



Waithood: The Experiences of Applying for and Waiting for Social Housing

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ISBN 978-0-6489055-2-3

Acknowledgements

The authors are extremely grateful to all the interviewees for sharing their stories and generously opening their lives to the researchers.

The authors acknowledge the funding support for this project from the Australian Research Council (ARC). The data collected is part of an ARC Linkage project, Waithood: The experience of waiting for social housing (LP 190100074). For publications stemming from this project see

<https://waitingforsocialhousing.com/project-news/>

The research team acknowledges the financial and in-kind support for the project contributed by our Linkage project partner organisations:

- Anglicare Tasmania
- Community Housing Ltd
- Homelessness NSW
- Housing Plus
- Micah Projects
- Queensland Shelter
- Shelter NSW
- St George Community Housing
- Wentworth Community Housing (now Link Wentworth Housing).

We thank our ARC research team for their contribution:

- Lynda Cheshire, University of Queensland
- Andrew Clarke, UNSW Sydney
- Cameron Parsell, University of Queensland
- Hal Pawson, University of New South Wales

The team is also grateful to colleagues in the New South Wales and Queensland Governments, the NSW Tenants' Union, Tenants Queensland and Lou's Place, Anglicare Tasmania and Colony47 for sharing information about the project to potential participants. Additionally, thanks are due to Karen Walsh (CEO, Venture Housing) for her central role in inspiring this research and subsequent expert advice.

Suggested Citation

Morris, A., Idle, J. Moore, J., and Robinson, C. (2023) Waithood: The Experiences of Applying for and Waiting for Social Housing. Sydney: Institute for Public Policy and Governance, University of Technology Sydney

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Executive Summary

The approximately 175,000 households across the country on the social housing waiting list (waitees) are among the most vulnerable people in Australia, yet very little is known about their everyday lives and the challenges they face. Drawing on 75 in-depth interviews with waitees in NSW, Queensland and Tasmania, this report gives a voice to waitees. It maps why people decide to apply for social housing, the challenges they face applying, their living circumstances whilst waiting and importantly the impacts of waiting.

In addition, in Tasmania, 18 waitees who had been interviewed at the end of 2021 and the beginning of 2022, were interviewed again approximately a year later; 7 of the 18 had accessed social housing in the intervening period. In Queensland, at the time of publication, 11 waitees had been interviewed again and 5 had managed to access social housing. In NSW, 13 waitees were interviewed a second time and 5 were in social housing. This gave us the opportunity to examine the impacts of accessing social housing.

Findings

Why people apply for social housing

People apply for social housing for a range of interrelated reasons. However, the key factor for the waitees we interviewed was that at the time of applying they were experiencing an accommodation crisis and social housing was viewed as the way to resolve the crisis. Waitees were either using a considerable proportion of their income to pay for accommodation (up to 70%) in the private rental sector (PRS) or were living in shelters, motels, boarding houses, their cars, couch surfing with family or friends, or sleeping rough. Disturbingly, 22 of the waitees interviewed had applied for social housing after escaping from a domestic violence situation.

Applying for social housing

In all three states applicants are required to fill in an extensive application form in order to prove their eligibility, vulnerability and need. Gathering the requisite supporting documentation can be demanding. In NSW, the application form can be filled out online or in person, by phone, through a Community Housing Provider or at a government office. In Queensland the applicant must apply in person or by phone at one of 43 government housing service centres. In Tasmania, applications are completed by phone or in person with one of two non-profit organisations, contracted by the Tasmanian government, responsible for applications. Neither the assessment workers nor the waitees are privy as to how allocations are decided.

Perceptions of the difficulty of the application process varied. Some waitees reported that applying was straightforward, while others found it challenging. In Tasmania, because the application form is completed by an experienced assessment worker almost all waitees found the process fairly straightforward. In NSW and Queensland, many waitees reported that the process was difficult. This was especially so for waitees with limited literacy and whose circumstances required providing

several supporting documents. It appeared that having an advocate involved in completing the application made the process much easier.

Missing or not responding to communication from government to confirm their continued need for housing may result in the applicant being removed from the waiting list. Waitees recounted situations where they were unaware that their application remained incomplete and unsubmitted, or where their application forms or documentation had gone missing from a government housing office. Some did not have a permanent address for mail correspondence and they were removed from the waiting list due to a failure to respond to a communication from the Housing authority.

In all three states waitees had limited communication with the government housing authority and had no idea if or when they would be offered housing. Those applicants who sought information from Housing offices had mixed interactions. Some waitees reported that they were satisfied with the way their requests for information were managed, others felt that the staff lacked empathy, were not forthcoming and inconsistent. How their request for information was handled was dependent on the personnel on duty on the day.

Accommodation and living circumstances whilst waiting

The housing circumstances of waitees varied widely. Those on the general waiting list were mostly living in rented accommodation, or with family. They were constantly anxious about the possibility of an untenable rent increase or being asked to vacate by their landlord. Almost all of the waitees on the priority waiting list were marginally housed or homeless.

Waitees described living in their cars, tents, in short-term temporary and emergency accommodation in shelters, motels, or boarding houses, staying at the homes of family or friends for limited or extended period, couch surfing and sleeping rough. Some waitees told us they had slept in parks, shopping centres and in toilet blocks. For women in particular, finding a safe space to sleep was their focus. A number of waitees were in transitional accommodation or places inadequate to meet their needs, such as time limited short-term hostels or shelters. Parents escaping domestic violence, often with children, would often be forced to move from shelter to shelter.

The impacts of waiting

The wait for social housing had a number of interrelated impacts on waitees. Financially, if they were private renters, they were having to use a substantial proportion of their income to pay for their accommodation. They spoke about being unable to adequately feed themselves or their families, foregoing required medical procedures, rationing their purchasing of necessary medication, severely restricting their use of heating and cooling (energy poverty), and unable to purchase basic necessities. Waitees with disability or with a family member with disability, recounted particularly challenging inadequate housing situations.

The mental and physical health impacts on waitees were marked, with many having high anxiety about their financial situation, accommodation and the future. Not having secure, adequate and affordable accommodation was a central contributor to poor mental and physical health. Financial constraints led to poor nutrition and contributed to poor physical health. Waitees who had had their children removed because they were living in poor conditions were traumatised.

Children are especially vulnerable whilst waiting. They have to contend with intense instability. Waitees spoke about their children having high levels of anxiety, not sleeping well and being chronically unsettled. For parents there was the added concern of attention from Child Protection and/or losing custody. Where they could some mothers chose to house their children with relatives so they would not attract the attention of Child Protection.

A lack of stable and adequate housing impacted on the ability of waitees to find or sustain work and for those waitees sleeping rough, it was difficult to even consider applying for employment.

Coping strategies and support

A few waitees drew on private rental assistance 'products' offered by state governments although these were not always ideal. Some had received assistance with the rent bond which allowed them to access the private rental market. In NSW, for waitees who had escaped domestic violence the Rent Choice Start Safely program was potentially beneficial. The program provides rent assistance for up to three years. A major limitation of the program is that waitees are expected to find a rental property on their own, which was often not possible.

The support of organisations, family, partners, friends and occasionally strangers was often vital for helping waitees cope with their dire situation. Organisations provided spaces for socialising and activities, helped applicants with their applications, provided food parcels and finance for medication and mental health support.

Help from family and friends involved providing assistance with completing the application form, providing accommodation, financial assistance and basic necessities. Not surprisingly staying with family or friends could be a source of tension if it was for an extended period.

How waitees described waiting for social housing

Waitees were asked, 'What words would you use to describe your wait for a social housing place?' The question evoked passionate responses from many of the waitees. Waiting was described as 'horrible', 'demoralising', 'traumatic', 'nerve-racking', 'tiring', 'dreadful', 'disappointing' and 'soul-destroying'. A common sentiment among waitees was that waiting made them feel powerless and anxious. Aside from frustration, and feeling unable to get on with their lives, some waitees felt that despite their best efforts they were abandoned and deemed unworthy by governments and society.

Views of the future

Waitees' views of the future were generally bleak. The key issue shaping their view of the future was not having affordable and secure housing. A few waitees tried to remain positive and were confident or hopeful that they would access social housing in the near future. However, most felt extremely unsure and anxious about the future. Not having secure and affordable housing and feeling that the situation will not change, encouraged a particularly dim view of the future. Many feared homelessness if they were unable to pay the rent or their landlord asked them to vacate their home. Waitees in temporary accommodation were unsure if their leases would be renewed. Some waitees focused on each day and tried not to think too far ahead.

Impacts of accessing social housing

When interviewed the second time around, the interviewees who had accessed social housing all commented on how having secure, adequate and affordable housing had transformed their lives. They felt that having stability had allowed them to reengage with the world and had reduced their anxiety dramatically. They commented how transformative it was to have a home of their own and feel at home, comfortable and safe. There were also difficulties. Moving from situations where they were surrounded by people, for example in a shelter, to living by themselves was challenging initially for a couple of ex-waitees.

1 Introduction

Although people on the social housing waiting list¹ (waitees) are among the most vulnerable people in Australia, very little is known about this group. No substantial research has been conducted on their lives and experiences whilst waiting. This report, drawing on in-depth interviews² with waitees, examines several key questions: What motivates waitees to apply for social housing and how do they find the process of applying? What are their living circumstances while waiting? What impacts does extended waiting have on waitees and how do they view the future? What ‘diversionary products’ do waitees utilise and how do waitees’ lives change if they finally access social housing?

The purpose of the report is to ensure that the voices of people on the waiting list are heard. Almost every waitee interviewed faced major daily challenges and often the foundational issue was not having affordable, secure and adequate accommodation. Pippa (all names used are pseudonyms) who is on the priority list in NSW, said that she was keen to participate in the study because she wanted people to understand what it feels like to be a waitee and be marginally housed or homeless:

I just wish that everybody could get the help they need and deserve because you know watching people who’ve been homeless and having that experience myself I just, I feel like the people who give the houses out and stuff like that, they really have just no idea of what it feels like for people at all.

Although social housing has never been a substantial part of Australia’s housing stock, in the past it was a viable and acceptable possibility for low-income individuals and households (Troy, 2012). However, at present, besides being stigmatised, it is exceptionally difficult for even extremely vulnerable households to access. The failure by the federal government as well as state and territory governments to allocate adequate resources to the sector over the past three decades, has meant that social housing as a proportion of the housing stock has declined substantially. Social housing reached a high point in the mid-1990s when about 6% of Australia’s housing stock was social housing (Morris et al., 2021). Besides a momentary fast tracking of social housing in response to the global financial crisis in 2009-11 when around 19,700 homes were built (Australian Government, 2013), there has been a steady decline. Between 2011 and 2021, nation-wide the proportion of households living in social housing declined from 4.8% to 4.2% (AIHW, 2022). In all three states under review in this report – New South Wales (NSW), Queensland and Tasmania – there has been a consistent decline in social housing as a proportion of the total housing stock. In NSW, social housing in June 2021 constituted 4.7% of all households, down from 5% in 2014; in Queensland, 3.6%, down from 3.8%, and in Tasmania 6%, down from 6.2% (AIHW, 2022).

The failure to allocate adequate resources to the sector has greatly increased the shortage of affordable housing. One estimate, drawing on the 2021 Census, is that there were over 500,000 low-

¹ Waiting list implies that there is some order in the allocation process and waitees merely have to wait their turn. This is clearly not accurate. There is no clear queue and waitees often have no idea if or when they will access a social housing dwelling. However, we decided to use the more familiar term ‘waiting list’ rather than the less familiar ‘housing register’ which is now the term favoured by state governments.

² The report is based primarily on 75 semi-structured interviews with waitees in NSW, Tasmania and Queensland. In addition, 42 of the waitees who had been interviewed in 2021 were interviewed again at the end of 2022 and the beginning of 2023.

income Australian households that ‘were not in appropriate housing on census night ... These Australians were either experiencing homelessness, in overcrowded homes or spending over 30% of their income on rent’ (van den Nouwelant et al., 2022). An earlier study estimated that in 2018 there was an unmet social housing need of 437,000 dwellings and 213,000 affordable housing dwellings (Troy et al., 2019). The shortage of affordable and social housing has ensured that the waiting list for social housing has remained consistently high. In June 2021, nationally there were 163,500 households on the waiting list for public housing, up from 154,600 in June 2014. In addition, 12,100 households were on the waiting list for State owned and managed Indigenous housing (SOMIH), up from 8,000 in June 2014 (AIHW, 2022). In NSW, in June 2022 (latest figure available) there were 57,550 households on the waiting list, of which 6,519 were priority. Of course, tens of thousands of households eligible for social housing do not bother to apply having reached the conclusion that there is no point (van den Nouwelant et al., 2022). In 2020-2021, nationally there were only 29,874 newly allocated social housing dwellings (AIHW, 2022). On the NSW government website expected waiting times are given, and in many ‘allocation zones’ the expected waiting time for applicants on the general waiting list is 10 years or more (NSW Government, 2023).

For an applicant to have any chance of accessing social housing they usually have to be in ‘greatest need’ and therefore defined as priority on the waiting list. Greatest need refers to households that at the time of applying are experiencing homelessness or are at risk of homelessness. In 2020, just under 80% of new housing allocations to social housing went to those applicants that were assessed to be in ‘greatest need’. The changing composition of social housing is starkly illustrated by the shift in the main source of income of households in social housing. In 1960, wages were the main source of income for 85% of social housing households; by 2013 this was the case for only 5% (Pawson et al., 2020a).

1.1 Waiting/waithood

Research on extensive waiting and its impacts has focused on people waiting for transplants (Brown et al., 2006; Burns et al., 2017; Naef & Bournes, 2009), people in immigration detention (Griffiths, 2013; Turnbull, 2016) or people waiting for employment (Honwana, 2014; Singerman, 2007). Powerlessness, unpredictability and a lack of control are key features of this long-term waiting. These features also capture the situation of waitees; they have no control as to when or even if they will ever access social housing. How long the wait will be is unpredictable and whilst waiting they are powerless to influence the bureaucracy responsible for their fate. In sum, they are subject to chronic uncertainty.

There is agreement among scholars and services that extensive and indeterminate waiting has a range of negative impacts. In their study of people waiting for a liver transplant Brown et al (2008, p. 127) noted that as time passed the initial elation at being placed on the waiting list was replaced by ‘discouragement, frustration, and boredom’. The frustration was ‘due to a nagging sense that the transplant will never occur and that they have been forgotten by the transplant team’. There is no doubt that among waitees frustration is often intense and they feel forgotten.

In his discussion of detainees in immigration detention Griffith (2014) develops the concept of ‘suspended time’. Detainees spoke of being ‘stuck’ and not being able to get on with their lives. For many waitees, waiting for social housing means that their main focus is ensuring that they have

enough money to pay their rent and feed their family. Several waitees interviewed were not able to access the PRS and were living in shelters, boarding houses, couch surfing or were sleeping rough. As will be discussed, many of the waitees we interviewed found it exceptionally difficult to plan ahead. They felt stuck.

Waithood was first used to describe the liminal situation of young people in the Middle East and Africa while endlessly waiting for employment (Singerman, 2007; Honwana, 2014). Research on this group concluded that the impacts of waithood can be severe – alienation and a deep sense of exclusion were common. Like the young people contending with a minimal flow of employment opportunities, social housing waitees are similarly in a state of waithood. They are coping with a liminal situation where the housing security required to live a fulfilling life and engage productively with society is withheld from them for an unknown and potentially exceedingly lengthy period of time.

It is argued that waiting for extended periods for government resources and services is an attempt to induce low-income people to seek alternatives to state provision (Koppelman (2018; Reid, 2013). In Australia, with respect to housing, the long waiting list means that most low-income households do not bother applying for social housing and are forced to rely on the PRS. It has been estimated that two thirds of the approximately million low-income households renting privately are in rental stress, i.e. they are using more than 30% of their household income to pay for their accommodation (Productivity Commission, 2019).

A recent development and prominent feature of Australia's social housing system is that citizens applying for state resources are given some assistance, but ultimately are redirected to the private sector. This has become a prominent feature of Australia's social housing system; where possible waitees are assisted into the PRS. However, as our waitees recounted, the extremely tight rental market has meant that this approach is often not successful as they do not meet 'good' tenancy criteria with respect to income and rental history.

2 Why people apply for social housing

People apply for social housing for a range of interrelated reasons. However, the key factor for almost all applicants is that at the time of applying they are experiencing an accommodation crisis and social housing is viewed as the way to resolve the crisis. The intensity of the crisis applicants face varies. Applicants who have managed to access the PRS may be using a considerable proportion of their income to pay for accommodation, be living in unacceptable conditions and be in constant fear of being evicted, however they do have a home where they are in control of the space. The applicants experiencing the most severe accommodation crisis are those who are officially homeless at the time of applying. These applicants may be in crisis accommodation, couch surfing, staying temporarily with friends or family, sleeping in their car or sleeping rough. For people in this situation applying for social housing is an obvious choice and accessing it can be life changing. People who leave their housing to escape domestic violence are also often in desperate need at the time of applying. These three groups are discussed in turn.

2.1 Struggling in the private rental sector (PRS)

There was consensus among waitees who are private rental tenants that the cost of accommodation in the PRS made everyday life very difficult. Natalia is on the general waiting list in NSW. She is a single parent on the Disability Support Pension (DSP), has three children at home and is also looking after her elderly mother. Her rent in outer Sydney was \$700 a week and absorbed about 70% of her income. The only way she was able to manage financially was to pool her DSP, her daughter's youth allowance and her son's apprenticeship wage. She applied for social housing because accessing it would increase her disposable income and give her security of tenure. The fear of being asked to vacate or having her rent increased were constant anxieties. She prioritised paying her rent on time as she was hyper aware that a flawed rent record would make it extremely challenging to access another rental property in the future. Natalia had been told that her lease would probably not be renewed as the owner wanted to develop the property:

So, you'd rather starve than miss your rent because come next year January, I need that ledger to be perfect. I need that ledger to be exactly showing \$700 a week non-stop, not late. [There's] not anything that's more important ... because it just means that [if not perfect] I would be unlikely to be approved for anything.

Paul is a student and a full-time carer for his mother. They rent a 'granny flat' in regional NSW for \$280 a week. Despite their relatively low rent, he was extremely concerned about the future as the landlord had said he was going to increase the rent by \$40 a week:

We were lucky to get this place [private rental] I guess that's why we certainly don't want to move because it's just so expensive at the moment. I can't believe how much people are paying.

Waitees were generally only able to rent properties at the bottom end of the rental market. These landlords were more likely to be remiss with respect to maintenance and security of tenure was also a major issue (see Morris et al., 2021). For low-income private renters finding alternative

accommodation after having to vacate can be enormously taxing (Morris et al. 2017). Besides the affordability issue, Chris and Jo who were renting in Hobart, decided to apply for social housing primarily because they were tired of the lack of stability and their present landlord refusing to do the required maintenance:

Because we've only got an investor as a landlord here, we're always worried about it [being asked to vacate]. Because we've had houses over and over been sold out from underneath us, so I mean it's always a worry, every single day ... Every time we pay rent, or every time you get an inspection, you're like, "Well, what's going on?" And then, because, well, our landlord here is very slack. We're still waiting for them to fix the cupboards in the back bedroom here. They were supposed to do that before we moved in.

For waittees in the PRS³ accessing government benefits for their income, social housing was viewed as essential. Many waittees expressed the view that though their present rent was perhaps just affordable, there was a fear that this may not always be the case. Matt in regional NSW was on the DSP. He viewed social housing as a protection against poverty:

But ultimately I think I would have to be a public housing tenant cos I'll not have a proper employment again and ... even in Coffs Harbour the rent is seriously [high]. ... So it's [his income after paying the rent] almost like the poverty line. [I pay] ... close to 50 or maybe 55% [of my income].

Waittees recounted how changes in their living situation had resulted in their financial situation becoming extremely challenging and accessing social housing was viewed as a way of coping with their changed circumstances. Hayley's life had changed dramatically after she left her partner:

Separating is definitely challenging financially when you're not the breadwinner. I'm in the lower [end] of rebuilding my career with a young child. It's been really challenging.

After her husband passed away, Maude found herself struggling to pay her \$400 a week rent. Her income (Age Pension and Commonwealth Rent Assistance) was around \$530 a week and she was constantly having to dig into her savings. Fortunately, she received some financial help from her children. However, she was concerned that she would not be able to retain her tenancy. She estimated that she had been on the priority list in Sydney for about six years:

I'm living in a one-bedroom unit that's quite pleasant. I'm ... obviously paying rent for it, but I can't afford to keep doing it because it's taking money out of my savings ... Yes, it's not particularly pleasant I have to say, but I've got a very good family that help me ... I'm managing, just.

An elderly couple reliant on the Age Pension for their income had been living in the same private rental in Launceston for many years. Despite having a kind landlord and affordable rent, they decided to apply for social housing for their future security. They were worried that if one of them died, the surviving partner would not be able to afford the rent. Jim explained:

We came here ten years ago and he charged us \$220 a week. The next year he came back, he said, "I'm sorry, I'm going to have to go up \$5." So, it was \$225 a week. That was nine

³ All of the waittees in the PRS were on the general waiting list.

years ago and we haven't seen him since, other than to call in and have a coffee with us ... So, all the more reason why ... we are very, very happy where we are. But at 80 years of age, tomorrow it could be totally different, and it just worries me that if anything happened to me, Beth is by herself ... and this was the main reason that we applied to the Housing Department for assistance.

People with disability, or carers of people with a disability, described the intense difficulty of finding affordable and suitable accommodation in the PRS. Annie in Queensland requires a wheelchair to move around. She and her partner had been looking for accommodation after their previous landlord sold the property they had been living in for 14 years. They had been unable to find a wheelchair accessible private rental that was affordable:

There's been other houses ... available as rentals with the wheelchair friendly or wheelchair accessible ramps, and they're ... over \$400 per week. And I don't think anyone on a disability pension who actually requires the wheelchair ramps would be actually able to afford rents like that each week.

2.2 Homeless at the time of applying

Of the 79 interviewees, 32 people had had some experience of sleeping rough, couch-surfing, living in temporary accommodation or a shelter or living in their car at some time in their housing history and were still homeless or marginally housed when interviewed. These waitees had found it impossible to access the PRS. Katerina in Hobart had had two young children when she was a teenager. She lived with her partner for a while and then her mother and then her father. She could not afford private rental and eventually she found herself homeless. At the time of the interview, she was in a shelter:

So, since 2019, I've been in and out of shelters, I was trying to find my own rental. And I'm still living, to this day, I'm in a shelter right now ... Yeah, the kids, they've been with me ever since, like all the time. They're at school at the moment but yeah, I've got 10 weeks at the shelter now and then after that hopefully ... [another women's shelter] will let me go there ... If not, I'll be couch surfing again. It's hell, it's horrible.

Ruby is on JobSeeker in regional Tasmania and at the time of the interview was couch surfing. Due to her unstable housing situation her children were living with her mother. Like Katerina, she had found it impossible to access private rental:

With real estate, if it's [the rent] more than 30% of your income they won't look at you. So, with two people on Jobseeker [that] is \$210. That's as much as you can afford through real estate, and they won't look at you.

Natasha and her husband are both on the Disability Support Pension. Their only option was to live in a caravan in her mother-in-law's backyard after being evicted from their private rental in a small town in NSW. It would appear that conflict with their neighbours and having two dogs precipitated the eviction:

And she [the neighbour] done everything she can to get us kicked out ... The real estate didn't listen to me. They listened to her, not me. They never listened to my side of the story. They just kicked me out and didn't listen to me.

Prior to being incarcerated, Roger had been homeless. He was 'just floating around people's houses' in Sydney. After leaving prison he could not access the PRS and was again couch surfing. He felt that accessing social housing would give him stability and the opportunity to settle down:

They [the NSW government's housing department] asked me why I needed priority housing and I told them that for my mental health sort of thing. I haven't got any mental health issues but I told them that for my mental stability it's better for me to be housed otherwise you know I end up doing antisocial behaviours, sort of thing.

He also felt having social housing would protect him from police harassment: 'And like another side effect of going to prison and being a homeless bum is the police give you a hard time'.

After spells of homelessness Tom moved back to live with his father in Tasmania and was relatively settled. He became homeless again after his father died. The house was sold and the money from the sale was split between Tom and his three siblings. The money obtained was not enough to purchase a property and within a few months Tom was homeless. When asked why he applied for social housing, he responded, 'Just basically, yeah, I was homeless'.

Mark, 36 years-old, was living in a backpacker's hostel in Queensland at the time of the interview. He had been homeless on and off for many years. He was keen to break to break the cycle of constantly living in hostels:

I grew up in youth hostels because I was a ward of the state, but it wasn't too bad ... It was better than what I had at home. But I'm just used to that life. I find myself trapped in that life really. Just living in hostels and stuff like that.

2.3 Leaving domestic violence

For women escaping domestic violence, having safe, secure and affordable accommodation is critical. This is especially so if they have children. They usually leave their homes with few belongings or savings and are unable to access private rental. Many have to reside in their cars, shelters, caravan parks, or with friends. Jenna in Tasmania had had to move out of her social housing unit due to domestic violence. She was living in a shelter with her three children and was struggling to access private rental. She was hoping to be rehoused in social housing:

I've been applying [for private rental properties], but being a single mum on a Centrelink benefit, people don't want you in a house ... I have no prior [private rental] history. I don't have a job. But how can I work? I'm driving shelter to shelter.

Claire lives in regional NSW with her young son. She had been trying to find a private rental, but had not been successful. She was forced to move between friends and family:

I'm still continuously looking for private rentals ... and I'm just not getting anywhere with that ... I do live with friends back and forth between my auntie's place and my friends' place. Which, yeah, there's been something pretty big in my life that's created me to become

technically homeless, which was DV ... I was able to leave that, and hopefully will soon be able to start fresh.

Julia was in her early 50s at the time of her interview and had left a violent relationship. She had managed to access private rental in regional NSW. However, besides struggling financially (her sole income is the DSP), her private rental accommodation was near her ex-partner and his relatives:

I've had a commission house before yeah so I want to know that I can finally like I'm sick of f...g moving. I always move because of bloody domestic violence and I'm sick of moving and the rents keep going up ... I've got an ex-partner ... I've been trying to get away from him for frigging years. He lives around the ... corner from me and the people in the house behind me are his relations and the people in the house in front of me are his relations. Getting social housing ... at least I wouldn't be just around the corner ... I just want to know that I can settle, that I'm not going to have to move because I can't afford rent.

A waitee in Sydney, Jade had been forced out of her social housing rented accommodation by her violent partner. When interviewed, Jade was couch surfing:

Well at the moment I'm couch surfing because I'm just getting out of a domestic violence relationship since October last year ... I had to give up a perfectly good house because he would not leave it. He was still in the place when the AVO stated that he couldn't even be there. So yeah, more or less you know I've been homeless since then ... but yeah private rental you can't really get into private rentals unless you've got private rental history ... I was in a [social house] house for 14 years ...and they don't see that as paying rent.

In Queensland, Terasa described her situation and how she had lived in shelters and transitional housing for extended time periods of time after escaping domestic violence:

[I'm] a single mum of two kids ... We ran from 20 years of domestic violence and we went to a women's shelter ... and was put on high priority. And then we were there for nearly a year and then they got cranky with me going to Housing. Yeah, I went every day, twice a day sometimes for a whole year. Yeah, and then they gave me transitional housing and they said we'll be there for four months. It's nearly been a year.

Whilst intimate partner violence disproportionately affects women, it is also experienced by some men (see AIHW, 2023). Jack escaped a domestic violence situation. Initially he was unable to access private rental independently, he is on the DSP, and was provided with transitional housing through Tasmania's 'Rapid rehousing program for people experiencing family violence'. The program provides rental accommodation for up to 12 months. Fortunately, he was able to find private rental accommodation just prior to the 12 month limit. When interviewed he was paying \$340 a week which accounted for about 70% of his income. He was only able to cope with the help of his elderly father:

I'm coping okay, but that's only because my father's provided some money. So that's in a savings account and I subsidise the rent from that. I've cut back on a lot of things. There's a lot of activities that I don't do that I might have otherwise done.

Domestic violence occurs across family and living arrangements. Fiona left an extremely crowded house in regional NSW, where she was being abused by her sister:

Basically, my sister was living there as well with her two kids and she has mental health issues, yeah, and so she was just giving me a hard time. ... So, I had to leave because ... she was getting physical and stuff ...

2.4 Key messages: Why people apply for social housing

People apply for social housing when they are in times of crises, when they are homeless or leaving domestic violence, and when they are struggling with unaffordable, poor and insecure accommodation in the private rental market. Waitees viewed social housing as secure and affordable accommodation that would provide them with stability and security for themselves and their families and with a foundation to live a decent life.

3 Applying for social housing

In this section we briefly discuss the application process in NSW, Tasmania and Queensland⁴. In all three states social housing applicants have to complete an extensive application form. For example, the NSW application form has 31 questions and, depending on their situation, a minimum of four and a maximum of 18 accompanying documents are required to substantiate answers given. Another common feature is that the extreme shortage of social housing means that in order to be prioritised, applicants have to demonstrate that they are in ‘greatest need’. Greatest need refers to situations where at the time of applying for social housing the household concerned is at risk of homelessness or their safety or life is at risk in their present accommodation, or their health is being compromised by their present dwelling (see AIHW, 2022).

Each state has its own particular application process. In NSW, applicants can apply online, in-person at a government office responsible for housing (Department of Communities and Justice/DCJ), by phone or through a Community Housing Provider (CHP). If they apply in person at a government office, or online or by phone, whether they are placed on the general or priority list or not placed at all, will be determined by a government employed assessment officer. If a person applies through a CHP, a CHP assessment worker can help the applicant fill in the form and gather the required documentation. Once the application form is completed and the required documentation collected, the assessment worker in consultation with their manager, has the power to decide whether the applicant should be placed on the waiting list and whether they should be on the priority or general waiting list. Once an applicant is approved for priority housing, an algorithm in DCJ’s core information management system determines their position on the waiting list.

In Queensland, applications are made via one of 43 government housing service centres (HSCs) across the state. All applicants are interviewed by phone or in person and ‘pathway planning’ is used to assess ‘an applicants’ eligibility, circumstances, and the nature and urgency of their housing needs’ (Queensland Audit Office, 2022). CHPs can assist applicants, but unlike the situation in NSW, a CHP employee in Queensland does not have any decision-making power with respect to placing an applicant on the waiting list. The application has to go through an HSC and only HSC personnel can decide as to where an applicant is placed. Before 2019, applicants were classified ‘very high needs, high needs, moderate need and lower need’. Since 2019, applicants can only be placed on the waiting list if they are very high needs /priority (Queensland Audit Office, 2022). An audit of the assessment process was critical of the needs assessment approach concluding that around one in five applications examined did not accurately record an applicant’s needs (Queensland Audit Office, 2022).

In Tasmania, applying for social housing is done via phone or in-person through Housing Connect, a front door service operated by one of two non-profit organisations, Anglicare or Colony 47, commissioned by the state government. The housing assessment worker submits the application through an online portal to the government department responsible for the housing register and

⁴ For a comprehensive account of managing access to social housing see an earlier report which stems from this Australian Research Council study: Pawson, H. and Lilley, D. (2022) *Managing access to social housing in Australia: Unpacking policy frameworks and service provision outcomes*. Sydney: City Futures, NSW.

allocation of properties. Information generated through the application process is then assessed through the Housing Assistance Prioritisation System (HAPS), an in-built algorithm. The algorithm determines the assessment outcome across three different categories of need: exiting priority (exiting Specialist Homelessness Services and institutional facilities), priority and general. The assessment worker cannot make a recommendation. The fact that all applicants in Tasmania are assisted by a trained professional does make the application process in Tasmania less onerous for applicants. In all three states waitees have no idea when or if they will be allocated a social housing property.

3.1 Waitees' experiences and perceptions of the application process

Waitees' perceptions of the difficulty of the process varied. Some reported that applying was straightforward, while others found it challenging and stressful. The level of difficulty depended on the circumstances and capacity of the applicant and also the state in which they were applying. For example, applicants who were sleeping rough and had no identification documents were likely to find the process more challenging than applicants who were battling in the PRS. Applicants with poor literacy skills struggled and the use of an advocate was crucial for optimising their chances (see Morris et al., 2022). Applying is invariably more difficult for people with complex needs as there are usually more evidence requirements. Waitees in NSW and Queensland were more likely to respond that they found the process challenging, whereas waitees in Tasmania generally found it easier as all applicants are assisted by a professional assessment worker (see Morris et al., 2023).

Matt applied at his local government housing office in NSW. He found gathering the documentation required difficult and the people he communicated with in the housing office not particularly helpful. This accentuated the difficulty:

It was a lot of paperwork, a lot of paperwork on my own, and from my GP and I didn't have a specialist. But it was a mountain of paperwork ... but they weren't, you know, easy people to deal with. When you hand over that sort of personal paperwork, you know, it was[n't] like the old school public service, you know back in the day.

Roger, a NSW waitee, also found the process demanding: 'It wasn't a huge hassle but there was a lot of questions. It was a big form you know. It could have been a lot easier'. Oliver who was on the priority list in NSW when interviewed, was only able to complete the application form when he was hospitalised. A social worker helped him fill out the form in hospital and collect the evidence /documentation required:

Well, I tried to do it on my own before I went to hospital and I found it really difficult because of all the information and specifics that you needed ... Well, I don't think anybody has all of those things that they ask for, so I found that really daunting when I first started. But then when I was in hospital, they did it for me and that was a lot easier. Like when somebody like a professional, like they do that for their job to fill out these forms.

Kylie in regional NSW, found some aspects of the application straightforward, and other parts challenging:

I would say like the process to get on the waiting list is quite easy but because I'm highly intelligent too But for someone that obviously has a disability, like intellectually, it would

be quite difficult, I feel with the sub-clauses and things like that in the document. However, I didn't find the change of circumstances [form easy] ... They want you to print out all these receipts of pharmaceutical costs and if you're obviously going from here, there, everywhere, how am I going to gather all that.

In her fifties and living in a boarding house in Queensland, Brie had applied in 2016 but was not considered eligible. More recently she applied again through a mental health service and her application was successful; having an advocate was crucial:

Even to get onto the housing list in Queensland, it's not that easy ... I had to fight. I'd been to the office about three times I think, and they said, "Oh no, because you've got accommodation, then you're not eligible even to go on our list". ... But then ... through a mental health service, I was able to get an advocate. And so they had the forms and they went with me to the appointment and so I had that extra support.

Some interviewees reported a feeling of 'getting nowhere' with their application and that they had to provide the same information more than once. Sally is in her late fifties and is on the general waiting list in Queensland. She said that although she had hand-delivered supporting documentation, it had gone missing: 'I'm in the limbo ... and I'm still like continually handing in these forms that I've already handed in, that ... disappear'.

Amber, on the other hand, also from Queensland, found the process straightforward:

Oh, it wasn't that difficult. It was just simply going through questions, and the lady just obviously filling it out and then putting [in] all your details. Your name, all that basic stuff. How much you're on, all that, and then just putting me in the system and getting a number, and then you'll be on the waiting list.

Several waitees spoke about having trouble getting the necessary documentation together and how this held up their application. Jacqui, a waitee in NSW, argued that the criteria were often outside people's capacity, especially those who are homeless:

You know it [the application form] doesn't adequately cover the questions that a homeless person need[s] you to know. When we're applying for housing ...it makes you have 100 points of ID which you have to upload, so you've got to upload either, you know, your driver's licence, whatever, Medicare and your health care card whatever.

There was a sense from some waitees that government housing departments were deterring prospective applicants from applying, as a means of gatekeeping a scarce resource. Application conditions might include a logbook of failed private rental applications to prove need. Celeste, who is a single parent with two children, had been asked by her landlord to vacate her private rental in Queensland, and subsequently, in the space of just a few months, had applied for over a hundred rental properties without success. She had called the local housing authority for advice and recounted her conversation with a regional manager, who advised her to 'Move to a cheaper town' and told her that there was 'No affordable housing for people on your income anymore'. Yvonne, also in Queensland, had a similar experience with her housing office. She was told 'There's no houses here. Move off the coast'.

Almost all the waitees in Tasmania found the application process relatively straightforward, which we suggest is due to them all being assisted by trained empathetic assessment workers who have expertise in completing the forms and collecting the evidence required. The primary task of Housing Connect assessment workers is to support applicants and refer them to other support services when needed. Noel has been on the waiting list since 2018. He commented that the application process was painless: ‘But the application process was easy. I mean that’s not a problem. The waiting, just in general terms, isn’t good’. Another Tasmanian waitee, Jamie, had a similar sentiment: ‘It was fairly easy. Like they just said, “Come in, have an appointment, sign a bit of paperwork, have a small interview, and off again”’. Amara, also from Tasmania, also found it easy: ‘I think it's very straightforward, because I come here [Housing Connect] and they help me to do it. Yeah, help me to do the application and everything’.

However, even in Tasmania applying can be challenging for some applicants. Applicants must provide information that proves their eligibility and need. Collecting and collating paperwork for an applicant can be difficult for a range of reasons, including proof of need, decisions about application areas, and adequate ID and proof of leaving domestic violence documentation. Joscie and her three children had left an abusive relationship:

So, I had to go through all the areas, like south areas, north areas, east areas, west areas. All the areas I possibly could, put down different areas that I’d be willing to live in. And once I’d done that, I had to provide legal documents, a family violence order document, child protection documents to prove why I needed the house. So that was very hard because I was still in the process of going through Family Court and getting documents. So I’m there, going to Family Court, and going back to housing and [housing support worker], passing on these forms ... It’s hard to juggle all of it at once because I’m trying to do what’s best for my kids and doing what I need to do. It’s trying to get it all together and do it. It’s hard.

Staying on the waiting list

Once on the waiting list waitees have to keep in touch with the relevant housing authority. If they miss a communication or do not update their details, it can result in them being removed from the waiting list. For applicants without a permanent address, staying on the list is challenging. Jacqui, in her early 60s, had been living in her car for two years in regional NSW. She was concerned that the address on her licence was not where she was living and that correspondence from NSW Housing would be sent to her old address: ‘You have explained that you're homeless and living in the car. You know there's nothing more you can do’.

Kylie in NSW, had been removed from the list for not keeping in contact. She has a son with disabilities and had to move from her home due to domestic violence. Subsequently she had moved around a lot living with friends and family:

I didn’t know that if I wasn’t in contact, because I had a lot going on— as I said with domestic violence and things— if I wasn’t in contact with them, that they’d pull your name off the list. So, I wasn’t aware of that. And then because they couldn’t contact me, I just presumed I was still on the list and then I went there in 2015, when I was homeless, due to domestic violence and then I went back to see my name, and it wasn’t on the list. So I had to reapply.

Fred is in his early seventies and was concerned that the place he was renting would be sold. He was on the general waiting list in Tasmania and had been waiting for a form to confirm he wants to remain on the list:

My name's still down but they're a bit late sending the form out. Every six months they should send you a form. If you're still interested, you just sign it and send it back but I usually just drop in and tell them at the counter and they just ping it down on the computer, but she reckoned I should get the form in the next few weeks.

Communication issues with the state government housing authority resulted in some waitees being removed from the waiting list. Alf in Queensland, is in his late twenties and had been couch surfing and sleeping rough, having experienced several debilitating mental health episodes. He had not been aware of the expectations around staying on the list:

I called up and asked them what my position was on the list and they said, "It's been over six months, you didn't reply to us when we sent a letter out in the mail." And, of course, I'd moved, so I didn't get the letter, so I didn't know they contacted me. I didn't know I had a responsibility, an obligation to continue re-applying every six months.

Also in Queensland, Terasa is a single parent with two young children and is residing in a shelter having left domestic violence. In order to stay on the waiting list she is required to keep a private rental logbook, and attend viewings for rentals which invariably she is unable to afford:

I've got to keep them up-to-date with my mental health plan. I've got to look for private rentals. Yes, I think it's six [properties] a week or ... or something like that ... Yeah, I've got to give them details of all the ones I go look at. ... But to abide by their rules, I have been going to – there's been a couple in my street. I know I can't afford them, but I thought, "I'm going to go look at them so I can give you the details. This is why I don't get it, because I can't afford it".

Not knowing when or if you will be allocated social housing

A major limitation with the application process in the three states reviewed is that once on the list waitees have no way of knowing when or if they will be allocated a social housing dwelling. In NSW, if an applicant is placed on the general waiting list, they can obtain some idea of how many years they may be waiting by referring to the DCJ website⁵. Kaitlin in Tasmania has four children and is on the general waiting list. She was deeply frustrated by the housing department not giving her any idea of her chances of accessing social housing:

I wish Housing would improve on the way that they contact people on the list. I wish that they would call them and just have a chat. ... I know, there'll be 1,000 people that they [have to] call but 1,000 people would feel more listened to and they'd feel more at ease knowing that maybe Housing actually does give a shit.

⁵ See <https://www.facs.nsw.gov.au/housing/help/applying-assistance/expected-waiting-times>

Although applicants on the priority list are supposed to be fast-tracked, they have no idea when they will be allocated a home. Waitees on the priority list expressed their frustration at the lack of communication in relation to their application status. Amy had been on the priority list in Tasmania for at least five years. She claimed she initiated all contact with Housing Tasmania:

So, I've been like every six months or something I'd call up Housing and touch base with them and make sure they've got the same number and everything and just to make sure I email them or what not. So I don't ever receive any mail or no phone calls [from Housing].

Blair in Queensland also spoke about having to initiate all contact and having no idea as to when he would be provided with social housing:

I never actually got a proactive communication from them. I guess because I was on such a long waiting list that there's no need for them to have to reach out ... But yeah, there's certainly no reaching out [from them] and when you ring them it's the same thing. You've got to use this [app] to login to find out stuff. But there's nothing in there.

Waitees who had face to face interaction with Housing Department personnel, reported that getting information and advice was dependent on which staff member was on the front desk that day. Sally's experience in Queensland reflects this:

They're not very forthcoming with this sort of information... You just get lucky with certain people on certain days [who] just happen to have the time to give you information.

Several waitees mentioned that state government housing offices were often impersonal and not welcoming and complained that they left feeling like they did not matter. Natalia in NSW, felt that she was treated like a 'second-class citizen' when she made inquiries at her local housing office:

They are most definitely not friendly. I'm somebody ... I'm considered very tolerant and very kind and very easy to walk all over apparently... So when you go in there you are no doubt a second-class citizen. You are just an applicant on the public housing waiting list and it feels to me like you're not heard.

Yvonne was deeply disappointed by the lack of empathy from Housing department staff: 'I wasn't in a good place mentally and I felt talked down [to] a little bit. And they were so blunt, unaccommodating, not sympathetic. They didn't even seem interested'. Steve is in his mid-forties with a history of drug use. He felt that the way he was treated by Housing department personnel in NSW was totally unacceptable:

I still wouldn't treat them like that you know. It was repugnant, it really was. You do not treat human beings like that. It's just not the way to treat someone especially a vulnerable person who is obviously begging and pleading for help, who obviously is at their wit's end... You can be the worst person on earth, but you still don't deserve to be treated like that. Everyone deserves a bit of humanity and I received none.

3.2 Key messages: Applying for social housing

Waitees reported mixed experiences of the application process. All three states require substantial documentation for proof of need. In Queensland, applications are made by phone or in person via

one of 43 government housing service centres across the state. An audit of the assessment process was critical of the needs assessment approach in Queensland concluding that around one in five applications it examined did not accurately record an applicant's needs. In NSW, applications can be made by phone, online, or in-person at housing departments or CHPs, whereas in Tasmania applications are done by phone or in person through Housing Connect. Housing Connect is a front door service commissioned by the state government and operated by one of two non-profit organisations whose primary task is to assist applicants with their applications.

In Tasmania, waitees generally found the application process straightforward due to the assistance proffered by the trained assessment workers. Waitees in NSW and Queensland were more likely to comment that the application process was challenging and they only managed it with the help of an advocate. The interviews suggested that the Tasmanian system makes the application process fairer and easier for applicants. Applicants in all three states do not know where they are ranked on the waiting list and must maintain and update their information with housing on a regular basis to stay on the list. Waitees without a permanent address, many of whom were in temporary or transient accommodation, or who change their phone number, can easily miss these communications and be taken off the list as a result. Not knowing when or if you will be offered housing was an ongoing stress for all of the waitees interviewed.

4 Accommodation and living circumstances

The housing circumstances of waitees varied widely. Waitees described living in unaffordable, insecure and poorly maintained private rental accommodation, sleeping rough, sleeping in cars or tents, staying at or rotating between the homes of friends and or family, couch surfing, living in short-term temporary and emergency accommodation in motels, or boarding houses. Almost all of the interviewees marginally housed or officially homeless⁶ were on the priority waiting list. Most people on the general waiting list were living in private rented accommodation or with family.

A number of the waitees 'bounced around' different kinds of temporary accommodation. Katerina who left her home due to domestic violence, recounted her housing experience over the last couple of years:

Yes, I was so back and forth. Then I put the application in for housing and then I was ringing the shelters constantly and then I finally got into X... Shelter. So I lived at X Shelter first for probably ... 10 weeks, but they did extend it a few more weeks. And then after that I went to Y ... Shelter ... and then after that I went to the transitional house [which I] had to leave there, this year in March. After that, I did the whole couch surfing thing again down at ... my dad's, plus I do have an older sister ... so I stayed there a little bit. Now I'm back at Y... Shelter.

4.1 Waitees sleeping rough

For people sleeping rough, that is living in improvised shelter or sleeping out, the process of finding a bed or a safe place to sleep is a daily imperative and takes up much of their time. Waitees talked about sleeping where they could; in cars, toilets, or trading a night on a couch for beer, or a person's 'drug of choice'. Not surprisingly for waitees who were sleeping rough, safety was a major concern. Thomas in Tasmania was currently in supported accommodation for his health needs. He had been homeless and described finding places to sleep where he felt safe:

I was couch surfing and homeless. I've spent a lot of time up in the Mayfield bush, yeah, just right behind the [sports field] there. There's all these willow trees, and yeah, there's a table and chairs in there. And yeah, a lot of people go and tend to stay up there ... I've even slept at the ... stadium on the steps there a few times. Found my way in there.

Jakob, also from Tasmania, was in his late teens when interviewed. He left school and home at 16. He was on the exiting priority housing waiting list, an allocation attained when a person is in a shelter or transitional housing. After couch surfing with friends and living in a hostel for a short period, he found himself sleeping rough. Asked to describe what that period was like, he responded,

⁶ The ABS defines homelessness as situations where persons are living in improvised dwellings, tents or sleeping out; persons in supported accommodation for the homeless; persons staying temporarily with other households; persons living in boarding houses; persons in other temporary lodging, and persons living in 'severely' crowded dwellings.

It was really hard, like especially trying to find somewhere comfortable, and warm and dry to sleep. It was very hard. And also there's like, on a lot of nights people go out clubbing, and it just gets very loud. And, yeah, it's stressful ... I just slept around town. Like sometimes I'd just walk around. I wouldn't even sleep. And I used to sleep in here [a shopping centre] ... because it was warm and it was dry ... In the morning these guys [indicating local café/bakery] gave me a coffee and toast. It was really nice ... If it was good in town, I'd stay in the city and I would sleep like in any open toilets or like somewhere that's kind of got a little bit of shelter.

For women sleeping rough, safety is paramount. Jessica had left home when she was a teenager to escape conflict and abuse. Most nights she was able to access a shelter, but there were a few nights when she was on streets. She recounted what it was like:

It was very f...ing stressful because there was no guarantee if I was going to be somewhere warm ... And I'd go to K-Mart because they're open 24/7. So if something happened, there's always going to be someone there. And there – they close their toilets, but the disabled toilets gets kept open. So, I'd like, get a couple of hours of rough sleep in their toilets ... It was [a] very stinky sleep.

Waitees living in their car

Three of the waitees interviewed, all women, had spent time living in their cars. One was still living in her car at the time of the interview. They spoke about the difficulties and the strategies they adopted for taking care of themselves. Lucy was in temporary accommodation in NSW when interviewed. She had left her partner due to domestic violence and her younger children had been removed by child protection. For a period Lucy had lived in her car with her children. The children had been removed premised on her not having adequate accommodation and the constant threats from her ex-partner:

My last period of homelessness was just before Christmas, six months ago. I have three children. Now, because of all the instability, DOCS have removed them from my care because I was, I guess, somebody who suffered from DV on a regular basis ... It's the worst. I live out of a car basically, that's if I've had one at the time, so I've been fortunate that yes, I've had a car on two occasions. The children become very unsettled.

Pippa, introduced earlier, had vivid recollections of living in her car with her partner:

I mean it was terrifying cos people kept looking in the window and the police kept coming and harassing us when we were there. Sometimes we'd get good police officers who would just say, "Yeah, that's fine. You can sleep here we'll keep an eye on [your] stuff". So, sometimes we'd get good ones, sometimes bad ones, but yeah it was scary. Like we would just be in a park in the middle of nowhere. It'd be pitch black and yeah, just terrifying.

As mentioned, when interviewed Jacqui had been living in her car for around two years in regional NSW. She drew on all her resources to stay safe and have access to basic facilities:

No [there are no permanent places to park], and there are some good places where like they'll say free bed and board for you know maximum seven days or whatever or I will go to a showground which is about \$10 a night. At least I have toilets and showers and I can sleep

in the car pretty safely there ... but then you've only got a limited time and you have to move on.

Keira, in Queensland, recalled what happened when she and her school aged son were homeless:

We were on the housing list, oh gosh, must have been three years ago now. And I just spent days calling all the numbers and homeless hotline and different housing agencies and got nowhere. By that time we'd already been without housing for two years ... I've got a camper van, and so we were trying to stay sometimes with people, sometimes at caravan parks if they had discounts, or just at the side of the road. And yeah, got nowhere. COVID hit, the Airbnb market fell apart, and I found an Airbnb, just a studio under someone's house, and they were happy to rent that for several months for cash, cheap, because all their Airbnb's had been cancelled.

Couch surfing and a tent

Waitees who were forced to resort to couch surfing described the lack of privacy, the feeling of hypervigilance and constant anxiety about personal safety and possessions. Alice who was on the general waiting list in NSW, described what it was like to be reliant on couch surfing.

There's nowhere where you have any place of your own. There's no privacy. You don't get a moment's silence, because you're hyper vigilant the whole time you're at people's houses and you're just hoping that they won't notice that you're still sitting there on the couch. One man's place I stayed there were like four of us that used to go and crash there regularly, and we'd all just be sitting on the couch looking at each other hoping that he would just say, "All right, goodnight", and turn the light out, and you'd be like, "Another night we've got somewhere".

Janet, when interviewed, was in private rental and a stable job. After leaving a violent home whilst a teenager, she had spent almost twenty years homeless. Remarkably she claimed she only slept rough once. She recounted what life was like constantly hassling for a safe place to sleep:

The way accommodation works when you're on the street or in the drug world is that whoever you're going to stay with you take their drug of choice ... or you take a leg of lamb for dinner for everyone or something. So things become currency for rent when you're on the street and that's really, really common. Like I would think, "Okay, they'd like a drink". So I'd buy a six pack and say, "Do you mind if I stay for the night?". Yeah, that was how I accommodated myself and that's actually quite common but I don't know if a lot of people will actually describe how couch surfing works.

Since leaving gaol, Roger had been couch-surfing for some time, having found it hard to get work and accommodation. His approach to couch surfing was to make himself useful for an extended stay:

Sometimes I'm just in the lounge room and I go out a lot. But like when I'm staying at someone's place, they don't have to do any housework or cooking, I do all that for them. Yeah, I clean it up and fix things and some of them recommend me to other people. I'm always busy fixing things for them and that.

Women and young people without secure and safe accommodation are vulnerable. Some waitees interviewed would be expected to provide sexual favours or were coerced into unsafe relationships. Jessica in Tasmania had slept rough and also couch surfed after being asked to leave a youth shelter when she was 18.

I'm being kicked out of the shelter. I've f...ed up ... I have, like, nowhere to go. I have no Centrelink. So I was, like, kind of just couch surfing and then finally ... kind of living as well, with all my mates. I was seeing a guy and I really regret it because ... I didn't realise that [he] ... was a paedophile. He was, like, 40, she [a housemate] was my age and she's like, "Yeah, yeah, he's really nice. Like, I trust him." So I'm like, "If you trust him, I trust him." Found out afterwards, after hearing it, that he was, like, doping her up to the point that he could root her, and I'm like, "What the f... do I do?" Because I'm kind of like in a really sticky situation, I don't know how to deal with this.

Yvonne had been in these unsafe situations on more than one occasion and felt that her insecure housing circumstances put her at the 'mercy of others':

I shared a house with a boyfriend and girlfriend ... In the middle of the night he would send me text messages to my phone, "I'm naked in bed. You should come into my bed for a cuddle". And I was living in this lady's shed. She was an alcoholic, and so at times, because of how much she overdrank, there was always issues. She'd come into the shed and she'd be blind drunk, falling on the floor, and then she'd say suggestive things that I should get in her bed. So it hasn't been nice. So having a place of my own or a housing place, I wouldn't have to worry about being at the mercy of others or having to deal with creeps like that, that proposition you for their own gains. I'd be able to have a big breath out and go, "I'm home and it's safe, it's comfortable. I don't need to move again".

Amy was pregnant when interviewed. She and her partner had been unable to find accommodation in Hobart and were living in a tent under the house of a friend's mother who had passed away:

We've just been living in tent underneath a family friend's house. But they're going through ... the estate or something ... so that's going to come to an end because the solicitors are saying that we're prolonging the [process].

4.2 Waitees in crisis accommodation

Emergency accommodation might be shelters, a motel room, supported youth accommodation, hostels, or hotels. People pay for emergency accommodation with financial support from housing departments or non-government organisations. Shelter accommodation is often for 8-12 weeks although some organisations are flexible. Usually financial support for crisis accommodation is 28 days, but this may be extended.

Shelters

Waitees who had had to rely on shelters had had very varying experiences. Lucy's experience in Sydney was distressing. She found the restrictions difficult to deal with:

I have a lot of male friends and a lot of these women's places will not tolerate any friends [visiting]. The last place that I come from I wasn't allowed to have any visitors. ... The neighbours were always watching and the neighbours were always reporting. It didn't sit well with me because I couldn't even have a friend over.

Despite the severe restrictions, she also did not feel safe:

I was put in yeah a DV house on the main road, on the corner of a roundabout where my ex was able to go, "Hi, I know that car". I wasn't safe there. No, he quickly figured it out and he came around and busted my window.

Fiona and her teenage daughter were in a shelter for eight months. It was a difficult time for them. Privacy was at a premium:

Yeah, so we had our own room to share between us, but yeah. like just sharing it's a bit hard ... Yeah, my daughter struggled with it a bit ... She was a teenager. She was going through things with her boyfriend and sort of just felt like she didn't have a lot of privacy and stuff. ...With the other families like you know most of them were fine, but it's just different dynamics. Different, I don't know, different walk of life you know. They've got kids and some you know they were going through whatever with their own situations and what not and yeah, so it was a bit hard to all live [together]. I think there was ... four other families [there] at the same time.

They were forced to leave the refuge when Clara (Fiona's daughter) inadvertently revealed the address when friends gave her a ride 'home'.

Domestic violence meant that Thea in Hobart left her home with her three children. She had mixed feelings about the shelter she was forced to reside in after leaving:

I couldn't get into the shelter straight away, and I was fearful for my life. I was scared for my kids. There were days where I wasn't sending the kids to school, I was looking over my shoulder ... It [the shelter] was a bit of a challenge ... The support was nice. [I] had to attend meetings every week and blah, blah, blah. However, it was hard because I felt like I was in a prison. The kids couldn't go and play in the playground on their own. I had to be down there with them supervising. Then there were other children that were using foul language, and I had reported it quite a few times, and they couldn't do anything ... Just the environment wasn't the best. There was another lady that was up there that was drunk and would throw things ... and another thing is that the shelters are actually more expensive than ... housing itself.

Josie also found the rules difficult to deal with:

Because I stayed out for a couple of nights, I wasn't allowed to go back. You weren't allowed to stay out at night-time. You weren't allowed to stay at a friend's house. You weren't allowed to go to family. Otherwise you were breaking the rules, so that was a struggle too.

Another issue with shelters, in Tasmania, is the time limitations; tenants are expected to move on after 10 weeks. Jenna recounted how this led to instability and tension:

So then our lease ended ... I was like, "Well, I've got nowhere to go. What am I meant to do?" I had a week left before my lease ended. And she's like, "You need to start ringing the other shelters to see if you can get into them". And I was like, "Okay then". I started ringing the other shelters to see because once you're out of one, you can actually ring it again and get back into it. Because I've been to X and Y, I can re-ring them again now and say, "My lease in H... is ending. Can I be put down on the list again and see how I go with that".

Jenna found a place at another shelter, but at the time of the interview was facing homelessness as her lease was again coming to an end:

Yeah, so I came straight from X straight to here ... I've been here now 10 weeks ... Most shelters are an eight week stay. Here ... is a 10 week stay. I have until next week and then I'm going to be homeless again ... I'm going to try the other shelters now ... and see if they have anything available. I'll just ring them every day and just try my hardest because there's nowhere else for me to go. I literally have nowhere.

Emergency shelter accommodation can be dangerous. John talked about his shocking experience in temporary shelter accommodation in Queensland:

I was in a halfway house, which was meant to be maximum three months. I was there for eight months. There were people there for three-and-a-half years, and they're meant to be [there for] three months ... And since being put into this place, I've had my door kicked in, I've had acid thrown on me, I've been threatened with weapons.

A couple of waitees described a high level of support and care in the shelters. Kirstin described her experience of a homeless shelter in Tasmania: 'Really good. It was eyes opening and I have got into the crafts and yeah, it was really lovely. It's an experience I wasn't expecting'.

Short-term emergency accommodation in motels and hotels

Waitees' experience of temporary accommodation varied. For some waitees it was extremely stressful. Alice recounted her experience of emergency accommodation in Sydney; at the time of the interview she was living with her sister:

So when I was homeless, places to stay like one night, I rang up Link2home and they said, ... "We've got a room for you in Newcastle". And I said, "Well, I'm in Sydney", and they said, "Well there's no rooms in Sydney, you can go up to Newcastle". Or they put me in this awful place in the Cross [Kings Cross] and they'd say [it was] for a night. And then you have to come back in with your suitcases, back into Housing and we'll try and find a place for the next night.

Like Alice, Fiona found the Linked2home experience traumatic:

So yeah, I came up and did the Linked2home thing [in Sydney]... The worst part of it like you know every day or every other day they've got to reassess your need ... You've got all your luggage and you've got to be out of the accommodation by 9 o'clock, 10 o'clock whatever it is, and then you can't see like your housing officer or worker until whatever time that they're free. And then when they do get you ... accommodation well then you've got to wait for like around 3 o'clock or whatever to be able to go there to the property. So ... you've got all your

stuff ... and sometimes you don't even have enough money to get on the train so you're sneaking on the train and hoping you don't get caught by the transport officers.

Pippa and her partner were homeless for a period, "Sleeping in my car at the time just at different parks and stuff". Eventually they were offered temporary accommodation. It was an unsettling experience:

Eventually we ... got accepted for ... temporary accommodation. And then that was a really bad place to live even though we were grateful for finally having a roof over our head, it wasn't safe to be there. We were in units and the unit next door to us was set alight by people who were dealing drugs ... Yeah, so although we were very, very grateful for like being given a roof over our head it wasn't safe at all. And we really tried to sit down and explain to Housing as respectfully as we could ... that being put in a property that puts me and my needs at risk ... like it's just, it's too dangerous for someone like me who has a disability and around the drugs and stuff like that.

Michael, a waitee in Queensland, commented on the inadequacy of the temporary accommodation for him, his partner and son:

They put us in a hotel room. The bathroom door was this wide to get into the shower. My wife could barely get in. You know what I mean? And it was a bit f.....g mean. The bathroom door actually opened up and hit the bathroom sink. So the bathroom was only about this wide.

Boarding houses were viewed as a poor temporary accommodation option. Alice had been given some assistance to access a boarding house. However, it was apparent that it was not suitable:

Yeah, so they [Housing] were sending me to this boarding house and ... boarding houses aren't nice especially if you're a girl. Like ... anybody could knock the doors open. Like they were locked, but a kick and they were open, so it was awful ... Very unsafe, like really unsafe and then you'd hear couples fighting and screaming and you'd just think, "Please don't knock on my door. Please don't notice me, god no". So yeah, it was bad, it was really bad.

Mark said he preferred the streets to a boarding house:

I've stayed at some boarding houses. It was horrible conditions, like slumlords, and they charge you over 200 bucks a week. And they'll be cockroach infested. It'll be the worst ever... So whenever they bring up the list of boarding houses I say, "I'd rather stay on the street than stay there".

Bob and his partner had stayed in a range of temporary places:

Hotels, motels, the boarding places, we stayed at Kangaroo Point, up here, not far actually. I think our budget was \$55 a night, but sometimes there wasn't a place available, so we slept in the car a few times. Slept in parks a couple of times ... Just cheap places. Very rarely in a hotel, but sometimes we've had to, which has left a whole bigger dent in the budget. But it's sometimes like, "F..., I'm just so tired".

Other waitees had better experiences in their temporary accommodation. Tom, in Tasmania, had been staying in a motel for about 12 months. He greatly appreciated having facilities and a safe space:

Well, it's okay. Double bed, TV, heat pump. It's warm, it's dry. Shower, full sized bath. Cooking is a little bit hard because you've only got a microwave, a toaster thing and a toaster, but yeah, it's – I get around that being a chef. A bit boring, but then again what do I really want to do? I don't, yeah, I don't know, it's lonely.

In Brisbane, Daniel and Gemma were living in a room and relieved to be off the street. They were unsure as to how long they would be able to stay:

Yeah, it's just temporary. Just to stay off the streets ... It's got a communal kitchen, communal showers, communal toilets. You've got a little fridge and a TV and a cupboard and a bed in your room. Bedding's supplied. It's good here. It's well-maintained, well looked after, cleaned ... Bob, the owner, he's a really good bloke too. Does an awesome job here renting to people and keeping maintenance and everything up to scratch ... Just they're expensive, that's all.

In Queensland, Martin explained that he had been living on the streets, when a homeless service supported him to get temporary accommodation:

Micah [housing service] come around and just asked the status of the application for housing ... and, yeah, just said they could help us with that. Yeah, some bad weather and ... they said they could get us off the street for an indefinite period.

Jack in Tasmania told us one of the conditions of his emergency accommodation was that he had to continue to look for accommodation:

So, I was at the motel for six weeks total, because it took a week to get the Rapid Rehousing place to a state that I could stay in. And the problem there was that the maximum you could stay was 12 months. So the leases were actually done in four-month intervals. You can leave at any time, and you're expected from the get-go to do everything that you can to try and find somewhere else.

Persons staying temporarily with family or friends and living in 'severely' crowded dwellings

Several interviewees lived with family, friends or acquaintances. This accommodation was extremely helpful, but invariably difficult. One waitee talked about paying cash for a bed in a garage. Natasha, described living in a caravan at her mother-in-law's house and using the refrigerator inside the house for medications. Natasha and her husband had disability. At the time of the interview it was mid-winter, and she was hoping for a house, 'We're in a caravan for now, but it's cold.'

Malik had left a domestic violence situation and was staying with his parents. He was sleeping on the family couch and his sons were sharing a bed. He was finding his situation extremely difficult: 'And where I'm staying now is very terrible. I can't stay with my parents because they're very old and fragile, and my son is autistic, and it's just getting to them'.

In rural NSW, Claire and her son moved in with her aunt. Previously they had been staying with a friend:

I stayed with my friend for quite a long time and she already had a full house, so, I just feel like a bit of a burden to her ... She was really, really good, but I just felt like, you know, she had enough on her plate. ... I think a lot of people ... that are struggling with housing, are going through that situation, where they are, you know, living with people in over-crowded houses and all that.

Despite living with her mother for the past eight years and having to share a bed with her adult daughter who has mental health issues, Gill in Queensland had no idea if she would eventually access social housing:

We're in this tiny, little room, the two of us. You should see the stuff in my room. Oh, and she's sharing a queen bed with me. I mean, she's 30 and I'm 66. It's really not very suitable.

In Tasmania, Ruby was staying in a shed at her friend's grandmother's house. The house was extremely overcrowded:

There's her nan, her mum, her mum's partner and there's me and her. And then she has two kids, well she's got two kids full-time, but it alternates which kids, there's four. And then her sister and her sister's boyfriend had a fight the other night, so then her sister was there. [She] stayed in the shed, and then ... [she] went and got her baby the next day so then there was five of us in the bed so, yeah.

4.3 Unaffordable, precarious and inadequate private rental

Perpetual insecurity and the constant threat of increased rents were common themes among the many waitees who were private tenants. A major issue was affordability. Many waitees were using half or more of their income to pay for their accommodation. Amara, in Tasmania, was caring for her youngest daughter and two grandchildren. She was on JobSeeker and her rent accounted for almost all of her income. She had no idea how she was going to manage her latest rent increase:

It was gone up \$10, \$10, \$10, to \$440. Then now, they said they put [it up by] \$110. I'm paying now \$550 [a week]. I'm just, I don't know. I don't know what to say. I don't know what to do. And I need to move, ... because ... this is so expensive. How I pay the house with the JobSeeker payment. How [am] I going to feed the kids, school fee, school food and the house, and everyone's clothes, everything

Amara was overwhelmed by her financial situation and was desperate to access social housing:

All the big, big kids [older children] they go. I start paying the house by myself. Paying the electricity, water, gas bills, school fee, everything is just come to me. I'm single mum. I don't have any support. That's why I say, can I go to government housing because it can help me and I can know how to pay some bills and have some money to feed the kids.

Paul and his mother had moved to a small town in NSW so as to access cheaper rent. When they moved into the granny flat in 2013, the rent was \$265 a week, which was manageable on their limited incomes (DSP and carer's pension). They could run a car and meet their daily needs. Over the years the rent had increased and at the time of the interview in 2022 it was \$370 a week. Paul was concerned about how they would manage: 'A 15% increase and I was just flabbergasted. I couldn't believe it. That's \$40 each. That's a lot of money'.

Waitees were often forced to reside in accommodation that is in poor condition and where landlords refused to carry out necessary maintenance. They were wary of asking for maintenance in case they antagonised the landlord. Geoff lives in Sydney and is on the DSP:

The rent here it's reasonable ... I don't know why but I'm assuming that's because [of] the condition of the house. It's very bad, yeah, it's very bad. I'm just guessing they're not increasing the rent again because of the condition of the house.

Susie, who was renting in Tasmania, also had a landlord who refused to carry out any repairs: 'You want the truth ... as far as getting anything done on the house, around the property, nothing. They won't lift a finger to bloody well help me'. The lack of maintenance was also a major issue for Celeste in Queensland. Her landlord was also abusive which was facilitated by her intense vulnerability:

Ever since I moved into the place, there's been just issue after issue after issue ... I've obviously inherited a good solid few years of neglected maintenance, so I started to tell him about it ... But he was so defensive and it just built up and built up. Every time that I would have to report something major, like no electricity or no oven or no laundry facilities, no hot water for five weeks, ... he would just abuse me and he would say things to me like, "I'll fix it for you if you go on a date with me," or, "I'll fix it for you, if you cook me dinner". And I could see that it was sort of a situation where he knew that I was vulnerable and desperate. He knew that he could fill the place easily given the current market, and I needed him more than he needed me. So I could see that he was really taking advantage of that power.

Pervasive mould throughout the house had affected Susie's health and she had had to move all her possessions into the one room that was relatively mould free and abandon two rooms:

We've also had the mould issue. So, this whole house was completely inundated with mould ... and my daughter [and I] have both been really sick since then. And we've lost a whole lot of our furniture, and other belongings we've had to throw away. So now I'm just living in boxes because I just thought our stuff would be safer packed away. And we're all bunked up in my room. It's the cleanest, most mould-free room of the house. And we're all bunked up in my one room. We can't use a couple of the rooms at the house.

Pervaz from NSW is on the priority waiting list and is a carer for his two disabled adult children and his wife. They have been on the waiting list in Sydney since 2002. He refrained from asking the landlord to do any maintenance.

Things break down, I end up fixing it because I don't want to hassle them. I don't want to ... get on the wrong side of them and you become what's that word, you become indebted to them, the fact that they're allowing you to live in their house.

The dwelling Yvonne was renting in Brisbane was totally unsuitable, but she was not able to move:

I have to get out of this place, it's not a liveable place. I live underneath a main house and it was never intended to be a liveable space here. ... And I've even said to one of the ladies I've met in one of the trauma groups here, I might put my things into storage and just live in my car. I already spend sometimes two nights sleeping in my car because my back is too sore to walk down the stairs where I am now.

4.4 Key messages: Accommodation and living circumstances

Almost all waitees, more especially those on the priority list, were living in difficult circumstances. Waitees were living in unaffordable accommodation in the PRS, others were living in overcrowded situations with family or couch surfing, sleeping rough or in transitional crisis accommodation. For young people and people leaving domestic violence crisis accommodation is often time limited making it critical for them to access social housing quickly. Waitees staying with family and friends were very concerned about being a burden and impacting on their relationships. Those waitees in the PRS were finding it increasingly difficult to afford their rent, were constantly anxious about possible rent increases or having to vacate and the condition of the property was often appalling. Waitees commented that prioritising rent meant that they were often going without necessary medication and in some cases food.

5 Impacts of poverty accentuated by waiting

The majority of waitees interviewed were impacted severely by their low income historically. However, what we argue in this section is that although the impacts outlined are related to poverty, they are accentuated profoundly by the waitees concerned not having access to affordable and secure housing and the endless waiting. Implicit, is that if they were able to access social housing, their situation would improve dramatically (see Morris, 2016). Not having social housing had a number of interrelated impacts. While waiting waitees often had to live in inadequate and unsuitable accommodation. Financially, if they were private renters, their high housing costs relative to their income, meant that their financial situation was often perilous and this had a direct impact on their quality of life and capacity to look after themselves and, where pertinent, their families adequately. Life for waitees with a disability or who have a family member with a disability, was particularly challenging. The mental and physical health impacts were often severe; for many waitees the stress while waiting could be extreme. Children were especially vulnerable. They had to contend with intense instability. Waitees' capacity to find employment was also often compromised. The respective impacts are discussed in turn.

5.1 Financial struggles and poor quality of life

Most of the waitees in private rental accommodation were reliant primarily or solely on government benefits for their income. The inadequacy of these payments meant that their rent consumed a substantial proportion of their income and their resultant lack of disposable income meant that everyday living was a constant struggle. Waitees on JobSeeker in the PRS were in an extremely difficult situation. Both Harley and his partner in Brisbane were on JobSeeker. Their rent, \$425 a week, consumed around 60% of their income. When asked how he and his partner were managing whilst waiting, Harley responded,

Struggling, we can still make it. We choose to make it through because we know that something's going to happen sooner or later. We're just hoping it's going to be a little bit sooner than a lot later. But we're bunking in ... trying to exist one day at a time.

Pauline who was on the general waiting list in Tasmania, had been in the same private rental property for over 10 years. Fortunately, her landlord had kept her rent low; at the time of the interview in early 2021, she was paying \$210 a week. Despite her reasonable rent and living by herself she was 'struggling'. For a period, Pauline had been living on Newstart/ JobSeeker, but fortunately had been able to move onto the DSP. It had made a dramatic difference to her life, but she was still battling to purchase basic necessities:

It [living on Newstart] was very difficult ... Even now, it's not easy but I do get by a little bit better than what I did back then. Just makes me appreciate things so much more. I said to mum this time round when I went to look for a rental, "I had to make sure I had enough to cover my rent, my bills, and I want a decent grocery budget". I don't want to live where \$40

now wouldn't even last you a fortnight, let alone a month. Having things like toilet paper and deodorant and stuff like that, there's like \$20 gone in those personal care stuff. And then you've got to try and buy groceries – food and that as well.

Energy bills were a major issue for Pauline in Tasmania. She 'managed' by minimising her use of heating and going to bed very early:

It's not easy. Some fortnights it's a bit tough, especially when power bills come in and stuff ... I don't use heating up there because I just wouldn't be able to afford it. Thankfully though ... I sort of know ways to keep myself warm without having to use the heater and my bedroom's a little bit warmer because there's a carpet in there ... So it's just a case of being smart and a good Kmart dressing gown helps too on those colder days ... Hot water bottles in the bed warm it up. If I'm there on my own in wintertime it might get to seven o'clock of a night and I'll curl up in bed and watch TV in bed or something.

Kaitlin has four children and was on the general waiting list in Tasmania. Her rent was \$310 a week and she was battling on various fronts:

I'm the type of person where, on the outside, everything's fine, everything's dandy ... But on the inside, it's struggle, struggle, struggle, struggle ... I'm like, I need some support.

Even waitees without dependent children were struggling in the PRS. In his late fifties, Noel moved to Tasmania from Victoria thinking that he would buy a home. However, a spike in house prices meant that he was unable to purchase and had had to rent. He was in a share-house paying \$350 a week. He had been unable to find employment and was on JobSeeker:

Yeah, I'm getting \$650 [a fortnight], Lisa (his close friend) is getting \$650. So that leaves us – by the time you pay your rent, all your outgoings, your electricity, gas, phones, all that sort of stuff, it leaves us roughly about \$200 a week ... to buy food for the week. And slowly the superannuation or savings just got used up, so we got down to nothing. And then ... it started to become really hard. And then just ... day-to-day living, just couldn't do it.

After being seriously ill, Noel managed to move onto the DSP from JobSeeker. Although obviously upset about being diagnosed with a life-threatening illness, the extra income had helped dramatically:

Because of the illness I've been able to get onto a Disability Support Pension, which is an extra 300 [dollars] a fortnight ... So that has helped a hell of a lot. ... So I said to Lisa, "If I'd known I was going to get this much extra money I would have got sick earlier".

However, despite the extra income they were still battling. Their limited income was having a serious impact on his and his friend's capacity to ensure that they had adequate nutrition:

We were constantly out of money. I mean, even now, we only eat every second day ... We don't eat meat at all because it's just too expensive. So, it's just – there was no money. As I said, we didn't pay rent one week, because we just had to say, "Well, you know, we've got to buy food". And I had to go down and tell the real estate and said, "Look, we'll pay it back a little bit each week ..." And she said, "Yeah, that's fine". I didn't know how it was going to go down [not paying the rent], because I mean ... they could have said "No", and said, "If you can't pay the rent, get out". And that's not something – at that time, not something halfway

through a cancer treatment that you'd want to do, trying to start looking for a new place, because it just wouldn't have happened. I basically would have just stayed there until they got the sheriff down to kick me out, because we wouldn't have been able to do it. We haven't got any money saved for a new bond or anything...

Anastasia in NSW, a single parent on DSP, lived in a unit with her two teenage sons. Her rent, \$400 a week, accounted for about 75% of her income. She was struggling financially and very stressed: 'I'm renting a couple of things. I couldn't afford to buy anything so I had to rent a fridge and so that comes out of my pension as well, and my car insurance to pay'.

Like Noel and Lisa, Mark was battling to ensure that he had an adequate diet. When asked whether he was able to purchase what he needs, he responded,

So there are times when I'll limit my expenditure ... milk and also bread yes, so maybe I won't buy that loaf of bread fortnight to fortnight ... but I do my best. I know a lot of people don't have that at all ... The rise in ... [in the price] of fruit and vegetables ... so I rarely buy.

When asked whether he cooks, Matt responded:

About once a month I'll make a big sort of feed ... A big bolognaise or something. I'll cook that and then let it come down to room temperature then freeze most of it and eat it over the coming four weeks ... So I balance the protein and carbohydrates so it's a deliberate way of me living on my budget I suppose.

For most waitees in the PRS any extra expense provoked enormous financial stress. Yvonne had serious health issues and was having treatment that involved out of pocket expenses. Any extra expense resulted in her having to cut back on food, medications and medical procedures:

Yes, and the disability pension, you can't get a market-going rental with that amount of money at all. It's very hard and ... I had to pay, the other day ... \$200 for the MRI. So once you pay the rent and then you have to factor in that I need the injections in my back, so I won't get groceries this week. I'll just see what's in the cupboard, and you do have to make those choices all the time. These different other medical things I should go to, but I just can't afford it by the time rent's paid, my medications. Even though I get my medications cheap, I'm still on a lot of medications. You don't have that extra money.

Renting a conventional apartment or house was often not possible. Joscie was living in a motel with her partner in Tasmania. The rent was \$300 a week, but she received a reduction because she was employed as a cleaner by the motel. Her finances and the motel accommodation made preparing proper meals impossible:

We have been struggling a bit ... We've been having to go to [emergency relief service] for help, and because we've only got a little bar fridge, we can't actually keep meat or anything cold in it, [and] ... there's no freezer. So you can't really keep much here to be able to cook. So really, we've just been living off toasted sandwiches and noodles for the last, I don't know how long now, but it is a struggle in that way, not having a proper fridge. Not being able to have the proper food to keep up with everyday needs with food, like for protein and vitamins. It's just very tricky ... It's hard to survive. Can't get food. I only just manage to pay rent.

For those waitees who were sleeping rough, couch surfing or sleeping in their car, their ability to look after themselves adequately was severely compromised. At the time of the interview Jacqui was living in her car and the impact on her everyday life was profound:

I can't cook. Everything's got to be like a sandwich or a bag of salad or something. ... I've got to go to public toilets. I've got to go to a public place every day for a shower and to change and I've got to pay for a laundromat and you know it's fuel, it's quite expensive. My [income is] \$40 a day. I've got two big dogs. It doesn't even cover \$40 a day so you know it doesn't cover food and laundromat and phone.

5.2 Quality of life for waitees with disability or who have a family member with disability

For waitees with disability or whose family members have disability, waiting for appropriate social housing can be particularly difficult and frustrating. Single parents are invariably in a difficult financial situation, especially if they have a child with disability. Kylie is on the general waiting list in NSW. Her son's disability meant that she was unable to work. She accessed a Carers payment of approximately \$550 a week. Her rent in outer Sydney was \$385 a week. Not surprisingly, she was battling financially: 'I have a child with disability. I have to take him to therapy, after childcare, you know so much money. I have to buy food and medication'. Eventually, after recovering from surgery, Kylie was forced to move back in with her father in rural NSW.

Geoff lives by himself in Sydney and at the time of the interview, he had been on the social housing waiting list for just under a year. It was evident that his present accommodation was unsuitable due to his limited mobility and was making his life extremely difficult.

At the moment I have a wheelchair, but the nature of the accommodation has been assessed ... and it's not suitable for me to live in. Now the reason for that is because this is a very old house ... There is a bathroom, but to do the shower you have to stand inside the tub and ... so I can't do that shower any more ... and also the access for the wheelchair is not suitable because the doors are not wide enough for the wheelchair to go through. So I had all those issues ... when I applied for the public housing.

Although Geoff is on the NDIS and is eligible for an electric wheelchair, he is unable to obtain one, because his accommodation is not suitable:

I'm supposed to have one of those electric wheelchairs but now it has been held up through NDIS because they won't approve [it] ... until I have a proper accommodation cos yeah ... they want to make sure whether it's going to be used in the house.

Two of Pervaz's adult children have complex physical and mental disabilities. The house they were renting until 2019 was clearly not suitable and he had recently found a larger house. It was an improvement, but certainly not ideal:

I just couldn't hack it anymore. The kids are getting bigger. It's getting very hard for me to look after them cos I was the main carer and I have to shower them, toilet them, you know all that stuff, and you know the house was small. It was just, sometimes they had to be in a wheelchair, there was no wheelchair access. So eventually I just gave up and found a house

that I'm renting now ... I'm paying private rent, but being on priority housing I get subsidised [by the state government housing authority] ... It's still not suitable, but it's a bit bigger and a little bit better.

5.3 Health impacts

For many waitees the wait for social housing was extremely difficult psychologically and was a fundamental contributor to poor mental health. When he was interviewed Jack was clearly unwell. He was temporarily housed having left an abusive relationship and was acutely concerned about what would happen once his time in temporary accommodation ended. He described the impact of the lack of certainty around his accommodation:

A lot of stress, a lot of mood problems, a lot of negative thinking. Suicidal thoughts even. Like, maybe you're better off not putting yourself through what's likely to happen. It's a lot of stress to bear on top of a relationship breakdown. It's a lot to deal with on top of domestic abuse, because there's a lot of mental impact from what you've been through there.

For Pervaz not having suitable accommodation was a source of enormous stress:

You know low income, disabilities. I've things to worry about, but to worry about the most important thing, which is accommodation, suitable accommodation, that puts a huge burden [on me] psychologically and physically.

Lucy spoke about her depression and anxiety and how not having stable housing was a fundamental contributor:

I've been very depressed for quite some time and one of my anxieties is being homeless. Something I suffered with is an anxiety over being homeless. It is a horrible time.

Jacqui felt that her interactions with the NSW Government housing authority whilst waiting had severely undermined her mental health:

But the whole interaction with Housing just absolutely decimated me really. My self-confidence, ... my self-esteem, everything. They just robbed me of everything.

Yvonne was living in dismal circumstances and she had major health issues. She had been trying to access social housing for three years and was in no doubt that her housing situation had played a fundamental role in the decline of her mental health:

And my mental health, it's an up and down ride. I try and be so strong and positive and I try and do a lot of art because that takes my mind off going downhill. But these days I don't want to leave my house because I just feel so defeated. It feels like ... you've got your back up against the wall and you just get tired and you go through periods where you have dark days. You just don't want to be here because you just seem like a number. Like you're getting nowhere and I don't matter to anybody.

For private tenants the fear of having to move was a constant anxiety captured by Maude's experience:

And it's that anxiety that's sort of permanently there of when the lease is due for renewal. Will they renew it? ... I've been in two places where I'd been there for a year and the owners have decided that they want to come back, which of course is their right, so I've had to move. Yeah, so it's probably a constant state of anxiety really.

Chris and Joe lived in a private rental in Tasmania that was inadequate and required maintenance, but they were reluctant to ask the landlord to carry out the repairs required in case the request led to a rental increase or eviction. They were constantly anxious about the future:

So, I mean, it's [housing is] always a worry every single day. I mean, every time we pay rent, or every time you get an inspection, you're like, well, what's going on? And then, because, well, our landlord here is very slack.

Besides their constant anxiety about the future of their tenancy in the PRS, the lack of knowledge with respect to whether they will ever access social housing added to their stress. Natalia was finding her situation extremely stressful:

You're just depending on the Department of Housing. You're hoping that you know interest rates don't go up too much ... So you're watching interest rates simply because you're worried about the impact on your rent and I'm like all right I'm on a lease they can't put up the rent till January but then [what happens] ...

Her anxiety had intensified after her landlord told her that he was planning to demolish the house when her lease ends:

House comes up for potential demolition on 23/1/23 as my lease end date. Scared about next step as rents have risen due to interest rate rises. [I'm] exploring Melbourne as a cheaper option.

The fear of being made homeless was ever-present for waitees who had managed to access the PRS. Their financial precarity is such that any rent increase is potentially calamitous. Julia was extremely concerned about an impending rent increase:

Next year they'll put the rent up again. They put the rent up last year so when this lease is up ... they'll put it up again and the year after that they'll put it up again. I won't be getting no more income. It's really hard right now already. It's going to be hard next month when I start to pay the extra \$20 a fortnight.

Managing the stress due to a lack of affordable and secure housing was particularly difficult for single parents as shown in the following examples from Thea, Basma, Joscie, Jenna and Amara. Thea's stability and confidence were shaken while she waited. She explained:

It's been painful ... My anxiety has gone through the roof. It's affected my mental health. I've ended up again in the psychiatric ward. It makes me feel like I'm not good enough as a parent because I can't provide a stable home for my children. It's affected my children. It's painful, it's stressful, ... lots of uncertainty ... It really is hard. ... If it was just me, I wouldn't, I could survive. But when I've got three little people that I've got to care for and provide for, that's when it gets hard.

Basma and her three children were living in crowded transitional housing attached to a women's shelter. Asked how she would describe the waiting, she responded, 'It's trauma. It's made my health go down. My children and I are always angry. It's trauma, it's terrible, it's terrible'. She felt her housing and financial situation had had a negative impact on family life.

Joscie's children were staying with her mum, and she said that being separated from them was very difficult. Not having appropriate and stable accommodation were key factors for their separation:

Mental health has been up and down really. I have really good days but then I have really, really bad days. Like down, depressive days, because I know I'm getting close to getting custody of my kids, but I don't have a place to go with my children so that brings me really down ... I miss my children so much and there's just nothing I can do about it at the moment, until I get on my feet. It's just hard, very hard.

The lack of stable housing had had a serious impact on Katerina and her two children under ten. They were all living between her father's home and her ex-partner's mother's home and in shelters. Asked whether moving around was 'hard for you', she responded,

Yeah, it made me hit rock bottom. I'm on anxiety and depression pills now because of this constant not having my own home. Yeah, it's horrible. Real bad anxiety and stuff. Like, I had it this morning. I was going to chicken out about coming here, but I was like no, I can't do that.

Jenna, with her three children, was finding waiting extremely hard: 'I've now got depression, anxiety. I don't sleep, I barely eat anything, because I'm too stressed'. Amara's circumstances were similar, as was the impact:

Just the experience waiting and there you are under pressure. It can make somebody have mental problem ... because you don't know how you can, you have kids, survive, paying [for the] house, it's, yeah, we need help. Yeah, we need help.

The lack of stable and adequate accommodation meant waitees compromised their health. Amy's poor eating was mainly due to her not having cooking facilities at her accommodation:

I was just eating small stuff from Woollies. So like the Vegemite rolls and stuff like that or even just a plain bread roll. Like I said, I would go out all day anyway and I'd be around trying to steal things to sell to get a few dollars up.

Pippa's health had been seriously compromised during the several weeks she spent sleeping in her car in regional NSW:

Like by a couple of months in I was just skin and bones. My bones were poking out of my skin. I was eating the packet of noodles I got from the shops that have to go in hot water. I was eating them dry and any tins that we could open with the little circle thing we would eat them as well so it was not healthy physically, mentally. It was just, it's something I do not wish on anybody.

5.4 Impacts on children

Waiting for social housing has the potential to have a devastating impact on the children of waitees. This is especially so in the case of single parents who are constantly having to move because they cannot access stable housing in the PRS. At the time of the interview Lucy was living in temporary accommodation. She was adamant that her children had been removed because she did not have stable, affordable housing.

So in the last three months I've had my children removed from my care because I'm waiting for a house, a safe house ... I just feel so saddened by the whole process. I just want to hide ... Yeah I've had DCJ⁷ just rip my life apart pretty much, as well as being homeless.

Prior to her children being removed by Child Protection, she had been homeless three times. She felt that this had had an extremely negative impact on her children:

It becomes very stressful because we're in a hotel. We could be going hotel to hotel. They could just move us in a whole new area completely, which they've done. They actually put me in an area where there's a lot of disadvantage and my children's behaviour slid down even worse. It had got really bad ... to the point where I wasn't able to control them anymore ... They're swearing at me and running down the street. [This is] what got DCJ, involved, so it's been a horrible domino cycle.

After escaping her violent partner, Joscie was homeless. She felt that the shelter she was in was not suitable for her two children. Fortunately, her mother could take care of them:

Yep, but I got into a tiny little office room [in the shelter] with two stretchers and a porta cot, with no lock on the door, with my children. So I didn't really sleep and it wasn't suitable for them at all. I just sent them to mum, thinking that was the best thing for me to do ... I do get full custody of them in November, which is exciting, but again, we need a house to bring them home to, which is a push and fight situation.

She struggles to keep in touch with her children because she cannot afford the bus fare:

I can't pay for bus tickets to go down and see my kids because it's \$40 for a trip down there to see them ... I'm meant to go down every Wednesday but paying the rent that I do, I just can't pay for bus tickets.

Not having stable housing was having a severe impact on Jenna's three children:

My kids don't sleep. They don't have any kind of routine – nothing anymore because we're just jumping. We don't have a stable house, so we're literally jumping from shelter to shelter. They can't settle anymore.

Some waitees were battling to ensure that their children were had adequate nutrition. Kaitlin was on an extremely tight budget:

So, I'd be like, "Tonight's just spaghetti guys, or just noodles or we only have bread, so it's only toast for tea". And they'll be like, "But we had that for breakfast and lunch". And I'll be

⁷ The Department of Communities and Justice (DCJ) is also responsible for child protection.

like, “But toast is great. Who doesn't love breakfast for tea?” And they're like, “We don't. We think it's gross”. I'm like, “Sorry”.

The lack of stability was especially hard on children with a disability. Kylie's child was battling with the constant uncertainty:

Having an ADHD child you know it's quite challenging for him to make relationships with fellow peers. Then when he does it's like a real close relationship, but I feel like with the uncertainty of, “Oh, do we have to move again mum?” And he just kind of puts those barriers in place for himself and it's even affected his like social [activities] like hobbies. Like he loves to play rugby league and you know moving from club to club and obviously that type of sport is about playing in a team and if you have to move from here, there, everywhere, it is affecting him too.

5.5 Impact on employment

Accessing and maintaining employment was challenging for waitees. For those who had some work they needed to be careful that they would not be removed from the waiting list. Waitees were aware that if they earned too much it could affect their chances of accessing social housing.⁸ Claire had some casual work, but was reluctant to look for a full-time position in case it resulted in her being removed from the waiting list:

Yeah, so I'm only working casually ... but I still qualify for housing with my income I've been told. So if you earn too much you don't qualify for housing which is sad because you know I was waiting for years before this and was struggling way back when and couldn't be housed. But yeah, I mean if I was to get full-time work soon I'd be straight off the housing list ... Yeah, cos the one thing I need more than anything is to be housed ... I need a roof over my son and my self's head so that's our stability where I can then do everything else.

Anxiety around their housing situation made it difficult for many waitees to contemplate paid employment. Lucy was explicit about how her mental health was impacting on her capacity to work. She was convinced that if she had stable and affordable housing, her mental health would improve dramatically and she would be able to re-enter the labour market:

Yeah, mentally I don't feel like I'm able to maintain work if I got work. I feel like DCJ has ruined my prospects of my career where I was like working with disadvantaged, disabled [people] and even children.

Waitees living in their car or on the streets noted that it was very difficult to look for employment. Jacqui was applying for jobs from her car:

Even though I was in the car I was still confident I would turn things around because you know I'm still applying for jobs. How hard is that, sitting in a car homeless, two dogs in the back and still applying for jobs and everything.

⁸ In NSW, to be eligible for social housing, the maximum a single adult can earn is \$690 a week . For each additional adult in the household add \$260 and for first child, \$340. For each additional child add \$115 (see <https://www.facs.nsw.gov.au/housing/policies/social-housing-eligibility-allocations-policy-supplement/chapters/income#hi>).

Besides the logistical difficulties of applying for jobs whilst living in her car, the emotional impact of not having accommodation made it exceptionally difficult:

Well, it means that it [not having a home] takes over your thought processes. It is hard to think about anything else because everything revolves around having the roof over your head. And you know that all this torture will stop if I had a roof over my head where I could shut the door, have a kitchen and you know my own bathroom and then I could get back to work, but I cannot. There's so many things where it is a vicious cycle. You need a residence to get a job, and I need a job to get a residence to get accommodation. I cannot get either without the other one and each one is dependent on the other.

When Steve was asked what 'was the impact of all that waiting for social housing', he mentioned a range of negative aspects including not being able to find employment:

You know how hard it is to go for a job interview when you're living on the streets, or how hard it is to even try and work when you're living on the streets. For me to go to work I'd have to find somewhere to put my bag. I'd have to be able to have a shower. I'd have to be able to put some food in my stomach. I'd have to have a high-vis. All that sort of stuff. ... You know all these little things that people take for granted.

He made the obvious point that an employer would be hesitant to employ somebody who did not have stable housing:

He doesn't want to have to go through a million different people ... He's going to take the best person for the job and someone living on the streets isn't the best person for the job.

When Harley was asked whether his unstable housing situation had impacted on his ability to work, he was emphatic in his response:

Oh yeah, yeah, because I've had heaps of times, heaps of things where I've had to turn down full-time work, and something where I've just needed to have somewhere stable [to live].

The lack of stability was also a big factor for Roger with respect to finding employment. He couch surfed from friend to friend. When asked if obtaining social housing would change his life, he responded,

Well, it would make it easier for me to get a proper job again because I don't feel like I would be very successful at keeping a job for too long living like this, yeah. So it would probably inspire me to go back to work cos I don't mind working and also I'd be able to get interested in things again.

In order to find affordable rental accommodation some waitees had moved to small towns where employment possibilities were scant. Sally captured this dilemma:

But it is very difficult. There's very little work up here and ... you're always weighing that up. If you move somewhere where there is the possibility of work you can't afford the rent and if you go where like it's cheaper, there's no work.

5.6 Key messages: Impacts of waiting

The impacts of not having affordable, adequate and secure housing were clearly severe for most waitees. Many were struggling financially due to the cost of their accommodation, which in turn meant that they found it difficult to contemplate having necessary medical procedures, ensure that they had adequate nutrition and access to basic necessities. Energy poverty was also a major issue. Waitees with disabilities or who had a family member with disability were particularly hard hit by unsuitable accommodation. The lack of certainty contributed to significant mental health issues as waitees were constantly anxious about their present situation and the future. Children were also affected. Besides the lack of certainty being extremely unsettling for children, a few waitees had had their children removed or had been forced to send their children to live with other family members. Anxiety around their housing situation made it difficult for many waitees to contemplate paid employment. They were concerned it could impact on their chances of accessing social housing. Also, the lack of stability and having no fixed address made it difficult for some waitees to look for employment.

6 Coping strategies and support

Waitees described the resourceful ways in which they endeavoured to cope with their situation. This involved accessing support from state government housing departments, not-for profit organisations, family and friends. This section gives some examples of how people manage on a daily basis to look after themselves and their families.

6.1 Assistance from government housing departments

A few of the waitees had taken advantage of the private rental assistance ‘products’ offered by state governments to help them obtain a private rental. In NSW, the government’s Rentstart Bond Loan program offers interest free loans to people who qualify for social housing. The loan can be paid back in instalments over a period of time. In order to be eligible for the loan, the rent cannot be more than 50% of the household’s income. This requirement can be a significant obstacle. Hayley had used the Rentstart Bond Loan in NSW to access her private rental property in Sydney:

The last sort of help that was very helpful was a bond loan scheme that was really helpful with not having a couple of thousand dollars for bond ... I had to reach out to Housing and said, “You know I need to do this if I don’t have you know ... social housing” ... So I was lucky enough, the bond scheme was available at the time.

In regional NSW, Paul had also managed to access private rental using the loan scheme:

We did get the bond start or the Rentstart loan. That was the only real support we got. I was concerned about even applying for that cos I thought the landlords would go, “We don’t want them cos they’re on a pension”. Actually they had no concerns about it.

Natalia in private rental in Sydney had been helped by a Rentstart Bond Loan, but was critical of the sizeable gap between the amount she could borrow and the bond she had to pay:

When I moved here, I had to get a bond loan. So a bond loan is where they [State Government Housing Department] helps you. They pay part of the bond and then you pay it back at like \$50 a week or \$100 a fortnight which I’m doing ... If you are approved straight away you’ve got to have that week’s deposit and then you’ve got like another week to sort out the rest of the like over \$4,000 to move into this house ... I think Housing Department did a loan for me of about \$1,800 of that, so the rest I had to come up with myself.

She was unsure if a Rentstart Bond Loan would help her in the present rental market in Sydney in the event that she had to move and look for another private rental:

So it’s very competitive out there in the market. They don’t like single mothers. Generally, we are the last to be looked at for anything. It’s generally [you’re successful] if you know somebody in the real estate agency or you’ve rented from them before.

In a small town in regional NSW, Claire was entitled to Rentstart but had been unable to obtain a private tenancy. In order to retain her priority status she had been told she had to keep applying for private rentals:

I mean they just tell you to keep applying, something will come up. But I guess they're not really in your shoes to really know ... We do keep applying and I've been doing that for months on end and nothing.

Bob in Queensland reflected that the problem with the bond loan scheme is the amount you have to pay back every week:

If I'd known ... that you can get assistance, like bond rental assistance ... it wouldn't have helped. I didn't have money ... So if it was like \$1,000 and they took \$50 out every fortnight, that would be unaffordable for me... Which then just screws you over because you don't have the money to pay it back ... It's worthless, but as a concept it's wonderful.

Like Bob, Mark in Queensland also felt that bond loans were not necessarily helpful:

And I have a pre-approved bond loan ready to go, but a lot of landlords don't take them ... because they see it as a sign that you can't pay the rent if you have to get a bond loan.

The Rent Choice Start Safely program in NSW provides rental support for up to three years for people leaving domestic or family violence situations. An organisation that works with victims of domestic violence had helped Kylie find a private rental in NSW. She used the Start Safely program:

I ended up finding a rental because not Housing, but domestic violence advocates afforded me in applying for Rent Start [Rent Choice Start Safely] subsidy and that was helpful for the two years that I was eligible for.

A major limitation of the program is that the person has to find a rental property on their own. Although Lucy was entitled to the Start Safely program, she had ended up being homeless; she was simply unable to access a private rental:

So because of the DV, then they [the state government housing authority] stepped in and there is now a program called Start Safely, where they still want me to apply for private rental properties [and] they will subsidise my rent if I get a private rental. So I'll pay a third, a quarter of my out of pocket expenses and they'll foot the rest, but you still have to get the private rental first ... Well, you've got other people who are outbidding you on weekly rent so that makes it really difficult when you've got a volatile market that just everybody is just pipping each other for the rental property. You know you've got 30 people turning up. It is nuts.

Yvonne in Queensland, said she had received no support from Queensland Housing:

Yeah, it's me reaching out to them since August. And I have gone in and seen them and phoned them up and, yeah, I've had no communication from them, which is disappointing ... Both times that I've been there, there was nothing. And again, it's a little bit disappointing because there would be other women with young kids that have been through DV, that have had to run, and you're already outside your comfort zone. So, sometimes you have nobody. So you go to different organisations for help or support and you get no guidance. And sometimes it is guidance, "Well, we can't help you, but this organisation may be able to help you". ... There is a lot of advertising about if you are in a DV situation, ... there's going to be a lot of support. But when you actually get out there, there really isn't.

Some waitees reported that they were not advised about alternatives beyond social housing. Amber in Queensland found out about bond loans through ‘word of mouth’, which prompted her to return to the Housing Centre to understand how the process worked. Advice was often provided by other support services. Terasa in Brisbane, a First Nations woman and a single mum of two, spoke of how she found out about the National Rental Affordability Scheme (NRAS) through the ‘Aboriginal Centre’. Whilst Keira from rural Queensland has a son with disabilities, and it was the disability advocate who ‘stepped in’ and found them temporary accommodation which eventually led to secure housing.

6.2 Support from organisations

Support from organisations was invaluable for some waitees. Kylie turned to support from non-profit and other support organisations when she was unable to feed her son or purchase the medication he required:

Sometimes it was quite difficult ... I would say like for me it was quite embarrassing seeking help but sometimes I had to because we had no food in the cupboard you know. It was like either I buy medication or buy a meal. Which one do you choose? ... So obviously the medication for my son is important so yeah ... Like I had some help sometimes from [non-profit organisation] and I had some help from the [other non-profit women’s organisation].

Yvonne had sought support from a local community centre. She had found the people at the centre to be ‘welcoming and helpful’:

You feel so alone with having to deal with different things like housing, and you do, you feel like you’re just battling it by yourself. I said to them the other day ... “You are my family. I don’t have family now, but you guys are my family here”.

Like Yvonne, Brie was very grateful for the support her local Community Centre provided:

Now that I’ve found other outlets and other supports, like at, say, [Country town] Community Centre, that has been of help. And finding people that I connect with has been a big issue for me all my life. And so, yeah, that makes a difference to me and reduces anxiety.

Noel in Tasmania spoke of utilising community gardens and receiving frozen meals through an emergency food relief provider, while Ayanna’s friend brings her a food box from the foodbank every fortnight. Anything Ayanna did not want she would pass on to others in need, in what she termed the ‘circle of food’. Pauline in Tasmania was extremely appreciative of the donations she received.

The [non-profit organisation] were fantastic at making sure I had food and stuff. I lived on a \$40-sometimes-a-month budget for food, but I got by. It was tough ... [The person from] ...the [non-profit organisation], every week he’d say, “Look, call in” ... He’d send me home with a few groceries and once a month he’d give me the voucher things. So it’s just all those things. And I’ve never forgotten how kind everybody was to help me get by.

The Safe Haven Café in a country town in NSW is linked to St Vincent’s Hospital in Sydney, and operates a drop in service for people in mental distress. Jenny had found the organisation extremely helpful.

Trying to get an appointment with mental health, it just don't happen. But now we've got the Safe Haven ... That is very good. So I've been down there nearly every day the last few weeks because it's been an awful, awful time and that's really helped having them down there because you get someone to talk to every day ... It's mental health and it's just like you go in there and there's a massage chair. You can colour in, you can draw, you can talk to a support worker and you can just chill out. Have a cuppa. It's a really, really good thing.

Janet had found support at Lou's Place, the only daytime refuge for women in Sydney.

It was actually the family ... encouraged me to go to Lou's place ... [And] they actually were really caring So the fact that things sort of went sideways with my application it wasn't so bad being there. I think I found a really, really good place. ... So I believe that that service supported me in the way I expected Housing to support me when I was on priority.

Organisations had also helped some waitees find accommodation in the PRS. Celeste sought support for herself and her two teenaged children:

I went to this place called Horizon [property management, including affordable housing]. I spoke to this lady, I got straight into her office. There was no bullshit. No application process or anything. I walked in and she greeted us. I sat down with her and she was like, "Oh, you know what? I know a person who works for this agency and a person who works for that agency and that agency. I'll give them a call and let them know that you're coming around". And she called these property managers ... and obviously said, "This is a nice family," or whatever it was that she said, and those agents from there were really proactive in trying to help us secure a place.

In Brisbane, Third Space, a daytime drop-in centre, provides support for people experiencing or at risk of homelessness. Daniel and Gemma were helped by Third Space to access private rental and submit their housing application.

Wilf had been assigned a case worker through the CREST (Community Re-Entry Services Team). CREST operates in Far North and Central Queensland and provides support for parolees. Wilf's case worker, besides providing general support, had helped him with his housing application:

Parole put me onto CREST. And the guy there ... his efforts pushed me through. And then HART 4000 were very good themselves. Yeah, I've only got praise for them. They've helped me out heaps. But that guy from CREST, he was the fella that, he refilled out more applications and he rang them direct and he acted on my behalf. I believe that's what's helped me out this time.

6.3 Coping with the support of family and partners

Accessing help from family was mixed. As discussed, a number of waitees relied on family or friends for accommodation, however several waitees were estranged from their family. Waitees, like Maude and Natalia, relied on their families for financial and emotional support. Pauline found that Newstart /JobSeeker was not enough to live on, so her father and his friends did what they could to help: 'But on Newstart it was a lot harder because the income [is so low] ... but I scraped through. My family helped out'.

A couple of waitees commented on the importance of partners. Pippa was extremely appreciative of her partner's support:

I was extremely lucky having my partner who became homeless with me, because if it wasn't for her I don't know what I would have done because I didn't get any support at all from Housing.

Some waitees did not want to burden their loved ones. Jacqui had not told her daughter that she was living in a car:

I do have a daughter ... and she has a young family. Her husband and I actually haven't told her any of this because you know I think it's a young family starting up...Yeah, just don't want to add to their [concerns]. I don't want it to ruin our interactions and you know my relationship with my grandkids.

Many waitees, particularly those who were homeless, commented that they had a difficult relationship with their family and received little or no support from them. For these waitees staying away from family was a coping strategy. Bob had experienced violence from his brother and had no contact with his family:

My brother had come over a couple years ago, but because of domestic violence issues I've put a protection order out against him. So I haven't had contact really with... [him] ... for the last year or two.

6.4 Coping with help from friends and occasionally strangers

Many waitees described invaluable support from friends. Several mentioned staying with friends temporarily. The primary concern for parents who were homeless, leaving domestic violence or unable to find appropriate accommodation was ensuring that their children were safe. As noted earlier, women leaving domestic violence were fearful that child protection authorities might remove them. Ayanna, a single parent, had returned to Tasmania after living interstate. She was living in a shelter at the time of the interview and looking for more permanent accommodation. When she and her son had nowhere to stay, they slept in the car. However, a generous friend allowed Ayanna to park in her driveway. Jack, Ayanna's 10 year-old son, was able to sleep in her friend's house: 'So, if Jack didn't want to sleep in the car, I'd put a mattress out on Stephen's lounge room floor and he would sleep there and I would sleep in the car'.

Kylie and her son had stayed with a friend and her family for an extended period:

I stayed with her for like a year ...Yeah, cos I was very depressed ... but I'm better now ... She has three children, so one of her children is the same age as my son and the other ones are quite [a lot] younger.

This type of informal arrangement was not without its challenges. Ruby in Tasmania described the stresses of sharing a bed with up to five people in her friend's grandmother's shed.

Just imposing on other people and not having anywhere else to go, so feeling stuck, feeling stuck and wanting to get out but can't get out because there's nowhere else to get out to.

Friends who were empathetic and understood a waitee's situation were important. Pauline was extremely appreciative of her friends' understanding of her circumstances:

My friends are great too. Because they know that I'm not working and I'm not rich so they'll happily come to my place and they'll bring some food and we'll play a game of monopoly or something like that. Fun things ... Having good friends who don't treat me like a charity case. They just treat me like an equal. But they don't put something on me that they know I wouldn't be able to afford.

Having informal support networks was very important, and people often described a sense of 'being in it together' and helping either those in the same situation or those they felt were worse-off. Wilf was in temporary short-term accommodation in Queensland:

And there's one fella here, I don't know if he's got a few dollars behind him or not, but he quite often goes out in the kitchen and he cooks enough food up for everyone. And I couldn't work out what was going on, but he's just a nice fella.

Other waitees talked about being generous to friends and family who were in need. Annie, in Queensland talked about how she and her friends support each other when they can and what she would like to do in the future:

If one of us had a house or a piece of land, we'd be saying, "Okay, come live in here," or, "Come put your tent up here." But no, because so many people have nothing, all you can do is really just be friends and support each other.

Katerina explained how a friend's mother had helped her cope with the application process: 'It wasn't hard or anything, but it was good that I had my friend's mum with me because of the anxiety and stuff. So it wasn't too bad doing the application'.

Online support was important for some waitees. Jack in Tasmania had turned to an online group to help cope with his loneliness:

I have involvement with an over fifties group online, which is one of the things I did to try and combat the loneliness that I've been experiencing living alone, because it's been difficult living alone, dealing with the health issues and stuff like that and still thinking about the situation you've come from all the time.

There were also stories of help from strangers. Amy in Tasmania had been storing her belongings in the toilet block of an 'old showground' and used the shower there. When it became apparent that the groundsman had discovered what she was doing, she left a note explaining that she meant no disrespect but that she was 'really doing it hard' with nowhere to go.

Anyway and I went back there one morning to get a change of clothes and they were standing there, so the groundsman and someone else, the owner. And he [the owner] offered me a little hut thing privately to stay, and so I stayed up in there for a bit.

6.5 Key messages: Coping strategies and support

Clearly diversionary products have the potential to help waitees access and manage in the PRS. However, with respect to the diversionary products in NSW – the Rentstart Bond Loan and the Rent Choice Start Safely program, both have limitations. Waitees commented with respect to the bond loan that they could not afford to pay back the monthly loan amount. A serious limitation noted with the Rent Choice Start Safely program was that waitees who were eligible for the program were unable to access the private rental market. They could not compete with other potential renters. With respect to support from organisations, it was vital for some waitees. Support took various forms; organisations helped waitees with food, social contact, mental health support and filling out application forms. For many waitees support from family was negligible or non-existent. For those waitees who had managed to retain family contact, their support was often extremely important. For some waitees support from friends helped them cope. The key support from friends was providing accommodation temporarily or for extended periods.

7 How waitees described waiting for social housing

We asked waitees, 'What words would you use to describe your wait for social housing?' The responses reveal how extended periods of housing uncertainty and waiting exact an emotional toll on people's wellbeing. Many waitees described a sense of despair and demoralisation, while others 'tried not to think about it'. The following is a list of adjectives that waitees used to describe the wait:

Horrible, exhausted, nerve-wracking, anxious, anxiety-provoking, frustrating, unfair, afraid, challenging, disempowering, tiring, continual shame, nightmare, dreadful, demeaning, disastrous, exhausting and disappointing, rough, terrifying, miserable, disheartening, horrendous, soul destroying, useless, uncertainty, absolutely f...ing frustrating, annoying, demoralising, demeaning and traumatic.

A common sentiment was that the act of waiting left one feeling powerless. Many waitees felt unable to finish their studies, find work, or access the physical and mental health supports they needed. In short, they were unable to 'get on' with their lives. Some waitees felt that despite their best efforts they felt abandoned and deemed unworthy. Joscie's description of her wait for housing is powerful:

Demoralising because you've been trying to do the right thing and do everything that you're asked. You try so many different approaches and you're getting brick walls everywhere. And demeaning, because your situation is not properly recognised or catered for. So you almost start feeling like well, we can't help you, but if you were good enough you wouldn't be in this situation. [It's] a nightmare, dreadful. I've never experienced anything like this before. Like never, ever, ever.

Jakob was in transitional housing when interviewed. He described waiting as an 'emotional rollercoaster'. Katerina had reached breaking point: 'I've waited too long ... I'm at the stage where I can't take it anymore, that's how bad it is waiting'. Amy emphasised how hard it was waiting:

Rough, rough, literally. I can't really describe it any other way because it's been up and down, up and down. Struggling with food, housing, general day-to-day activities. It's been hard, very hard ... Waiting is the hardest thing possible to do, because it's just waiting to get a call.

Pippa was on the priority list in NSW after being on the general list for around nine years. She described waiting as, 'Just exhausting, it's tiring, it's draining. You've got to go through hundreds of loops to even get anywhere with Housing'. Geoff, applied for housing while in hospital. He has disability and had been waiting for a year. When asked, 'What words would you use to describe your wait for social housing', he responded,

I think the word is hopeless. You feel hopeless because you've done as much as you can to get housing to expedite your application. Assuming that they have approved my application

for priority housing but there's no interpretation of that as to what they mean by the priority.

For Maude, waiting was 'a state of anxiety', and she ruminated about all her concerns and worried about what might happen with her privately rented accommodation and where she might live:

I said before 'anxious'. How long will my present accommodation be available? How long ... do I have to wait on the waiting list cos you never know. They don't tell you where you are, of course. Yes, it's just a state of anxiety.

Janet had waited at two different times in her life. When interviewed she had been on the priority list for 20 months. She told us that while you are waiting, 'You feel deficient. You feel forgotten. You feel really forgotten'.

Waiting evoked much frustration. John was critical of the wait and the process. He described his wait as 'Laborious, tedious, superfluous. You understand why I'd say superfluous, don't you? How many times do I need to be double-handled?' Zeynep, who was in her mid-seventies when she was interviewed, had been on the waiting list for 13 years. When asked what words she would use to describe her wait, she responded,

Horrendous. I've got a few words. Frustration, disappointment, nerve-racking, just being beside myself sometimes. "Why do I have to do this? Why do I have to keep moving and packing and finding places?" It's soul-destroying, really. Soul-destroying is a good word, yeah.

Waitees who were on the general waiting list but felt strongly that they should be on the priority list, were particularly frustrated with waiting. This was the case for Kaitlin who with her four children was living in an apartment with two bedrooms. She had been on the waiting list in Tasmania for seven years and described the wait with much passion:

Absolutely, f..... frustrating. That's the only words I can describe. When it comes to Housing, when it comes to how it's going with my personal life, things that have happened in between, it's so f..... messed up. ... I've seen so many people who have just walked in, and bang, they get a house. Whereas I've walked in, a domestic abuse victim, a single mother of four, a two-bedroom unit, this and that, and this and that, and nothing comes of it ... Very disheartening, very emotional, emotionally draining just year after year, thinking, okay, because this is the year, we're going to get a Housing house, and we don't and, its bullshit, really.

Susie was in her late 40s and was receiving ongoing medical treatment. For her, waiting was frustrating:

It's frustrating, it's frustrating darling, because basically, I'm in and out of hospital now with the [illness], not knowing exactly what's going to happen from one month to the next.

For waitees on the general register, waiting was potentially endless. Natalia is on the general waiting list in NSW. She described waiting as 'anxiety [provoking]', 'frustrating' and 'scary'. All of these feelings are accentuated by her having no idea of when she would be allocated a social housing dwelling:

Housing is anxiety, it's frustrating, it's scary, it's one-sided and they are not forthcoming. They're not forthcoming. They do not update you about how you're going on the list.

Waitees often mentioned the psychological impact when asked to describe their wait for housing. Paul depicted it as 'horrible' and 'stressful', while Oliver described it as a feeling that was always there: 'It's just that nagging thing at the back of my mind that you know like I need to figure out to put a roof over my head'. Jacqui had been on the waiting list for around two years when interviewed. She described feeling 'psychologically exhausted' by the waiting: 'I think it just robs you of your pride and your dignity, your peace of mind'. Lucy had been on the general waiting list for seven years. She portrayed waiting as 'Tiring, lengthy, yeah. Really, I'm just really tired of it.'

The intense uncertainty was difficult to deal with. Kylie was waiting with her young son:

To wait on the waiting list, I find it to be, it's quite nerve wracking. It's quite depressing just for the uncertainty of everything, you know. I feel like so many thoughts that I have in my head, I'm just trying to pick the best one. I would say, yeah, to wait on the waiting list ... it's hard work. ...It's kind of even traumatic as well, quite traumatic.

7.1 Key messages: How waitees described waiting for social housing

Powerlessness, demoralisation and frustration were commonly used to describe the wait for social housing. Waitees described being exhausted and many felt a sense of hopelessness. Some were still optimistic that they would access social housing at some point and this would create the basis for a better quality of life. Anxiety and stress were common descriptors and all waitees, but especially older waitees and single parents, were worried about their future. For some waitees there was a sense of being overlooked and not valued by society as they 'did everything right' but were still not able to access social housing.

8 Views of the future

When discussing their future waitees stressed their need for safe, secure, and affordable housing. A few were optimistic about the future, but many felt despondent and defeated primarily due to being pessimistic about ever accessing social housing.

8.1 Still hopeful

Kylie, in NSW, wanted a better life for her children and tried to stay positive but felt it hinged on her finding affordable and secure housing:

I try and be positive ... and I'm just trying to move forward and be positive but for the future I'm just really, really uncertain. I do have hopes and aspirations and hopefully they can be achieved ... That starts [by] finding somewhere stable ... But, you know I didn't choose these things for my life. I'm trying to better my life and why can't you [the state government] support me to better my life in order for a child to have a better life and break that cycle, that generational cycle of poverty.

Despite being on the waiting list since 2009, Zeynep remained hopeful that she would eventually access social housing: 'Well, I'm a great optimist. I am an optimist, so I think that something will open up. Something's got to give, sooner or later'. When interviewed Roger had been couch surfing for several months, however he remained confident that he would eventually be housed:

I think I'll get one eventually ... I'm hanging in there yeah, because every now and then I'm walking around and I see a block, a housing block somewhere and I see a nice empty flat and I think, "Well, I'd like to live there".

Steve was recovering from drug use and gaol time and looking forward to a new start and future now he was no longer on parole.

Mate, I've been through the wringer. I'm a good bloke at heart, you know. I did a lot of breaking-in for the drug use but that's because I hadn't dealt with the sexual abuse thing, which I dealt with in gaol. And now that I have a bit of closure and I can move on, that's not really holding me back anymore ... I mean where I'm at in my recovery with drug use and that I see a lot of potential in my future.

8.2 Resigned and unsure about the future

Life experience had led some people to lower their expectations about their future. Annie was on the priority list and used a wheelchair. She and her partner had had to move from a three-bedroom house to a single room in her mother-in-law's home.

So I always knew that there was probably going to be a point in my future, as a disabled woman, that I could possibly be homeless. I just didn't think it was going to be so soon and embroil him [her partner] into it as well. So, there's an understanding that that would

probably happen with me. But yeah, for a lot of people that are working and have had stable lives for them to be involved into all of this, it's very confronting and stressful.

Not having secure and affordable shelter and feeling that the situation will not change, encouraged a particularly dim view of the future. Amanda was living with her elderly parents. She had discounted any possibility of accessing social housing.

I don't have any plans for the future now. It's kind of over for me. It's been so financially devastating. And when people in the sector are telling you, "There's no housing for you in this city, there's just not". I don't plan more than just even a couple of days ahead.

Jenna had been forced to depend on temporary shelters for over a year. She was feeling extremely negative about the future.

I don't know if there's a future. I just take [it] day by day now. I don't, I can't set a goal or look what's going to happen next year or next week or next month, because there's nothing to look forward to. ... It's [my daughter's] birthday is in two weeks, let's [say] we're going to organise a birthday party. I can't do that because I don't know where we're going to be. I'm at the end of it now. I'm just like, what do I do?

When interviewed a second time, Oliver was couch-surfing and had run out of money. Not surprisingly he was not optimistic about his future:

So, it's not a good feeling [thinking about the future]. I don't have family that can help me. So yeah, it is concerning to think of that. And but now, if the worst comes to the worst, if I have to live on the street for a bit and I've done it before. It's very horrible but I know how to do it at least ...

Noel was struggling financially and tried not to think too far ahead.

I can't do a lot of things that I like to do. ... If you have your own place, whether you own it or whether it's [social housing], there's a certainty around it. Then ... you just feel a lot better in that you know if I want to go and do this, you know, I can do it.

Kirstin was exhausted by her situation and deeply despondent about her future: 'I am tired of everything. I have been to hospital as I said three times in the last six weeks. Six weeks ago, though, I just laid down and I didn't care if I died'.

8.3 Fearful

The lack of a housing solution in the foreseeable future led to waitees feeling fearful of the future. They feared being evicted, being homeless and not being able to house and care for their family. Jacqui who was living in her car was deeply fearful about the future: 'If I don't get housing, I don't have a future. I don't think I can do another year of this'. Fred had been on the waiting list for over three years. Without any family and in his early seventies, he worried about the future. 'Well, you think about it every day, don't you? Like what's going to happen in the near future. Where am I going to end up?' Fortunately he was accommodated in a retirement home a few months after being interviewed.

In her late 70s, Maude felt fearful about whether she would be able to retain her private rental tenancy going forward:

My health's sort of its okay at the moment so I'm feeling all right but I'll probably get more anxious at the end of the year when I starting to think A) will they sign another lease and B) will they put the rent up?

Like Maude, Yvonne was also battling to retain her tenancy. She was fearful that in the future she may be forced to live in her car:

Well, now I feel a little bit desperate at the thought of living full-time in my car. I worry about how I'm going to manage it and have things in my car that I'm going to need. The day-to-day things ... So, my future is, I've already started looking at places where I can have a shower if I live in my car ... I've got a little, tiny tent here. I could possibly put that up somewhere. But again, with the storms that we've been having, it's not a good outlook. And especially when you do have health issues and, like I said, I'm almost 60, it's not good. It's very down-putting. It makes me down and very sad when I think that's what my life has become.

Being worried about not being able to pay the rent and having to move were common fears. Asked whether she was concerned about the future, Gill from Queensland responded,

Oh, very concerned. I can see myself in 10 years being homeless or trying to pay rent and have no money at all ... On a pension, how could I afford it? I'd have to move out of the area and live up in North Queensland somewhere, where it's cheaper. And I don't want to go up there. I don't know a soul. So that's really worrying me.

Alice had been a homeowner prior to her divorce. She was now dependent on the PRS and extremely concerned about the future.

Yeah, it's [her concern] huge, and even now sometimes, I don't know whether I get a bit scared if the housing comes up. Because it's like, when it does, I have to leave my private housing and that's actually where I live ... You might end up being offered one of those awful rooms ... where it's just you walk in and it is just a room with a kitchenette and the laundry and you're up on the 17th floor. It just smells like old people. It smells like hospital and doom and poverty. Poverty has this smell ... It's like a smell of poverty and sadness and ... yeah, it's of doom.

While a substantial proportion of waitees were extremely concerned about their ability to hold on to their private rental, others had been unable to access private rental. This inability constantly clouded their future. Mark in Queensland was living in a backpackers' hostel and felt his future was extremely uncertain:

I don't know where my next step from here is. I know that I'm staying here. I guess if they were to tomorrow [to] go, "Look, we're going to kick everyone out", I would just have to go to another backpackers. You know that would be my next step. I mean, that's all I can do really. To get a [rental] place, they [the state government housing authority] do give bond assistance ... and I have a pre-approved bond loan ready to go, but a lot of landlords don't take them.

Pervaz felt his situation was so difficult, he didn't want to think about the future.

I told my wife exactly the word yesterday. I said, "You know we are living, we are walking on thin ice. I don't know when this ice is going to melt". ... I don't know what the future is ... I know people who haven't got kids with disabilities and they were able to work. You know they're paying off their mortgage and ... they're looking forward to their kids getting married ... looking after fixing up their house and looking after this and dreaming of this. Whereas I'm not dreaming about anything. I don't know what's tomorrow ... I don't know if I'll be living in a house tomorrow.

Like Pervaz, Harriet had no idea what the future will bring. She was focused on the here and now:

Wouldn't have a clue what happens to us in the future right now. All I care about is that my kids have a roof over their head and food ... in their stomach. That's all I'm worried about.

8.4 Key messages: Views of the future

While a few waitees were hopeful, most were fearful about what would happen to them in the future, and anxious about their chances of accessing social housing. Most had a bleak view of the future. Private renters were worried about untenable rent increases or being asked to vacate and finding themselves homeless. Those sleeping rough, couch surfing or in crisis accommodation felt that what would happen in the future was premised on whether or not they were able to access social housing. Parents who had been separated from their children saw accessing social housing as a way of being reunited.

9 Impacts of accessing social housing

At the time of writing, in Tasmania, seven of the waitees on the priority waiting list and 11 waitees on the general waiting list had been interviewed a second time around, approximately a year after their first interview. Six of the seven waitees on the priority list had been allocated social housing, however none of the waitees on the general waiting list had. In Queensland, at the time of writing, 10 waitees had been interviewed again and 5 had managed to access social housing. In NSW 13 waitees were interviewed a second time and 5 had been allocated social housing. This has provided us with information about the impacts of accessing social housing.

9.1 Life changing, massive improvement in health and quality of life

Not surprisingly for all of the ex-waitees accessing social housing has been life-changing. Jack's response to the question, 'What would you say the main impacts of having this place have been on everyday life for you?', captures the profound impacts of having affordable, adequate and secure housing after a period of extreme uncertainty:

Well, I can probably give you a measurable answer to that. I've been participating with a ... [university] study ... and they track the results over a two-year period. And they have contact every now and then you have to do a survey ... and I had one last week. It's basically come to the end of that two years for the journey I've been on. But suddenly the result, because they give you interpretation of the survey that they do, apparently my symptoms of anxiety have dropped by 70%. So doesn't that say it all?

He emphasised how securing social housing had given him the 'foundation to rebuild' his life:

But life starts at a foundation and that foundation is accommodation ... Pretty much everything else around your life depends on good foundations of accommodation. Everything from your community access, community contribution, ability to work, your friendships, connections with family. Pretty much every aspect of your well-being is all connected to that simple basic thing, your accommodation. It all stems from that and now that I've got certainty for the future, then yeah. There's finally a foundation to actually build or rebuild a life on.

He felt that he could now 'engage with the world':

The situation that I was in, there wasn't that foundation to be able to engage with the world. Now the goals have changed. It's changed from just survival to trying to engage with the world, to engage with community, to be getting out of the house again. It feels possible to solve problems because I've got the foundation to build on.

Other waitees who had been housed between interviews had a similar response to Jack. Wilf in Queensland had been moving between friends for an extended period:

It's improved my lifestyle heaps, yeah. I've got a permanent place now that I can call mine. And the rent's affordable ... It's all good. And I've got a little backyard. I've got a veggie

garden. Yeah, It suits me to a tee ... I feel more secure, a lot more secure ... [Social housing] definitely it gives you a great independence and ... yeah, a place you can call your own basically. With Housing, if you do the right thing, you've got it for life anyway. Yeah, so it's long-term and affordable.

9.2 The joy of feeling at home, safe and comfortable

Interviewees spoke about the relief and joy of having their own home. Tom had spent some time in a motel and 12 months in transitional housing prior to being allocated a social housing unit. Asked 'how does it feel' to have housing, Tom responded: 'It's great ... It's great to come home ... I already say, 'I'm driving home. It's good to be back home'. He was extremely appreciative: 'I feel very, very, very lucky because as I say, I'm just so lucky. ... Yeah, I even felt guilty ... because it [is] two-bedroom and it [is] pretty big and spacious'.

Amy was living in a tent under a family friend's house (see page 24) when she was first interviewed and had been homeless for a number of years. When she received the call telling her that there was a house available she was 'Jumping for joy'. However, she had become so accustomed to rough living that after agreeing to take the property she was initially unable to move:

I just really was just iffy about it and I didn't want to come out here and I didn't come out here for the first three days. That's how – I was so homeless and in need. But then I wouldn't come out here because I was just, I don't know, you get used to being in that discomfort zone and living tough I suppose ... So myself, [I] don't like change. So slightest changes for me, it throws me out.

However, Amy said she is now settled and feels safe:

I love it. I really do ... This is definitely comfort zone for me and I really am very proud of this place and stuff. But it was just really an emotional time to have to come. I just remember knowing I wanted to be here, but I couldn't really bring myself to be here. It was really, really strange And I feel that now that I've got some much more structure and routine and safety of the roof over my head ... It is a blessing to have that roof over your head as opposed to every night listening to the wind blow around the tent and things like this. Just the rats and just everything.

9.3 Certainty and Control

Social housing meant certainty and having more control over daily life. Jessica had been homeless or marginally housed for many years. Like Amy, initially she found the transition difficult:

It [acquiring social housing] feels uncomfortable because I've moved so much, but it also is such a relief knowing that I don't have to stress about, "Do I have to live with a paedophile?", "Am I going to sleep on the streets tonight?", "Do I have to sit on my phone in town waiting for someone to come pick me up"? ... Or worrying about, "Do I have to go back to the shelters where I know that they f...ing hate me, have a personal thing against me because of how I was". *

Having their own home meant that they were in control of their time. This facilitated their capacity to work longer hours. Jessica works two jobs in hospitality:

Well, in a shelter there's no way I'd be able to work the hours I'm working because I get up at 5 am to get to work ... finish at 4. And then half the time if I've got both jobs, ... I start at 4 or 5 o'clock in the afternoon ... But having my space, I know that I've got a perimeter for jobs and I know where I can and can't work and the fact that I can work ungodly hours ... I can work those late shifts and don't have to worry about waking someone up or if I have to wait to be let inside or I can just walk through the door, plop my ass down and pass out. So it's a lot less stressful with just stuff and with having curfews and time limits ... Have to be back before 8 o'clock and you can't be out before 7.

She is now career-focused and working toward an apprenticeship:

I'm just focusing on trying to get an apprenticeship which is four years. Well, it [will] probably take less, because I've got my Cert 3 in hospitality, which might take a little bit of time off the apprenticeship.

The security of tenure meant that they were no longer subject to the constant anxiety of possibly being homeless. Fred's relief was intense.

It's ... a load off your mind to think that you're somewhere. I don't like to think I'll never move anywhere else, but at the back of your mind you don't have to worry about becoming homeless cos I'm just staying here till I die however long that is ... I used to spend a lot of time worrying about next year and as I said becoming homeless and not having anywhere to go and it gets worse and worse as time goes on. So now I'm sleeping a bit better ... because I don't have that worry on my mind.

9.4 Key messages: Impacts of accessing social housing

Clearly the lives of waitees who had accessed social housing had been transformed. They were no longer beset with constant uncertainty about the future and the resultant anxiety. There was agreement that the stability had given them the foundation to rebuild their lives. Some waitees struggled initially to cope with the transition. Moving to their 'own' home and living by themselves was a dramatic transition and these waitees require ongoing support.

10 Conclusions

This report has highlighted what makes people apply for social housing, their experience of applying and, most importantly, the lives of waitees whilst waiting for social housing. The interviews show that almost all of the waitees applied for social housing because they were in a highly precarious housing situation. They had reached the conclusion that accessing social housing would greatly improve not only their accommodation but their capacity to live a decent life with the opportunity to care for family and gain employment. What is disturbing is that close to a third of the waitees interviewed had applied for social housing after escaping from a domestic violence situation, often with children. For these waitees, accessing social housing is often vital for their security and being able to maintain custody of their children. At least another third had disability or family members with disability.

For some waitees the application process was challenging. The main challenge was collecting the documentation to substantiate answers given on the application form. A number of waitees had only managed to access the waiting list after being assisted by an advocate. Waitees in Tasmania tended to find the process easier due to the individually supported assessment and application process used. A primary task of housing assessment workers in the Housing Connect 'gateway' is to complete the application with applicants and provide additional referrals for assistance where needed. Their expertise ensures that the application process is relatively straightforward and a more level playing field. In comparison with those in NSW and QLD, it appeared that Tasmanians found the application process much more uniform, less anxiety-provoking, and simpler. Adoption of the Tasmanian model could be beneficial nation-wide.

A key weakness of the application process in all three states reviewed is that waitees have no idea if or when they will be allocated a home. Busting the myth of the ordered 'waiting list' is needed to ensure those waiting understand that housing allocation occurs on the dynamic basis of matching, at minimum, recently vacated properties with highest need.

While waiting for social housing many of the waitees were forced to live in highly unsuitable accommodation. Waitees residing in shelters and other temporary accommodation were generally in a highly precarious situation; homelessness was a constant possibility. Those in the PRS were having to allocate a considerable proportion of their income for rent and besides having to endure poor conditions, they were constantly anxious about the rent being increased to an untenable level or being asked to vacate. In addition, many feared asking the landlord to do necessary repairs.

The impacts of waiting are profound. Waitees told of their financial struggles, not being able to feed themselves or their children adequately and cutting back on medication or forgoing necessary medical procedures. Waitees with disability or who were looking after a family member with disability were particularly hard hit by waiting. Many waitees felt that not having an affordable and stable home combined with the endless waiting were fundamental contributors to their poor physical and mental health. Anxiety and depression appeared to be common. Sadly, the children of waitees were often hard-hit by their situation with some having to live away from their parents or in temporary accommodation and having to constantly move. The children of some waitees had been

removed because the parent did not have adequate and /or stable accommodation. Waitees felt that their lack of stability made it difficult for them to seek or maintain employment.

The interviews indicated there is certainly scope for state governments to bolster the usability of private rental assistance products. For example, in NSW, the Rent Choice Start Safely program that assists people who have escaped domestic violence to access private rental, is potentially an excellent program. However, it is weakened by the requirement that people who qualify for the subsidy have to find the rental property themselves and the rent they are allowed to pay is dependent on their income and is thus invariably below the median rent. Waitees who qualified for the program reported that it was impossible to find a property in the private rental market and as a result they remained stuck in shelters or worse. Clearly, what would improve the program considerably is if NSW Housing helped waitees find a property and made it easier for them to rent in the PRS by increasing the amount that they are allowed to pay for a rental property.

Some waitees had also benefitted from the Rentstart interest free loan. However, waitees noted two major limitations. In some cases the amount that could be borrowed fell short of the amount required. Secondly, waitees said that their limited income meant that they would struggle to service the loan. If they decided to take advantage of the scheme, they struggled to pay the loan back and had to restrict their spending on necessities.

Waitees who were interviewed a year after their initial interview and had managed to access social housing recounted how their lives had improved dramatically on every level as a result. They spoke about their anxiety dissipating and being able to 'reengage with world'. They loved the sense of having a home which was affordable, adequate and secure.

The report shows the acute and at times complex challenges faced by those applying for social housing and foregrounds their related need for immediate and ongoing housing assistance and referral to other supports.

It illustrates the urgent need to build more social housing as rapidly as possible. Ample provision of social housing is especially important for those groups that are extremely vulnerable – people who have escaped from domestic violence, people with disability or whose children have disability, single parents and marginally housed or homeless First Nation households. Homelessness Australia in its pre-budget submission called for an immediate \$2 billion rapid rehousing fund for women leaving domestic violence and an annual target of 25,000 social housing dwelling (Homelessness Australia, 2023).

Just as importantly, this report also illustrates the transitional housing and supports needed to keep those waiting for social housing safe from additional, cumulative harms. Foregrounded are the daily struggles of individuals, couples and families surviving in tents, cars, caravans, motels and unsustainable rentals and going hungry, cold, lonely and without medical treatment and medications. Alongside social housing investment and dignified housing assessment processes which include clear and direct communication of how housing allocation actually works, those waiting need an *immediate* response. This should include access to increased income support, crisis and transitional accommodation, and capped rental rises to ensure, that if and when social housing becomes available, those waiting are positioned as strongly as possible to rebuild the autonomy, connectedness and control so eroded through the limited provision of life's fundamental building block – affordable, secure and adequate housing.

Appendix A: Methodology

The findings in this report are drawn from 75 interviews with waitees in NSW, Queensland and Tasmania at the end of 2021 and the first half of 2022. Twenty eight of the interviewees were on the general waiting list and 47 were on the priority list (see Table 1 below). In addition, all waitees were followed up and interviewed once more to examine what had happened to them with respect to their housing situation. Forty two responded - 16 on the general waiting list and 24 on the priority list (see Table 2 below).

Ethics approval for the study was provided by the Human Research Ethics Committee at UTS and the UTAS Human Research Ethics Committee.

Recruitment

In Tasmania, key community service organisations providing housing support were asked to distribute invitations to waitees. Housing support staff distributed recruitment flyers in-person to clients who were designated as in priority need and made phone calls and posted flyers to those designated as in general need. Interested participants contacted the Chief Investigator (CI) directly or requested contact via housing workers. Housing or support workers also accompanied 3 participants during interviews where these participants expressed a desire for additional support. The majority of interviewees on the priority waiting list were interviewed in support services, while most of the general housing waiting list interviewees were interviewed in their homes. Fieldwork was spread between metro and regional locations with the majority of interviews taking place in Hobart and Launceston.

In NSW, the Department of Communities and Justice was asked to circulate an information flyer and invitation email to 100 waitees on the general waiting list and 100 on the priority list. Sixty of the 200 waitees invited were in regional areas. The initial email was sent to 200 people on the housing register, and a month later a further 200 invites were sent with the same split. In addition, the NSW Tenants' Union circulated an information flyer, advertised the research on Facebook and their website and included it in their monthly newsletter. Organisations working with vulnerable people and some Community Housing Providers also displayed the recruitment flyer in a prominent position in their offices or handed it to clients.

In Queensland, recruitment was through flyers displayed at a non-profit homelessness and welfare drop-in centre. Micah Projects, a non-profit community service provider, identified relevant potential participants. Some interviewees were recruited via the Tenants' Union newsletter.

Data Collection

The semi structured in-depth qualitative interviews were conducted by researchers in Tasmania, New South Wales and Queensland. All of the interviews were recorded and transcribed with consent, one participant declined to be recorded, and five interviews had two participants. Participants were given a \$50 voucher to thank them for their time.

Interviewees were contacted by phone around six months later for a 10-15 minute catch up. In NSW five interviews were conducted face to face, but due to COVID restrictions the remaining 22 were conducted online using zoom or by phone between December 2021-August 2022. In Queensland the 23 interviews were conducted in person and by phone between November 2021- July 2022. In Tasmania all of the 27 first round interviews and the 17 of the second round interviews were conducted face to face. As illustrated in the table below, just over two thirds of participants were deemed priority for housing.

Table 1: First interviews by state*

State	Register		Total
	Priority	General	
NSW	18	9	27
Queensland	14	7	21
Tasmania	15	12	27
Total	47	28	75

*Four interviews were conducted with couples, one interview with a child present

Table 2 Second interviews by state

State	Register		Total
	Priority	General	
NSW	9	4	13
Queensland	10	1	11
Tasmania	7	11	18
Total	26	16	42

The 42 second round interviews were conducted approximately a year after the first interview. The housing circumstances of about 40% of these interviewees had improved significantly since the first interview; 15 second round interviewees had managed to access social housing and two were living in supported accommodation. For 17 waitees there was no change to their living circumstances, five had moved to a new private rental, one to a retirement village and one was living with a family member and one interviewee had become homeless since the first interview.

Data Analysis

A coding framework was developed and all transcriptions were imported into the qualitative software program NVivo, and analysed against the coding framework with additional iterative and thematic analysis developed in the process. Auditing of the analysis and thematic discussions were

conducted by the team in monthly team meetings. Additional coding was done where required and when requested by the team.

Appendix B: Interviewees' pseudonyms and brief profile

NSW

Pseudonym	Level	Gender	Age	Disability
Alice	General	female	46-55	No
Kylie	General	female	26-35	Child with disability
Paul	General	male	36-45	Carer for mother
Natalia	General	female	46-55	Yes
Hayley	General	female	36-45	No
Natasha	General	female	26-35	Yes & husband
Lucy	Priority	female	36-45	No
Jacqui	General	female	56-65	No
Greta	Priority	female	36-45	No
Geoff	Priority	male	?	Yes
Pervaz	Priority	male	46-55	Carer for wife & 2 adult children
Maude	Priority	female	76+	No
Claire	Priority	female	26-35	No
Matt	Priority	male	46-55	Yes
Pippa	Priority	female	26-35	Yes
Oliver	Priority	male	36-45	Yes
Evangeline	Priority	female	26-35	Child with disability
Fiona	Priority	female	24-35?	No
Julia	Priority	female	46-55	Yes
Harriet	Priority	female	15-25	Yes
Malik	Priority	male	36-45	Child with disability
Anastacia	Priority	Female	36-45	Yes
Jade	Priority	female	46-55	No - carer for sister
Roger	Priority	male	46-55	No

Pseudonym	Level	Gender	Age	Disability
Steve	Priority	male	36-45	No
Andrea	Priority	female	?	?
Janet	Priority	female	46-55	Yes

Queensland

Waitee	Level	Gender	Age range	Disability
Sally	General	female	56-65	No
Mark	General	male	36-45	Yes
Amber	General	female	36-45	Yes
Gill	General	female	66-75	No
Brie	General	female	56-64	Yes – MH
Linda & Michael	General	couple m+ f	28 & 43	Yes
Zeynep	Not sure	female	76+	No
John	Priority	male	36-45	Yes
Omari	Priority	female	36-45	No
Yvonne	Priority	female	56-65	yes
Keira	Priority	female	36-45	child - yes
Daniel & Gemma	Priority	couple m+ f	26-35	?
Wilf *	Priority	male	66-75	Yes
Terasa & Rommy	Priority	female	36-45	Yes
Blair	Priority	male	46-55	?
Harley	Priority	male	15-25	No
Annie	Priority	female	26-35	Yes
Celeste	Priority	female	36-45	Child with disability
Amanda	Priority	female	46-55	Yes
Martin	Priority	male	36-45	?
Alf	Priority	male	26-35	Yes

Tasmania

Waitee	Level	Gender	Age	Disability
Pauline	General	female	36-45	Yes
Annabel	General	female	26-35	Yes
Noel	General	male	56-65	Yes
Thomas	General	male	46-55	Yes
Kaitlin	General	female	26-35	No
Jim & Beth	General	couple	76+	No
Eleanor	General	female	66-75	No
Amara	General	female	46-55	No
Fred	General	male	66-75	No
Susie *	General	female	46-55	Yes
Chris & Joe	General	couple	46-55	No
Annie	General	female	66-75	No
Jack	Priority	male	46-55	Yes
Tom	Priority	male	46-55	Yes
Jamie	Priority	male	36-45	No
Kirstin	Priority	female	46-55	Yes
Thea	Priority	female	46-55	No
Jenna	Priority	female	26-35	No
Joscie	Priority	female	15-25	No
Jakob	Priority	male	15-25	No
Basma	Priority	female	36-45	No
Ruby	Priority	female	15-25	No
Damien	Priority	male	46-55	No
Katerina	Priority	female	26-35	No
Ayanna	Priority	female	36-45	Child - disability
Jessica	Priority	female	15-25	Yes
Amy	Priority	female	26-35	Child - disability

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