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Temporary visa holders and housing: findings from an Investigative Panel



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Acronyms and abbreviations used in this report

ACTEID	Australian Census and Temporary Entrants Integrated Dataset
AHURI	Australian Housing and Urban Research Institute
ABS	Australian Bureau of Statistics
CALD	culturally and linguistically diverse
CRISP	Community Refugee Integration and Settlement Pilot
CRSA	Community Refugee Sponsorship Australia
DEWR	Department of Employment and Workplace Relations
DFAT	Department of Foreign Affairs and Trade
DHA	Department of Home Affairs
DSS	Department of Social Security
ENS	Employer Nomination Scheme
FECCA	Federation of Ethnic Communities' Councils of Australia
FDV	family and domestic violence
ICEF	International Consultants for Education and Fairs
IEA	International education agents
ISEALS	International Student Employment and Accommodation Legal Services
LSIA	Longitudinal Survey of Immigrants to Australia
NEAS	National English Language Teaching Accreditation Scheme
NFP	not for profit
NGO	non-government organisation
NZ	New Zealand
NOM	net overseas migration
OISH	Oz International Student Hub
PALM	Pacific Australia Labour Mobility scheme
PBA	Purpose-built accommodation
PBSA	Purpose-built student accommodation
PLF	Pacific Labour Facility
PR	permanent residency
RSMS	Regional Sponsored Migration Scheme
SCF	Sydney Community Forum
SCOA	Settlement Council of Australia
SCV	Special Category Visa
SWP	Season Worker Program
TSS	Temporary skills shortage
TVH	Temporary visa holder
WFA	Working For Accommodation
WFC	Working For Childcare
WHM	Working Holiday Makers

Glossary

A list of definitions for terms commonly used by AHURI is available on the AHURI website ahuri.edu.au/glossary.

Executive summary

Key points

- Migration has been instrumental to Australia's population and economic growth, and temporary migration has played an increasingly important role since the 1990s.
- There are almost three million temporary visa holders (TVHs) residing in Australia. They can be divided into six groups: international students, asylum seekers, participants in the Pacific Australia Labour Mobility (PALM) scheme, skilled workers, working holiday makers and New Zealanders on Special Category Visas (SCVs).
- The impact of the housing crisis on these people has received little attention. It is difficult to quantify the housing circumstances and experiences of TVHs in Australia, because their situations vary considerably between and within visa types. The Australian Census and Temporary Entrants Integrated Dataset (ACTEID) and Department of Home Affairs (DHA) stock data on temporary visa holders provide limited insight into temporary migrants and housing in Australia.
- Australia's current housing issues have a particular impact on TVHs, because their precarious migration status can adversely affect their participation in housing and labour markets, their productivity, and their pursuit of permanent residency.
- At present, Australia's migration system restricts TVH access to social housing, housing support and social welfare benefits, and also limits employment rights.

- **Oversight and regulation of support for TVHs is fragmented across many government agencies, and across federal, state/territory and local levels. This leads to inconsistencies in the distribution of resources and a lack of clarity about who is responsible for TVHs.**
- **Few if any services are funded specifically to support TVHs. If mainstream homeless services and support organisations were adequately funded to provide assistance and case management to TVHs, it would benefit both the TVHs and the service provider personnel, who are under increasing stress because of rising demand and limited resources.**
- **Most TVHs are housed in the private rental market, so reforms in this sector are likely to have the biggest impact on their housing experiences and outcomes.**

Many groups in Australia are adversely affected by the current housing crisis. Among those who have received least attention are TVHs, who have less access to resources than others in the community. In a period of heightened public discussion of the housing crisis, government and the media have often portrayed migrants—and particularly international students—as causing or exacerbating current rental problems rather than viewing them as another group requiring support. This highlights a wider lack of understanding about who TVHs are, the size of the population, their characteristics, their contribution to Australian society and the circumstances under which they live in Australia.

Indeed, little research has been undertaken to probe these issues and inform the public or policy makers. This study set out to understand the housing circumstances of TVHs and explore policy options to address the needs of this diverse group. The research was guided by the following four questions:

1. What are the housing circumstances and experiences of TVHs (housing availability, security of tenure, housing quality and affordability) and what impact do the housing circumstances of TVHs have on other domains of life (family, education, employment, health) in the context of the different drivers of each form of temporary migration?
2. What government and non-government programs exist to support the housing needs of TVHs? How do these policies and programs intersect with other sectors?
3. What are the qualities of best practice and how does it vary internationally, nationally and across states and territories and between urban and regional areas? What opportunities and challenges exist in the provision of housing and supports for TVHs?
4. How could federal, state/territory and local governments, and agencies, work individually and collectively to facilitate better housing outcomes?

Key findings

Migration has been instrumental to Australia's population and economic growth, as well as for shaping a pluralistic society, and will continue to be a necessity over the coming decades. As birth rates decline, migration supplements the labour force and reduces the impact of an ageing population (Treasury 2018, 2023a). Since the 1990s, as governments have tried to build a flexible and responsive migration system, there has been a paradigm shift in migration policy from permanent to temporary migration. At the same time, there has been little change in the policies and programs available to support TVHs during their time in Australia.

Temporary migrants are expected to be able to support themselves. They have little or no access to social housing, income support or other government subsidies and services (Brown and McCaffrie 2020; Clibborn and Wright 2022; McDonald 2024; Spinks 2009; Ullah 2023). Consequently, many experience precarity in their housing and labour market participation. This may affect their productivity, result in extreme hardship during periods of need, and adversely affect their pursuit of permanent residency. In housing, for example, while most TVHs live in conventional dwellings, a considerable number are rough sleepers or live in makeshift structures.

TVHs are a substantial group in the population. At the end of February 2024, there were 2,813,732 people in Australia on temporary visas, representing 10.5 per cent of Australia's resident population (DHA 2024a). If tourists and New Zealand citizens are excluded, this number is reduced to about 1.7 million.

Notably, temporary migrants often become permanent residents. About 60 per cent of permanent visas are onshore grants to temporary migrants already living in the community (DHA 2024b). Therefore, it is important to consider how support for temporary migrants is linked to the longer-term investment in populations who seek permanent residency in Australia.

The umbrella term 'temporary visa holder' reflects a short-term, conditional status. It refers to people on many different visas and visa sub-groups with a wide variety of purposes, coming from diverse cultures and personal circumstances.

The visa and related conditions are also subject to change over time. This was clearly demonstrated during the COVID-19 pandemic and highlighted by the review of Australia's migration system (DHA 2023a; Parkinson, Howe et al. 2023). This complexity, combined with the fact that different areas of government are responsible for different TVH types and sub-types, makes it difficult to generalise about TVHs as a cohesive group.

TVHs live across Australia, but predominantly in capital cities on the east coast. While they are typically classified in terms of their individual reasons for coming to Australia—for example, to study as international students or fill labour shortages as workers—more than half of Australia's temporary residents live as members of a couple, and one third are members of families with children.

Most TVHs rent their accommodation in the private rental market from real estate agents; a smaller proportion rent from 'person not in the same household' or 'rented other landlord not stated'. A considerable number of TVHs live in precarious conditions. Census data from 2021 indicates that 600 people were rough sleepers, 301 were living in a homelessness shelter or refuge, and another 5,155 were living in a boarding house or 'private hotel'. Nursing or staff quarters accommodated a further 7,850 TVHs, and another 6,544 were living in caravans, cabins or houseboats, which classifies them as marginally housed (ABS 2023e). Secondary data also highlights that one in five temporary residents live in overcrowded situations.

The lived housing experience of TVHs varies between, across and within groups. The various visa groups differ vastly in their levels of vulnerability, depending on their specific visa status and the conditions leading to their migration and their broader personal experiences of settlement in Australia which can be influenced by language, discrimination and cultural factors.

Several issues to do with housing have been identified in the literature, through our fieldwork, and from discussions with experts in migration policy and settlement service provision. While we cannot quantify the number of TVHs affected at any one time, different visa groups share common experiences in relation to housing:

- They lack information on Australia's housing market prior to arrival and in the initial stages of residency.
- They are not informed about navigating Australia's rental market or who might help them in this process.
- They lack documents such as rental histories, which are necessary to apply for rental housing in Australia.
- They are not assisted to find and navigate the informal housing sector.
- Many experience rental housing stress, precarity and potential homelessness.
- There are particular risks for accompanying women and children without permanent residency who experience family violence, because they often face difficulties accessing safe and secure shelter. While initial support is available, housing support over the longer term is difficult to access.

It is also important to consider the regional aspect of TVHs' housing circumstances. PALM workers, working holiday makers and skilled visa holders are often employed in rural and regional areas where housing may be costly or in short supply. TVHs may also be reliant on the quality and suitability of housing supplied by employers. The experts we spoke with consistently highlighted the difficulties TVHs face in relation to housing in regional and rural areas; these problems have existed for many years.

Our focus groups highlighted that ineligibility for social and health supports can trigger and compound obstacles for TVHs, leading to entrenched disadvantage, poor physical and mental health, unemployment, and potentially to exploitation, abuse and homelessness. Service providers agreed that expanding the eligibility for TVHs to receive services in Australia would help address housing precarity. Study respondents suggested that TVHs would benefit from an income safety net, access to social or transitional housing and affordable health care. Ensuring that TVHs have work rights was considered to be fundamental to ensuring that TVHs can afford housing while living in Australia.

Service providers identified few services in the housing and support sector that were funded to include TVHs. Providers described how they often 'stretched' to provide some housing support to TVHs with the assistance of cultural and religious groups. Reflecting on their experiences, service providers referred to a lack of political will as the reason for the restricted funding available to cover housing support for TVHs. They emphasised the absence of government funding, involvement and guidance through policy and legislation. Improving and developing policies in this area, including fundamental issues related to housing, requires evidence and an understanding of TVHs' experiences.

Policy development options

In the short term, better communication by government would have an almost immediate positive impact on TVHs' housing circumstances:

- Governments should inform TVHs about the status of the housing market and how to navigate it before and after they arrive in Australia, and for as long as they need advice and advocacy. A central hub in each state/territory targeted specifically at TVHs might be used to provide information and streamline support in times of need.
- Governments should also communicate more clearly with the public to counter damaging stereotypes about TVHs. TVHs are often blamed for social problems such as youth crime, expensive housing and poor quality education (see e.g. Haw 2023). Governments should emphasise the contributions TVHs make to Australia through their work and volunteering, and through the payment of tax. Treasury (2018) has found that migrants' contribution to tax revenue outweighs their claims on government services and supports.

Government also needs to consider structural changes to address some persistent problems affecting TVHs' experience of housing in Australia:

- Oversight and regulation of TVHs is fragmented across many government agencies, both federal and state/territory. There is a need for a more person-centred, integrated approach across all tiers of government that integrates relevant organisations and community groups to develop an ecosystem of service provision and support for TVHs.
- Education providers can play a coordinating role in the provision of housing for international students by funding comprehensive support programs and investigating ways to provide more affordable accommodation. This might involve collaboration between the universities, relevant government agencies (e.g. planning departments), financial institutions and/or not-for-profit organisations to facilitate the development of suitable and affordable housing options.
- Agencies responsible for particular classes of visas should be more active in monitoring and regulating hosted accommodation (for example, international students living with a family or working holiday makers living in accommodation provided by their employer) and housing provided as part of the PALM scheme.
- Housing research indicates a need to reform the private rental market. While some changes are being made at federal and state/territory levels, there is no coordinated approach across the country. A national registration scheme for the private rental market such as the one proposed in the UK and in operation in Scotland¹ could be investigated for Australia.
- Regional areas are microcosms of what is needed to enable TVHs to settle successfully. Strategies are needed to boost housing options in regional areas that rely on TVHs. This could include incentives for building housing or more substantive strategies, as outlined by Beer et al. (2024), with substantial interventions by all levels of government. Greater housing and infrastructure development in regional areas would be most beneficial to regions that are active in the PALM program or provide regional educational programs for international students.
- Local communities could also take a more hands-on approach. Councils might support local community capacity to receive and support TVHs. One way of doing this would be through the establishment of community hubs or networks.
- Adequate funding for homelessness services and other organisations to provide support and case management to TVHs would benefit both the TVHs and service provider personnel.

¹ <https://www.gov.scot/policies/private-renting/private-tenancy-reform/>

- There is already a well-developed service structure to support humanitarian entrants (refugees with permanent resident status). With appropriate resourcing, these settlement support services could be made available to TVHs based on need rather than visa type.
- There is a need for the establishment of a national database on TVHs to better understand their settlement process, housing situations and pathways, and their transition into permanent residency. Utilising the longitudinal database for humanitarian entrants (Building a New Life in Australia²) could serve as an example for ongoing targeted data collection among temporary migrant groups.

The study

The research approach adopted for this study was multi-disciplinary and multi-focused. The main research vehicle was the insight provided by a range of experts across the migration, housing, educational, support service and voluntary sectors through two Investigative Panels. Both Panel meetings were guided by pre-circulated discussion papers.

The first discussion paper provided a review of the housing circumstances and experiences of TVHs in Australia through a targeted literature review and a limited descriptive analysis of data from the Australian Bureau of Statistics (ABS) and Department of Home Affairs (DHA).

The first Panel discussion focused on the first three research questions and identified people and organisations the research team should consult with.

Subsequently, focus groups and/or interviews were held in South Australia, Victoria, New South Wales, Queensland, Tasmania and Western Australia with government officials, service providers and past and present TVHs. The information from these discussions was reported in a second discussion paper to inform the second expert Panel. In addition to focusing on the primary research findings, the second Panel concentrated on identifying policy implications and recommendations.

All primary data collected at Panel meetings, interviews and focus groups was recorded and transcribed, and themes were identified. Ethics permission for the study was received from the University of South Australia (ID 205310) and all partner institutions.

Limitations of this study

There is limited research on the relationship between TVHs, migration and housing in Australia. This report therefore uses government and media reports that document and elucidate the circumstances of TVHs, government responses, and prevailing narratives about TVHs in Australian discourse.

While these sources have their limits and biases, they nevertheless provide a useful snapshot of the current state of information pertaining to TVHs. We emphasise that this study does not focus on TVHs' impact on the housing market, but on their experience of housing in Australia and the housing issues they face.

This study provides descriptive analysis of data from the ABS Australian Census and Temporary Entrants Integrated Dataset (ACTEID), the ABS Census of Population and Housing, and DHA stock data on temporary visa holders.

² Department of Social Services, (2022)

These provide a limited picture of the numbers and characteristics of temporary residents in Australia, including their housing circumstances. The ABS data, for example, only provides a snapshot in time from 2021. Moreover, data reported from the 2021 Census was affected by the COVID-19 pandemic because Australia's international borders were closed, reducing the number of immigrants. We are not aware of any other dataset that can provide the insights presented here or would allow more sophisticated analysis.

Finally, the participants in our panel discussions mostly came from organisations that provide advice and support to TVHs with housing problems, or could do so. Unsurprisingly, one of their main conclusions was that organisations like theirs should be funded to provide more advice and support.

We attempted to construct a broader-based Panel with representatives of other sectors involved with issues affecting migrant housing, including housing and homelessness peak bodies, landlords, developers and several government departments, but recruitment proved difficult. Tellingly, while potential participants were expert in either migration, housing, or service provision, few felt they had knowledge that spanned all three topics in relation to the population examined here. For example, housing departments are not responsible for housing provision for non-citizens, so the TVH population is outside their service mandate.

1. Introduction

- **Many groups in the community are negatively affected by Australia's housing crisis, but its impact on temporary visa holders has received insufficient attention. At times, governments and the media have blamed TVHs for the rental crisis.**
- **Since the 1990s, temporary migration has become an important contributor to Australia's economic growth and prosperity. It has provided essential skills and labour to partially counteract domestic population decline.**
- **The housing welfare and wellbeing of temporary visa holders sits at the intersection of two major policy areas that are under enormous pressure—immigration and housing.**
- **Because TVHs have limited rights and entitlements as non-citizens, they have limited ability to participate competitively and receive support in the marketplace across several domains, including housing.**

1.1 Why this research was conducted

Australia's housing system is in crisis, with 'more people experiencing housing stress than ever before' (Everybody's Home 2024: 5). This crisis affects many groups in the community including the Aboriginal population (see for example Moskos, Milligan et al. 2025), young people (see for example AHURI 2023; Stone, Clark et al. 2024), older people (Stone, Reynolds et al. 2023), women (AHURI 2024a) and even households on higher incomes (Everybody's Home 2024).

One group absent from this discussion of the impact of the housing crisis is temporary visa holders (TVHs). In fact, government and the media have accused TVHs, especially international students, of causing the rental crisis, though the data indicates otherwise.

In fact, as this report shows, TVHs are disadvantaged in Australia's housing market: they experience systemic barriers that affect everyone, such as a shortage of housing stock, but these are compounded by the barriers faced by new arrivals such as discrimination, lack of market knowledge, and lack of local rental history. Moreover, temporary visa holders are ineligible for support payments and support services (Parkinson, Howe et al. 2023).

The housing welfare and wellbeing of TVHs sits at the intersection of two major policy areas that are under enormous pressure—immigration and housing. The migration system faces serious challenges (Parkinson, Howe et al. 2023). Similarly, the housing system faces challenges with affordability and lack of supply. In these policy contexts, alongside the impacts of the COVID-19 pandemic, TVHs face many systemic barriers in Australia.

Since the 1990s, temporary migration has become an important contributor to Australia's economic growth and prosperity, providing essential skills and labour to partially counteract domestic population decline (Cilento 2022; Treasury 2023a). In the year ending 30 June 2023, temporary migrant arrivals reached a historic high at 553,540 individuals, the result of a catch-up effect after international borders were closed during COVID-19 (ABS 2023b, c). After accounting for departures, net arrivals were 501,370 individuals (ABS 2023b, c) made up primarily of international students, working holiday makers (WHM) and other TVH groups.

Under the Albanese government's *Migration Strategy*, however, these numbers were expected to reduce and stabilise to 'sustainable, normal levels' (DHA 2023a; Ministers of the Education Portfolio 2023) as the focus shifted from temporary migrants to permanent residency and citizenship.

The 2023 federal budget estimated that net overseas migration in the three years to 2026-27 would be approximately 260,000 people per year. This would reflect the catch-up from the reduced numbers during the pandemic, with the expectation that numbers would then return to the historic trend of about 235,000 per year (Chalmers and Gallagher 2023: 59). The Centre for Population indicates that the overall effect of these trends on long-term population growth will be smaller than originally forecast due to the losses in migration during the pandemic (Centre for Population 2023).

At the end of February 2024, there were 2,813,732 people in Australia on temporary visas (DHA 2024a). If tourists and New Zealand citizens are excluded, this number is reduced to about 1.7 million.³ The post-COVID increase in net immigration has led to public commentary about the link between population growth and Australia's current housing situation:

Without a corresponding plan to boost housing supply, increasing migration risks adding to Australia's housing affordability woes, hurting low-income renters the most. (Coates and Moloney 2022)

Some believe that migration is contributing to the housing crisis:

Catering for such a huge increase in population is an insurmountable task that will inevitably fail, resulting in a deepening housing crisis, soaring rents, increased homelessness, and worsening infrastructure bottlenecks. (van Onselen 2023)

These comments highlight concerns that have been raised about migration levels and the role of increased competition between tenants in worsening Australia's housing crisis. In the words of one commentator, 'housing and migration have collided' (Richardson 2023).

³ As well as an increase in the number of people arriving there has been a delay in people leaving the country, especially students who have resumed courses after the COVID delays (Mares 2023:3).

Certainly, the twin issues have become increasingly politicised; in some sectors of Australian society, politics and the media, migrants are being connected to the issue of housing, the housing shortage and surging housing prices (Dutton 2024; Kelly 2023; Richardson 2023). However, Australian evidence indicates that migration has a minimal impact on the demand for housing (Coates 2023; McDonald 2024). A first of its kind study in Australia that looked at international students' impact on the rental market in Australia's housing crisis found their impact to be marginal (Mu and Soong 2025).⁴ While migration may exacerbate the demand and supply dynamics in an already volatile situation, Australia's housing crisis is the result of long-term issues. The stresses migrants experience reflect a housing market that is stressed for all (Mares 2023; McDonald 2024; Pojani and Bernard 2023; van Onselen 2023).

Curbing migration will not solve the housing crisis (Pojani and Bernard 2023); in fact, some experts believe it may be counterproductive (McDonald 2024) as the country may be left with skill shortages and problems in managing population growth.

In this context, the rights of TVHs in Australia and their access to services and support are critically important, but many categories of TVHs are liable to precarious housing and homelessness. As noted by the Tasmanian government submission to the Review of the Australian Migration System (Parkinson, Howe et al. 2023: 42):

Housing and accommodation in particular is currently a major barrier to attracting and retaining migrants across all visa programs and maintaining a social license for a large scale migration program.

Given the emphasis on migration's contribution to the labour force and its role in rebuilding the Australian economy, it is critical to consider how migrants are received into Australian communities, and specifically to address their fundamental housing needs. Housing affects everyone but is a heightened issue for temporary migrants because their precarious migration status can have implications for their participation in housing and labour markets, their levels of productivity, and their pursuit of permanent residency.

To better understand the circumstances of TVHs in the housing market and the best policy options to address the housing needs of this diverse group, this study sought to answer four key questions:

1. What are the housing circumstances and experiences of TVHs (housing availability, security of tenure, housing quality and affordability) and what impact do the housing circumstances of TVHs have on other domains of life (family, education, employment, health) in the context of the different drivers of each form of temporary migration?
2. What government and non-government programs exist to support the housing needs of TVHs? How do these policies and programs intersect with other sectors?
3. What are the qualities of best practice and how does it vary internationally, nationally and across states and territories and between urban and regional areas? What opportunities and challenges exist in the provision of housing and supports for TVHs?
4. How could federal, state/territory and local governments, and non-government agencies, work individually and collectively to facilitate better housing outcomes?

⁴ Mu and Soong analysed quantitative data at the national and capital city level. Their statistical modelling examined changes in housing supply (rental vacancy rates) and housing demand (international student numbers) as predictors of rental price, while accounting for rental inflation (CPI for rent). In analysing the period 2017–2024, they conclude: '[I]nternational students do not contribute to the rise of rental costs at the national level; neither do they contribute to the rental cost in capital cities post-COVID. Their impact on the rising rental costs in capital cities over time and pre-COVID is marginal, if any, when taking into account rental inflation and vacancy rate. These findings affirm that international students only constitute a tiny piece of the puzzle in the rental crisis and are not the main contributors in the rental market.' (Mu and Soong 2025: 12).

1.2 Policy context

1.2.1 The migration system

Since World War Two, migration has been instrumental in Australia's economic growth and in shaping a pluralistic society (CEDA 2019; Treasury 2018). Between 1945 and the late 1990s, permanent migrants entered Australia through two distinct programs, the Migration Program for skilled and family migrants, and the Humanitarian Program for refugees (Phillips and Simon-Davies 2017). Since then, as governments have tried to build a flexible and responsive migration system, there has been a paradigm shift in migration policy from permanent to temporary migration (Phillips and Simon-Davies 2017). This shift has been so pervasive that temporary migration now contributes more to net migration in Australia than permanent migration (CEDA 2019; Hugo 2006).

Despite the importance of TVHs to Australia's economy, commentators have observed that Australia's policy and public discourse remains largely oriented to permanent settlement (Tazreiter 2019; Tazreiter and Burridge 2022). The federal government expects TVHs to be largely self-supporting (Brown and McCaffrie 2020; Spinks 2009) with restricted or no access to social security and other government subsidies and services (Clibborn and Wright 2022; McDonald 2024).

This policy, which Ullah terms the 'self insurance model', is common in developed countries, but it places temporary migrants 'at risk of extreme hardship', which can be 'accentuated during exceptional circumstances like pandemics' (Ullah 2023:7). Similarly, community-based agencies' capacity to help TVHs is hampered by government policy and program agreements that do not include funding to support non-citizens. As a result, temporary migrants are vulnerable across various domains, including work, health and housing.

The latest review of Australia's migration system recognises the need to respond to a range of challenges and opportunities (Parkinson, Howe et al. 2023). In fact, Clare O'Neil, then Minister for Home Affairs, has said:

Australia's migration program is not fit for purpose. The objectives of the program are unclear, and successive governments and policymakers have responded to challenges through piecemeal reforms which have not addressed fundamental underlying issues. (Parkinson, Howe et al. 2023:1)

In developing a migration system for Australia's future, the Australian government identified five core objectives to underpin its migration system (DHA 2023a):

- Raising living standards for Australians by boosting productivity, meeting skills shortages and supporting exports.
- Ensuring a fair go in the workplace by complementing the jobs, wages and conditions of all workers and preventing migrant worker exploitation.
- Building stronger Australian communities by better planning the migration intake and giving migrants the opportunity to invest in their lives in Australia through permanent residence and citizenship.
- Strengthening international relationships by building stronger economic and social connections with our region and international partners.
- Making the system work by being fast, efficient and fair for migrants and employers.

To achieve these objectives, in December 2023 the Albanese government released a new migration strategy, which listed eight key actions (DHA 2023a):

- Targeting temporary skilled migration to address skills needs and promote worker mobility;
- Reshaping permanent skilled migration to drive long-term prosperity;
- Strengthening the integrity and quality of international education;
- Tackling worker exploitation and the misuse of the visa system;

- Planning migration to get the right skills in the right places;
- Tailoring regional visas and the Working Holiday Maker Program to support regional Australia and its workers;
- Deepening our people-to-people ties in the Indo-Pacific;
- Simplifying the migration system to improve the experience for migrants and employers.

This migration reform does not align with the present treatment of TVHs, who are denied access to housing support or social welfare benefits and have limited work rights. Potentially, housing policy reform could be integral to the aspirations of government migration policy.

1.2.2 The housing system

Australia's housing system has been under pressure for decades, with housing policy recently described as a 'stunning failure' (Kohler 2023) and in a 'deepening hole' (Wright and Clun 2023). A complex combination of factors is behind this housing crisis: very low rental vacancies accompanied by rising rents (AHURI 2022; SQM 2024), social housing supply not keeping up with need and demand (Jericho 2022; Kohler 2023; Pawson 2023a), and the level of house prices and interest rates, which put home ownership beyond the means of many Australian families and in turn increase pressure on rental markets (Reynolds, Parkinson et al. 2024).

The result is a marked increase in housing stress throughout the community, an increasing incidence of precarious living, and surging homelessness (Everybody's Home 2024; Thom 2023). Decades in the making, this situation is understood to be the result of public policy ignorance, policy failure and, some have said, political choice (Homelessness Australia 2023; Pawson 2023b).

There has recently been widespread recognition of the need to address Australia's housing crisis. The federal government has introduced initiatives spearheaded by the Housing Australia Future Fund, which Treasury described as ushering in a 'new era' for housing policy (Collins 2023). These initiatives seek to address the housing crisis from four directions (Pawson 2023b):

- Direct assistance for low-income groups through the building of 30,000 new social and affordable homes over five years (Housing Australia Future Fund) and 10,000 affordable rental homes over five years (National Housing Accord), plus a one-off 15 per cent increase in Commonwealth Rent Assistance.
- Direct assistance to first home buyers through a First Home Guarantee, which allows qualifying first home buyers to enter the market by requiring only five per cent of the property value as a deposit for a home loan (Housing Australia 2025) and a Help to Buy shared equity program with the government taking a 30–40 per cent share in a dwelling.⁵ In mid-2024 the government released information on a Build To Rent scheme offering tax concessions.⁶ States and territories also offer concessions to first home buyers including monetary grants and exemptions from stamp duty.
- Boosting housing supply through two main avenues—1) agreements with state/territory governments and others to build at least 1.2 million homes over the period 2024 to 2029, and 2) making \$3 billion available through the New Homes Bonus for state and territory governments to undertake reforms to increase housing supply and affordability.
- Institutional reform through the establishment of an independent National Housing Supply and Affordability Council, the Housing Australia Future Fund and the National Housing Agency (Housing Australia).

⁵ On the First Home Guarantee, see <https://www.housingaustralia.gov.au/support-buy-home/first-home-guarantee> for up-to-date conditions; on the Help to Buy scheme, see <https://treasury.gov.au/policy-topics/housing>

⁶ On Build to Rent, see <https://treasury.gov.au/consultation/c2024-487657>.

Federal, state and territory governments are increasingly active in this space, offering programs and concessions to help people move into home ownership or assist with renting in the private sector while also adding to the social housing supply and supporting innovative housing models including build to rent and prefabricated housing (Husic and O'Neil 2025, O'Neil and Chalmers 2024; Treasury 2025).⁷

There are questions as to whether the targets set for the number of homes will be met (Aitchison 2023; Bleby 2023; HIA 2024). Pawson (2023b) suggests that policy reforms will be needed for many years to realise positive gains in the housing domain.

1.2.3 A 'holistic' policy approach

Moving forward, the federal government has acknowledged the need for congruence between the major policy areas of migration, housing and infrastructure. Together the new migration system (DHAs 2023a), the Housing Australia Future Fund (Pawson 2023b) and the Infrastructure Investment Program (King 2023)⁸ comprise a three-phased approach to 'building a prosperous and sustainable Australia' for the future (Ministers of the Education Portfolio 2023).

1.3 Existing research

Housing markets, migration and the labour market are intrinsically intertwined (Haas and Osland 2014). High-quality, affordable and accessible housing not only attracts migrants but enables them to contribute to Australian society, succeed in education and provide safety and shelter for themselves and their families. The availability of work and education pathways will attract migrants, as does affordable, available housing of good quality. Although government policies and practices may affect the price and availability of housing, macroeconomic factors also play a role (Woolley, 2022).

Most Australian research in this area does not focus on TVHs as a whole; rather, it focuses on particular subgroups (such as international students or asylum seekers) and the research is qualitative in nature. One of the first quantitative studies to examine patterns of service usage, including housing assistance, among recent migrants in Australia was conducted by Beer and Morphett (2002) and based on the Longitudinal Survey of Immigrants to Australia (LSIA), which collected data for migrants entering Australia through the general Migration and Humanitarian programs between 1993 and 1995. The LSIA showed that even humanitarian migrants with permanent visas and access to rent assistance faced significant challenges with the affordability and suitability of the housing available in the private rental market, and that these problems negatively impacted other aspects of their lives.

Since then, other studies have examined housing outcomes for humanitarian migrants. Research evidence has made it clear that as access to public housing has deteriorated and the housing crisis has deepened, problems of housing instability and homelessness for humanitarian visa holders have worsened (see for example Beer and Foley 2003; De Maio, Gatina-Bhote et al. 2017; Flatau, Smith et al. 2015; Tually, Faulkner et al. 2012).

⁷ For up-to-date information on national housing policy see <https://treasury.gov.au/policy-topics/housing>

⁸ The Infrastructure Investment Program is a government commitment to a 10-year \$120 billion infrastructure pipeline (see Department of Infrastructure, Transport, Regional Development, Communication and the Arts 2022, <https://investment.infrastructure.gov.au/>).

Few studies have examined TVHs as a group. A 2019 CEDA study on the *Effects of temporary migration in shaping Australia's society and economy* focused on labour force outcomes but did not mention housing. Generally, investigations into the settlement of migrants focus on the circumstances of people in individual visa categories and the specific housing and homelessness issues they face. Virtually all TVHs, however, face a common problem: unless they can purchase property in Australia, or gain accommodation supplied by an employer, they must compete with other members of the community in the formal and informal private rental market, as discussed in this report.

Over the last four decades the private rental market has become increasingly important as a housing option for Australians. But as Reynolds, Parkinson et al. (2024: 11) observe, there is considerable evidence that the sector so far has been unable to supply the affordable housing needed for lower income and vulnerable households. For these people, the result is unaffordable rents or inadequate housing arrangements, and for some ultimately homelessness.

The private rental sector is now becoming a long-term or permanent tenure option for a range of household types (Baker, Beer et al. 2024). An in-depth analysis of affordable rental supply in Australia by Reynolds and her colleagues indicates that there is a trend for more high-income households to move into the private rental market; this makes Australia's reliance on the private rental market to support lower-income households 'socially and economically unsustainable' (Reynolds, Parkinson et al. 2024: 6).

Anglicare Australia estimated in 2024 that employees in aged care, early childhood, hospitality and construction (the sectors in which many TVHs work) can afford less than 3 per cent of advertised rentals (Anglicare, 2024). Cost is not the only issue facing TVHs; discrimination, exploitation and experiences of family and domestic violence, for example, often also play a role in restricting their ability to compete for housing (Morris, Wilson et al. 2021).

TVHs and their families can end up presenting at homelessness services even though shelters may be reluctant or unable to take them in (Q Shelter 2020). The stress and uncertainty caused by insecure housing and homelessness have reciprocal impacts in other domains of life including health, children's welfare, educational outcomes, levels of productivity, TVHs' ability to contribute to their local communities and their pursuit of permanent residency (Hastings, Ramia et al. 2021).

1.4 Research methods

1.4.1 Research aims and questions

Through a multidisciplinary, multi-focused approach, including the voices and perceptions of TVHs, this Investigative Panel study considers the current challenges and opportunities that exist in the provision of housing and support services for TVHs in Australia. The analysis includes focusing on the roles of local, state/territory and federal governments, and the interface with other agencies who support TVHs so they may have more inclusive settlement experiences.

The descriptor 'temporary visa holder' includes many visa types, each with specific requirements and conditions that impact the migrants' housing experiences. This research acknowledges the diversity of populations and experiences within groups, while drawing together the commonality of circumstances across groups to understand the role of government and non-government sectors in supporting the housing outcomes of TVHs.

To better understand the circumstances of TVHs in the housing market and the best policy options to address their housing needs, the major research approach took place across two national Investigative Panel meetings and a series of state-based investigations to understand and account for inter- and intra-state differentiation between the TVHs themselves, their circumstances and current limitations and innovations in policy and practice. The information gathered through these approaches was supplemented by a literature review and a descriptive analysis of publicly available data to provide a picture of the size and characteristics of the TVH population and their housing circumstances.

1.4.2 Investigative Panels

The main research approach for this project was two national Investigative Panels. An Investigative Panel is one of AHURI's research mechanisms and has been designed to investigate new or emerging policy issues through engagement with experts from the research, practice and policy communities, and to build a rapid evidence base. These panels aimed to bring together policy makers in the fields of housing and migration, national peak bodies, service providers, researchers and commentators who have expertise in migration policy and settlement service provision and are familiar with the barriers and opportunities facing TVHs in the housing market and its intersection with other spheres of life.

The panel members were not a representative sample. A combination of factors made recruitment difficult; some potential participants self-excluded because they didn't interact with TVHs in their work or feel confident to speak across both housing and migration policy and programs. As such, the findings from the panel should be interpreted in the context that many panel members understand the housing circumstances and experiences of TVHs, and the policy context in which TVHs seek housing and support, through their work as service providers.

Each of the panels was supplied with a project briefing paper two weeks before the scheduled meeting. These discussion papers provided the panel with information on AHURI, the Investigative Panel research vehicle and the terms of reference to guide the discussion in the meeting. (Appendix 1 includes the guiding questions for the Panel discussions).

The first Investigative Panel on 17 August 2023 examined the evidence to critically assess which groups of TVHs are at most risk in the housing market, and to contextualise the similarities and differences between states and visa categories with regard to housing challenges. The deliberations of the first panel informed the themes and directions of subsequent state-based focus group discussions and assisted with the identification of key representatives to speak to in each state.

The second Investigative Panel, which was held on 13 March 2024, involved the presentation of findings from the state-based focus groups and interviews and drew on the panel members' experience and expertise to bridge the research, policy and practice divide and develop policy recommendations to improve the housing outcomes of TVHs.

The Panels were two hours in length and were conducted online using Zoom. They were hosted by a senior researcher on the research team. When Panel members were unable to attend, could not stay for the duration or wanted to contribute further after the meeting, follow-up interviews were conducted. Both the Panel proceedings and interviews were audio and/or video recorded and transcribed for thematic analysis. The representation of the panel members is listed in Appendix 2.

1.4.3 Focus groups and interviews

The Investigative Panels were supplemented by focus groups and semi-structured interviews in every state with stakeholders who work on the frontline with TVHs in housing programs or other services, and with TVHs themselves. Discussions focused on the housing experiences of TVHs and the impact of housing on other aspects of their lives; the impact of COVID-19 on their circumstances; how informed they were about Australia's housing crisis before they arrived in Australia; how access to services and supports varied by state and visa category; and the housing practices, approaches or initiatives that exist to offer housing solutions to TVHs.

The focus groups involved international students in New South Wales and Victoria, refugee and humanitarian entrants in Tasmania, and PALM participants and skilled regional workers in South Australia. Several participants in the stakeholder focus groups and interviews had a migrant or refugee background, which informed a deeper personal familiarity with the issues. In all, 39 people participated in the stakeholder focus groups and four separate interviews. Forty-one people with lived experience participated in focus groups and one in an interview.

Importantly, while focus groups gave an understanding of the housing programs and services that exist for TVHs across Australia, the research team faced challenges in trying to identify and recruit relevant people to provide this information. This is indicative of the dearth of programs and services available to TVHs experiencing housing problems. This issue was not confined to service providers. It was difficult to identify government representatives who had knowledge of the issue, had responsibility for TVHs or were willing to participate.

All focus groups and interviews were recorded and transcribed for the purpose of conducting thematic analysis.

1.4.4 Literature review and policy and practice analysis

A targeted literature review of Australian peer-reviewed and grey literature provided an overview of the housing issues across the categories of TVHs in terms of availability, access, security of tenure, housing quality, affordability and mobility. The review also considered the interrelationships between TVHs' housing situations and other domains of life in the context of the different drivers of each form of temporary migration.

In addition, the study included a review of policy and practices currently in place across both government and non-government sectors that support or hinder meeting the housing needs of TVHs in Australia, and variations between states and territories were identified. Similarly, a brief review of international policy mechanisms in comparable countries such as Canada was conducted to identify successful policies and practices that might inform local policy development.

1.4.5 Secondary data analysis

Two key sources of secondary data on temporary visa holders in Australia are the Australian Bureau of Statistics (ABS) and the Department of Home Affairs (DHA). Chapter 2 of this report relies on the Australian Census and Temporary Entrants Integrated Dataset (ACTEID), which links data from the ABS Census of Population and Housing with DHA data on temporary visa holders. The data presented here elucidates some demographic characteristics of TVHs in Australia, their geographic distribution, and aspects of their housing circumstances. At certain points, comparisons are made with the total Australian population using ABS data collected in the 2021 Census.

1.5 Final comment

The label 'temporary visa holder', as discussed in Chapter 2, includes numerous groups that may have similar or distinctive experiences of Australia's housing market and/or interactions with the support and service sector. Consequently, based on a rapid review of the housing circumstances of TVHs and the policy opportunities and challenges they raise, this paper highlights specific visa categories to overview similarities or differences across categories but does not provide an in-depth review for each group of the policies and programs that may support or hinder their experiences in Australia.

2. Who are temporary visa holders?

- The term temporary visa holder refers to a common short-term conditional status pertaining to migration but does not always reflect the many different visas and visa sub-groups that exist, their range of purposes or the plurality of cultures and personal circumstances that exist within the broader category of TVH or within specific visa categories.
- Australia's migration system is very complex. Permanent and temporary visa programs comprise more than 100 individual visa types, each with specific requirements and conditions.
- Visas and related conditions are subject to change over time. This was evident during the COVID-19 pandemic, and revisions were flagged in the Parkinson Review and Migration Strategy released in 2023.
- Currently, there are two key datasets that provide insight into temporary migrants and housing in Australia: the Australian Bureau of Statistics' (ABS) Australian Census and Temporary Entrants Integrated Dataset (ACTEID) (accessed via Temporary Visa Holders in Australia, 2021 Data cube and ABS TableBuilder), and the Department of Home Affairs' Temporary Entrants Statistics. Each has limitations in capturing detail in patterns of temporary migrant settlement and housing conditions.
- Secondary data shows that TVHs in Australia are overrepresented in the private rental market compared to the broader Australian population and indicates that one in five temporary residents live in overcrowded situations.

2.1 Introduction

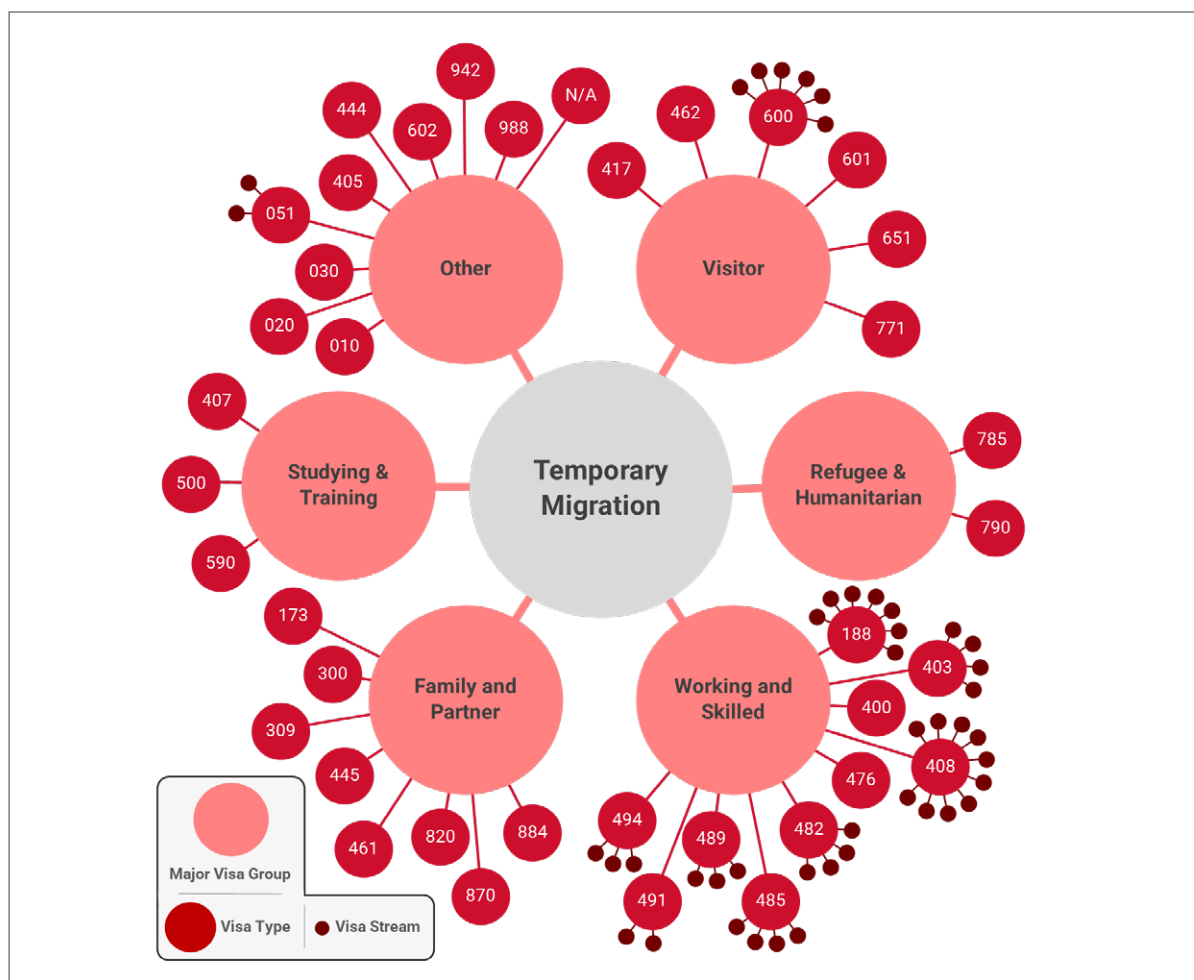
This chapter first defines the temporary visa program and, briefly explains how it differs from the permanent migration program. Descriptive analysis of secondary data follows as context for understanding the housing characteristics of temporary visa holders, including the population's size, composition, geographic distribution and housing characteristics.

2.2 Defining temporary visa holders

As the name suggests, the temporary visa program allows people to come to Australia for a limited time for various purposes specified by their visa category. As such, the classification 'temporary visa holder' reflects a short-term conditional status pertaining to migration but does not reflect the many visas and visa sub-groups that exist, their range of purposes, or the plurality of cultures and personal circumstances in the broader category of TVHs or in specific visa categories.

Australia's migration system is very complex. The permanent and temporary visa programs comprise more than 100 individual visa types. The specific requirements and conditions for each visa are set out in the *Migration Act 1958* and the *Migration Regulations Act 1994* (Parkinson, Howe et al. 2023). The complexity of the temporary migrant system is evident from the mapping of visa types in Figure 1.

Figure 1: Diagrammatic representation of visa sub-classes and streams, 2024



Source: Adapted from Parkinson, Howe et al. (2023: 178) and updated (DHA 2024h)

Unlike permanent visas, the number of temporary visas is not capped but ‘demand driven’ (Sherrell 2019; Love 2022; O’Neil 2023). Each visa category fills a distinct set of policy goals—filling labour and skills shortages in crucial sectors, reinforcing regional workforces, supporting the higher education sector and contributing to tax revenue (CEDA 2019). As needs change, entry criteria and policies are used to ‘tighten’ or ‘loosen’ program settings (Sherrell 2019: 129).

More significantly, the visa categories convey divergent rights and obligations, including varying work and judicial rights, differences in access to social security and Medicare, and different pathways to transition to permanent residency. This can leave TVHs in ongoing situations of precarity, particularly when they face challenges accessing formal job and housing markets.

The temporary and permanent migration programs in Australia are linked. As mentioned above, about 60 per cent of visas granted under the permanent Migration Program are onshore grants to people already living in Australia (DHA 2024b). The government also acknowledges that the fact that these temporary visa holders are already ‘residing in established households’ lessens the impact of permanent migration on housing, infrastructure and services (DHA 2024b). It does highlight, however, the importance of appropriate housing provision for TVHs to settle successfully, whether in the short term, the longer term, or later as permanent residents.

The main categories of temporary visas are skilled workers, including skilled people sponsored by employers (subclass 494) or state governments (subclass 491); skilled people who want to live and work in regional Australia (subclass 489); people with skills to address temporary skill shortages (TSS, subclass 482); investors (subclass 891); seasonal workers entering under the Pacific Australia Labour Mobility (PALM) stream (subclass 403); international students (subclass 500); temporary graduates (subclass 485); asylum seekers on temporary protection visas (subclass 785) or bridging visas (A,B,C); and finally working holiday makers (WHM) (subclass 417).

Some temporary visas are classified as provisional and provide a more solid pathway to permanency; these include the state-sponsored regional skilled work visa (subclass 491) and the partner visa (subclass 309).

DHA maintains an extensive list of visa conditions applied to the different visas and subclasses. These conditions pertain to the holders’ duration of stay, arrival and departure dates, work rights, work limitations, study rights, study limitations, study course requirements, character requirements, health and health insurance requirements, reporting requirements and more.

Different visas also attract different entitlements, although only a handful of TVHs have access to government support like Medicare and Centrelink, as the table in Appendix 3 shows. Significantly, without access to government income support payments, which most TVHs do not have, they cannot access the Commonwealth Rent Assistance (CRA) program.

Since the advent and rise of temporary visas from the mid-1990s (Hugo 1999), the temporary visa landscape has continued to change. Visas and subclasses have been regularly reinvented or abolished, and visa conditions have been altered (Boucher and Davidson 2019). Several changes were precipitated by COVID-19, and others have arisen from the reform directions presented in the Parkinson review of Australia’s migration system (Parkinson, Howe et al. 2023) and the subsequent Migration Strategy released in December 2023 (DHA 2023a).

2.2.1 Recent changes to visa categories

The precarity of living on a temporary visa in Australia was highlighted during the COVID-19 pandemic, when people were unable to work, study or access government income payments. In 2020, the government changed some visa conditions in response to the pandemic. At the height of the pandemic, when borders were closed, the usual work restrictions on student visas were relaxed and then removed altogether to boost the Australian workforce (DHA 2023b).

A year later, restrictions were reimposed except for student visa holders working in aged care, who could continue to work unlimited hours (DHA 2023b). A Pandemic Event visa (subclass 408) was also created in April 2020 in response to international travel restrictions, permitting a range of TVHs to stay in Australia for 12 months. This specific purpose visa has since been closed.

Almost all the major temporary visas have either recently undergone change or are flagged to change in the short to medium term. Further changes for students include the introduction of a Genuine Student requirement, which requires student visa applicants to provide evidence demonstrating their genuine intention to study in Australia (DHA 2024c). People on temporary graduate visas will also be affected; when they complete their study, international student graduates are no longer be able to apply to extend their post-study work rights in Australia (Department of Education 2024a).

A major change for temporary skilled migration in 2024 is the replacement of the Temporary Skills Shortage visa (TSS; subclass 482). The PALM scheme is also being expanded, including through the Pacific Engagement Visa, a new permanent visa to be allocated by ballot (Love 2023). From 2024 this provides 3,000 permanent places per year (DHA 2024d). At the same time, a pilot for PALM workers on long-term placement will allow 200 workers to bring their families with them (Love 2023; Howes and Sharman 2022). Panel members noted that this will place additional pressure on regional housing markets; larger family groups will now seek housing alongside the predominantly young, single male workers who have hitherto typified the PALM scheme. PALM scheme families will have access to Medicare, and partners or dependants will have an option to work contingent on regional job vacancies, language proficiency and skills (Australian Government 2024a).

Of direct importance to this study was the introduction of a new Approved Employer Deed of Agreement in July 2023 covering both short- and longer-term employers in the PALM scheme. This new agreement brings changes that affect minimum weekly pay, hours of work and accommodation standards to 'provide enhanced safeguards to workers that support regular income whilst ensuring Approved Employers continue to have access to a pool of reliable, productive workers to help fill labour gaps' (DEWR 2023). Readers are referred to the guidelines that address these changes (Australian Government 2024b):

- If less than 20 hours of work is offered a week, the Approved Employer must pay accommodation and transport costs (debt cannot be accrued);
- Accommodation must be provided for the full duration of time for short-term workers and for the first 12 months for longer-term workers;
- Accommodation plans must be submitted with the recruitment application, and a new plan must be submitted for approval if accommodation arrangements change. Plans are required to show that the accommodation is of fair and good value, fit for purpose and in good condition, accessible, safe and secure, with an adequate number of beds of appropriate size and level of comfort, adequate bathroom facilities as well as social, leisure and telecommunication facilities (see Australian Government 2023b for more detail).

There have also been changes to citizenship eligibility for New Zealand citizens in Australia on Special Category Visas (SCV) (subclass 444). They can now apply directly for citizenship without the interim step of a permanent visa (DHA 2024e). And, finally, conditions on visitor visas prescribing 'no further stay' will prevent people from extending their stays by transferring to other visas. This will reportedly affect thousands of students, mostly from India, who enter Australia on a tourist or other visitor visa and shift to a student visa onshore (McIlroy and Hare 2024).

Changes to the migration program usually take place in response to economic and labour market imperatives, although a notable exception was the health emergency created by the onset of COVID-19. This reactive approach to policy change has led to issues that differentially affect TVH groups, as well as individual visa holders and families.

Recognising that there are major issues with the migration system is leading to an acceptance that major changes are required. For example, the government has expressed a need to rein in net overseas migration (NOM) (DHA 2023a), and many of the changes signalled in the new Migration Strategy aim to do this by reducing visa hopping and closing loopholes that allow extended stays (Parkinson, Howe et al. 2023).

In part, the currently high levels of NOM are the result of COVID-19 shocks still playing out, and levels are expected to normalise over time (ABS 2023b). But there remains a policy directive to stamp out ‘permanently temporary’ migration (DHA 2023b), and with migration numbers so heavily influenced by temporary migrants, the spotlight is on them as never before.

2.3 Understanding the size, composition and characteristics of the TVH population

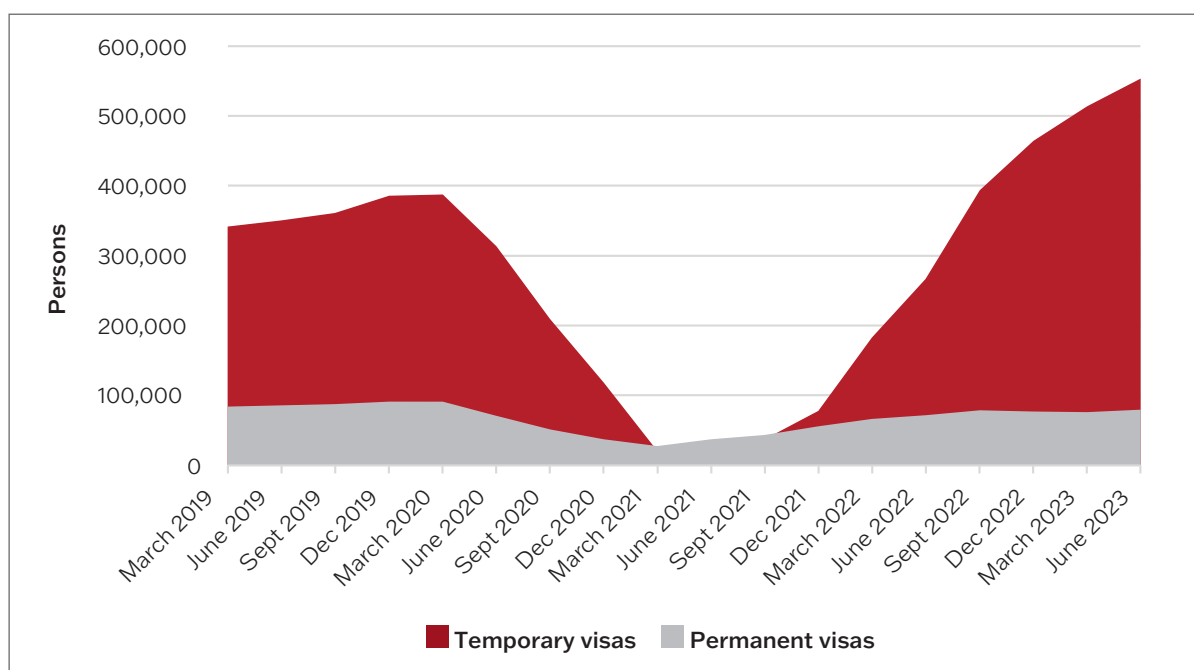
The statistics on temporary migrants in this section come from various sources. The Department of Home Affairs (DHA) reports stock data on all temporary entrants and New Zealand citizens in Australia at a given point. This differs from the Australian Census and Temporary Entrants Integrated Dataset (ACTEID), which links data from the 2021 Census of Population and Housing with temporary visa holder data from the Department of Home Affairs to report on temporary residents, defined as ‘temporary visa holders who either have stayed or intended to stay in Australia for twelve months or more’ (ABS 2023d). ACTEID is used for most of the descriptive analysis and cross-tabulation here, including from ABS TableBuilder. It should be noted that any 2021 census data used here was affected by the fact the census was held during the COVID-19 pandemic, when international borders were closed; this affected the number and type of temporary visa holders in Australia (ABS 2024a).

2.3.1 Size and composition of this population

Temporary migrant stocks and flows

In 2022–23, overseas migrant arrivals in Australia totalled 737,000, of which three out of four were TVHs (ABS 2023b, c). Figure 2 shows the breakdown of migrant arrivals before, during and after COVID-19, showing the dominance of temporary rather than permanent visas. Student visa holders are the largest cohort among overseas arrivals; this group grew from 167,550 persons in March 2019 to 282,570 in June 2023 (ABS 2023b, c).

Figure 2: Overseas migrant quarterly arrivals by permanent and temporary streams, 2019–2023



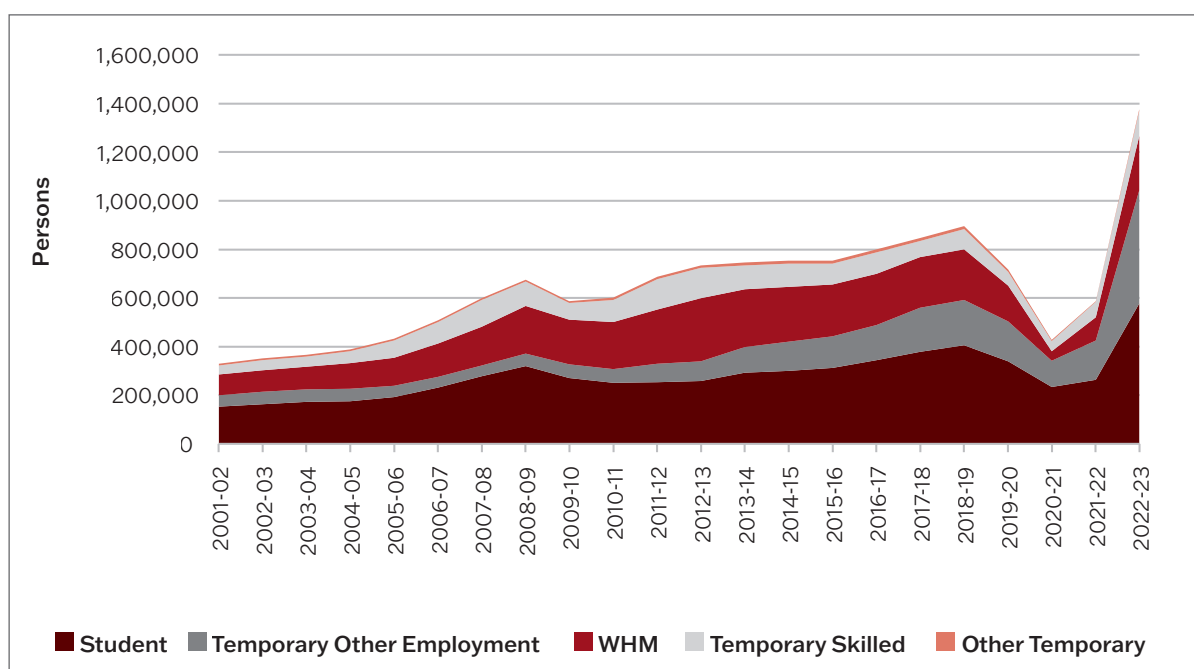
Source: ABS (2023b).

Note: temporary visas here include students, temporary skilled workers, working holiday makers, visitors, and bridging visas.

In February 2024, there were 2.3 million TVHs in Australia (DHA 2024a); this included New Zealand citizens but not tourists and people on other visitor visas. A large majority of TVHs (89.8%) are primary visa holders, but almost half (46.4%) of all temporary skilled visas are held by secondary applicants who are spouses, partners or dependants (DHA 2024a).

New Zealand citizens on SCVs used to account for most TVHs in Australia, but rebounding international student numbers placed them almost on par in February 2024, when there were 713,444 international students (29.0%) and 714,311 NZ citizens (30.0%) (DHA 2024a). Figure 3 shows the temporary visas granted since 2001; the dominance of student visas is clear. Working holiday makers (WHMs) comprise the next largest group; until 2013/14, they were followed by people on Temporary Skills Shortage visas (TSS), but after that the number of temporary residents in other employment surpassed the number of TSS migrants (DHA 2023c).

Figure 3: Temporary visas granted by visa category 2001-0-02 to 2022-2-23, financial years



Source: DHA (2023c).

Note: Temporary other employment includes post-study work, Australian government-endorsed events, highly specialised work, graduate work, entertainment, work under the Pacific Australia Labour Mobility (PALM) scheme, diplomatic, research activities, religious work and sporting activities.

Geographic distribution

The Australian Census and Temporary Entrants Integrated Dataset (ACTEID) uses data from the 2021 Census. It provides important information about the living circumstances and housing arrangements of temporary visa holders, on whom there is otherwise little data. It shows that at the time of the census, most temporary residents in Australia (80.5%) lived along the east coast, with New South Wales accounting for 30.5 per cent, Victoria 26.6 per cent and Queensland 23.4 per cent (Table 1). One in ten lived in Western Australia (10.8%) and just under one in twenty in South Australia (4.3%). Temporary residents comprised 6 to 7 per cent of the population in all states and territories except South Australia (3.9%) and Tasmania (4.7%).

Table 1 shows the breakdown of TVHs in each state and territory, which varied considerably across jurisdictions. In New South Wales, for example, 'Other' temporary visas (33.1%) and New Zealand citizens (29.9%) were the largest groups. Here, 'Other' captures a range of visa types including but not limited to bridging visas, short stay specialist work visas, investor visas, retirement visas, diplomatic visas, some family visas and temporary protection visas. In Victoria too, 'Other' temporary visas (34.6%) and New Zealand citizens (33.6%) were the two main groups of TVHs. Queensland's TVH population comprised mostly New Zealand citizens (64.7%), while in South Australia, Tasmania and ACT the 'Other' group was the largest, followed by students. In absolute terms, the largest groups of temporary skilled visa holders, students (132,633), and 'Other' TVHs (162,462) were in NSW. New Zealand citizens (244,006) and working holiday makers (9,601) favoured Queensland.

Table 1: Temporary residents, state/territory by visa category, persons and percentages, 2021

		Temp skilled	Student	Special cat. (NZ)	Working holiday maker	Other temp. visas	Total temp residents	% of total temp. res.	TVHs as % of total State/Terr. population.
NSW	No.	40,822	132,633	146,919	8,635	162,462	491,479	30.5	6.1
	%	8.3	27.0	29.9	1.8	33.1	100		
VIC	No.	24,356	107,494	144,025	4,793	148,206	428,881	26.6	6.6
	%	5.7	25.1	33.6	1.1	34.6	100		
QLD	No.	13,006	52,720	244,006	9,601	57,944	377,289	23.4	7.3
	%	3.4	14.0	64.7	2.5	15.4	100		
SA	No.	2,542	23,739	14,625	1,115	27,360	69,377	4.3	3.9
	%	3.7	34.2	21.1	1.6	39.4	100		
WA	No.	11,967	26,239	91,488	5,505	39,466	174,663	10.8	6.6
	%	6.9	15.0	52.4	3.2	22.6	100		
TAS	No.	623	8,026	4,998	439	11,914	25,996	1.6	4.7
	%	2.4	30.9	19.2	1.7	45.8	100		
NT	No.	1,040	3,445	4,261	1,051	6,181	15,977	1.0	6.9
	%	6.5	21.6	26.7	6.6	38.7	100		
ACT	No.	1,238	9,617	4,055	142	14,641	29,678	1.8	6.5
	%	4.2	32.4	13.7	0.5	49.3	100		
TOTAL AUST	No.	95,597	363,922	654,491	31,290	468,208	1,613,512	100	6.3
	%	5.9	22.6	40.6	1.9	29.0	100		

Source: ABS (2023d) and ABS 2021.

At the time of the 2021 Census, most skilled temporary migrants lived in New South Wales (40,776, or 42.7%), with another quarter in Victoria (24,326, 25.5%) (Table 2). Queensland (12,938, 13.6%) and Western Australia (11,942, 12.5%) made up just over a quarter between them (26.1%). Again, most students were in New South Wales (132,554, 36.4%) and Victoria (107,441, 29.5%), though they were more evenly distributed than skilled entrants. The smaller states also picked up a greater share of students, with 7.2 per cent in Western Australia (26,208), 6.5 per cent in South Australia (23,718), and just over 2 per cent each in Tasmania (8,024, 2.2%) and the ACT (9,604, 2.6%).

Like most migrants in Australia, TVHs are highly urbanised, particularly in Victoria and South Australia, where nearly 90 per cent of temporary residents were living in the capital cities in 2021 (Table 2). Capital cities also accounted for a high proportion of TVHs in New South Wales (85.1%) and Western Australia (83.8%). Temporary residents in Queensland were more evenly divided between Brisbane (57.8%) and the rest of the state (42.2%), although this included highly populated centres like the Gold Coast and Sunshine Coast.

Unsurprisingly, students were mostly city-based; more than 90 per cent of students in New South Wales (92.2%) and Victoria (94.7%) lived in the state capitals, while nearly all students in South Australia (98%) and Western Australia (98%) were based in Adelaide and Perth respectively. Higher proportions of skilled migrants and 'other' temporary migrants lived outside the capital cities in New South Wales and Victoria, although still only about 10–15 per cent of each of these groups. Regional living was more common in Queensland across all TV categories whereas in every state and territory more than 30 per cent of working holiday makers lived outside the capital cities, including more than two thirds in Queensland (67.9%) and Tasmania (77.9%).

Table 2: Temporary residents, area of state or territory by visa category, 2021

		Temporary Skilled		Student		NZ citizen		Working Holiday Maker		Other temporary		Total temporary residents	Proportion of total TVHs
		n	%	n	%	n	%	n	%	n	%	n	%
New South Wales	Greater Sydney	35,923	88.1	122,151	92.2	113,786	77.6	5,498	65.6	139,988	86.3	417,348	85.1
	Rest of NSW	4,853	11.9	10,403	7.8	32,925	22.4	2,881	34.4	22,211	13.7	73,256	14.9
	Total	40,776	100	132,554	100	146,711	100	8,379	100	162,199	100	490,604	100
Victoria	Greater Melbourne	21,389	87.9	101,732	94.7	125,811	87.5	2,985	64.0	130,092	87.9	382,010	89.2
	Rest of VIC	2,937	12.1	5,709	5.3	17,977	12.5	1,677	36.0	17,947	12.1	46,259	10.8
	Total	24,326	100	107,441	100	143,788	100	4,662	100	148,039	100	428,269	100
Queensland	Greater Brisbane	7,204	55.7	35,949	68.3	139,581	57.3	2,888	32.1	31,555	54.8	217,169	57.8
	Rest of QLD	5,734	44.3	16,681	31.7	103,906	42.7	6,104	67.9	26,032	45.2	158,462	42.2
	Total	12,938	100	52,630	100	243,487	100	8,992	100	57,587	100	375,631	100
South Australia	Greater Adelaide	2,046	81.0	23,242	98.0	10,954	75.2	656	61.9	24,065	88.1	60,962	88.1
	Rest of SA	480	19.0	476	2.0	3,618	24.8	404	38.1	3,238	11.9	8,225	11.9
	Total	2,526	100	23,718	100	14,572	100	1,060	100	27,303	100	69,187	100
Western Australia	Greater Perth	9,860	82.6	25,674	98.0	72,780	79.8	2,914	56.2	34,398	87.5	145,625	83.8
	Rest of WA	2,082	17.4	534	2.0	18,369	20.2	2,268	43.8	4,920	12.5	28,168	16.2
	Total	11,942	100	26,208	100	91,149	100	5,182	100	39,318	100	173,793	100
Tasmania	Greater Hobart	249	39.8	6,129	76.4	1,841	37.0	93	22.1	7,774	65.4	16,080	62.0
	Rest of TAS	376	60.2	1,895	23.6	3,135	63.0	327	77.9	4,117	34.6	9,853	38.0
	Total	625	100	8,024	100	4,976	100	420	100	11,891	100	25,933	100
Northern Territory	Greater Darwin	708	68.9	3,241	94.1	2,325	55.6	447	50.0	4,263	69.7	10,986	70.1
	Rest of NT	319	31.1	202	5.9	1,860	44.4	447	50.0	1,852	30.3	4,689	29.9
	Total	1,027	100	3,443	100	4,185	100	894	100	6,115	100	15,675	100
Australian Capital Territory	ACT	1,231	100	9,604	100	4,020	100	139	100.0	14,631	100	29,630	100
Total		95,593		363,922		654,374		31,272		468,177		1,613,339	

Source: ABS (2023d).

Age and gender

As would be expected, temporary residents in Australia are concentrated in younger age ranges, the prime time of life to study and pursue work and career opportunities. In 2021, a majority of temporary residents (59.2%) was aged between 20 and 40 years (ABS 2023d). The median age of all temporary residents was 30, but it was younger for students (26 years) and working holiday makers (27 years) (ABS, 2023d). Given the pathways to permanent residence, these migrants would be likely to contribute to the workforce for most of their adult working lives.

The median age of NZ citizens was a decade older at 40 years (ABS, 2023d). Among temporary residents, there were more males (54.1%) than females (45.9%) with the disparity greatest among temporary skilled migrants and those in the 'Other' temporary visa category (Table 3). Interestingly, though, there were more female working holiday makers (51.7%) than males (48.3%).

Table 3: Temporary residents, visa category by gender, persons and percentages, 2021

	Males		Females	
	Number	Per cent	Number	Per cent
Temporary skilled	53,350	55.8	42,250	44.2
Students	197,404	54.2	166,517	45.8
New Zealand citizens	349,597	53.4	304,885	46.6
Working Holiday Makers	15,109	48.3	16,187	51.7
Other temporary residents	257,181	54.9	211,026	45.1
All temporary residents	872,641	54.1	740,865	45.9

Source: ABS (2023d).

Language

Table 4 outlines the English language proficiency of temporary residents in Australia. More than one third of temporary residents spoke English only (40.5%), reflecting the English proficiency of skilled migrants, WHMs and New Zealand citizens. Among skilled migrants, 31.9 per cent spoke English only and a further 60.5 per cent spoke English well (22.6%) or very well (37.9%), suggesting that language was not going to be a significant barrier to housing for this group. Fewer than one in ten students spoke only English, though a further 81.6 per cent spoke English well (40.4%) or very well (41.2%). Those with 'Other' temporary visas were less proficient, with 17.4 per cent speaking English either not well (12.8%) or not at all (4.6%).

Table 4: Temporary residents, proficiency in English, persons and percentages, 2021

		Temporary skilled	Student	NZ citizen	WHM	Other TVH	Total temp. res.
Speaks English only	n	30,484	34,141	511,932	12,182	64,133	652,866
	%	31.9	9.4	78.2	38.9	13.7	40.5
Speaks other language and speaks English:							
Very well	n	36,210	149,998	100,102	6,479	174,308	467,102
	%	37.9	41.2	15.3	20.7	37.2	28.9
Well	n	21,604	146,849	27,449	8,194	142,269	346,382
	%	22.6	40.4	4.2	26.2	30.4	21.5
Not well	n	5,153	27,214	8,706	3,791	59,977	104,839
	%	5.4	7.5	1.3	12.1	12.8	6.5
Not at all	n	1,203	2,717	1,543	338	21,437	27,239
	%	1.3	0.7	0.2	1.1	4.6	1.7
Not stated	n	942	2,996	4,733	311	6,083	15,076
	%	1.0	0.8	0.7	1.0	1.3	0.9
Total	n	95,596	363,915	654,465	31,295	468,207	1,613,504
	%	100	100	100	100	100	100

Source: ABS (2023d).

Income data for temporary residents demonstrates their capacity to meet rent commitments (Table 5). This indicates that some groups were likely to struggle in a private rental market where median weekly rents ranged from \$500 in Canberra and \$475 in NSW in August 2021 to \$330 in Tasmania (ABS 2023f). Overall, more than half of the temporary residents fell in the middle-income range of \$650 to \$1999 per week (51.5%). As would be expected, skilled migrants had the highest median weekly income (\$1,416) but this was only slightly higher than the median weekly personal income of \$1,396 for the whole Australian population (ABS 2023d). More than a quarter of temporary skilled migrants earned more than \$2,000 a week (27.7%).

Interestingly, working holiday makers and New Zealand citizens had the next highest median incomes. Students had the lowest incomes, limited by restrictions on the hours they can work per fortnight and the poorly paid work generally available alongside study.

2.3.2 Living and housing arrangements of temporary migrants

Household composition

Data shows the range of family household configurations among TVHs to be accommodated in Australia (Table 6). The most common household configuration among TVHs in 2021 was a one-family household where couples lived with children (34.2%); almost half (45.7%) of the temporary skilled and New Zealand citizen households looked like this, respectively 42,829 and 291,109 people. Across all visa categories, between 20 and 30 per cent of TVHs lived as couples with no children. Single-parent families were less common, although one in ten New Zealand citizens (10.3%) and nearly one in 20 'other' temporary visa holders (4.6%) were single-parent households.

Table 5: Temporary residents, weekly income by visa category, 2021

Income	Temp. skilled		Students		NZ citizens		WHM		Other temp.		Total temp. res.	Proportion of total temp. res.
Median Weekly income (\$)	\$1,416		\$568		\$924		\$949		\$807			
	n	%	N	%	n	%	n	%	n	%	n	%
Negative/nil income	9,145	11.7	55,925	16.4	59,514	10.6	884	2.9	73,325	17.5	198,793	13.8
\$1–\$299	1,535	2.0	24,254	7.1	37,984	6.7	402	1.3	18,868	4.5	83,043	5.8
\$300–\$649	2,792	3.6	122,654	35.9	105,529	18.7	3,101	10.1	69,084	16.5	303,160	21.1
\$650–\$999	7,442	9.5	88,190	25.8	101,630	18.0	13,061	42.5	116,059	27.7	326,382	22.8
\$1,000–\$1,499	21,219	27.1	39,938	11.7	117,805	20.9	9,418	30.7	102,128	24.3	290,508	20.3
\$1,500–\$1,999	14,546	18.6	7,529	2.2	68,976	12.2	2,546	8.3	26,380	6.3	119,977	8.4
\$2,000–\$2,999	12,604	16.1	2,254	0.7	45,890	8.1	1,075	3.5	9,432	2.2	71,255	5.0
\$3,000 or more	9,095	11.6	1,038	0.3	26,237	4.7	215	0.7	4,436	1.1	41,021	2.9
Total	78,378	100	341,782	100	563,565	100	30,702	100	419,712	100	1,434,139	100

Source: ABS (2023d). Excludes not stated.

Table 6: Temporary residents, household (HH) composition by visa category, 2021

	Temp. skilled		Student		NZ Citizen		WHM		Other temp.		Total temp. res	Proportion of total temp. res.	Proportion of total Australian population
	n	%	n	%	n	%	n	%	n	%	n	%	%
One-family HH: Couple no children	28,038	29.9	104,727	30.4	135,550	21.1	9,863	38.7	126,406	27.8	404,584	25.9	25.0
One-family HH: Couple with children	42,829	45.7	59,988	17.4	291,109	45.4	1,188	4.7	138,361	30.4	533,475	34.2	28.8
One-family HH: One-parent family	1,812	1.9	12,713	3.7	66,222	10.3	502	2.0	21,174	4.6	102,423	6.6	10.0
One-family HH: Other family	746	0.8	19,940	5.8	7,309	1.1	334	1.3	14,664	3.2	42,993	2.8	1.1
Total single-family HH	73,425	78.3	197,368	57.3	500,190	78.0	11,887	46.6	300,605	66.0	1,083,475	69.4	64.9
Multi-family HH: Couples with no children	320	0.3	5,226	1.5	5,147	0.8	440	1.7	7,409	1.6	18,542	1.2	0.3
Multi-family HH: Couples with children	1,086	1.2	8,145	2.4	26,919	4.2	263	1.0	22,073	4.8	58,486	3.7	0.9
Multi-family HH: One-parent family	140	0.1	1,423	0.4	13,101	2.0	60	0.2	3,853	0.8	18,577	1.2	0.6
Multi-family HH: Other family	31	0.0	920	0.3	481	0.1	12	0.0	844	0.2	2,288	0.1	0.02
Total multi-family HH	1,577	1.7	15,714	4.6	45,648	7.1	775	3.0	34,179	7.5	97,893	6.3	1.8
Lone person HH	7,975	8.5	26,179	7.6	64,179	10.0	1,886	7.4	28,176	6.2	128,395	8.2	24.2
Group HH	10,277	11.0	103,956	30.2	25,983	4.1	9,965	39.1	89,590	19.7	239,771	15.4	3.7
Visitors only HH	504	0.5	1,280	0.4	5,038	0.8	977	3.8	2,571	0.6	10,370	0.7	1.6
Other non-classifiable HH	20	0.0	149	0.0	211	0.0	24	0.1	271	0.1	675	0.0	3.8
Total	93,776	100	344,661	100	641,238	100	25,491	100	455,359	100	1,560,525	100	100

Source: ABS (2021b, 2021d). Excludes not applicable.

Multi-family households were not as common. Only 6.3 per cent of temporary residents (97,893 persons) reported living in a multi-family arrangement; these were mostly 'other' temporary visa holders (7.5%) and New Zealand citizens (7.1%). However, about 15 per cent of all temporary residents (15.4%) lived in group households (239, 771 people), a far more common scenario among working holiday makers (39.1%) and students (30.2%).

Housing type and tenure

While a substantial majority of TVHs (95.6%) lived in conventional dwelling types such as separate houses (53.1%), townhouses (13.1%) and flats or apartments (28.8%), there were a considerable number living in precarious dwelling structures that would not widely be considered 'homes'. Table 7 indicates that in 2021, 600 people were rough sleepers, 301 were living in a homelessness shelter or refuge, and another 5,155 were living in a boarding house or 'private hotel'. Nurses or staff quarters accommodated 7,850 TVHs, which may have suited their line of work, and another 6,544 were living in caravans, cabins or houseboats. While these structures are understandable if the occupants are travelling, they are not suitable as housing.

Soon after the onset of the COVID-19 pandemic in March 2020, some states (New South Wales, Victoria, Queensland and South Australia) introduced measures to remove people from the streets and accommodate them in tourist accommodation (Pawson, Martin et al. 2021). It is likely that this reduced the number of TVHs who were recorded as homeless and accounted for at least some of the 11,788 temporary residents living in hotels, motels and bed and breakfast accommodation. It is also interesting to note that the rate of flat and apartment living among TVHs (28.8%) was almost double that of the broader population (15.6%), particularly considering the overcrowding revealed in data presented later.

In 2021, temporary residents in Australia tended to rent the houses, flats and apartments where they live (69.8%), mostly through real estate agents (52.7%) (Table 8). This compares to the general Australian population, where 30.6 per cent were renting (26.7%) privately (ABS 2022). In an already strained housing market, temporary migrants were required to compete with other potential tenants without the safety net of social housing or Commonwealth Rent Assistance. As of 2021, 1.6 per cent of TVHs had managed to rent social and community housing, including 13,296 New Zealand citizens and 4,763 'other' temporary visa holders. About one in ten temporary residents were renting from people not in the same household (11.1%); this was most common among working holiday makers (21.9%) and equated in absolute terms to 44,261 students and 53,931 'other' temporary visa holders. This data possibly corroborates widespread anecdotal reports of subletting among TVHs.

Table 7: Temporary residents, dwelling structure and non-private dwellings, 2021

		Temporary skilled	Students	New Zealand citizens	Working holiday makers	Other temporary	Total temporary residents
Separate house	n	33,429	115,730	482,581	12,152	212,505	856,391
	%	35.0	31.8	73.7	38.8	45.4	53.1
Semi-detached, row or terrace house, townhouse etc	n	14,895	51,146	77,832	3,301	73,929	221,102
	%	15.6	14.1	11.9	10.5	15.8	13.7
Flat or apartment	n	44,640	173,869	73,845	8,652	163,034	464,038
	%	46.7	47.8	11.3	27.7	34.8	28.8
Caravan, cabin, houseboat	n	109	184	3,787	682	1,793	6,544
	%	0.1	0.1	0.6	2.2	0.4	0.4
Improvised home, tent, sleepers out (homeless)	n	19	15	357	113	91	600
	%	<0.1	<0.1	0.1	0.4	<0.1	0.04
House or flat attached to a shop, office, etc.	n	363	1,910	1,102	138	2,038	5,556
	%	0.4	0.5	0.2	0.4	0.4	0.3
Hotel, motel, bed and breakfast	n	950	1,704	3,863	1,603	3,670	11,788
	%	1.0	0.5	0.6	5.1	0.8	0.7
Nurses' or staff quarters	n	380	186	3,984	1,354	1,945	7,850
	%	0.4	0.1	0.6	4.3	0.4	0.5
Boarding house, private hotel	n	135	2,413	737	180	1,694	5,155
	%	0.1	0.7	0.1	0.6	0.4	0.3
Boarding school, residential college, hall of residence	n	102	14,055	1,008	73	2,098	17,332
	%	0.1	3.9	0.2	0.2	0.4	1.1
Public or private hospital, psychiatric hospital/institution	n	29	81	666	6	184	976
	%	<0.1	<0.1	0.1	<0.1	<0.1	0.1
Hostel for disabled or homeless, night shelter, refuge	n	0	30	161	8	98	301
	%	<0.1	<0.1	<0.1	<0.1	<0.1	0.02
Nursing home, accom. for retired or aged (not self-contained)	n	30	57	2,134	0	325	2,539
	%	<0.1	<0.1	0.3	<0.1	0.1	0.2
Other and non-classifiable	n	131	731	562	2,532	2,741	6,695
	%	0.1	0.2	0.1	8.1	0.6	0.4
Total	n	95,597	363,922	654,491	31,290	468,208	1,613,512

ABS (2021d). Excludes not applicable and not stated.

Note: ABS data is adjusted for confidentiality. This results in discrepancy between sum of items and totals. No reliance should be placed on small cells.

Table 8 also shows that just over 30 per cent of temporary residents were living in houses owned either outright (9.3%) or with a mortgage (20.9%). Although undoubtedly some TVHs purchase homes in Australia (rates are higher among New Zealand citizens, who have solid pathways to permanent residency), this ostensibly high proportion of home ownership among TVHs is misleading. Communication with the Australian Bureau of Statistics has confirmed that this does not necessarily mean the temporary resident owns the house, but that the house is owned by somebody. This data should therefore be interpreted with caution.

Renting is most common among temporary residents in Sydney and Melbourne, with 62.5 per cent of TVHs in Sydney and 56.8 per cent in Melbourne renting from real estate agents, and another nine per cent in both cities renting from people not in their household (Table 9). Renting is also the most common tenure in Brisbane (47.5%) and Perth (38.4%) although larger proportions of TVHs in these cities live in dwellings owned with a mortgage than in other capital cities, respectively 25.6 and 28.7 per cent. This reflects the clear preference among NZ citizens to live in Queensland as well as the tendency for them to live in dwellings owned either outright or with a mortgage. In all states and territories, TVHs have a more dispersed pattern of tenure in areas outside the capital cities.

Table 8: Temporary residents, tenure and landlord type by visa category, 2021

	Temporary skilled		Student		NZ citizen		Working holiday makers		Other temp.		Total temp. res.	Proport of total temp. res.	Total Australian population
	n	%	n	%	n	%	n	%	n	%	n	%	%
Owned outright	1,731	2.3	17,036	5.3	80,464	14.7	1,781	7.6	25,940	6.5	126,952	9.3	32.3
Owned with a mortgage	3,825	5.0	32,298	10.1	189,348	34.5	2,755	11.7	57,873	14.4	286,099	20.9	35.9
Rented: real estate agent	59,495	78.3	205,233	64.4	210,685	38.4	10,792	45.8	235,292	58.6	721,497	52.7	20.8
Rented: state/ terr authority or community housing	281	0.4	2,897	0.9	13,296	2.4	344	1.5	4,763	1.2	21,581	1.6	3.9
Rented: person not in same HH	7,858	10.3	44,261	13.9	41,062	7.5	5,167	21.9	53,931	13.4	152,279	11.1	5.6
Rented: other, landlord not stated	2,818	3.7	16,810	5.3	13,680	2.5	2,739	11.6	23,948	6.0	59,995	4.4	1.6
Total	75,997	100	318,523	100	548,526	100	23,554	100	401,751	100	1,368,351	100	100

Source: ABS (2021b, 2023d), Excludes 'Tenure: others, not stated, offshore' and not applicable.

Note: discussion with the ABS clarifies that tenure data categories 'owned outright' and 'owned with a mortgage' do not mean the temporary resident owns the dwelling but that it is owned by somebody.

Table 9: Temporary residents, capital city/rest of state by tenure and landlord type, 2021

		Owned outright	Owned with mortgage	Rented: real estate agent	Rented: State or community housing	Rented: Person not in same household	Rented: other landlord not stated	Other, not stated, not applicable	Total temp. res	Proportion of total temp. res
Greater Sydney	n	23,660	56,967	260,706	6,166	36,846	12,455	20,536	417,348	25.9
	%	5.7	13.6	62.5	1.5	8.8	3.0	4.9	100	
Rest of NSW	n	10,405	13,685	30,040	1,331	8,092	3,738	5,973	73,256	4.6
	%	14.2%	18.7	41.0	1.8	11.0	5.1	8.2	100	
Greater Melbourne	n	24,866	71,859	217,006	3,294	34,295	11,570	19,109	382,010	23.7
	%	6.5	18.8	56.8	0.9	9.0%	3.0	5.0	100	
Rest of Vic.	n	5,423	9,326	17,145	889	6,060	3,605	3,823	46,259	2.9
	%	11.7	20.2	37.1	1.9	13.1%	7.8	8.3	100	
Greater Brisbane	n	18,622	55,528	103,255	3,701	17,194	8,664	10,221	217,169	13.5
	%	8.6	25.6	47.5	1.7	7.9%	4.0	4.7	100	
Rest of Qld	n	22,409	41,464	56,903	2,139	14,386	7,635	13,535	158,462	9.9
	%	14.1	26.2	35.9	1.3	9.1%	4.8	8.5	100	
Greater Adelaide	n	4,857	9,568	27,447	1,005	10,952	3,508	3,626	60,962	3.8
	%	8.0	15.7	45.0	1.6	18.0%	5.8	5.9	100	
Rest of SA	n	1,027	1,503	2,352	213	1,219	812	1,102	8,226	0.5
	%	12.5	18.3	28.6	2.6	14.8%	9.9	13.4	100	
Greater Perth	n	11,844	41,824	55,871	1,875	19,924	5,585	8,689	145,625	9.1
	%	8.1	28.7	38.4	1.3	13.7%	3.8	6.0	100	
Rest of WA	n	3,202	7,020	6,268	838	2,820	2,918	5,097	28,168	1.8
	%	11.4	24.9	22.3	3.0	10.0%	10.4	18.1	100	
Greater Hobart	n	1,157	1,438	8,008	194	3,239	995	1,037	16,080	1.0
	%	7.2	8.9	49.8	1.2	20.1%	6.2	6.4	100	
Rest of Tas.	n	1,376	1,417	3,562	153	1,389	735	1,211	9,853	0.6
	%	14.0	14.4	36.2	1.6	14.1%	7.5	12.3	100	
Greater Darwin	n	617	1,520	5,808	93	1,473	493	976	10,986	0.7
	%	5.6	13.8	52.9	0.8	13.4%	4.5	8.9	100	
Rest of NT	n	227	552	1,482	95	578	620	1,135	4,689	0.3
	%	4.8	11.8	31.6	2.0	12.3	13.2	24.2	100	
Australian Capital Territory	n	1,683	3,701	12,901	822	5,593	2,353	2,574	29,630	1.8
	%	5.7	12.5	43.5	2.8	18.9	7.9	8.7	100	
Australia		131,380	317,351	808,774	22,842	164,069	65,703	98,629	1,608,737	

Source: ABS (2021c).

Housing suitability

The ABS collects important data about housing suitability, including the number of spare bedrooms and the number of extra bedrooms needed in a dwelling. The latter is indicative of overcrowding. This data shows that in 2021 almost one in five TVHs (19.7%) was living in an overcrowded dwelling (Table 10). In other words, 193,340 people reported that they required at least one extra bedroom, and another 99,695 needed two or more extra bedrooms. Students (29.6%), 'other' temporary visa holders (26.0%), and working holiday makers (21.5%) were the most affected. By comparison, just 7.0 per cent of the total Australian population lived in crowded conditions in 2021 (ABS 2024). TVHs' experiences of overcrowding are more comparable to the Aboriginal population, of whom 17.2 per cent were assessed as living in a crowded dwelling at the 2021 Census (PHIDU 2022).

Overcrowding among TVHs was felt most acutely in Hobart, Sydney and Canberra (Table 11); more than a quarter of temporary residents in each city needed at least one extra bedroom (27.0%). Victoria (17.0%) and Tasmania (15.3%) had the highest rates of overcrowding outside their capital cities, followed closely by the Northern Territory (14.9%) and South Australia (14.1%). The data showed that regional Western Australia was less affected by this issue, although there are hotspots known to be experiencing acute housing shortages.

Temporary residents in properties that were owned had lower rates of overcrowding, about one in ten (Table 12). By contrast, overcrowding was more commonly experienced by TVH renters. For example, 22.5 per cent of temporary residents in private rentals obtained through real estate agents required at least one extra room. In absolute terms, 183,065 temporary residents were in overcrowded rented dwellings as of 2021. More than a quarter of people renting from other landlords (or where the landlord was not specified) were living in unsuitably crowded dwellings. Interestingly, another 4,878 TVHs were living in cramped social and community housing.

Table 10: Temporary residents, housing suitability (overcrowding) by visa category, 2021

	Temp. skilled		Students		NZ Citizen		WHM		Other temp.		Total temp. res	Proportion of total temp. res.	Proportion of total Australia population
	n	%	N	%	n	%	n	%	n	%	n	%	%
Two or more extra bedrooms needed	2,110	2.3	34,671	10.5	21,445	3.5	2,083	9.2	39,386	9.1	99,695	6.7	0.7
One extra bedroom needed	9,198	10.1	62,986	19.1	44,324	7.3	3,253	14.3	73,579	16.9	193,340	13.0	2.8
No bedrooms needed or spare	35,178	38.6	138,659	42.0	147,065	24.2	8,856	39.0	160,273	36.9	490,031	33.0	18.8
One bedroom spare	31,599	34.7	68,831	20.8	200,778	33.1	5,264	23.2	109,252	25.1	415,724	28.0	33.1
Two or more bedrooms spare	13,063	14.3	25,251	7.6	193,509	31.9	3,253	14.3	52,181	12.0	287,257	19.3	44.5
Total	91,148	100	330,398	100	607,121	100	22,709	100	434,671	100	1,486,047		100

Source: ABS (2021b, 2023d) Excludes 'Unable to determine', 'Not stated' and 'Not applicable.'

Table 11: Temporary residents, capital city/rest of state by housing suitability (overcrowding), 2021

		Three or more extra bedrooms needed	Two extra bedrooms needed	One extra bedroom needed	No bedrooms needed or spare	One bedroom spare	Two bedrooms spare	Three or more bedrooms spare	Unable to determine, not stated, not applicable	Total
Greater Sydney	n	13,790	27,446	71,555	150,554	87,535	29,208	11,260	26,011	417,348
	%	3.3	6.6	17.1	36.1	21.0	7.0	2.7	6.2	
Rest of NSW	n	1,194	2,366	7,144	18,730	19,824	11,966	5,090	6,950	73,256
	%	1.6	3.2	9.8	25.6	27.1	16.3	6.9	9.5	
Greater Melbourne	n	7,747	16,221	46,291	129,414	104,752	41,845	12,396	23,350	382,010
	%	2.0	4.2	12.1	33.9	27.4	11.0	3.2	6.1	
Rest of Vic.	n	1,456	1,949	4,507	11,180	12,109	8,154	2,807	4,094	46,259
	%	3.1	4.2	9.7	24.2	26.2	17.6	6.1	8.9	
Greater Brisbane	n	3,010	6,730	20,625	57,148	60,810	38,260	15,003	15,585	217,169
	%	1.4	3.1	9.5	26.3	28.0	17.6	6.9	7.2	
Rest of Qld	n	1,556	3,023	10,984	35,872	45,839	31,702	12,886	16,591	158,462
	%	1.0	1.9	6.9	22.6	28.9	20.0	8.1	10.5	
Greater Adelaide	n	907	2,365	7,871	21,024	16,217	6,452	1,564	4,561	60,962
	%	1.5	3.9	12.9	34.5	26.6	10.6	2.6	7.5	
Rest of SA	n	288	258	621	1,795	2,078	1,621	521	1,068	8,226
	%	3.5	3.1	7.5	21.8	25.3	19.7	6.3	13.0	
Greater Perth	n	838	2,388	10,628	36,564	43,371	28,455	10,425	12,973	145,625
	%	0.6	1.6	7.3	25.1	29.8	19.5	7.2	8.9	
Rest of WA	n	260	411	1,563	4,888	7,254	6,082	2,484	5,211	28,168
	%	0.9	1.5	5.5	17.4	25.8	21.6	8.8	18.5	
Greater Hobart	n	479	1,148	3,000	5,097	3,359	1,377	353	1,274	16,080
	%	3.0	7.1	18.7	31.7	20.9	8.6	2.2	7.9	
Rest of Tas	n	79	413	1,014	2,552	2,582	1,408	494	1,307	9,853
	%	0.8	4.2	10.3	25.9	26.2	14.3	5.0	13.3	
Greater Darwin	n	178	538	1,818	3,465	2,504	985	311	1,193	10,986
	%	1.6	4.9	16.5	31.5	22.8	9.0	2.8	10.9	
Rest of NT	n	62	151	490	1,226	1,121	573	167	900	4,689
	%	1.3	3.2	10.4	26.1	23.9	12.2	3.6	19.2	
ACT	n	733	1,711	5,176	10,265	6,019	2,243	720	2,772	29,630
	%	2.5	5.8	17.5	34.6	20.3	7.6	2.4	9.4	
Total	n	32,557	67,103	193,282	489,765	415,346	210,322	76,487	123,857	1,608,737

Source: ABS (2023c). Excludes 'unable to determine/not stated'.

Note: ABS data is adjusted for confidentiality. This results in discrepancy between sum of items and totals. No reliance should be placed on small cells.

Table 12: Temporary residents, housing suitability (overcrowding) by tenure and landlord type for all temporary migrants, 2021

		Three or more extra bedrooms needed	Two extra bedrooms needed	One extra bedroom needed	No bedrooms needed or spare	One bedroom spare	Two bedrooms spare	Three or more bedrooms spare	Unable to determine, not stated/ applicable	Total temp. res n	Proportion of total temp. res. %
Owned outright	n	1,335	2,260	7,209	22,179	35,957	37,856	21,443	6,033	134,274	8.2
	%	1.0	1.7	5.4	16.5	26.8	28.2	16.0	4.5		
Owned with mortgage	n	3,889	7,150	23,351	66,287	102,485	76,448	30,825	11,785	322,229	19.7
	%	1.2	2.2	7.2	20.6	31.8	23.7	9.6	3.7		
Rented: real estate agent	n	17,230	41,526	124,309	311,498	212,081	68,327	14,621	24,637	814,232	49.7
	%	2.1	5.1	15.3	38.3	26.0	8.4	1.8	3.0		
Rented: state/ territory, community	n	704	1,232	2,942	9,202	5,433	1,970	511	1,269	23,238	1.4
	%	3.0	5.3	12.7	39.6	23.4	8.5	2.2	5.5		
Rented: Person not in same HH	n	5,324	9,243	22,694	53,880	41,910	18,800	6,877	7,708	166,429	10.2
	%	3.2	5.6	13.6	32.4	25.2	11.3	4.1	4.6		
Rented: other landlord, not stated	n	3,205	4,541	10,340	21,858	14,080	5,997	2,132	5,651	67,763	4.1
	%	4.7	6.7	15.3	32.3	20.8	8.8	3.1	8.3		
Other tenure, not stated	n	969	1,302	3,030	7,174	7,421	4,077	1,791	23,638	49,415	3.0
	%	2.0	2.6	6.1	14.5	15.0	8.3	3.6	47.8		
Total	n	32,655	67,254	193,874	492,076	419,368	213,474	78,200	61,269	1,638,849	

Source: ABS (2023c).

Note: ABS data is adjusted for confidentiality. This results in discrepancy between sum of items and totals. No reliance should be placed on small cells.

2.4 Implications for policy development

While there is a degree of turnover as new TVHs arrive and others leave, a sizeable cohort remain continuously, as Mares (2011) has pointed out, forming a permanent social group. They are a diverse group but also have distinct characteristics and interests that are not formally represented in Australia's system. Yet TVHs are the locus at which several policy areas meet, and the profile presented here highlights some important policy considerations:

- Stock and flow data about TVHs in Australia provide some insights into the experiences of TVHs, including housing, but more data is needed, including longitudinal data to track the housing experiences and trajectories of temporary entrants over the course of their stays, or until they transition to permanent resident status. Data about TVHs' use of housing and homelessness services is also critical to effectively direct resources to services and identify areas where earlier interventions might be implemented to prevent TVHs reaching crisis stage.
- The diversity of visas and subclasses and the different combinations of conditions and entitlements attached make for a complex visa landscape that draws a diverse group of migrant arrivals with varied housing and accommodation needs. The broader TVH group comprises big groups such as international students, as well as smaller ones such as temporary skilled migrants.
- Whereas TVHs are often thought of as individuals coming to Australia for work or study, the data shows that TVHs mostly live either as couples or couples with children, so a range of family configurations needs to be suitably housed.
- TVHs are distributed around Australia and live across rural, regional and urban areas, so all levels of government in all states and territories should take account of the needs of this cohort, including in relation to housing.
- With the majority of TVHs finding housing in the private rental market and a significant proportion experience overcrowding, reforms to private rentals are likely to have the biggest impact on the housing experiences and outcomes of this group.

3. Housing experiences of TVHs

- **TVH groups differ vastly in terms of their level of vulnerability in relation to housing, and their personal experiences of settlement in Australia, depending on their specific visa status and the conditions leading to their migration.**
- **Most TVHs are reliant on the formal or informal private rental market, though accommodation provision is mandatory for those in the PALM scheme.**
- **While each major visa group is affected by the purpose and conditions of their visas, there are some commonalities in TVHs' housing experiences.**
- **TVHs face significant difficulties accessing housing in regional and rural areas, and this has been the case for many years. COVID-19 amplified regional housing issues.**

3.1 Introduction

The lived housing experience of TVHs varies between and within groups. The groups differ vastly in their levels of vulnerability depending on their specific visa status and the conditions leading to their migration, as well as their broader personal experiences of settlement in Australia. Several issues have been identified in the literature, through our fieldwork, and from panel discussions relating to TVHs' lived experience of housing in Australia. These issues vary in their occurrence and severity across visa categories and may be compounded by discrimination, language and cultural factors.

This chapter reviews the circumstances and experiences of individuals who have come to Australia under six broad visa categories: studying and training (includes international students), working and skilled (includes skilled workers and PALM workers); refugees and humanitarian arrivals (includes asylum seekers); visitors (includes working holiday makers); family members and partners; and other arrivals (includes bridging visas and New Zealand migrants). The chapter concludes by drawing together these groups' common housing experiences and vulnerabilities and examining the implications for policy development.

3.2 International students

As outlined in the previous chapter, apart from New Zealand citizens, international students comprised the largest group of temporary visas granted in 2022–23 (33.7%) (DHA 2023c). They have accounted for the largest group of TVH arrivals since Australia's borders reopened following COVID-19 (ABS 2023d).

3.2.1 Access to housing

As international students are here to advance their education, they require properties located in central and regional business districts close to universities and colleges. The search for housing needs to begin before students arrive onshore, but in practice most TVHs arrive in Australia without accurate information about the Australian housing context, including how to find housing when affordable housing is in short supply. This is a common theme across the literature (see, for example, Farbenblum, Nawaz et al. 2019; Hastings, Ramia et al. 2021), in our focus groups with international students and service providers, and in our panel discussions. This was connected to similar issues relating to information about employment.

One issue is the priority that students place on finding accommodation before coming to Australia. As quoted in an online Vietnamese newspaper, a student coming from Vietnam to study in Australia said she 'anticipated culture shock and foreign curricula as her main challenges—but it turns out her major issue is actually housing' (Le 2024a).

A Tasmanian service provider has remarked that a lot of international students don't expect Australia to be as expensive as it actually is. A Victorian panel member with experience in the international student sector suggested that students and International Education Agents (IEAs) are preoccupied with issues other than housing. Students focus on the educational aspect of coming to Australia (academic achievement and acceptance at the 'right' university) and the visa process, while IEAs are intent on making a quick transaction and do not want to provide the students or their parents with information that might discourage them from studying in Australia.

In some instances, as pointed out in a service provider focus group, IEAs (who often live in the student's home country) recruit by selling the 'Aussie dream', promising plentiful job and housing options. IEAs are one of the main sources of information for international students and their families, so their voice holds considerable power.

Unless prospective students are made aware of the difficulties of accessing housing in Australia, there is little reason for them to consider this an issue they need to familiarise themselves with to understand the time it may take to find suitable accommodation and the pitfalls along the way. As a result, we heard in our focus groups that students often arrive with a minimum amount of money and spend it within weeks of arriving on temporary accommodation when they cannot secure housing and/or work quickly.

Some agents arrange housing for students before they arrive in Australia, but they connect them with landlords in the informal housing sector rather than the formal market (participant TVH focus group NSW). International students largely rely on this informal market to access their first accommodation through online platforms (such as Gumtree.com.au, Flatmates.com.au, some ethnicity-based websites such as Chinese language websites/apps), social media (including Facebook and WeChat) or personal social networks (Nasreen 2019; Nasreen and Ruming 2019, 2021, 2022).

These avenues to accommodation can lead to exploitation, with unscrupulous people acting as landlords or real estate agents, unreasonable upfront fees, and the acceptance of accommodation with no understanding of its quality or safety (Farbenblum, Nawaz et al. 2019; Lehmann 2023; Redfern Legal Centre 2015).

3.2.2 Housing options

There are three main types of housing for international students: purpose-built student accommodation (PBSA), homestay or hosted accommodation, and rental housing through either formal or informal pathways (Morris, Wilson et al. 2021).

Purpose-built student accommodation.

Purpose-built student accommodation (PBSA) may house both domestic and international students. Estimates indicate PBSA accounts for about 76,500 beds across more than 200 buildings, with some 8000 new rooms becoming available in 2023–2026, well below expected demand (CBRE 2023; Department of Education 2024b). High-end providers suggest that this type of accommodation offers a range of benefits for students that are not available in the private rental sector, including 24/7 pastoral care, cultural assimilation, density checking, utilities, wellness trackers for students, wi-fi, technology ‘overlays’ in buildings such as cameras; and even help in gaining employment.

The CEO of Scape, a PBSA provider, has said ‘I don’t think you can price the value of that safety and security along with the experience that we bring’ (CBRE 2023). However, focus group and panel participants repeatedly raised the cost of PBSAs, which can be prohibitively expensive. Run mainly by for-profit organisations, PBSA units start at about \$518 per week for a studio apartment (CBRE 2023).⁹ Students who start in this accommodation often move to share accommodation in the private rental market, which is cheaper, at about \$300 per week for a room (CBRE 2023). A student in one of the focus groups was currently living with a stranger in twin share student accommodation (with another girl in the same bedroom). She said:

The rent is pretty high, the rent is \$389 per week with like twin share apartment, so if you are going to live in a single room, the rent is like \$500 and something. I signed one-year contract, but I am going to move out after that because they are going to increase our rent to \$460 next year. Yeah, so that’s really expensive. (International student, Sydney)

Private rental—formal and informal

Because PBSA is scarce and expensive, most international students rely on the private rental market, where they face a range of issues in both the formal and informal sectors. In many cases, these issues are not specific to international students but affect other TVHs as well.

On arrival in Australia, students often know little about what they need to navigate the Australian rental market. They are unfamiliar with the rental housing market, its processes and protocols, and do not know their legal rights and responsibilities as tenants. This leaves them exposed to exploitation by real estate agents and landlords, including deception, overcharging bond money and poor living conditions. This is more common among those who access their housing through online platforms (Berg and Farbenblum 2019).

Speaking about a friend, one focus group participant mentioned the issues of harassment from landlords in the informal housing sector in Sydney and the limited support services available at universities for reporting such issues:

The landlord took the rental bond without going [to] fair trading, and then the landlord sometimes would directly show up and opened the door of the apartment with his backup keys, saying that he knocked on the door but they didn’t answer. They turned to [anonymised] university services to find legal advice, staff only refer them to other legal services outside school ... such horrible experiences. (International student, Sydney)

⁹ Even university-badged PBSA is usually run by private organisations. Some universities provide some affordable accommodation, but supply is limited.

Some participants accessed support services early in the application process when they were pushed to sign a contract quickly:

What we really did was someone else has suggested ... called up NSW Fair Trading Commission, and we asked them if this company was legitimate ... and NSW Fair Trading suggested it was a fraud company which has apparently done things that are not legal in the past, and that's how we were able to save ourselves from that entire process. We would have ended up paying like \$2000 in advance ... and a rent about \$700 a week. (International student, Sydney)

Several participants described their experiences of discrimination in the rental housing market or a lack of response to their applications and queries:

I did see some of the ads on flatmates and stuff, mentioning that they were looking for someone like local, no international students, that was quite striking. (International student, Sydney)

When I was trying to look for student accommodation the best point of contact for us was to email them and contacts because hard for us to call them internationally ... I sent emails or put in a lot of applications for many properties and they never responded ... We never got an email back and we were like, okay, what is this?... So our classes dates are coming in. So and luckily, you know, through parents found someone who was living in Australia. (International student, Melbourne)

To find cost-effective housing in the private rental market, students often gravitate to informal private rentals, where they live in boarding houses or share housing, but these arrangements come with their own issues. Sharing often means there are no formal tenancy agreements. This makes students financially vulnerable, as they have no tenants' rights or other protections under the state and territory Residential Tenancies Acts when issues arise such as rent increases, the possibility of eviction and/or difficulties in recovering bond money (Farbenblum, Nawaz et al. 2019).

Overcrowding is another common issue that arises with share housing (Berg and Farbenblum 2019; Hastings, Overgaard et al. 2023). The ACTEID data shows that 26.8 per cent of student visa holders were living in accommodation where at least one and sometimes two or more additional bedrooms were needed (ABS 2023d).

Overcrowded rooms may be partitioned with furniture such as wardrobes or folding or sliding doors, leading to a lack of privacy (International student focus group, Melbourne). In crowded and noisy share housing situations, students stay at university for prolonged hours to finish their work (in extreme cases sleeping at the university) as they are unable to work from home:

So when I went for inspections, what I've seen is like, some room is like shared by two people, as someone mentioned, and just you know, a small wardrobe or a shell kind of a thing just as a barrier between the two beds (International student, Melbourne)

Research indicates that these living circumstances result in feelings of loneliness and isolation, anxiety, conflict, stress and poor mental health (Brackertz, Davison et al. 2019; Morris, Mitchell et al. 2022; Nasreen and Ruming 2019).

Homestay or hosted accommodation

A growing sector for accommodation for students is the homestay or hosted accommodation sector. This sector involves households in the local community opting to be hosts for students—renting a room tax free. Hosted accommodation is promoted as offering a wide range of advantages to international students, providing a home-like environment as students become accustomed to being in Australia, a chance to learn about Australian culture and to advance their English language proficiency, and most importantly a safe, welcoming living environment.

This form of accommodation is also more cost-effective than the private rental sector or PBSA. Fees for students and reimbursement for hosts vary from one state or territory and one provider to another, depending on the location, the accommodation, and the provision of meals. As of January 2024, one provider in Sydney was charging \$380 per week for a private room with three meals a day, reducing on a sliding scale to \$275 for a shared room and no meals.

For another host in Sydney the reimbursement was \$360 per week for offering a student a private room and three meals a day. If no meals were provided this reduced to \$255, and if the student was in a shared room the costs were \$330 and \$225 respectively. The minimum length of stay was 28 days, and the average was three months. Hosts are paid regularly when hosting a student. Compensation varies based on location, meals, and sometimes other amenities or considerations. (See Australian Homestay Network 2025 for details.)

As the panel noted, students can have bad experiences in all accommodation sectors, and while most home sharing providers offer a good experience for international students, a proportion provide unacceptable home environments with issues about safety, intimidation and harassment (Berg and Farbenblum 2019). One focus group participant observed that this form of accommodation was unsuitable for them because of a controlling host and communication issues:

The contract was set up when I was in my home country ... It was a bit eye opening. On the contract I was not allowed to cook without their supervision, so they act different than the contract [I was unable to cook at all] so I report to the agency ... The family told me my house my rules ... At the time my English was not good, they were thinking I was demanding a lot as a tenant. At first, they did not listen to me, so I had to email them. Like this is the contract, this is what they are doing, so I had some round of emails. Then they realised it was a serious issue and I was stressed.
(International student, Sydney)

With households being encouraged to rent spare rooms to students to help ease living costs and relieve housing stress (Thompson 2023), there are concerns this may increase the number of unsuitable hosts, resulting in increasing exploitation that will 'open the sector to further complaints' (International Student Australia 2023). Homestay Service Provider Standards administered by the National English Language Teaching Accreditation Scheme (NEAS) were introduced in 2023, and it is hoped these will protect students from unscrupulous providers and improve the credibility of the sector (International Student Australia 2023).

Support services

International students participating in this study were either unaware of the support services available or faced increased barriers and discrimination in attempting to access them. Participants in this study highlighted the potential for universities to support students in navigating their housing pathways, especially their first accommodation in Australia.

Not much awareness about the organisations supporting temporary residents. Since I live in a boarding house, I am not eligible for the NSW Fair Trade Complaining portal, in case any conflict arises. [I] have tried using support groups previously but not much help have I received.
(International student, Sydney)

I do feel the university could consider cooperating with those rental platforms or even provide endorsements for students. Offering assistance, such as recruiting volunteers to participate in inspections for students, would be beneficial. (International student, Sydney)

Impact of recent changes to visa conditions

Recent changes to the visa conditions for international students have increased pressure on their ability to afford accommodation. The government has rescinded working conditions implemented as part of the response to the impact of COVID-19 that allowed students to work unrestricted hours. Meanwhile, the limit of 48 hours of employment per fortnight during term has been reinstated for international students at a time of escalating living costs (with rises in rent, transport costs and groceries).

The problems are compounded by the fact that students on temporary visas are often exploited by employers, who pay them less than the national minimum wage or the appropriate award rate. International students also do not receive superannuation or other entitlements (Coates, Wiltshire et al. 2023a, 2023b; James 2021). The resumption of the work limits has been welcomed by the Council of International Students because it makes education the priority for students, but it is affecting the wellbeing of international students (Le 2024b).

As international students are one of the consistently large groups of TVHs in this country, there is a body of research work that has highlighted the difficulties they face with housing. According to Ramia and colleagues, the lack of action is due to a deliberate 'longstanding policy preference not to provide support' (Ramia, Mitchell et al. 2022:21).

3.3 Asylum seekers

People seeking asylum in the Australian community have arrived either by plane or less frequently by boat. How they arrive affects whether they are detained, the conditions of their visas, and how their claims for protection are determined. From 2013 to 2023, 110,469 applications for protection have been lodged, and 18,670 (17%) have been approved by the Australian government (Refugee Council of Australia 2023).¹⁰

Asylum seekers are often conflated with refugees in Australia under humanitarian protection visas and face the same or similar issues regarding housing. However, asylum seekers can face housing problems 'above and beyond those experienced by refugees' because of their visa status and the conditions attached to their visas (Ziersch, Due et al. 2023).

Unlike people who have been granted refugee status, most asylum seekers have no working rights (Fleay and Hartley 2016). Only a small minority have access to welfare. Some have the legal right to work while they wait for their claims to be processed and are granted bridging visas that allow them to work (Smith, McKay et al. 2020; Tazreiter and Burridge 2022; van Kooy and Bowman 2018) but even if they do have a legal right to work, they are exposed to work-related precarity because of their temporary and conditional migration status (van Kooy and Bowman 2018: 693).

During the determination process, asylum seekers are not eligible for public housing and cannot access most transitional housing. People released from detention are provided with temporary accommodation in places such as hostels, motels and apartments for four to six weeks, during which time most are required to find housing in the private rental market (Jesuit Social Services 2015).

Gaining access to suitable housing in the private rental market, however, is very difficult for asylum seekers and refugees. This can be a source of significant stress due to 'their uncertain financial viability and, in some cases, visa status and also the often-dire circumstances which preceded their arrival in Australia' (Settlement Council of Australia 2017: 1). While asylum seekers wait for their claims to be decided, they seek housing in the private rental sector. Often this housing is unaffordable, which leads to homelessness such as sleeping rough or reliance on family and friends for temporary accommodation (Couch 2012; Refugee Council of Australia 2014).

¹⁰ Only plane arrivals are entitled to permanent protection visas. Boat arrivals, even if acknowledged as humanitarian visa holders, will be on indefinite bridging visas.

Beyond affordability and security, there are other factors that impact the appropriateness of housing, including the size, quality and location of the housing available, a lack of market knowledge, language barriers, discrimination and exploitation (Settlement Council of Australia 2017).

Many asylum seeker families are larger than the Australian average, and it is extremely difficult to find large enough dwellings for them, as most new dwellings in Australia are designed for nuclear families of parents and one or two children. Overcrowding is common, sometimes as a result of cultural preferences that encourage intergenerational living (Couch 2017), but also because of the high cost of housing.

A United Nations Human Rights Council consultation process identified many asylum seekers as living in a state of destitution, in poor housing conditions and often without essentials such as beds and refrigerators (Jesuit Social Services 2015: 2).

Language is one of the main barriers for asylum seekers and refugees, who often come from non-English-speaking backgrounds and do not understand the jargon used by real estate agents (Settlement Council of Australia 2017). Accessing housing in the private rental sector is difficult because asylum seekers lack knowledge of the rental housing market, its processes and protocols, as well as being unaware of their rights and responsibilities as tenants. This leaves them exposed to exploitation by real estate agents and landlords (Settlement Council of Australia 2017). They also lack prior rental history, which is often a necessity in applying for private rental dwellings.

Discrimination is a key determinant in adversely affecting asylum seekers' ability to obtain secure housing (Smith, McKay et al. 2020). Discrimination arises from numerous factors including a public perception that links asylum seekers arriving by boats with criminal activity, a lack of English language skills, visible signs of ethnicity or religion, large families and racism. Research in South Australia (Ziersch, Due et al. 2020) suggests that discrimination negatively impacts on the mental health of asylum seekers, compromising their sense of belonging and trust.

Exploitation is another significant negative experience that can affect asylum seekers when they try to access the housing market. It may occur when rents are increased for unfounded reasons, when a bond is not recovered due to ordinary wear and tear or minimal damage, or when housing is in poor condition. Exploitation also occurs when asylum seekers do not raise issues about their housing for fear of repercussions in relation to their visa applications (Settlement Council of Australia 2017; Ziersch, Due et al. 2023).

Housing for asylum seekers is organised by non-government organisations (NGOs), which are very limited in numbers and capacity. For example, as of 2023 there were only three service providers who provided housing for asylum seekers in Victoria. One provider with about 60 dwellings in Melbourne noted:

So, we've got a few cost-neutral houses in that 60 plus, but most of them are asylum seekers who are either unable to work because they don't have work rights or they aren't well enough to work mentally or physically and certainly couldn't move on to anything (Service Provider, Vic).

People seeking asylum who arrive in Australia are often encouraged to live in the outer suburbs of major cities, where migration services and infrastructure are available (Smith, McKay et al. 2020). A service provider noted that most people they see do not want to go to regional areas because they have already established communities in capital cities.

Overall, an emerging body of research work has started to expose the difficult settlement experiences of asylum seekers as a distinct TVH group, including their difficulties in finding housing (Ziersch, Due et al. 2023).

3.4 Workers on temporary visas

3.4.1 Pacific Australia Labour Mobility (PALM) scheme participants

The PALM scheme, effective from April 2022, is the merging of two previously existing schemes: the Seasonal Worker Program (SWP) and the Pacific Labour Scheme (PLS). Under the PALM scheme, eligible employers in agriculture and agriculture-based food manufacturing can hire workers from nine Pacific Islands and Timor Leste to fill unskilled, low-skilled and semi-skilled positions when local labour is difficult to find. These workers can be recruited on short-term contracts of up to nine months or for longer-term roles of between one and four years. The program is managed by the Department of Foreign Affairs and Trade (DFAT) and the Department of Employment and Workplace Relations (DEWR). The Pacific Labour Facility, a separate service provider, administers the program (Love 2023).

The PALM scheme is said to have three main benefits. First, it offers an economic benefit to Australia in addressing workforce needs. Second, it is also framed as an international relations policy, in the context of building stronger relationships with Australia's neighbours. Third, the scheme involves developing participants' skills and providing the means for them to gain income that can be sent home to provide for family and community members in their home countries (Love 2023).

The provision of accommodation that is 'of fair and good value' and 'fit for purpose and in good condition' is a requirement of employer participation in the PALM scheme (ACTU 2022), but since its inception and through the previous iterations of this program, there have been ongoing concerns about the exploitation of these workers. The working conditions they face, and their perceived lack of rights have been at issue, as have questions about their housing.

The availability, cost and quality of accommodation have been recurring issues both for workers and employers (Barry, Azeredo et al. 2023; Howes and Sharman 2022; Kanan and Putt 2023). PALM workers are housed in a variety of accommodation types from houses and apartments to backpackers' hostels, caravans and caravan parks, cabins, shipping containers and 'dongas'¹¹ (Barry, Azeredo et al. 2023; Kanan and Putt 2023).

A focus group with PALM workers in South Australia revealed that 36 people were sharing one large transportable divided into smaller rooms with two beds per room. The residents had issues about noise, lack of privacy, long waits to use shared kitchen facilities and feelings of vulnerability.

With low levels of English literacy, the PALM workers relied on information and practical support from migrants from their own cultural groups. They had no knowledge of how to enter the private rental market or find alternative accommodation. Most of their pay was sent back to their home countries, and most of the rest was taken as deductions from wages for rent and other expenses.

Various endemic challenges in rural and regional areas influence the experiences of PALM workers (Kanan and Putt 2023). One of the most pressing issues is the lack of quality affordable housing not only for PALM workers but for all residents. This problem has become more acute with the housing crisis. Research into regional housing markets concluded:

Regional housing markets are not served well by current policy settings, especially those of the senior two levels of government. Regional housing markets are troubled by limited new housing supply as a result of inadequacies in the planning system, variable and small-scale demand over time, long supply chains and the absence of economies of scale. (Regional Australia Institute 2022).

¹¹ A temporary, usually transportable building.

Our research and the DFAT consultancy that investigated the PALM program indicate that governments, community groups and diaspora groups are concerned about the quality of employer-provided accommodation and the difficulties workers experience in trying to move to private rental accommodation. These groups have called for employers to be required 'to provide purpose-built accommodation, regular assurance activities, an improved complaints handling process and increased transparency around accommodation that will be provided' (ACTU 2022: 7).

Following reviews of the PALM program, several conditions have been implemented to improve the working, housing and welfare conditions of PALM workers (see Australian Government 2023a, 2023b). Time will tell how effective they are in improving the housing circumstances of PALM workers, though Love (2023) states that 'policy and implementation challenges remain in balancing all aspects of the scheme's objectives.'

3.4.2 Skilled workers

Skilled TVHs in Australia are sometimes incorrectly assumed to be an elite group of highly educated talent working as managers and professionals in sectors like technology or resources. Although many do work in professional positions,¹² the list of eligible skilled occupations for temporary visas also includes associate professionals, technicians, tradespeople and community and personal service workers.

Industry Labour Agreements and the occupation requirements of the Employer Nomination Scheme (ENS) visa and Regional Sponsored Migration Scheme (RSMS) visa requirements can, at times, change to allow low-skilled or unskilled workers to fill immediate labour shortages in agriculture, hospitality and other service industries (DHA 2023d).

These 'skilled' workers are not immune to the exploitation and underpayment experienced by other visa holders, though it occurs at a lower rate (Berg and Farbenblum 2017; Coates, Wiltshire et al. 2023a, 2023b). A lack of English can also exacerbate these problems (Hall and Partners 2016). So, while skilled TVHs are generally more likely to have housing supplied by employers or be able to afford higher rent (Khoo, McDonald et al. 2012), a significant cohort remains at risk in the employment and housing markets. For example, a panel member indicated:

the general lack of settlement services for skilled migrants as regional services predominantly focused on humanitarian migrants or other types of migrants, and therefore the settlement relations between various skilled migrants in regional places are predominantly between employer and skilled migrant. In other words, the employer takes this responsibility for sorting out the references that skilled migrants may not have, or providing some sort of recommendations that migrants may not have. So it's an employer's responsibilities in many respects, but ... some of the employers may not take this responsibility, they may not be willing to take this responsibility. So it's ... a really problematic subject in regards to the skilled migrants in regional places.

3.5 Working holiday makers

The Working Holiday Maker (WHM) program is a cultural exchange program that offers young people (aged 18–30 or 35 for some origin countries) 'global experiences' including short-term employment, travel and/or study (Oishi 2022). This backpacker program has been 'a staple source of farm labour since the mid-1970s' (Barry, Azeredo et al. 2023: 6) and attracts people from over 40 countries. If the visa holder works in specified areas of labour shortage in Australia, then the visa can be extended for two or three years. WHMs tend to concentrate in the three major capital cities of Sydney, Melbourne and Brisbane, where they work for example in hospitality, and in regional Australia working particularly in agriculture and horticulture (Reilly, Howe et al. 2018).

¹² A Department of Immigration and Border Protection report in 2016 found 62 per cent of sponsored workers were employed in professional roles (Hall and Partners 2016).

Working holiday makers face difficulties in securing housing in the private rental market because of eligibility criteria barriers, temporary work arrangements, income statement checks (James 2022), and because of their short-term visa status (Oishi 2022; Robertson 2014). They are more likely to seek informal housing arrangements accessed through digital platforms that facilitate access to informal housing, such as Gumtree.com.au and Flatmates.com.au (Nasreen and Ruming 2022). As they are a highly mobile group, they generally rely on shared housing (e.g., boarding houses, hostels or share houses) and insecure temporary accommodation (e.g., vans) (Barry 2021; James 2022; Reilly, Howe et al. 2018).

Based on the limited types of accommodation WHMs can access at an affordable price, many live in group households and overcrowded dwellings (see Table 10). To have access to affordable housing, many working holiday makers opt to live in with employers, for example by working for accommodation (WFA) or working for childcare (WFC) agreements or working as an au pair (living with a family, providing babysitting and performing household chores in return for accommodation). These agreements leave them vulnerable to housing insecurity, eviction, exploitation, unsafe environments and in extreme cases sexual harassment (James 2022; Oishi 2022).

A panel member with knowledge of working holiday makers highlighted that unlike the PALM program, the WHM scheme is unregulated. While accommodation may not be an issue when people first arrive, there are problems with regional accommodation such as backpacker hostels as a long-term option. Providers may promise accommodation and jobs as a package but fail to deliver, or the quality of the accommodation may be very poor, or the costs may be very high. For example, WHMs may have to pay large sums of money simply to share a room or be charged extra fees to be transported from the accommodation to the farm where they are working. The panel members did not believe WHMs were fully informed about the multiple costs and risks of exploitation before they came to Australia.

3.6 New Zealand Special Category Visa holders

Migrants from New Zealand (NZ) are the largest temporary migrant group in Australia. Australia and New Zealand have a long history of trans-Tasman migration, and New Zealanders often migrate to Australia for economic or lifestyle reasons (Green 2007; Love and Klapdor 2020). New Zealand migrants are likely to have a stable life in Australia, with a regular income, stable tenancies and/or home ownership, although some migrants who leave New Zealand to escape hardship there may find themselves in similarly precarious situations in Australia (Morey 2020).

Research indicates that NZ migrants earn more in Australia than in NZ, and they perceive the higher salaries as positive. Many would use their improved economic financial resources to pay off a house in New Zealand or purchase a home in Australia. NZ migrants aim to move into home ownership when they can and seem satisfied with the opportunities to do so in Australia (Collins and Nandedkar 2020; McMillan 2017; Morey 2020).

3.7 Women and children

Though not a visa category per se, women and children without permanent residency (including those on temporary, tourist, working, spousal, skilled, student or special category visas) are often vulnerable to violence, particularly if they are in financial and housing stress (Tarzia, Forbes-Mewett et al. 2025). With limited social support, these women often face difficulties accessing safe and secure housing (Safe Steps 2019).

Service providers consistently reported that the situation of women with children on TVs who were experiencing family and domestic violence rendered them more visible to support systems, and their visa status was not a barrier to accessing short- to medium-term crisis accommodation.

Nevertheless, housing support for this group remained fraught over the longer term, as options were lacking beyond initial crisis accommodation. Again, whilst temporary accommodation such as women's shelters are commonly accessed by women on TVs experiencing family and domestic violence, their lack of income was an issue in terms of how long they could stay at shelters. Panel members explained that these factors made it difficult for TVHs who have experienced violence to leave an abusive relationship.

The National Advocacy Group on Women on Temporary Visas Experiencing Violence's updated 'Blueprint for Reform' (2022) advocates expanding eligibility for access to temporary accommodation, crisis accommodation, rental assistance, public and social housing and Safe at Home programs. They state:

Across Australia, access to safe housing is uneven, and women on temporary visas are often excluded from safe housing options. In all states, with the exception of South Australia, women on temporary visas are not eligible to access social and public housing. It is also important to note that some funding agreements and modes of operation of housing service providers prevent services from accommodating women who are not eligible to access Centrelink and are otherwise unable to contribute payments towards rent. Lack of access to safe housing puts women and their children at significant risk and requires immediate attention (National Advocacy Group on Women on Temporary Visas Experiencing Violence 2022:16)

3.8 Impact of COVID-19

COVID-19 exposed the vulnerabilities of TVHs in Australia and emphasised how far Australia is out of step with its international counterparts in recognising and meeting its human rights obligations to all individuals residing in the country, regardless of migration status (Berg and Farbenblum 2020; Rung 2023). In April 2020, the government outlined its initial policy in relation to COVID-19 and TVHs. Essentially, if TVHs were unable to financially support themselves, they were to return home:

Temporary visa holders who are unable to support themselves ... over the next six months are strongly encouraged to return home. For these individuals it's time to go home, and they should make arrangements as quickly as possible (Coleman 2020).

And

Temporary visa holders are extremely valuable to the Australian economy and way of life, but the reality is that many Australians will find themselves out of work due to the dual health and economic crisis we're currently facing, and these Australians and permanent residents must be the Government's number one focus. (Coleman 2020)

Consequently, in 2020 TVHs were excluded from social support packages like JobSeeker and JobKeeper introduced to support workers, businesses and the community in Australia to mediate the impacts of COVID on people's welfare. In March 2020, if TVHs were engaged in key industries (health, aged and disability care, agriculture and food processing) then efforts were made to enable them to remain in the country with the government temporarily relaxing the 40 hour per fortnight limit on working for international students.

Additionally, in late April 2020 (one month after the National lockdown), the Australian Red Cross was allocated \$7 million over 6 months to provide relief assistance to vulnerable TVHs: payments for food, medicine and crisis accommodation support. States also introduced several relief packages to support TVHs; however, as the Red Cross and state government payments were generally one-off, they were not sufficient to meet the TVHs' needs (see Berg and Farbenblum 2020; Pawson, Martin et al. 2021).

With the closing of borders and cancellation of flights, many TVHs were unable to return home and were severely impacted by COVID-19. One of the protections implemented by the federal government was a six-month moratorium on evictions. This made it illegal for landlords to evict tenants who were unable to pay rent due to financial hardship. Some states banned rent increases for a short time (Berg and Farbenblum 2020). Despite these measures, evictions did occur and rent relief schemes were undersubscribed (Pawson, Martin et al. 2021)

The details of this moratorium were complex and differed from state to state. For example, the moratorium did not appear to prevent landlords evicting tenants for a range of 'other reasons' (Berg and Farbenblum (2020)). In addition, these measures did not apply to people living in the informal housing market, such as working holiday makers; this increased their risk of homelessness (Mowbray 2020).

Morris, Wilson et al. (2021) found that international students in particular experienced extreme financial hardships during COVID-19; they lost jobs or had their salaries reduced, which affected their housing choices and increased their vulnerability to homelessness. While, for example, in Queensland (during April-September 2020) there were provisions for tenants to be able to break leases early without penalty, TVHs often lacked an understanding of their rights. Panel members reported that a significant proportion of students lost a year's rent when they couldn't break their leases, while PTSA accommodation refused to accommodate students with the virus, placing further pressures on service providers to find accommodation. Service providers found it difficult to monitor and support students in the private rental market. As one panel member concluded, COVID-19 was the natural experiment in abandoning people within Australia.

Australia's treatment of TVHs during COVID is not reflective of more supportive policies in other similar countries where TVHs were given access to income and other support mechanisms including rental support (Berg and Farbenblum 2020).

3.9 Regional aspect

It is important to consider the regional aspect of TVHs' housing circumstances. Panel members consistently highlighted the difficulties TVHs face in relation to housing in regional and rural areas—problems that have existed for many years but were amplified by COVID-19.

COVID-19 significantly impacted Australia's housing market. According to Rowley, Brierty et al. (2023), the pandemic changed people's attitudes about where they want to live. There was considerable growth in demand for housing in regional areas, leading investors to sell stock to owner-occupiers, thus reducing the rental stock and raising rents. Increasingly, seasonal and temporary workers and students needed to compete for limited accommodation options with short-term renters, key workers, and tree and sea changers moving from metropolitan areas.

3.10 Levels of vulnerability of TVHs

As outlined in this chapter, some TVH groups experience greater vulnerability in Australia's current housing market. Figure 2 presents a diagrammatical representation of the level of vulnerability of the different groups.

There is considerable overlap and no clear delineations between some of the groups. In terms of housing disadvantage, however, asylum seekers granted temporary protection are at the chronic end of the spectrum, facing 'significant, and often insurmountable, barriers to accessing secure accommodation' (Fell 2022: 119) because of their exclusion from the basic safety nets available to others in the community—health care, income and income support, and access to housing and housing support (Davies 2022). Consequently, they often experience homelessness but lack the income (Centrelink or other) to contribute to crisis accommodation services, as is commonly required. In many cases, asylum seekers need to turn to their own communities for support, placing additional pressure on the housing circumstances of the people assisting them.

In contrast, temporary visa holders from New Zealand do not face most of the barriers that impede other TVH groups' access to the housing system.

Figure 4: Levels of vulnerability of TVH groups



Source: Authors.

Although the broad visa groups described share some commonalities when it comes to their housing experiences in Australia, they remain a diverse cohort with divergent levels of vulnerability and exposure to hardship, affecting their integration into Australian society.

3.11 Policy development implications

While each major visa type group is impacted by the type and conditions of their visa, there are commonalities across TVHs' housing experiences. These include:

- TVHs predominantly arrive in Australia with no accurate information about the Australian housing context, including the paucity of affordable housing available. This is connected to similar issues in terms of information about employment in Australia.
- TVHs are often ill informed about what they need to navigate the Australian rental market, or who might help them to do so. Many lack knowledge of the rental housing market, its processes and protocols, or knowledge of their rights and responsibilities as tenants. This leaves them exposed to exploitation by real estate agents and landlords.
- TVHs lack the prior rental history required to apply for private rentals in Australia. Their inability to produce Australian ID documents or payslips, rental housing histories or adequate references, together with landlords' and agents' regular misunderstandings of the different visa categories, is another way that temporary visas lock TVHs out of secure housing.
- Many TVH groups—like other low-income groups—acutely experience the effects of the current housing crisis, but TVHs do not have access to private rental assistance. For many, this results in high rental affordability stress, housing precarity and in some circumstances homelessness. TVHs also deal with the additional pressures and stress of racism and discrimination.
- TVHs locked out of the private rental market may be forced into informal housing arrangements that involve substandard living conditions, overcrowding, and issues of safety and security: couch surfing with friends and members of the community, buying cars to live in, or sharing keys and beds (hot-bedding) are all accepted by TVHs due to the current Australian housing context. They are also often exposed to exploitation by landlords who impose higher rents, overcharge for utilities and threaten them with deportation if they challenge housing and lease conditions. TVHs often accept these conditions for the sake of being close to educational facilities and job prospects.
- For information, TVHs rely on social media and informal digital platforms such as Gumtree and Flatmates, which often supply misinformation about accommodation options and amenities. This may lead to multiple inspections, wasting time and adversely affecting their studies and/or labour participation.

4. The role of service providers in supporting TVHs

- **Service providers argued that the policy of making most TVHs ineligible for housing services and supports, including social housing, had wide-ranging effects on all aspects of TVHs' lives.**
- **Providers argued that all the agencies dealing with TVHs should help them to become acquainted with what they need to navigate the Australian rental market, and that government had a crucial role to play.**
- **The fact that TVHs are not recognised officially as a group in need means that funding mandates deter services from providing formal support.**
- **Service providers have responded by banding together and providing an array of what is labelled as 'basic crisis assistance' or 'bandaid support'.**
- **The housing experiences of TVHs, which include a form of hidden homelessness, are largely invisible in Australia.**

This chapter presents thoughts and insights from those in the community who work to support a range of TVHs including PALM workers, international students, asylum seekers and those affected by domestic violence. All these TVH groups have been identified in the previous chapter as highly vulnerable. The findings presented here are based on the views of panel members and participants in focus groups held with service providers, many of whom also have lived experience as TVHs in Australia. In many respects, their views reflect the findings presented in Chapter 3.

4.1 Provider views on TVHs' lack of housing services

As outlined in the previous chapter, most TVHs are ineligible to access a variety of services, leaving them with little or no social welfare and health support.

Service providers told consistent stories of how the lack of services affected different domains of TVHs' lives. For example, ineligibility for Medicare leads to health issues (particularly around mental health). Poor health in turn becomes a barrier to employment; then, the lack of access to unemployment benefits limits TVHs' ability to secure or maintain accommodation. TVHs on many types of visas were ineligible for or had limited access to housing services, including crisis accommodation.

I think in terms of people's need for housing, it shouldn't be tied to visa type. It should be tied to need, and that's really discriminatory, especially for some of the people who are the most vulnerable in our community ... women and children who have experienced violence and maybe don't have English who don't have ... opportunity to work at all, who don't have access to housing because of their visa statuses, is really discriminatory (Service provider SA).

Service providers emphasised that many TVHs were too frightened to challenge poor working conditions:

The dignity to be able to earn money to support themselves ... we even deny that to people (Service provider Vic).

And then [they] are left to fend for themselves—or give up (Service provider WA).

In summary, restrictive visa categories that render people ineligible for social and health supports were said to trigger a chain of obstacles for TVHs, which could lead to entrenched disadvantage, poor physical and mental health, unemployment, exploitation, abuse and homelessness.

Service providers consistently agreed that expanding eligibility for vulnerable TVH groups to receive services would help address housing precarity. This included providing an income safety net, giving TVHs access to social housing and allowing them to access affordable health care. Ensuring that all TVHs have adequate work rights was believed to be fundamental to ensuring that people can afford housing while living in Australia.

Service providers observed that many TVHs are required to compete with the general population in the private rental market, where their lack of required documentation and misunderstandings by landlords often lock them out of secure housing. Service providers said that TVHs were then inevitably forced to accept inadequate housing arrangements, leaving them exposed to abuse, exploitation, and secondary homelessness (couch surfing, living in cars and bed-sharing).

4.2 The need for general assistance with information

Service providers consistently argued that all parties connected to TVHs should provide information and education about housing and the available support in Australia. They observed that TVHs were frequently ill informed about the state of the local housing market and what they needed to navigate it. This includes the documentation required, the process of paying a bond, the frequency of payments, tenants' rights and responsibilities, and who can support them if they have concerns about their landlords, leases or housing conditions.

A service provider dealing with international students observed that students arrived without an understanding of 'the extent of the rental crisis in Australia'. To get their student visas, 'they have to demonstrate a certain amount of income for that first year', but they may need more.

It's certainly built on the expectation that they would be supplementing with part-time jobs, which they may or may not get. So then they have to ... navigate both the employment side of adjusting to life as well as the accommodation side of life in a second country (Service provider SA).

Service providers emphasised the need to provide housing information to TVHs before they arrive in Australia, on arrival, or both. Options included providing information as part of the application process, or offering pre-departure orientation.

There are several examples of information and/or support services being provided by educational facilities, often in conjunction with other agencies. For example, panel members mentioned Study Melbourne, a Victorian state government initiative, as a service that offers advice and support with links into Consumer Affairs Victoria and referrals to the state government-funded International Student Employment and Accommodation Legal Services.

Another initiative discussed positively was the Intake Assessment and Referral Support Service offered to international students in New South Wales as a pilot service supporting a range of student activities, including housing, and run through the Sydney Community Forum (SCF). This service was regarded as successful, but was defunded and ended in June 2023. The Sydney Oz International Student Hub (OISH) was also discussed as a model that could be adopted in other states. Funded by the City of Sydney and run by international students, it was described as a 'community of care' for students to get information, connect and access to support.

The ultimate responsibility to ensure information is provided however was seen as being with government, including adequately funding the NGOs involved.

A government can organise a workshop ... or give the information to some people in their own language ... and also fund the organisations like Red Cross and Catholic Care and MRC. So they are working with the CALD community and the temporary visa holders, and try to give them some resources, information to support the community (Service Provider Tas).

4.3 Obstacles to providing support

Service providers on the panel emphasised the lack of services for TVHs. There were few services funded to pay attention to TVH housing. In Victoria, service providers indicated that there were small amounts of funding to support transitional housing for the most vulnerable, but in most other states formal funding was limited or non-existent.

Service providers are often forced to limit the number of TVHs they support because of the high cost of supporting people without income for extended periods, especially when they are unable to access long-term housing.

In some jurisdictions, TVHs do not have rights to crisis accommodation, transitional housing or social housing. When organisations assisted TVHs, their services were often limited to referring clients on, although the need was really for intensive case management or advocacy. Some providers 'broke the rules' and went beyond their funding remits to provide additional support.

Service providers shared insights into how they tried to support TVHs to secure housing given the barriers they experienced. Their efforts included:

- working with landlords and real estate agents to facilitate private rentals;
- sponsoring TVHs to facilitate access to social housing;
- providing rental references;
- working with community member organisations to act as points of contact and guarantors for private leases; and
- working with churches, which are often the place TVHs go to seek help.

Organisations also rent housing and sub-lease it to TVHs, who can then build up a rental record, enabling them to transfer the lease into their own names.

With all these options, however, the TVHs involved still needed to have some income. Service providers all agreed that addressing TVHs' personal housing needs was the highest priority, even above addressing their health needs, because housing provides the necessary stability to establish themselves in Australia.

There was debate among the service providers about the universities' responsibility for providing housing to international students, their partners and children. Some universities were criticised for being disengaged from student housing issues, while others were said to have an approach that was not coordinated or collaborative, with the result that many of their students eventually sought case management from community organisations. Service providers also noted that younger students under the age of 18 may require additional housing support.

4.4 Collaboration among service providers

The COVID-19 pandemic highlighted the absence of dedicated resources for TVHs and led to a temporary change in approach. At the peak of the pandemic, short-term funding was made available to TVHs through a variety of services, including emergency relief. Service providers agreed that this went a long way towards offering TVHs safety and stability.

Most of this support has since ceased, but what has survived is a commitment to collaboration and coordination among service providers, who have banded together to provide what they call 'basic crisis assistance' or 'bandaid support'. This assistance was pulled together through advocacy efforts, by breaking rules, calling on favours from networks, working with volunteers in the community, drawing on donations, redirecting leftover funds from other programs, and connecting TVHs to their communities of origin.

A NSW service provider reported that a lot of services were 'trying to band together to ... at least get some basic assistance for non-residents'. Another from the same state observed, 'We're no longer funded to provide them complex case management. But the clients that we have been working with, and the people who come to us, we try to support them through the informal networks ... But it's very ad hoc.' The ad hoc quality extended to the referral process, which relied heavily on word of mouth. One provider reported that 80% of their clients came to them through word of mouth in the community.

A Tasmanian service provider observed that TVHs tended to connect with their organisation when they were in the midst of a crisis:

maybe they've lost their job or for whatever reason they don't have work rights anymore, and they can't financially provide for themselves, then they end up powerless and connect with us needing financial support ... and that's when everything starts to crumble and you realise exactly where all the stress points are.

Providers observed that the lack of funding has an impact on service providers, who suffer mental health issues including anxiety and burnout and experience a sense of helplessness as they try to stretch resources to an unfunded group of clients.

Service providers emphasised that they were desperate for federal, state and local governments to coordinate and streamline services for TVHs, whose numerous complex needs are underpinned by their lack of access to housing.

4.5 Demands and dependence on communities

There is strong demand for migrant communities to support TVHs. In the case of international students, for example, their own language communities may provide information and advice as well as practical support such as transport to inspections or temporary beds or rooms to stay in.

Migrant communities also act as a safety net for TVHs at risk of homelessness. A Tasmanian service provider observed, 'Thousands of people will go to sleep on the street if people stop helping each other.'

While this informal assistance is an important link in the support structure, it hides the plight of TVHs during the present housing crisis. The same Tasmanian service provider said, 'I have seen a lot of friends, they are helping the newcomers. That's why government is especially not seeing problems here.'

As previously noted, the involvement of migrant communities also places additional pressure on already vulnerable people who themselves face similar housing precarities and experiences of exploitation and discrimination.

4.6 Voluntary services

Service providers bridge the gaps for TVHs by working with community member organisations to act as points of contact and guarantors for private leases. They also work through the churches. In Adelaide, for example, a church-based group provides several supports to help TVHs—a new arrivals dinner, and qualified consultants to speak on employment, education, banking, finance and accommodation.

The organisation also works with the SA Department for Industry, Innovation and Science as well as local government and a local real estate agent to help migrants to settle (Service Provider SA).

4.7 Access to housing

As mentioned above, in some jurisdictions, TVHs do not have rights to access crisis accommodation, transitional housing, social housing or nationally, rental assistance. Many service providers report they are themselves at crisis point and as a result will only take on TVHs at high risk, such as those fleeing family violence.

In a crisis accommodation system that is already overstrained, TVHs inadvertently add extra pressure, particularly as their visa status rules out the kinds of services these agencies offer. Most short-term accommodation models, for example, rely on transitioning people to permanent accommodation, but often there is nowhere for TVHs to go.

A service provider in South Australia noted that the size of some larger families was an obstacle to finding permanent accommodation. Their emergency accommodation often involved living in motels, and they were often stuck there for a long time.

It's very difficult then to find exit pathways, because there's three-bedroom houses, but very few four-bedroom-plus houses. So we do have a lot of migrants that do get kind of stuck in that cycle of living in motels for long periods of time. (Service Provider SA)

Other housing services were also said to be unsuitable because they were not designed to address the long-term needs of TVHs. Service providers reported that the combination of longer-term needs and the absence of funded services for TVHs drove providers to stretch their funding provisions to cover TVHs and avoid sending them to the streets.

Service providers also reported that TVHs often came to them with concerns about the condition of their housing but didn't know if anything could be done or who could support them. Tenants' unions and community legal services such as the Redfern Legal Centre in NSW were identified as good referral points for information and education on people's legal rights. These centres are also seen as supportive advocates for TVHs in disputes with landlords.

A Tasmanian service provider observed:

We usually also refer people to the tenants' union. They're really good. And they give legal advice as well. And they interfere directly with landlords and agencies as well.

Service providers observed that information sessions run by tenancy advocacy services had previously had a positive impact, but these sessions had lapsed for lack of adequate resourcing.

4.8 Perceptions of government's role

Participants noted the absence of government investment or guidance through policy and legislation, which they argued was a key factor contributing to TVHs living as an 'underclass' in Australia, experiencing disadvantage along with other vulnerable groups. A Tasmanian service provider recorded the onerous task of supporting TVHs:

... it's so much advocacy work, like, so heavy, because they're not eligible for anything. So, you're knocking on a million doors. 'Will you help?' 'Will you help?' 'Will you?' ... Like it's so much work.

Service providers saw government as having a responsibility to respond to the TVHs' housing crisis and to work with the existing services, which are already overstretched while trying to extend their reach further to TVHs. A Victorian service provider observed that, with resources so tight, professional staff found themselves having to weigh up which people most needed help.

You end up making judgments on degrees of need, which is not a great position to be in, where you're saying 'Oh, well, because you own a car, uh, I guess the person who doesn't own a car is in more need than you'.

4.9 TVHs as the hidden homeless

The service providers involved in this research, both as panel members and participants in focus groups, consistently noted the disconnect between Australia's migration policies and its social policy framework. This disconnect was the backdrop to shaping the TVH housing experience as a form of hidden homelessness.

Service providers see few services in the housing sector funded to pay attention to the TVH situation. Furthermore, no-one is seen as officially monitoring or reporting on the housing situation of TVHs. As one NSW service provider put it:

I would suggest that this cohort of people actually don't matter, and that there's this tacit approval of their exploitation in the rental market. And therefore they become some of the most vulnerable people in terms of housing because they're the hidden homeless ... I don't know if anybody is actually really interested in knowing the extent of the problem, what the solutions might be.

The invisibility of TVHs' housing experiences was said to be driven by the problems their visa status creates by making them ineligible to access housing services and supports. In turn, this ineligibility pushes them into precarious, vulnerable situations where they will accept any kind of employment and are often pushed into accommodation arrangements outside the mainstream rental market. A Tasmanian service provider observed that TVHs often became involved in accommodation arrangements such as 'sub-tenancies and lodging agreements and other sort of boarding arrangements'.

Women on temporary visas who are experiencing domestic violence are a little more visible to the system and support services. In these circumstances, visa status is not a barrier. Service providers can refer women and children on to family and domestic violence (FDV) services, where they can access the same services and wrap-around social supports available to other Australian residents.

A Tasmanian service provider observed:

If someone experiences family violence, there seems to be a lot more doors that open up for them and ... they're eligible for a lot more things, which is good. So there are some safety nets, if someone experiences that.

But this view was challenged by other service providers, who pointed to some of the challenges arising from the lack of long-term housing services. While women on temporary visas experiencing domestic violence commonly access temporary accommodation in women's shelters, their stays will be limited if they have no income. Some shelters even restrict the number of people with no income by imposing quotas on them.

A Tasmanian service provider observed that the lack of housing and income made it difficult for TVH victim survivors to leave an abusive relationship.

the lack of housing services available to those women, particularly while they're applying to Home Affairs to get their claim about their status recognised, puts them in a precarious situation. And we really fear that that keeps a lot of women who are experiencing family violence while on temporary visas in the abusive relationship for longer than otherwise should be the case because of that inability to leave it into secure housing.

4.10 Racism and discrimination

Across the states, service providers reported that racism, discrimination and classism were common experiences for TVHs trying to access private rental accommodation, and that these experiences had been compounded by the shortage of housing stock.

A WA service provider observed that TVHs in private rentals faced barriers arising from classism and racism, which makes the search for housing very hard.

Often our clients also share bedrooms in different configurations to what Westerners consider normal sleeping arrangements for couples and children (such as having boys and girls of certain ages together in one bedroom (Service Provider WA).

Service providers also reported that many TVHs attempt to avoid the stigma associated with letting family back home know that their living conditions are poor, that they cannot afford adequate housing, or that they are struggling to find employment. Reluctant to seek family support, TVHs often get into financial debt or accept abusive relationships for the sake of securing accommodation and not burdening their families.

A Tasmanian service provider observed that families back in the country of origin expect TVHs to do well in work or study when they go to a foreign country, and could not comprehend the idea that they might be struggling:

So, there's a lot of clients here that have a lot of debt, just to pay rent ... I have also seen a lot of people who will tend to stay in almost abuse, because the rent's cheap. You can't leave because 'What will I do if I leave? I can't afford anything else. So, I might as well just stay here.' ... Even coming to an organisation like this and asking for help, it's just so hard for them. So, when we start working with them, it's almost like, 'I can't accept any of this. Because I don't like asking for help.' It's not taught.

Given the stigma and shame associated with housing insecurity, service providers argued that outreach was required to find the hidden homeless TVH cohort, as many would not be visible to services at all.

4.11 Policy development implications

- Service providers have argued cogently that the restrictive nature of temporary visas needs to be reviewed because it can initiate a chain of compounding obstacles that lead to disadvantage—physical and mental health problems, unemployment, exploitation, abuse and precarity in housing.
- In the face of a lack of funding to support TVHs, service providers report providing 'voluntary' ad hoc assistance where they can or otherwise referring clients on, particularly where intensive case management or advocacy is required.
- Some providers observed that stretching resources to accommodate an unfunded group was stressful and impacted their health.
- The COVID-19 pandemic highlighted an absence of dedicated resources for TVHs but also showed how short-term government funding could bolster providers and support TVHs.
- Migrant communities are under pressure to support TVHs. This can have an adverse effect on individuals and families who are already struggling and also makes TVH disadvantage even less visible and harder to trace.
- TVHs inadvertently add pressure to the accommodation service system, which is already at breaking point.
- The challenge of providing housing and accommodation services is exacerbated because TVHs' temporary status is inherently unsuited to the remit of many services.
- Service providers noted that the lack of investment and the related lack of regulation contribute to the invisibility of the issues TVHs face in Australia.

5. Policy development options

Housing policy is now a central concern of government policy reform as the housing crisis in Australia has become increasingly widespread. TVHs have largely been absent from the discussion, however, most of them are particularly vulnerable because they do not have access to social welfare payments or supports.

Most TVH groups experience common problems with access to housing and exposure to hardship. The exceptions are holders of New Zealand Special Category visas, who are eligible for the same unemployment support and medical benefits as Australian citizens. The discussion here mainly focuses on TVHs in the other categories, whose situations are far more precarious.

While there are common elements to TVHs' lived housing experience, their degree of vulnerability differs depending on their visa status and the conditions leading to their migration. They are also affected by broader personal experiences of settlement in Australia and the impact of language differences, discrimination and cultural factors.

Most TVHs depend on the private rental market, whether formal or informal. Like other renters in the general community, they confront issues of access, insecure tenure, poor-quality accommodation, exploitation and overall vulnerability. These problems affect many of them acutely. One in five TVHs live in overcrowded housing, compared to just 7.0 per cent of the general population.

TVHs commonly lack understanding of the complexities of Australia's housing system or of their rights as tenants. The precarity of living on a temporary visa in Australia was highlighted during the COVID-19 pandemic, when people were unable to work, study and mostly unable to access government income payments. As Rung (2023: 12) notes: 'In failing to extend new and existing welfare supports and COVID-19 measures to temporary migrants and communicating a "go home" message to those who experienced job loss, the country refused to accept responsibility for millions of people who live, pay taxes, contribute to social and economic life, and call Australia their home.'

TVHs, and international students in particular, have been erroneously blamed for the severity of Australia's housing crisis. This indicates that TVHs' experiences and circumstances should receive more attention both in terms of understanding their experiences and circumstances, and working towards improving these while they are residents of this country.

Temporary migration has long been a feature of Australia's migration system. As of February 2024, TVHs comprised 10.5 per cent of Australia's population. Temporary migration is also a pathway to permanent residency, with about 60 per cent of TVHs eventually becoming permanent residents.

This report represents a first step towards demonstrating the extent and urgency of the problems confronting TVHs. It also shows the need for further research and for governments and communities to address the problems uncovered in the study.

This chapter outlines a range of policy and practice opportunities for improving the settlement experiences of TVHs. These changes confront numerous intersecting systemic issues that complicate and may slow progress, but reform is required. There is potential for government at all levels to promote the overall value, not just the economic value, of migrants to this country and explicitly communicate this to the broader Australian population.

5.1 Expanded data collection

One fundamental barrier in trying to understand the experiences of TVHs in Australia is the lack of comprehensive national data on their circumstances across various domains including housing. Panel members specifically identified the lack of data collection by government departments and service providers as an issue.

One panel member noted that having information about people's needs made it much easier to develop policy responses, but considered that at present this data was lacking:

there's a lot of anecdotal data ... but there's not actually government-owned data around what the specific needs are of people and how they can be responded to.

Another panel member highlighted a practical constraint: because visa status — whether temporary or not or specific type of visa — is not classed as a minimum requirement when service providers are collecting administrative information, it is not often recorded.

In a service offering emergency relief, for example, a panel member observed:

because we're not capturing the data, we're not seeing what proportion of clients who received the emergency relief are temporary visa holders, and what type of temporary visa holders. Is this purely people who are on bridging visa 050 because they've claimed asylum, or is it students? Or is it people on the PALM scheme? So if we have that data through the service providers ... and if it's collected consistently by government across all the different departments, then that will create a very rich evidence base of what the need is in communities.

In the late 1990s, the primary source of data about how migrants fared after settlement, at least in the initial phase, was a Longitudinal Survey of Immigrants to Australia (LSIA). Cobb-Clark (2001: 467) observed that for the first time, researchers and policy makers could explore questions about the success of settlement across various domains,¹³ including housing:

The primary strength of these data comes from the fact that we can now answer important questions regarding the settlement process that previously could either not be addressed or addressed only in a limited way. While the scope of these data is certainly limited to immigrants to Australia, the issues encompassed are much broader and are of interest to policy makers and researchers in immigrant receiving nations around the world.

¹³ The LSIA was conducted in three waves, which collected the following data: LSIA 1, LSIA 2—pre-migration experience, the immigration process, initial settlement and location, sponsorship activity, perceptions of Australia, use of support services, return migration and visits, ancestry, religion and ethnicity, citizenship, views on immigration, English language proficiency and learning, qualifications and skills assessment, education and training, labour force activity, health, housing, allowances, income and finances. LSIA 3—reasons for migration, the immigration process, initial settlement and location, sponsorship activity, perceptions of Australia, use of interpreting services, English language proficiency and learning, qualifications and skills assessment, current study, labour force activity, use of qualifications, housing arrangements, community participation, government payments, transferral of assets into Australia and income (ABS 2011).

While this survey only had three waves of data collection, panel members remembered it as an invaluable data source that would be useful to have again. One observed:

We used to conduct regular longitudinal surveys about the experiences of both temporary migrants and permanent migrants. And that used to include questions about housing. For some reason that's died out. And I don't understand why. I assume it's a lack of money.

A similar longitudinal survey, 'Building a New Life in Australia: The Longitudinal Study of Humanitarian Migrants', was conducted from 2013 to 2023. This study collected data from humanitarian entrants on topics including housing (Dataverse 2024; Dept of Social Services 2022).

One panel member argued that the lack of data about migrants and housing was fuelling erroneous public perceptions of migrants' role in the Australian housing crisis. They pointed out that better information could counteract this. For example:

one of the biggest contributors to the surge in net migration over the last 18 months was working holidaymakers, yet the bulk of them tend to stay in backpacker hostels and that sort of thing. Whereas if you read the media, you would think they settle in suburban Australia, but they don't.

If the government had more complete data, it could allay the fears of the general population and help TVHs to be more readily accepted and valued for their contribution to this country.

Options

That the federal government explore the possibility of gathering more extensive, objective data on TVHs' experience of housing and related issues.

That federal and state/territory governments consider expanding the range of data that service providers are required to collect to include clients' visa status and housing.

5.2 Responsibility for TVHs

Although temporary migration has played an important part in Australia's economic growth, immigration policies and guidelines are strongly oriented towards permanent migrants (Tazreiter 2019; Tazreiter and Burridge 2022). As is the case in other developed countries, most temporary migrants in Australia are expected to be self-supporting and have little or no access to the welfare and social security systems.

They are therefore at heightened risk of hardship in times of need. This was highlighted by their experiences during the COVID-19 pandemic in Australia, when many temporary migrants struggled to pay rent and meet their basic needs (Berg and Farbenblum 2020; Morris, Wilson et al. 2021).

Temporary arrivals have conditions attached to their visas that restrict their housing and employment options in ways that seem to belie the value of their contribution to Australia.

An example is the PALM scheme. This scheme is seen as essential to filling labour shortages for unskilled, low skilled and semi-skilled people in rural and regional Australia (Love 2023), but the conditions attached to participants' visas and the circumstances they find themselves in leave some at risk. It is a worrying sign that an increasing number of workers in the PALM program have abandoned the scheme and sought permanent protection visas, which give them unrestricted work rights and access to some social security benefits (Down 2024).

In many Pacific nations, there has been a backlash against the PALM scheme in Australia and the RSE (Regional Seasonal Employer) scheme in NZ. It has been suggested that both undermine the communities and economies they are supposed to benefit (Movono and Scheyvens 2023).

By contrast, temporary migration is certainly profitable for Australia. Statista (2024), for example, reports data showing that in the financial year 2022–23 Australia's income from international students' fees and expenses reached \$36.4 billion. This figure excludes the longer-term human capital benefit of international students as educated, multilingual, skilled workers familiar with the local culture.

In 2023, the CEO of Universities Australia wrote: 'The export income our universities generate helps pay for essential services and underpins a higher standard of living for all Australians, regardless of where they live' (Universities Australia 2023).

It has even been suggested that earnings from international students could help to alleviate the cost of rent. If international student application fees were raised from \$710 to \$2500 per visa, rent assistance for the general population could be increased by 15 per cent (Coates and Wiltshire 2024). This action would not help alleviate the rental costs for TVHs as they are not eligible for rent assistance.

Warnings have long been sounded about the risk of relegating temporary migrants to merely an economic role in Australian society. Mares (2011), for example, stated:

There is a risk that temporary migrants will be regarded as a useful economic input that can be discarded when no longer required. As 'guests', offered an opportunity to 'work', they should do so without complaint, or risk being perceived as ungrateful and troublesome when they refuse to act like machines and exhibit instead the wants and desires of human beings. (Mares 2011)

More than a decade later, panel members and service providers echoed the same sentiments. As one panel member said:

Governments do not see temporary migrants as a constituency for which they bear any responsibility; hence their lack of access to services and supports (not just housing).

The policy vacuum in temporary migration has led to the 'emergence of a gulf between Australia's immigration policies and social policy framework' (Koleth 2017:33). There is a 'disconnect between policy, public discourse and lived reality' (Tazreiter and Burridge 2022: 4).

This has serious implications for visa holders and service providers alike. 'Guidelines and policies are often difficult to find and are frequently changing. The relevant law and policy is complex. It is often extremely difficult for people accessing housing services—and at times people delivering them—to know what the rights and entitlements of people [are]' (Blythe, Clarke et al. 2018:18).

Australia is not the only country where serious issues are associated with TVHs. Among international students, for example, the selection of destination countries has shifted, depending on their views of work rights and costs of living (ICEF Monitor 2024). The following statement was written about international students in Canada, but could also apply in Australia:

our established systems and processes place undue emphasis on recruiting international students, but not enough on their well-being once they get here. While immigration targets and strategies are focused on bringing in more international students, current policy measures do little to address the inherent bureaucracy and lack of transparency in our systems, or the multitude of issues faced by international students (Garcia-Sitton 2022).

Given that migration is important to Australia's prosperity and that temporary migration is a significant source of permanent migrants, more attention needs to be paid to the quality of life for TVHs, beyond their recruitment and the early stage of their arrival to Australia.

Revealing insights can be found in Ullah and Harrigan's 2022 study of the impact of the two COVID-19 lockdowns in Australia. The authors focused on international students as representatives of temporary workers. They compared the impact of not receiving any government support during the first lockdown with the receipt of unemployment benefits as a disaster payment during the second lockdown.

They found that the support provided improved the TVHs' health and wellbeing and the public health of the community. As Rezaei, Perugia et al. (2023) argue, not supporting the integration of migrants into the community perpetuates systemic injustice:

Supporting the integration of immigrants, with access to the services they need, is not just a matter of providing more homes or jobs. It's also about promoting fairness and equity more broadly.

These wider implications were partly acknowledged in Parkinson's migration review, which identified an 'emerging temporary underclass' with a right to understand their opportunities to become permanent residents. From a national perspective, they state:

It is not in Australia's national interest to maintain a large proportion of temporary entrants with no pathway to citizenship as it undermines our democratic resilience and social cohesion (Parkinson, Howe et al. 2023: 2)

Panel members pointed out that there could be a backlash against the Australian migration scheme, either through TVHs deciding Australia is not the best option for them or through the general public concluding that migration is contributing to the housing crisis.

This is not without precedent globally; migrants have been leaving or contemplating leaving Canada because of the difficulty of accessing employment and housing. It is said that there is a general sense that the country is good at attracting migrants but fails to support them to establish themselves once there (DeLaire 2023; Thanthong-Knight 2023).

Regulation and oversight for migration in Australia is fragmented across many government agencies, and there is a lack of systems-level understanding of migration. The result is that there are no coordinated actions to maximise benefits for TVHs and the country. As Gamlen (2023) has stated, migration 'touches core business for almost every government agency but is central to none.'

The housing system faces similar problems. Housing and homelessness policy is divided at the federal level, and responsibilities are also fragmented within the states and territories. 'Capabilities are dispersed through diverse agencies with narrowly defined roles' (Martin, Lawson et al. 2023: 3). This fragmentation presents substantial barriers to implementing solutions to the issues raised in this report.

It is not just essential to reform both policy areas but to understand their interconnectedness and the need for ministers to work together to provide more integrated solutions. The fragmentation of services and overtaxing demands placed on parts of the system are key drivers for structural change.

A recommended first step is the amalgamation of all national migration responsibilities into one department, and the adoption of a housing and homelessness strategy that coordinates the development and implementation of mission-focused approaches across all levels of government, as proposed by Martin, Lawson et al. (2023).

This would be consistent with the three-phase approach across policy arenas identified in 2023 by the ministers for Home Affairs; Skills and Training; Education; and Immigration, Citizenship and Multicultural Affairs for a prosperous and sustainable Australia (Ministers of the Education Portfolio 2023).

The government might also implement a model of oversight in which a national coordination group provides strategic insights while also considering practical implementation through collaboration between government and the community sector, taking account of lived experience.

It will take time to develop a framework, or coordinated frameworks, that provide greater overview and support for TVHs, but a range of policies and practices can be instigated in the near term that will have an almost immediate impact on the experiences of TVHs.

Options

That federal and state/territory governments develop more coordinated approaches to both migration and housing policies, based on a national overview of both sectors' needs and their essential interdependence.

That the federal government review its provision of support to TVHs and the pathways it offers to permanent migration.

That the federal government establish a national coordination group involving representatives of the community sector to promote the practical implementation of measures to address the housing issues affecting TVHs.

5.3 Provision of information and support

5.3.1 International student support

On average, international students pay between \$20,000 and \$45,000 annually to study in Australia (Times Higher Education 2023). A portion of these funds is used to offset the costs of delivering education, while the remainder subsidises operational costs and research in Australian universities (Varela, Husek et al. 2021).

Our panel had mixed feelings about the support universities offer their international students. Some indicated that not enough was done to support the students' housing needs, while others pointed to problems with specialised student housing, which provides a great experience but can be too costly for many.

One of the additional challenges students confront is the difficulty of finding suitable accommodation close to their educational facility.

Prospective students can be misled about the housing situation in Australia if they rely on advice given to them by international education agents. Prospective students may also be focused on the visa process and educational requirements to the exclusion of handbooks or online information about the housing situation.

There are several instances of information and support services being provided by some educational organisations. Service providers agreed that information should be provided by organisations and others that deal with TVHs, such as community legal services, housing support services, other services supporting TVHs, universities and other education providers, employers, landlords and real estate agents, and community leaders. There is currently no coordination in the provision of this information.

Options for improving students' housing knowledge include:

- Requiring international education agents to provide balanced information on Australia's housing situation and to link students to the relevant educational institution's international student support centre.
- The Department of Home Affairs incorporating a wider range of information in the visa application process, including information on housing availability and resources.
- Education providers coordinating the provision of housing for international students by funding comprehensive support programs and investigating ways to provide more affordable accommodation. Universities should work with relevant government agencies, financial institutions and not-for-profit organisations to provide suitable, affordable housing.

5.3.2 Support for other TVHs

Many professional place-based organisations across the country have extensive knowledge and experience in supporting migrants to find housing, using support from the Australian government and by partnering with volunteers, partner organisations and local communities. The Department of Home Affairs' Settlement Transition Support (SETS) Program (formerly the Settlement Grants Program) and the complementary Humanitarian Settlement Program (HSP) both fund organisations to provide services to particular groups, most of them permanent visa holders.

The types of support that can be provided include education and training, English language support, employment assistance, family and social support, transport, health and wellbeing and of course housing. The groups eligible for SETS (DHA 2022) are

- humanitarian entrants
- family stream migrants with low English proficiency
- selected working and skilled visa holders in rural and regional areas with low English proficiency (dependants only)
- selected temporary residents (holding Prospective Marriage or Provisional Partner visas) and their dependants in rural and regional areas with low English proficiency; and
- other selected permanent resident stream visas.

Until 1 July 2024 this program was limited to individuals who had been in Australia for less than five years. This bar has now been lifted, marking a positive step towards acknowledging the longer-term settlement process (DHA 2024f).

The Humanitarian Settlement Program provides support to new humanitarian entrants for between six and eighteen months. It includes such services as airport reception, referral to mainstream and specialist support services, connection to local community groups and activities, assistance with the English language, access to employment, education and training, and support with short-term accommodation and assistance to find long-term accommodation (DHA 2024g).

Under this program, for example, the Red Cross offers housing officers to humanitarian entrants for a short time to teach them about the housing market in Australia, including the current housing shortage and affordability issues, as well as the process of applying for and inspecting housing in the private rental sector. In rare cases, they also provide accommodation. In WA, the Red Cross housing team has produced short videos in 13 languages outlining practical steps to take in securing housing.

Options

Settlement support services should be made more widely available based on need rather than visa type.

Establish more efficient channels to provide at least generic information about housing and assist TVHs in locating suitable homes. A one-size-fits-all model may not be the solution, but many TVHs are seeking similar information and support, and a coordinated approach is preferable to the current fragmented system. At present, TVHs access information about housing through various sources, such as through the education system, from informal contacts, through fellow workers or sponsors, but the information they receive is not necessarily accurate.

Government agencies to cooperate with NGOs working in the humanitarian space, where they have accumulated years of experience, expertise, knowledge and networks in all aspects of settlement.

5.4 Housing provision and support

This research has highlighted the housing predicament facing many TVHs in Australia. In this, they are not alone; many groups in the community face problems with scarce, expensive and poor-quality housing. The panel discussed a range of reforms that could improve the housing situation of TVHs.

Social housing support

With the sole exception of South Australia, TVHs are ineligible for social housing, which is restricted to Australian citizens. A possible strategy for circumventing this prohibition, however, would be to provide transitional housing for a period of three months. This would greatly assist TVHs in the initial phase of their time in Australia.

Non-citizenship also limits the availability of homelessness services for TVHs, though service providers offer help at times where they can. This, however, places pressures on funding and stresses on the staff working in these services. Funding to at least support TVHs in times of crisis would be beneficial to both TVHs and service providers.

Alternatives to state housing authorities

The lack of communication and knowledge-sharing among government departments about the availability of housing in Australia led one panel member to suggest that responsibility for housing TVHs should rest with the government departments responsible for the different visa groups rather than with state and territory housing authorities.

This would open the way for educational providers to play a stronger role in supporting international students, for whom housing is a major issue. In Canada, both national and provincial governments encourage educational institutions to be more responsible for housing their international students. For example, all post-secondary institutions in Canada can apply for low-interest loans to build student housing.

At a provincial level, the British Columbia government enables educational institutions to acquire debt for new student housing and has invested over \$400 million in student accommodation. In Ontario, all educational institutions must guarantee they can house new students (Walker 2024).

In a similar vein, the vice-chancellor of Sydney University has called for changes to planning laws and the fast tracking of approvals for new builds and for the refurbishment and repurposing of older buildings. He said universities 'should be recognised as affordable housing providers to free them from red tape, allowing them to fast-track developments and reducing their reliance on the private sector' (Sproul-Mellis 2023).

He also suggested that the lack of available housing was potentially damaging the university's reputation and making urban universities unaffordable for some students (Sproul-Mellis 2023).

A panel member also raised concerns that anti-immigration sentiment could undermine universities' international revenue and indicated that universities need to be much more proactive in educating students about the real costs of housing and supporting them.

Where purpose-built student accommodation (PBSA) is concerned, issues arise about the applicability of Residential Tenancy Acts. Some PBSA providers circumvent the requirements under Residential Tenancy Acts by formally partnering with universities, who can gain exceptions to the Acts (Lucas and Precel 2023). The Property Council of Australia also opposes applying the Residential Tenancies Acts to PBSA (Property Council of Australia 2022).

The result is that providers are evading tenancy laws intended to protect tenants. With the changing property landscape, reform of Residential Tenancies Acts should be considered to provide better protection to tenants. In April 2023, National Cabinet agreed to provide guidance to the states about reforming Residential Tenancy Acts. By late 2024, some updates to regulations had been made but this was variable across the states and territories and more developments are needed to meet the details of the National Cabinet's 2023 statements (AHURI 2024b).

Reform of the private rental market

There is a critical need to reform the private rental market. Renters have become more diversified (Baker, Beer et al. 2024), yet Australia's private rental market has not matured (Coates and Maloney 2023). The national housing reforms include some changes to improve circumstances for tenants in the private market, including providing some consistency across state rental laws, offering better security for tenants and controlling the behaviour of landlords in relation to rent increases and evictions (Albanese 2023).

But this piecemeal approach is inappropriate for a sector of the market that is the only long-term foreseeable housing option for an increasing number of households. A regulated, more comprehensive system like that established in the UK is needed.

In Scotland, Wales and Northern Ireland, the private rental sector is already covered by compulsory national registration schemes (Leibowitz and Powell-Smith 2021). England had several voluntary schemes, but in 2021 it was estimated that only 8 per cent of the private rental sector was involved in them (Leibowitz and Powell-Smith 2021). A Renters Right Bill was devised to introduce a landlord register and improve tenant security in the private rental market (Ministry of Housing, Communities and Local Government 2024). Table 13 provides an overview of the main features of the Bill.

Table 13: Main features of the Renters Right Bill, UK

1	Abolish section 21 evictions and move to a simpler tenancy structure where all assured tenancies are periodic—providing more security for tenants and empowering them to challenge poor practice and unfair rent increases without fear of eviction. We will implement this new system in one stage, giving all tenants security immediately.
2	Ensure possession grounds are fair to both parties, giving tenants more security, while ensuring landlords can recover their property when reasonable. The bill introduces new safeguards for tenants, giving them more time to find a home if landlords evict to move in or sell, and ensuring unscrupulous landlords cannot misuse grounds.
3	Provide stronger protections against backdoor eviction by ensuring tenants are able to appeal excessive above-market rents which are purely designed to force them out. As now, landlords will still be able to increase rents to market price for their properties and an independent tribunal will make a judgement on this, if needed.
4	Introduce a new Private Rented Sector Landlord Ombudsman that will provide quick, fair, impartial and binding resolution for tenants' complaints about their landlord. This will bring tenant-landlord complaint resolution on par with established redress practices for tenants in social housing and consumers of property agent services.
5	Create a Private Rented Sector Database to help landlords understand their legal obligations and demonstrate compliance (giving good landlords confidence in their position), alongside providing better information to tenants to make informed decisions when entering into a tenancy agreement. It will also support local councils—helping them target enforcement activity where it is needed most. Landlords will need to be registered on the database in order to use certain possession grounds.
6	Give tenants strengthened rights to request a pet in the property, which the landlord must consider and cannot unreasonably refuse. To support this, landlords will be able to require pet insurance to cover any damage to their property.
7	Apply the Decent Homes Standard to the private rented sector to give renters safer, better value homes and remove the blight of poor-quality homes in local communities.
8	Apply 'Awaab's Law' to the sector, setting clear legal expectations about the timeframes within which landlords in the private rented sector must take action to make homes safe where they contain serious hazards.
9	Make it illegal for landlords and agents to discriminate against prospective tenants in receipt of benefits or with children—helping to ensure everyone is treated fairly when looking for a place to live.
10	End the practice of rental bidding by prohibiting landlords and agents from asking for or accepting offers above the advertised rent. Landlords and agents will be required to publish an asking rent for their property and it will be illegal to accept offers made above this rate.
11	Strengthen local authority enforcement by expanding civil penalties, introducing a package of investigatory powers and bringing in a new requirement for local authorities to report on enforcement activity.
12	Strengthen rent repayment orders by extending them to superior landlords, doubling the maximum penalty and ensuring repeat offenders have to repay the maximum amount.

Source: quoted directly from Ministry of Housing, Communities and Local Government (2025).

Some of these actions have been adopted or are about to be adopted in various jurisdictions in Australia, particularly laws about pets, restricting the frequency of rent increases and enforcing minimum housing condition standards (Allan 2025; Housing Safety Authority 2024; Moore, Baker et al. 2024; Residential Tenancies Authority 2025; Tenants' Union NSW 2025). The approach taken, however, has been ad hoc, and does not provide real protections for landlords or tenants.

One important feature of the proposed reforms is the provision of a housing ombudsman. As one panel member observed:

If you look at the role of the Fair Work Ombudsman in exposing the abuse of temporary migrant workers, then you could think and imagine a similar role for housing, the role a housing ombudsman might play to expose the abuse of temporary migrants in housing, in the private rental market.

However, tighter statutory regulation and protection for tenants will not help those who live in the informal rental sector.

Greater consistency across jurisdictions for PALM workers

Reforming private tenancy laws and introducing regulations for employer-provided housing are important steps to improve the housing circumstances of PALM scheme workers. Panel members observed that there were still issues about consistently assessing the quality and fitness for purpose of PALM workers' accommodation.

While local, state and territory governments all have a role to play, there are differing levels of engagement across the jurisdictions. Greater consistency of engagement across the tiers of government is required to apply current policies to the broad range of accommodation options provided by employers.

Share housing

One potential housing solution would be to support programs to provide hosted or homestay accommodation. There are many spare rooms in Australia that could be tapped as accommodation for TVHs, but at present there are a range of tax implications that discourage people from formally offering to share their housing.

Emergency support

A major issue for TVHs at times of crisis is their ineligibility for emergency assistance, both income support and emergency housing. As a panel member from a major agency put it, many of the people they deal with 'have reached the pointy end of being in need of a safety net'.

Perhaps they've experienced family domestic violence, perhaps they've experienced trafficking or modern slavery ... they're just in a situation where they have no other forms of support. And what we know is housing is part of that, but it's the broader safety net ... [The agency] does provide emergency relief to temporary visa holders, people seeking asylum and people with an uncertain visa status to help meet their basic needs. However, this relief is limited and there is huge demand.

As a first measure, it would be beneficial for the Australian Government to look at the potential for cash-based assistance to provide support to people who have reached the 'pointy end' of being in need, regardless of their visa type.

5.5 Cultural community support

In the previous chapter, service providers outlined the important role of communities, particularly cultural communities and church-based organisations, in helping TVHs find the housing and other supports they need. Yet these communities are often vulnerable themselves and are also affected by discrimination and exploitation.

Small community organisations are often competing for small grants, with which they aim to provide wraparound support services. A panel member pointed out:

Community organisations play a really big part in ... helping people find their feet in Australia. And that includes helping them navigate the housing market. And the service that they provide is usually not supported in the form of funding from government. So ... providing small community organisations with consistent funding will go a long way. (panel member)

Australia has well developed services for refugees who arrive as permanent migrants. These services could be used as examples of what could be achieved for other groups. For example, since 2022 the federal government in partnership with Community Refugee Sponsorship Australia (CRSA) has funded a Community Refugee Integration and Settlement Pilot (CRISP). Through this program, a group of five or more adult volunteers provides practical hands-on support to a refugee household for the first 12 months after arrival. The supports provided include local orientation, initial income support (for 1–2 weeks), registering for Centrelink support, registering with other government agencies, temporary accommodation (for 4–6 weeks) and securing long-term housing. The CRSA provides training for the volunteers and links them with a humanitarian visa household (CRISP 2021).

5.6 Regions versus cities

One of the distinctions the panel repeatedly pointed out was the regional dimension of TVH migration. International students, for example, concentrate in the major cities, while PALM visa holders and working holiday makers are more likely to be in the regions. A panel member pointed out the PALM workers and working holiday makers also ‘tend to move around a lot more ... to a significant degree through regional Australia’.

Regional areas offer a microcosm of what is needed to enable TVHs to successfully settle in an area. The important ingredients are the availability of employment for those who can work, access to housing and transport, support services, community grants and community acceptance.

In regional areas there is a need for strong local leadership, which is usually initiated and supported by local councils. Service providers and panel members saw councils as bearing responsibility for building community capacity to receive migrants by supporting integration and social cohesion, especially in rural and regional areas (Boese and Phillips 2017)

Councils can also act as conduits for informing state/territory and federal government about policies and programs that are effective or have less than optimal outcomes.

Local councils, however, have limited resources. Affordability problems are as acute in some regional areas as they are in much more populous centres (Rowley, Brierty et al. 2023; Sweeney 2024; Verdouw, Yanotti et al. 2021).

Research by Beer et al. (2024) for AHURI has examined the inadequacies of housing markets in rural and regional areas. They propose a number of strategies to increase supply, including substantial investments and interventions by governments in regional housing markets. This would involve a guaranteed program of work in housing development and building to attract and retain a workforce engaged in a portfolio of place-based policies specifically designed to meet the housing needs of each locale no matter its size or remoteness. This would be applicable to regional areas that are invested in the PALM program or provide regional educational programs for international students.

5.7 Facilitating better housing outcomes through collaboration

One distinguishing aspect of the relationship between TVHs and housing is the complex web of policy and practice environments involved, the opaque nature of their operations and their tenuous connections to services and supports in the community.

Panel members close to government policy development indicated that national operational coordination is often lacking when a policy reaches the implementation stage.

To achieve fairer and more coordinated outcomes for TVHs, closer collaboration is required across the tiers of government and agencies assisting TVHs, as well as a deliberate process of consulting the lived experience voices of TVHs themselves. These steps may lead to a better understanding of the experiences of TVHs in Australia and therefore produce more effective interventions that can support vulnerable people in times of need.¹⁴

¹⁴ The inclusion of lived experience must not just be tokenism but involve meaningful participation and be valued. Martin, Stubbings et al. (2024:4) recommend in relation to the housing sphere that ‘lived experience and expertise perspectives are systematically embedded in housing and homelessness policy, service design and practice.’ This applies equally to immigration policy.

One example of effective collaboration is the Tasmanian government's tackling of regional labour force issues by using regional hubs. The state government takes a stewardship role, leveraging Commonwealth funding. There is vertical and horizontal collaboration between state and local government, employers, and local communities, plus a series of feedback loops constantly informing policies and practices. This produces a more person-centred, place-based approach to employment. Evaluation of the model indicates positive outcomes for people, industry and communities (Fallon, Pellicciotta et al. 2024).

The term TVH, as this report shows, covers a wide variety of visa holders with differing rights and needs. It is possible these needs would best be addressed in the first instance through local solutions such as community hubs—small networks of organisations with knowledge of the local housing and service support environment, as well as the client group (and their intersectionality and cultural needs). Smaller networks can in turn be connected to larger networks, all centrally coordinated.

The Tasmanian regional job hubs model suggests that government can develop policy and lead complex programs that ultimately have people at the core and deliver outcomes for them. Shamal Dass asks a thought-provoking question about the primary duty of leaders:¹⁵

Your duty to the organisation, the department and minister is one thing, but your primary duty is to the public. If we do not hold the beneficiary at the centre—who will? Governance is not about structures and boards—it's about that duty to the public. (Dass 2023)

Addressing the complex interface between the migration and housing systems is undoubtedly a difficult challenge. It is important to move beyond the ad hoc approach where a TVH may receive different levels of support depending on the agency or even the individual they speak to on the day.

5.8 Final remarks

Among the most common attributes ascribed to migrants are the ability to cope with change, to overcome obstacles and make strategic choices to achieve their migration goals. This should not overshadow, however, the need for systemic and structural changes to support TVHs.

Australia does not have a well-functioning housing system where demand is met by affordable and appropriate housing supply. In its absence, improvements in support structures are required. A more supportive and inclusive policy agenda is essential, given the value of TVHs to Australia and the need to build social cohesion, as stated in the Migration Strategy. As Mares (2011) points out, it is surely not unreasonable for migrants deemed 'temporary' to have 'expectations of some kind of reciprocity on behalf of the Australian state', especially the longer they stay in Australia.¹⁶

Providing TVHs with some basic rights is important:

Australia's approach to providing basic rights and opportunities matters not only because of the impacts on the wellbeing of newcomers but also because the way that governments treat migrants and refugees underpins social cohesion. Inclusive policies provide the foundation for positive attitudes and interactions between newcomers and the broader community and nurture an overall sense of belonging, well-being and trust. Conversely, restrictive policies reinforce fear and division within the community. (Beauchamp and McMahon 2023: 2).

¹⁵ Dass is head of family advisory and philanthropic services at JB Were and adjunct associate professor at the Centre for Social Impact.

¹⁶ The granting of permanent residency initially does not give former TVHs greater rights and access. Most new permanent residents in Australia must wait an additional four years to get access to income payments, despite their economic contribution through taxes and any other contributions to the community.

It seems that TVHs are judged more on the short-term benefits they provide—filling seasonal jobs in key industries, filling student quotas, filling para-professional roles for businesses short of staff—rather than as individuals who deserve recognition for their contributions and who contribute to the significant longer-term benefits migration brings to Australia.

This report has sought to illuminate the experiences of TVHs in Australia in relation to housing and the related policy challenges and opportunities. It offers a foundation from which to expand this discussion and to mobilise future changes in policy and practices to support TVHs.

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Appendix 1: Guiding discussion points—Panel meetings

The questions guiding discussion in the first Panel meeting were

- What are the experiences (positive and negative) TVHs have in the housing market and what impact does this have on other aspects of their lives?
- What impact did COVID have on the circumstances of temporary visa holders?
- How informed about Australia's housing crisis do you believe temporary visa holders are before they arrive in Australia?
- How does access to services and supports around housing vary by state/territory and visa category?
- Are you aware of any housing practices, approaches or initiatives within a service/organisation or within community that is offering TVHs bespoke or unique housing solutions?
- Are there specific groups, organisations, practice and policy people you feel we should be consulting with in terms of experiences of temporary visa holder or innovative practices that are supporting TVHs?

The questions guiding discussion in the second Panel meeting were:

- How can we improve the information and knowledge TVHs have about the Australian housing market before they arrive in Australia and where to seek help once they arrive and are living in this country?
- What policy reform would be needed to ensure adequate coordination of housing services? What would be your priority, where would we start?
- What role could employers play?
- What is the role of universities in providing affordable housing support to international students, along with state and local government support?
- What will it take to shift beyond recognition of the barriers to creating world-class provision of community support to TVHs, starting with housing?
- How can we provide a safety net for these people and for how long when they reach a crisis point?
- How can we achieve a more comprehensive understanding of the barriers TVHs face in the housing market?
- What impact will the new migration strategy have on TVHs?
- What would be the policy gain/advantage of addressing these issues?

Appendix 2: Panel members' and focus group members' organisational representation

Panel 1

Settlement Services International (SSI)

My Stay International

Regional Australia Institute (RAI)

PALM delivery branch, Department of Employment and Workplace Relations (DEWR)

Independent writer and researcher

ISANA International Education Association

Australian Red Cross

Peak housing body

Housing and homelessness policy branch, Department of Social Services (DSS)

Panel 2

Settlement Services International (SSI)

My Stay International

Regional Australia Institute (RAI)

PALM delivery branch, Department of Employment and Workplace Relations (DEWR)

Independent writer and researcher

ISANA International Education Association

Australian Red Cross

Homes Tasmania

Columnist and migration commentator

Federation of Ethnic Communities' Councils (FECCA)

Other organisations represented in focus groups:

Uniting WA

St Vincent de Paul

Anglicare SA

Salvation Army

Catholic Care

Church group

Real estate agents

City of Sydney

Multicultural services

Sydney Community Forum

Refugee support group

Brigadine asylum seekers project

Appendix 3: Major Temporary migrant visa categories

Visa type	Description	Length of stay	Access to Medicare	Access to Job Active/ability to work /work rights	Access to Centrelink services/ payments	Additional information
Refugee and humanitarian visas						
Temporary Protection Visa (subclass 785)		3 years.	Yes.	Yes.	Yes.	
Safe Haven Enterprise Visa (subclass 790)		5 years.	Yes.	Yes.	Yes.	The Status Resolution Support Services (SRSS) program offers temporary needs-based support to asylum seekers and people living in the community on bridging visas or transitioning from detention. Support can include: financial, accommodation, access to health care, education for school-aged children, case worker support and case management.
Visitor Visas						
Working Holiday Visa (subclass 417)	For young adults who want an extended holiday and to work here to fund it.	12 months with reapplication process for second and third working holiday.	No, unless from a country with a reciprocal healthcare agreement with Australia.	Yes. Short-term work; study for up to 4 months; 3 months of specified work in regional Australia (as outlined by govt) to become eligible for second WH visa and 6 months for third WH visa.	No.	Must have funds to support yourself (usually \$5000 for stay plus fares to leave Australia).
Work and Holiday Visa (subclass 462)	For young adults who want an extended holiday and to work here to fund it. Must have tertiary qualification or have completed 2 years of undergraduate university study.	Can apply for second and third work and holiday visa if meet certain eligibility criteria.	No, unless from a country with a reciprocal healthcare agreement with Australia.	Yes. Short-term work to help pay for holiday; study up to 4 months; 3 months of specified work in regional Australia (as outlined by govt) to become eligible for second Work and Holiday visa and 6 months for third Work and Holiday visa.	No.	Must have funds to support yourself (usually \$5000 for initial stay) plus fares to leave Australia.

Visa type	Description	Length of stay	Access to Medicare	Access to Job Active/ability to work /work rights	Access to Centrelink services/ payments	Additional information
Electronic Travel Authority (subclass 601)	Visit family or friends; cruise or have a holiday; undertake some business visitor activities.	Valid for 12 months, stay up to 3 months at a time.	No, unless from a country with a reciprocal healthcare agreement with Australia.	No.	No.	A business visitor can make general business or employment enquiries; investigate, negotiate, sign or review a business contract; undertake an activity as part of an official government visit; take part in a conference, trade fair or seminar. The organisers cannot pay you to take part. Business visitors cannot work for or provide services to a person, business or organisation; sell goods or services to the public.
eVisitor (subclass 651)	Visit family or friends; cruise or have a holiday; undertake business visitor activities; study or train for up to 3 months, in some circumstances.	Valid for 12 months, stay up to 3 months at a time.	No, unless from a country with a reciprocal healthcare agreement with Australia.	No.	No.	A business visitor can make general business or employment enquiries; investigate, negotiate, sign or review a business contract; undertake an activity as part of an official government visit; take part in a conference, trade fair or seminar. The organisers cannot pay you to take part. Business visitors cannot work for or provide services to a person, business or organisation; sell goods or services to the public.
Transit Visa (subclass 771)		Up to 72 hours. If also hold a Maritime Crew visa, within 5 days of arriving.	No, unless from a country with a reciprocal healthcare agreement with Australia.	No.	No.	Can enter Australia by air to join the crew of an eligible ship within 5 days of arrival as a Maritime Crew visa (MCV) holder.
Visitor Visa (subclass 600)	For tourists, business visitors or to visit family for 3, 6 or 12 months.	Varies by stream.	No, unless from a country with a reciprocal healthcare agreement with Australia.	No.	No.	Must be a genuine visitor and have enough funds to support your stay and leave.

Visa type	Description	Length of stay	Access to Medicare	Access to Job Active/ability to work /work rights	Access to Centrelink services/ payments	Additional information
Studying and training visas						
Student Visa (subclass 500)		Up to 5 years and in alignment with enrolment.	No, unless from a country with a reciprocal healthcare agreement with Australia.	Work no more than 48 hours per fortnight while studying. No restrictions when course or study or training not in session.	No.	Must have funds to support yourself. From 1 October 2023 student visa applicants will need to show they have a minimum of \$24,505 in savings to cover annual living costs.
Student Guardian Visa (subclass 590)	To provide care and support for a student visa holder who is under 18 years of age or older due to exceptional circumstances.	Length of stay determined by student visa holder's stay and age (under 18).	No, unless from a country with a reciprocal healthcare agreement with Australia.	No.	No.	Sufficient funds to support self and student during stay.
Training Visa (subclass 407)	Visit Australia to complete a workplace-based training (to improve your skills for your current occupation, area of tertiary study or field of expertise), or a professional development training program.	Up to 2 years.	No, unless from a country with a reciprocal healthcare agreement with Australia.	Work restrictions for secondary applicants holding 407 training visa capped at 40 hours per fortnight.	No.	Need to be able to financially support yourself.
Family and partner visas						
Contributory Aged Parent (Temporary) Visa (subclass 884)		Up to 2 years. Can apply for a permanent Contributory Aged Parent (subclass 864) visa.	Yes.	Can work and study in Australia (will not receive government support).	No.	You must be old enough to receive the age pension in Australia.
Contributory Parent (Temporary) Visa (subclass 173)		Up to 2 years. Can apply for a permanent Contributory Parent visa (subclass 143) visa.	Yes.	Can work and study in Australia (will not receive government support).	No.	

Visa type	Description	Length of stay	Access to Medicare	Access to Job Active/ability to work /work rights	Access to Centrelink services/ payments	Additional information
Dependent Child Visa (subclass 445)		Temporarily, until a decision is made regarding the permanent visa application of the parent of the child.	When an application to add the child to their parent's permanent Partner visa application has been submitted, the child can enrol in Medicare.	Yes.	Not stated.	
New Zealand Citizen Family Relationship (temporary) Visa (subclass 461)	This visa is for a person who is not a New Zealand citizen but is a member of a family unit of a New Zealand citizen.	5 years. Multiple entry allowed.	No.	Yes.	Not stated.	
Partner (Provisional and Migrant) Visa (subclass 309)	This visa lets the de facto partner or spouse of an Australian citizen, Australian permanent resident or eligible New Zealand citizen live in Australia temporarily. Getting this visa is the first step towards a permanent Partner visa (subclass 100).	Temporarily until permanent Partner visa (subclass 100) application is finalised or application is withdrawn.	Can apply. Depending on circumstance, may be eligible.	Yes.	Yes.	
Partner Visa (subclass 820)	This visa lets the de facto partner or spouse of an Australian citizen, Australian permanent resident or eligible New Zealand citizen live in Australia temporarily. Getting this visa is the first step towards a permanent Partner visa (subclass 801).	Temporarily until permanent Partner visa (subclass 801) application is finalised or application is withdrawn.	Can apply for access.	Yes.	Yes.	

Visa type	Description	Length of stay	Access to Medicare	Access to Job Active/ability to work /work rights	Access to Centrelink services/ payments	Additional information
Prospective Marriage Visa (subclass 300)	This visa lets you come to Australia to marry your prospective spouse and then apply for a Partner visa.	Stay for the period specified on the visa grant letter. This is between 9 and 15 months from date of grant of visa.	No.	Yes.	Not stated.	
Sponsored Parent (Temporary) Visa (subclass 870)		Up to 3 or 5 years. Can apply for further visas to visit up to a maximum period in Australia of 10 years.	No.	No.	No.	
Working and skilled visas						
Skilled Employer Sponsored Regional (provisional) Visa (subclass 494)	This visa enables regional employers to address identified labour shortages within their region by sponsoring skilled workers where employers can't source an appropriately skilled Australian worker.	5 years.	Yes.	Yes, only in nominated occupation for nominating employer in regional Australia.	Not stated.	Must be nominated by an approved work sponsor; have an occupation on a relevant skilled occupation list; have a suitable skills assessment for the occupation; be under 45 years of age; meet minimum standards of English language proficiency.
Skilled—Recognised Graduate Visa (subclass 476)	Allows recent engineering graduates to live, work or study in Australia. Must have completed a degree or higher qualification from a specified institution within the past 2 years and be under 31 years of age. Must not have previously been the primary visa holder of a subclass 476 or 485 visa.	Up to 18 months.	No, unless from a country with a reciprocal healthcare agreement with Australia.	Yes.	Not stated.	

Visa type	Description	Length of stay	Access to Medicare	Access to Job Active/ability to work /work rights	Access to Centrelink services/ payments	Additional information
Skilled Regional (Provisional) Visa (subclass 489)	For skilled workers. Must live and work in regional Australia. Can bring your family. Might be able to apply for the Skilled Regional (Permanent) visa (subclass 887) .	4 years.	No, unless from a country with a reciprocal healthcare agreement with Australia.	Yes, work in regional Australia only or specified region.	Not stated.	
Skilled Work Regional (Provisional) Visa (subclass 491)	For skilled people nominated by a state or territory government to live and work in regional Australia.	Varies by stream.	Yes.	Yes, in a designated regional area of Australia.	Not stated.	Can apply for permanent residence, if eligible, through the Permanent Residence (Skilled Regional) Visa (subclass 191) from 16 November 2022. Can't apply for other permanent visas until held 491 Visa for 3 years.
Temporary Activity Visa (subclass 408)	This visa allows you to come to Australia to do specific types of work on a short-term, temporary basis. Must have the skills to undertake the activity to be carried out in Australia; be supported or sponsored; meet additional requirements of the relevant stream.	Varies by stream.	No, unless from a country with a reciprocal healthcare agreement with Australia.	Yes, specific types of work on a short-term, temporary basis.	No.	Must have sufficient funds to cover the cost of stay. Must only undertake activities for which visa was granted. If holder stops working for employer or ceases the activity for which visa was granted, may have to leave Australia or apply for a new visa appropriate to circumstances.
Temporary Graduate Visa (subclass 485)	Allows international students to live, study and work after finishing studies.	Varies with stream.	No, unless from a country with a reciprocal healthcare agreement with Australia.	Yes.	No.	Must have funds to support yourself, be able to provide accommodation, welfare and other support. Must: be under 50 years of age; hold an eligible Visa; have held a student Visa in the last 6 months; have a recent qualification in a CRICOS-registered course; nominate one stream only—it is not possible to change Visa streams after applying.

Visa type	Description	Length of stay	Access to Medicare	Access to Job Active/ability to work /work rights	Access to Centrelink services/ payments	Additional information
Temporary Work (International Relations) Visa (subclass 403)	For work in specific circumstances that improve Australia's international relations.	Varies with stream.	No, unless from a country with a reciprocal healthcare agreement with Australia.	Yes, under certain conditions.	Not stated.	Each stream has specific eligibility requirements.
Temporary Work (Short Stay Specialist) Visa (subclass 400)		Up to 6 months.	No, unless from a country with reciprocal healthcare agreement with Australia.	Yes. The work activity must be non-ongoing.	No.	Must be able to support yourself and any dependants.
Temporary Skill Shortage Visa (subclass 482)	This visa lets an employer sponsor a suitably skilled worker to fill a position they can't find a suitably skilled Australian to fill.	Varies with stream.	No, unless from a country with reciprocal healthcare agreement with Australia.	Yes, work in nominated occupation only.	Not stated.	Must be nominated for a skilled position by an approved sponsor; have the right skills to do the job; meet the relevant English language requirements. Can study (no government assistance).
Other visas						
Bridging Visa A—BVA—(subclass 010)		Until substantive visa application is determined, or where granted in association with judicial review, until those proceedings are completed.	No, unless from a country with reciprocal healthcare agreement with Australia.	Yes, if you meet the requirements for work.	Not stated.	
Bridging visa B—BVB—(subclass 020)		Until substantive visa application is determined, or where granted in association with judicial review, until those proceedings are completed.	No, unless from a country with reciprocal healthcare agreement with Australia.	Yes, if BVB permits (might be allowed to work if the substantive visa you had or the visa you applied for lets you work).	Not stated.	

Visa type	Description	Length of stay	Access to Medicare	Access to Job Active/ability to work /work rights	Access to Centrelink services/ payments	Additional information
Bridging Visa C—BVC—(subclass 030)		Until substantive visa application is determined, or where granted in association with judicial review, until those proceedings are completed.	No, unless from a country with reciprocal healthcare agreement with Australia.	Yes, if you meet the requirements for work.	Not stated.	
Bridging Visa E—BVE—(subclass 050 and 051)	Stay in Australia while you make arrangements to leave, finalise your immigration matter or wait for an immigration decision.	Until arrangements made to leave, immigration matter finalised or immigration decision made.	No, unless from a country with reciprocal healthcare agreement with Australia.	As indicated by grant letter.	Not stated.	
Crew Travel Authority Visa (subclass 942)	For international airline crew who don't have an Australian or New Zealand passport, or a valid Australian visa who travel to and from Australia as they work.	International airline crew members and safety inspectors—up to 30 days as holder of a special purpose visa. Airline positioning crew members—up to 5 days as holder of a special purpose visa.	No, unless from a country with a reciprocal healthcare agreement with Australia.	No, other than as an airline crew member, positioning crew or aircraft safety inspector on flights while entering/leaving Australia.	Not stated.	
Maritime Crew Visa (subclass 988)	Allows foreign crew on a Maritime Crew Visa eligible ship to enter Australia by sea when on an international voyage. Also for partner or dependent child of a foreign crew member, when on the same ship.	Stay for as long as you are signed on as a crew member of an MCV eligible ship.	No, unless from a country with a reciprocal healthcare agreement with Australia.	Can only perform work in Australia that meets the normal operational duties of a crew member of your ship.	Not stated.	

Visa type	Description	Length of stay	Access to Medicare	Access to Job Active/ability to work /work rights	Access to Centrelink services/ payments	Additional information
Medical Treatment Visa (subclass 602)	For medical treatment or to support someone needing medical treatment who holds this visa. Also for people who are donating an organ.	Determined on a case-by-case basis.	No, unless from a country with a reciprocal healthcare agreement with Australia.	No except under limited circumstances.	No.	Must be able to support yourself.
Special Category Visa (subclass 444)	To visit, study, stay, and work in Australia if you are a New Zealand citizen and meet the eligibility criteria.	Stay from the time you are granted the visa until you leave Australia, unless it ceases because of other reasons.	Yes.	Yes.	Yes.	
Special Purpose Visa	Stay in Australia temporarily for as long as you have a 'prescribed status'. This includes but is not limited to being a member of certain foreign armed forces; a person on board a ship of a foreign armed forces; an airline, or airline positioning crew member; the accompanying spouse or dependant of an eligible person with a prescribed status.	Stay for as long as you have a 'prescribed status.'	No, unless from a country with a reciprocal healthcare agreement with Australia.	Can undertake regular work while in Australia as part of military duties; arrive as an airline crew member, or join a flight as a member of crew.	Not stated.	
Investor Retirement Visa (subclass 405)	For self-funded retirees who have no dependents and want to live in Australia during their retirement years. Closed to new applicants since June 1 2018. Can only apply if you are an existing or a former Investor Retirement Visa (subclass 405) holder who has not held another substantive visa since last entering Australia.	4 years initially, renewable for 4 years after each period.	No.	Yes, for up to 40 hours per fortnight.	No.	Must have access to a minimum net income of AUD 65,000 per year (or AUD 50,000 for regional areas). Must be sponsored by an Australian state or territory government agency (other than the ACT). A designated investment of AUD 500,000 must be maintained (AUD 250,000 for regional areas).

Source: DHA (2024h)

Note: Visa categories and conditions change. This table was correct as of January 2024.



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