

***THE ECONOMIC AND SOCIAL  
BENEFITS OF SOCIAL HOUSING:  
THE FULL PICTURE***

An Information Paper from Melbourne Affordable Housing,  
a member of the Housing Choices Australia Group

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## 1. Introduction

The social housing sector in Victoria is small, but growing quickly. Those working in the sector know well what it achieves – they see it change people’s lives. Secure, affordable, well-designed housing opens up opportunities not known before – for education, for work, for family life, for involvement in the community, and for peace of mind. Dealing with organisations that are respectful and responsive to people’s needs also builds confidence and self-esteem.

The personal stories provide all that is needed to encourage many people to work in and with the social housing sector, and to further its goals however they can.

These stories are also an important part of the case for continued strong investment in the sector by governments, community groups and philanthropic organisations, who all look for opportunities to help change people’s lives for the better. Governments are investing unprecedented amounts in social housing in the next few years, but a sustained effort over the long term will be needed to meet the needs of those on low incomes.

Competing social and economic priorities mean that the personal stories – no matter how compelling – will not be enough to make the case for that investment. The social housing sector needs to continue building a broader evidence base that demonstrates clearly the difference it makes, both for individuals and for the broader community.

This paper is a contribution to that end. It examines:

- the importance of housing to people’s wellbeing (Section 2);
- the role of the small, but growing, social housing sector (Section 3);
- the impact of social housing on the lives of individuals (Section 4); and
- the impact of social housing on the broader community (Section 5).

Some conclusions are drawn in Section 6.

## 2. The importance of housing

Access to safe, stable and affordable housing has long been recognised as a core aspect of people's wellbeing.

The Australian Bureau of Statistics (ABS) has identified eight aspects of life that contribute to wellbeing, and which form the basis of the ABS' system of social statistics (see Box 1). One is access to shelter, security and privacy, through housing, although having a stable home base underlies them all.

### *Box 1: Aspects of Life Contributing to Wellbeing*

- Support and nurture through family and community
- Freedom from disability and illness
- Realisation of personal potential through education
- Satisfying and rewarding work, both economic and non-economic
- Command over economic resources, enabling consumption
- ***Shelter, security and privacy, through housing***
- Personal safety and protection from crime
- Time for and access to leisure and cultural activities

Source: Australian Bureau of Statistics (ABS) 2001, *Measuring Wellbeing – Framework for Australian Social Statistics*, cat. No. 4160.0, AusInfo, Canberra, p. 8 [emphasis added].

The ABS emphasises that the aspects of wellbeing are related, and should not be looked at in isolation. These connections are increasingly being acknowledged in all areas of social research and policy development. For housing, for example, there is recognition that safe, secure and stable housing provides much more than just shelter:

*Having a home, in the fullest sense, is about more than just housing. A home provides stability, a place that exists in the community context, and a place from which to participate in that community and to draw on the services and assistance that one requires.*

(Pike, Hon Bronwyn, MP 2002, *Victorian Homelessness Strategy: Action Plan and Strategic Framework*, Department of Human Services, Melbourne, p. 5)

It is easy to imagine how the nature of a person's housing – its location, stability of tenure, affordability, condition, size, design, and the nature of the surrounding community – can affect a wide range of other aspects of life (Phibbs 2005, p. 31). For example:

- people's physical or mental health may be worse in badly maintained, unstable or expensive housing;
- opportunities to participate in education and training are likely to be reduced by unstable or expensive housing and by having to move from school to school, or by housing that is a long way from schools and colleges;

- the chance to work may be constrained by unstable housing or the location of housing; and
- poor housing, and especially no housing, is likely to affect people's self-esteem and confidence, their social connections, and their capacity to contribute to community life.

There is some evidence on the nature of these links, but it is patchy. The body of research is growing on the importance of adequate housing, and the difference that it can make to other aspects of people's lives.

It is less widely recognised that standards of housing have effects that extend far beyond the lives of individual residents. There are also important economic and social effects for the broader community.

This paper focuses on one part of the housing sector – social housing – and explores briefly the evidence on its contribution to both individual and community wellbeing.

### **3. The role of social housing**

#### ***3.1 Declining affordability of housing***

The affordability of housing is at the forefront of many Victorians' minds.

High rates of home ownership mean that most attention has been given in recent years to the effect of high house prices on those wanting to buy a home. Some people have had to delay their purchase, and stay in an increasingly competitive rental market, or buy houses that are smaller or in areas that are not their first preference. Affordability of housing remains an issue today for many who want to buy their own home, despite the impact of the global financial crisis on house prices, and reductions in interest rates.

Much less attention has been given to how those on the lowest incomes are faring. These people always find good quality housing difficult to afford, and trends in the market in recent years have made it increasingly hard for them to access housing of reasonable quality or, in some cases, housing of any kind. Alternatively, they have to use a large proportion of their income to pay for housing, leaving little for the other necessities of life.

In 2005-06, some types of low income renting households were already spending very high proportions of their income on housing (even when those with the lowest 10 per cent of incomes are excluded). Single person households were particularly disadvantaged in the private rental market, spending around 35 to 40 per cent of their income on housing (see Table 1).

More recent trends suggest that the situation has become even more difficult for low income households in the last couple of years. The Victorian Office of Housing estimates that Melbourne rents rose 10.9 per cent over the year to the December quarter 2008, well above the average annual rise over the last eight years of 5.9 per cent, despite some easing in rental growth over the second half of the year. The annual change in metropolitan rents peaked at 13 per cent in the June quarter of 2008. Rises in regional rents were more moderate, at 7.4 per cent over the year to December 2008, but this is above the long-term average increase of 5.2 per cent. Growth in new lets and the rental vacancy rate remain very low, indicating a very tight rental market, particularly in inner and middle suburbs of Melbourne (Victorian Office of Housing 2008b).

As a result, rents have become increasingly unaffordable, especially for low income households. In the December quarter 2008, only 19.3 per cent of (the small number of) new lets in Victoria were assessed as affordable for those on low incomes. The shortage of affordable rental housing is critical in metropolitan Melbourne with less than 7 per cent of new lets assessed as affordable, a marked reduction from the proportion that were affordable a year earlier (11.6 per cent), and particular shortages of 1 and 2 bedroom dwellings (see Table 2).

It is this group of very low income households, which faces increasing difficulty in the housing market, which the social housing sector works to support.

**Table 1: Housing costs as a proportion of gross income, selected low income renting households<sup>(a)</sup> by tenure type, 2005-06**

Type of household	Housing costs as a proportion of gross income, low income households (per cent)	
	Renter – State/territory housing authority	Renter – Private landlord
Lone person aged under 35	36*	36
Couple with dependent children	14	24
One parent with dependent children	16	30
Couple only, reference person aged 55 to 64	22	31
Couple only reference person aged 65 and over	24	37
Lone person aged 65 and over	21	42
All lower income households <sup>(b)</sup>	17	29

\* estimate has a high standard error and should be treated with caution

(a) Lower income households are those containing the 30 per cent of people with equivalised disposable household income between the 10<sup>th</sup> and 40<sup>th</sup> percentiles.

(b) Includes all low income households, not only the selected groups shown in this table.

Source: Australian Bureau of Statistics 2007, *Housing Occupancy and Costs Australia, 2005-06*, cat. No. 4130.0.55.001, AusInfo, Canberra, Table 17.

**Table 2: Rental affordability for households on Centrelink incomes, Victoria, December quarter 2008**

Household type	Single on Newstart	Single parent with 1 child	Couple on Newstart with 2 children	Couple on Newstart with 4 children	Total
Assumed property size	1 bedroom	2 bedroom	3 bedroom	4 bedroom	
Affordable weekly rent	\$125	\$190	\$235	\$290	
Affordable new rentals (per cent)					
- Metropolitan	2.5	4.4	8.1	15.6	6.6
- Regional	55.6	62.0	56.9	54.4	58.1
- State total	9.4	17.4	23.0	25.6	19.3

Note:

Affordability benchmark used is that no more than 30 per cent of income is spent on rent.

New rentals may be at higher rents than continuing rentals.

Source: Victorian Government Office of Housing 2008b, *Rental Report*, December quarter.

### **3.2 The social housing sector**

Social housing organisations operate on a non-profit basis, providing housing at below-market rates to those on very low incomes, with a strong focus on the wellbeing of the people they are assisting.

The sector is diverse, encompassing:

- registered housing associations, which develop new housing and manage rental housing portfolios;
- registered housing providers, which manage rental housing portfolios;
- transitional housing managers; and
- a range of other types of organisations offering housing support to those on low incomes or with special needs.

The social housing sector receives substantial government support, but also works with a range of other partners – including local councils, churches and private organisations – who help to fund development of new housing and sometimes provide support to residents.

The exact size of the sector is not known, but it is relatively small. Registered housing associations own or lease around 4000 properties in Victoria, and the Victorian Government estimates that the sector as a whole manages around 12 000 properties, including short to medium term accommodation (Victorian Government Office of Housing 2007 and 2008a). Across Australia, around 1000 community housing organisations were estimated to have held 34 700 properties in 2007 (Plibersek 2009).

The relatively small size of the sector means that, so far, it is meeting the need for affordable rental housing of only a small number of those on very low incomes. However, the community will see unprecedented growth in social housing over the next few years as a result of very large investments by both State and Commonwealth governments.

The Victorian Government announced substantial new investment in social housing in the 2007 State budget, of \$300 million over 4 years (Office of Housing 2009). The Commonwealth Government has recently announced investment of \$6.4 billion in social housing as part of its economic stimulus and nation building package. This will fund around 20 000 new homes over the next three years, with around 5000 to be built in Victoria. Separately, the Commonwealth's National Rental Affordability Scheme is designed to stimulate supply of up to 50 000 new affordable rental dwellings Australia-wide (Plibersek 2009).

As a result, the social housing sector will be able to help more people in coming years, multiplying the substantial impact it has on the lives of individual residents. The difference that social housing can make for individuals is described in the next Section.

## **4. Social housing – what difference does it make for individuals?**

### **4.1 Introduction**

As Section 2 discussed, access to adequate housing is a core aspect of people's wellbeing. Providing access to shelter, security and privacy through housing is therefore one of the key objectives of most communities.

Ensuring better access to affordable housing has been recognised by the Victorian Government as one of the key challenges that need to be addressed to make Victoria a fairer society. The broad objective of 'a fairer society that reduces disadvantage and respects diversity' is one of the ten goals set for Victoria in the Government's overarching policy framework, *Growing Victoria Together* (Victorian Government 2005).

The direct impact of the social housing sector on people's wellbeing therefore comes from the difference that it makes to their housing circumstances – this is discussed in Section 4.2.

Section 2 also outlined briefly how the characteristics of people's housing – its location, stability of tenure, affordability, condition, size, design and the nature of the surrounding community – might affect other important aspects of their wellbeing, including their health, education and employment opportunities, and their connections to the local community. Section 4.3 examines the evidence on these links.

Section 4.4 draws some conclusions about the impact of social housing on individuals.

### **4.2 The direct impact – better housing**

#### ***What are the alternatives?***

The impact of social housing is difficult to observe, because we often do not know where people would be living if they did not have the assistance provided by the social housing sector. However, it is important to try to establish what the alternatives might be, because they shape the impact that social housing has.

Melbourne Affordable Housing (MAH) is an example of one social housing organisation with a focus on providing long-term affordable housing.<sup>1</sup> To provide a starting point for this paper, MAH staff considered the circumstances of the organisation's residents on entry into MAH housing, and estimated their alternative accommodation options (see Table 3). The staff concluded that a high proportion of

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<sup>1</sup> MAH's 2007 tenant survey showed that almost 60 per cent of residents had been a tenant of MAH for a year or more. Rents charged in 2006-07 averaged around 60 per cent of market rents.

residents would be homeless, either in absolute or relative terms (under the ABS definition<sup>2</sup>) if they could not be housed by MAH or another social housing provider:

- around 15 per cent would be on the streets and therefore in absolute homelessness; and
- around 65 per cent would be in temporary accommodation - with family, in crisis centres or in rooming houses - and therefore homeless in relative terms.

Only around 20 per cent, it was thought, would be in private rental accommodation.

**Table 3: Estimated housing alternatives for MAH residents**

<i>Alternative housing options</i>	<i>Estimated proportion of MAH residents who would need to use this option (per cent)</i>
On the street	15
Rooming/boarding house	30
Crisis or refugee accommodation	15
Staying with family	20
Private rent	20
<b>Total</b>	<b>100</b>

Source: Melbourne Affordable Housing staff

Most of these housing options have well-known disadvantages. Boarding houses are often in poor condition, can have a culture of violence, intimidation and drug use, and are expensive (Chamberlain et al 2007). Sleeping on the streets, by definition, means that people do not have the protection or facilities that go with having a roof over their heads. Crisis accommodation or staying with family might suit for short periods, but they are not long-term options and, even for a short time, involve a significant sacrifice of privacy.

None of these alternatives has the basic features that are needed if housing is to contribute to people's wellbeing: shelter, security and privacy. Private rental accommodation is more difficult to assess but reasonable quality housing is likely to be unaffordable for those on very low incomes, with people facing a choice between very high cost (and therefore unstable) accommodation, or poor quality.

<sup>2</sup> See the ABS website [www.abs.gov.au/websitedbs/d3310114.nsf/51c9a3d36cedfd0dfca256acb0011840](http://www.abs.gov.au/websitedbs/d3310114.nsf/51c9a3d36cedfd0dfca256acb0011840), accessed 23 May 2008, and Chamberlain and MacKenzie 2003.

## ***Social housing***

In contrast, social housing offers people shelter that *does* contribute to their wellbeing.

The picture painted by the results of MAH's 2007 resident survey<sup>3</sup> is one of people in stable, well-maintained and affordable housing.

- Over 50 per cent of respondents had been a tenant for a year or more, and 40 per cent had been a tenant for 2 years or more.
- Over 90 per cent of respondents were satisfied or very satisfied with maintenance services provided by MAH.
- Over 80 per cent had not been in rental arrears. On average, residents paid 62 per cent of market rents.

Behind these results, the policies and culture of the organisation reflect a strong focus on providing affordable housing that meets the needs of residents in a sustainable way within tight budgets, including the needs of those with various types of disability.

For example, a design brief has been developed that sets out key standards for new and redeveloped MAH properties. The brief was developed with a particular focus on providing residents with essential facilities and amenities (such as storage and overhead fans) and keeping their running costs low (through insulation and aspect, and the provision of rain tanks, for example).

Location, especially ready access to transport and other services, is also a prime consideration in purchasing properties and land for development – the goal is to locate within one kilometre of a railway station, within 200 metres of bus services and within walking distance of shops. MAH appears to be meeting most residents' needs in relation to location (see Table 4).

***Table 4: MAH resident survey 2007***

***Q11: Does this housing suit your needs?***

	<i>Per cent agreeing*</i>
Access to transport	29
Access to services	23
Location	31
Family and friends	17
All of the above	59
None of the above	1
No response	1

\* respondents could respond in more than one category

Source: Melbourne Affordable Housing 2007, Resident survey

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<sup>3</sup> Response rate was 52 per cent.

Finally, a priority for MAH, and the social housing sector more generally, is that residents are treated fairly, and with respect and courtesy. The residents' survey suggests that the organisation is meeting high standards in the way it deals with the people it is assisting (see Table 5).

**Table 5: MAH resident survey 2007**  
**Q6: Were you treated [by staff] with:**

	<i>Respect</i> <i>(per cent agreeing)</i>	<i>Fairness</i> <i>(per cent agreeing)</i>	<i>Courtesy</i> <i>(per cent agreeing)</i>
Always	88	88	87
Usually	9	9	10
Sometimes	3	3	1
Never	0	0	2
<b>Total</b>	<b>100</b>	<b>100</b>	<b>100</b>

Source: MAH 2007, Resident survey

MAH's efforts in these areas have resulted in high levels of resident satisfaction. A 2008 survey<sup>4</sup> showed that 83 per cent of those who responded were satisfied or very satisfied with their MAH accommodation. The features of their home that they rated most highly were its affordability, location and quality, and the friendliness of MAH staff (see Table 6).

**Table 6: MAH resident participation survey 2008**  
**Q14: What are the three best things about living in Melbourne Affordable Housing accommodation?**

<i>Top eight features</i>	<i>Per cent nominating in top three</i>
Cheap rent/affordable	51
Location	31
Friendly staff/approachable	27
Nice houses/good accommodation	24
Close to shopping centre/shops	17
Close to transport	16
Safe and secure	15
Good neighbours/nice neighbourhood	14

Source: Quantum Market Research (Aust) Pty Ltd 2008, 'Melbourne Affordable Housing Tenant Participation Report, p. 15.

<sup>4</sup> Quantum Market Research (Aust) Pty Ltd 2008 unpublished, 'Melbourne Affordable Housing Tenant Participation Report'. Survey response rate was 36 per cent.

This mix – affordable, stable housing that is accessible, conveniently located and well designed and maintained, and a high quality of service – means that social housing adds up to a far better option for low income people than the alternatives they face, and makes a strong contribution to their wellbeing. See Box 2 for a personal perspective from one of MAH’s residents.

***Box 2: Resident view of MAH accommodation***

On 22 November 2006, with great excitement, I moved into my lovely new unit. I was very impressed by the spaciousness, modern decor and safe and convenient fittings – everything designed to make living easy and safe for seniors. The location is perfect – quiet, yet only minutes walk to shopping centre and churches with buses to railway station and other places even closer. While privacy is respected there is a great feeling of community among the residents. The friendly support of Vicki, Jacalyn and all at MAH is much appreciated.

Source: Resident contribution to MAH newsletter

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### ***4.3 Housing and other life chances***

As well as meeting a basic need for shelter, security and privacy, adequate housing opens up other life opportunities for people. The evidence on the connections between housing and other aspects of people’s lives is not strong. That does not mean that the connections are not there, just that they can be difficult to prove. However, evidence is starting to emerge that housing can be an important influence, particularly on people’s health, but also on children’s education opportunities. The impact on employment and people’s connections with the local community is more ambiguous, but will also be positive in some cases.

#### ***Housing and health***

The health effects of good quality housing are likely to be strongest for those who would otherwise be homeless.

A study of 4252 homeless people and 934 people at risk of homelessness in Melbourne (Chamberlain et al 2007) found that homelessness contributed to substance abuse and mental health issues:

- 43 per cent of the people studied had problems with substance abuse; examination of individual cases suggested that around 66 per cent of those with abuse issues developed them *after* becoming homeless (p. 20); and
- around 30 per cent had mental health issues; just under half of these had a problem before becoming homeless and just over half developed a mental health problem *after* becoming homeless (pp. 28-9).

Sleeping rough was found to pose important health risks, especially for mental health:

- sleeping rough has a direct effect on people's physical appearance – people who sleep rough struggle to shower and eat and it becomes impossible to look 'normal' and leads to a strong sense of being an outsider;
- this can intensify feelings of low self-esteem.

*The crucial point is that sleeping rough makes it difficult to maintain a 'normal' lifestyle. Things like being able to wash, prepare food, and have a safe dry place to sleep are all denied to people who have to sleep rough. Withdrawing from public view is a common strategy to avoid the stigma of living in public space but this further disconnects people from the real world.*

(Chamberlain, C., Johnson, G. and Theobald, J. 2007, *Homelessness in Melbourne: Confronting the Challenge*, Centre for Applied Social Research RMIT University, HomeGround Services, The Salvation Army Crisis Services, RMIT Publishing, Melbourne, p. 30)

Staying in boarding houses offers the opportunity of developing social connections, but also exposes residents to health risks:

*One consequence of putting short-term homeless people into boarding houses is that it exposes them to a culture in which drug use and violence are common. In boarding houses, newly homeless people are introduced to long-term homeless people who often have a range of other problems. In some cases, this enables newly homeless people to develop new social networks and sometimes friendships will form. It is also common for newly homeless people to experience victimisation and intimidation in boarding houses. Boarding houses are often in poor condition and the culture of boarding houses can impact on people's well-being and mental health.*

(Chamberlain, C., Johnson, G. and Theobald, J. 2007, *Homelessness in Melbourne: Confronting the Challenge*, Centre for Applied Social Research RMIT University, HomeGround Services, The Salvation Army Crisis Services, RMIT Publishing, Melbourne, p. 27)

Offering people who would otherwise be homeless therefore offers obvious benefits to their health, both physical and mental. See Box 3 for a personal perspective from one of MAH's residents.

***Box 3: The difference that MAH accommodation can make***

I've lived at Melbourne Affordable Housing for over 8 years now, and considering the life I've lived it's a miracle I'm still alive. Before I had a safe environment to live in I slept in parks, up laneways or anywhere I could find. I became addicted to drugs and alcohol, which went with the life style. I'd slept out for many years, and it was all I knew until I met people who were prepared to support me. Today I feel that I'm important in many ways and my privacy is respected which really has an impact on me. When I was homeless I felt my life was not worth living, and that nobody cared but now I'm starting to believe that there is some hope.

Source: Resident contribution to MAH newsletter

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A substantial review of the overseas and Australian evidence (AHURI 2007) shows that there are also important health benefits from improving the quality of housing for those who are not homeless. Poor housing design and construction can have both direct and indirect health effects, with indoor air quality particularly important. Poor health outcomes (including morbidity, mortality and mental ill health) can stem from a range of problems related to poor heating, insulation, ventilation and plumbing. Overcrowding has also been shown to have negative health effects.

For example, recent research in New Zealand (Howden-Chapman et al 2007, quoted in AIHW 2007, p. 211) showed that properly insulating the homes of those on low incomes can have significant health benefits. Good insulation was shown to reduce wheezing, colds and respiratory problems in both adults and children (40 to 50 per cent reduction) and meant fewer days away from school and work (40 to 50 per cent reduction), compared with those who lived in houses with no insulation. There were also fewer visits to the doctor and fewer admissions to hospital for respiratory conditions.

A small survey of Australian public housing tenants on entry to public housing and again 6 months later (Phibbs 2005) found that 40 per cent thought that their health was better 6 months after moving into public housing than it had been 12 months earlier (around 15 per cent thought it was worse). Interviews suggested that some chronic conditions such as asthma had improved with a move to better quality housing, and there were fewer minor injuries that had occurred in poorly maintained houses. Some respondents also reported lower stress levels with a shift to more stable and more affordable housing and in some cases a better location, which improved health overall and allowed reduced medication (see Box 4). A better financial situation meant that some ate better, or participated in illness prevention activities.

#### ***Box 4: Stress and housing***

One compelling finding of the study involves the impact of the stress of inappropriate housing. For many respondents, the cumulative day-to-day stress in their lives seems to be so great that they are having trouble functioning. This appears to be a particular issue when children are involved, possibly because of additional stress issues relating to dealing with children living in inappropriate housing. Environmental psychologists refer to a concept of 'environmental load': when someone is overloaded, their ability to undertake even straightforward tasks is inhibited. For many respondents, the improved housing seems to be reducing their environmental load to the point where they can start dealing with a number of other issues in their lives — including employment, health issues, etc.

Source: Phibbs, P. (with the assistance of Peter Young) 2005, *Housing assistance and non-shelter outcomes*, Australian Housing and Urban Research Institute (AHURI) Sydney Research Centre, AHURI Final Report No. 74, p. 70.

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There is also the potential for people's health to be improved by more affordable housing. If their disposable income after meeting housing costs is higher, there is more scope to buy better quality food and clothing, make more use of utilities including heating, and to seek support and treatment for health issues.

### ***Housing and education***

AHURI's survey of the evidence (AHURI 2007) suggests that housing status alone does not appear to affect educational outcomes, although evidence from the UK suggests that living in public housing as a child improves labour market outcomes as an adult.

Phibbs' survey of Australian public housing tenants suggests that parents and teachers think that stable housing improves children's education opportunities (2005, pp. 49-50). Of the school age children in surveyed households, 40 per cent had attended more than two schools in the two years before moving into public housing, with 30 per cent of households moving at least twice in that time. After six months in public housing, residents were asked to rate the educational performance of their children before and after the move into public housing:

- 53 per cent reported better subject performance, 7 per cent reported worse; and
- 45 per cent reported better motivation, 10 per cent reported worse.

The reasons given for the children's better performance included a better teacher or school (13 per cent and 12 per cent), more motivated group of friends (18 per cent), better conditions at home including less tension and more space (24 per cent) and a happier child (25 per cent). Over the long term, stability of schooling is also likely to improve educational outcomes, with both parents and teachers commenting on the potentially strong negative effects of unstable housing on children's educational achievement (see Box 5).

#### ***Box 5: The impact of unstable housing on education***

The three teachers interviewed identified stability as one of the most important aspects of housing's impact on education. From their perspective, the main effect of moving was the interruption of remediation of at-risk children. Teachers described the time taken to understand the exact nature of a child's learning difficulties and to develop and implement appropriate interventions as 'wasted' when children moved schools. These senior teachers (two Principals and a Deputy Principal) were sceptical about the capacity of the Education system to appropriately communicate such information about these children quickly to their next school environment, and also were concerned about the impacts on these children of changes in school routines and styles ...

Source: Phibbs, P. (with the assistance of Peter Young) 2005, *Housing assistance and non-shelter outcomes*, Australian Housing and Urban Research Institute (AHURI) Sydney Research Centre, AHURI Final Report No. 74, pp. 47-8.

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The impact of improved housing on the education of children in homeless families is likely to be stronger still, although there is no evidence to demonstrate its size.

The benefits of stable housing for children's education may be part of the reason that families housed by MAH express the highest level of satisfaction with their accommodation (90 per cent satisfied or very satisfied), and are most likely of all resident groups to regard their MAH housing as better than their previous accommodation (89 per cent) (Quantum 2008, pp. 14, 17).

In a similar way to the potential for people's health to be improved by more affordable housing (see above), there is potential for education opportunities to be improved if their disposable income after meeting housing costs is higher. The need to purchase books and other supplies, meet transport costs and pay even low fees or small charges for sport and excursions can be substantial barriers to education for those struggling to pay for necessities.

### ***Housing and employment***

The impact of social housing on the employment of residents is ambiguous.

It is possible to imagine that better quality, more affordable housing could have a range of different effects on people's employment opportunities and their incentives to find work. For example:

- more stable housing enables people to look for work more readily in the local area or in places that are easily accessible, knowing that they will not need to move away and possibly leave the job in the short term;
- access to housing that is well-located – close to centres of activity and transport connections – opens up new employment opportunities;
- the lower stress and improved self-esteem that often come with improved and more stable housing give people more 'space' in their lives to set about looking for and applying for a job;
- higher quality, more affordable housing may encourage some people to *leave* work and pursue other activities because their earnings are no longer so critical to the household's wellbeing; and
- some lease arrangements, where rents are set as a proportion of income, can discourage people from seeking paid work because they may be left with relatively little reward for their effort.

Less direct effects on employment are also likely to occur where, for example, better housing improves people's health, or their opportunities for education (see Section 5 for more detailed discussion of these effects).

The evidence on the relationship between housing and work picks up all of these factors.

For example, a study of the effects of community housing in South Australia (Arthurson et al 2004) found that:

*For some tenants, increases in rental costs and the accompanying loss of social welfare benefits and concessions appear to act as a disincentive [to employment]. For other tenants, these factors merely constitute an ‘annoyance’ and are outweighed by the benefits of employment, such as increased self-esteem and self confidence. ... the disincentives are related to broader issues than rental costs in isolation and are about the whole welfare system, ...*

*Security of tenure and the affordability of social housing were found to be key issues in providing the requisite stable base in order to develop life skills and, where relevant, enter and maintain employment.*

(Arthurson, K., Ziersch, A., Ray, P. and Carson, E. 2004, *Labour Force Benefits of Community Housing*, South Australian Department for Families and Communities and Australian Housing and Urban Research Institute, p. 45)

Hulse and Saugeres (2008) found that people living in social housing or renting privately with Rent Assistance identified a number of difficulties in moving into paid work, including their health (particularly mental health problems), caring responsibilities, and the effects of place, which can limit the ability to find work and get to work, and may influence some employers’ views. This research also found that many people, particularly women, engaged in voluntary, non-paid work, often because this was more flexible and easier to reconcile with looking after their children or managing their health problems. Many people had left school early and could only get low skilled and low paid jobs; some had not worked for many years and felt that they lacked the necessary skills and confidence to get work.

Phibbs’ survey of Australian public housing tenants shows little change overall in people’s work status 6 months after moving into public housing (2005, p. 55), although his interviews suggested that the change in housing had affected people’s work status in different ways.

Some respondents were glad to give up work when their housing costs decreased, including to spend more time with their children. The fact that tenants would face higher rent and lower income support as their earnings rose also created a disincentive to work, and in some cases the location of public housing (relative to job opportunities or child care support) reduced work opportunities. Others, though, reported that stable and more affordable housing, the stronger self-esteem, lower stress and connectedness to the community that often came with it, and better access to public transport had allowed them to undertake study, or to look for paid or voluntary work. See Box 6 for an example.

Other research by AHURI (2005) suggests that, on average, public housing and rent assistance have a small negative impact on workforce participation. Housing assistance recipients were found to be 6 per cent less likely to be in employment than a comparison group of income support recipients not receiving housing assistance. This is not surprising, considering the financial incentives facing these people – the financial benefit of work for those receiving housing assistance was found to be marginal, once account is taken of tax, loss of concessions, higher rent or reduced rental support, and the additional costs of working. (such as transport).

Looking more broadly, there is a wealth of evidence on the way that housing may indirectly affect people's work opportunities and incentives. In particular, work histories can be strongly influenced by people's health and their education achievement, and both of these may be affected by the nature of their housing (as earlier discussions illustrate). This is discussed in more detail in Section 5.

***Box 6: One employment effect of stable and affordable housing***

Alfonso lived in a boarding house before he moved into public housing. He had moved 8 times in the 2 years before he moved into public housing. He now lives in a one bedroom unit and is saving about \$35 per week on rent. He thinks that the change in housing led to an increase in his self-esteem. He has been able to get a full time job, has paid off all his debts and has purchased a car. He feels the most important change has been his financial security, although he also thinks that a new sense of independence and his security of tenure are important.

Source: Phibbs, P. (with the assistance of Peter Young) 2005, *Housing assistance and non-shelter outcomes*, Australian Housing and Urban Research Institute (AHURI) Sydney Research Centre, AHURI Final Report No. 74, pp. 55.

***Housing and community connections***

It has long been recognised that most people need a sense of 'connectedness' to their community to be happy – living an isolated life brings little joy for most of us. There is now growing evidence that stronger social ties can have a range of other benefits as well (DVC 2006), including:

- better physical and mental health;
- lower death rates, particularly from heart disease;
- reduced impact of disadvantage on the psychological wellbeing of children;
- less risk-taking behaviour by teenagers;
- longer participation in education;
- increased job opportunities; and
- reduced crime.

Several characteristics of housing may affect people's ability or willingness to form social ties, including its location, the nature of the neighbourhood, and the security and stability of the housing.

Again, the indirect impacts of better quality housing are also likely to be important for supporting stronger social ties. If people's health and self-esteem improve, and if they have more income left after meeting housing costs, they may be more willing to look out, and venture out, into their local community and build stronger relationships with others who live there.

Recent exploratory research suggests that the type of housing a person lives in, their experience of it and their legal relationship to it can influence their social connectedness (Stone and Hulse 2007). These effects are *on top of* the effect on social connectedness of other influences, such as income and health. The study found a strong association between stable housing and social connectedness, although this was less likely to be the case where housing was poor quality, and in areas with high levels of disadvantage.

The evidence is more mixed on whether people's social connectedness is affected by whether they live in a neighbourhood with a mix of income levels, cultures and types of housing (home owners, private renters and assisted renters), although a move to more mixed communities appears to be favoured by those living in public housing estates.

A study into the impact of the redevelopment of the Kensington public housing estate, which included a shift to a mix of public and private housing, showed that while the redevelopment process itself was difficult for some residents, many had positive views about the shift to a more mixed community (Hulse et al 2004, p. xv).

A study of four Australian public housing estates undergoing renewal and four 'control' estates also found that tenants and other stakeholders widely supported the social diversification and more mixed communities that would result from the renewal process (Randolph et al 2004). There was little evidence that this had led to greater social cohesion or other social and economic outcomes, but the study was conducted at an early stage, while renewal was still occurring. Public housing tenants were very clear, though, that the renewal and diversification process had led to a significant reduction in the stigma attached to their estates.

#### **4.4 Conclusion**

The social housing sector clearly improves the quality and security of its residents' accommodation, and so makes a strong direct contribution to their wellbeing. It provides an affordable, stable, quality option that is far better than the alternatives most residents would face.

Social housing is also likely to improve people's physical and mental health, and the education opportunities of children, primarily through improving stability and security. For some, it will improve their chances of employment, and their connectedness to local communities. Social housing can therefore improve many aspects of people's lives, and makes a substantial indirect as well as direct contribution to their wellbeing (see Box 1 for the key aspects of wellbeing).

These benefits are clearly recognised in the support that governments, charitable foundations and other organisations provide to the social housing sector. They know that the goal of a fairer, more equitable society is advanced by activities that improve people's wellbeing and their life chances. They also know that many people in the broader community support this goal and so benefit in an intangible way from knowing that governments and others are pursuing a fairer society on their behalf.

It is less well recognised, though, that the social housing sector generates more *tangible* long-term benefits for the broader community, as well as for those it assists directly. These benefits are explored in the next Section.

## 5. Social housing – what difference does it make for the community?

### 5.1 Introduction

The fairness of our society is a central issue in the community. For example, between 55 and 65 per cent of people polled have consistently rated ‘welfare and social issues’ as important influences on how they would vote in a federal election (Newspoll).

Part of this concern no doubt reflects a sense of what is ‘right’ – that everyone deserves reasonable chances in life, and opportunities for wellbeing and happiness. Part may also reflect the recognition that a fairer community is likely to be more cohesive, and experience less unrest, and less crime, which has a direct effect on the quality of life of everyone.

In supporting a fairer society, the social housing sector therefore generates benefits for the broader community. These are not easily seen, but are reflected in better quality of life and peace of mind for many people.

However, the social housing sector also generates more ‘hard-edged’ benefits for the broader community, because the difference that it makes for its residents have flow on effects for us all. These benefits fall into two broad groups:

- improved government finances, both because government expenditure is likely to be lower and tax revenue may be higher:
  - evidence suggests that by making a difference to residents’ lives, social housing can reduce what governments need to spend on *other* support services;
  - if residents are more likely to study and work as a result of moving into social housing, this may also generate higher tax revenue; and
- stronger long-term economic growth – the differences that social housing makes for individuals can also support stronger economic growth over the long term, through higher labour force participation and stronger productivity growth.

These effects are discussed in Sections 5.2 and 5.3.

### 5.2 Improved government finances

#### *Lower expenditure*

People in unstable or poor quality housing draw on a range of support services, often funded by governments. These include health services, counselling and drug and alcohol treatment. In some cases, their housing situation increases their need for other services; it can also mean that they are more likely to access high cost services.

*The complex nature of their needs means people who are homeless use many different government services, often in ways that are very inconvenient to them and very costly to government and the community. For example, hospital emergency departments are principal providers of health care for people who are homeless, providing the care that would otherwise be the role of a general practitioner. When the symptoms of illness are not treated early, acute care often becomes necessary. These factors create high health care costs relative to the primary care that is more likely to be sought by a person with stable accommodation who can call on a local doctor or community health service.*

(Pike, Hon Bronwyn, MP 2002, *Victorian Homelessness Strategy: Action Plan and Strategic Framework*, Department of Human Services, Melbourne, p. 6)

Providing people with good quality, stable housing can reduce their demand for other services. Section 4 showed, for example, that people's physical and mental health can improve markedly when they move from poor housing to a better solution. Stable housing can also mean that they are able to access lower cost services, such as a local doctor rather than a hospital emergency department.

The savings for government can be substantial, even when the cost of supporting better housing is taken account of.

A Canadian study found that providing government health care, criminal justice and social services (excluding housing) to homeless people costs 33 per cent more than to people who were housed (Eberle 2001 in Pike 2002, p. 7).

The study also compared the service and shelter costs of homeless people for a year (including the cost of staying in an emergency shelter) with the costs of services and housing for those housed in supported housing. Meeting the costs for the homeless group was between 27 and 30 per cent higher.

A US study tracked 4679 homeless people with psychiatric disabilities over a seven year period who were placed in affordable housing and supported with clinical and social services. The study found that the cost of service use by people in supported housing was less than a third of the cost of services provided to a homeless person (see Table 7).

In Australia, data on the use of Medicare services suggest a small decline in average services per month when people move into public housing. AHURI found a marked reduction in services used by people who had been heavy users (more than 3 services per month), but a substantial increase in services accessed by people who had been light users before (less than one service per month). For some households, access to medical services may have improved, and some mentioned that stronger self-esteem meant they were more motivated to deal with longstanding health issues (Phibbs 2005, p. 61; data from Health Insurance Commission).

**Table 7: Impact on government service provision of housing the homeless**

<i>Indicator of service use</i>	<i>For those in supported housing (compared with for those who are homeless):</i>
Admissions to state psychiatric centres	50 per cent lower than for those who are homeless
Admissions to publicly funded hospitals	Up to 21 per cent lower than for those who are homeless
Use of lower cost outpatient services	75 per cent higher than for those who are homeless
Incarceration rates	Up to 85 per cent lower than for those who are homeless
<i>Cost of service use</i>	<i>Less than a third of cost for those who are homeless</i>

Source: Center for Mental Health Policy and Services Research 2001, *The New York/New York Agreement Cost Study: The Impact of Supportive Housing on Services Use for Homeless Mentally Ill Individuals*, Corporation for Supportive Housing in Pike, Hon Bronwyn, MP 2002, *Victorian Homelessness Strategy: Action Plan and Strategic Framework*, Department of Human Services, Melbourne, p. 7.

### ***Higher tax revenue***

There is also the potential for social housing to result in higher tax revenue for government, although the evidence on this is much more tenuous.

Section 4 considers how social housing could affect people's education and employment opportunities. It concluded that social housing was likely to improve the education opportunities of children, and that the impact on employment was ambiguous – some people would be encouraged to take up employment opportunities (and their opportunities may be improved), while others may feel able to stop working on entry to social housing.

Economic modelling by AHURI and others shows that where better housing opens up education and employment opportunities for someone, and they take up the opportunities, the financial returns can be very large both to that person and to the government.

King (2002) shows that if a person can access better education and employment opportunities, the potential net return to him or her is around \$85 000<sup>5</sup> in higher earnings over a lifetime. The return to government (in higher tax revenue and lower income support, net of other costs) is \$103 000. Compared with an estimated cost to government of \$17 000 in rent assistance over a lifetime, these benefits are high. Even compared with the higher costs of providing public housing, the same benefits would generate a healthy return on the government's 'investment' (see Table 8).

<sup>5</sup> Dollar figures quoted from King (2002) are in present value terms, estimated using a 6 per cent discount rate, and in 2000-01 dollars.

King stresses that his work does not show a *typical* example of the impact of housing assistance, but it does highlight the potential benefits of providing it, and of doing so with a broad range of potential outcomes in mind:

*... there is much to be gained by designing and providing housing assistance in a way which maximises the likelihood of positive indirect impacts [such as better education and employment opportunities] over the lifetime – and much to be lost by not doing so.*

(King, A. 2002, *Housing assistance: the lifetime impacts*, Australian Housing and Urban Research Institute (AHURI), Australian National University Research Centre and National Centre for Social and Economic Modelling, AHURI Final Report No. 20)

**Table 8: Costs and potential benefits of housing assistance for single male, 2000-01 dollars, present value**

<i>Type of housing assistance</i>	<i>Cost to government (\$2000-01, PV)</i>	<i>Potential benefit to government (net of other costs) (\$2000-01, PV)</i>	<i>Potential net benefit to individual (\$2000-01, PV)</i>
Rent assistance	17 000	103 000	85 000
Public housing	29 000	103 000	85 000

Note: estimates of benefits assume that the individual accesses better education and employment opportunities as a result of receiving housing assistance.

Source: King, A. 2002, *Housing assistance: the lifetime impacts*, Australian Housing and Urban Research Institute (AHURI), Australian National University Research Centre and National Centre for Social and Economic Modelling, AHURI Final Report No. 20

### **5.3 Underpinning stronger growth**

#### ***The task - lifting labour force participation and productivity growth***

During times of economic downturn, investment in social housing and the construction process help to sustain economic activity and employment. However, this investment has important economic effects well beyond the short term, by expanding the economy's *capacity* to grow once international and local economic conditions return to more usual paths.

Australia's medium- to long-term economic growth rate – which underpins our long-term economic prosperity – depends on growth in the economy's capacity to produce goods and services. This capacity is determined by trends in the '3Ps': growth in the population of working age, labour force participation and productivity growth (Henry 2004).

Over the last forty years, the population of working age and productivity grew strongly, supporting strong economic growth. Over coming decades, that picture is projected to change dramatically as the population ages, resulting in slower ongoing economic growth unless participation in the labour force rises and productivity growth accelerates.

Projections for Victoria suggest that the need to raise participation rates and productivity growth to ensure high standards of living for the community is as strong in this State as it is for the nation as a whole (Victorian Government 2004).

Meeting these economic challenges will require change in a number of areas: reform of the taxation, welfare and retirement income systems to improve the incentives for people to work and remain in work longer, changes in attitudes where some people currently face discrimination in the labour market to ease their way into employment, increased competition and reduced regulation to encourage higher productivity growth, and more investment in the 'human capital' of the population to support both higher labour force participation and stronger productivity growth.

### ***The role of better health and education***

There has been increasing recognition in recent years of the importance of the last of these strategies – building our 'human capital' – and it has become a strong focus of government policy at both State and Commonwealth levels.

Key aspects of the strategy are improving people's health and their educational achievement, because both are important influences on participation in the labour force and productivity growth, and therefore on economic growth overall.

Some people in poor health will not be able to work. Others who *could* work will be discouraged from seeking a job because their illness may mean they are less attractive to employers than healthier people – because they are expected to be absent more often, or less productive in the job. They will face less success when job searching and probably lower wages when they do find a job. Table 9 shows that the labour force participation rates of people with six health conditions are considerably lower than the rates for those without the condition. The largest difference occurs for those with and without mental illnesses or nervous conditions.

Those with lower levels of education face similar barriers to participation in the labour force. Better education improves people's skill levels and their productiveness, and they are likely to find employment more easily and will command higher wages when they are employed. Table 10 shows that labour force participation (and the employment rate) is much higher for those with higher levels of education.

**Table 9: Labour force participation rates by health conditions, Australia, 2001-04 average**

<i>Condition</i>	<i>Participation rate of those without condition (per cent)</i>	<i>Participation rate of those with condition (per cent)</i>
Cancer	80.3	68.6
Cardio-vascular	82.0	64.0
Mental illness/nervous condition	80.7	39.3
Major injury	80.2	60.1
Diabetes	80.7	56.6
Arthritis	82.6	63.1

Source: Productivity Commission estimates based on HILDA survey, 2001-04, release 4.1, in Laplagne, P., Glover, M. and Shomos, A. 2007, *Effects of Health and Education on Labour Force Participation*, Productivity Commission Staff Working Paper, May, p. 9

**Table 10: Labour force status of those aged 15 to 64 by highest qualification, Australia, May 2008**

<i>Highest qualification</i>	<i>Labour Force Status</i>			
	<i>Employed (per cent)</i>	<i>Unemployed (per cent)</i>	<i>Not in the labour force (per cent)</i>	<i>Total<sup>(a)</sup></i>
Postgraduate degree and graduate diploma/certificate	87.0	2.0	10.9	100
Bachelor degree	84.2	1.7	14.1	100
Advanced diploma/Diploma	79.9	2.9	17.3	100
Certificate III/IV	86.1	2.5	11.4	100
Certificate I/II <sup>(b)</sup>	75.7	4.5	19.8	100
Without a non-school qualification	64.5	4.5	31.0	100
<i>Total</i>	<i>74.7</i>	<i>3.4</i>	<i>21.9</i>	<i>100</i>

(a) May not add to 100 because of rounding.

(b) Includes certificates not further defined and level not determined.

Source: Australian Bureau of Statistics 2008, *Education and Work 2008*, cat. no. 6227.0, AusInfo, Canberra, Table 11

Of course, a person's work, or lack of work, can also affect their health – through workplace injury and stress, or the pressure that comes with being out of work – and their education opportunities – through the training and on-the-job experience that some but not all employees are offered.

These two-way relationships can be difficult to untangle, but it is important to do so to be able to draw strong conclusions about whether better health and education for individuals lead to stronger economic growth for the community as a whole.

Careful analysis by Laplagne et al (2007), allowing for the two-way relationships, shows that it does.

Better health *does* lead to greater involvement in the labour market. Separate analysis of six health conditions (see Table 9) shows that mental health or nervous conditions are the main health reason for lower labour force participation, for both men and women (p. xvi). Estimates show that successful prevention of these conditions would raise the probability of someone participating in the labour force by over 20 percentage points (p. xxi).

Better education also leads to more involvement in the labour market. Completion of year 12 is estimated to raise the probability of someone participating in the labour force by between 5 and 10 percentage points, and a university degree increases the probability by between 9 and 17 percentage points (p. xxi). Education also has an important indirect effect on labour force participation, because it appears to lead to better health (p. xvii).

Research also suggests that economy-wide productivity rises with a more educated and skilled workforce (see Box 7), and improved health will raise productivity by reducing absences from work.

These results suggest that in improving people's health – including mental health – and the educational achievement of children, social housing is also contributing to better long-term economic outcomes for the community as a whole – higher labour force participation and stronger productivity growth, which underpin stronger ongoing economic growth.

The ageing of the population and the impact it could have on Australia's economic growth rate is one of the key policy challenges facing governments. The economic prosperity of all in the community relies on tackling the challenge successfully. The effect that social housing can have on people's lives suggests that this is another lever that governments could use more actively to address the challenge.

***Box 7: Economy-wide productivity effects of improving education***

A more educated and skilled workforce supports innovation, the implementation of technological advance and the accumulation of physical capital. Increases in educational attainment may therefore translate into increases in aggregate productivity that exceed changes in the productivity of individual workers that are reflected in wage changes.

Quantifying the overall effect of increases in educational attainment on productivity, however, is notoriously difficult. The empirical evidence is controversial and mixed. International studies have found that an additional year of education may raise the level of productivity by between about 3 and 6 per cent for a country with Australia's current average education level. Dowrick, in a review of the literature, concluded that an increase of 0.8 in the average years of schooling of the labour force given prevailing levels of education, would lead to an increase of one third of a percentage point in the annual growth rate from what would otherwise be achieved.

Source: Productivity Commission 2006, *Potential Benefits of the National Reform Agenda*, Productivity Commission Research Paper, Report to the Council of Australian Governments, Canberra, p. 248

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## 6. Conclusion

Safe, stable and affordable housing is a core aspect of people's wellbeing.

The social housing sector offers this type of housing to people who would otherwise face much poorer options. This alone justifies its activities, and the support provided to it from government and the broader community.

But the benefits generated by the social housing sector extend much further. In offering its residents safe, stable and affordable housing, the sector does more than meet their needs for housing – it improves their life chances. Evidence shows that their health is likely to improve, and children are likely to achieve more at school. Some residents will have better employment opportunities and will be better able to take them, while others will feel able to stop working. Social housing can also improve the connections that people feel to their local communities.

Beyond the residents themselves, communities also benefit. In helping to provide more equitable access to housing, the sector helps to support a more cohesive society, with less unrest, improving quality of life for many people. The cost of other government-funded services is likely to be lower where people are housed by the social housing sector, and tax revenue may be higher, improving government finances. And finally, by helping to improve people's health and the education of children, the social housing sector is helping to build the capacity of the potential workforce, and so is supporting stronger long-term economic growth, well beyond the short-term boost to economic activity that comes from construction of the dwellings.

This is the difference that the social housing sector makes – for individual residents and for all of us. The benefits are larger and more far-reaching than is often recognised, and perhaps this is part of the reason for the relatively small size of the sector in Australia to date.

The current surge in investment in social housing suggests that its benefits are increasingly being recognised, and that governments see the long-term returns from this investment, as well as its short-term impact. It augurs well for a sustained effort to meet the housing needs of those on low incomes.

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