

Understanding ‘what works’ for securing successful Indigenous tenancies in Australia



Based on AHURI Final Report No. 374: ‘What works’ to sustain Indigenous tenancies in Australia

What this research is about

This research examined the characteristics of successful tenancies for Indigenous people to understand ‘what works’ for securing successful housing outcomes. It explored the successful initiatives in sustaining tenancies for Indigenous people and what particular elements contribute to this success, including for different types of housing—private and social housing, and across different locations—urban, rural and remote.

The context of this research

Indigenous Australians face considerable barriers to achieving successful housing outcomes. Only around a third of Indigenous Australians own their own home, compared to two-thirds of non-Indigenous people. Consequently, a far greater proportion of Indigenous people (around 60%) live in rental accommodation than non-Indigenous people (30%). Indigenous households are particularly over-represented in the social housing sector due to difficulties experienced in accessing private rental accommodation. These difficulties include racial discrimination within the private rental market; challenges meeting criteria for properties; and lack of appropriate and good quality housing.

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The key findings

Indigenous people commonly experience both direct and indirect discrimination when searching for a property within the private rental market. This discrimination sits alongside a lack of affordable and culturally appropriate housing for Indigenous people as well as long waiting lists for public housing. The housing that is available to Indigenous tenants may not provide a good fit between cultural norms and ways of living, nor with regard to household size and composition.

Housing policy can be poorly aligned with the needs of Indigenous tenants, especially for those living in remote communities. Moreover, there is a lack of a national framework for tenancy support policies and programs, as these have historically been established by state and territory governments on an independent basis. The lack of a consolidated approach can lead to inconsistencies in the provision and remit of tenancy support programs and consequently their effectiveness.

The literature identified several barriers to the delivery of tenancy support programs, including a lack of cultural understanding and the provision of culturally inappropriate services. Cultural differences between Indigenous and Western patterns of occupation and use of housing were not adequately accounted for in service provision and tenancy agreements. For example, the traditional responsibilities of Indigenous tenants to house extended family members when needed can conflict with the expectations of landlords around visitors and overcrowding, and thus threaten tenancy arrangements.

The provision of tenancy education and support was found to be difficult due to the complex needs and circumstances of some tenants. The capacity to provide support to Indigenous tenants to maintain their tenancies is particularly challenging in regional and remote areas due to geographical distances and the limited availability of support services. These constraints may impact on the ability of housing providers to meet regularly with tenants and hamper the formation of effective relationships and support provision.

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Issues around communication and the ability of tenants to understand the implications of their tenancy agreements were also highlighted. Previous research has indicated that many Indigenous tenants are dissatisfied with the communication that they receive from their housing provider. Ineffective communication around the payment of rent, responsibility over maintenance and repairs, and absences from the home threatened the fulfilment of tenant responsibilities and thus jeopardised tenancies. Language and cultural barriers may also hinder effective communication between housing providers and their Indigenous tenants.

National dataset analysis

NATSISS data suggest that 30.5 per cent of Indigenous households were owner-occupied in 2014–15.

Table 1: Housing tenure by remoteness: Indigenous households, 2014–15 NATSISS

	Major cities	Inner regional	Outer regional	Remote	Very remote	Total
Households with Indigenous person(s)						
Home-owner	41.7	43.7	40.8	28.8	10.4	39.4
Renter	56.8	54.8	56.8	67.0	84.4	58.5
Other tenure	1.5	1.5	2.4	4.2	5.3	2.1
Total	100.0	100.0	100.0	100.0	100.0	100.0
Other households						
Home-owner	66.7	72.9	70.1	59.1	49.1	68.0
Renter	31.5	24.9	26.7	33.7	37.5	29.9
Other tenure	1.8	2.2	3.2	7.2	13.4	2.1
Total	100.0	100.0	100.0	100.0	100.0	100.0

Sources: ABS 2016 Census of Population and Housing, online TableBuilder facility.

The other feature of Indigenous housing in remote Australia is the high proportion of households renting from public housing authorities or from Indigenous or community housing organisations. At 18.5 per cent, it must be noted that a very high proportion of Indigenous households also live in public housing in non-remote Australia.

The Australian Priority Investment Approach Longitudinal Income Support Administrative dataset (PIA) dataset contains detailed quarterly data from Centrelink primary recipients and their partners in all Australian states and territories from July 2001 to June 2015. This dataset was used to identify and characterise the common long-term tenure pathways undertaken by Indigenous people living in social housing.

Comparing social housing pathways of Indigenous Australians with non-Indigenous showed that Indigenous tenants were around twice as likely to be ‘New tenants’ (27% compared to 15%) or to exit social housing (12.4% compared to 6%) than the general population. Indigenous tenants were also three times less likely to be classified as a ‘Stable social tenant’ (13% compared to 35%) than social housing tenants within the broader population.

Figure 1: Summary of social housing pathways and relative prevalence

Pathway type	Number of individuals within sample population	(%)
Stable social tenants	16,357	13.3
Leavers	15,239	12.4
New tenants	32,734	26.7
Brief leavers	5,715	4.7
Brief entrants	26,540	21.6
Unstable	26,062	21.2

Adapted from Baker, Leishman et al. (2020).

Data source: PIA.

‘Stable social tenants’ were older, with a mean age of 49 years, predominantly female (67%) and on average spent the least time in receipt of welfare benefits of all pathway groups. Stable social tenants were also more likely than other Indigenous pathway groups to receive an aged pension or disability benefit, and correspondingly less likely to receive an unemployment benefit.

‘Leavers’ were relatively old (average age 42 years), predominantly female (63%), and, compared to other pathway types, spent a comparatively short time in receipt of welfare benefits. Compared to Stable social tenants, Leavers were much less likely to live in urban areas (32%), and the majority (27%) of these pathways were identified as being in outer regional areas.

‘New tenants’ were on average much younger, with an average age of 39 years, and reflected a higher proportion of males than Stable social tenants or Leavers (43%). While about a quarter of people with these pathways were in receipt of some form of disability benefit, their income-support payment profile was dominated by unemployment-focussed welfare. This group was most evenly spread across Australia’s urban and remote areas.

‘Brief leavers’ were on average 41 years old and was the most predominantly female of all pathways types (69% female). They had a comparatively long average length of welfare recipience. Most commonly, they were assisted by unemployment-related benefits or disability-related benefits.

‘Brief entrants’ were the youngest of all pathway groups, with a mean age of 36 years. This cohort had an almost equal gender distribution (52% female) and, comparative to other groups, a relatively short average time receiving welfare benefits. The welfare benefits that this group received were principally unemployment-related (71%). More than half of the people in this pathway cohort lived in regional areas of Australia.

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The ‘Unstable’ pathway cohort had an average age of 37 years and were much more likely to receive unemployment-related benefits (71% of all benefit types) than age-related benefits. This group was also the most welfare dependent, having the highest average time in receipt of welfare payments. This cohort had the lowest rate of recipience of study-related benefits, suggesting that although young, this group has limited engagement with the education sector. Although a quarter of these pathways were located in urban areas, a large proportion of the remainder were in regional areas.

Case studies

The three case studies differed markedly. Each program was geographically distinct, with one located in a very remote area, another located in a regional area and the other being based in a metropolitan location. The programs also had very different aims, serviced different tenant groups and delivered different types of supports.

Case Study 1 program was focussed on empowering Indigenous people to purchase their own home or to secure and maintain a long-term private rental. Case Study 2 offered a range of community housing programs, with the overall aim to provide safe and affordable homes and to develop more and better housing options for Indigenous people in their region. Case Study 3 program was to help vulnerable Indigenous people to address and overcome any barriers that were leading to instability in their lives. This included working towards addressing both housing-related and non-housing-related barriers.

Housing supports

The most common types of supports tenants reported receiving related to securing, setting up and maintaining a property. For tenants from Case Study 2 and Case Study 3, support had been provided with housing needs, such as completing housing application forms and providing support letters.

Program staff were also described as playing an important role in liaising with housing organisations or real estate agents to check on the progress of applications or to deal with issues relating to their tenancy.

For clients who were looking for a private rental property, having support to navigate the rental market was felt to assist in overcoming the discrimination that they often experienced as an Indigenous person. Once a property was found, practical supports were often provided, such as making sure utilities were connected for the tenant moving in. Moreover, tenants stated that they had been provided with brokerage funds to help them set up their home—for example, with the purchase of furniture or whitegoods. Financial support was also provided to help tenants to maintain their property to a high standard, including the provision of funds to pay for gardening services.

Tenants from Case Study 2 reported receiving financial assistance in relation to subsidised rent and the ability to pay off bonds over an extended period. Several tenants also reported that adjustments had been made to their rent in response to changes in their financial situations. This was felt to be particularly beneficial in assisting tenants respond to reduced or lost employment as a result of COVID-19.

A key form of support in all of the case-study initiatives centred on assistance with maintaining their tenancy. This support included education about how to pay rent and utility bills, and assistance in setting up automatic payments for these. Information had also been provided to them about how to take care of their home, and who to contact if property repairs are required.

Non-housing supports

The case-study programs provided assistance with a wide range of non-housing issues. This included linking tenants in with other services within their local communities that could meet their needs—for example, child development programs and food assistance. Several tenants from Case Study 3 also described receiving financial support with services such as diagnostic assessments for entry into the National Disability Insurance Scheme (NDIS).

Having support with financial management to reduce debts and build savings was considered by respondents from Case Study 1 to be an important element of the services offered. Where needed, referrals were made to financial counselling services and to Indigenous Business Australia for home loan advice.

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Some tenants also reported that they had been assisted with finding employment during their time in the program, including assistance to write a resume, staff facilitating connections to potential employers, and arranging driving lessons to increase the likelihood of employment.

Tenants also reported valuing the emotional support that they received from program staff, along with staff willingness to listen to their needs and work with tenants to achieve positive outcomes.

Non-housing-related outcomes included improved family relationships, escaping situations of domestic violence, increased school attendance, improved child welfare, and addressing drug and alcohol issues. Another key outcome for tenants was improved health and wellbeing.

What this research means for policy makers

Three factors were found in common across all three case studies:

- The way that services were delivered; central to this was the capacity of the initiatives to be flexible in their service delivery. The importance of having the correct policy settings that supported the programs in prioritising and responding to the circumstances of individual tenants was highlighted.
- The staffing of the programs; having the right staff was a vital component of the success of the case-study programs. The program workers were described as being dedicated to their work and sought to ensure that tenants obtained positive housing and non-housing outcomes. Staff with previous experience in community housing were considered to be valuable, as well as those who were willing to spend time with tenants and be flexible in the delivery of services.
- Linkages with other service providers. Through the provision of information and direct referrals, this enabled a joined-up approach to service delivery.

Suggested program improvements

Several key improvements were suggested for the future operation of the case-study programs:

- service delivery—more time in the program, enhanced support both before and after tenancy
- staffing levels—numbers and diversity
- program messaging—accurate program information
- program funding—longer-term, increased funding
- program properties—more diversity
- community housing sector development.

Finally, many considered that their tenancy support program could be expanded to other locations and to other cohorts.

Future tenancy support programs should include:

- having the correct policy and service settings in place to allow for a flexible approach to tenancy support, which can take into account the needs of individual tenants
- enabling programs to work with all members of a household
- allowing for regular engagement
- having the right staff to be able to effectively deliver tenancy support services—in particular, the employment of local Indigenous staff can engagement and understanding of tenant needs and circumstances
- developing effective linkages with broader health and community services to enable a joined-up approach to service delivery and assist tenants with any underlying issues that could impact upon their tenancy
- having strengths-based program aims and ethos which seek to encourage and support Indigenous Australians to achieve their housing aspirations.

The need for partnerships between government departments and Indigenous organisations was considered essential to co-design policies and programs that effectively supported Indigenous housing needs.

Increased funding was also considered necessary to facilitate the employment of greater numbers of frontline staff working with Indigenous tenants within public housing enabling more tenancy support provision to be offered. There is also a need to increase the stock of social housing, and for there to also be adequate diversity of properties that meet the cultural and familial requirements of Indigenous households.

Finally, provision of enhanced wraparound services is required in order to better support tenants with underlying issues that may impact upon their tenancies.

Methodology

This research conducted a literature review; analysed data from two national datasets, the National Aboriginal and Torres Strait Islander Social Survey (NATSISS) and the Australian Priority Investment Approach Longitudinal Income Support Administrative dataset (PIA); and examined three housing programs, including stakeholder interviews and 28 tenant interviews.

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