

**Bridging the divide: the  
experiences of low-  
income households  
excluded from the  
private rental sector in  
Australia**

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**Australian Housing and Urban  
Research Institute**

Queensland Research Centre

April 2011

AHURI Positioning Paper No. 138

ISSN: 1834-9250

ISBN: 978-1-921610-68-4



Australian Housing  
and Urban Research Institute

## **ACKNOWLEDGEMENTS**

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

AHURI comprises a network of universities clustered into Research Centres across Australia. Research Centre contributions—both financial and in-kind—have made the completion of this report possible.

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## EXECUTIVE SUMMARY

This Positioning Paper sets out the research and conceptual parameters for a study examining re-entry into permanent housing following various conditions of forced exit from the private rental market. In order to investigate this process of transition and movement through housing, the study adopts a perspective of the total housing economy. The total housing economy includes the provision of housing and accommodation services through the private, social and not-for-profit sectors, as well as the personal strategies, and relationships that underpin people's engagement with, and transition through, various forms of accommodation and housing.

The Positioning Paper is the first output of the research project, and it identifies the theoretical and policy significance for empirical fieldwork that will take place across a number of sites in Queensland. The project aims to answer the following research questions:

1. In circumstances of 'forced exit' from the private rental sector, what specific housing/non-housing needs arise among different categories of householders? What forms of housing insecurity/security arise and persist in the processes of housing transition?
2. Following 'forced exit' from the private rental sector, by what means do householders acquire housing (and other basic goods and services)? What material resources, competencies and relationships assist people to improve the housing security of their household in transition/s and in what ways are such things provided or impeded? What relationships and services do householders engage (or distance themselves from) to obtain housing?
3. Are current and newly emerging modes of housing service delivery (products/services/relationships), service integration and inter-sectoral partnerships geared to provide improved security of housing for householders experiencing forced exit from the private rental sector?

Initially, the Positioning Paper provides an overview of macro policy frameworks, and housing supply and demand realities that underpin forced exits from the private rental sector and exacerbate the challenges of re-entering permanent housing. It is suggested that forced exits from private rental often constitute a pathway into homelessness and the subsequent status of 'homeless person'. In the context of policy and service delivery systems, assuming the status of a 'homeless person', or conversely, the status of a 'suitable tenant', has important implications for access to the resources and supports required to re-enter permanent housing.

With a focus on the Queensland context, the second chapter documents an inventory of homelessness services and locates this within the broader housing service system. It is shown that the state is the primary provider or funder of homelessness interventions, but the private and not-for-profit sectors, especially through affordable private rental housing, play a determining role in whether many homelessness interventions enable people to access permanent housing.

Chapter 3 outlines the conceptualisation of the study that embeds forced exits and efforts to re-enter permanent housing within a theoretical context sensitive to the interaction of personal and structural factors. Chapter 3 explains and argues for the necessity of conceptualising housing transitions within a total housing economy. The research design is described in Chapter 4. Following on from the suggestion that the transitions in and out of the housing system require an 'on the ground' analysis, Chapter 4 sets out a 'nested scale', mixed methods framework. This approach

enables an exploration of factors that explain individual strategies and biographies, as well as the patterns of collaboration and integration of housing and related services.

Having mapped some of the key policy, empirical and theoretical literature pertaining to transitions in and out of the total housing economy, the Positioning Paper concludes that:

- The needs of people who experience forced exits from the private rental sector are not yet being directly or adequately responded to in policy or practice.
- Little is known about what individuals do to access and secure housing for themselves. This includes individual capacities and efforts, skills and knowledge. The contexts in which people work to secure housing includes homelessness services, local landlords, real estate agents and people in the broader public who play a role in enabling people to access private housing and other forms of stable housing. Unlike macro policy, and supply and demand realities, however, the processes occurring 'on the ground' are not easily gleaned from the research literature.
- To examine these 'on the ground' processes and to understand what constitutes an appropriate response to people trying to re-enter permanent housing following various forms of forced exits, we have conceptualised a total housing economy. The total housing economy embeds individual agency and personal strategies in people's engagement with the housing service system, including informal housing/accommodation providers and the housing market.

The provision of the range of services (including accommodation and housing) to people attempting to re-enter permanent housing following forced exits is seen therefore to occur within a total housing economy that is mixed in terms of service providers, service funders, and services available,. While the mix and interaction of state, private and not-for-profit providers is central to understanding the workings of this housing economy, the informal supports, social relationships and familiar linkages that are located within specific biographies is likewise informative to what housing outcomes people achieve.

# 1 INTRODUCTION

## 1.1 Background

The research project will address strategic research issues identified in the 2010 research agenda of the Australian Housing and Urban Research Institute (AHURI). In this respect, it is concerned to identify and document 'structures within the housing system ... that enable households to access housing as their needs change', especially in circumstances of critical need, and to highlight those structures and strategies that can 'prevent homelessness and promote well-being and stable housing outcomes'<sup>1</sup> in such circumstances. The project sits within a broader context of an affordable housing supply and demand incongruence, and contemporary housing and homelessness policies and strategies implemented to address deficiencies in the supply of affordable housing and to assist those individuals excluded from this market. It will extend earlier research on the private rental sector in Australia, and the vulnerabilities of low-income households seeking and/or attempting to maintain tenancies in the sector.

The project's focus on forced exits from private rental is informed by increasing public concern about the impacts of shortages of appropriate, affordable private rental housing for lower-income households, and pressures in the social housing system to deliver appropriate and timely temporary and transitional housing to householders in need.

The project will investigate:

1. Housing strategies, and the personal and situational factors affecting householders negotiating re-entry to the private rental market or transition to stable housing in other sectors, following forced exit from private rental accommodation.
2. Practices of key service providers responding to the housing needs of such householders, in the context of new national and state policy frameworks and implementation strategies to improve housing affordability and reduce risks of homelessness.

### 1.1.1 Scope of the study

In order to investigate re-entry into stable housing following forced exits from the private rental sector, this study asserts the importance of considering the total housing economy. The total housing economy includes the provision of housing and accommodation services through both private and social sectors, as well as the personal strategies and informal relationships that underpin people's access to various forms of accommodation and housing. Building on the literature exploring transitions and pathways out of homelessness, and located within a context of policies and services directed toward ending homelessness, the research addresses (1) what individuals do to access and secure housing for themselves, and (2) what housing and housing-related service providers do to address the needs of householders seeking access to stable housing. In addition to the fundamental importance of macro

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<sup>1</sup> The focus of Strategic Research Issues 1 and 5 in the AHURI Research Agenda 2010 was stated in the following terms: (1) Housing and related systems that prevent homelessness and promote well-being and stable housing outcomes, and (5) Structures within the housing system, including finance, support services, and tenure arrangements that enable households to access housing as their needs change over time. The full AHURI Research Agenda 2010 can be viewed at [http://www.ahuri.edu.au/research\\_agenda\\_funding/research\\_agenda/archived\\_research\\_agendas](http://www.ahuri.edu.au/research_agenda_funding/research_agenda/archived_research_agendas).

housing supply and demand factors, such ‘on the ground’ processes shape what happens to and for people trying to access permanent housing. Unlike macro policy, and supply and demand realities, however, the processes occurring ‘on the ground’ are not easily gleaned from the research literature.

The project focuses on Queensland but in the context of recent, Australia-wide changes in housing policy and programs, outcomes of the research will have national significance. There is an interstate comparative dimension in the concern with policy frameworks, implementation plans, and public sector organisation of housing services and products. A single-state focus, however, allows deeper analysis of structures, processes, actions and experiences relevant to understanding immediate and longer-term impacts of exclusion from private rental, and capacities to minimise the impacts of stressful housing transitions, that exist or must be built at household, inter-household, community, state, and national levels.

In Queensland, as elsewhere, Indigenous households are over-represented in rental housing, including both social housing and private rental. They are also over represented in homelessness (Chamberlain & MacKenzie 2008), and they face specific discrimination and other barriers, such as low levels of employment and large families (Memmot & Long 2007). Therefore, inclusion of Indigenous housing providers and Indigenous householders who have recently experienced housing transition/s arising from forced exit from the private rental sector will be a priority in all phases of the study.

## **1.2 Research questions**

The project will map recent changes in national and state policy and implementation frameworks, and local contexts of service provision and supply against the housing strategies of affected householders, and the personal and situational factors that affect their housing outcomes. It will focus, in particular, on householders who are residing or who have recently resided for more than four weeks in temporary or transitional accommodation, following forced exit from private rental.

The following questions will be addressed:

1. In circumstances of ‘forced exit’ from the private rental sector, what specific housing/non-housing needs arise among different categories of householders? What forms of housing insecurity/security arise and persist in the processes of housing transition?
2. Following ‘forced exit’ from the private rental sector, by what means do householders acquire housing (and other basic goods and services)? What material resources, competencies and relationships assist people to improve the housing security of their household in transition/s and in what ways are such things provided or impeded? What relationships and services do householders engage (or distance themselves from) to obtain housing?
3. Are current and newly emerging modes of housing service delivery (products/services/relationships), service integration and intersectoral partnerships geared to provide improved security of housing for householders experiencing forced exit from the private rental sector?

### **1.2.1 The focus on ‘forced exit’**

‘Forced exit’ from the private rental sector is taken here to mean exit from an unsustainable tenancy, not by choice (though perhaps by decision) and with no opportunity to transfer directly to permanent or stable housing. A forced exit from the private rental sector may arise from eviction or a notice to leave, financial pressures,

personal health concerns, and/or other factors, such as family/household breakdown or separation. For low-income households, such exits from private rental will, almost certainly, entail a risk of homelessness.

Among other things, the present study will explore if and how present responses to homelessness are integrated within the full range of housing and housing-related supports. The study will examine whether the status of homelessness is implicated in the ways that people approach or avoid homelessness services and/or use other formal and informal means to access housing in their efforts to accommodate themselves following forced exit from the private rental sector.

### **1.3 Market and macro policy context**

#### *1.3.1 Supply and demand*

Demand for affordable rented housing in Australia currently exceeds supply. Despite recent Commonwealth initiatives such as the National Rental Affordable Scheme (discussed in Chapter 2), a paucity of affordable housing stock exists Australia-wide.

Undersupply and underinvestment in Australia's social housing sector since the mid-1990s has been well documented (see, for example, Hall & Berry 2004; Milligan et al. 2009). The overall national social housing stock in 2009 was 376 000, down from 385 000 units of stock in 1999 (Larkin 2010). The limited social housing stock available has meant that, during the last two decades, state housing authorities have been required to target social housing towards those individuals assessed to be in the greatest need (Arthurson 2008). Diminishing social housing stock, steady population increases, and a funnelling of the limited social stock towards those in greatest need has placed additional pressures on the private rental market to absorb this demand.

However, supply shortages in the private rental sector for low-income households also have been documented (Mowbray 2006; Wulff et al. 2009; Yates et al. 2004). Despite increases in the overall supply of privately rented housing stock in Australia (Yates et al. 2004), in 2006 a shortage of some 146 000 private rental dwellings for households in the first quintile of the income distribution was recorded (Australian Government 2009).

In this context, demand side provisions to assist low-income household's access affordable housing in the private sector have become more widespread. Such a response may, in part, have resulted from a perception that the broader problem is one of income rather than housing supply, and that demand side strategies can be more specifically targeted than supply-side strategies (Kemp 2000). Coupled with direct government assistance to low-income households, which has increased demand, disinvestment in the supply of affordable housing may have inflated the price of low cost housing, adding additional barriers to access (Milligan et al. 2009).

Thus, low-income households face many barriers to accessing affordable housing (Johanson 2010; Zappone 2010). The limited public housing stock, together with population increases, means that there are natural drivers towards the private rental market. Many sections of the population receiving low incomes, who in previous generations may have accessed social housing, now rely on the private rental market. At the same time, and due in part at least to tax-based incentives to invest in the middle to high end of the housing market (MacLennan 2005), there is a shortage of private housing to meet the unmet demand to which the social sector cannot respond.

In this context, a significant number of people are at risk of homelessness. Of the national homeless population of 104 676 (Chamberlain & MacKenzie 2008), the 2006 national census identified 26 782 people as homeless in Queensland (Chamberlain &

Mackenzie 2009), the second highest homeless population (behind New South Wales) and the second highest rate of homelessness (behind the Northern Territory) relative to the broader population in Australia. In Queensland, this number consisted of 5438 people in boarding houses, 3233 people in Supported Accommodation Assistance Program (SAAP) accommodation, 12 946 staying temporarily with friends or relatives, and 5165 people sleeping rough or in improvised dwellings (Chamberlain & Mackenzie 2009). While the extent to which homeless people left private rental is unclear from census data, SAAP data indicate that during 2006–07, 18.4 per cent of people entering SAAP identified ‘accommodation issues’ as their reason. An evaluation of SAAP services conducted in 2008–09 showed that 62 per cent of people approaching SAAP services and requiring immediate accommodation are ‘turned away’. In 84 per cent of cases, people were turned away from SAAP due to a lack of accommodation (Australian Institute of Health and Welfare 2010).

## **1.4 Conclusion**

In this introductory chapter we have outlined the aims of the research, and provided an overview of a fundamental part of the problem that this study is interested in examining: the demand for affordable housing exceeds supply, a significant number of people are at risk of homelessness, and many people approaching homelessness services are unable to have their immediate requirements for accommodation met. We take it that these issues are central to understanding forced exits from the private rental sector and efforts to re-enter permanent housing following forced exit. In the following chapter, we locate homelessness services within a broader housing service system and focus, in particular, on the homelessness service system in Queensland. In Chapter 3 we outline our conceptual approach for understanding how the elements of structure, identity and agency shape transitions through the total housing system.

## **2 AFFORDABLE HOUSING AND HOMELESSNESS RESPONSES**

### **2.1 Introduction**

In this chapter we provide an overview of policy and practices that have been implemented to respond to the needs of people who require assistance to access and maintain affordable housing and, in particular, those who are homeless. Moving the discussion to a specific Queensland context, we outline a working inventory of homelessness responses in Queensland, and examine where they fit within the broader housing service system. We demonstrate that, while there are a range of initiatives directed towards responding to people who are homeless, and some more recent initiatives directed towards the increased provision of affordable housing, little attention has focused on the needs of people who experience forced exits from the private rental sector, and are not likely to obtain social housing in the medium term.

### **2.2 Addressing the affordable housing crisis**

The 2007 Federal Labor Government came into office on a platform of addressing what many described as Australia's housing crisis. Through the National Affordable Housing Agreement (NAHA), the federal government, in collaboration with each of the state and territory governments, sought to address the supply problems on the one hand, and directly intervene to help those excluded from the housing market on the other. Through mechanisms such as the National Rental Affordability Scheme (NRAS) and the Stimulus Package, new social and affordable stock has, and is, being developed. Differing from the recent history of governments increasingly leaving the supply of housing to market forces (Kemp 2000; Milligan et al. 2009), the NRAS and Stimulus Package spending explicitly recognises that not only is there an acute problem with affordable housing, but the state has a role in the supply of affordable housing. Properties developed under NRAS are to be rented on the private market at 20 per cent below market rents whereas the social housing developed from the Stimulus Package will be tightly targeted towards those low-income households in most need.

Through increasing the supply of both socially owned and privately owned affordable rental housing, NRAS and Stimulus Package measures are specifically designed to help low-income household's access affordable housing. This is premised on the straightforward assumption that the greater supply of affordable housing will increase the opportunities that people have to access this type of housing. As already noted, this type of intervention has become less common in Australia and other advanced welfare states, where the problems with accessing affordable housing are largely seen as income problems (Kemp 2000; Milligan et al. 2009). From a perspective that posits housing affordability problems as income problems, individuals are provided with welfare measures to empower them with choices to access the private housing market.

Such welfare or related measures, 'demand side strategies', assume many forms (see Jacobs et al. 2004; 2007), and play an important role in assisting low-income households in Australia. Some demand side policies assist tenants, either financially or with information, to sustain their tenancy within the private rental sector. Other demand side strategies are aimed at individuals applying for housing available in the private rental market. These measures are either financially based, for instance, assistance with bond money or rent in advance, or they are information based, such as services that assist people navigate and negotiate the application process.

## **2.3 Queensland affordable housing context**

In Queensland, like other Australian states and territories, there is a mix of demand side strategies designed to enable access to the private rental sector, as well as assist people to sustain tenancies. For example, the Queensland Government has a program of Bond Loans and Rental Grants designed to assist people with the costs of a new private rental tenancy. They are means tested, and the Rental Grants are targeted towards people exiting correctional facilities, mental health units, people experiencing domestic violence and people who are homeless. Demand side strategies in Queensland that provide information rather than financial assistance include the Tenant Advice and Advocacy Service (including Tenants' Union of Queensland and Caravan and Manufactured Home Residents' Association) and RentConnect.

This latter initiative, the RentConnect Advisory Service, is a Queensland State Government initiative aimed at assisting people to enter the private rental market, providing information about finding and securing a private rental tenancy and assisting clients to access private rental assistance programs such as Bond Loans and Rental Grants. Directed towards individuals receiving low incomes who are likely to sustain a private tenancy but may not be prioritised for social housing (although eligible), the RentConnect Advisory Service provides practical advice, including information about how to find and identify a suitable rental home, and how to prepare and submit an application.

The demand side strategies noted above are geared towards people accessing the private rental sector as an alternative to social housing, that is, those who may be formally 'eligible' for social housing but not able to obtain social housing either because of lack of supply or particular locational constraints etc.. Supply side strategies, including both NRAS and the Stimulus Package, deliver additional affordable housing stock in both the social and private sector. Thus, there are a number of different strategies that may assist low-income household's to access affordable housing across a range of tenures. With the exception of Rental Grants, these measures are not targeted towards enabling people who are homeless to access private housing. Access to housing for people who are homeless, however, has been a significant focus of Australian Governments, including the Queensland Government.

## **2.4 Queensland homelessness responses**

As in other Australian states and territories, there have been a number of supply and demand side strategies implemented in Queensland to promote access to private and other forms of stable housing for people receiving low incomes. While these strategies are presented as a means to assist people experiencing homelessness to exit homelessness, people who are homeless face a number of barriers in accessing this housing. The eligibility criteria to access RentConnect, for instance, low income, means that people who could access this service would have a constrained capacity to acquire privately rented dwellings in areas where rental markets were expensive.

The introduction of NRAS does not provide a direct pathway for people who are homeless to move into housing. Depending on individual circumstances and housing type, NRAS properties at 20 per cent below market rents will remain unaffordable for many people who are homeless. Even if people could afford the rents for NRAS properties, NRAS managers have no requirements to allocate the housing stock they manage to people experiencing homelessness. Thus people experiencing homelessness compete with all other approved applicants. On the other hand, the construction of additional affordable housing stock does have potential flow-on

benefits for people who are homeless, in terms of creating additional capacity within the public housing system to house people with high needs.

A Queensland initiative directly targeted towards assisting people who are homeless to access housing and accommodation is the Homelessness Hub. Homelessness Hubs are funded by the Queensland Government and operate in Brisbane, the Gold Coast, Townsville and Cairns. Their purpose is to 'meet the information, referral, support and advocacy needs of homeless people using a one-stop approach in which the client can receive the services he/she needs directly, or through referrals' (Queensland Government 2006, p.5). The aim is for Homelessness Hubs to increase access to housing and accommodation options, and to work with people who have experienced difficulties accessing the homelessness service system. Building on this, Homelessness Hubs are intended to facilitate access to housing through the provision of brokerage, referrals and advocacy—Homelessness Hubs are funded to engage with people marginalised from mainstream services and work with the broader service system to enable people to access housing. Notwithstanding the identified lack of available housing for their clients, an evaluation of Queensland's Responding to Homelessness Strategy found that the homelessness hubs 'clearly succeeded in increasing the numbers of clients in private rental accommodation, public housing, community rental housing and boarding house accommodation' (Queensland Government 2008, p.98). Importantly, Homelessness Hubs collaborate with a number of state and not-for-profit organisations, in terms of information sharing, case coordination and accessing services to meet the needs of clients (Queensland Government 2008).

#### *2.4.1 An inventory of Queensland's homelessness responses and the housing system*

The present study will focus on those individuals who have not only experienced a forced exit from the private rental sector, but who have resided for periods of more than four weeks in temporary or transitional accommodation following forced exit from private rental. By virtue of residing in temporary or transitional accommodation, this group is homeless (Chamberlain & MacKenzie 2008). As such, and possibly subject to income requirements, their homeless status will mean that they meet eligibility criteria for homelessness services and social housing. Here we will outline a working inventory of homelessness responses in Queensland, and examine where they fit within the broader housing system.

Table 1 below indicates the main type of services, accommodation and housing that are available for people who are homeless. Some homelessness services are directed toward, or designed to be responsive to, certain groups. These groups include women and children leaving domestic violence, children leaving state care and people discharging from prisons and health institutions, for example. We have identified no initiatives in Queensland that specifically focus on people who have been excluded from the private rental sector. While people in these situations may be eligible for services, it is not the forced exit from private housing per se that determines their eligibility, rather the potential outcomes of this, for instance, homelessness status.

**Table 1: Homeless services in Queensland**

<i>Nature of services</i>	<i>Eligibility</i>	<i>Service provider</i>	<i>Funding body</i>
<i>Demand-side responses</i>			
Information and financial support to access private rental	People eligible, but unlikely to be prioritised for social housing. Also, likely to sustain a private tenancy.	Department of Communities, RentConnect	NAHA & Queensland Government
Informational and referral to help people access and sustain housing and accommodation	Private and social tenants and applicants	Tenancy Advice and Advocacy Service Queensland (TAASQ) providers	Queensland Government
Information, referral (to housing and accommodation providers), support, brokerage and advocacy	Homelessness or risk of homelessness—focus on those who experience difficulties accessing services	Homelessness Service Hubs—provided by not-for-profit organisations	Queensland Government
Crisis accommodation (less than 12 weeks) and case management	Homeless and/or experiencing domestic violence, exiting specified institution	Various not-for-profit organisations (formerly SAAP)	NAHA & Queensland Government
Transitional and supported accommodation	Homeless and/or experiencing domestic violence, exiting specified institution	Various not-for-profit organisations (formerly SAAP)	NAHA & Queensland Government
A range of non-housing services: ER, outreach, referral, health, counselling	Targeted (but not exclusively) towards people experiencing homelessness	Not-for-profit organisations and Queensland Health	Queensland Government (either sole or partial funder)
<i>Supply-side responses</i>			
Regulated affordable housing	Incomes/asset based	Investors (including not-for-profit organisations) and property managers	NRAS
Social housing—including transitional housing, Community Rent Schemes and Community Housing boarding houses	Income and need based (and Indigenous based)	The Department of Communities and not-for profit organisations	NAHA and Queensland Government

Table 1, in mapping the housing services that respond to homelessness in Queensland, illustrates the central role of the not-for-profit sector and the Queensland Government, albeit in collaboration with the Commonwealth. The Queensland Government both funds and legislates crisis and transitional accommodation for

people experiencing homelessness, funds and operates services that provide information to people who are homeless as a means for them to access housing, and the state similarly is the primary funder of 'affordable housing' that is targeted towards people who are homeless. An inventory or description of the nature of these homelessness and housing services provides a useful reference for understanding the gateways and barriers that people encounter as they navigate the service and housing system. By documenting the nature of the services and considering the specific services that are offered, it will assist in making sense of how people who experience forced exclusions from the private rental sector transition through and access permanent housing.

## **2.5 Conclusion**

In this chapter we have sought to outline Queensland's homelessness service system, and locate this within the broader housing service system. There are a number of housing, accommodation and non-accommodation services targeted towards people experiencing homelessness. These include initiatives aimed at increasing the supply of affordable housing, measures to assist people to access private housing, and services that provide crisis and transitional accommodation, as well as associated support services. While these responses differ in significant ways, they are all heavily funded and legislated by the Queensland Government (often in collaboration with the Commonwealth Government). This social system, however, is closely associated with, and arguably contingent upon, the availability of housing in the private market. The way that services respond to homelessness will be influenced by the supply of affordable housing (e.g. NRAS), by demand side strategies (e.g. RentConnect) and the manner in which people transition through and move out of homeless accommodation. Having sketched this broad terrain, in the next chapter we detail a conceptual framework that enables us to make meaningful the manner in which people engage, avoid or are excluded from this service system in their transitions following forced exit from private rental, and the ways in which permanent or stable housing is obtained.

### **3 CONCEPTUAL FRAMEWORK**

The aim in this chapter is to present a conceptual framework that provides a guide to explore and understand the way that people experience housing transitions following forced exit from the private rental sector in Queensland. Such a framework must be sensitive to movements throughout the total housing system. The approach presented here draws on Clapham's (2002; 2004; 2005) notion of housing pathways and recent Australian critiques that have served to focus our attention upon the usefulness of a 'housing transitions' approach (Beer et al. 2006; Beer & Faulkner 2009; Fopp 2009; Thompson 2007). It draws, also, upon broader social-economic analyses of systems of provisioning (production & consumption), and theoretical formulations of 'the total economy' that draw attention to different modes of provisioning in the major sectors of the economy and to core and peripheral patterns of production and consumption (Warde 1990a, Edgell & Hetherington 1996; Wallerstein & Smith 1992). We are particularly interested in understanding the way in which people's housing strategies are enabled or constrained by their interactions with various agents and resources at different locations within broad systems of housing and welfare, following forced exit from private rental.

#### **3.1 Transitions/biographies and the consumption of housing**

We posit a transitions/biographies framework for the analysis of the consequences of forced exit from private rental, and draw upon recent critiques of notions of housing (or homelessness) 'careers' and 'pathways' to argue for a focus upon housing transitions. A forced exit can be seen as a 'forced transition' from one particular position within the housing system to another. Such transitions will be understood and acted upon in particular ways, depending upon the personal capacities and social strategies of persons affected, and upon the social and material conditions under which they make their transition. Forced exits will entail 'radical shifts' (cf. Short 2005a; 2005b) in both the social and material conditions of everyday lives, and, for low-income households, homelessness will be immanent. Understanding the impacts and outcomes of forced exits for low-income households necessarily entails linking an analysis of lived experience to a structural analysis of the housing/housing service system, with a focus upon both the social and material conditions of housing access.

The work of Beer and his colleagues who have refined and adapted Clapham's (2002; 2004; 2005) housing pathways model to make sense of contemporary Australian 'housing transitions' (Beer et al. 2006; Beer & Faulkner 2009) is instructive here. Their work draws on the sociological constructs of the risk society (Beck 2000; Giddens 1991) to argue that there are notable differences in the way that people consume and transition through housing in the 21st Century compared to the late 20th Century (Beer et al. 2006; Beer & Faulkner 2009). Housing transitions of individuals in the 21st Century, they argue, are influenced by a range of macro-economic, social and health changes that now characterise Australian society. These changes include the prevalence of relationship dissolution, the age of entry into home ownership, people's dynamic or precarious relationship with the labour market, and the impacts of increased life expectancy and 'aging in place', to name but a few. The importance of these drivers or factors that shape housing outcomes can be seen in the way people exercise agency and make housing transitions.

Like Clapham's (2002; 2004; 2005) housing pathways approach, the 'housing transitions' model positions people as active agents who purposively engage in housing consumption, in ways related to identity and life improvement (or, at the very least, survival and well-being). With a focus on capturing people's lived experiences and subjective meanings of housing, the housing transitions model is sensitive to the

way that movement into and out of housing is not always the result of householder choice. It provides a means to understand housing decisions as both subjectively meaningful and socially situated. As Beer et al. (2006) suggest, 'structural change in the way governments seek to assist individuals and households, as well as shifts in the nature and intent of housing policy, have reshaped the context within which individual households make housing decisions'.

Recognising the diversity of housing transitions in both their personal and structural dimensions facilitates an understanding that housing transitions will not all point in one direction. It is important to accept, therefore, as a starting point for analysis, that housing origins and destinations will be many and varied in their nature and impacts (cf. Beer & Faulkner 2009, p.39). Recognition that housing transitions may be highly constrained also is important in the present context of enquiry. Fopp (2009), among others, is critical of the term 'homelessness pathway' because, he argues, it has connotations that homelessness is a choice, and this is problematic. Such insight leads us, in the present study, to refer to housing 'decisions' rather than 'choices', and to focus attention upon the conditions under which such decisions are enacted, enabled and/or constrained.

May's (2000) work on housing biographies complements this perspective. A 'housing biographies' approach firmly embeds experiences of housing in other areas of life, and in particular, the way people make sense of their housing. This approach is useful to 'clarify the ways in which people find their way around an accommodation and service network or to examine the kinds of accommodation to which people turn when they become homeless' (May 2000, p.634). By engaging with people and exploring their subjective experiences of the broader housing system, the housing biography approach is attuned to the part that social structures play in enabling and constraining housing options. In taking such an approach, we will consider how, and under what conditions, macro-policy, local services and informal networks enable (or constrain) people in their efforts to obtain stable housing. Within a context of their long-term biography, including their engagement with the labour market and social service system, we will examine people's movements through the 'total housing economy', and the meanings they associate with their housing transitions.

### **3.2 Forced transitions in the total housing economy**

Mindful that housing access, following forced exit from private rental, is more likely at peripheral and/or informal sites of provisioning within the housing system, and cognisant of research evidence that multiple transitions are more likely in vulnerable households (Seelig et al. 2008; Wood & Ong 2009), we view the 'housing system' in the broadest terms. Drawing upon analyses of the 'total economy' developed by Warde (1990a; 1990b; 1992; 1996), Edgell and Hetherington (1996), and Short (2005a), we posit a model of the total housing economy as inclusive of all contexts in which, under particular (and varying) social and material conditions, people obtain and use housing. The total housing economy encompasses the formal market, state and not-for-profit sectors of housing provision, based principally upon monetary exchange, citizenship entitlement/eligibility and 'deservedness', respectively, as means of access. It also encompasses informal, associative, inter-household, household and interpersonal arrangements for housing/accommodation that may be variously based upon association, reciprocity, and/or familial or friendship obligations.

Thinking of housing provision and access in this way encourages us to ask questions about relations *among* different spheres of production/consumption, and about the existence and operations of mixed modes of provisioning. Such mixed modes of provisioning and access may include new forms of social enterprise, inter-sectoral

partnerships, and/or collaborative networks of welfare provisioning (cf. Keast et al. 2006; Gonzales 2007; Midgley 2001). Furthermore, and importantly for the present enquiry, thinking of the 'total housing economy' as constituted by distinct sectors of provisioning (market, state, third sector/community, inter-household and household/domestic), leads to an analysis of personal capacities to access goods and services in all or any of these spheres, to considerations of patterns of exclusion as well as inclusion, and draws attention to interstitial relations of production-consumption. Ultimately, it calls for a comparative analysis of modes of provision and access that lead to different, more and less secure, housing outcomes (cf. Wallerstein & Smith, 1992).

Wallerstein and Smith (1992) and other contributors to *the Creating and Transforming Households* project, and Short (2005a) have demonstrated, as did Pahl (1980; 1982; 1984) that those in peripheral positions, excluded from the market and/or marginalised in the state sphere, also are likely to have tenuous means of access in the informal economy. Importantly, for the present investigation, such studies have demonstrated the difficulties entailed in shifting from one sphere of access to another following exclusion. The means of access (social relations and material resources) in one sphere are not necessarily transferable to another (Short 2005a; Short & Mutch 2002).

Taking these insights into account, the approach outlined above leads us to ask: 'By what means and to what ends do people (in one category or another) acquire and secure their access to housing following forced exit from private market rental?' and, in turn: 'What resources are required in order for them to access accommodation in the market/state/not-for-profit (social) and various informal spheres of housing?' Maintaining a focus upon the 'relational' aspects of housing leads us to ask: 'What social relationships must people enter into in order to obtain and use housing/accommodation under these conditions?' and 'What social relations and material resources are required to bridge different sectors of provisioning?' Answers to such questions will be fundamental in responding to the research questions set out in Chapter 1, above.

### **3.3 Forced transitions and precarious identities**

From the perspective outlined above, we take the view that understanding the interplay of action, structure and identity is crucial to understanding how housing outcomes are constituted, progressively, over time and place. In briefly elaborating the significance of this interplay for the analysis of housing transitions following forced exits, we wish to highlight the precarious nature of two salient identities implicated in the housing transitions that likely follow forced exit from private rental—that of 'homeless person' and that of 'suitable tenant'.

Forced exits from private rental are imminently situations of homelessness. However, in order to remain within (or re-enter) the private rental system, householders must present as 'suitable tenants' (Short et al. 2004; 2006; 2008). Within the housing system in Australia, these two salient statuses, being 'homeless' and being 'a suitable tenant' are in direct tension. Discursively and practically, they are constituted as contradictory.

In the processes of application for and allocation of tenancies, suitable tenants will be expected to demonstrate that they are resourceful, reputable, competent, and strategic. They must demonstrate that they have the ability to pay and the ability to care for the rental property, two clearly articulated criteria for access to housing in the private rental sector (Short et al. 2008). In particular local market contexts, expectations of suitable tenants vary, of course, and opportunities do exist for otherwise 'unsuitable tenants' to be accommodated under particular, local market

conditions. In the shifting market and policy contexts outlined in Chapter 2, and in particular 'local' rental markets, there will be newly emerging (sub-)markets of 'affordable housing' in which even more nuanced understandings and constructions of 'suitable tenants' may emerge. Nonetheless, in the contemporary context of housing provision and support, many who experience forced exit from private rental will be left to negotiate the 'borderlands' of private rental and social housing support where the means of access to housing may depend upon one's status as a suitable tenant or, alternatively, as homeless.

Assuming the invariably stigmatised 'homeless' identity, however, is far from unproblematic. Fopp (1996) and Horsell (2006), among others, have demonstrated the way the homelessness service system scrutinises the homeless subject and positions them as distinct from the mainstream. Taking on the homeless role, regardless of what the consequences may be, represents challenges. In order to be a worthy 'homeless person', there are certain attributes that need to be emphasised (Fitzpatrick & Kennedy 2001; Johnson et al. 2008; Stephenson 2006). People experiencing homelessness may portray themselves as worthy of voluntary services by strategically emphasising their docility and appreciation toward the provider of services (Parsell 2010). Marvasti (2002) has shown how the process of constructing an appropriate client identity at a homeless shelter is an ongoing and iterative process that the client and service provider construct. Clients exercise agency in the identities they construct, but this agency is mediated by the parameters in which the service deems clients to be worthy of assistance (Marvasti 2002).

Parsell (2010) found that even after years of homelessness, people may reject a homeless identity and identify themselves with reference to a range of other characteristics and life experiences. At the same time, he has argued that for many people, the accessing of essential services from homelessness providers actually contributed toward their feeling homeless (Parsell 2010). Our enquiry therefore must be sensitive to the possibility that people who are homeless, regardless of whether they have lives characterised by homelessness or if they have recently become homeless for the first time, may not feel comfortable taking on the status of homeless client. It is important to consider these potential consequences and the strategies and decisions that people make negotiating them when focusing on people's transitions through the housing economy.

While eligibility for housing and homelessness services may be constructed as objective, the manner in which people approach, ascribe meaning to and respond to these systems has implications for housing outcomes. That is to say, negotiating and appropriating statuses such as 'suitable tenant' or of 'homelessness' influences transitions through the housing and homelessness systems which, in turn, will have implications for what outcomes are achieved. Of crucial concern in the current study are the factors that are likely to promote transitions into appropriate and affordable housing on the one hand or, on the other hand, transitions into less and less regulated, more and more insecure and/or inappropriate forms of housing and homelessness.

### **3.4 Conclusion**

Drawing on housing transitions and housing biography frameworks of analysis, and positioning these within the context of the total housing economy, our study will seek to understand what happens to individuals, and what they do following forced exit from private rental. There is a dearth of knowledge about what individuals and organisations do in practice as they negotiate and navigate access to the private rental market or other forms of housing, following exclusion. Specifically, this study will

focus on the practices of housing and welfare service providers, and the housing strategies of householders negotiating re-entry to the private rental market or other sectors following forced exit from private rental. It will do so by attending to the personal strategies, and the social relations and material conditions under which people engage with others, in institutional contexts that are affected by broader social, economic and political relations shaping the housing system.

## 4 RESEARCH METHODS

### 4.1 Research design

A 'nested-scale', mixed-methods framework will guide data collection and analysis throughout the research (Sepez et al. 2006). Phase 1 involves an analysis of policy instruments, and housing and related programs operating in Queensland. In the first phase of the research, attention has been focused upon identifying and classifying key housing services in order to map the broad parameters of the service system and to position major categories of housing and housing-related services within the context of the total housing economy. The structural inventory presented above in Chapter 2, provides a starting point for more detailed analysis of the housing service system, and a foundation for mapping service integration and collaboration within and across the housing system.

Phase 2—a state-wide survey of housing and housing-related service providers—will map patterns of collaboration and integration of housing and related non-housing services and ascertain the ways in which changing policy frameworks have influenced collaboration, program development and service delivery at local, regional and state levels. The 'community capacity index' developed by Bush et al. (2002) has been adapted for use in the survey context to focus upon four key domains of community capacity in housing and related service provision—partnerships, knowledge transfer, problem-solving and infrastructure.

Conventional techniques of social network analysis (cf. Keast et al. 2008) will be applied to map relationships among service providers and between service providers in the state and community sectors and real estate agencies, property managers or landlords in the private rental sector. The number and range of relationships, and the function (joint planning, joint initiatives or partnerships, information and/or resource sharing, and/or referrals in and/or out) and type of relationship (formal/informal) will be described. A particular focus of analysis, at this stage of the research, is the number and form of ties that 'bridge the divide' between state and social housing service outlets, and private sector providers, and the geographical location and spread of such ties.

In Phase 3, two or three regions will be selected for contextualised study of these key factors. Tenant advisory and emergency housing services in each region will be approached to take part in 'participatory rapid appraisals' (PRAs) (Sepez et al. 2006; Foth 2006) of service delivery systems and practices, affected householder circumstances and access to appropriate services. Rapid Appraisal (or Rapid Assessment) methods involve 'intensive, team-based qualitative enquiry using triangulation, iterative data analysis, and additional data collection to quickly develop a preliminary understanding of a situation from the insider's perspective' (Beebe 2001, p.xv). In this project, PRAs will involve network recruitment of service providers and client householders, for a cross-sectional study of provider and client experience, and the match of services, systems, needs and capacities.

Initial contacts will be asked to nominate key people within their professional network (people with whom they regularly work) and clients whom they see as important for providing a collaborative account of the way things work when service providers and clients respond to housing needs in their area. In turn, their contacts will provide additional 'nodes' for recruitment of other local actors. Such an approach is important to ensure that organisational and interpersonal ties that work at the level of service provision are reflected in the data collected. Network recruitment is a useful tool for engaging participants and also for animating the very social relations and practices

that constitute the service system within the (local) housing economy (Spren & Zwaagstra 1994).

Two face-to-face workshops will be conducted in each region, providing opportunities for observation, and collaboration and community capacity building among participants (Ambrose & Short 2009). Up to five providers and up to eight householder interviews will be conducted as part of the regional PRAs. We will seek to document a mix of householder experiences, including cases of successful re-housing (where householders have acquired appropriate, affordable housing and at least the prospect of tenancy for six months or longer). The complexity of household (vis-à-vis individual) needs and capacities (for education, employment, transport, health care, and housing) will be a key consideration.

Macro analyses will be applied in two ways: first, for comparative analysis of different local areas or regions in relation to other localities, regions and/or the nation as a whole, and second, to assess how the housing economy works in the local context of study. Both forms of analysis are relevant for our purpose and both will be incorporated in the method of conducting the PRAs in Phase 3. Micro-level analysis, on the other hand, will incorporate heterogeneity at the local level, including different perspectives and the particularities of experiences. For example, the experiences of those who achieve housing stability through access to local services and/or housing stock, and those who do not can be compared. Importantly, at this stage of the research, the stories of both affected householders and service providers will be recorded. While positioned differently within the structures of the housing economy, both are involved, strategically, in the *making* of housing transitions.

Regions for study will include areas of significant and rapid population growth, persistent low vacancy rates in the lower end of the private rental sector, and with substantial proportions of lower-income households in private rental. Care will be taken to profile within-region pockets of concentrated pressure in demand-supply of low-cost rental housing. Three regions will be selected to allow for comparison of local markets, and housing and related service provision networks, including newly-established services such as Rentconnect (a Queensland Housing initiative). In particular, selection of study areas will take into account local differences related to population demographics, local labour markets, rural/urban factors, patterns of in- and out-migration, and representation of highly vulnerable householders such as Indigenous householders, single parent householders, humanitarian immigrants, and/or income support recipient groups.

To validate findings of PRAs and provide richer biographical narratives (Beebe 2001; May 2000) of affected householders' mobility and strategies over time, within each region, 'sites of transition' will be selected for more detailed, observational study, in Phase 4. Residents' personal narratives of their housing transition/s will be recorded. Two extended-stay sites, one dedicated transitional housing facility (outside the Brisbane-Gold Coast corridor), and one de facto transitional site (e.g. a motel or boarding house where crisis accommodation is regularly provided) will be selected for more detailed study over two to three months. As well, in each region, up to five households providing extended, informal, transitional accommodation will be recruited through referral by PRA participants and other community service providers, and through community networks accessed via local media, and public notice boards. Indigenous households providing informal transitional accommodation will be recruited as a priority. A significant strategic element of this component of the study is inclusion of householders who have had no contact with formal and/or non-government housing service providers. In order to document the process of transition and the factors that contribute to successful re-housing, we will seek to include in this phase of the study a

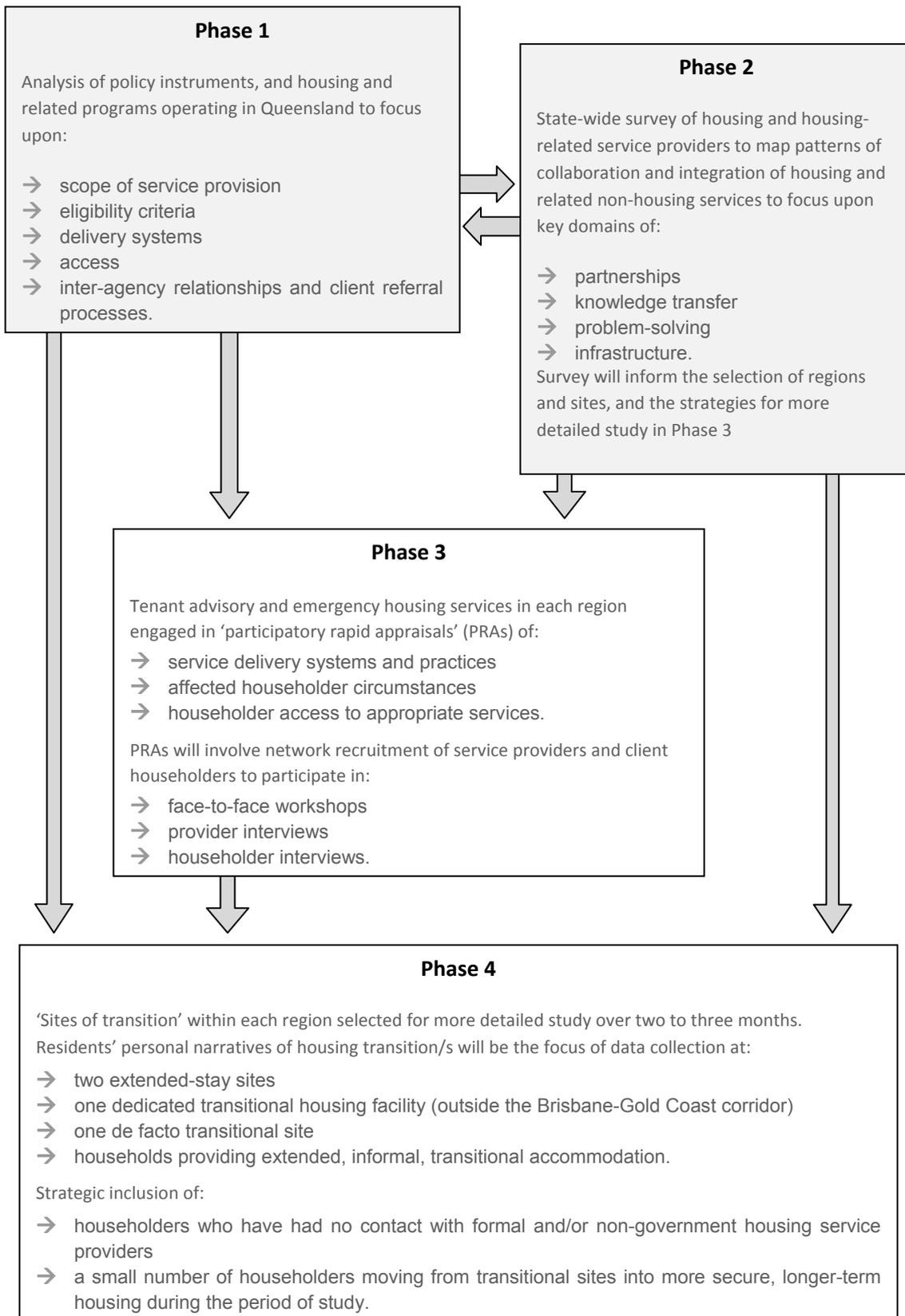
small number of householders moving from these transitional sites into more secure, longer-term housing during the period of study.

As a supplement to the main project, a small-scale, independent research project will be carried out at a transitional housing facility (a mixed-accommodation hostel) in the Brisbane-Gold Coast region. This will provide an additional, sentinel site study, strengthening the comparative aspect of analysis in this phase.

## **4.2 Conclusion**

The research strategy outlined above will enable us to map the structure, processes, relationships and conditions of housing access experienced by those affected by forced exit from the private rental sector, and to understand the ways in which their housing strategies are affected by social relations and institutional processes (of the market, state and community sectors and the informal economies of kinship, friendship and association) that extend from beyond their immediate milieu (Smith 2005). The aim will be to link experiential accounts with observation of material conditions (cf. Nichols 2008), social relations and material outcomes of particular housing strategies, in the context of the particular forms of engagement (or disengagement) in and across community, state, market, and informal sectors of housing provision. (See Figure 1 below outlining the research strategy diagrammatically.)

**Figure 1: Research design**



## 5 CONCLUSION

A review of key policy and theoretical literature leads us to conclude that the needs of a group of people who experience forced exits from the private rental sector are not yet being directly or adequately responded to in policy or practice. While there are considerable initiatives directed towards responding to people who are homeless, and some more recent initiatives directed towards the increased provision of affordable housing, little policy or practice attention has focused on the needs of people who (1) experience forced exits from the private rental sector, and (2) are not likely to obtain social housing in the medium term.

There is a 'space on the ground' that little is known about outside the immediate context in which it occurs. The 'space on the ground' constitutes, on the one hand what individuals do to access and secure housing for themselves. This includes individual capacities and efforts, skills and knowledge. On the other hand, the 'space on the ground' includes homelessness services, local landlords, real estate agents and people in the broader public who play a role in enabling people to access private housing and other forms of stable housing. In addition to the fundamental importance of macro housing supply and demand factors, these 'on the ground' processes do shape what happens to and for people trying to access permanent housing. Unlike macro policy and supply and demand realities, however, the processes occurring 'on the ground' are not easily gleaned from the research literature.

To examine these 'on the ground' process and to understand what constitutes an appropriate response to people trying to re-enter permanent housing following various forms of forced exits, we have conceptualised the significance of a total housing economy. The total housing economy takes account of individual agency and personal strategies, and embeds them within people's engagement with the homelessness service system and the broader housing economy, including informal housing/accommodation providers.

The provision of the range of services (including accommodation and housing) that people attempting to re-enter permanent housing following forced exits will therefore occur within a total housing economy that is mixed in terms of services available, service providers and service funders. While the mix and interaction of state, private and not-for-profit providers is central to understanding the workings of this housing economy, the informal supports, social relationships and familiar linkages that are located within specific geographies are likewise informative to what housing outcomes people achieve.

### 5.1 Policy relevance of the research

The 2009 NAHA constitutes a significant shift in national housing policy emphasising the integration of programs and services, especially between the range of housing services (e.g. homelessness and other targeted services and mainstream services) and housing providers (market, state and not-for-profit), and linking housing and non-housing welfare service systems. In the context of National Partnership Agreements there is an emphasis upon increased supply of and extended access to (targeted) social housing, upon partnerships for housing provision, and integration at all levels of government. At the same time, there is a continued emphasis upon the private market as the predominant mechanism for housing provision, with policy interventions focused on regulating for efficient supply, and subsidising rental housing for low-income households through CRA, the National Rental Affordability Scheme, and some state-delivered programs geared towards maintaining 'at-risk' tenancies. However, the

gap between private housing markets and social housing products and services remains substantial.

A focus on forced exit from private rental (a forced housing transition occurring as a result of untenable circumstances, not necessarily formal eviction) is informed by increasing public concern about the impacts of shortages of appropriate, affordable private rental housing for lower-income households, and mounting pressures in the social housing system to deliver appropriate, timely transitional housing to householders in need (St Vincent de Paul Society 2007; Shelter NSW 2006). This research will provide an opportunity to examine the emerging role and impact of new forms of affordable housing in addressing the shortage of affordable housing available for low-income households facing stress or exclusion from the private market and unable to access highly targeted social housing.

Appropriately, considerable attention in both research and policy has been given to primary homelessness, especially among identifiable, vulnerable populations, and the impacts of early intervention and service delivery upon their housing outcomes. Much less attention has been paid to forms of housing stress experienced at 'transitional' sites of secondary and tertiary homelessness (Thompson 2006), or to the resources and strategies of householders seeking to negotiate stressful housing transitions and satisfactory housing outcomes (Hulse & Saugeres 2008).

In the context of the national policy shift and efforts to improve housing delivery systems at state and community levels, it is timely to ask whether current and emerging modes of service delivery (products/services/relationships) and service integration can improve housing security for householders experiencing forced exit from the private rental sector, and what, if any, particular policies and/or programs have been effective in assisting people into affordable, secure and appropriate housing.

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