-bedroom or three-bedroom apartments with floor areas of around 60m² and 65m² respectively. However, the cost differences tend to be “relatively minor” given that both single- and two-bedroom apartments require similar basic amenities (e.g., kitchen, bathroom), safety features (e.g., smoke detectors, home camera security systems) and common areas (e.g., shared laundry room).

Should CHOs build more one-bedroom or two-bedroom-plus apartments? If you were to focus solely on building costs, while holding other costs constant, for the same gross floor area of an apartment block, CHOs can realise more single bedroom units than two- or more-bedroom configurations. CHOs could thus house more singles or couples. At the same time, despite the higher number of single bedroom units, two- or more-bedroom configurations will house more people relative to size (one-two persons in 50 m² vs three-plus persons in 65 m²). More importantly, the

¹ Also referred to as the construction cost.

² Other costs such as land, finance cost etc., do not vary because of how the gross floor area is configured into apartment units.

marginal costs of an extra bedroom or two is offset, over time, by the fact that larger units typically generate higher rents.

Although social housing rents are typically lower than market rents (Homes Victoria, 2022: p.8), it is crucial to ensure that the potential development value of the land is maximised when constructing social housing. This is because, like any property development, failing to do so risks generating negative returns on investment, which can be detrimental to social housing providers in the long run. By optimising the development value of the land, social housing providers can be financially sustainable, create more units, and help alleviate the shortage of affordable housing options for low-income households. Optimising land value implies that total development cost must be linked to sale price and rental yield, the latter being more relevant here. In simple terms, it is not how expensive the property is to develop³ but the total development value relative to the development cost that makes a project financially viable.

For CHOs who operate in a special rental housing submarket where rents are determined by government policy, there is the need to consider the optimal mix of apartment configurations for any proposed new apartment block to ensure it meets their social mission but also ensures their financial sustainability. That is would it be more cost effective to build 15 two-bedroom units, or perhaps seven two-bedroom and 12 single-bedroom units? CHOs and State Housing Authorities (SHA) are proficient in assessing the total development costs for different building configurations for low-income households. What remains challenging is how CHOs can maximise development value given the two specific constraints on their operations. First, social housing tenants are selected from a small and less economically diverse pool of households – most are (very) disadvantaged and all are on low incomes. And second, the requirement that CHOs must use an income-based rent setting model where rents are set as a percentage of household income. This model means that a family in a two-bedroom unit will generate substantially higher rent and likely better rental returns than a single person in a one-bedroom unit, even if the former costs more to develop.

The impact of the rent setting model means that the same apartment can return substantially different rents depending on the income source of the tenant. This can be easily, albeit loosely, illustrated. For a single person on JobSeeker, 30 per cent of their income (excluding Commonwealth Rental Assistance and any other supplements) would be around \$207 a fortnight. For those on a Disability Support Pension (DSP) the figure is just over \$290 for the SAME property – approximately \$80 more (38.7 per cent more). Thus, for every vacancy and for every unit there are different costs to CHOs that have implications for their financial sustainability but also that make it challenging to predict the potential size of rental returns.

Rental yields are also affected by the cost of acquiring and maintaining tenancies. And should there be systematic differences in these costs based on household type and characteristics, it could have implications on the financial sustainability of CHOs (see Part 2), but also potentially bias tenant selection in favour of low-cost and higher income tenants. Tenant turnover rate among singles is higher than other household configurations, in both the private rental market and in social housing. While the situation in the private market likely reflects an array of issues including lifestyle choices, among single social housing tenants, high turnover rates often reflect a complex array of intersecting

³ Although building efficiently can reduce cost to maximise returns.

vulnerabilities that increase the risk of tenancy breakdown (Johnson & Scutella, 2023). High tenant turnover rate increases tenant acquisition costs and rent lost due to vacancies. In short, for the same total development cost, building for singles will result in lower development value than other apartment configurations – resulting in a less optimal use of land. CHOs can allocate single-bedroom stock to couples. While this would improve rental returns, it further exacerbates the lack of housing available to single person households who constitute the largest group on the Victorian Housing Register (VHR).

While high rates of tenancy breakdown and tenancy turnover can disincentivise investment in single bedroom stock, it is important to avoid problematising singles and recognise that singles are a heterogeneous group – some singles are old, some are young, some are just poor, while others have multiple disabling conditions. To be exact, problematic behaviour and social discord are found across all household configurations. Problematising singles risks overlooking the broader point that it is the insufficient income support for singles, particularly those on JobSeeker and Youth Allowance, and as noted in the previous report, a lack of formal social support (Johnson & Scutella, 2023), that lie at the heart of the challenges CHOs face with respect to housing singles.

While CHOs are not driven by the profit motive, they have a responsibility to ensure that capital investments are financially sustainable, while at the same time ensuring housing is provided to disadvantaged households. CHOs thus must make a series of difficult decisions that trade-off high capital costs and higher potential rental yield for lower yields. In the next section (Part 2) we examine whether operational costs vary across different household configurations which is important information with respect to making informed decisions regarding tenancy management approaches and appraising the development value of future social housing projects.

PART 2. Estimating recurrent costs: A case study

In this section we investigate the ongoing or recurrent costs of providing social housing to different household configurations drawing on tenancy data provided by Unison Housing, a large Victorian social housing provider in inner Melbourne. We examine differences in the costs of social housing provision by household type, which as mentioned in the previous section, arises due to the disparity between the difference between rents paid by tenants and the actual costs in servicing social housing properties. This analysis is novel as it relies directly on Unison Housing’s administrative data and allocates dwelling related costs to tenants, thus allowing us to determine differentials between household types with differing characteristics.

2.1 About Unison Housing

Unison Housing is a not-for-profit Housing Association that currently manages and/or owns over 2700 social, transitional, affordable and public housing units in Victoria. As well as providing housing for people on low incomes, Unison is also a large provider of services for people who are homeless or at risk of homelessness in Melbourne’s West. The Unison Housing Research Lab, which operates out of

Unison's headquarters in Melbourne, is a collaboration between Unison Housing and RMIT university that is jointly funded to undertake policy and practice relevant research.

Unison is a significant provider of social housing in Melbourne and surrounding suburbs and over three quarters of Unison's tenants are single. In comparison, just over half (55 per cent) of social housing tenants are single (AIHW, 2020). Using Unison as a case study raises the question of generalisability. On one level, the high number of singles makes Unison an appropriate place in which to undertake an analysis, as we are likely to capture more variation in the characteristics of single person tenancies than if the number of single tenancies was small. Variation in the characteristics of singles is important as it provides us with the opportunity to more accurately estimate cost differences across subgroups of single person households.

On another level though, the ability to generalise from a single case study is limited. This primarily stems from the question of how representative Unison's single tenants are of singles housed in social housing. This is a tricky question to answer. Despite numerous studies involving social housing tenants we know surprisingly little about their characteristics from pre-existing data sources, apart from some general demographic information and the fact that most new allocations into social housing are to households deemed to be 'in greatest need'. The term 'greatest need' refers to a very specific and limited set of housing experiences, and more detailed information about the attributes and experiences of social housing tenants is difficult to obtain. Indeed, beyond basic demographic attributes, information that establishes the degree of disadvantage of social housing tenants, and the complexity of their circumstances, is remarkably poor. This means that although community housing providers may all be working with a large number of 'greatest need' households, it is quite possible they work with different populations of disadvantaged households.

However, we do have strong information about who Unison houses based on a number of studies the Lab has undertaken, the most relevant being the Maximising Impact longitudinal study that tracked 170 new social housing tenants over a three-year period, the majority of whom were single (Taylor et al., 2020). In the baseline report we found that four out of five participants had been homeless and over half had slept rough (primary homelessness). Nearly one third (29 per cent) had been in the State out-of-home care system, with the rate rising to 41 per cent among those that had ever experienced primary homelessness. We also found that over eight in 10 (84 per cent) have been diagnosed with a chronic health condition, and nearly half reported three or more chronic health conditions, with the rate rising to 93 per cent among the primary homeless group. We also found that two thirds (65 per cent) had been diagnosed with a mental health condition, and that across most measures, drug and alcohol use exceeded rates in the general community by anywhere from two-six times. Combined with evidence of lives punctuated by physical and sexual violence, the report indicates that Unison houses severely disadvantaged households. The salient point here is that other housing providers may be working with a more or less disadvantaged population, but unfortunately we simply do not know. We do know however, that many of the characteristics identified in Unison's tenant population are also associated with high probabilities of tenancy breakdown (Taylor & Johnson, 2021a), and this is an important factor to bear in mind with respect to our recurrent cost estimates.

2.2 Method

2.2.1 Approach

A number of studies have examined the ongoing costs of social housing provision, and they all recognise that calibrating different costs measures is a complex task (See Pawson et al., 2015). Nonetheless, Zaretsky and Flatau (2015) estimated the average standard recurrent costs per dwelling based on expenditures between 2011-13 across all states to be \$7,361 per annum, with the highest cost reported in the ACT (\$10,664) and the lowest in Victoria (\$5,312). After taking into account rental income the average recurrent cost was \$1,814, with WA the highest (\$4,006) and Victoria the lowest (\$461). Pawson et al's. (2015, p.25) detailed study of management expenditures, a much narrower measure, reported a mean housing dwelling expenditure in 2013-14 of \$2,671, based on information provided by six CHOs. They also calculated management expenditure per dwelling based on data contained in the six CHOs annual reports (\$3,488), and also compared management costs with English Housing Associations where in 2015 the average management cost per dwelling was \$2,038. There are several differences in what cost components researchers and government include to calculate recurrent costs but what is distinctive about these studies, and of great relevance here, is that these studies examine recurrent costs per dwelling. Our interest is slightly different. In this report our interest lies in estimating the ongoing costs of housing different household types. More specifically, we utilise tenancy data administration data from Unison Housing to estimate recurrent cost differentials in relation to different single person tenancies.

To estimate recurrent cost differentials, we extracted tenancy data from Unison's tenancy management system, GreenTree. GreenTree contains a great deal of information about tenancies, both ongoing as well as those that have ended. Unison began using Greentree in 2014 and it is set up in such a way that costs are generally attributed to dwellings, whereas we wanted to examine costs associated with each tenant's tenancy. To do this we requested non-identifiable records held by Unison that captured three different sorts of information. First, we requested tenancy records for all current Unison tenancies at November 2022. Next, we requested tenancy records for all tenancies that had ended (or exited) between 1 January 2014 and November 2022. Finally, we requested all service requests made by each tenant and/or for each property, and property records with details of property characteristics and costs associated with service requests. We then merged the three datasets using a combination of tenancy record IDs, service request IDs, and property IDs to assign to each Unison tenant various assessments of costs that Unison incurred in housing them. Further details of these cost measures are provided below.

Unlike most studies where recurrent costs are calculated by dwelling, our unit of observation for analysis is at the tenant level. Property level characteristics are thus matched to tenants that have been residing in that property at that time. We then undertook a number of restrictions to ensure that we have reasonably representative dataset of Unison social housing tenancies over this period.

First, we only include new entrants from 1 January 2014 to align with when Unison began using GreenTree. Although existing tenancies at the time moved over to the new system, tenancies that had ended prior to January 2014 are not captured in GreenTree. Thus, if we included older tenancies this would bias the data in favour of longer-term tenancies.

Second, we only include social housing tenancies (i.e., omit affordable housing tenancies) as these are of specific interest to this project. We also omit those in rooming houses as these are being phased out by Unison.

Third, as we are dealing with time varying information and the data was taken at one point in time (November 2022), the analysis focuses on tenants that had exited a Unison property prior to November 2022. We do this so that we have data on all tenant costs at the point they leave their housing. Current tenant data is potentially quite useful but would only give us a snapshot of their situation at a particular point in their tenancy – tenancies are dynamic, and a person might be in arrears at one point and not at another so it would be unclear what data selected at a random point in time would actually be telling us.

After these exclusions we end up with 824 exited households in our resulting sample with 652 of these single person tenancies. Along with providing tenant characteristics of our resulting sample, Appendix Table 1 also provides descriptive information about what proportion of overall tenancies have already exited and thus make up our sample.

2.3 Estimating cost measures

In this section we discuss the measures used to examine the ongoing costs of social housing provision. As this project is interested in examining the differential costs of providing social housing to singles and/or various priority groups of tenants, all cost estimates are taken from the perspective of a social housing provider, which in this case is Unison Housing.

In order to cover the ongoing costs of social provision, social housing providers raise rental revenue from its tenants. This comprises a base level of rent, which is typically calculated as a proportion of a tenant's income, and an additional subsidy provided by the Australian Government via Commonwealth Rent Assistance. Thus before we examine the costs associated with social housing provision we first examine how rents, which we refer to as *R*, vary across different groups.

We then calculate three measures of actual costs of delivering social housing for Unison. There are anecdotal reports that tenants with certain characteristics are more likely to fall behind in their rent than others, and in more extreme circumstances exit their tenancies with a large amount of rent arrears. To explore whether this is the case or not we examine a **measure** of costs, which we refer to as **A**, which includes the outstanding amount of rent arrears owing on the property once the tenant has exited.

While a social housing tenant is residing in their dwelling they may raise service requests with their social housing provider to repair anything faulty in their dwelling (examples range from fixing a faulty tap, to repairing a heater or oven, or even replacing a broken door that has been kicked in). Some tenants may also be found to have breached their tenancy agreement resulting in the social housing provider commencing processes to have that tenant evicted. Although not all of these costs are necessarily the fault of the tenant these processes are all costly. To explore whether certain groups of tenants are more costly than others we explore a **second cost measure** which we refer to as **B** and includes these tenant related service requests. These costs refer to the direct costs of these tenant related service requests. What it does not include are the labour costs of Unison employees having to address and process these requests, and thus is an underestimate of the full costs of Unison managing these tenancies.

In some instances property damage is not known to Unison until the tenant has already vacated the property and thus is not assigned to that tenant in the database. Also, some tenants may leave a property in a greater state of disrepair than others thus requiring more costly general maintenance. For example, an anecdotal report we heard is that when tenants are heavy smokers more attention is required to clean and paint the dwelling once it has been vacated. Thus, in a **third**

cost measure, which we refer to as **C** we include all of these property related maintenance and repair costs that have not been captured in measure B. As these costs have not been formally attributed to a tenant in the database we take the average property cost that has arisen in a year and allocate this to each tenant that has lived in the relevant property in that year. Note that this includes general asset maintenance and repair costs which are typically considered to be borne by the landlord as they can extend the effective asset life of a dwelling. However, we are not able to separate these from those property level costs caused by tenants. Also, as with the previous cost measure Unison labour costs are not included.

In order to capture whether there is a shortfall in rents relative to the direct costs of housing each tenant we calculate a net cost measure, calculating rents minus arrears, the costs of tenant related service requests and also subtracting all other property related maintenance and repair costs (**R-A-B-C**).

Finally, we also calculate a measure of the opportunity costs of providing dwellings as social housing, which we refer to as **Oppcost**. This measure captures the shortfall required to meet the capital subsidy gap between market rents and rent paid by social housing tenants.⁴ A private landlord would be able to meet their initial capital cost by charging its tenants market rents. However, in social housing rent paid is set using an income-based formula, which in the majority of cases falls short of market rent.⁵ This shortfall is equal to the market rent of dwellings minus rent charged (which includes the rent component charged via receipt of Commonwealth Rent Assistance where relevant). This shortfall can also be thought of as the opportunity cost that CHOs incur for providing these dwellings as social housing rather than in their next best use on the private market. Another way of looking at this shortfall is that it is the ongoing **implicit housing subsidy** that Unison is providing to its tenants by providing dwellings as social housing rather than as private rentals. Indeed, for tenants of public housing Homes Victoria explicitly refers to this as a rental rebate.⁶

All costs are converted to weekly dollar values that are averaged over each tenant's tenancy duration, thus property related costs are adjusted for length of tenancy, as are rent arrears. This ensures that the costs of longer tenancies are not artificially inflated just because the tenant has had more time in the property. We also assume that rents charged can never be greater than market rents, with the difference set to zero for the small number of observations where this is observed in the data. Similarly, as rent credits are reimbursed once a tenancy has ended, any rent credits observed in the data were set to zero. All cost values are then adjusted for price inflation (by year and quarter) using the ABS Australia wide CPI measure, which has a base year of 2011/12. This ensures that estimates from different time periods can be compared with all resulting dollar values measured at 2011/12 price levels.

⁴ As discussed in <https://grattan.edu.au/news/a-place-to-call-home-its-time-for-a-social-housing-future-fund/>.

⁵ As Unison Housing is also a provider of affordable housing, the maximum rent charged by Unison in social housing ensures tenants pay less than 75% of market rent so as not to create discrepancies between rents charged in affordable housing and in social housing. Thus, in the sensitivity analysis presented in an Appendix we present results using 75% of market rent as an alternative reference point.

⁶ See <https://www.housing.vic.gov.au/market-rent-and-rental-rebates>.

2.4. Results

2.4.1 Cost differences between household configurations

Table 1 presents the resulting estimates of average weekly costs for each social housing tenancy that Unison delivered between the period 2014 and 2022 by household type.⁷ Descriptive statistics of the sample are provided in Appendix table 1 which shows us that Unison’s tenant profile is overwhelmingly singles with 79 per cent of the sample single persons, 11.5 per cent singles with kids and a further 1.6 per cent single sharers. We exclude this last group from the table below as the sample is small.

Table 1. Average weekly costs of social housing provision for Unison per tenancy, exited tenants, by family type, 2011/12 dollars

	Rent charged (R)	Arrears (A)	Tenant initiated service costs (B)	Other property service costs (C)	Rent charged minus all costs (R-A-B-C)	Market rent (MR)	Oppcost (MR-R)
Couple	199.7	0.1	32.3	46.9	120.4	280.0	80.3
Single persons	157.5	1.1	42.8	89.5	24.1	259.5	102.0
Couple w kids	220.6	1.4	40.0	23.9	155.3	325.8	105.2
Single w kids	208.3	0.7	28.3	53.5	125.8	335.1	126.8

From Table 1 we clearly see that housing single persons is much more costly than housing couples. Firstly, singles generate less rental revenue than couples, which we see in column ‘R’. As social housing rents are based on tenants’ incomes, singles are charged lower levels of rent relative to couples, with rents of single person tenancies \$157.50 a week whereas rents of coupled tenants are \$199.70 a week on average. Thus, rents of single person tenants are 79 per cent of those of couples. Likewise singles with children are charged less rent than are couples with children (\$208.30 vs \$220.60) or 94 per cent of the couple rate.

In the next three columns of Table 1, denoted as ‘A’, ‘B’ and ‘C’, we see the impact that actual costs incurred by Unison housing in housing singles relative to other household types. Rent arrears costs, denoted as ‘A’, are minimal for couples and slightly larger for single persons, but still relatively small. Rent arrears seems to be less common amongst single parents relative to coupled parents, but again these are small differences. It is worth pointing out that although there are certain tenants with large amounts of rent arrears, these balance out once averaged over all tenants. This shows that CHOs don’t appear to be out of pocket because they’re letting renters avoid paying rent on average.

Single persons seem to incur relatively more property related service request costs than do couples as is shown in the ‘B’ column in Table 1. The costs of service level requests directly related to tenants are \$42.80 for singles compared to \$32.30 for couples. These costs are however lower on average for single parent tenants than they are for couple parent tenancies (\$40). Other property

⁷ While it is typical to use market rent as a reference to estimate the opportunity costs of social housing provision (see for example <https://www.housing.vic.gov.au/market-rent-and-rental-rebates> and <https://grattan.edu.au/news/a-place-to-call-home-its-time-for-a-social-housing-future-fund/>) sensitivity to using a reference of 75% of market rent for Oppcost is presented in Appendix Table 2.

related service costs, denoted by 'C' in Table 1, are substantially larger for singles than couples (\$89.50 vs \$46.90), and for single parents than couple parents (\$53.50 vs \$23.90).

Subtracting these costs from rents charged we see the direct net impact of housing singles relative to housing couples on social housing providers. Once all estimated costs are subtracted from rents, in column 'R-A-B-C', rents net of costs are only \$24.10 for singles but \$120.40 for couples. Similarly they are \$125.80 for single parent tenancies but \$155.30 for couple parent tenancies. This reflects total costs (A+B+C) of housing singles that are 1.7 times the cost of housing couples. The total cost of housing single parents is 1.3 times the costs of housing dual parent families.

In addition to the actual costs of social housing provision it is also important to consider the opportunity cost that social housing providers face, which is equivalent to the shortfall between market rents and rents charged and denoted in the final column of Table 1 by 'Oppcost'. Although these are not a direct cost of provision they do represent the opportunity cost that CHOs incur for providing these dwellings as social housing rather than in their next best use on the private market. They also reflect the implicit housing subsidy provided to social housing tenants. As singles and couples are typically provided with similar types of dwellings (and thus have similar market rents) the opportunity cost of housing single persons is \$102 a week compared to that of couple tenancies of \$80 a week as the rent raised from couples is higher as there are now two incomes coming into the tenancy. Similarly the opportunity cost of housing single parent tenants is higher than that of housing couple parent tenants (\$126.80 vs \$105.20 respectively).

2.4.2 Costs differences within single person households.

As the vast majority of Unisons tenants are single persons, as are half of the applicants on the VHR (Homes Victoria, 2022), differences between various household configurations are important to note. But we also recognise that singles are not a homogeneous group and even allowing for the high level of complexity reported among Unison tenants, we want to explore whether some singles are more expensive to house than others. In the following section we analyse the costs of housing the 652 single person tenancies we have data on. In Table 2 we show the average weekly costs of housing singles by select demographic and health characteristics, as well as by Centrelink income support payment types. In Table 3 we show the average weekly costs by various 'housing measures' including homelessness and priority status, and tenancy duration and exit reason(s).⁸

From Table 2 (below) we see that the rent shortfall is marginally higher for females than males reflecting differences in the age and income profile of female tenants. Once all property level costs are subtracted from rents (column 'R-A-B-C') the difference grows slightly, with female single tenants costing almost 1.2 times more on average than male tenants.

Age, determined on entry to the tenancy, is clearly important. When examining rents, the youngest age group (15-24 years) is charged less rent than all older age groups. Costs then show little clear pattern by age apart from that they are lowest for those 55 years and over. When all costs are subtracted from rents, tenants aged 15-24 years and 35-44 years do not generate enough revenue to cover their costs. Tenants aged 25-34 years and 55 years and over generate the most revenue net of costs. When examining the opportunity costs of housing tenants by age a clearer pattern emerges, with opportunity costs very clearly declining by age. This reflects that older tenants are more likely to

⁸ Sensitivity to using a reference of 75% of market rent for Oppcost is presented in Appendix Tables 3 and 4. Note that while the absolute amounts of costs are lower when this reference is used, the differentials between different groups of singles largely remain, that is certain groups of singles are more costly to house than others.

be on Centrelink payments with higher payments (for example, Age Pension and DSP) whereas younger tenants are more likely to be on Youth Allowance or JobSeeker Allowance.

Table 2. Average weekly costs of social housing provision for Unison, exited tenants, single persons selected characteristics, 2011/12 dollars.

	Rent charged (R)	Arrears (A)	Tenant initiated service costs (B)	Other property service costs (C)	Rent charged minus all costs (R-A-B-C)	Market rent (MR)	Oppcost (MR-R)
Females	152.6	1.4	33.1	112.1	6.0	260.1	107.5
Males	162.3	0.8	51.6	73.2	36.7	259.3	97.0
15-24 years	129.6	0.7	15.3	148.9	-35.3	256.6	127.0
25-34 years	172.3	1.0	33.4	55.3	82.6	270.1	97.8
35-44 years	163.2	3.1	66.5	129.9	-36.3	257.7	94.5
45-54 years	167.7	0.8	62.7	40.8	63.4	257.4	89.7
55 years plus	171.0	0.1	61.2	34.4	75.3	249.3	78.3
ATSI	161.9	1.0	30.4	28.1	102.4	270.0	108.1
Not ATSI	157.8	1.2	38.0	83.6	35.0	259.7	101.9
Not stated	151.1	0.6	93.7	190.7	-133.9	246.9	95.8
Has a disability	164.0	0.5	63.1	116.7	-16.3	252.7	88.7
No reported disability	161.3	1.2	34.7	39.3	86.1	265.3	104.0
Not stated	145.5	1.5	45.2	171.4	-72.6	251.7	106.2
Age Pension	170.9	0.0	34.9	15.1	120.9	255.6	84.7
Austudy/Abstudy	131.7	0.1	5.1	11.9	114.6	264.6	132.9
DSP	171.0	1.2	62.1	87.4	20.3	256.6	85.6
JobSeeker	137.1	2.3	66.6	130.6	-62.4	253.9	116.8
Parenting Payment (PgP)	117.0	1.2	61.4	7.7	46.7	281.1	164.1
Youth Allowance (YA)	105.3	0.4	10.2	126.3	-31.6	254.7	149.4
Other	172.0	1.0	54.9	34.3	81.8	251.3	79.3
Wages/Part	201.2	0.4	13.6	40.1	147.1	271.6	70.4
JobSeeker payment	137.1	2.3	66.6	130.6	-62.4	253.9	116.8
Other	164.7	0.7	34.3	74.8	54.9	261.6	96.9
JobSeeker/YA/PgP	125.3	1.6	45.5	124.7	-46.5	254.9	129.6
Other Centrelink payment	170.1	1.1	58.0	77.2	33.8	257.8	87.7
Wages/Part payment	201.2	0.4	13.6	40.1	147.1	271.6	70.4

Tenants identifying as Aboriginal or Torres Strait Islander are charged a similar rate of rent as those that have not identified as Aboriginal or Torres Strait Islander. The costs of servicing their housing are however substantially lower than for the other groups, with those not stating whether they identify as Aboriginal or Torres Strait Islander the most costly to Unison. Indeed these costs are greater than rents charged for the 'not stated' group, costing an additional \$133.90 a week net of rent. However, when examining opportunity costs only, those identifying as Aboriginal or Torres Strait Islander have marginally higher opportunity costs reflecting that they are typically in housing with slightly higher market rents.

Tenants with a reported disability are charged the highest weekly rents, paying \$164 a week on average. This compares to rents of \$161.30 for those reporting they have no disability and \$145.50 for those that have not stated whether they have a disability or not. This reflects that those with a disability are more likely to be on the higher DSP. Tenants with a reported disability are however the costliest to house on average, with total costs outweighing their slightly higher rents by \$16.30 a week.

The next set of rows shows how important Centrelink payment type is to the resulting costs of social housing provision. Appendix Table 1 shows that the sample size for Austudy/Abstudy and Parenting Payment (PgP) recipients is very small so we won't draw attention to these estimates. Rents charged are highest for wage earners and those on the higher payment Age Pension, DSP, and 'other' group. They are lowest for tenants in receipt of Youth Allowance (YA) and JobSeeker Payment. Tenants on JobSeeker Payment are also the most costly regardless of what cost measure is used. The overall costliness of tenants on these lower payments is most obvious when combining those on JobSeeker, YA, Austudy/Abstudy and PgP groups and comparing their average costs to tenants on the other payment types. Just looking at direct costs alone (A+B+C) tenants in the JobSeeker/YA/Austudy/PgP group are almost 1.3 times as costly to house than are those on other payments and 3.2 times as costly to house as wage earners/part payment recipients. Therefore, not only are tenants on these payments more expensive to house because they have lower incomes, but they are also more likely to attract higher actual costs for Unison in maintaining and servicing their tenancy. Indeed for the JobSeeker, YA, Austudy/Abstudy and PgP group direct costs outweigh rents charged by \$46.5 a week. Thus Unison are making a loss for this group. This is particularly significant considering that not all recurrent costs of housing provision have been included in these estimates (e.g., labour costs) which we would assume are also higher for higher needs tenants.

Turning to Table 3 we look at how the various set of cost measures vary by tenants' housing characteristics. First are tenants housing circumstances on entering their social housing tenancy; whether they were recorded as homeless or not, and their priority category where this data was available, and then by the duration of their tenancy and whether they exited for 'favourable' vs 'unfavourable' reasons. It is important to point out that the homelessness categorisation is undertaken by Unison's place managers at the time that tenants are allocated social housing. Place managers are not provided with guidance on how to define homelessness therefore the categorisation is inconsistently applied across tenancies. Priority Category is on the other hand taken from data that is available from the VHR (and thus consistently defined) but is only transferred to the Unison database in very few cases. To our knowledge this is not applied in any systematic way. Appendix Table 1 shows that the sample of tenants where Priority Category is actually observed is fairly small at only around 13 per cent of the 652 tenancies.⁹ Thus this is a major caveat when examining average costs by Priority Category.

⁹ Unison takes on a much high proportion of tenants from the VHR priority list, but this information is not routinely recorded in GreenTree tenancy database as it is no longer relevant to tenancy management after tenancy placement.

Not surprisingly clients that were homeless prior to entering Unison social housing are more costly than other tenants where their homeless status was known. They are also charged lower rents than those not homeless (\$139.90 per week vs \$171.40 per week) as well as those with 'unknown' homelessness status (\$167.20 per week). Thus, as was the case with those on the lower Centrelink payments, homeless tenants seem to not only be more costly to house because they are on lower income support payments, but they are also more likely to attract higher actual costs by Unison in maintaining and servicing their tenancy.

In the small sample where priority status is observed, it does appear that Emergency Management tenants (n=40) are quite costly regardless of the measure used¹⁰, whereas Homeless with Support tenants (n=34) appear to have lower opportunity costs but significantly higher costs associated with maintaining and servicing the dwellings they reside in. Priority Transfers (n=10) appear to be the least costly. While we urge readers to not place too much weight on these findings, the results do highlight the type of analysis that can be undertaken with this data and thus how important it is that CHOs include this data in their databases.

Table 3. Average weekly costs of social housing provision for Unison, exited tenants, single persons housing characteristics, 2011/12 dollars.

	Rent charged (R)	Arrears (A)	Tenant initiated service costs (B)	Other property service costs (C)	Rent charged minus all costs (R-A-B-C)	Market rent (MR)	Oppcost (MR-R)
Homeless	139.3	2.1	42.2	122.0	-27.0	256.6	117.3
Not homeless	171.4	0.5	43.4	70.6	56.9	261.5	90.1
Unknown	167.2	0.2	39.4	17.9	109.7	259.3	92.1
Tenancy duration 12 mths+	161.5	0.6	20.9	15.8	124.2	260.5	99.0
Tenancy duration <12 mths	152.5	1.7	71.0	184.4	-104.6	258.4	105.9
Favourable ¹ exit	154.9	0.7	37.8	43.2	73.2	257.5	102.6
Unfavourable ² exit	161.1	1.6	42.3	134.3	-17.1	261.0	99.9
Exit reason unknown	145.8	0.4	73.1	13.6	58.7	259.7	113.9

1. Exit reason = Leaving Melbourne; Moved to Private Rental; Moved to other non-Unison Housing; Offer of Public Housing; Offered Unison Transfer.
2. Exit reason = Abandoned. No known reason; Conflict with Neighbours; Deceased; Evicted. Warrant Ex – Anti-Soc; Evicted. Warrant Ex – Arrears; Housing Not Affordable; Housing Unsuitable For Needs; Immediate Notice – Damage; Immediate Notice – Danger; Incarcerated; NTV – No Specified Reason; Re-Incarcerated; Temporary Housing Only; Unsatisfied with standard; Vacated. Antisocial behaviour; Vacated. Rent Arrears.

¹⁰ VHR data shows that Homeless with Support is the largest priority category and Emergency Management one of the smallest. The larger number and also higher costs in the Emergency Management category likely reflects the use of that category for the From Homelessness to a Home program, a new 'Housing First' program that targets individuals with complex needs and histories of chronic housing instability.

Finally, we examine average costs when considering certain tenancy outcomes. The first is the length of the tenancy. Shorter term tenancies (tenancies of less than 12 months) are much more costly than longer term tenancies. Although rents charged are only marginally lower for tenancies that last for less than 12 months compared to longer tenancies (and the opportunity cost or the rent shortfall marginally higher) once other costs are considered they end up costing Unison considerably. The direct costs of housing these tenants outweigh rents by \$104.60 a week on average whereas longer term tenancies raise \$124.30 a week per tenant in rental revenue. Given that not all costs have been included in these estimates there is definitely a financial incentive for social housing providers to then favour tenancies that are expected to last for 12 months or more. Then following Taylor & Johnson (2021b) we consider 'favourable' tenancy exits versus 'unfavourable' exits (see the table note for a list of what we consider favourable and unfavourable outcomes). And while the rents charged of tenants with 'unfavourable' exits are marginally higher (and the opportunity costs of the two very similar), not surprisingly 'unfavourable' exits end up being much more costly for Unison once costs of maintaining and servicing the tenancy are considered.

In sum there is obviously a tension between housing the most vulnerable and providing a financially sustainable community housing sector. The results suggest that not only are singles expensive to house, singles with certain characteristics and certain tenancy experiences are even more expensive. This is particularly so for those on JobSeeker Payment and other Centrelink allowances such as YA who are not only more costly when one considers the rent foregone by housing these tenants but also when other tenancy servicing and property repair and maintenance is included. It is also particularly apparent for tenants experiencing homelessness prior to their tenancy and for shorter term tenancies, which as we demonstrated earlier (Johnson & Scutella, 2023: Table 5) singles, on average, are.

PART 3. Discussion and concluding comments

This study is a first step in generating actionable information about variations in the recurrent costs of social housing tenancies. Whereas most studies have examined recurrent costs per dwelling, this study looks at the question of recurrent costs through the lens of tenancies. Both approaches are important, and both are needed. Nonetheless, it is clear from our analysis **that singles are expensive to house and that some singles are more expensive than others**. This is particularly so for those on JobSeeker Payment and other Centrelink allowances such as YA who are not only more costly when one considers the rent foregone by housing these tenants, but who also attract additional cost differentials when other tenancy servicing and property repair and maintenance costs are considered. It is also apparent that it is in CHOs' best financial interests to focus on the most stable tenancies to stay financially viable. This is somewhat at odds with State government policy that is increasingly transferring the delivery of social housing to community housing providers yet seems to expect that a similarly vulnerable client group will be housed.

Our results likely come as no surprise to many housing providers but considering the high and increasing demand for social housing from singles, our focus on tenancies demonstrates the significant additional costs CHOs incur in housing singles. Indeed, the magnitude of the costs CHOs incur raises questions about their ongoing financial viability. Or, perhaps it would be more accurate to say that variations in the costs of housing different tenant cohorts means that to remain financially viable CHOs require appropriate subsidies to compensate them for the higher costs of housing some cohorts. At a minimum a subsidy to address the gap in rental revenue received by housing those on lower Centrelink

payments should be considered. However, this would still not address the additional cost burden placed on CHOs for housing more complex tenants.

While it is intuitive that housing singles will generate lower rents than families, the differences and variability in the cost of tenancies have significant implications on property development costs and the financial sustainability of CHOs. Rents neither reflect market value nor the property development cost, highlighting the crucial need to minimise costs as attempting to create higher property value will not necessarily yield higher rents due to the rent setting model CHOs use. CHOs must explore the optimal mix of apartments that yield sustainable net rental returns and ensure that all prospective social housing tenants have a fair chance of getting housed without compromising their social mission. However, because the marginal cost of building one additional bedroom tends to be lower than the marginal rent of an additional bedroom, there is an incentive to favour two- or more-bedroom units. Thus, the nature of government support in supplying social housing must reflect the varied cost of housing tenants. Development costs can be adjusted to economise the total cost of delivering social housing. CHOs cannot adjust rents. The more singles a proposed housing development seeks to accommodate, government support and development construction costs will need to account for the lower net cashflows that will be realised.

There are several important caveats to the analysis in this report that need to be considered. Where these can be addressed with further data and research, we note this. The first is that the analysis only looks at a population of Unison tenancies that had entered and exited social housing offered by Unison sometime between 2014 and 2022. Unison has provided the research team with data on all Unison ongoing tenancies as at November 2022 – but as we only have a snapshot of their details at this date we have not included these tenants in the analysis. Further analysis of this group of tenancies would add to the analysis in this report if we could build a better picture of their tenancy profile over a certain period of time (say over the next 12-18 months). This would be possible with further data from Unison with data on ongoing tenancies drawn at various points in time (perhaps quarterly) over the next 12-18 months.

A second caveat is that costs associated with property services that have not arisen directly from a tenant, which includes general maintenance and repair costs and included in the C measure of costs, could be better attributed to tenants. In our analysis we have taken a simple approach where we attribute average annual costs associated with each dwelling to tenants that had resided in that dwelling in that year. However, as in many cases property damage and extensive cleaning and repairs is uncovered by Unison immediately following a tenant having exited the property it is perhaps more appropriate to attribute costs arising in the one-two months immediately after a tenant exits the property. One of the difficulties with this approach is to ensure we get the timing of the service request, rather than the timing of when the invoice is raised or when the invoice is paid, to coincide with the time the tenant exits the dwelling. Also, truly general asset maintenance costs should not be included as these are typically borne by the landlord. However, we could not differentiate these from costs directly caused by tenants in the data without further interrogation of the written notes provided by Unison staff.

A third caveat is that not all ongoing costs of Unison's social housing provision are included in the cost estimates presented. The most important of these are the labour costs associated with tenancy and asset management. Also ignored are costs associated with assets depreciating over time. Thus, care should be taken in the use of the estimated cost figures which can be considered a lower bound of actual recurrent costs.

A fourth issue is that market rent data may not be updated regularly, therefore for some tenants details of the market rent of the property they were in may not accurately reflect housing market conditions of their property at that point in time. Thus, the opportunity costs of some properties may be underestimated.

Further, as we noted at the start of the report, the findings we present are applicable to Unison Housing and are not necessarily representative of other CHOs. The tenant profile of other CHOs may be very different to that of Unison and thus their unit costs may differ considerably from those of Unison. This could be an area of further research to ascertain what the general picture is across CHOs. Indeed, if Unison has historically taken on the most vulnerable clients regardless of their family type and/or their other characteristics, an analysis of data from other CHOs may show an even wider discrepancy between certain groups (singles vs couples and within singles). This can all be done with pooled data across CHOs and would not require identifying individual providers thus commercial/political sensitivities can be avoided.

Finally, the issue of data quality and coverage raises its head once again. The importance of consistently and accurately recording information – for instance which priority category tenants were in – is of immense importance and has a material impact on the confidence we have with our estimates. Finally, future work would be enhanced not only by improved data quality but broader data coverage that includes a richer set of tenant characteristics. Attention to both quality and coverage would assist in generating more precise estimates.

Nonetheless, and despite these caveats, it is clear that singles are expensive to house and some singles more than others. If governments want a financially viable community housing sector, and one that houses the most vulnerable members of the community, they cannot ignore the issue of insufficient subsidies any longer, particularly with respect to younger singles on JobSeeker and YA, where the subsidy gap is so pronounced.

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Appendix

Appendix Table 1. Select demographic characteristics, %

	%
ALL EXITED TENANTS (N=824)	
Couple	3.9
Couple with kids	3.9
Single	79.1
Single with kids	11.5
Single sharer	16.0
SINGLE EXITED TENANTS (N=652)	
Sex (n=638)	
Females	44.4
Males	55.3
Age (n=643)	
15-24 years	29.1
25-34 years	21.8
35-44 years	17.9
45-54 years	19.9
55 years plus	11.4
Indigenous (n=647)	
ATSI	7.70
Not ATSI	82.4
Not stated	9.90
Disability (n=644)	
Disability	19.4
No disability	53.6
Not stated	27.0
Income source (n=640)	
Age Pension	2.50
Austudy/Abstudy	0.80
DSP	29.7
Jobseeker	26.7
PgP	0.80
YA	15.6
Other	1.70
Wages/Part	22.2
Priority category (n=650)	
N/A	87.1
Emergency Management	6.20

Homeless with Support	5.20
Priority Transfers	1.50
Special Housing Needs	0.00
Special Housing Needs- over 55	0.00
Supported Housing	0.00
Homeless	41.7
Not homeless	53.9
Unknown	4.30

Tenancy duration (n=652)

12 mths+	55.8
<12 mths	44.2

Exit reason (n=652)

Favourable ¹ exit	39.3
Unfavourable ² exit	53.2
Exit reason unknown	7.50
