





Supporting social housing tenants:

Issues and interventions.

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.

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Table of Contents

1. Introduction	4
2. Context	8
3. What do we know about tenancy sustainment and breakdown in social housing	11
4. Program responses and outcomes: What works?	18
4.1 Targeted programs for at risk social housing tenants	19
4.2 Homeless support programs: Patterns of use and service outcomes	22
4.3 Housing agencies: Practice principles	25
5. Conclusion	27
References	29

1. Introduction

Longer-term tenancies enable people to have a confidence about the area that they live in, and to feel that the house or flat that they live in is actually a home (Fitzpatrick & Watts, 2017, p.1026).

This paper is part of the *Housing Singles Successfully* project commissioned by the Community Housing Industry Association Victoria. The broad aim of the project is to understand the issues and costs associated with housing low-income single person households. There are several reasons why social housing providers have an interest in better understanding singles. For a start, the number of single person households has increased over time – in the 1930s fewer than one in 10 people lived on their own, but these days about one in four Australians do (ABS 2021). The reason for the rise in singles has been the subject of much debate. On the one hand, there are those who argue it reflects the breakdown of family and increasing social fragmentation. On the other hand, there are those who suggest it reflects 'the greater choice that people have in their living arrangements and lifestyle' (deVaus and Qu, 2015. p.2).

While changes in household structure continue to capture policy and scholarly attention, our interest is narrower, focusing on the relationship between singles and social disadvantage, and in particular residential instability. In this respect the evidence points to several important patterns that distinguish singles from other household formations. For a start, singles are more likely to be renters rather than homeowners. Single person households also tend to have lower levels of education and are also more likely to have a lower income. Singles are also more likely to experience loneliness and tend to have limited social networks. While there are variations within these patterns, the crucial point is that because of their lower incomes, limited social capital and less secure housing arrangements single person households' vulnerability to residential instability, including homelessness, is higher relative to other household formations. Indeed, the precarious position low-income singles hold in relation to the housing market is captured by Anglicare's recent Rental Affordability Snapshot (2021). They assessed rental listings for their accessibility and affordability for low-income tenants and found that only seven rentals out of 45,992 rental listings were affordable for a single person receiving the JobSeeker payment. They also found that 0.1 per cent of rentals are affordable for a single person over 21 receiving the Disability Support Pension, and that 0.7 per cent of rentals are affordable for a single person receiving the Age Pension.

The difficulty low-income singles have accessing housing is not confined to the private rental market. Among those who applied for social housing in Victoria, a disproportionate number are single person households – as of 30 June 2022, 50 per cent of the 64,179 Victorian Housing Register (VHR)

applications were from singles, with over half (54 per cent) aged between 25-54 (Homes Victoria, VHR Data Analysis, 2022).

Public perception of homelessness often assumes it is largely confined to single people, and more specifically to older single males often with alcohol problems. While this may have been true in the '50s, '60s and '70s, the homeless population is now more heterogenous with many families, both single and dual parent, as well as couples experiencing homelessness. Nonetheless, singles person households still account for a large share. Although the Australian Bureau of Statistics (ABS) homelessness count does not identify household composition, data from Australia's specialist homelessness services (SHS) underscores the housing vulnerability of singles. In 2021/2022 over 272,000 people presented to homelessness agencies across the country and singles accounted for 81,594 or about 1 in 3 (Table 1). This represents a disproportionate share given singles account for only 1 in 4 people in the broader community. The proportion of single people presenting to homelessness services has remained constant over the last decade, with women accounting for just under half (47 per cent) of the singles that presented to homelessness agencies in 2021/2022.

Table 1: Proportion of lone person clients presenting to the SHS as lone person, by year.

	11/12	12/13	13/14	14/15	15/16	16/17	17/18	18/19	19/20	20/21	21/22
Lone	33.4	34.7	32.3	30.5	31.0	30.9	30.8	31.3	32.1	34.7	30.0
person											

Excludes invalid or missing; Authors calculations.

Source(s): AIHW-HOU-331 Specialist Homelessness service data table 2021-2022: Table 10; Specialist Homelessness Services Collection data cubes 2011–12 to 2020–21, Specialist Homelessness Services Collection (SHSC) data cubes - Australian Institute of Health and Welfare (aihw.gov.au)

While singles account for one third of homelessness service users, Table 2 shows that singles are more likely to present as homeless rather than 'at risk1' compared to those in other living arrangements. In Victoria, singles account for nearly half of those that present as homeless, twice the number compared to the next largest group (single parent households), and 7 percentage points higher than what we observe in national figures. In contrast singles account for just over one quarter (27 per cent) of those who are 'at risk' of homelessness on presentation to Victorian homelessness services.

Table 2: Living arrangement by housing at presentation, Victorian and National data, 2020-2021,

	Vict	oria	National (excl	luding Victoria)		
	At risk	Homeless	At risk	Homeless		
	(n=54,707)	(n=35,005)	(n=85,514)	(n=76,979)		
Lone Person	27%	48%	22%	41%		
One parent with child/ren	36%	24%	37%	29%		
Couple with child/ren	16%	7%	16%	7%		
Couple without child/ren	5%	5%	5%	5%		

¹ Defined as people living in social housing, in private rental or in institutions.

5

Other family	11%	9%	16%	11%
Group	5%	7%	5%	7%
TOTAL	100	100	100	100

Excluding invalid or missing'. Authors calculations.

Source: Specialist Homelessness Services Collection data cubes 2011–12 to 2020–21, Specialist Homelessness Services Collection (SHSC) data cubes - Australian Institute of Health and Welfare (aihw.gov.au)

Studies, both local and international, consistently show that among those whose experience of homelessness is more enduring and whose biographies are characterised by repeated housing loss, singles account for the substantial majority (Rog et al., 2014; Bramley, et al 2015; Holmes et al., 2017). While it is important to recognise that singles are a heterogeneous group and many singles can and do successfully maintain their housing without any assistance, complex needs, chronic homelessness, and a heightened risk of housing instability are more common among singles.

The precarious position of singles in relation to both the labour and housing markets, combined with the high rate of homelessness observed among singles has important implications for State Housing Authorities (SHAs) and Community Housing Organisations (CHOs). In the context of the policy priority of targeting social housing to people experiencing homelessness and the high proportion of applications for social housing from single persons, a question uppermost in the minds of policy makers, housing providers and homelessness agencies is: 'what stock is available to singles?' Table 3 shows that nationally about one quarter of all social housing dwellings are single bedroom (or bedsit). Even accounting for the fact that a small number of single applications will be approved for a larger dwelling², there is a clear shortage of housing stock for low-income single persons, and this has been the case for some time.

Table 3: Percentage of social housing dwellings* by number of rooms, 2012 and 2021.

YEAR	1 bedroom or bedsit	2 bedrooms	3 bedrooms	4 bedrooms	5 or more bedrooms	unknown	TOTAL DWELLINGS
2012	25.1%	30.5%	37.4%	6.1%	0.7%	0.2%	400,946
2021	25.7%	31.1%	34.5%	7.0%	1.0%	0.7%	431,928

Source: Supplementary data Table: Social Housing Dwelling, Dwellings.11 (Bedrooms_stock_AIHW-HOU-326-Data-tables-Social-housing-dwellings-2022, AIHW)

The distinctive needs and vulnerabilities of single person households raise the question of what is required to successfully sustain their housing. The answer to this question is of increasing importance given limited supply of social housing has resulted in allocation policies that target or prioritise households defined as in 'greatest need'. These households, often with high, multiple and/or

^{*}Includes four social housing programs – Public housing, Community Housing, Indigenous Housing and State Owned and Managed Indigenous Housing (SOMIH)

² In Victoria, about 5% of single applications are approved for a larger dwelling (Homes Victoria 2022).

complex needs are acutely vulnerable to housing loss relative to other households, typically resulting from difficult, challenging or demanding behaviours (Jones et al., 2014).

In order to mitigate the heightened risk of housing breakdown among some social housing tenants, and to improve tenancy sustainment patterns among those with histories of unstable housing, policy makers have increasingly looked to the integration of social housing with relevant support services. This 'supportive turn' as Parsell et al., (2019) describe it, is important. Previously, SHAs were inclined to apply disciplinary approaches to 'problematic tenancies' that display 'demanding behaviour' (Habibis et al., 2007), but now there is at least some recognition that people should not be punished or excluded 'for the reasons they needed public housing in the first place' (Martin et al., 2002, p.13). In the context of this supportive turn, the key question is what evidence can social housing providers and policy makers draw on to improve the likelihood single person households will successfully sustain their tenancies.

This is the first of three papers in the *Housing Singles Successfully* project. In the second paper we examine the capital and recurrent costs associated with housing singles. In the third paper we will analyse VHR wait-list data to better understand demographic trends that might influence demand for, and delivery of, social housing for single person households in Victoria. In this paper we look at support programs that provide services to 'at risk' social housing tenants, and whether they have a positive impact. The focus of the paper is Victoria, but we review studies from a range of jurisdictions. What will become clear is that not only is the extant literature on sustaining tenancies relatively thin, even rarer are empirical studies examining singles. When evidence specific to singles is available, we highlight it, but the lack of specificity with respect to singles in social housing in this paper is by default rather than design. The paper is structured in the following way.

The next section briefly examines broader socio-political dynamics that have shaped the environment social housing providers operate in. It pays particular attention to both the processes that are driving the residualisation of social housing and the consequences of residualisation for Australian social housing providers. It then connects these consequences with an emerging recognition of the need for, and importance of, integrated support services that assist social housing residents to retain their housing. It follows this by examining some of the conceptual challenges researchers and policy makers face in terms of distinguishing between various types of residential moves.

Section three focuses on our primary outcome of interest – tenancy sustainment – recognising that prevention of tenancy breakdown and tenancy sustainment are interconnected policy and practice goals. It examines what we know about tenancy sustainment/breakdown patterns in social housing in Australia, what is missing, and what is needed.

The fourth part of the paper starts with a review of Victorian programs that are specifically funded to assist social housing tenants at risk of losing their housing. It then reviews studies that examine the impact of these programs on tenancy sustainment. It is worth noting here that the Australian evidence base is relatively thin, and most studies have methodological limitations. More specifically, to our knowledge no experimental or quasi-experimental studies have investigated the impact of support services of tenancy sustainment. While this does limit our confidence in the reported findings, there is still much that can be learnt.

We then turn our attention to homelessness support programs and examine reported outcomes including housing. We do this for three reasons. First, people experiencing homelessness are granted priority access to social housing – indeed formerly homeless persons constitute a growing number of social housing tenancies and prior homelessness is a known risk factor for future homelessness (Johnson et al., 2018). Second, for many homeless people who are supported by homelessness services, their support often ends at the start of a tenancy, or soon after, which has clear implications with respect to sustaining tenancies. And third, accessing and sustaining permanent affordable housing is a key metric for homelessness services. The final part of this section looks at promising practice principles housing authorities might adopt with an eye to improving tenancy sustainment patterns among high risk, single person households.

2. Context

Social housing stock is limited. At its peak, social housing accounted for around 6 per cent of Australian housing stock (Arthurson & Darcy 2015, p. 175) but is now home to less than 4.5 per cent of Australian households. Victoria has the lowest proportion of social housing per capita, where it constitutes approximately 3.5 per cent of occupied units (Parliament of Victoria: Legal and Social Issues Committee 2018, p.25). While the amount of public housing stock constructed as a proportion of all housing over the last decade is at a historic low, both nationally and in Victoria (Figure 1), the picture started to

change in Victoria in 2020-21 because of the Big Housing Build program, a \$5.3 billion investment in social and affordable housing.

20% 18% 16% 14% 12% 10% 8% 6% 4% 2% 0% Apr-2002 Apr-1979 Sep-1992 Aug-1994 Jul-1996 un-1998 Mar-2004 Jul-1973 un-1975 Jan-1985 Dec-1986 Nov-1988 Oct-1990 √ay-2000 -eb-1983 May-1977 Mar-1981 Aus =

Figure 1: Public housing commencements as a proportion of total dwellings commencements (seasonally adjusted)

Source: ABS 8752.0 Building Activity Australia, Table 34. Authors' calculations.

Initially, public (or subsidised) housing was developed as a way of addressing widespread concerns about the condition of housing available to low-income households in the 1930s. In 1944 the Commonwealth Housing Commission reported a shortage of over 300,000 dwelling. This resulted in the first Commonwealth State Housing Agreement (CSHA) in 1945, which marks the starts of the public housing era as we generally understand it today (Pawson et al., 2020). For many years its primary purpose was to provide affordable homes for low-income working households (Paris 1993; Burke and Hayward 2001). While security of tenure was a key feature of public housing, it was feasible that some households could graduate to home ownership. By the 1970s and following a period of sustained economic growth, support for public investment in housing dwindled. There followed several decades of funding and housing stock decline, during which social housing morphed into a safety net for unemployed and sole parent households (Whelan 2009). Today, limited social housing stock has led to increasingly restrictive eligibility criteria. As such, social housing providers support tenants who are often experiencing multiple forms of disadvantage in addition to low-income, such as mental health and substance misuse issues, disability, and entrenched social disadvantage and exclusion.

In light of the targeting of people with complex and multiple needs, and who often have histories of sustained housing instability, developing a better understanding of residential movements into and out of social housing, and in particular movement related to tenancy breakdown, is of

particular policy importance. Although there is no official definition of tenancy breakdown it generally relates to exits from social housing that are forced or induced such as eviction or abandonment. As a specific aspect of residential movement out of social housing, tenancy breakdown is important to understand for many reasons. There are commercial considerations associated with the loss of rental income, costs associated with administrative and legal processes, costs related to tenant damage and costs associated with re-letting. High tenancy turnover increases landlords' workloads and can contribute to lower staff morale and retention rates, which is also costly (Newman and Samoiloff 2005). There are the challenges social housing tenancy managers face with respect to responding to and managing anti-social or demanding behaviour. There are also consequences for social housing tenants themselves - for many, social housing is the accommodation 'option of last resort' (Social Housing Regulation Review 2021, p.26) and tenancy breakdown can lead to homelessness or chronic housing instability. Finally, there are other costs which, while difficult to monetise, are important nonetheless. High rates of tenancy breakdown undermine the capacity of residents to develop trusting and enduring neighbourly and neighbourhood connections, which is the basis of community participation – a core aim of social housing in Australia. For these reasons, reducing tenancy breakdown and addressing the factors that 'cause' it is a priority for policy makers, as well as social housing providers.

Similarly, while there is no formal definition of tenancy sustainment, and it is used in different ways by different organisations, tenancy sustainment can be thought of as an outcome to measure, but also a broad goal – that of preventing a tenancy from coming to a premature and/or unfavourable end. While questions about residential movements into and out of social housing are important, tenancy breakdown and tenancy sustainment are complex topics that present many definitional, conceptual and empirical challenges. We address some of these issues next.

2.1 CONCEPTUAL MATTERS: Premature and unfavourable exits

In the preceding section we suggested that the primary goal of tenancy sustainment was to prevent premature and/or unfavourable exits, but what do we mean by 'unfavourable' and 'premature'? We know that social housing tenancies, like all tenancies, end for a variety of reasons. Sometimes it for good reasons such as moving to a new place, but sometimes it is for bad reasons such as eviction. There is a fundamental difference between these types of move, and researchers have drawn a useful analytical distinction between those that leave because of permanent housing opportunities elsewhere, and those that leave because of problems within the tenancy. While these motivations have been labelled in a variety of ways – as negative exits (Gabrielian et al., 2016); as positive and negative exits (Cusack et al., 2016; Scherling, 2018); as push and pull factors (Raynor & O'Neil, 2018;

Wiesel et al., 2014); as voluntary and involuntary or favourable and unfavourable exits (Wong et al., 2006; Taylor & Johnson 2021) — a well-developed body of evidence indicates that low-income households that leave their housing because of problems within the tenancy report worse health and housing outcomes than those who leave for favourable reasons (Crane & Warnes, 2000; Cusack & Montgomery, Cusack and Montgomery, 2017a, Cusack and Montgomery, 2017b; García & Kim, 2021; Rutan & Desmond, 2021; Stenberg et al., 1995; Wong et al., 2006).

Tenancy breakdown therefore focuses attention on social housing tenancies that end in a 'disorderly' (Pawson and Munro, 2010, p.146) or 'unfavourable' way (Taylor & Johnson 2021). However, a further point to consider is that studies have repeatedly found that tenancies ending for unfavourable reasons tend to do so quite quickly after commencement – that is they end prematurely. While there is no agreed operational definition for a premature ending, studies often consider tenancies that end within 12-18 months as premature exits. However, from a policy perspective, the important point is that thinking about both unfavourable and premature exits is a necessary step in the process of developing more targeted interventions to boost sustainment rates.

It is equally important to recognise that framing tenancy breakdown in such a way does not capture their subsequent housing pathway(s). While it is generally recognised that tenancy breakdown leads to poor housing outcomes such as homelessness and/or chronic housing instability, in the context of social housing and single person households, the Australian evidence base needs further development to confirm this. Indeed, as Baker et al., (2021) argue, to meaningfully understand the connection between the reasons people leave and their subsequent housing trajectories a 'longer view' is necessary. While 'capture[ing] and assembl[ing] evidence' (p.3) has proven difficult, this is starting to change. We elaborate on this point further below, but the key message here is that we are not interested in all moves out of social housing. Rather our interest is focused on a) social housing tenancies that breakdown – that is, they end prematurely or for unfavourable reasons, and, b) what factors contribute to reducing the likelihood of tenancies ending unfavourably for singles.

3. What do we know about tenancy sustainment and breakdown in social housing

Tenancy sustainment and prevention of tenancy breakdown are interconnected policy and practice goals. Indeed, implicit in the aim of reducing tenancy breakdown is to assist residents to successfully sustain their social housing tenancies. In terms of what we know of tenancy sustainment and breakdown patterns in social housing, some existing sources of data provide useful insights into how long people stay in social housing (tenancy duration) and whether tenancy patterns are changing over

time. For instance, data collected by the Australian Institute of Health and Welfare (AIHW, 2020) shows substantial differences in the tenancy length profiles of ongoing social housing residents in respective years from 2011 to 2019, depending on whether they resided in community housing or public housing. While the results are not strictly comparable given that CHOs provide both transitional and crisis accommodation, which by definition have shorter tenancies and higher turnover, Table 4 shows that in 2019 about one in five (18 per cent) public housing tenancies were less than one year in duration. By way of comparison, the figure for community housing was over double that of public housing: 37 per cent of community housing tenancies in 2019 were one year or less in duration. At the other end of the tenancy length continuum, 43 per cent of public housing tenancies in 2019 were 10 years or longer, compared to only 14.5 per cent of community housing tenancies.

Table 4: Percentage of current tenancies by tenure length, public housing and community housing, 2011 to 2019.

<u> </u>	1 yea	1 year or less		1 year or less 2 - 4 years		5 - 9 years		10 yrs or longer	
	Public	Community	Public	Community	Public	Community	Public	Community	
	housing	housing	housing	housing	housing	housing	housing	housing	
2011	17.9	-	20.1	-	24.1	=	37.9	-	
2012	17.6	-	19.3	-	23.9	-	39.1	-	
2013	17.8	-	18.8	-	23.4	-	40.1	-	
2014	18.0	26.9	18.6	29.3	22.4	13.4	41.0	7.9	
2015	17.7	28.1	18.8	26.1	21.7	15.5	41.9	8.3	
2016	17.7	32.1	18.9	24.2	22.4	23.6	42.4	9.8	
2017	17.8	30.9	18.7	25.1	23.4	27.0	43.0	12.1	
2018	18.2	32.3	18.5	25.7	23.9	26.4	43.1	13.4	
2019	18.1	37.3	18.6	21.8	24.1	24.6	43.2	14.5	

SOURCE: Australian Institute of Health and Welfare (AIHW, 2020)

The tenancy length patterns reveal some shifts in both community and public housing. Among community housing tenancies, the percentage of tenancies of one year or less increased by 10 percentage points over the six years where data was available, from 27 per cent in 2014 to 37 per cent in 2019, while the proportion of tenancies 2-4 years in duration declined from 29 per cent to 22 per cent. However, tenancies of 5-9 years duration almost doubled, from 13 per cent in 2014 to 25 per cent in 2019, as did the proportion of community housing tenancies 10 years or longer, from 8 per cent in 2014 to 14.5 per cent in 2019.

For public housing tenancies, the pattern is slightly different. Among public housing tenancies, the proportion of shorter tenancies (either 1 year or less, 2-4 years or 5-9 years) was relatively stable from 2011 to 2019, while the proportion of longer tenancies (10 years plus) increased, albeit only by a modest amount (5 percentage points). These data points suggest that once people get into public housing, and if they stay in it, then they are staying longer. This is consistent with evidence that shows many vulnerable households seek to maintain their public housing tenancies because the affordable housing options available to them are more limited than ever, but also because of the high value placed

on security of tenure (Lewis, 2006; Fitzpatrick & Pawson, 2014; Fitzpatrick & Watts, 2017; Wiesel et al., 2014). However, these data tell us only about the social housing tenancy population at given points in time. Information on exited tenancies – the reasons or motivations people leave social housing, how many end for unfavourable reasons, or what the subsequent housing pathways are, is hard to come by.

With respect to movements out of social housing (or exits), the Victorian Social Housing Regulation Review (SHRR) panel reported that about 3,000 tenants left public housing in 2019-20, and about 2,000 tenants exited long-term community housing in 2018-19 (SHRR, 2021, p.26). The Australian Institute of Health and Welfare (2018) reported that exits from social housing are relatively uncommon, with about 4 per cent of tenancies ending each year. In both cases no information is provided on how many tenancies ended for unfavourable reasons, their subsequent housing pathway, or whether single persons households were more prone (or not) to housing breakdown than other groups.

We can, however, glean some information about evictions from social housing from the Victorian Housing Registrar's annual reports. These reports tell us that the eviction rate³ has declined over the last five years from 7.41 per cent in 2016/17 to 3.07 per cent in 2020/21 (Registered housing agency performance | Victorian Government (www.vic.gov.au)). The decline is important as evictions incur substantial costs for CHOs as well as SHAs, with estimates ranging from \$38,781 in the ACT to \$4,945 per eviction in Victoria (Zaretzky & Flatau, 2015, p.61). However, it is worth noting the recent decline may simply reflect the eviction moratorium that was in place in Victoria from 29 March 2020 through to 28 March 2021. While evictions are an important indicator of tenancy breakdown there are other indicators that should be considered as well. In their study of evictions in Sweden, Stenberg et al. (1995) found that formal evictions only account for a small proportion of tenancies that end unfavourably, and that many tenants leave before formal eviction proceedings commence. There is Australian evidence to corroborate this pattern. Lake (2003) found that of the public housing tenancies that ended each year, 6.6 per cent were evictions but 28 per cent were abandoned tenancies. A novel study by Newman and Samoiloff (2005) examined whether exits patterns from public housing in Victoria varied depending on the type of housing application that was submitted. 4 They found no

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³ The number of evictions over the total number of households that exited housing in a given year.

⁴ As a way of rationing public housing, most SHA have developed priority housing systems, whereby access to public housing is prioritised according to the level of need. In Victoria, the priority system initially identified four 'Segments' – Segment 1 applications were the highest priority category and were reserved for those that had experienced recurrent (or repeated spells) of homelessness. The lowest category – Segment 4 – was the equivalent of a general wait turn application and was for low-income households with no support needs. More recently, priority access is targeted to four groups – people who are homeless receiving support; people escaping (or have escaped) domestic violence; people with a disability or people with special housing needs.

difference in the exit rates of the more complex Segment 1 applicants compared to Segment 4 applicants. However, they did find the reasons for leaving varied between the two groups, with Segment 1 tenancies more likely to abandon their properties or to be evicted whereas Segment 4 tenancies were more likely to exit to private rental. In their analysis of Glaswegian social housing terminations that occurred within 12 months of commencement, Pawson and Munro (2010) found a wide range of reasons, but abandonment was the most common (25 per cent), with the rate of abandonment highest among homeless households (30 per cent). Similarly in the Lab's analysis of 625 exits from Unison between 2014 and 2016, 59 per cent of exits were for negative reasons and formal evictions accounted for just one in three negative exits and one in five of all exits (Johnson et al., 2019). Whether this pattern holds among other CHOs in Victoria is impossible to tell, but the broader point is that indicators of tenancy breakdown should not be limited to eviction.

Few scholarly articles in Australia focus on social housing tenancy sustainment or breakdown, or even on the related topics of duration or retention. While a small number of studies have examined social housing tenancy duration in Australia, they have done so more specifically in the context of public housing, with less attention to community housing, and the focus is primarily on identifying tenant characteristics associated with longer tenancies. Whelan (2009), for example, found that tenancy duration varied by attributes such as household type (with lone parents and singles staying longer than couples) and tenant age, with older tenants staying longer than younger tenants. Local market rent conditions were also important with those households staying longest living in areas where the financial advantage of public housing was higher in comparison to private rents. The connection between housing market conditions and tenancy duration has also been identified in overseas studies. For instance, in his study examining the length of stay in assisted housing, McClure (2018, p.11) reported that 'market conditions influence length of stay in assisted housing in a manner suggesting substitution effects. Where the rents on housing in the private marketplace are comparatively high or the availability of rental housing is comparatively low, households in assisted housing tend to stay longer'.

Other studies have examined factors positively associated with tenancy sustainment among formerly homeless and/or low-income, high-risk households. In a study that examined entries into homelessness among a sizable and vulnerable cohort of low-income households Johnson et al. (2018) found that those with higher education levels, social support and affordable housing were more likely to sustain their housing and less likely to enter homelessness. Other factors positively associated with tenancy sustainment among formerly homeless households include a sense of control, meaningful daily activities, and the development of routines. Further, having social support from family and/or friends has a positive impact (Aubry et al., 2016; Patterson and Tweed, 2009; Warnes et al., 2013),

whereas ongoing contact with homeless peers is negatively associated with tenancy sustainment (Stahl et al., 2016). Among individuals that have experienced chronic homelessness regular contact with case managers is important, particularly in the early stages of a tenancy (Chamberlain & Johnson 2018).

There are also studies that specifically look at the factors that threaten the sustainability of tenancies. However, these studies have a tendency to offer long undifferentiated lists of problematic behaviour or precipitating events that include wide ranging factors such as poverty, unemployment, alcohol and drug misuse, lack of qualifications, trauma, ill health and so on and so forth. No doubt many of these factors undermine tenancy sustainability, but from a policy and practice perspective it is difficult to gauge the utility of say poverty as an explanatory factor given its high prevalence among social housing tenants.

Other studies point to factors more directly linked to the risk of tenancy breakdown. Slade et al. (1999) identify a lack of social support as a risk factor, while Thomson and Goodall (2022) identified 'neighbourhood disputes and objectionable behaviour' as the primary cause of unsuccessful community housing tenancies. Histories of drug use, experience in state out-of-home care, low educational attainment, and time spent sleeping rough are all negatively associated with tenancy sustainment, and each bring different hurdles to tenancy sustainment.

Of note though is that in many studies, and arguably in policy as well, there is an assumption that challenging behaviour(s) that result in tenancy breakdown are linked to the mental health conditions of social housing tenants. But, studies suggest that those diagnosed with a mental illness are no less likely to sustain their housing than similarly disadvantaged households without a mental illness (Collins et al., 2013; Johnson et al., 2018). However, undiagnosed mental illness is negatively associated with tenancy sustainment. Indeed, as Atkinson et al. (2007, p.1) pointedly notes:

Little attention has been paid to supporting tenants who do not identify as suffering from a mental illness yet whose disruptive behaviour makes them vulnerable to eviction and homelessness.

This is important as these household are unlikely to be receiving the sort of assistance that might reduce the risk of tenancy breakdown.

Drawing on administrative data made available by Unison Housing to examine the characteristics of tenants at heightened risk of premature (and unfavourable) exits, Taylor and Johnson (2021a) reported men and women had near identical probabilities of sustaining but that age at tenancy commencement matters, with tenants aged over 45 having twice the probability of sustaining their tenancy for two years compared to tenants under 25. Indeed, the significance of tenant age as a predictor of tenancy duration is well established in existing literature from varied housing programs, eras, and locations (Ambrose, 2005; Munch & Svarer, 2002; Nagy, 1995). Taylor and Johnson (2021)

also reported that previous housing mattered, with the likelihood of those entering Unison's social housing from the private rental market sustaining their housing for two years 17 percentage points higher than those coming from emergency accommodation, staying with family and friends or sleeping rough, and 47 percentage points higher than those who exited directly from jail.

We also re-examined Unison data on tenancies that ended between 2014 and 2019 and focused on the association between household configuration and the duration of exited tenancies. There were 1673 tenancies that had ended and we had household information on 811. We found that among exited tenants, the mean duration for single persons was 134.8 days less than for other household configurations, and that three quarters of single person households exited within 18 months, 16 percentage points higher than other household configurations (Table 5).

Table 5: Mean duration exited tenancies and proportion of exited tenancies that last 18 months or less, by household configuration (n=811)

Household configuration	Mean duration tenancy (days)	% exited less than 18 mths
Singles	373.5	76
Other	508.3	60

All of these findings sensitise us to a very important point, and one that is intuitively understood by most housing providers – not all households that enter social housing have an equal probability of sustaining their tenancies. With no explicit policy recognition that some tenant groups are at higher risk than others, and with little information about who gets into social housing beyond homogenous descriptors such as 'greatest need', some social housing providers, taking in a higher proportion of tenants with low tenancy sustainment probabilities and/or high probabilities of unfavourable exit, will incur more rental arrears and vacancy costs, and struggle with the social consequences of discord between neighbours and high tenancy turnover (Davidson et al., 2016). Indeed, unless CHOs are supported by more equitable policy arrangements that explicitly recognise the additional risk(s) they take on when they provide housing to complex and challenging tenancies, the positive housing outcomes expected of CHOs will be difficult to achieve.

Studies that look at the characteristics associated with tenancy sustainment and tenancy loss provide important insights into which tenants might be most vulnerable to tenancy breakdown, but equally important are a small number of Australian studies that focus more on what Baker et al. (2020) refer to as the long view – that is the housing pathways people who exit social housing travel.

An Australian Housing and Urban Research Institute (AHURI) study by Seelig and colleagues (2008) looked at the housing pathways of different income support recipients in different forms of housing, including social housing. Among social housing residents they identified a 'revolving door'

pattern in public housing, with some 30 per cent of tenants, often with multiple vulnerabilities, cycling in and out of short public housing tenancies with experiences of sustained housing instability and homelessness.

A more recent study by Baker et al. (2020) provides deeper and more robust insights into residential movements in social housing than hitherto available in Australia. They draw on two longitudinal datasets (one administrative and one a panel⁵) to examine the housing pathways of people that enter and exit social housing. Using 16 years of Household, Income and Labour Dynamics (HILDA) data, they develop a typology of four common housing pathways. They found that one in three were stable long-term tenants, and that 43 per cent made two or more moves into and out of social housing during the observation period (p.20). Not only was this 'transitional' group the largest, they were younger, more likely to be male, and less likely to have a disability or health conditions compared to the more stable housing cohort. Importantly though, those that did move 'generally moved to tenures associated with less residential stability' (Baker et al., 2020b, p.2). Administrative data yielded a more complex typology (seven types) but once again about one in three were stably housed, although in a follow-up study examining successful Indigenous tenancies in Australia, Moskos and her colleagues (2022) found that compared to the broader population Indigenous tenants were three times less likely to be classified as stable. Baker at al. also found a sizable cohort (26 per cent⁶) for whom unstable and insecure housing was a common outcome, and for whom social housing appeared to be a 'safety net' rather than a 'stepping-stone' – among Indigenous households Moskos et al. (2022) found unstable tenancies were almost twice as common (47.5 per cent). Baker's original study also examined the reasons people left social housing, identified by the individuals themselves. Around 13 per cent (Figure 2, p.18) were 'forced' to leave, roughly analogous to an unfavourable exit but the study does not test the association between exit reasons and subsequent housing pathways, nor does it provide any evidence regarding the household configuration of those forced to leave social housing.

Although we cannot precisely quantify the number (or proportion) of social housing tenancies that 'breakdown' or whether singles are at greater risk, the extant evidence, while far from conclusive, points to four important empirical patterns. First, at least one third of social housing tenancies appear to be relatively stable. Second, there is considerable churn in social housing with a significant minority of people exiting and then returning, often on a number of occasions. Third, induced, forced or unfavourable exits are strongly associated with poor housing and non-housing outcomes. And, fourth,

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⁵ Administrative datasets contain information routinely collected by agencies – government and NGOs. They are not designed to address specific research questions but often hold valuable information in them. In contrast, a panel longitudinal dataset is designed to follow the same set of individuals over a specified period of time and are designed to answer specific research questions.

⁶ Summation of four categories – brief leavers, brief stayer, unstable leavers and unstable entrants.

not all households have an equal probably of sustaining housing, with certain identifiable characteristics associated with a higher rate of unfavourable and premature housing loss. When the high costs associated with tenancy breakdown are considered with the above, the policy and practice shift towards sustaining social housing tenancies makes social and economic sense.

Given the evidence clearly shows that some households who enter social housing struggle to successfully sustain their housing and likely have few alternative accommodation options, it is now commonly argued that to better sustain tenancies and reduce churn in the social housing system, 'support services are a crucial component' (SHRR 2021, p.26). This is not a new argument. Nearly two decades ago, the Victorian Government's Homelessness strategy bluntly stated that:

The increased targeting of public housing means there are now more public tenants with lower incomes and complex needs than ever before. For some sustaining a long-term tenancy is difficult without assistance and support. (Victorian Government, 2002, p.34)

What this statement makes clear is that the very policies driving the residualisation of social housing are also driving 'the need for integrated health and psychosocial services' (Parsell et al., 2019, p.3). While a 'supportive turn' aims to address the unintended (but predictable) consequences of neoliberal state reform (Ibid., p.5), it also reflects an important shift in tenancy management practices from the application of sanctions to a recognition that for 'complex, challenging and demanding tenancies a sustaining tenancies approach to managing anti-social behaviour is more appropriate' (Jones et al, 2014, p.15). Whether this shift reflects a more or less permanent rupture in neoliberal logic or rather just part of the constant rebalancing of policy emphasis is debatable (Jones et al, 2014, p.52), but the salient point is that support to sustain tenancies is now considered a necessary component of the social housing system by both policy makers and housing providers.

For CHOs looking to house singles, many of whom will have biographies marked by chronic housing instability, the question that logically follows is what support services are available to single person households residing in social housing, and are they effective? We address these questions next.

4. Program responses and outcomes: What works?

Given the limited current evidence about the effectiveness of support programs, there is a need for more comprehensive and consistent collection of data about program outcomes (Moskos et al., 2022b, p.4).

What support services are available to social housing tenants in Victoria is a tricky question to answer. How effective they are is even trickier. A recent study commissioned by the SHHR panel mapped existing support services for social housing tenants (89 Degrees East, 2021). Drawing on a publicly

available database they identified over 70,000 support services that social housing tenants might use in Victoria alone. These services provide a wide range of assistance including Alcohol and Other Drugs, Financial, Child Care, Material Aid, Housing, Mental Health, and so on and so forth. All of these services could, in theory, assist at risk tenants to sustain their housing. However, as the report notes not only do these services cover a 'broad spectrum of needs' (Ibid., p.10) of which housing instability would be just one, social housing tenants are just one of a wide range of households that can access these services.

However, the report also identified support services that specifically target 'at risk' social housing tenancies with the explicit aim of assisting them to sustain their tenancy. In Victoria three specialist support services – Tenancy Plus, Support for High-Risk tenancies and Aboriginal Tenancies at Risk – are currently funded⁷. There are similar programs in most other states.

The distinction between services specifically funded to assist social housing tenants and more general support services 'available to social housing tenants, as well as all Victorians in need' (Ibid., p.3) is important to understand in the context of reducing tenancy breakdown and promoting successful tenancies. In the section that follows we separately review studies that evaluate support services that explicitly target 'at risk' social housing tenancies from those that provide more general support to disadvantaged Victorians, including social housing tenants. With respect to the latter category, we focus on support services provided by homelessness agencies. We do this for three reasons. First, people experiencing homelessness are granted priority access to social housing – indeed formerly homeless persons constitute a growing number of social housing tenancies and prior homelessness is a known risk factor for future homelessness (Johnson et al., 2018). Second, many homeless people are supported when they enter social housing but support often ends at the start of a tenancy, or soon after, which has clear implications with respect to sustaining tenancies. And third, accessing and sustaining permanent affordable housing is a key metric for homelessness services.

4.1 Targeted programs for at risk social housing tenants

The effectiveness of programs designed to assist 'at risk' social housing tenancies is difficult to determine. What program information that is publicly available is largely restricted to descriptions of the number of people assisted and the reasons they sought assistance. More detailed information on what issues were responded to, what housing outcomes – short and long term – were achieved, and

⁷ The report also includes *From Homelessness to a Home* (H2H) (p3) in its list of programs working with 'at risk' social housing tenants . H2H is (ostensibly) a Housing First program that is targeted at chronically homeless individuals. That is H2H is a homelessness program which is not specifically tied to supporting the broader population of social housing tenants.

what support involved (beyond its duration), is hard to find. Indeed, the lack of any substantial evaluative material on any of the three programs is consistent with the Victorian Auditor General's criticism of the Department of Families, Fairness and Housing's poor record of evaluating program performance (VAG, 2020). Developing a better, more robust understanding of program performance – what works, and for whom and what doesn't and why – is central to the development of a client focused housing and homelessness system.

In Victoria, the Social Housing Advocacy and Support Program (SHASP), the forerunner to Tenancy Plus, was formally evaluated by Health Outcomes International. However, despite considerable effort we could not access a copy of the report. An evaluation of SHASP in 2013 used administrative data collected over a three-month period to conclude that there were 'significant successful outcomes for clients' (SHASP Managers Network, 2014, p.9). However, the best that can be said of this claim is that the evidence supporting it is pretty weak.

A larger nationwide study by Zaretzky and Flatau in 2015 examined the cost effectiveness of tenancy support programs for formerly homeless people. This study examined a range of program interventions including some that supported existing social housing tenants. The report found that compared to other program types eviction rates from social housing were lower (p.32), as were the costs (p.53). However, the counterfactual position – how many households would have been evicted in the absence of a program intervention – is untested. Hence, while the study provides some indications that tenancy support programs have proven successful at enabling formerly homeless people to access and sustain housing and reduce evictions, the true impact of these programs remains unknown.

The best recent study is by Parsell and colleagues (2019) from the University of Queensland. They provide strong empirical evidence of the positive impact of a program that assisted social housing tenants with complex needs to sustain their housing. The study evaluated a pilot program in Brisbane that integrated housing, mental health and psychosocial services. It drew on administrative data to measure tenant outcomes and in-depth qualitative interviews to understand how the 'tenants experienced, used and benefited' from the service. For social housing providers some of the findings are illuminating. For instance, the study found that participants received fewer warnings, arrears, breaches and complaints in the six months after the intervention compared to the six months prior. It also reported improved housing stability, improved health and decreased emergency service usage for those involved, as well as improved knowledge among housing providers of the key issues and solutions tenants experienced.

As the study examined the impact of the intervention on a wide range of tenancy management challenges, it avoids treating eviction prevention as the only outcome of interest, which is important. To be sure, preventing eviction is important, but focusing solely on evictions ignores the importance of addressing other issues such as anti-social behaviour that both imperil a tenancy and increase the challenges social housing providers and other residents face. Parsell and his colleagues go to some lengths to highlight preventative work that provided tenants with practical, flexible assistance and resources that 'enable[d] them to address their own problems' (p.19) and thus avoid returning to a similarly precarious state. While the absence of a control group places some limit on the confidence we might have in the findings, the paper provides clear evidence of the positive impact of integrated support programs that seek to reduce tenancy breakdown among vulnerable social housing tenants.

Nonetheless, with only a small pool of studies to draw on many important questions about specialist tenant support programs remain unanswered. It is not entirely clear who these programs work with, or what support looks like. It is not always clear if any positive impact they might have in the short term is sustained over a longer period. It is not clear what programs do when 'at risk' tenants refuse support or when support is withdrawn by providers, a particularly thorny issue for social housing providers. Further, in the context of an integrated system, it is not clear who should deliver support to 'at risk' social housing tenants. In the advocacy literature a common view is that support should be delivered by external agencies. Indeed, in submissions to the SHHR this was the position taken by a number of support services⁸. However, we found no empirical evidence that support delivered by external agencies necessarily delivers better outcomes for tenants. It may well be the case that having support delivered by external agencies does result in better outcomes, but this assumption should be tested. While the separation of housing and support is a basic tenet in program design, this separation can be done both across but also within organisations. Indeed, it often is with many homelessness agencies delivering both support and housing yet still managing to preserve independence and separation from the landlord, which has been identified as an important feature (Atkinson et al., 2007)

The implementation of specialist programs for 'at risk' social housing tenants is based on a recognition of the increased risk of tenancy breakdown driven by the process of residualisation. What is lacking though is a strong empirical evidence base that clearly identifies programs and practices that reduce tenancy breakdown and that assist single person households to successfully sustain their housing.

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See https://engage.vic.gov.au/social-housing-regulation-review Accessed on 12/12/2022

4.2 Homeless support programs: Patterns of use and service outcomes

Turning our attention to homelessness and homelessness interventions, it is worth noting the 'preventative turn' that has occurred in the SHS system in recent years. This preventative turn is clearly apparent in the number and proportion of 'at risk' households presenting to homelessness agencies — in 2020-21 'at risk' households accounted for over half (55.9 per cent⁹) of all the households that presented to homelessness agencies across the country, a pattern that has held firm for much of the last decade¹⁰. Most 'at risk' households are in private rental¹¹, but in 2020/21 6,390 at risk Victorian households (or about 16 per cent of all 'at risk' households) supported by homelessness services were living in social housing¹² — nationally the figure was 27 per cent. And, when support ended the substantial majority of households living in social housing sustained their housing — in Victoria 82 per cent had and nationally the figure was 83 per cent. However, close to one in five did not sustain their housing, and of this group just over half (53 per cent in Victoria and 58 per cent nationally) were homeless at the end of their support period. In Victoria this represents approximately 600 households.

These data highlight the important role of general homelessness agencies with respect to supporting social housing tenants sustain their tenancies. Indeed, the preventative turn may well have a strong positive effect on (or at least contribute to) reducing the flow of social housing residents into homelessness. Indeed, the importance of the preventative turn is reinforced by the similarly high proportion of private renters who sustain their housing after support – nationally 74 per cent do and in Victoria the figure is 84 per cent.

While nearly two thirds of the households supported by homelessness agencies are 'at risk', one third are homeless when they present (38 per cent in Victoria and 44 per cent nationally). Among Victorians that were homeless when their support period commenced, around 6 per cent were in public housing at the end of their support. This is about half the rate reported nationally (13 per cent). Reported flows into public housing from homelessness agencies are very likely to be an underestimation as the long wait time for social housing and the relatively short duration of most support periods means that if access to public housing occurs, it likely happens well after support has formally ended.

⁹ Specialist homelessness services annual report 2020–21, Clients, services and outcomes - Australian Institute of Health and Welfare (aihw.gov.au) Accessed on 26/10/2022

¹⁰ See Table Client Trends: <u>Specialist homelessness services 2015–16</u>, <u>Clients, services and outcomes - Australian Institute of Health and Welfare (aihw.gov.au)</u> Accessed on 26/10/2022

¹¹ Specialist homelessness services annual report 2020–21, Clients, services and outcomes - Australian Institute of Health and Welfare (aihw.gov.au) Accessed on 26/10/2022

¹² AIHW Housing Data Dashboard | Housing data

This raises a significant issue with respect to the configuration of the SHS system, its integration with the social housing system, and the 'common' goal of sustaining tenancies. The transition from homelessness to housed often happens abruptly and many people experience considerable stress and anxiety (Scutella & Johnson, 2018) as they struggle with the change in status from homeless to housed (Chamberlain & Johnson, 2018), particularly those with more complex needs. Yet, at this critical juncture, support is often unavailable or starts to tail off. Indeed, the SHS model is predicated on the assumption that independent living requires little or no support. However, as Tsemberis has noted over two decades ago, exiting homelessness and obtaining independent housing:

... can be one of the most stressful transitions a consumer encounters. Because graduation along the continuum typically coincides with reduction in staff support, paradoxically, support is least available at one of the most critical junctures - the move to independent living (Tsemberis 1999, p.22).

Without some form of post-settlement support to assist households through this transition period (and beyond if required) the risk of early housing loss is high. Indeed, not only does the available evidence suggest that tenancies are most vulnerable in their early stages, but the level of vulnerability is also higher for some groups particularly those with substance abuse issues, those in ill health, people who had exited from jail, young people, Indigenous households and formerly homeless people, in particular those that had been sleeping rough prior to housing. In short, without an effective support system to assist people in the process of 'settling in' the opportunities to successfully sustain housing are significantly diminished for some households.

More detailed information about the 'impact' of support programs on the housing (and non-housing) outcomes for people that have experienced homelessness come from evaluations of programs that target chronically homeless individuals. These interventions are often based (albeit loosely) on Housing First¹³ principles, an evidence-based approach that started in the US and has subsequently enjoyed worldwide support. These interventions provide intensive support to individuals in housing scattered throughout the community and also those in purpose-built facilities, known as a congregate model. Housing in Housing First may not necessarily be social housing, but it is <u>always</u> subsidised. The Housing First approach is different to more traditional crisis or transitional models. These models endorse a 'housing ready' (Lake 2003) or treatment approach in which access to housing is contingent on accepting treatment. In contrast, proponents of Housing First argue that it is more

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¹³ Housing First approaches are also referred to as Permanent Supportive Housing (PSH) and Supportive Housing. However, there are inconsistencies and ambiguities in the way Housing First, PSH, and Supportive Housing are defined (Allen et al., 2020). For some, Housing First is a 'species of PSH' (O'Flaherty, 2019, p.2), but for others 'supportive housing is a housing first strategy' (Evans et al., 2019, p.16). Housing First was originally tied to permanent scatter-site housing (Padgett et al., 2016), but now Housing First can be a 'congregate format' (Somers et al., 2017, p.2). For some, there appears to be no meaningful difference at all (USICH, 2017). We are not in a position to resolve these definitional tensions. Rather, we use 'Housing First principles' as an umbrella term to assist readers.

effective to first provide people with conventional housing, and then to allow them to tackle other problems at their own speed. The prototype for this approach is the Pathways to Housing model developed by Sam Tsemberis and his colleagues in New York in the 1990s (Tsemberis, 1999). The approach is underpinned by five core ideas: (1) housing is a fundamental human right; (2) clients should be provided with housing before other services are offered; (3) people undertake recovery at their own speed; (4) there is no requirement for abstinence from drugs and alcohol; and (5) the aim is reintegration into mainstream society.

Generally, quasi-experimental and experimental studies indicate that Housing First approaches produce better housing outcomes than traditional 'continuum of care' approaches (Kertesz & Johnson, 2017). These studies demonstrate that Housing First participants spend significantly less time homeless and more time housed compared to those receiving traditional services (Aubry et al., 2016; Goering et al, 2014; Gulcur et al., 2003). While improved housing stability is a notable and consistent finding, the extant literature suggests, however, that Housing First approaches have less impact on clients' behavioural, health, and social needs (Kertesz and Johnson, 2017). Most studies have found few differences in patterns of substance and alcohol use between Housing First and continuum services, and where differences are observed, they have not always been statistically significant (Aubry et al., 2015; Padgett et al., 2006; Kertesz & Johnson 2017)

While the evidence clearly shows Housing First programs achieve high rates of housing retention in the short to medium term (two years) there is emerging evidence that retention rates start to decline when studies draw on longer observation periods. In a randomised controlled trial evaluating the impact of an intensive support program for chronically homeless individuals in Melbourne, Kuehlne et al. (forthcoming) found that in the three years people received intensive support, rates of housing retention were between 80-90 per cent, fully 33-47 per cent higher than those receiving traditional support services. However, they found that once support ended the housing retention rates of the two groups started to converge – three years after the program ended they reported retention rates of around 65 per cent in both treatment and control groups. In another study, Taylor and Johnson (2021b) looked at tenancy retention patterns in a congregate supportive housing facility located in Melbourne. Despite the availability of onsite support, fewer than 50 per cent of the supported residents' tenancies lasted two years or more, with the housing retention rate declining to around 25 per cent after five years. These findings are consistent with experimental studies from North America which also find that the housing gap between treatment and control groups tends to shrink over time (Gulcur et al., 2003; Rosenheck et al., 2003; Goering et al., 2014).

While Housing First is primarily a homelessness response, there are a number of points to bear in mind. First, Housing First is relevant here as it targets the chronically homeless, and most people experiencing chronic homelessness are single. Second, chronic homelessness is a priority issue for most

social housing authorities. Third, the primary outcome of interest in Housing First programs is housing retention – other measures matter but not to the degree that maintaining housing does. In that sense Housing First is very much a sustaining tenancies model, but only for those with the most complex needs. For these three reasons Housing First initiatives are important for social housing providers looking to house singles successfully.

4.3 Housing agencies: Practice principles

For social housing providers and policy makers, questions about how best to sustain tenancies highlight a wide range of tensions that are both well-known but not easily resolved. As we noted earlier the public fiction that social housing tenancies all carry the same risk of tenancy breakdown has consequences for social housing authorities and policy makers – if CHOs are a growth vehicle for social housing in Victoria, and if CHOs are to remain financially viable, then the extra risk and costs associated with housing singles with complex needs has to be recognised. Indeed, given that singles represent the largest household cohort seeking social housing, carry a higher risk of tenancy breakdown than other household configurations and, according to overseas research, have different cost patterns than other household configurations (see Spellman et al., 2010), a point we take up in the next paper, policy makers must give due consideration to the relationship between tenant profile, tenancy sustainment, financial viability and the risk CHOs can actually afford to carry.

The financial spectre of tenancy breakdown looms large for CHOs. While key action required to mitigate the risks associated with tenancy breakdown relate to many macro-level housing policy issues such as supply, allocation policies and financial subsidies, the question of what a tenancy sustainment approach might look like from a housing providers perspective is one that a small number of Australian studies have addressed. These studies have looked at what 'works' and what might be done to improve tenancy sustainment, and while none specifically consider the case of single person households, there are several relevant themes that can be distilled from the literature nonetheless.

Australian studies have identified a set of general principles and practices that might underpin a tenancy sustaining approach within social housing organisations. They include suitable housing, enhancements to tenancy management service delivery through staff training and development, as well as enhanced data collection to better identify high risk tenancies (Atkinson et al., 2007; Jones at al., 2014; Zaretsky & Flatau, 2015). Clearly, what data could and should be collected is a difficult question to answer, but it is not one that social housing providers should shy away from. As Pawson and Munro (2010, p.148) note: 'Pinning down "risk factors" is a matter of practical importance, since

it can usefully inform landlord strategies to target tenancy support on those with the greatest susceptibility'.

There is also a general consensus that appropriate allocation processes, tenant education and engagement, as well as better understanding of tenant biographies and current needs are crucial components in any approach designed to reduce the incidence and prevalence of tenancy breakdown in social housing (Atkinson et al., 2007; Jones at al., 2014). Attention is also directed towards the importance of social housing providers establishing links with other human services, inter-agency collaboration, and the implementation or scaling up of programs that explicitly support at risk social housing tenants in social housing (Zaretsky & Flatau, 2015; Seelig and Jones, 2004). However, effective engagement with support services is unlikely to 'just happen' given the pressures social housing agencies are under. For this to happen Seelig and Jones (2004) argue that 'strong policy support, clarity of purpose and process and the necessary resources' are required. Existing research also suggests that transparency around program access and support being flexible, practical and non-judgemental (Zaretsky & Flatau, 2015), as well being culturally appropriate (Moskos et al., 2002b; Fernbacjer, 1999) are critical elements in an effective tenancy sustainment approach.

While Australian studies have canvassed a host of policy and practice ideas over the years, it is equally clear that apart from a few scattered case studies and demonstration projects and even the publication of good practice guides (Habibis et al., 2007) there is little empirical evidence of what policies and practice are in place across the social housing sector, and what impact they have. Put more bluntly, we know very little about the quantifiable impact of programs and practices explicitly designed to improve tenancy sustainment. This returns us to a thorny issue raised several times throughout the paper – despite investments of time and money in both programs and practices to improve tenancy sustainment, it is not clear what impact they have had. This is not to say these investments have been ineffective, but rather to make the point that most policy and practice ideas tied to tenancy sustainment have simply not been tested.

What is clearly lacking is robust empirical evidence documenting the impact of various interventions – both external support interventions as well as the impact of different organisational policy and practice settings. This is surprising in that there are a host of measurable outcomes that would be of interest to social housing providers and policy makers, and which would be relatively easy to gather. These would go beyond recording evictions and other unfavourable exits and include measuring the impact of practice changes or program interventions on arrears, warnings, complaints, breaches, and housing satisfaction, and could easily be extended to include a host of non-housing outcomes as well. None of this is new though. As Seelig and Jones (2004) noted nearly two decades ago there remains a 'need for broadscale quantitative, longitudinal research to analyse trends, test

ideas and advance our understanding of what brings about success and failure in public housing'. Despite many intuitively appealing and 'common sense' idea identified in both the scholarly and policy literature, ultimately, until we have better evidence it is not clear what the optimal approach to housing singles successfully might be.

5. Conclusion

Social housing plays a vital role in providing people with safe and affordable accommodation options. Social housing organisations in Australia must deal with expectations to house people with complex needs, build more cohesive communities and, at the same time, remain financially viable. Their work occurs in a policy environment that entails ambiguities around whom to house, and how to keep them housed. For social housing providers tenancy breakdown can be a serious issue simply because it can have significant social and economic costs.

At present, demand for social housing exceeds supply and will likely do so for the foreseeable future despite a raft of initiatives to grow social housing. It is therefore imperative that social housing providers can manage their properties to the best of their capacity for both the wellbeing of the tenants and the efficiency of service delivery. A key aspect of this is sustaining tenancies.

There is no question that sustaining social housing tenancies is an area of ongoing policy and practice concern. There is also little doubt that the challenges facing housing and support providers, as well as tenants, are substantial. But, what is equally clear is that the evidence base on what actually helps sustain challenging tenancies is patchy. There is some evidence regarding high-risk groups, but it could be better. Similarly, there is some evidence on what programs and practices reduce the risk of tenancy breakdown, but it too is limited.

For policy makers interested in reducing tenancy breakdown there is a pressing need to incorporate robust evaluations into the development and implementation of programs and practices designed to reduce tenancy breakdown. While evaluations need to capture measurable impacts of support program interventions (e.g., breaches, complaints, and the like), so too is there a need for compliance reporting to be more nuanced – crude and simplistic single measures such as eviction rates are of little use unless they take into account the risk characteristics of the tenants housing providers house.

It is equally important that social housing providers develop a common and comprehensive approach to data collection that can that illuminate more clearly the factors that prompt exits, particularly premature and unfavourable ones. It is clear from the literature on tenancy patterns in

different contexts, that some tenancies carry a higher probability of exiting earlier and more unfavourably than others. Indeed, as we have argued in previous work (Taylor and Johnson, 2022b) identifying these cohorts and acknowledging that housing providers who work with them will face greater challenges for sustaining tenancies and meeting their objectives as social housing providers, is critical to developing a more transparent and equitable social housing system.

A limited set of variables has other consequences – it is highly likely that tenancy breakdown patterns are also driven by factors we cannot see. Environmental factors such as housing and neighbourhood conditions likely influence sustainment rates, as will some individual characteristics that are not recorded. For instance, illicit drug use is linked to high rates of housing breakdown, but we have no way of testing this. Indeed, without collecting data on known correlates of tenancy breakdown, both environment and person-specific, the opportunity to develop an empirical early identification model for risky tenancies is limited. And it is precisely the early identification of these tenancies that is crucial for social housing providers in terms of reducing tenancy breakdown and assisting tenants to sustain their housing.

The lack of attention to single person households in the literature – both policy and scholarly – is a particularly significant and conspicuous oversight. For policy makers, singles present a serious and ongoing policy dilemma – only 30 per cent of social housing stock is single bedroom but half the applicants for social housing are single. Singles also appear to be particularly vulnerable to tenancy breakdown due to a high prevenance of disabling conditions relative to other household types. A better understanding of the issues singles face and the factors that both imperil their tenancies, and the factors that enable them to sustain their housing is needed.

Of course, there are economic dimensions to the question of housing singles successfully and these economic aspects draw attention to a range of complex and challenging questions for policy makers; is, for instance, constructing more one-bedroom units the most sensible long-term policy direction given the rental returns and the long-term asset value of one-bedroom dwellings is likely less than that of larger dwellings, and what are the opportunity costs to housing providers when housing singles. In the next report we shift our attention onto the economic costs of housing singles. For now, though, considerably more work is required before we can say with any confidence what the best approach(es) to housing singles successfully actually are.

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