

FINAL REPORT NO. 410

Poverty and Australian housing: findings from an Investigative Panel



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Publication Date October 2023

DOI 10.18408/ahuri7130501

Title

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ISBN

978-1-922498-77-9

Key words

Poverty, housing stress, deprivation, capabilities, affordable housing, social housing, private rental, homelessness, housing assistance, social security, Commonwealth Rent Assistance, eviction, housing conditions, specialist homelessness services

Series

AHURI Final Report

Number

410

ISSN

1834-7223

Publisher

Australian Housing and Urban Research Institute Limited
Melbourne, Australia

DOI

10.18408/ahuri7130501

Format

PDF, online only

URL

<https://www.ahuri.edu.au/research/final-reports/410>

Recommended citation

Liu, E., valentine, k., Batterham, D., Stone, W., Martin, C., Parkinson, S. and Hynes, D. (2023) *Poverty and Australian housing: findings from an AHURI Investigative Panel*, AHURI Final Report No. 410, Australian Housing and Urban Research Institute Limited, Melbourne, <http://www.ahuri.edu.au/research/final-reports/410>, doi: 10.18408/ahuri7130501.

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Acknowledgements

This material was produced with funding from the Australian Government and state and territory governments. AHURI Limited gratefully acknowledges the financial and other support it has received from these governments, without which this work would not have been possible.

AHURI Limited also gratefully acknowledges the contributions, both financial and in-kind, of its university research partners who have helped make the completion of this material possible.

The research team acknowledges with thanks the insights of the Investigative Panel members who contributed to the findings of this report.

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Contents

List of tables	iii
Acronyms and abbreviations used in this report	iv
Executive summary	1
1. Introduction	7
1.1 Why this research was conducted	7
1.2 Policy context	8
1.2.1 Specialist Homelessness Services (SHS)	9
1.2.2 Policy reform agenda: tenancy support subsidies	11
1.2.3 Support for home owners with low incomes	12
1.3 Existing research	13
1.4 Research methods	14
1.4.1 Discussion Paper	15
1.4.2 Investigative Panel workshops	15
1.4.3 Key stakeholder interviews	16
1.4.4 Analytical approach	16
2. Calling poverty by its name	18
2.1 Counting and costing: different approaches to measuring poverty	18
2.1.1 Singular measures: the poverty line approach	19
2.1.2 Multidimensional measures	19
2.2 Poverty line and multidimensional approaches in practice	20
2.3 The lived experience of poverty	21
2.4 Policy development implications of this research	21
3. Policy and housing market factors that increase the risks of poverty	23
3.1 Policy constraints	24
3.1.1 Policy concentrations and oversights	24
3.1.2 A constrained social housing system	25
3.1.3 Population groups with specific needs	26
3.2 Practice constraints	27
3.2.1 Limited affordable housing	27
3.2.2 Eviction as cause and effect of poverty	28
3.3 Compromises and trade-offs to control housing costs	28
3.3.1 Dwelling quality and conditions	29
3.3.2 Location in relation to employment	30
3.3.3 Access to health and support services	31
3.4 Policy development implications of this research	31
4. Building on what works	32
4.1 (Re)valuing and (re)investing in social housing	33
4.2 Emerging approaches to increase affordable housing supply	33

4.3 Improvements to social security payments	34
4.3.1 Improvements to existing programs and services	36
4.4 Policy development implications of this research	38
5. Redesigning housing and welfare to prevent and reduce poverty	39
5.1 New thinking is needed to address poverty	40
5.2 Toward universal, rights-based approaches	40
5.3 Advocacy and building evidence	42
5.4 Policy development implications	43
6. Policy development options	45
6.1 What policy areas could be reformed to better address housing needs and poverty?	45
6.2 What are the strengths and risks of other proposed reforms?	46
References	47
Appendix 1: Workshop discussion questions	59
Appendix 2: Key stakeholder interview schedule	60

List of tables

Table 1: Details of Investigative Panel workshops	15
Table 2: Descriptions of panel members	16

Acronyms and abbreviations used in this report

ABS	Australian Bureau of Statistics
ACOSS	Australian Council of Social Service
AHURI	Australian Housing and Urban Research Institute Limited
CEFC	Clean Energy Finance Corporation
CRA	Commonwealth Rent Assistance
DBEIS	Department for Business Energy and Industrial Strategy
FTB	Family Tax Benefit
NDIS	National Disability Insurance Scheme
NHFIC	National Housing Finance and Investment Corporation
SHS	Specialist Homelessness Service

Executive summary

Key Points

- Housing plays a substantive role in experiences of poverty. Housing costs can increase the effects of poverty, and make it more difficult to address its causes.
- The effects of housing-related poverty are not experienced equally. Groups most at risk of poverty are also most likely to experience homelessness and seek support from organisations funded as Specialist Homelessness Services (SHS).
- A concentration of policies promoting and subsidising home ownership is one of the factors driving the role housing plays in Australian experiences of poverty.
- Social housing provides tenants with affordable, secure accommodation and other non-shelter benefits in a way that private rental does not. However, Australia's social housing system is constrained on multiple fronts, and a growing number of households experiencing poverty rent privately.
- Light regulation of Australia's private rental sector exposes tenants to high direct and indirect costs, perpetuating poverty.
- The location of housing available to people on low incomes is often only in areas that are distant from transport corridors and essential services. These areas may also have fewer public transport options and less frequent services, resulting in increased travel times and a greater reliance on cars. These factors can significantly increase costs for households that are already experiencing poverty.

- **A range of programs and interventions are effective in addressing the housing needs of people experiencing poverty. However, their effectiveness is often limited due to tightly restricted eligibility criteria or time limits.**
- **Setting minimum standards on the built quality of private rental properties would greatly improve the quality of life of renters and reduce their operating expenditure.**
- **A policy agenda that specifically pursues societal wellbeing could include housing and homelessness targets. A number of countries with wellbeing agendas already do this.**
- **Investments in evidence should continue to be made across housing tenures, age cohorts and socio-cultural groups, including evidence informed by values-based policy and human rights.**
- **Universal housing approaches facilitate assistance to individuals and households who may otherwise be ineligible.**

Key findings

Housing plays a substantive role in experiences of poverty. As housing commonly comprises people's largest share of living costs, it impacts how much money is available for other essentials such as food, transport and education. This places people with low incomes at risk of poverty. The high cost of buying, renting and/or maintaining housing can exacerbate the effects of poverty and make it more difficult for its causes to be addressed. This includes opportunities for social and economic participation that may help households leave poverty.

The experience of poverty is characterised by a constant sense of stress and worry about whether basic needs, including shelter, will be met. Large and rapid increases in costs of housing over the last few years, in Australia and elsewhere, has compounded housing's role in the experience and effects of poverty.

There are a range of approaches to measuring poverty that are used in policy, research and advocacy. The most commonly used single measure of poverty is an income-based or poverty line approach. Multidimensional approaches take into account deprivation or exclusion in a range of resources and activities.

The effects of housing-related poverty are not experienced equally across tenures, age cohorts and socio-cultural groups. This is partly caused by a concentration of policies promoting and subsidising home ownership at the expense of attention on private and social housing rental tenures and other forms of housing policy and assistance.

The comparatively low cost and high tenure security of social housing offers affordable housing and other benefits that other forms of tenure do not. Australia's social housing system, however, is constrained on multiple fronts. This is the outcome of divestment over an extended period and a shift to conceptualising social housing as a transitional tenure, whereby access is strictly conditioned and time-limited. Much of the social housing stock currently available is also not accessible or safe for a significant proportion of people experiencing poverty. There is also a lack of quality housing that can cater to specific cultural needs, especially for Aboriginal and Torres Strait Islander people across all parts of Australia.

More low-income households in Australia live in the private rental sector than in social housing. Residential tenancy laws in Australia do not regulate rents for affordability and allow landlords to readily terminate tenancies. The deepening shortfall of dwellings that are affordable and available to low-income households, and the insecurity of the private rental sector, impose costs that perpetuate housing's role in causing and worsening poverty.

A range of current programs and interventions are proven or promising in addressing the housing needs of people experiencing poverty. These range from direct subsidy schemes to increase supply, early intervention and tenancy sustainment services, unconditional support programs, and shared equity schemes. Some schemes, however, especially those concerning social housing tenants and support payment recipients, include mutual obligation requirements which can compound people's experiences of poverty by adding stress to already difficult times.

Program and intervention effectiveness is reduced if access is tightly restricted through eligibility criteria or time limits. The increase in several welfare support payments in response to the COVID-19 pandemic had demonstrated impacts on reducing poverty (Davidson 2022). The (re)introduction and/or extension of these and similar interventions should be considered, including:

- increasing funding in SHS, including to address current unmet demands
- expanding eligibility criteria for Commonwealth Rent Assistance (CRA) and other income support payments
- targeted responses that can better address intersecting exclusionary forces, such as exclusion due to both unmet disability support needs and poverty.

The role of advocacy is important in changing the poverty landscape although largely unreported in existing research. Its benefits in communicating lived experience, and in promoting innovations in practice, were highlighted by the panel discussions as critically important. Advocacy organisations are, however, currently underfunded, which limits their overall effectiveness, and greater support for these organisations is needed.

To effectively address poverty in Australia, the role of housing must be critically rethought. This may involve explicitly shifting the current focus on scarcity-based policy modes to values-based policy making, such as universal and rights-based approaches. Housing must be recognised as both a contributor and mediator of poverty. Concurrently, direct and indirect interventions can be geared toward poverty alleviation.

Housing policy and practice expertise in Australia must be re-orientated, including by integrating lived experiences of poverty, in order to drive policy innovations that address the root causes of poverty. We must also overcome the longstanding siloed approach to programs and interventions, by recognising intersectional factors associated with poverty, to innovate whole-of-government policy responses. A contemporary, targeted approach to reducing poverty across the Australian housing system and population is overdue.

Policy development options

Options for reshaping policy to address poverty in Australia—and the role housing plays in poverty—include increasing the availability of stable, long-term housing that is affordable for people who are excluded from home ownership and private rental; and changes in policy settings for social security and housing subsidy payments, housing quality, and security of tenure. The investment of resources in building evidence and workforce capacity will support the improvement of service delivery and support.

- Social housing is currently the only source of long-term affordable and safe rental housing for people on very low incomes. Substantially increased supply of social housing, with improved regulation of evictions and enforced standards for quality and rent increases, would benefit more people living in poverty by enabling the broadening of eligibility criteria and easier access to social housing.
- Measures of poverty are important to practice and advocacy, and different measures are useful in different contexts. They could form the basis for a shared language across service delivery and performance monitoring.
- Poverty is associated with stigma and fears of surveillance and intervention. Effective responses to poverty should recognise and address its lived experiences, including stigma.
- Housing and poverty are interrelated in complex ways. Effective interventions need to address the compounding effects of poverty and poor housing outcomes, including homelessness caused by poverty and poverty exacerbated by precarious and poor-quality housing.
- Changes to the private rental and social housing sectors are needed to support the provision of housing as a basic need. Housing is an important means of investment and building wealth for many Australians, but the concentration of policy settings to support this increases the risk of poverty for many.
- Australian building regulations focus on improving the safety and quality of new housing construction. Advocates push for similar minimum standards being applied to existing dwellings, particularly in the private rental sector. These standards would be similar to successful models elsewhere, such as the United Kingdom's certification for improving energy efficiency in privately rented properties (Department for Business Energy & Industrial Strategy 2020). But there has been limited interest from governing bodies. Setting minimum standards on the built quality of private rental properties would improve renters' quality of life and minimise their operating expenditure (e.g. on utilities).
- Emerging technologies may also facilitate the re-balancing of power between landlords and renters—by keeping landlords more accountable for their responsibilities and minimising disruptions to renters, such as regular relocations due to short-term leases, no grounds evictions and/or unfavourable living conditions.
- A policy agenda that specifically pursues societal wellbeing could include housing and homelessness targets that explicitly focus on poverty reduction. A number of countries with wellbeing agendas already do this, which provides lessons on which Australia can draw.
- Investments in evidence should continue to be made, including evidence informed by values-based policy and human rights, as well as by those with lived experiences of housing-related poverty and other associated harms.
- There is an established evidence base for the potential effectiveness of increases to CRA: both lifting the caps and expanding its availability to people who do not receive a qualifying social security payment. Analysis of the efficacy of regionally-specific CRA rates is warranted.
- Advocacy is a vital contribution to housing and homelessness policy and can only be effective if adequately resourced.
- Universal housing approaches facilitate assistance to individuals and households who may otherwise be ineligible for tightly restricted support.

The study

This Investigative Panel was guided by three principal research questions:

1. What housing, planning, taxation and social security policies significantly affect housing-related poverty?
 - a. What are the risks and potential benefits of changing policy settings?
 - b. What lessons can be learnt from international policy and practice?
2. How do Australian housing markets and institutions (e.g. tenure regulations, costs, location, built form, capacity of affordable housing sector) intersect with individual capabilities (e.g. income support, labour market status, household type, race, gender) to produce and reproduce particular experiences of poverty?
3. What programs and policies are already operating which address the intersections of housing and poverty? What are the opportunities to extend and add to these?

The primary empirical component of this research comprised a series of meetings (four online workshops, one facilitated in-person workshop and two online individual interviews) with 33 housing and homelessness experts from a range of policy and practice backgrounds. There were conducted in September–October 2022.

The meetings were guided by a pre-circulated Discussion Paper that drew from a desktop review of literature on the interrelationships between housing and poverty, their causes and effects, current interventions and potential ways forward. Each workshop's facilitated discussion was organised into five parts, each addressing a research topic highlighted in the Discussion Paper:

- measuring poverty
- understanding poverty and housing
- analysing policy
- building on success
- moving forward.

The workshops were complemented by consultations with three Australian housing researchers with expertise in financial modelling, homelessness, housing for Aboriginal and Torres Strait Islander peoples, social security and taxation; to address gaps in the expertise of the research team. These consultations were audio-recorded, with auto-transcription used as the basis of note-making by another researcher. Interview findings informed refinements to the Discussion Paper and analysis of findings from the stakeholder group meetings.

Analysis was derived from the three sources of data: the research-based Discussion Paper which informed the Investigative Panel meeting discussions, responses to the Discussion Paper from the panellists, and expert consultations. The conceptual approaches for the data analysis drew on thematic analysis and intersectionality theory as a means of understanding housing-related poverty.

It is important to emphasise that the focus of this Final Report, and the project more broadly, is deliberately partial. We are focused on poverty rather than inequality, even though Australia is an increasingly unequal society, with gaps in housing wealth a primary driver. There are two reasons for this:

- The first relates to clarity about the scope and limitations of this project. Discussions about inequality are often limited to people living in poverty, and do not extend to privileged people or structures of inequality. Our focus is also on people living in poverty, with the important caveat that an analysis of inequality (including privilege) is beyond the scope of this project. Such analysis, however, will be necessary to provide a complete picture of the effects of housing and inequality.

- Second, this project and Final Report concentrate on policies and settings that are specifically targeted at those living in poverty or at high risk of poverty, not policies that could improve the wealth and wellbeing of all Australians, nor policies to reduce inequality.

As many have argued, equality rather than poverty reduction is a more socially just, efficient, and equitable policy aspiration. Many Australians, however, live in poverty and this project is focused on reducing the housing-related factors that drive them into poverty or keep them there, and on the impacts of poverty on housing quality, stability, and health and wellbeing.

1. Introduction

- **Housing costs play a substantive role in experiences of poverty. These costs extend the effects of poverty, make it more difficult to leave poverty, and reduce opportunities for social and economic participation.**
- **Housing is now a major divider that shapes poverty and intra- and inter-generational inequality more broadly.**
- **There is established evidence on the individual, interpersonal and broad economic outcomes of inadequate social security payments in Australia. These outcomes are exacerbated by the cost of housing, especially in the private rental sector.**

1.1 Why this research was conducted

This Investigative Panel brings together multidisciplinary research, practice and lived experience expertise to contribute new knowledge on poverty in Australian housing and policy options to address it. Its purpose is to draw together and add to knowledge of different dimensions of the relationships between housing costs and poverty, including policy settings, tax and transfer systems, housing assistance and place-based dimensions and individual capabilities.

The causal relationships between housing and poverty are complicated, but much is known about their compounding effects. Housing costs commonly comprise the largest share of living costs, and can deepen or increase the risk of poverty. Insecurity caused by excessive housing costs relative to income over extended periods of time can lead to entrenched poverty that can be hard to exit.

In addition to housing costs contributing to the causes of poverty, poor quality housing can be an *effect* of poverty. Poverty impedes opportunities for secure housing of adequate quality in safe and suitable locations. This in turn may impose further impoverishing costs and perpetuate the experience of poverty. Housing costs and other harms, such as insecure tenure and eviction, can induce poverty among lower income households, whereas secure, affordable and appropriate housing can mitigate poverty and act as a foundation for employment, training, health recovery and civic engagement (Tunstall, Bevan et al. 2013).

Housing provides an important means for policy measures to prevent and lessen poverty. It is a mainstay of our social security and welfare system, and a means of investing in urban community building programs. The universally significant role of housing has been highlighted in recent research that positions housing as infrastructure (Lawson, Pawson et al. 2018). Well targeted and timely housing assistance, as evidenced throughout the COVID-19 pandemic (Leishman, Aminpour et al. 2022; Mason, Moran et al. 2020), matters for mitigating the impact of poverty and providing a pathway to greater financial independence and security. There are many ways in which housing policy and programs attempt to alleviate the impact and duration of poverty. These range from direct provision of crisis accommodation through to permanent supportive housing, as one-off or ongoing subsidies.

There is extensive research on housing-related interventions that target homelessness or assist those with insecure housing, most often at the time of housing-related crisis. Institutional and policy settings that collectively act to shape housing opportunities in Australia can mitigate or exacerbate both poverty and the impacts of poverty on people's lives. These include law and regulation, such as legislation governing privately rented housing or other tenures (Desmond and Bell 2015); guidelines and decision-making around provision of scarce assets to populations deemed most in need, such as social housing eligibility criteria (Muir, Powell et al. 2020); and protocols and cultures of practice within service delivery and care contexts, such as crisis and homelessness service systems (Spinney, Beer et al. 2020).

Much is known about individual risk factors for poverty and insecure housing. More research needs to be done, however, into policy options to address these—such as promising intervention points; the capacity of the affordable housing and support sector to effectively respond; and the interacting effects of housing markets, individual capabilities and housing tenure on producing and reproducing poverty (Tunstall et al. 2013: 7). This research was conducted to investigate key areas of policy development, including links between housing outcomes and poverty, the intersectional drivers of these outcomes, and housing pathways.

1.2 Policy context

Australian housing policy does not currently include a coordinated way of identifying or responding to poverty in any part of the housing system. The highly privatised, home ownership-based policy context in Australia includes an assumption, founded on historical policy settings, that property ownership will act to alleviate financial poverty and build wealth over a lifetime (Burke, Nygaard et al. 2020; Burke, Stone et al. 2014). Support for households at risk of poverty include cash payment income top-ups (e.g. CRA in the private rental sector), government-supported social housing (at varying rates of market rental costs) and the provision of shelter in the form of crisis housing interventions (Australian Institute of Health and Welfare 2022).

The evolution of these approaches has been relatively ad hoc, with policy developments and interventions increasingly responding to crises such as homelessness (Muir et al. 2020). Deficiencies and inequities have long been identified in these forms of assistance. For example, CRA has not kept pace with increases in market rents; more than one-third of recipients remain in rental stress even if all of their CRA is counted towards their rent payments. Almost as many low-income renters in rental stress receive no CRA at all: about 250,000 people (Ong, Pawson et al. 2020: 1).

Increasing need for support for poverty alleviation in the private rental sector, and increasing demand for support from crisis services, has not resulted in increased coordination of responses. Rather, eligibility criteria have been tightened, access to support has been restricted and a 'scarcity mindset' in government service provision has been entrenched (Marston, Humpage et al. 2022). This has not acted to reduce poverty, especially as housing costs, along with other living costs, continue to increase (Anglicare 2023).

The most important support services for people experiencing housing risk due to poverty are those provided by SHS. Expanding and improving these services, along with other programs with housing and additional support components, provide opportunities to increase the support provided to people in poverty. More detailed options to do this are discussed in Chapters 5 and 6.

A number of policy reform agendas that aim to address the unmet demand for social housing and housing affordability more broadly have been proposed by the Productivity Commission (PC) and other government and non-government bodies. These proposed reforms are a component of the policy context, albeit contested and uncertain, and are discussed below.

1.2.1 Specialist Homelessness Services (SHS)

SHS are government-funded organisations that provide support for people at risk of, or experiencing, homelessness. They provide a wide range of services to clients, including:

- early intervention and prevention services such as private rental access programs and tenancy support for public housing residents
- assertive outreach to people who are sleeping rough
- short- and medium-term supported accommodation for people experiencing homelessness
- case management support, meals, shower and laundry facilities, material aid, advice and information.

Some services may also provide specialist support such as financial counselling, legal advice and health services. Since July 2011, approximately 1.4 million people have received assistance from SHS nationally (Australian Institute of Health and Welfare 2021).

In the 2020–21 financial year, SHS provided support to 278,300 clients across Australia. Over half (57%) of these people were at risk of homelessness when they presented for assistance. Demand for support is high and SHS have consistently been unable to meet it (Spinney et al. 2020). During 2020–21, SHS were unable to assist 114,000 people who presented. The most frequent reason for this, for 61 per cent of unassisted clients, was they were seeking short-term or emergency accommodation and none was available (Australian Institute of Health and Welfare 2021).

Other data highlights that more people experience homelessness than those who present to SHS. According to the Australian Bureau of Statistics (ABS) as at 2015, around 2.5 million Australians (aged 14+) had experienced homelessness at some point in their lives, more than half of which (1.4 million) had been homeless in the previous 10 years. Most of this group (67%) had not sought assistance from homelessness services during their most recent experience of homelessness (Australian Bureau of Statistics 2015).

SHS clients are likely to live in poverty. In 2017, households receiving social security payments as their main source of income were five times more likely to experience poverty than households receiving wages or salaries. The highest rate of poverty was experienced by people receiving the Newstart Allowance (now JobSeeker Payment) as their primary income source (Davidson, Saunders et al. 2018, analysis of 2017 data). In 2020–21, the main source of income for the vast majority of SHS clients (81%) was social security payments; the most common payments were JobSeeker (33% of clients), Parenting Payment (17%) and Disability Support Pension (15%). Less than one in ten clients (8.7%) reported income from employment as their main source of income (Australian Institute of Health and Welfare 2021).

In addition to income, other demographic characteristics of SHS clients indicate high levels of co-occurrence between financial and housing needs. Many clients (39%) presented due to financial difficulties and more than a quarter (29%) due to housing affordability stress. Family and domestic violence was experienced by 39 per cent of clients and 38 per cent had current mental health issues. Problematic use of alcohol or other drugs was a factor in 12 per cent of clients (Australian Institute of Health and Welfare 2021).

In general, the demographic profile of SHS clients aligns with those groups most likely to experience poverty:

- **gender:** most clients (60%) are women and most people living in poverty are women and girls (53%) (Australian Institute of Health and Welfare 2021; Davidson, Bradbury et al. 2020a)
- **family type:** a third (33%) of clients were single parents; this family type also experiences the highest rate of poverty, with 35 per cent of all people (adults and children) in sole parent families living in poverty (Davidson et al. 2020a)
- **age:** more than a quarter (28%) of clients were aged under 18; young people (15–24) experiencing poverty was above the general population (14%). Young people who are not living with parents and unemployed or underemployed more likely to be in poverty (Australian Institute of Health and Welfare 2021; Davidson et al. 2020a)
- **Aboriginal and Torres Strait Islander people:** people identifying as Aboriginal and/or Torres Strait Islander represented 28 per cent of clients (Australian Institute of Health and Welfare 2021). In their recent report on poverty in Australia, Davidson and colleagues were unable to assess Indigenous poverty rates, but cited research which found that the poverty rate for Aboriginal and Torres Strait Islander people was 31 per cent (Markham and Biddle 2018, cited in Davidson et al. 2020a).

SHS data also shows the persistence of disadvantage, with 61 per cent of clients having previously sought support from a SHS organisation.

There are also many non-SHS programs that provide support to other priority groups with specific support needs. Some of these services work with SHS organisations. Non-SHS services that have a housing component include:

- Provision of rental subsidies for young people and military veterans at risk of homelessness (Hilferty, Katz et al. 2019), women who have experienced domestic and family violence, and other groups. Given the high demand and waiting lists for social housing, support for people in the private rental market is increasingly important to housing support. These are time-limited and operate from the start of a tenancy. They allow tenants and services to work together to address other needs, including facilitating paid employment and enabling the capacity to sustain a tenancy once the subsidy period ends. For some people, and in some rental markets, these programs are beneficial. In tighter and more expensive rental markets, however, and for people with more complicated support needs, time-limited rental subsidies do not lead to sustained housing. This is the case even when effective case management support is provided (Blunden and Flanagan 2021).
- Housing and homelessness interventions for Aboriginal and Torres Strait Islander peoples (Brackertz, Davison et al. 2017). Research on First Nations housing has included analyses of remote and regional housing, overcrowding, and the impact of poor housing quality on health, safety, education and employment outcomes, life chances, and intergenerational impacts of colonisation and trauma (Habibis, Phillips et al. 2016; Lea, Grealy et al. 2021). Aboriginal and Torres Strait Islander women and children who have experienced domestic and family violence, especially in regional and remote areas, have very limited housing options and housing pathways in the aftermath of violence.
- Older people living in social housing: ageing within public and community housing has become both a health and housing matter, and one which poses additional complexities in allocation of housing to households (Faulkner, Verdouw et al. 2021). Rather than being ‘moved on’ out of social housing to more independent living, there is a need to house older persons well for the remainder of their lifetime, within the social housing system.
- People with disability, who may have additional housing-related accessibility requirements, limiting their choices of accessible and/or adaptable dwellings due to shortage in supply (Thoresen, O'Brien et al. 2022; Wilkinson, Brackertz et al. 2018). While some social and affordable housing providers have spoken about making better use of tenants' access to the National Disability Insurance Scheme (NDIS) as a strategic development of the sector (Milligan, Hulse et al. 2015), there may be discrimination within the private rental sector, or inability to gain permission for modification within higher density settings, that further limit people with disability's access to affordable and suitable housing options (Saugeres 2010; Wiesel and Bigby 2015).

- Housing First programs for people experiencing long-term homelessness who are especially vulnerable (Johnson, Parkinson et al. 2012; Padgett, Henwood et al. 2015).
- People with experience of institutional care, such as inpatient mental health care, residential substance use services, out-of-home care and corrections, are typically disadvantaged and have multiple support needs. Transitions from these institutions are associated with significant risks of housing insecurity. Service coordination, especially between housing and other service systems, can improve the likelihood of stable housing outcome during these transitions. There is considerable variation in the ways housing issues are managed within these settings, and discrepancies in the quality and duration of housing support available.

1.2.2 Policy reform agenda: tenancy support subsidies

Most people who have very low incomes and live in private rental or social housing receive rental subsidies. These subsidies differ for private rental and social housing tenants, however, even when they are on the same incomes. For some years there have been criticisms that these differences are inequitable. Proposals to address this have included:

- abolishing the income-related rent system in social housing and extending CRA to social housing
- potentially providing an additional supplement for high-needs households in social housing (McClure 2015)

The Productivity Commission's *Introducing Competition and Informed User Choice into Human Services*, also recommended extending CRA to social housing in place of income-related subsidies. It described this as a 'single system of financial assistance that is portable across rental markets for private and social housing' (Productivity Commission 2017: 15). The report also argued that social housing landlords were providers of 'tenancy support services' in addition to housing services, and recommended that these too should be 'portable' across tenures.

The latest iteration of this proposal is in the Productivity Commission's review of the National Housing and Homelessness Agreement (NHHA), which presents 'portable assistance as a solution to removing inequities in assistance across social and private rental, whilst also providing choice and competition to alleviate pressures or pent up demand for public housing' (2022: 29). They adds to the 2017 recommendations by proposing a number of 'safeguards' that would also need to be implemented to improve the effectiveness of this single system financial assistance model. These include reforming tenancy laws to improve tenure security.

The reform would also according to the Productivity Commission, foster greater reliance on self-funding of social housing and competitive neutrality between providers of public, community and private providers. This is because public housing would be separated from the state and subjected to the same regulatory arrangements as community housing providers. To implement the reform, the Commission recommends an initial trial and evaluation take place in one state by way of a bilateral agreement (Productivity Commission 2022).

The Productivity Commission advocates 'portability' as an attractive means to provide flexibility and choice for housing assistance recipients, however the key change being proposed is not portability as it usually understood. The term is adopted from the United States, where inter-jurisdictional portability is important because private rental vouchers are rationed and administered by diverse municipal housing authorities. Australia's CRA, in contrast, is administered nationally by one authority (Centrelink). Any eligible person commencing a private tenancy may receive it, whether moving from social housing or another private tenancy.

The key change being proposed by the Productivity Commission, therefore, is abolishing social housing's income-related rents. This would drive further changes to social housing provision:

- Housing allocations would need to offer more choice to applicants (i.e. between differently priced properties).
- Sitting tenants would need to decide whether to remain in their current accommodation at a new and potentially higher rent, or move to alternative social housing or into the private rental sector (according to their preference and what they can afford with the new level of assistance).

- Social housing providers may face shifts in demand for properties and need to make decisions about the location and composition of the social housing stock.

The Productivity Commission's case for social housing rent reform proceeds from a conceptual framework that assumes households seek to maximise their subsidies, including by not moving to housing more appropriate to their needs and by avoiding paid employment (discussed further at 3.1.2). While these are important factors to consider, there are other (less abstract) influences that need further investigation. These include the significance for social housing tenants of community attachment, their security and their perspectives on the private rental sector. Although the Commission acknowledges its legal insecurity and the need for law reform, it may be underestimating the structural insecurity of private rental housing—resulting from properties and landlords rapidly churning through the sector (Martin, Hulse et al. 2022)—and the manifold ways that the private market generates poverty risks.

The Productivity Commission proposes that housing assistance be tenure neutral: that is, eligible households should receive the same subsidy for their rental dwelling regardless of whether it is in the social housing or private rental sectors. The rationale for this is twofold: that social rental assistance should be more portable (in line with CRA), and should act as a demand-based subsidy by giving people more 'choice' to leave a social tenancy for equivalent private rental accommodation at similar market value. The key concern with this proposal is that the social and private tenures do not offer comparable, or equitable, secure occupancy. Private rental subsidies in the current market cannot alleviate long-term housing-related poverty, especially for people unable to increase their income through employment due to age, illness, disability or other reasons. Private rental properties in Australia are also less available to households experiencing poverty than in comparable countries. In the United States, for example, the private rental sector provides affordable rents for the lowest income households. The situation in Australia has, over more than the last two decades, culminated in a persistent structural shortage at the lowest priced end of the private rental sector (see Hulse, Reynolds et al. 2019).

Furthermore, a raft of housing assistance measures designed specifically to reduce various risks faced by people living in rental housing are substantially under-utilised relative to cash-assistance by way of CRA (Australian Institute of Health and Welfare 2023). Various interventions that can act as effective forms of poverty alleviation—such as bond assistance, relocation/mobility support, debt management assistance and bridging support between rental properties or tenures—could potentially play a larger role in poverty alleviation than they do currently (Stone, Sharam et al. 2015).

The Private Rental Assistance Program and Aboriginal Private Rental Assistance Program that operate in Victoria, for example, show promise in effectively supporting people with very low incomes and who are experiencing poverty to gain access to rental tenancies and/or manage ongoing housing-related rent arrears and other forms of debt that can act to block future rental pathways (Stone, Goodall et al. 2022). New evidence points to increased risk of financial rental stress for low- and moderate-income private rental tenants who experience critical life events such as job loss, childbirth or illness—along with the possibility of risk reduction through 'housing impact assessments' across service sectors including employment, education, justice and family services (Ghasri, Stone et al. 2022).

1.2.3 Support for home owners with low incomes

There is increasing evidence that outright property owners on low incomes and/or experiencing income poverty may have inadequate income to meet housing maintenance and living costs. Despite this, there is negligible support available to residential property owners in Australia to remain in their homes at times of economic hardship. A majority of these low- and very low-income property owners are elderly; if forced to leave their homes, they may struggle to find secure, appropriate rental housing (James, Rowley et al. 2020).

Existing evidence also points to high rates of mortgage stress among new home purchasers and those who have experienced critical life events such as partnership dissolution, childbirth, death of partner, unemployment or other experiences that act to reduce income relative to housing costs. In the international context, questions are being asked about whether, and how, housing supports could be offered to outright owners to ensure low-income residents do not fall into poverty. The ongoing need for housing assistance is also being explored (de Vaus, Gray et al. 2007; Hulse, Burke et al. 2010; Meen 2013). In Australia, government programs such as the First Home Guarantee by the National Housing Finance and Investment Corporation (National Housing Finance and Investment Corporation 2023) and the proposed Help to Buy scheme (Albanese 2022) encourage eligible low-income households to enter owner-occupation. They do this by enabling property purchases with low deposits (5% and 2% respectively) by acting as guarantor (thereby avoiding the need for Lenders Mortgage Insurance) or entering into a shared equity scheme.

1.3 Existing research

Housing costs play a substantive role in experiences of poverty. These costs extend the effects of poverty by worsening the precarity that individuals and households experience. This impacts, among other things, their overall and general wellbeing (Ong, Singh et al. 2022). Between 2009–17, disparities in housing costs contributed heavily to maintaining the overall national poverty rate (as measured by the poverty line), when it would otherwise have declined. The risk of poverty is twice as great for people in households renting privately than for home-owners or home purchasers (Davidson et al. 2020a; Davidson, Saunders et al. 2020b).

Long-run trends reveal increased vulnerability to the impact of housing costs among people who have not benefited from rising wages or had the capacity to offset a low-income with lower rents or mortgage repayments. While the stagnation of real low-to-moderate incomes is partly responsible, rising rents and house prices have assumed a dominant role. They are absorbing larger shares of residual incomes and rendering current housing subsidies perfunctory. Poverty has also been exacerbated by an increase in the number of renters—and in the diversity of renters' personal circumstances—and the changing spatial distribution of the private rental market (Liu, Cheshire et al. 2016).

With the exception of research into the use of after-housing cost measures, research on poverty and the welfare state has traditionally been largely separated from stratification and housing research. In policy and practice, however, the interrelationships between housing and poverty have always been important. More recently, housing researchers such as Hick, Pomati et al. (2022)—building upon earlier calls by Kemeny (2005; 2013) to integrate housing into wider welfare and policy disciplines—have focused on reconceptualising these 'disjointed literatures'. This renewed focus (or 'housing turn') in poverty-related research serves to position housing as a central process of stratification. This is especially so in the last 15 years, which, in turn, can be linked to broader international processes of financialisation and commodification that have seen the overall deterioration of renters' position to that of home-owners (Hick et al. 2022; Hick and Stephens 2022).

The intersecting role of housing and income support in shaping experiences of poverty is driven partly by pensions or income support payments that have favoured different individuals and/or households over time. For instance, a long-term comparative analysis between 2005–06 and 2017–18 undertaken by Saunders, Naidoo et al. (2022b: Table 1) shows that the poverty rate (before housing costs) for single parents increased by three per cent, though for single seniors decreased by 34 per cent. This disparity was mainly driven by the Age Pension increasing over this period, unlike payments to single parents. At the same time, the poverty rate—after accounting for housing costs—has been increasing across family types, but most dramatically for single parents and public renters. As such, housing tenure is increasingly becoming 'a more significant marker of poverty than family structure' (Saunders et al. 2022b: 7).

Housing is now a major factor shaping poverty and intra- and inter-generational inequality. This is a sharp change from most of the previous century, during which housing was an unofficial ‘pillar’ of Australia’s welfare state. The three official pillars—a means-tested Age Pension, mandatory private superannuation and voluntary savings—have rested on an implicit policy reliance on people in retirement owning their own homes. More broadly, Australia’s welfare system has been seen as unusual among liberal welfare regimes due to its reliance on a strong system of wage regulation to balance very low welfare benefits and prevent waged poverty. This, alongside home ownership, led to its characterisation as a ‘wage earner’s welfare state’ (Castles 1997). The Age Pension, in combination with the lower costs associated with home ownership, traditionally enabled households that were part of the waged workforce to live in modest comfort in retirement. These policy arrangements, however, have always exposed people not protected by wage regulation and superannuation to poverty. It has been argued in recent years that this fourth pillar is ‘crumbling’ for young people and the increasing numbers of later-life renters. They now face protracted poverty (Burke et al. 2020; Burke et al. 2014; Castles 2001; Saunders et al. 2022b; Yates and Bradbury 2010).

Housing tenure is now a defining marker of experiences of housing-related poverty and its persistence over time. Private renters are among those most at risk of experiencing ongoing poverty and deprivation (Davidson 2022; Davidson et al. 2020a; Randolph, Liu et al. 2020). This is further complicated by changing employment and labour market conditions and the location of housing sub-markets. Housing poverty and insecurity are compounded when households that are reliant on precarious or volatile incomes, due to reduced working hours and/or underemployment, are confronted by increasing cost of living pressures (Parkinson, Wood et al. 2022). The continued shift towards remote-working and a demand for less dense living environments following the COVID-19 pandemic, for example, has seen unprecedented growth in particular regional housing markets, leading to unsustainable price and rent increases and the displacement of more financially constrained individuals and households (Baker, Bentley et al. 2020a).

1.4 Research methods

A central policy aim of this project is to develop a comprehensive, contemporary account of the multiple ways in which housing provision and management can act to systematically produce and reproduce poverty, as well as mitigate it.

The guiding questions for the background research and panel discussion were:

1. What housing, planning, taxation and social security policies significantly affect housing-related poverty?
 - a. What are the risks and potential benefits of changing policy settings?
 - b. What lessons can be learnt from international policy and practice?
2. How do Australian housing markets and institutions (e.g. tenure regulations, costs, location, built form, capacity of affordable housing sector) intersect with individual capabilities (e.g. income support, labour market status, household type, race, gender) to produce and reproduce particular experiences of poverty?
3. What programs and policies are already operating that address the intersections of housing and poverty? What are the opportunities to extend and add to these?

The primary empirical component of this project was by facilitated in-person group meetings of policy and practice stakeholders. The objective of these expert discussions was to reach consensus on key questions. To maximise these groups’ utility and focus, they were supported by a framework document outlining key concepts and questions for discussion. The Discussion Paper and research questions were informed by a small number of key stakeholder interviews with research experts informed. We detail each of these methods below.

This research received approval from the UNSW Human Research Ethics Advisory Panel B: Arts, Humanities & Law in August 2022, approval number HC220470.

1.4.1 Discussion Paper

The research team completed this document in the first phase of the research. It draws on our expertise, a literature review that includes secondary data analysis from ABS datasets and key studies such as Household Income and Labour Dynamics in Australia (HILDA) reports and, to ensure that significant contemporary findings from research and advocacy were included, targeted stakeholder consultation with research and policy experts.

1.4.2 Investigative Panel workshops

Investigative Panel discussions, conducted as in-person and online workshops, were designed to gather insights on how the interrelationships between poverty and housing are understood and practiced in different sectors. The Discussion Paper was circulated to panel members to provide them with a background to the concepts, our broader discussion questions and recent Australian and international research.

Workshop discussions were divided into five sections. Each addressed a Discussion Paper research topic:

1. Measuring poverty
2. Understanding poverty and housing
3. Analysing policy
4. Building on success
5. Moving forward

Details of the discussion questions are included in Appendix 1.

Representatives from multiple sectors and jurisdictions were selected by the research team. Invitations were emailed to the senior executives of their respective organisations. Recipients were given an option to nominate senior management delegates where appropriate. Details of workshops in Sydney, Melbourne and by video-conference (scheduled to occur in September and October 2022) were included in initial invitations. Participants could choose to attend the workshop most convenient to them. A reminder was sent one week after the initial invitation if there had been no response. Sixty-one initial invitations and 26 follow-up emails were sent. Five recipients declined to contribute and 25 did not respond. The reasons given for declining included: competing priorities during scheduled workshops times, being on extended leave and no longer employed by, or about to leave, the recipient organisation.

The national online workshop occurred on 20 October. In-person workshops in Sydney were attended by small numbers of people and were conducted as interviews, and the in-person workshop planned for Melbourne was reorganised into three online workshops (see Table 1).

Table 1: Details of Investigative Panel workshops

Workshops	Date	Format	Attendees
National	20 October 2022	Online	8
Sydney	25 October 2022	In-person	3
Melbourne	26 October 2022	Online	3
Melbourne	3 November 2022	Online	10
Melbourne	11 November 2022	Online	9

Table 2: Descriptions of panel members

Sector	Attendees	Organisational jurisdiction	Attendees
Advocacy group/peak body	17	Victoria	17
Housing provider (non-profit)	6	National	12
Service provider (non-profit)	5	New South Wales	4
Local governments	2		
Government enterprise	1		
Housing developer	1		
State government	1		
Total	33		

Our panel discussions were attended by 31 representatives from 28 organisations (see Table 2). This was in addition to the two panel members who were interviewed separately. The final list of 33 panellists comprised representatives from across a range of sectors. There was a strong representation from advocacy groups and peak bodies such as the various tenants' and workers' unions (n=17). This group included two panellists with lived experiences of poverty. Executives and/or senior management of non-profit housing providers were also well represented (n=6), likewise representations from non-profit service providers (e.g. disability and other support services; n=5). There were fewer representations from local governments (n=2), a government-owned enterprise (n=1), a housing developer (n=1) and a state government agency (n=1).

All researchers attended the national online workshop, two Melbourne-based researchers attended the Melbourne online workshops and two Sydney-based researchers attended the Sydney in-person workshop. Researchers recorded key discussion points and areas of consensus from each workshop. These are included in the findings of this report.

1.4.3 Key stakeholder interviews

Three semi-structured interviews were conducted with key stakeholders who had subject expertise in financial modelling, homelessness, Aboriginal and Torres Strait Islander housing, social security and taxation. Discussions focused on stakeholders' knowledge about recent and developing research and new and promising policies and programs (see Appendix 2). Findings of the discussions informed the refinement of the Discussion Paper and analysis of outcomes from the panel discussions.

Two interviews were conducted as video-conferences. Each had one interviewee and one researcher present. Discussions were audio-recorded, with the auto-transcription used as the basis of note-making by another researcher. One interview was conducted in-person, with a researcher taking notes.

1.4.4 Analytical approach

Analysis was derived from the research-based Discussion Paper, which informed:

- the Investigative Panel workshop discussions
- responses to the Discussion Paper from the panels
- key stakeholder interviews.

Each data source utilised the project's three research questions as a structuring framework. Detailed notes from workshops and interviews were mapped against the research questions and discussion themes. The conceptual approaches for the data analysis drew on thematic analysis and intersectionality theory as a means of understanding housing-related poverty.

Most discussion at the workshops was in response to the Discussion Paper. The workshops' intent was to test, validate and strengthen evidence from the research literature with panellists' expertise. The workshops gathered consensus views rather than focus group discussions (as is often the case with panel discussions). As such, this paper's analysis sections mostly integrate insights from the Discussion Paper, interviews and workshops rather than report on them separately. In some instances, topics not included in the Discussion Paper—specifically, advocacy and portability—emerged during workshop discussions. They are highlighted in the relevant sections below. Chapter 5 is primarily derived from panel workshops.

The conceptual approach guiding analysis was intersectionality. An intersectional approach enriches and supports a multidimensional approach both to poverty measurement and analyses of the systems and dynamics related to housing-related poverty. Intersectionality describes the particular experiences that come from living simultaneously on multiple axes of oppression (Cho, Crenshaw et al. 2013; Crenshaw 2017; Stubbs 2015). It provides an account of how power operates through multiple aspects of social relations and that the effects of power are experienced cumulatively and differently.

Intersectionality challenges a conception of discrimination that perceives 'subordination as disadvantage occurring along a single categorical axis' (Crenshaw 1989: 140). This single categorical axis could be race, class, gender, sexuality, ability, age or other characteristics. In first explaining the importance of taking an intersectional approach to analysis, Crenshaw focused on the subordination of Black women. He did this by analysing three legal cases. They showed Black women who experienced discrimination due to a combination of their race and gender being unable to successfully seek redress in court because anti-discrimination law only accounted for redressing discriminatory harms occurring based on a single aspect of one's identity (Crenshaw 1989).

In the context of research of housing and poverty, intersectionality is particularly valuable in drawing attention to relational power dynamics and structural inequalities (Bullock, Reppond et al. 2020). Taking an intersectional approach to analysing poverty and housing interrelationships helps to avoid a risk inherent in single-axis thinking. This is that particular forms of oppression, subordination and marginalisation that people can face may be obscured due to their discrimination being based on multiple facets of identity (Crenshaw 1989; Crenshaw 1991). In the case of older women at risk of homelessness, for example, an intersectional approach allows for analysis of the compounding effects of gender and age in understanding their circumstances and needs (Cullinan 2021).

Viljoen, Lowies et al. (2020) argue that gender may further entrench housing-related poverty. This reflects broader structural factors that reinforce gender inequality, especially in relation to income and asset accumulation, as well as historical restrictions on accessing mortgages and other loans. Intersectionality also enables analysis of policy and program weaknesses that target specific groups without recognising that many people—such as people with disability, women leaving domestic violence and First Nations people—occupy more than one category. First Nations women who have experienced domestic violence, for example, continue to be poorly served by many programs aiming to address housing safety.

Alves and Roggenbuck (2021) advocate an intersectional approach to policy in the context of youth homelessness. They argue that this takes account of the differing needs of young people overrepresented in the homeless population, including 'Aboriginal people, people with disability, people from CALD backgrounds and people who identify as LGBTQI+' in accessing housing and homelessness services (Alves and Roggenbuck 2021: 10).

Policy responses to intersectionality in relation to housing and poverty in Australia have, in recent decades, included European and British motivated concepts of social exclusion and social inclusion, as well as broader concepts such as social cohesion and social capital within local communities (Hulse and Stone 2007).

2. Calling poverty by its name

Key points

- In research and policy, poverty is conceptualised and measured in both singular and multidimensional ways.
- The most important single measure of poverty is an income-based or poverty line approach. Multidimensional approaches take into account deprivation or exclusion across a range of resources and activities.
- The concept of poverty refers to experiences and there is a clear appetite for shared language and robust measures of poverty.
- The lived experiences of poverty have pervasive impacts on all aspects of life, including housing.
- Poverty is characterised by a constant sense of stress and worry about whether basic needs will be met, with few opportunities to plan for the future. Housing offers safety and security, both of which are often absent for people experiencing poverty.

2.1 Counting and costing: different approaches to measuring poverty

The way we measure poverty is important. It determines how many people officially live in poverty and who they are. Poverty is measured in both singular and multidimensional ways. The most important singular measure of poverty is an income-based or poverty line approach. Multidimensional approaches take account of other factors, such as deprivation or exclusion across a range of resources and activities.

It is clear from research literature and our workshop discussions that different measures of poverty are useful in different contexts; practice and advocacy utilise both singular and multidimensional measures to convey the breadth and depth of experiences of poverty. Research evidence and the expertise of our panellists is also emphatic that poverty is perpetuated by current low rates of income support payments.

2.1.1 Singular measures: the poverty line approach

The poverty line approach uses a benchmark of national average income to calculate the poverty rate. The literature and panel discussions highlight the poverty line approach as an easily understood basis by which to communicate the extent of poverty in any population, whether that is to raise general awareness or advocate for policy and practice change. In Australia in 2017–18, for example, 3.24 million people (just over 1 in 8 people and 1 in 6 children) were living below the poverty line, where the poverty line was set at 50 per cent of median household disposable income (Davidson et al. 2020b).

This measure also indicates that Australia's rates of social security payments, despite being among the most targeted of all OECD countries, place people at high risk of poverty (Davidson 2022; Phillips, Gray et al. 2020). There is an established and growing evidence on the lived experience and broader economic outcomes of inadequate social security payments in Australia. This includes its role in perpetuating other forms of poverty, such as food insecurity and energy hardship (Mendes 2020; Morris and Wilson 2014; Nelson, McCracken-Hewson et al. 2019; Temple, Booth et al. 2019).

The inadequacy of Australia's social security payments was recently highlighted following the 2020 introduction of a temporary Coronavirus Supplement to JobSeeker (formerly Newstart), the primary income support payment to people in the labour market and looking for work. The supplement lifted income support payment levels above the poverty line and significantly reduced poverty among people receiving them. Davidson found that 76 per cent of households reliant on JobSeeker in 2019 were in poverty, yet in June 2020, following the supplement's introduction, this figure decreased to 15 per cent. In the same period, poverty in sole parent families reduced by nearly 50 per cent. Davidson also found that the supplement and JobKeeper (a separate payment to employers in specified industries to support staff retention during extended periods of public health-related lockdowns and mandated business and service closures) resulted in a significant reduction in financial stress among those on income support payments. This meant that these households were less likely to require emergency relief; they were better able to pay on-time household bills, including rent or mortgage payments (Davidson 2022).

2.1.2 Multidimensional measures

Multidimensional approaches to measuring poverty incorporate the multiple resources, including income, needed by people to maintain a standard of living considered acceptable in the societies in which they live. Burke, Stone et al. (2011) and Stone, Burke et al. (2011) have examined differing approaches to multidimensional (and unidimensional) measures in relation to household budgets, including various residual income measures. In Australia, the living standards (or deprivation) approach is the most influential multidimensional approach to measuring poverty. It is based on assessments, established by community consensus, that identify items and activities that are considered essential for everyone, and then determining who does not have, and cannot afford, those items (Saunders, Naidoo et al. 2022a; Saunders et al. 2022b).

The capabilities approach, also referred to as the human development approach, is a multidimensional measurement of poverty, which focusses on whether people have the capacity to live dignified lives that they value and find meaningful. It emerged as an alternative to the focus on the acquisition of wealth and material resources then dominant in development economics. Capabilities are essentially opportunities to act or freedoms to choose in particular spheres—for example, to vote in elections, to engage in education or to have the opportunity to access good healthcare. Capabilities are interrelated, they are not independent. The capacity—or opportunity—to participate in education, for example, facilitates the opportunity to vote and participate in other political processes.

The capabilities conceptualisation of poverty has been described as 'the lack of the capability to live a minimally decent life' (Sen, cited in Evangelista 2010:190). This goes 'beyond the traditional concept of poverty as only a lack of income or commodities [...] the most important aspect of wellbeing is not what one has, but what one can achieve with what one has' (Evangelista 2010: 190-191).

The essence of the capabilities approach is its focus on what individuals are able to do with the resources that they have: ‘what people are actually able to do and be, from within the context they operate’ (Nicholls 2010: 26). Housing can provide a foundation for this by building capabilities through ‘allowing us to rest; offering us somewhere to store our belongings and to clean ourselves; providing a space for personal and social relations [...] a symbol of belonging to a community, enabling our political participation’ (Evangelista 2010: 193). Conversely, housing deprivation can prevent full participation in economic and social life.

Adequate housing is important, but in itself is insufficient to secure central capabilities. In examining data on transitions through homelessness in the United Kingdom, Nicholls (2010) observes that attaining adequate housing can, in fact, require other capabilities to be traded off—such as relationships with other people and/or pets if available housing comes with eligibility restrictions or rules regarding co-residing with partners, children or animals. This issue relates to Wolff and de-Shalit’s discussion of corrosive disadvantage (2007), or disadvantage which produces further disadvantages.

The capabilities approach enables a broader focus on the ways that housing can support a minimally decent life, or ways that it can impede capabilities and induce poverty. In incorporating the nexus between housing and poverty, it identifies multiple dimensions or areas of life that may be supported or impeded by housing— e.g. housing’s role in supporting or impeding social connections and its impact on personal safety or health. As noted by our panellists, this role by housing can be:

- direct: e.g. by impeding social connections through inadequate physical space or not allowing visitors, or by negatively impacting health through inadequate heating and cooling, mould or overcrowding
- indirect: e.g. housing may be located far from established relationships or required health services, and also far from adequate transport options.

2.2 Poverty line and multidimensional approaches in practice

Measures of poverty are important to people working in service delivery, advocacy and policy. While contested, poverty refers to lived experiences and there is a clear appetite for shared language and robust measures of poverty. While debates on how best to measure poverty remain important in some fields of research, different measurements are useful for different purposes in practice and advocacy. Advocacy and service delivery organisations sometimes adopt a singular approach to measuring poverty in their own work, such as by measuring against the Henderson poverty line—a measure defined as 50 per cent of median household income (The Senate Community Affairs References Committee 2023). This does not preclude collaboration or work with organisations that use different measures, though the experience of poverty is always multidimensional.

There are strengths and weaknesses to different measures of poverty. This is reflected in the research literature and was a feature of panel discussions. The income poverty line measure is useful in its simplicity. It provides a punchy headline and simple solutions: for example, raising the rate and reach of income support payments can end poverty for many. In the housing and homelessness sectors, ‘housing poverty’ is a particularly useful measure following that of housing costs. This can be conceptualised as a person having insufficient financial means to live a dignified and healthy life once housing costs are paid. Rental costs and affordability are other important measures of housing-related poverty. Rates of housing stress and rental vacancy rates also contribute to understanding of housing-related poverty. Together these indicators measure different but related elements of housing-related poverty.

In service delivery, assessments of need are more relevant than assessments of poverty. Rent arrears and capacity to pay rent are especially important in assessing risks to housing stability and the impact of housing costs on the lived experience of poverty. A deprivation approach, on the other hand, provides tools to foreground what people are going without. This can be effective for advocacy. It also gives support organisations an idea of what people need.

The deprivation approach can offer a more nuanced and intersectional perspective than other measures, such as capabilities. This is useful in practice, especially when people with complex needs and complex trauma are being supported. The deprivation approach, however, is also more complex to understand and to use in practice.

The capabilities approach is used in practice because it aligns with a strengths-based approach and is useful in understanding client support needs. Capabilities can provide the structures that enable living standards to improve over time; they are useful in understanding people's capacity to navigate supports and to advocate on their own behalf, as in understanding the risk of poverty. Capabilities are useful for service providers because they highlight that housing is connected to many other aspects of a person's life, they provide meaningful measures of client outcomes and progress, can be readily built into the assessment process. However, capabilities can also be difficult to implement. At a policy level, they are inherently more complex than rent setting policy, for example, because a diverse range of actions may be required to improve capabilities, which are interdependent.

2.3 The lived experience of poverty

Regardless of the utility of different measures in policy, advocacy and service delivery, the research evidence and panel discussions indicate that it is vital to recognise the lived experiences of poverty and its pervasive impacts, including on housing. There is shame and stigma associated with the term 'poverty' and people experiencing it may be reluctant to disclose their circumstances. In some cases, being labelled 'poor' can feel insulting. On the other hand, other people may not consider themselves to be living in poverty because they enjoy strong family and social networks or have access to housing. This means that many people eligible to receive support may not be. Experiences and reflections reported in the research literature and panels include:

- Poverty is characterised by a constant sense of stress and worry about whether basic needs will be met; people are focussed on their day-to-day needs and find it difficult to think about their future. Housing offers safety and security; for people experiencing poverty, these elements of life are often absent or difficult to access.
- Community connections are critical to surviving in poverty; being forced to move from community (e.g. due to insecure and/or unaffordable housing) further disconnects and disadvantages people.
- Poverty means forced interactions with institutions such as Centrelink or the police. These interactions are shaped and managed by these institutions, which can lead to further precarity and effectively trap people in poverty (e.g. by perpetuating stigma and consequently limiting employment and social opportunities).
- Existing measures of poverty do not capture all dimensions of its lived experience. Poverty can be conceptualised as the inability to make choices in life or feel in control.
- Poverty means exposure to harm and insecurity in an ongoing way, including risks to wellbeing from harmful interactions with statutory child protection agencies and other systems, and from violence, crime and theft).
- Understanding poverty in practice means understanding what people are going without, such as medical necessities, thermal comfort and essential services. It also means understanding that these circumstances can incur additional expenditure and further entrench poverty; and cause regular episodes of ill-health, frailty, premature ageing and even preventable deaths.

2.4 Policy development implications of this research

Based on the findings presented in this chapter, the following policy implications arise:

- Measures of poverty are important to practice and advocacy. Different measures are useful in different contexts. They could form the basis for a shared language across service delivery and performance monitoring.
- Poverty is associated with stigma and fears of surveillance and intervention. Effective responses to poverty should incorporate recognising and responding to lived experiences of poverty (including stigma).

- Housing and poverty are interrelated in complex ways. Effective interventions must address the compounding effects of poverty and poor housing outcomes—including poverty-induced homelessness and the exacerbation of poverty by precarious and/or poor-quality housing.

3. Policy and housing market factors that increase the risks of poverty

Key points

- There is a concentration of policies promoting and subsidising home ownership. Less policy attention is paid to private and social rented tenures and other forms of housing policy and assistance.
- Social housing in Australia is a system that is constrained on multiple fronts, despite it representing a critical solution to supporting people experiencing poverty.
- Social housing's relative security of tenure and low-rent is often the only practicable option for people on income support payments to prevent or leave poverty.
- Much of the existing social housing stock currently available, and new stock being built, is inaccessible or unsafe for a significant portion of people experiencing poverty.
- There is a lack of quality housing for Aboriginal and Torres Strait Islander peoples across all parts of Australia. Racial and intersectional discrimination acts as a barrier.
- Housing in Australia is a significant area of investment. Supply is influenced more strongly by profitability than need. This contributes to housing's role in perpetuating poverty.
- Australian tenancies are relatively insecure. Tenancy laws allow for tenancies to be terminated too readily.

- **Households experiencing poverty may compromise and trade off different aspects of their housing in order to lower housing costs. This may increase other kinds of living costs and further contribute to poverty.**

Policy settings that encourage or regulate forms of housing tenure, urban and regional development and concentrations of services have direct and indirect impacts on poverty-related housing. These impacts are additional to social security and housing assistance policies' strong and direct influence on both perpetuating and mitigating poverty and the risk factors experienced by some population groups. In this chapter, we highlight some of the policy settings that have been scrutinised in the research literature and through advocacy, which reflect broader policy trends affecting poverty and housing.

3.1 Policy constraints

3.1.1 Policy concentrations and oversights

Australian housing policies have traditionally concentrated on particular tenures and housing sub-markets (Troy 2012). Specifically, Australia has a concentration of policies that focus on subsidising home ownership, but which give less attention to other forms of housing and assistance:

- Preferential treatment of owner-occupied housing in the tax and transfer system encourages spending by households on such housing. This results in elevated housing prices that benefit existing owners. It also underpins the largest housing subsidies by far in the housing system. This preferential treatment includes exempting homeowners' principal place of residence from income tax (for imputed rents and capital gains), state land tax and the Age Pension assets test (Pawson, Milligan et al. 2020a).
- There are various forms of assistance for first home buyers. This includes cash grants, stamp duty exemptions and loan guarantees. These policies (in Australia and overseas), however, have not just failed to improve access, they have undermined housing affordability by contributing to increased property prices (Pawson and Lilley 2022; Pawson, Martin et al. 2022).
- Tax concessions for buyers of investment properties, such as negative gearing, have been used as a means to increase private rental ownership (Blunden 2016; Davidson and Evans 2015; Pawson 2018). Private rental vacancies have been further reduced by the exponential growth of holiday and short-term rentals facilitated by companies (such as via sites like Airbnb; e.g. Crommelin, Troy et al. 2018; Gurran and Phibbs 2017).
- The extent of social housing divestment is such that there has been negligible—or negative—growth in stock levels across all Australian jurisdictions. This has occurred while demand has continued to increase (Pawson and Lilley 2022; Pawson, Parsell et al. 2020b; Pawson, Parsell et al. 2018). Recent research shows that this persistent shortfall in social housing supply is now accepted as inevitable (Clarke, Cheshire et al. 2022). This has perpetuated the residualisation of the sector through further restricting eligibility and left unassisted an increasing number of people who need housing assistance (Pawson and Lilley 2022).
- Another policy issue is the impact of private rental stock shifting to the short-term accommodation sector in the context of rental supply shortages (Burke, Ralston et al. 2023). Recent national and region-specific Australian evidence has highlighted:
 - the direct impact of rental supply reduction on rental housing
 - the wider impacts on location-specific rental and home purchase cost increases, rental stress increases experienced by low-income households, and disruption of metropolitan and regional community-based support systems (Buckle, Gurran et al. 2020; Burke et al. 2023).

According to Milligan and Tiernan (2011: 392), this policy skew towards one particular tenure of home ownership reflects the hollowing out of specialist capacity within Australian governments. An obvious outcome at the national level has been extended periods when housing policy was subsumed within other ministerial portfolios and, most recently between September 2013 and May 2019, when there has been no identifiable federal housing department at all. This is in contrast to North America and much of Europe, in which national housing administrations are long-lasting across different governments. In Australia, housing policy is often incorporated into a broader social service portfolio. Milligan and Tiernan (2011) argue that framing housing policy as a welfare issue has pushed it to the margins of domestic policy making.

Many legislated hardship programs exist to assist the purchase of goods and services and for repaying debt (such as credit card debt and utilities costs). The same opportunities do not typically exist for renters. A recent exception was an eviction moratorium, introduced as a COVID-19 pandemic support measure (Baker et al. 2020a). Yet even in this instance, it was left to individual renters to negotiate and agree terms—including that reduced rents may be repaid at a later time—with their landlords (Baker et al. 2020a; Leishman et al. 2022). Policy and practice panel participants reported that many renters follow the logic of ‘the rent eats first’—that is, rental payments are prioritised over other essentials, such as food and healthcare. This further exacerbates household poverty.

3.1.2 A constrained social housing system

The unmet demand for social housing in Australia is well documented. The 2021 Australian census records that 640,000 Australian households were homeless or in rental stress. This number is projected to increase to 940,000 by 2041 (cited in van den Nouwelant, Troy et al. 2022). The social housing system in Australia is constrained on multiple fronts, despite it representing a critical resource in supporting people who are experiencing poverty. The relative security of tenure and low-rent of social housing is often the only practicable option for people on income support payments to avert or escape from poverty.

While there is a need to increase overall supply of social housing, there is a specific need for particular types of dwellings to support a broader range of households. New social housing units are often relatively small, with one or two bedrooms. This includes new builds being developed to replace older stock that was constructed as part of renewal programs. The trend towards constructing smaller dwellings may not be suitable for many households. Some groups need larger houses (e.g. large families or Aboriginal and/or Torres Strait Islander households with kinship obligations) and people with disabilities or health needs require particular features or access to specific services. They are likely to remain on the waiting list or in unsuitable rental dwellings for extended periods (Pinnegar, Liu et al. 2013). This also presents barriers to household aspirations to care to family members (e.g. young adults and ageing parents), engage in work or training from home or to maintain health (Stone, Rowley et al. 2020b).

An unintended outcome of social housing policy is the decreased value of employment due to work disincentives. These disincentives flow from policy settings through the tax and transfer system that either reduce the rewards of work, such that additional or higher paid work does not result in greater financial gains (known as ‘poverty traps’), or significantly reduce the financial gains of any paid employment (‘unemployment traps’). Social housing’s income-related rent structure, by which tenants pay a rent rebated to 25 per cent of their household income, means that earning additional employment income results in increased rent (along with incurring income tax and reduced social security payments). Income-related rents can be said, therefore, to contribute to poverty traps as well as unemployment traps (Dockery, Ong et al. 2008).

Furthermore, because social housing rents are related to tenants’ household incomes, rents change when household composition changes. This means that tenants’ family and care responsibilities and choices can have a direct effect on their rent. Examples of such scenarios include deciding whether to ask a younger household member who has begun earning employment income to move out, or whether to invite a household member’s partner to move in. Income-related rents also entail an intrusive system of surveillance of all household members’ relationships and income levels.

The value of employment is reduced because it places people's housing at risk in additional ways. Concerns about welfare dependence and severe shortfalls in social housing stock have led most states and territories to introduce policies intended to remove moderate-income households from social housing. Other than in Victoria, these policies include terminating tenancies when household income is determined, on periodic reviews, to be higher than certain thresholds (Powell, Meltzer et al. 2019). These termination policies fail to account for the employment reality of many social housing tenants. Recent research on the employment experience of social housing tenants shows that the assumptions underlying income-related rent—which are based on tenants having permanent work with set hours—fail to recognise the precarious nature of work often available to social housing tenants (Flanagan, Levin et al. 2020).

Many tenants in private and community housing also have very low incomes and/or experience poverty. This is especially so for households on benefit payments. Due to the low rates of these payments, even households in social housing have little money remaining after paying for rent to afford other basic needs (Davidson et al. 2020a).

Many community housing providers are attempting to increase the supply of social housing in at least two ways:

- accessing construction funds and other facilitative programs, such as the NHFIC's Affordable Housing Bond Aggregator. This is primarily limited to larger providers that have the capacity to work with developers on new-build projects.
- relying on head-leasing models—that is, facilitating private landlords' access to incentives and tax rebates in return for leasing properties at below-market rent and providing relative security of tenure. Without additional supply of low-cost rental housing, however, such practices create more competition at the lower end of the private market for rentals. This means that households unable to secure a head-leased tenancy may be forced to remain in unaffordable private tenancies, which can entail living in poorer and/or crowded conditions.

3.1.3 Population groups with specific needs

Much of the social housing stock currently available and new social housing being built is not accessible for people with disabilities or particular health needs or those with a cultural requirement for large dwellings. Universal design principles have long been advocated and have demonstrated positive outcomes—including within a social housing renewal context (Faulkner et al. 2021; Liu, Bullen et al. 2022). However, these principles have not been adopted in Australia. Accessible dwelling designs are still understood as special requirements rather than providing broad utility and benefit. For example, installing wide, accessible doorways benefit wheelchair users and others with mobility requirements. They can also benefit people without those requirements, such as by reducing the risk of property damage when moving bulky items, which reduces maintenance costs. Likewise, introducing ergonomic features (such as the design and placement of light switches and door handles) may assist in reducing injuries and accidents for everyone.

There have been limited opportunities for housing providers to address the accessibility needs of particular resident groups. While the NDIS and the My Aged Care program can recommend and co-fund home modifications as part of their respective support assessments, many barriers exist to prevent them from being put into practice. Different levels of external approvals—from housing providers and/or owners' corporations in strata-titled properties—may be required in order to implement modifications (Liu, Atkins et al. 2022). There is also evidence that older properties may be structurally unable to support modifications due to poor initial construction and/or lack of maintenance. This is a particular concern within the public housing sector (Faulkner et al. 2021).

There is still a lack of quality housing in metropolitan, regional and remote parts of Australia for Aboriginal and Torres Strait Islander peoples. This is despite extended periods of policy attention (Lea et al. 2021; Moskos, Isherwood et al. 2022; Tually, Tedmanson et al. 2022). Aboriginal and Torres Strait Islander households often have particular housing needs because of cultural mobility and kinship obligations. This can mean, for example, that a family of four may need more than three bedrooms to accommodate themselves and visitors without crowding (Aboriginal Housing Victoria 2020).

Poverty among Aboriginal and Torres Strait Islander people is maintained by the continued and intergenerational disempowering impacts of colonisation and a lack of genuine recognition of cultural needs and practices. Historical mistreatment has also led to a culture of mistrust between many Aboriginal and Torres Strait Islander people and support systems. This flows through to a reluctance to seek assistance. Even before considerations of income level and housing are taken into account, Aboriginal and Torres Strait Islander peoples can be considered to be in poverty due to the legacy of colonisation and its intergenerational impacts. Experiences of housing systems includes discrimination that has precluded participation in the rental market to gain and sustain tenancies. Being effectively denied access to housing has resulted in reliance on families, as well as associated issues with crowding (Stone et al. 2022). Many services do not have capacity to offer culturally appropriate support. While this has improved over time, service gaps remain wide and questions remain about how capacity may be continually built up to meet increasing needs in housing and other areas of support.

Similar concerns about a lack of recognition of cultural needs, and of limited practices for culturally appropriate support, may be extended to other cultural groups (Maalsen, Wolfson et al. 2021; Pinnegar et al. 2013). This may include long-established cultural groups whose different housing needs have remained unaddressed (e.g. preferences for outdoor cooking, which may not be allowed). Emerging groups, such as refugees and asylum seekers, may also have additional locational needs in order to be close to cultural facilities and other support services. There is a need to build capacity across sectors to address these growing support needs.

3.2 Practice constraints

3.2.1 Limited affordable housing

Limited housing supply in Australia is a major contributor to perpetuating poverty. Housing in Australia is a significant source of investment. The flow of supply is driven by demand from owners and investors and the profitability of individual projects rather than satisfying unmet needs of shelter. This is despite an extended push to recognise housing as a fundamental human right and a basis for meeting all other support needs and capabilities as well as the evidence-based move towards Housing First models to address homelessness (Johnson et al. 2012; Roggenbuck 2022). Much like the argument by Clarke, Cheshire et al. (2022) that social housing shortages have been reified as an unchallengeable fact, it is also accepted as unchangeable that housing comprises the largest share of people's living costs. From this comes the view that interventions to address poverty must come from other (non-housing) policy settings.

As noted in the previous section, continued policy preferences for the market provision of housing (with a focus on owner-occupation and private rental) have led to flow-on effects on poverty:

- When profitability is prioritised, new supply is often concentrated in particular sub-markets, usually those that are most lucrative. This is often accompanied by a trickle-down mentality—that is, an expectation that those able to afford the new supply will move up the housing ladder and leave their former properties for others. Recent evidence suggests, however, that the limited trickling-down effect does not reach those most disadvantaged and in need of support (Nygaard, van den Nouwelant et al. 2022).
- The lack of direct policy actions affect the action of 'filtering', the process whereby higher- and middle-income households vacate their former homes with the supply of new, higher quality homes, which increases the supply of dwellings for lower income households. Instead, there is evidence that higher income households continue to occupy lower cost housing in the private rental market that, in the past, would have been occupied by lower income households. The high cost of first purchases for owner-occupation may also be a factor; some households are remaining in lower cost rentals to facilitate saving for a housing deposit. As a consequence, the only housing available to people on low incomes and experiencing poverty is of low build quality and/or in poor locations for services and infrastructure (Nygaard et al. 2022).
- There has also been an absence of policy that seeks to sustain tenancies and prevent risks to them. Funding is instead often directed towards crisis responses. This serves to preserve a cycle of housing-related poverty.

3.2.2 Eviction as cause and effect of poverty

Eviction can refer to the forcible removal of tenants from their homes. It can also mean the process initiated by a landlord's formal instruction to a tenant to vacate a property (Kenna 2018) or to any other process undertaken by a landlord that causes a tenant to vacate (e.g. excessive rent increases, lack of property maintenance or harassment).

The connections between poverty and eviction are self-evident. Insufficient incomes and rental stress may precipitate rent arrears and, hence, eviction, although households in poverty may forgo other necessities and endure hardships to avoid eviction. Though an obvious potential consequence of eviction is homelessness, an extensive array of other disruptive, stressful, and traumatising effects have also been shown (Desmond 2016; MacDonald, Nelson et al. 2016; Nelson, MacDonald et al. 2015).

Research shows clearly that tenancy laws in Australia readily allow for the termination of tenancies. The structure of the rental sector makes tenancies relatively insecure. Tenancies can be terminated and rents increased relatively easily by landlords. This results in 'informal evictions' or forced/unwanted residential moves by tenants (Hulse, Milligan et al. 2011; Hulse, Reynolds et al. 2019; Martin et al. 2022; Morris, Hulse et al. 2021). However, there has been little research focus on evictions. Social housing tenants are also insecure, albeit for different reasons than those in private rentals. The marginalisation of social housing—through years of underinvestment—has meant that there is insufficient housing for all who need it, but also that the limited available stock is often associated with concentrations of disadvantage and is subject to sharply judgemental conditionality (Pawson and Lilley 2022; Powell et al. 2019).

Although social housing landlords are generally committed to tenants, including those tenants who would otherwise be at high risk of homelessness, tenants may still be subject to unrealistic expectations about controlling their own and others' behaviour. Tenancy termination is a blunt heavy instrument. It impacts in particular women, children, Aboriginal and Torres Strait Islander peoples and people with problematic alcohol and other drug use (Martin, Habibi et al. 2019).

There is limited published data on why tenancies terminate. The New South Wales (NSW) Government's 2019–20 pilot survey of rental bonds claims indicates that 18 per cent of tenancies ended at the landlord's instigation. This figure included one per cent of tenancy terminations occurring due to orders by the NSW Civil and Administrative Tribunal (NSW Fair Trading 2021). These findings are broadly consistent with the ABS 2007–08 Survey of Income and Housing (ABS, 2009), which indicates that approximately 16 per cent of households with a private landlord gave 'notice given by landlord' as the reason for their most recent move. In analysis of data requested from the NSW Civil and Administrative Tribunal and the Victorian Civil and Administrative Tribunal, Martin (2021: 137) found that the average number of termination proceedings in NSW in 2017 and 2018 was just over 25,000 (3.2 per 100 tenancies) per year; in Victoria, for the three years to 2018, the equivalent figure was just under 24,000 (3.8 per 100 tenancies). Martin's analysis also shows that the NSW and Victorian public housing landlord were heavy users of termination proceedings, applying them at more than twice the rate of other landlords.

3.3 Compromises and trade-offs to control housing costs

Households experiencing poverty may compromise on housing build quality, location and access to services in order to reduce their housing costs. These compromises can increase other living costs, which further contributes to poverty.

3.3.1 Dwelling quality and conditions

A notable compromise made by many financially constrained households relates to the physical quality of their home. This is due to the poor built quality of some new housing projects (Liu, Martin et al. 2019b) as well as the poor quality of established housing that is often available and more affordable to people experiencing poverty. Existing regulations, and recent improvements in regulated minimum standards, address environmental and energy efficiency levels of newly built housing and existing housing undergoing major renovations. However, many areas of concern remain. The link between poor environmental qualities, such as dampness and lack of access to natural light, and health is not widely known and there are few sustained strategies to address them (Baker and Daniels 2020).

Poor insulation has a major impact on residents' quality of life. It results in higher expenditure on mechanical heating and cooling and likely also on individual and societal health care costs. Economic productivity costs may be incurred by short- and longer-term absences from work. Poor insulation could also influence auditory and/or visual privacy, which may more adversely affect people with mental health conditions (Liu et al. 2019b).

Poor housing quality may be caused by several factors, including:

- substandard initial construction, which leads to major and minor defects requiring costly maintenance and repair (Crommelin, Thompson et al. 2021; Foster, Hooper et al. 2022). There have been a number of high-profile cases in NSW, for example, in which substandard construction resulted in significant repair bills, litigation and even owner bankruptcy (O'Sullivan 2021; Reddie 2022). NSW Fair Trading also reports poor-quality construction as the most common housing-related complaint in NSW for new home buyers (cited in Razaghi 2022). In some cases, dwellings may be uninhabitable while issues are rectified. This means the need for alternative accommodation, which comes with additional costs.
- the use of inappropriate and/or poor-quality materials and/or poor workmanship during construction and installation. These factors can result in housing stock that is not fit for purpose. They can also result in the need for inappropriate materials to be replaced prior to end-of-life, including due to legislative changes (e.g. removal of flammable cladding materials) (e.g., Oswald, Moore et al. 2021; Oswald, Moore et al. 2022).
- development and construction that adheres to legislated minimum standards rather than exceeds them (Ding, Aminpour et al. 2019)—especially given that minimum standards are not regularly updated to align with international benchmarks (Foong, Mitchell et al. 2017; Moore and Holdsworth 2019). This may also reflect a lack of political will at all levels of government to improve the built quality and/or degree of environmental sustainability across government levels (Liu, Judd et al. 2017). There is recent movement on this front in Australia; energy efficiency requirements for new builds, as stated in the National Construction Code, have been upgraded (Redman 2022). Existing housing, however, which comprises the bulk of Australia's housing stock, remains largely overlooked.
- high costs associated with repairing, upgrading and retrofitting poor-quality housing. This includes costs to be borne by owner-occupiers as well as landlords (Liu and Daly 2020; Liu, Daly et al. 2020; Willand, Moore et al. 2020). This is notably related to the concept of split incentives, or a principle-agent problem, where the bearer of the costs may not directly benefit from the outcome, leading to lower willingness to rectify the situation (Easthope and Randolph 2016; Hope and Booth 2014; Instone, Mee et al. 2013; Urmee, Thoo et al. 2012).

Many of these factors can lead to significant one-off and ongoing costs, though the risk of encountering them is not shared equally across households (Baker, Daniels et al. 2020b). For example, as highlighted by Liu, Martin et al. (2019b) and based on analysis of the Australian Housing Conditions Dataset (Baker, Beer et al. 2019a), lower income households are more likely to encounter some (often many) of these factors. This is also compounded by tenure, with renters (especially in the private rental sector) being more likely to live in poor-quality housing than households in other tenures. For social housing, funding retraction over extended periods has curtailed maintenance and upkeep (Pawson et al. 2020b; Pawson et al. 2018) and the postponement of maintenance and repairs during major renewal and redevelopment works (Liu, Davison et al. 2012; Pinnegar et al. 2013). A further issue in social housing is that programs and initiatives established to fund repairs and upgrades may be restricted in scope, therefore limiting the extent of potential benefits (Halldorsson, Liu et al. 2020; Liu and Daly 2020; Liu et al. 2020).

In their 2016 report on ways to address poverty through housing and planning policy, Crisp, Eadson et al. (2017) highlight housing quality as one of five variables that links housing with poverty in directly and indirect ways. Housing quality refers to the build standards that impact both:

- the need, frequency and cost of maintenance and repair of a dwelling
- the efficiency of its daily and ongoing operations.

As such, it impacts on households' ongoing housing-related expenditure. A number of research studies have shown that it can also result in numerous negative impacts on health and wellbeing, many of which have costs (e.g. for mechanical heating and cooling, or additional health and medical care) that can further entrench poverty (Baker, Lester et al. 2019b; Liu, Lagisz et al. 2019a).

Housing and poverty can therefore be understood to have a dynamic relationship in which each may be the cause and effect of the other. In addition to tenure, this dynamic relationship is also borne out unevenly across spatiality (Baker et al. 2019b; Randolph et al. 2020). Location may entrench some households in poverty due to a lack of connectivity to services, infrastructure and opportunities (Pawson and Herath 2015), including when the costs for accessing necessary support may outweigh the benefits of that support, further discouraging inquiry and access (Liu and Judd 2019).

3.3.2 Location in relation to employment

Another common compromise made by households (highlighted in panel discussions) concerns location in relation to employment. Lower cost housing may be found in less accessible locations, such as areas that are further away from transport corridors and/or essential services. These areas may also have fewer public transport options and less frequent services. This can extend transport users' travel times and potentially increase the need for car-dominant travel. All of these factors can significantly increase households' transport-related costs.

Transport and other social infrastructures may not be fully implemented in greenfield developments, increasing transport costs and travel times (Sarkar, Moylan et al. 2021). In the case of social housing, many larger estates built between the 1960s and 1980s were located in less accessible outer suburbs. These locations are potentially less attractive investment options and are therefore excluded from contemporary renewal programs (Nygaard, Pinnegar et al. 2021). Less accessible locations (e.g. in regional and remote areas) may also accrue additional housing-related costs, such as higher transport and delivery costs associated with construction and higher call-out fees for services, such as plumbing and electric works.

Aside from accruing extra travel time and costs, there are other social and economic costs for households when they compromise on location due to lower housing costs. These costs include longer distances to employment opportunities and limited shopping options for daily essentials. It may also limit access to social networks and activities due to distance and lack of time. This constrains opportunities to cultivate social capital and gain benefits from it. It can result instead in a greater reliance on formal services and support.

3.3.3 Access to health and support services

A third area of compromise is affordable housing's location in relation to health and support services. The location of existing properties and of new housing being built can reinforce problems regarding access to support services, especially if initial assessments and/or some services are located centrally or at specific service centres. This is a particular issue for households in outer suburban, regional and remote areas, especially in view of the continued centralising of health and support services in Australia (Dwyer 2004; Lindquist and Tiernan 2011).

These issues may be countered to some extent by consumer-directed care, especially through the introduction and/or reform of national systems, such as My Aged Care and the NDIS (Moore 2021; Phillipson, Smith et al. 2022). There are questions, however, about the affordability of services requiring co-payments, the potential for social isolation to be exacerbated, barriers concerning health and digital literacy and the potential for abuse and exploitation of vulnerable individuals (Hobbs 2020; Ottmann, Laragy et al. 2009). Living in less accessible places to save on housing costs may result in fewer care option choices because there may be less carers who live locally and/or are willing to travel to provide necessary care.

Aside from the centralising of services, recent renewal programs have also seen the relocation of social housing residents who may need to move, either temporarily or permanently, away from neighbourhoods and social networks where they have lived for a long time. While some additional support services may be on hand, these disruptions can instigate other support needs and interrupt social capital (Arthurson, Levin et al. 2016; Liu 2013). The policy push to implement social mix in renewed neighbourhoods (by not having more than 30 per cent of the households in social tenancies) also impacts the economies of scale in providing support services. This means that some residents may need to travel further to use these services (Arthurson 2010; Nygaard et al. 2021). This has a similar impact to the temporary measures implemented during the early months of the COVID-19 pandemic to house people experiencing homelessness in hotels and other temporary accommodation, including in locations far from where they usually received support. When the temporary housing support concluded, follow-up support was often unavailable or insufficient. Many people returned to experiencing homelessness (Pawson, Clarke et al. 2022; Pawson et al. 2020b).

3.4 Policy development implications of this research

Based on the findings presented in this chapter, the following policy implications arise:

- Residential tenancies law should be reformed to bring provisions for termination and eviction into alignment with the right-to-housing recognised in international law, particularly Article 11(1) of the International Covenant on Economic, Social and Cultural Rights. This right has been the subject of comments by the United Nations Committee on Economic, Social and Cultural Rights that elaborates on state obligations. These include ensuring that evictions occur only after accessible legal proceedings to 'ascertain that the measure in question is duly justified', only as a 'last resort' and that they not 'render individuals homeless' (OHCHR, 2014)
- Australian safety and quality standards focus on new housing construction. Improvements to standards do not usually apply to existing dwellings. Advocates have pushed for similar minimum standards to apply to existing dwellings, particularly in the private sector, in a manner similar to successful models elsewhere (e.g. United Kingdom's certification for improving energy efficiency in privately rented properties) (Department for Business Energy & Industrial Strategy 2020)). However, there has been limited appetite from Australian governing bodies. Setting minimum standards on the build quality of private rental properties would significantly improve renters' quality of life and minimise their operating expenditure (e.g. on utilities).

4. Building on what works

Key points

- Increasing the rate of all income support payments would have a significant and immediate effect on reducing poverty.
- Increasing CRA payments and expanding eligibility for it would help to reduce housing stress for some people experiencing poverty.
- A range of programs and interventions currently operating are effective and should be expanded. These include early intervention and tenancy sustainment services, Housing First programs, Youth Foyers and shared equity schemes.
- Flexibility in support duration for people who have experienced homelessness would increase its effectiveness.
- Mutual obligation requirements often have perverse outcomes because they compound difficulties and add stress at already difficult times.
- Increased investment in SHS would enable these services to meet current and ongoing demand for support.
- Targeted responses responding to the intersecting forces that exclude some groups from economic security and stable housing can provide effective support.

4.1 (Re)valuing and (re)investing in social housing

The most important intervention to address housing-related poverty has traditionally been social housing. It continues to be an important destination tenure for many marginalised and vulnerable people (Levin, Tually et al. 2022). While social housing does not always offer an ideal living environment for people who are dealing with trauma or safety concerns, it nonetheless provides secure tenure and ongoing affordability. One key way in which social housing alleviates poverty is its system of income-related rents. As already discussed, most public housing tenants' rent is set at approximately 25 per cent of their household income. Tenants' rental accounts receive a credit equivalent to the difference between their income-related rent and the higher market rent for their premises, as set by tenancy agreements.

Social housing remains the model supported most strongly in research and advocacy. This is because it provides affordable and stable accommodation and links residents with appropriate support. The provision, management, regulation and planning for social housing has been the focus of much research into poverty and housing, including that conducted as part of AHURI's National Housing Research Program. An ongoing consideration is how to deliver best outcomes for households living with poverty and disadvantage, including those experiencing or at risk of homelessness, in a policy context where the scarcity of social housing is seen as inevitable (Clarke et al. 2022).

Core components of this research relate to the overall scale of social housing as a form of poverty intervention, trends in national and jurisdictional funding over time and a deficit within the funding base of public housing leading to social housing and community housing reforms (Berry and Hall 2002; Groenhart and Burke 2014; Milligan et al. 2015). These studies indicate that the supply of public and social housing has not kept pace with demand and the need for secure, affordable housing by a changing and dynamic population base (Lawson, Denham et al. 2019; Pawson et al. 2020b; Pawson et al. 2018; Stone, Parkinson et al. 2016). Research also shows that significant concerns in social housing include increased targeting, reduced security of tenure and changes to priority access within various policy contexts (Muir et al. 2020; Pawson and Lilley 2022).

4.2 Emerging approaches to increase affordable housing supply

There have been a number of programs by federal, state and territory governments that aim to increase the supply of social and affordable housing—to improve access to affordable housing options and to provide stable and supported environments for people and households in need. In 2022, the Albanese Government entered office with policy commitments to fund 30,000 additional social and affordable dwellings through the proceeds of a new 'Housing Future Fund'. The Government subsequently committed to developing a further 20,000 social and affordable dwellings under a 'Housing Accord' with state and territory governments and financial institutions.

This is the first major new Commonwealth investment in the social and affordable housing sector since the Nation Building Economic Stimulus Plan and Social Housing Initiative were introduced by the Rudd Labor Government at the onset of the Global Financial Crisis in the late 2000s (Milligan and Pinnegar 2010; Pawson et al. 2020a). In the period since, however, federal government funding for new social and affordable housing has largely shifted towards a facilitation role:

- The NHFIC was established by federal legislation to administer a bonds program for non-government entities to fund social housing construction by way of an Affordable Housing Bond Aggregator. According to the Australian National Audit Office (2021), NHFIC's bonds program has exceeded expectations, however questions remain about its ability to improve housing outcomes. Mechanisms to achieve this are unclear (Gurran, Gilbert et al. 2018; Spiller and Anderson-Oliver 2015).

- The Clean Energy Finance Corporation (CEFC) was also established by federal legislation. Its role is facilitating industry funding to advance clean energy technology and uptake. This includes facilitating funding for a community housing program, in which the CEFC serves as an intermediary. On behalf of community housing providers, it arranges lower cost financing for the construction of new, highly energy efficient, social and affordable housing. The NHFC and the CEFC have each significantly increased non-government institutional investment in social and affordable housing in Australia.
- Since the National Rental Affordability Scheme was discontinued in 2014, subsidised affordable rental stock has been consistently sold off by investors (Australian National Audit Office 2016; Rowley, James et al. 2016). This shortfall in affordable rental options has not been offset by the introduction of replacement schemes.
- Some state and territory governments have introduced new social housing construction programs within their broader social housing strategies. Victoria's planned Big Housing Build is of significantly larger scale than other jurisdictions (Victoria Government 2022), albeit off a low base. These state-level strategies, however, tend to concentrate on major redevelopment programs, which are often coupled with the management transfer of public housing to the community housing sector. This strategically replaces established public housing neighbourhoods with mixed tenure communities (Crawford and Sainsbury 2017; Kelly and Porter 2019; Pawson and Pinnegar 2018). As such, these programs are more likely to replace and transfer existing social housing stock than extend and expand the sector as a whole.
- Inclusionary zoning has been adopted in some jurisdictions, notably South Australia, the Australian Capital Territory and parts of Sydney. This requires that a certain proportion of new dwellings built on land that has been re-zoned for higher density development is affordable. Despite the success of inclusionary zoning practices overseas in increasing the supply of social and affordable housing (Gurran et al. 2018; Spiller and Anderson-Oliver 2015), Australian take-up remains modest.

4.3 Improvements to social security payments

Existing systems that could be improved by increasing their range and adequacy are identified in the research literature and were discussed in panel workshops. Income support payments are among the most important of these systems. They were framed in panel discussions as a safety net that could be extended to improve the lives of all people in poverty. The safety net is defined in this paper to include benefits and pensions, such as income support payments and pensions, CRA, the Family Tax Benefit (FTB) and public social and health services.

Advocacy related to improving Australia's social security system includes:

- an increase in all income support payments such that payment levels are set above the poverty line
- expanding CRA eligibility to all payment types and those on low incomes and increasing the rate of payments (Duncan 2022; Ong, Pawson et al. 2020).

Advocacy groups and people with lived experience of poverty have long called for the inadequacy of income support payments to be addressed. The Antipoverty Centre, a collective of activists, other advocates and researchers with direct and contemporary experience of poverty have, for example, argued that all social security payments should be raised to at least the Henderson poverty line, or half median household income (The Senate Community Affairs References Committee 2023). The Australian Council for Social Service (ACOSS) recommends that JobSeeker be increased to the Age Pension's level and, like the Age Pension, be indexed to wages rather than the Consumer Price Index.

The Interim Economic Inclusion Advisory Committee (IEIAC) recently found that JobSeeker and related payments are ‘seriously inadequate, whether measured relative to the National Minimum Wage, in comparison with pensions, or against a range of income poverty measures’ (Interim Economic Inclusion Advisory Committee 2023: 14). It recommended a ‘substantial increase in the base rates of JobSeeker and related working age payments’—to 90 per cent of the Age Pension, which would be an increase of \$256 per fortnight—on the basis that this would ‘improve adequacy and return them to payment relativities of 1999’. The IEIAC also recommended further analysis of adequacy metrics, including updated budget standards, with a view to further increases and improvements to the adequacy of income support payments.

The estimated cost of the IEIAC-recommended increase to JobSeeker and related payments is \$5.7 billion in 2023. This would represent an 11 per cent increase in current budgeted spending on social security (Phillips 2023). The federal government’s 2023–24 Budget provides for some changes to social security payments, however it has proposed to increase JobSeeker by just \$40 per fortnight (Australian Government 2023).

The inadequacy of CRA payments are well-established and have been subject to sustained calls for an increase. However, CRA is structured as a payment within the social security system for private rental housing costs. This presents challenges for improving it. CRA eligibility is tied to a person receiving another social security or Family Tax Benefit payment. The amount of CRA paid is determined by tenants’ household size and the amount of rent paid, subject to caps. Specifically, CRA is paid at a rate of 75 cents per dollar of rent paid above a certain minimum threshold (which varies by household type) up to the cap (which also varies by household type). If a recipient’s earned income increases, their total social security payment is reduced according to the applicable rate. That is, CRA broadens the range of incomes in which social security payment withdrawal is triggered (Hulse and Randolph 2004).

CRA has notable shortcomings. For example, about one-third of low-income recipients remain in rental stress (defined as paying more than 30 per cent of income on housing) even if all of their CRA payment goes towards rent. There are also approximately 246,000 low-income private renters in rental stress who do not receive CRA. This is because they are ineligible for CRA-related social security payments (Ong et al. 2020).

Further, there are equity concerns about the CRA with respect to:

- different types of households: individuals receiving CRA are more likely than households with children to be in rental stress. This is due to the different applicable threshold levels for individuals and households with children and the level of market rents for suitable properties (Ong et al. 2020).
- households in different locations: CRA caps do not vary by location. This means that recipients living in higher cost areas (e.g. inner-city suburbs or other more accessible locations) are more likely to remain in rental stress because the capped CRA payment comprises a lower proportion of their overall housing cost. Also, CRA’s co-payment structure is designed to encourage recipients to economise on housing, including by moving to less costly areas, which, if they also have lower employment prospects, may be in contravention of eligibility criteria for unemployment payments (Ey 2016: 9-10).

The following broad approaches to improving CRA may be taken:

- increasing the amount paid to recipients, primarily by increasing the caps on maximum payments. Ong, Pawson et al. estimate that 30 per cent increase would benefit approximately 44 per cent of all low-income renters at a cost of approximately \$1 billion per annum (2020: 55). The 2023–24 Budget proposes increasing the caps by 15 per cent.

- extending CRA eligibility to every low-income private renter who spends more than 30 per cent of their income on rent and adjusting payments such that they are equivalent to 30 per cent of recipients' total income. If this proposed re-targeting of CRA were to remove from eligibility those not in rental stress, total CRA expenditure would decrease by \$1.2 billion. For low-income households (particularly those with children) who would be ineligible for CRA in this new system of targeting, a case can be made that CRA could be considered a form of compensation for not receiving the subsidies delivered to owner-occupiers through the tax and transfer system (Ong ViforJ, Pawson et al. 2022).

The larger challenge to improving the target accuracy of CRA is the Australian Constitution, which empowers the Australian Government to make social security payments on relatively narrow terms. These do not include standalone rent- or housing-related payments, hence CRA's form as a supplementary rate applied to other qualifying social security payments. Reforms to the connection between CRA and social security would require changes to these arrangements (Ong, Pawson et al. 2020).

Arguments that increased CRA may lead to higher rents have been tested through modelling by Ong et al. (2020), whose findings suggest an effect on rental markets in moderately disadvantaged (9% of an increase in CRA shifted to higher rents) and severely disadvantaged (37%) areas. These findings provide information on the specific likely changes to policy change, in place of the speculative arguments usually made.

4.3.1 Improvements to existing programs and services

SHS programs are effective in addressing the housing and other support needs of people experiencing poverty in some circumstances. Specific program categories that work well include early intervention programs and tenancy sustainment services. More people could benefit from SHS and other programs if:

- eligibility criteria were expanded to ensure that those in need were able to access them. For example, bond assistance is currently unavailable to people with a debt to state/territory housing authorities (in some jurisdictions). Removing this exclusion criteria would extend the reach of effectiveness of bond assistance. Another example: supporting people in out-of-home care until the age of 21 would be an important change, especially given the vulnerability of this group (including their higher likelihood of homelessness) and their current lack of social support after leaving care (Martin, Cordier et al. 2021).
- time-limited conditions were relaxed or removed. This would be particularly important for homelessness services, in which people with complex ongoing support needs often churn through homelessness, housing, health and justice service systems without resolution of their circumstances. A number of programs, such as Journey to Social Inclusion (Parkinson and Johnson 2014) and the Common Ground model of permanent supportive housing (Bullen, Whittaker et al. 2013), have shown that this cohort can maintain housing when they have access to intensive long-term supported accommodation. Service providers want to provide support for what is needed to ensure people are able to improve their lives in ways that are meaningful for them, and not be constrained by time limits and other restrictions on support.
- more unconditional support was offered to people in need. Mutual obligation requirements—whether related to seeking employment, applying for rental properties or attending multiple appointments—often compound people's difficulties and add stress at already difficult times.
- housing and support programs were more flexible and programs followed the person rather than being tied to a property—this current requirement means a person must move to alternative accommodation if they no longer meet eligibility criteria, no longer need some aspects of support or no longer wish to engage with support.
- increased investment in SHS enabled them to meet current and ongoing demand for support. Such an increase in funding has been recommended by others (Spinney et al. 2020), including the Productivity Commission's National Housing and Homelessness Agreement HA review (Productivity Commission 2022).
- increased investment in permanent supportive housing could bring an end to experiences of homelessness and address ongoing trauma for people who use it.

Programs such as Tenancy Plus (the former Social Housing Advocacy and Support Program) in Victoria are designed to prevent homelessness and sustain tenancies in social housing. There is good evidence that such programs are both successful and cost effective (SHASP Managers Network (Victoria) 2014; Zaretsky and Flatau 2015).

Housing First programs have proven to be effective in ending long-term homelessness and alleviating entrenched housing-related poverty. They focus on rapid provision of safe long-term housing for people experiencing homelessness. Support is offered to assist with recovery from homelessness, but engagement with support services is not mandatory in order to remain housed (AHURI 2018). The type of housing provision accompanying any Housing First program matters, with more enduring outcomes associated with models embedded within socially provided housing over private rental subsidised housing (Allen, Benjaminsen et al. 2020; Parkinson and Parsell 2018). Significant constraints remain in providing rapid access to socially provided housing, a core element of a Housing First or Housing led approach.

Youth Foyers provide supported accommodation, with integrated education and training, for young people (usually aged 16–24) for up to two years. With documented success, it should be expanded (see for example Coddou, Borlagdan et al. 2019). Accommodation is in a congregate living environment. In Victoria they are attached to TAFE. The focus of support is enabling young people's transition to independent living after their stay, by building living skills and completing education/training qualifications to increase their employability. Youth Foyers and Permanent Supportive Housing are successful because they respectively provide longer term and ongoing accommodation that is coupled with holistic support.

Other than SHS, tenant advice and advocacy services assist low-income renters to resolve a range of housing problems associated with experiences of poverty. These include carrying out repairs and maintenance, negotiating instances of rental arrears and other liabilities and defending tenants in termination proceedings. Staffed by specialists in tenancy law (some with legal qualifications), tenant advice services provide general information to tenants over the phone as well as specific advice, casework and tribunal representation services for tenants assessed as being in special need.

In NSW, a small network of specialist advice services for Aboriginal and Torres Strait Islanders operates alongside the mainstream network. Some services perform duty advocacy at tenancy tribunals. This is an effective albeit eleventh hour way to assist people who are at risk of eviction but not in contact with services. It is similar to the 'Right to Counsel' programs being effectively implemented in eviction courts in several jurisdictions in the United States (Petersen 2020).

Shared equity homeownerships schemes are effective when targeted to lower income groups. Most Australian states and territories have shared equity home ownership schemes (Department of Government and Communities Western Australia 2021; South Australian Housing Authority 2023; State Revenue Office Victoria 2023). Under these schemes a third party, such as the government or a financial institution, owns a proportion (20–25%) of dwellings purchased. This enables buyers to either borrow less or be able to afford a more suitable property. In Victoria, the scheme can be used to purchase with a minimal deposit in order to avoid lender mortgage insurance. Income and asset tests must be met to ensure the scheme is targeted to those on lower incomes. The homes purchased must be a primary residence and the scheme cannot be used for investment purposes. The 20–25 per cent equity share must ultimately be repaid, for example upon sale of the property.

Targeted responses are designed for groups of people who are particular risks of poverty-related homelessness; these responses are most useful when they provide interdisciplinary and holistic support. Systemic advocacy is an important role for service providers. Many of these programs also provide critical information for systemic advocacy on the complex issues faced by particular cohorts.

- The Women's Homelessness Prevention Project is for women and children escaping family violence. Its services encompass legal support, general case management and goal setting with social workers, along with support related to family violence, housing and financial planning (Adams, Warner et al. 2018). In this program, legal support is ongoing and focused on resolving issues that threaten housing stability (e.g. fines and debts).
- The 'More than a Landlord' pilot program by Aboriginal Housing Victoria was an example of a program that sought to do more than assist people to sustain a tenancy. It also provided broader support, for example by offering a life coaching program that focused on housing sustainment, employment, life skills, wellbeing and health. A household survey was used to inform case management and program delivery (First 1000 Days Australia & Aboriginal Housing Victoria 2018).
- Programs that focus on a particular issue and provide comprehensive support are also useful. For example, Tenants Victoria operates a winter mould clinic for renters that provides advice and advocacy.

4.4 Policy development implications of this research

Based on the findings presented in this chapter, the following policy implications arise:

- increasing the rate of income support payments in line with accepted adequacy metrics, and easing conditionality, would have an immediate and substantial benefit for people experiencing poverty, including in relation to housing
- investment in social and affordable housing to meet current and projected unmet need would support the housing needs of people who are at risk of poverty; it would support their capacity for economic and social participation and contribute to the prevention of poverty
- services and programs that provide housing and other forms of support have the potential to effectively support more people. Increasing the scale of programs and relaxing eligibility criteria and conditionality is needed to effect this.

5. Redesigning housing and welfare to prevent and reduce poverty

- **A contemporary, targeted approach to reducing poverty across the Australian housing system and population is overdue.**
- **Housing can be understood as a contributor to poverty, a mediator of poverty or as a direct or indirect intervention that can be geared toward poverty alleviation.**
- **An explicit focus on values-based policy making can facilitate the efficacy of housing interventions and poverty alleviation.**
- **Understanding housing as an intervention to alleviate poverty requires a shift from scarcity-based policy modes to universal and rights-based approaches.**
- **Intersectional factors associated with poverty and experiences of poverty warrant coordinated, whole-of-government policy responses.**
- **Advocacy by service providers, peak bodies and people experiencing poverty is an important component of addressing the intersection of poverty and housing.**
- **Lived experience advocacy is critically important. It must be funded in order to be effective.**
- **Evaluation and measuring impact are important for building knowledge and policy development.**

5.1 New thinking is needed to address poverty

Existing policies and practices are failing to stem the flow of people moving into poverty and to support people coming out of poverty at the scale needed for the increasing and changing nature of demand for services and supports.

In this chapter, we present additional 'blue sky' insights presented by the research panel participants and stakeholders interviewed, drawing on their expertise, insights from historical models and international examples of housing-based approaches to poverty reduction. We consider the question generated by the research evidence and panels: if we were to build from scratch a housing system that alleviates poverty, what would it look like? We also consider a related question: how would an effective housing system that is designed to alleviate poverty, and support the capabilities of all members of society, intersect with wider welfare policy and national priorities?

In the context of a highly dynamic housing and homelessness policy environment, in which new national housing and homelessness policy agendas were being developed as this research (including panel discussions) was being conducted, we present the following insights as expert, insightful and urgent. Despite the challenges facing housing and homelessness policy and practice, our research uncovered a consensus view from the panels that there is currently a significant opportunity for change following on from a long-term systemic failure to embrace big programs. The Housing Accord is seen as a step in the right direction.

5.2 Toward universal, rights-based approaches

Explicit articulation of the values underpinning social policy can be a transformative means of disrupting and redirecting policy agendas in a desired direction. Values-based policy making in housing is the subject of analysis by Clapham (2018) on the role of governments internationally. Clapham's comparative analysis of policy making in multiple countries shows that inconsistencies and failures within current policy settings have arisen due to ad hoc policy making, incoherent approaches to policy change and, ultimately, abandonment of the basic foundational purposes of housing policy interventions.

Such observations resonate strongly in the Australian context. In an Australian policy era of deregulation and market-led and privatised service provision, financialisation of housing has been facilitated as an explicit objective of government (Marston et al. 2022). Ample evidence developed over recent decades (and at an escalating rate) indicates that market-based approaches—characterised by financialised decision-making around residential property provision—fail people who are experiencing poverty.

In contrast, reconceptualising what we understand by poverty creates opportunities for targeted housing policy towards social goals. First, poverty should be identified as the consequence of policies and systems decision making. Second, poverty alleviation should be the responsibility of institutions of society acting in partnership with individuals experiencing poverty. It should not be placed upon individuals alone.

Conceptualisation of housing as a basic right, and of the need for a universal approach to housing provision, is a necessary requirement for poverty eradication. This entails policy development and innovation consistent with those discussed in Chapter 4—that is, social housing at adequate scale and security of tenure within rental sectors, and housing costs that are manageable across all housing tenures, for the whole of the population. These considerations are consistent with a universal approach to housing provision, that moves beyond and extends important Housing First models, to foundational elements and infrastructure of an improved, future Australian housing system. Importantly, such an extension must apply to people at risk of poverty as well as those already experiencing housing and related impacts of poverty and deprivation.

A move away from scarcity and conditional approaches to assistance provision is consistent with an early intervention, preventative and universally supportive approach to housing and housing assistance provision. Universal housing approaches facilitate assistance to individuals and households who may otherwise be deemed ineligible for tightly restricted income support or housing assistance because their incomes are too high (Stone et al. 2016). Increasing the extent of assistance provision to those in crisis (Muir et al. 2020) would be a move to a more universal form of housing, in which shelter and non-shelter housing outcomes are understood as societally valuable. This perspective aligns well with housing being reframed and understood as both essential infrastructure (Lawson et al. 2018) and an infrastructure of care (Power and Mee 2020).

A multi-value conceptualisation of housing investment and intervention such as that of housing as infrastructure is in turn consistent with the capabilities approach to housing we described in Chapter 2. Multiple domains of living, and outcomes of adequate and appropriate housing, are recognised as necessary to meet basic conditions and rights. Panel participants observed the interconnectedness of policy and programmatic interventions in the lives of people who were seeking, or in receipt of, housing and homelessness assistance, and the positive shelter and non-shelter impacts a wide approach could have. Links between housing access and costs and a wide range of economically beneficial outcomes at individual, community and societal levels appear to be well understood.

Provision of adequate income support to improve wellbeing, combined with a more integrated approach to housing and homelessness responses, comprise part of an increased government role in poverty alleviation. A (re) governance of housing is required to support societal goals including poverty alleviation.

International evidence and activism have highlighted the negative individual and societal effects of highly financialised, privatised housing systems. It is also increasingly showing how market-based housing policy can be (re)governed for broader and more equitable societal outcomes. This will require an increased role for governments in the development and distribution of housing and housing assistance.

There are multiple models for increasing government roles in developing and coordinating housing policy and assistance delivery to better respond to poverty. These include greater degree of whole-of-government coordination, focused governance within particular tenures or sectors; changes to banking and finance or building regulation; and an enhanced local government and community role in housing policy making (Martin, Lawson et al. 2023). Recent developments overseas, such as a European Union-wide approach to housing policy coordination, indicates an increased awareness of the pitfalls of reduced government intervention in provision of shelter and assistance (Kucharska-Stasiak, Żróbek et al. 2022).

These models of reform involve improved regulation and direction over financial aspects of housing supply, provision, access and transfer. They point to a need for Australian policy to consider a 'wider-than housing' provision focus within national housing and homelessness agendas, such that finance, banking, international markets and consumer lenses can be accounted for. This must be in addition to affordable, secure and safe housing that is adequate for people's needs. Housing must be appropriately located to support individual capabilities. Increased roles for governments in shaping the future of housing and homelessness policies can facilitate an emphasis on the social benefits of housing interventions. This could include new and current major infrastructure investments, such as 'big builds' (Australian Government n.d), and increasing targets for annual social and affordable housing provision.

One approach to articulating clear goals around poverty alleviation is to establish clear policy targets. Targets can take the form of policy directions, in which poverty reduction and the reduction of poverty risk factors are established as part of a clear housing and homelessness mandate. Other approaches could identify specific points of reduction of risk, or improvement of positive factors related to poverty alleviation. Targeted housing policies to reduce poverty have been prominent platforms within, for example, Scotland and New Zealand. These have included articulation of an explicit focus on poverty eradication (Scottish Government 2021).

There are specific opportunities for local governments to play a broader role in developing and providing housing, housing assistance and homelessness services. Place-based characteristics can play a significant role in shaping the experience and extent of poverty within local areas (Cheshire, Pawson et al. 2014). Local governments may be best placed to understand such nuanced needs and drivers (such as by tapping into local service system and knowledge) and, therefore, to provide the most appropriate responses. Within Australia's federated three-tier system of government, however, this potential is presently constrained by constitutional responsibilities and resourcing capacity (in constitutional responsibilities, in resourcing) to respond effectively is limited (e.g. Deem 2021).

There is a need to value shelter and the positive outcomes of adequate housing in pecuniary ways. Budgets must respond to neglect within the system and to the critical need for coordinated investment in a neglected but foundational approach of housing as social infrastructure.

5.3 Advocacy and building evidence

Most of the discussion at the workshops was in response to the Discussion Paper. Advocacy was not featured strongly in the Discussion Paper as its research base is relatively small, but it emerged as an topic of discussion in the workshops.

Key insights include:

- To be effective, advocacy requires a robust evidence base to demonstrate its impact and the potential benefits of particular programs and policies
- The complexity of policy options to reduce the risk of poverty can be overstated. Emphasis on the interactions and multi-directional factors of housing and poverty can construct the challenges as intractable to intervention. But as the recent experience of changes to income support payments has shown, poverty can be addressed with relatively simple interventions, such as by increasing payment amounts.
- Simple measures can, however, overstate the multiple causes and effects of housing-related poverty. It is likely that nuanced, tailored and scalable approaches are necessary to address the diverse needs of people experiencing housing poverty.
- Housing affordability is a population-level risk that places higher numbers of people at risk of poverty. Some groups, however, are especially vulnerable. A focus on affordability and supply at the population level poses a risk to the outcomes of those who are most vulnerable. This is because broad responses are often not sufficient for those in greatest need. Targeted responses for vulnerable groups are also needed.
- There are issues regarding measurements and advocacy that focus on specific cohorts (e.g. older women) that can then lead to small-scale policy responses specifically targeting that cohort. A challenge for effective advocacy is the need for both large scale interventions for systemic change, and targeted responses for specific groups, especially given the constraints on resources for programs and policies.
- Public discussions of wellbeing and capabilities can be more inclusive and appealing than references to poverty. These frameworks of wellbeing, however, risk underplaying the importance of economic resources and material inequality at the expense of over-emphasising individual responsibility.

Advocacy is an important component of addressing the intersection of poverty and housing. Service providers and peak bodies are well placed, due to their expertise, to speak to the ways that existing programs and policies intersect in the lives of people they support and what particular groups may need. Lived experience advocacy is critically important. It is necessary that such advocacy is funded in order for it to be effective, especially after the loss of funding for a number of peak bodies under the former Morrison Government. This knowledge is required to ensure that unintended outcomes are avoided and that whole-of-government approaches to poverty alleviation and housing and homelessness are supported.

Advocacy, especially tenancy advice through legal organisations, is critical to protect renters' rights and ensure their rights can be actioned. Many vulnerable people are unable to access legal entitlements in housing without specialist legal support. This is offered by many state and territory-based tenant unions. General information and advice programs are also important because they help people to understand and exercise their rights, to understand the systems and services that are available to them and to access individual advocacy services when required. Some of these programs may focus on particular population groups (e.g. older people, recently arrived migrants, refugees and asylum seekers), while others have a broader remit.

Other forms of advocacy include working with corporations and businesses, such as major energy retailers and banks, to help these organisations understand the particular circumstances of their vulnerable customers and to develop processes that support these customers.

Evaluations and understanding what works in housing and homelessness policy was identified by the Productivity Commission as a priority in its recent NHHHA review (Productivity Commission 2022). Evaluation and measuring impact are important for knowledge building and policy development for reasons including:

- determining what works, sharing information to improve policy and practice and facilitating knowledge pooling across small providers in the community and related sectors
- translating research into usable tools for services and frontline workers to improve service provision for those experiencing poverty
- enabling a funding model which provides sustained support to programs with demonstrated effectiveness, and relies less than the current model on pilot projects and other short-term funding.

In addition to evaluating specific programs, it is important to measure the impact of stable housing in order to support the use of mechanisms that increase affordable rental supply. Such mechanisms include social impact bonds, social impact investing and the wellbeing approach to budgeting. Measuring the impact of poor quality housing on health is also important to support the need for improved standards.

Given the influence of economic evaluations and measures, strengthening the evidence base and use of economic outcomes could also be useful in demonstrating both the existing costs of poverty and the potential benefits of effective interventions, in order to reduce poverty and decrease the risk of housing-related poverty for different groups.

Multidimensional measures of poverty are needed to capture improvements in poverty alleviation over time, and across cohorts. Robust measures of poverty, and a conceptualisation that reflects its complex lived experience, are needed to shape contemporary policies aiming to ameliorate it. That is, concepts, language and measurement that capture both the experience of poverty and its broader impacts on individual lives are necessary.

Such evidence is needed to show broad population and cohort trends, as well as details of specific interventions. This will support governments as well as local communities and service organisations to achieve optimal outcomes. The ecosystem of support includes data and evaluation as well as the availability of services and evidence to respond. This includes a need to focus on the role the broader community can play and readiness for change at a local level.

5.4 Policy development implications

Based on the findings presented in this chapter, the following policy implications arise:

- A policy agenda that specifically pursues societal wellbeing could include housing and homelessness targets, as is already being done in countries with wellbeing agendas (e.g. New Zealand, Scotland and Wales) (Wellbeing Economy Alliance n.d.). This provides lessons on which Australia can draw.

- Investments in evidence and measurement should continue to be made, including evidence informed by values-based policy and human rights.
- There is an established evidence base for the potential effectiveness of increasing CRA payments and eligibility, by lifting the caps and expanding its availability to people who do not receive a qualifying social security payment.
- Advocacy is a vital contribution to housing and homelessness policy. It must be adequately resourced in order to be effective.
- Universal housing approaches can facilitate assistance to individuals and households who may be otherwise deemed ineligible for tightly restricted income support or housing assistance.

6. Policy development options

Existing approaches to the use of housing to alleviate poverty are, overall, inadequate in scale and approach to meet changing societal needs. Changes to existing policy settings and developing new initiatives that build on these existing policies, however, could improve housing and other outcomes for people experiencing poverty.

It is important to reiterate that the specific focus of this project is poverty—rather than a broader focus on social inequalities and housing affordability. Given the importance of the social housing and private rental sectors to people experiencing poverty, most of the policy development options highlighted in this paper relate to those sectors. Notwithstanding this, housing sectors are interdependent and changes to all sectors affect all others. Changes to housing markets, tax and policy arrangements and subsidies for renters and homeowners in all sectors will influence the housing options available to people experiencing poverty.

It is also important to note that the research literature and panel workshops were focused predominantly on analysis of existing circumstances and the inadequacies of many policies and programs in meeting housing and support needs. Income support payments and social housing availability are both particularly important, and deficient. While foresight thinking was not the primary focus of this project, such approaches could usefully progress innovations in housing, housing assistance and homelessness service responses to poverty alleviation in current policy development initiatives.

The research methodology employed in this project has significant potential benefits for further application. The findings of this report synthesise research evidence and expertise from policy makers, practitioners, advocates, community organisations and people with lived experience of poverty. As described in Chapter 4, lived experience expertise and advocacy bring critical benefits to policy and practice development, for people who are directly affected by the changes being made. This would ensure that policy design processes are closer to what people actually need, and could present innovative solutions to existing and emergent problems.

6.1 What policy areas could be reformed to better address housing needs and poverty?

As noted in previous chapters, increasing CRA and income support payments are critical to address the needs of people experiencing poverty. They are effective mechanisms that can be rolled out rapidly and at scale to reduce the rate of income poverty. A range of existing support services for people experiencing housing need and poverty have been shown to have promise. They could be more effective if more widely available and had fewer conditions for eligibility and duration.

Social housing

Social housing is currently the only source of long term affordable and safe rental housing for people on very low incomes. Substantially increased supply of social housing, with improved regulation of evictions as well as enforced standards governing quality and rent increases, would benefit more people living in poverty by enabling broadening of eligibility criteria and easier access to social housing.

Strategies to increase the supply of social housing could include:

- increasing direct government funding, and NHFIC finance, in social and affordable housing capital expenditure and to address mismatch between social housing costs and revenue (Lawson, Pawson et al. 2018; Martin, Lawson et al 2023)
- mandatory inclusionary zoning across all markets (Gurran et al. 2018).

In addition to increased supply of social housing under the new Housing Accord, greater portable 'choice' could be achieved via increased ability to generate household savings or insurances in both private and social rental tenancies. In other words, a portion of rental assistance in social and private rental housing should be channelled into savings, shared equity and tax offset for renters that can be integrated into superannuation/equity, addressing issues of vertical and horizontal equity and longer term security into retirement (Parkinson, James et al. 2018).

Tenancy reform

Strategies to improve the sustainability of private rental housing for people experiencing poverty could include:

- tenancy law reform, particularly to regulate rents to affordable levels, improve tenant security of tenure and address problems, including legal ambiguities, regarding dwelling living condition (Martin, Hulse et al. 2022; Leishman et al. 2022).
- adequate resourcing of independent community-based tenant advice and advocacy services (representation of tenants in termination proceedings is especially important to prevent homelessness)
- reforming CRA in three stages: first, immediately increasing payments by lifting the caps; second, identifying and removing procedural barriers to delivering CRA to people in rental stress; and third, extending Rent Assistance to all low-income persons in rental stress in the private rental sector (e.g. through a Commonwealth-funded and state/territory government administered rent assistance scheme).

6.2 What are the strengths and risks of other proposed reforms?

As discussed earlier, portability (or vouchers) are periodically considered for social housing tenants. Under the rubric of greater choice, the underlying idea of portable social rental assistance is to create disincentives to occupy social housing. A further critical assumption underpinning rent portability is that the social housing system's income-related rents generate disincentives to broader economic and social participation, therefore contributing to 'poverty traps', high effective marginal tax rates and inefficient property usage due to tenants 'maximising' subsidies by occupying properties that are larger or better located than they need. For many people unable to participate in paid work due to disability, ageing or caring commitments, however, social rental is their tenure of choice (Stone, Rowley et al. 2020a).

Social housing significantly reduces after-housing poverty for tenants, whereas the growth of the private rental sector has increased the number of people experiencing housing stress and after-housing poverty. Greater equity between social housing and private rental tenures would be achieved by imposing rent controls in the private rental sector. But this approach is not fully canvassed in any proposals on portability. The primacy of property rights of landlords means the private rental sector is structurally insecure and will always be a precarious long-term option for households unable to earn sufficient incomes.

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Appendix 1: Workshop discussion questions

1. Measuring poverty
 - a. What is useful in each of these ways of measuring poverty for your work?
 - i. Poverty line
 - ii. Multidimensional/deprivation approaches
 - iii. Capabilities approach
 - b. What opportunities could these approaches provide policy, practice and advocacy?
2. Understanding poverty and housing
 - a. What is useful in each of these ways of thinking about poverty and housing for your work?
 - b. People most affected/target/priority groups: First Nations people, people with disability, older people, women and children who have experienced domestic violence etc.
 - c. Systemic causes and impacts: poverty rates and social gradients, housing affordability, income and wealth gaps etc.
3. Housing as a pathway to leaving poverty, or avoiding poverty
 - a. What opportunities could these approaches provide policy, practice and advocacy?
4. Analysing policy
 - a. What is useful in the analysis of housing policies and policy gaps for your work?
 - i. Impact of housing policies on poverty
 - ii. Impact of social security and tax policies on access to housing
 - iii. Impact of policies on housing quality, availability, safety, security of tenure and choice
 - b. What opportunities could these analyses provide policy, practice and advocacy?
5. Building on successes
 - a. What do you know about, or participate in, that is valuable in addressing the interconnections between poverty and housing (in terms of e.g. advocacy, programs, community co-design, policy development and implementation)?
6. Finally, if you were in charge ...
 - a. What are your top three changes to effectively address housing-related poverty in Australia?
 - b. What are your top three ideas for overcoming barriers and resistance to change?

Appendix 2: Key stakeholder interview schedule

Based on your expertise in poverty and housing, specifically [to be added according to discipline/research expertise of informant], what arguments and debates in your field that are relevant to one or more of our research questions are currently most important?

1. What housing, planning, taxation and social security policies significantly affect housing-related poverty?
 - a. What are the risks and potential benefits of changing policy settings?
 - b. What lessons can be learnt from international policy and practice?
2. How do Australian housing markets and institutions (e.g. tenure regulations, costs, location, built form, capacity of affordable housing sector) intersect with individual capabilities (e.g. income support, labour market status, household type, race, gender) to produce and reproduce particular experiences of poverty?
3. What programs and policies are already operating which address the intersections of housing and poverty? What are the opportunities to extend and add to these?



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