Indigenous access to mainstream public and community housing

authored by

Paul Flatau, Lesley Cooper, Natalie McGrath, Donna Edwards, Amanda Hart, Mary Morris, Carol Lacroix, Marc Adam, Dora Marinova, Andrew Beer, Selina Tually and Catherine Traee

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ACRONYMS

ABS	Australian Bureau of Statistics
ACT	Australian Capital Territory
ASF	Accommodation Support Funding
AHA	Aboriginal Housing Authority (South Australia)
AHS	Australian Housing Survey
AHBV	Aboriginal Housing Board of Victoria
AHIC	Aboriginal Housing Infrastructure Council (Western Australia)
AHID	Aboriginal Housing and Infrastructure Directorate (Western Australia)
AHO	Aboriginal Housing Office (New South Wales)
AHURI	Australian Housing and Urban Research Institute
AIATSIS	Australian Institute of Aboriginal and Torres Strait Islander Studies
AIHW	Australian Institute of Health and Welfare
ARHP	Aboriginal Rental Housing Program
ASD	Adelaide Statistical Division (South Australia)
ASGC	Australian Standard Geographical Classification
ATSIC	Aboriginal and Torres Strait Islander Commission
ATSIS	Aboriginal and Torres Strait Islander Services
BBF	Building a Better Future: Indigenous Housing to 2010
CAP	Crisis Accommodation Program
CCHOACT	Coalition of Community Housing Organisations ACT
CDHP	Community Disability Housing Program (Western Australia)
CEHL	Common Equity Housing Ltd (Victoria)
CHCSA	Community Housing Council of South Australia
CHCWA	Community Housing Coalition of Western Australia
CHFA	Community Housing Federation of Australia
CHINS	Community Housing and Infrastructure Needs Survey
CHIP	Community Housing Infrastructure Program
CHO	Community Housing Organisation
CHPG	Community Housing Planning Group (Queensland)
CMIHP	Community Managed Indigenous Housing Program
COAG	Council of Australian Governments
CRA	Commonwealth Rent Assistance
CSDA	Commonwealth State Disability Agreement
CSHA	Commonwealth State Housing Agreement
DHW	Department of Housing and Works (Western Australia)
EMCHA	Eastern Metropolitan Community Housing Association (Western Australia)
EOC	Equal Opportunity Commission (Western Australia)

FaCS	Family and Community Services, Commonwealth Department of
HMAC	Housing Ministers Advisory Committee
HMC	Housing Ministers' Conference
HPA	Home Purchase Assistance
ICHO	Indigenous Community Housing Organisation
IHANT	Indigenous Housing Authority of the Northern Territory
IHWF	Indigenous Homelessness Workers Forum (Victoria)
JPG	Joint Planning Group
JVHP	Joint Venture Housing Program (Western Australia)
LGA	Local Government Area
MOU	Memorandum of Understanding
NAB	Neighbourhood Advisory Board (New South Wales)
NMDS	National Minimum Data Set
NSW	New South Wales
NSWFHA	New South Wales Federation of Housing Associations
NT	Northern Territory
OoH	Office of Housing (Victoria)
OCH	Office of Community Housing (New South Wales)
PRA	Private Rent Assistance (CSHA)
QCHC	Queensland Community Housing Coalition (Queensland)
Qld	Queensland
SA	South Australia
SAAP	Supported Accommodation Assistance Program
SAC	Standards Accreditation Council (Queensland)
SACHA	South Australian Community Housing Authority
SAHT	South Australian Housing Trust
SAU	Standards Accreditation Unit (Queensland)
SCIH	Standing Committee on Indigenous Housing
SCRGSP	Steering Committee for the Review of Government Service Provision
SHAP	Supported Housing Assistance Program
SLA	Statistical Local Area
SOMIH	State Owned and Managed Indigenous Housing
Tas	Tasmania
TCHDS	Tasmanian Co-operative Housing Development Service
TICA	Tenancy Information Centre of Australasia
TSRA	Torres Strait Regional Authority
Vic	Victoria
WA	Western Australia

EXECUTIVE SUMMARY

In May 2001, Federal, State, and Territory Housing Ministers approved the text of a landmark document entitled *Building a Better Future: Indigenous Housing to 2010* (BBF). BBF provided a commitment by Federal, State and Territory Governments to improve housing outcomes for Indigenous people.

One important BBF strategy, aimed at achieving this goal, is to improve Indigenous access to mainstream public and community housing (strategy 1.4). This strategy is primarily targeted at assisting Indigenous people in housing need — those who are homeless, those who live in overcrowded accommodation, those who face severe housing affordability outcomes or are residing in dwellings in a poor condition or without connection to essential services (power, water and sewerage).

This study provides an assessment of the extent to which the BBF strategy of improving Indigenous access to mainstream public and community housing for those in housing need is being realised.

In this report we:

- Provide empirical evidence on recent trends on the representation of Indigenous households in mainstream public and long-term community housing and the sustainability of Indigenous tenancies in these housing tenure options;

- Evaluate State/Territory Housing Authority (SHA) policies and guidelines to determine the extent to which they are acting to improve Indigenous access and sustainability outcomes in both mainstream public and long-term community housing; and

- Undertake a series of case studies in various localities to determine the impact that State and Territory policies are having 'on the ground' in helping Indigenous households in housing need achieve better housing outcomes through accessing long-term mainstream public and community housing accommodation.

Research Questions

The key research questions addressed in the project are:

- What is the level of representation of Indigenous people in mainstream public and community housing programs?

- Do Indigenous people face impediments in accessing mainstream public and community housing assistance and, if so, what is the nature and extent of these impediments?

- What is being done by Federal, State and Territory authorities and agencies to facilitate access to mainstream public and community housing assistance programs by Indigenous people and how effective are existing measures in improving access? To what extent are Federal, State and Territory mainstream public and long-term community housing policies and programs impeding access? What else could be done to improve access at the policy level? What else could be done by mainstream community housing providers to improve access to long-term accommodation options in this sector?

- What evidence exists on the sustainability of mainstream public and community housing tenancies among Indigenous people? What is being done to sustain the tenancies of Indigenous households within the mainstream public and long-term community housing sectors? What else

could be done to improve tenancy sustainability in mainstream public and long-term community housing?

Mainstream Public Housing refers to Commonwealth State Housing Agreement (CSHA) Public Housing administered by States and Territories. Mainstream public housing excludes the CSHA Aboriginal Rental Housing Program (ARHP). *Mainstream Community Housing* refers to rental housing provided or managed by local government, religious and charity organisations, and non-affiliated community cooperatives. The mainstream community housing sector is, in part, distinguished by the fact that it accesses funding from State and Territory administered community housing programs, which, in turn, are financed largely by the CSHA.

Impediments to Indigenous Access and to the Sustainability of Tenancies

Indigenous households may face a range of impediments to gaining access to mainstream public and community housing and to sustaining such tenancies over time. These impediments include:

- **Discrimination:** State/Territory Housing Authorities and mainstream community housing providers and peak organisations adopt a strong anti-discriminatory position with respect to housing access issues. Nevertheless, it may still be the case that individual housing officers may act in a discriminatory manner towards Indigenous tenants or applicants. State/Territory Housing Authorities and community housing providers may also adopt policies and guidelines and housing officers that unintentionally leave Indigenous people in a worse position than non-Indigenous people in terms of accessing or maintaining tenancies in mainstream public and long-term community housing.

- **Cultural and Historical Forces:** Indigenous people are traditionally more mobile than the non-Indigenous population. Large and extended family structures are also an integral component of the Indigenous way of life. These features of Indigenous life can place pressures on the personal management of tenancies and the payment of rent. They can also lead to severe overcrowding problems. Overcrowding places extra demands on housing structures which are often not sufficiently robust and durable. Large maintenance bills, neighbourhood complaints (which themselves may be based on prejudice) and eviction may result.

- Spiritual and psychological homelessness can be felt by individuals and families who have been removed from their traditional land and their families (the stolen generation) over time. The stresses created through this process persist through the generations leaving many Indigenous people in a vulnerable and distrustful position when it comes to accessing services and sustaining tenancies. Feeding into this process is a cycle of grief, anger, frustration, and depression.

- Some Indigenous people may also not have the home management and urban living skills, which are often required to maintain mainstream public and community tenancies and housing in addition to living alongside their often non-Indigenous neighbours. Furthermore, European style housing is, in many instances, inappropriate to the cultural, social and traditional requirements of Indigenous people and tends to be isolating relative to the communal structures of Indigenous camp environments. These problems are exacerbated when an Indigenous family is further isolated within non-Indigenous neighbourhoods as may occur within mainstream public and community housing accommodation.

- **Disadvantage and Risk Factors**: The inter-related problems of poverty, domestic and family violence, incarceration, drug and alcohol abuse and mental illness all represent risk factors for Indigenous households in need in accessing and sustaining tenancies in mainstream public and community housing. The prevalence of such problems in the Indigenous population is higher than in the non-Indigenous population. While such problems are more likely to result in potential tenants being assessed as being in greatest need and, therefore, more likely to gain priority access to mainstream public housing, the same problems may lead to an inability to successfully manage tenancies. This may result in households falling behind in their rent payments and developing bed debt and anti-social behaviour histories which can prove major barriers to re-entry to mainstream public and community housing. Reducing the impact of such barriers to future access must represent a major focus of current public and community housing policies.

Methods

The research presented in this Report involved the following components:

- An analysis of Australian mainstream public and community housing administrative data held at the Australian Institute of Health and Welfare (AIHW). Topics examined include: the representation of Indigenous people in mainstream public and community housing; a socio-demographic profile of the Indigenous population in mainstream public housing; the extent of overcrowding in mainstream public housing by Indigenous status; the income and affordability position of Indigenous and non-Indigenous mainstream public housing tenants; and the experience of Indigenous people relative to the non-Indigenous with respect to time spent on waiting lists. This analysis was supplemented by an examination of relevant jurisdictionally-based data sources and by the extant research literature on Indigenous housing outcomes.

- An open process of consultation with Federal, State/Territory Housing Authorities and with peak mainstream community housing agencies and organisations and other relevant stakeholders. Consultation was by way of formal survey process with respondents providing responses to a set list of questions relevant to the research.

- An extensive qualitative research based case study analysis of access and tenancy sustainability outcomes involving three localities: Geraldton (Western Australia (WA)), North-West Adelaide (South Australia) and Inala (South-East Queensland). The case study data provide important insights into the impediments faced by some Indigenous people in accessing mainstream public and community housing options and maintaining tenancies in these tenure types.

- A quantitative survey undertaken in Katherine which provides evidence of how housing outcomes impinge on the well-being of Indigenous people in a regional setting together with the perspectives of housing service providers who supply accommodation to those in housing need.

The mix of methods adopted in this project provides a means of triangulating and verifying the validity and reliability of the project's findings.

A Quantitative Profile of Indigenous Public and Community Housing Outcomes

Chapter 2 provides a quantitative profile of access and tenancy sustainability outcomes for Indigenous households in mainstream public and community housing.

The existence of high levels of unmet housing need among Indigenous people provides much of the impetus for the present study. Indigenous people made up 2.1 per cent of the population at the time of the 2001 Census but comprised 18.9 per cent of those in 'primary homelessness' (comprised of people living on the streets, sleeping in parks, squatting and so on). Indigenous people are also significantly over-represented in the Supported Accommodation Assistance Program (SAAP). The SAAP program provides supported accommodation and other services to homeless people. In 2003-04, Indigenous clients comprised 16.5 per cent of all SAAP clients (AIHW 2005). Indigenous people are also significantly overrepresented in boarding house accommodation and in overcrowded dwellings.

Our quantitative profile of Indigenous mainstream public housing access and tenancy sustainability outcomes has been developed from a range of quantitative sources but principally the Commonwealth-State Housing Agreement (CSHA) National Data Reports for the mainstream public rental housing and CSHA community housing sectors together with a set of customised tables produced by the AIHW Housing Assistance Unit.

The analysis of mainstream public and community housing Indigenous access and tenancy sustainability outcomes is affected by data quality and data interpretation ambiguities in the national administrative data. These data quality issues include: (a) inadequacies in the way some jurisdictional business systems have recorded household Indigenous status in the past, (b) changes in the way business systems have recorded household Indigenous status over time (in particular movements from voluntary to mandatory recording of Indigenous status), (c) movements over time in the extent to which Indigenous households identify themselves as Indigenous, (d) the present inability of the administrative data to support a robust treatment of tenancy duration, and (e) the omission of key data items from the national administrative data relevant to an understanding of tenancy sustainability outcomes (e.g., the Indigenous issuing of termination notices and evictions).

Despite these ambiguities and limitations in the data, a number of broad conclusions can be drawn in regard to recent trends in Indigenous access and tenancy sustainability outcomes in mainstream public housing from the quantitative component of our study.

- **Overall Access***:* There has been a compositional shift towards Indigenous households in mainstream public housing both in terms of the stock of existing household tenants and in terms of newly assisted households. The number of Indigenous households in mainstream public and community housing has increased while the mainstream public housing system as a whole has contracted.

- **Access to Suitable Accommodation:** Overcrowding among Indigenous households in mainstream public housing remains of critical policy concern.

- **Access According to Need**: Indigenous households are more likely to enter mainstream public housing as greatest need tenant households than non-Indigenous households and experience lower income levels than non-Indigenous tenants while in public housing. While the public housing system is highly targeted there is a need to place even greater emphasis on priority access channels of entry if the current high levels of unmet housing need among Indigenous households are to be reduced.

- **Access to Accommodation in a Timely Fashion by those in Need**: Both Indigenous and non-Indigenous households in greatest need are accessing mainstream public housing much faster than those who are not in greatest need. The evidence suggests that Indigenous households *who gain access to mainstream public housing* do so quicker than non-Indigenous households. This, in all likelihood, reflects higher levels of severe need among Indigenous applicants than non-Indigenous applicants.

- **The Sustainability of Tenancies**: Indigenous households have much shorter tenancy durations than non-Indigenous households.

- **Involuntary Tenancy Termination**: From the limited information we have, Indigenous households are much more likely than non-Indigenous households to receive tenancy termination notices and to be evicted. But there is a significant need to expand further the range of data available at the national level in this regard.

To summarise: The administrative data indicate that access to mainstream public housing has improved for Indigenous people in recent years but that significant problems remain in terms of overcrowding and the sustainability of mainstream public housing tenancies. The level of unmet housing need in the Indigenous population remains at very high levels (both absolutely and relative to the non-Indigenous population) highlighting the need to continue to work to improve Indigenous mainstream public housing access and tenancy sustainability outcomes.

The difficulties experienced in developing a quantitative profile of Indigenous mainstream public housing access and sustainability outcomes due to data quality issues, while significant, are not as serious as those faced with respect to mainstream community housing.

However, it is possible to draw a number of conclusions with respect to overall access to the mainstream community housing system. First, Indigenous representation in long-term community housing is much lower than for mainstream public housing although it is still (somewhat) greater than their representation in the population as a whole. Indigenous representation in mainstream community housing is highest in three jurisdictions namely New South Wales, Queensland (Qld) and WA However, in both Queensland and WA the vast majority of Indigenous households are housed by targeted mainstream community housing providers.

Mainstream Public Housing Policies and Programs

Chapter 3 provides a brief overview of State and Territory public rental policies and programs and explores how these policies and programs act to influence Indigenous mainstream public housing access and tenancy sustainability outcomes. Our review is based both on responses to a survey we administered to State/Territory Housing Authorities (hereafter the State/Territory Housing Authority Survey) together with our own analysis of existing jurisdictional policies and programs.

The existence of high levels of unmet housing need in the Indigenous population suggests that one strong focus of policy must be on reducing supply-side impediments to Indigenous access. There is an urgent need to arrest recent declines in the overall supply of mainstream public housing dwellings. Beyond this, there needs to be a better targeting of the existing stock. Priority access represents the dominant form of entry to public housing in most jurisdictions for both Indigenous and non-Indigenous people. However, it remains the case that meeting the needs of the most severely marginalised requires even greater weight to be placed on priority access entry in the future. State/Territory Housing Authorities also need to consider mechanisms through which those who are assessed as being able to cope adequately in the private market, can be supported to exit into home ownership, where this is aspired to, or into the private rental market. Such policies must be

carefully introduced so that those who currently have secure long-term accommodation are not forced into a vulnerable housing position.

In recent years, jurisdictions have increased efforts to better match households to the appropriate dwelling type. To reduce overcrowding outcomes for Indigenous households a boost to the stock of larger dwellings is required. This issue is now being addressed by State/Territory Housing Authorities through the judicious selling of smaller units and the purchase or building of larger dwellings.

While an increased supply of long-term mainstream public housing dwellings is a fundamental ingredient to improving outcomes for Indigenous households in need it is important to also consider a range of additional measures to improve access opportunities. Our review of State and Territory policies and programs points to the importance of developing community-based channels by which Indigenous people can be provided with information on housing options and to increase Indigenous staffing in mainstream public housing.

Those Indigenous people in greatest housing need are the homeless. State and Territory based Homelessness Strategies that bring together support services in an integrated fashion at points of greatest stress offer the greatest hope for improved outcomes for Indigenous homeless people. Mainstream public housing agencies can play a fundamental role in helping to prevent homelessness and in providing a long-term accommodation exit point for those in various forms of crisis accommodation (loosely defined). Homelessness Strategies, which include a pivotal role for State/Territory Housing Authorities and link State/Territory Housing Authorities with other support agencies, have been implemented in a number of jurisdictions in the last 5 years, most particularly in Victoria and WA.

Mainstream public housing is provided on a targeted basis across the various jurisdictions through the use of income and assets tests in eligibility criteria and the emphasis on priority access mechanisms. In a constrained environment, such as that facing public housing at present, targeting ensures that the limited supply of available dwellings which become available is allocated to low income earners rather than to the general rental population. As Indigenous households are significantly overrepresented among low income earners and those in housing need, the use of income and assets tests facilitates access by Indigenous households in need to mainstream public housing. However, as previously noted there is room to increase the relative role of priority access in some jurisdictions.

Access to mainstream public housing can be denied to households on the basis of breaches of the terms of a prior public housing tenancy or the non-repayment of Housing Authority debts. Jurisdictions differ with respect to the strictness with which this condition is applied. However, when strictly applied, such eligibility criteria can act to prevent some of the neediest households from re-entering public housing and securing long-term low-cost accommodation.

Developing ways in which past histories do not act as a bar to re-entry has become, and must continue to be, one of the key points of focus of policy makers in improving access to mainstream public housing among Indigenous households.

The available data suggests that the average duration of Indigenous tenancies in mainstream public housing is considerably shorter than for non-Indigenous tenancies and, on the basis of Western Australian evidence, eviction and termination notice rates are higher among Indigenous households than non-Indigenous households. These findings underline the need for Housing Authorities to develop supported tenancy programs to assist households that may prematurely exit from public housing or face eviction.

A number of jurisdictions have developed supported tenancy programs. In South Australia, seven supported tenancy programs have been established which are designed to support families and individuals with complex needs to maintain their

tenancies. Perhaps the strongest and best integrated tenant support programs exist in WA. The *Supported Housing Assistance Program (SHAP)* aims to provide tenants with appropriate skills to fulfil their obligations and responsibilities as tenants. The support includes regular property visits, financial counselling, family and child support, home skills and help in dealing with drug and alcohol abuse problems. One of the important features of WA's SHAP program is the important role played by non-government agencies such as Centrecare, Anglicare and Mission Australia in delivering services under the program.

In addition to SHAP, there exist a number of inter-agency Western Australian programs designed to support the sustainability of tenancies in mainstream public housing. These include the *Tenant Referral Program*, the *Aboriginal Cyclical Offending Program,* the *Strong Families Program* and *Indigenous Families Program* the *Indigenous Families Program*, the *In House Practical Support Program* and the *Aboriginal Tenancy Support Service.*

Linkages between community housing providers and support agencies and mainstream public housing is a feature of the SHAP program but also of Queensland's *Same House Different Landlord* program which was introduced in pilot form in 2000. Under this program, tenants at risk of eviction may have their tenancy transferred to a community housing provider that provides a supported tenancy management program for tenants for a period of time.

Increasing the representation of Indigenous people in mainstream public housing offices and in decision-making roles in mainstream public housing provides a positive environment for improved Indigenous access and sustainability outcomes. It is important in this regard that increased Indigenous representation is not simply confined to State Owned and Managed Indigenous Housing (SOMIH) Directorates or Authorities in public housing but is evident throughout the administrative arm of mainstream public housing.

A number of jurisdictions have recently taken steps to increase the number of Indigenous people working in Public Housing Authorities and to improve the representation of Indigenous people in decision-making bodies. The Australian Capital Territory (ACT), for example, has an Aboriginal and Torres Strait Islander Housing Committee, which provide direction and strategic advice on improving housing for Indigenous people. Similar forms of representation on decision-making bodies exist in other jurisdictions, such as the establishment of an *Indigenous Workforce Strategy* by the Queensland Department of Housing.

At a broader level, the Queensland Department of Housing's *Statement of Reconciliation* provides an overarching commitment to address the concerns and issues of Indigenous people and commitments in a number of areas to create a positive environment for existing and prospective Indigenous tenants. New South Wales (NSW) is working together with key Aboriginal bodies (Two Ways Together) to develop an Aboriginal Affairs Plan, with commitment from all Departments. The commitment includes improving the social, economic, cultural and emotional wellbeing of Aboriginal people in NSW. Commitments provided through Statements of Reconciliation or Aboriginal Affairs Plans supply a foundation for the development of integrated responses to Indigenous disadvantage.

Long-Term Mainstream Community Housing

Chapter 4 provides an overview of the long-term mainstream community housing in Australia and examines the role played by government and community housing providers in influencing Indigenous access and tenancy sustainability outcomes.

Short questionnaires were sent to peak community housing organisations seeking their views on a range of issues relating to Indigenous access to long-term

mainstream community housing options and the sustainability of Indigenous tenancies in long-term mainstream community housing. Detailed responses were received from several of these organisations. State/Territory Housing Authorities were also invited to address the question of Indigenous access to and the sustainability of tenancies in long-term mainstream community housing as a result of the significant role played by State/Territory Housing Authorities in financing (largely through CSHA mainstream community housing funds) community housing programs.

There are a number of different segments of the community housing sector. Mainstream long-term community housing sector is defined as community housing which provides medium to long-term housing tenure for its residents and whose tenancy management functions are undertaken by a community provider or by Local Government. In terms of government funding options, long-term mainstream community housing providers access State and Territory-based community housing programs and provide housing services to applicants from a broad range of backgrounds and needs. State and Territory-based long-term mainstream community housing programs are funded from the CSHA Community Housing Program, from CSHA untied funds and from a range of other revenue sources. It is also important to recognise that dwellings utilised by long-term mainstream community housing providers need not be and often are not *owned* by community housing providers. The key issue is not who owns the property but who undertakes the task of tenancy management.

Indigenous representation in long-term mainstream community housing is much lower than it is in mainstream public housing. As suggested in responses from peak mainstream community housing, this outcome may result from historical forces that saw mainstream community housing develop in parallel with Indigenous-specific community housing. Indigenous community housing developed in a context of self-determination for Indigenous people. Indigenous community housing was, and still is, viewed by the community housing sector as playing a unique role in maintaining cultural identity and meeting distinct cultural needs that are not easy (if possible) to replicate in mainstream community housing. Indigenous community housing was, therefore, viewed from this perspective as the natural point of entry for Indigenous people accessing community housing options. The policy objective for the mainstream community housing sector has been to remove barriers to housing Indigenous applicants but more generally work with, support and complement the Indigenous community housing sector.

Mainstream community housing providers continue to be supportive of the further development of the Indigenous-specific community housing sector. However, in the present environment, there is recognition, in the mainstream community housing sector, that Indigenous access to long-term mainstream community housing is also an important new priority and one that must be addressed by community housing providers and peak bodies.

Governments provide significant levels of funding to mainstream community housing organisations. Such funding improves the ability of mainstream community housing organisations to provide accommodation for low income people. Nevertheless, the structure and level of that funding may not provide a sufficient buffer for community housing bodies to meet the increased demands likely to arise from providing a long-term housing option for Indigenous people in housing need.

Government policy relating to (funded) community housing eligibility criteria and rent setting procedures may also act to impede access to community housing on the part of Indigenous applicants in precisely the same way as such policies impede access to mainstream public housing. If, for example, State/Territory Housing Authorities enforce a policy that prior debt precludes entry to community housing dwellings which it partially funds then this policy will impede access in the same way that access is impeded to mainstream public housing.

There is also a recognition in community housing that meeting the housing needs of Indigenous clients requires appropriate service delivery mechanisms (culture, language etc.), realistic debt management processes, appropriate training for staff and volunteers in the community housing sector and the establishment and maintenance of links with the local community and with support services. Success depends not only on the provision of information and culturally appropriate service delivery, but also on material and ongoing support systems. At a broader level, community housing peak bodies also noted the problems of financial vulnerability among community housing providers and the need to increase the supply of community housing dwellings and expand support services to long-term housing in the context of increasing demand pressures.

Case Studies

An important component of this study was the examination of the public and community housing experiences of Indigenous people themselves as expressed through interviews with public and community housing tenants, with those in marginalised housing positions who have not gained access to long-term public and community housing tenancies and with housing officers in public/community housing and from community support agencies in three localities: Inala (Brisbane), Geraldton (WA) and North-Western Adelaide (SA).

The adoption of a multi-site case study method provides an opportunity to examine the public housing and community housing experiences of Indigenous people in different locations. The three case studies provided quite different insights into the public and community housing experiences of Indigenous people. The Inala case study provided very strong insights into the barriers faced by Indigenous households in severe housing need in gaining access to mainstream public housing and the difficulties experienced by some Indigenous households in sustaining tenancies in mainstream public housing. The North-West Adelaide case study provides insights into the experiences of public tenants in an environment of longer term public housing tenants and one in which public housing has traditionally had a relatively large share of the market but one which is currently feeling the impact of significant reductions in housing stock. A focus of the Geraldton case study was on the role of non-government agencies in providing support to Indigenous tenants and public housing applicants.

Our findings from the administrative data and from a review of State/Territory Housing Authority programs and policies suggest that significant gains are being made in terms of an increasing access of Indigenous people to mainstream public housing with new programs emerging to support Indigenous people access and sustain tenancies. However, as noted previously, the level of unmet housing need remains high in the Indigenous population. The case study evidence provides insights into the effect that an inability to gain access to mainstream public housing has on those affected and the impediments and problems experienced by Indigenous people in accessing and sustaining mainstream public housing tenancies. It also provides evidence of their perceptions as to the operation of public housing in areas where they live.

The greatest frustration expressed through the case study interviews by Indigenous people and those working in support agencies for those in need was simply the lack of available housing for those wishing to secure long-term accommodation. Additionally, there was a consistent message from the case studies that houses need to be better designed with the inclusion of more bedrooms and bathrooms to meet the needs of larger Indigenous families (who themselves may be providing accommodation to friends and family).

The issue of choice about the types of housing available to Indigenous people was also a major theme from the case studies. Choice covers both questions of dwelling

type and location. In terms of the latter the issues raised included the availability of accommodation in those areas desired by applicants for public housing, problems involved in being housed in neighbourhoods perceived as 'hot beds' of anti-social behaviour and crime and being located in areas away from essential services and employment opportunities. Tenants who are not housed in areas of opportunity and away from their support services are potentially less like to experience successful tenancies.

The case studies provide evidence of a perception that non-Indigenous people gain access to public housing ahead of Indigenous people but even more so that the standard of accommodation and housing maintenance provided to Indigenous people is lower than for the non-Indigenous population.

A greater level of support and outreach which persists through the duration of the tenancy for those at risk of later evictions was also a theme that arose from the case studies particularly from Geraldton. Tenancy support services are often provided when the risk of eviction is high and yet these services are often acutely needed when clients are moving from transitional and crisis community housing to long-term mainstream public housing.

A further theme that arose from the case studies was the importance of Indigenous housing officers (in mainstream public housing) to the delivery of services to Indigenous tenants. However, appropriate support and mentoring is required for these staff members. An increase in the number of Indigenous staff in mainstream public housing would help to break down the types of barriers experienced by those interviewed in the case study interviews.

The case studies reveal a great deal of compassion and understanding of the complex needs of Indigenous people in severe need in accessing public and community housing on the part of those providing housing services both within and outside Housing Authorities. However, translating this into supportive practice is not always easy. The case of Indigenous women who have leases in their name, suffer domestic and family violence and are required to pay the bill for damage to the house done by her partner because she is incapable of reporting him and filling out the necessary paperwork highlights this point. The system as a whole, including all government departments and non-government agencies must find flexible means to work with cases such as this.

Those interviewed in the South Australian case study presented a strong view that Indigenous South Australians access to mainstream public rental housing was being reduced below what it would otherwise have been as a consequence of the system-wide sale of public rental housing in South Australia and that they were one group acutely affected by the diminishing public rental stock. Long term residents of Adelaide felt they were doubly disadvantaged because of the movement of other Indigenous people into the region. They were seen to consume housing and services within North-Western Adelaide, reducing access for the established population.

The crucial insights arising from the case studies, through the voices of those interviewed, are that the multiplicity of factors around race, discrimination, lack of housing stock and supports and a wide range of risk factors all conspire to deny many Indigenous people access to mainstream housing.

Housing and the Sense of Well-being

In addition to three qualitative case studies we also undertook a detailed quantitative study in Katherine NT which sought to ascertain the impact that housing-related experiences relevant to this study (issues of access, overcrowding and so on) have on individual wellbeing. The study also included evidence of a quantitative survey of housing service providers in Katherine to elicit their perceptions as to the factors that either assist or impede Indigenous people in accessing adequate housing and

maintaining tenancies. The findings from this study are reported in full in Appendix D to this report.

Existing research evidence has indicated a negative association between high household density and psychological wellbeing in multiple family households when compared with that in single family residences. Despite this, the expected difference in the level of psychological distress between those residing in overcrowded and non-overcrowded households was not evident in this study. Given the general adverse socioeconomic circumstances of the participants in this study and the comparatively high numbers of visitors received, it was also anticipated that the level of perceived stress would reveal a significant positive relationship with the number of visitors received over the last twelve months. Contrary to prediction, again no significant relationship was identified between the number of visitors received over the last twelve months and perceived stress. The study also explored the mediating effect of social support between perceived stress and psychological wellbeing. The conditions required to demonstrate mediation were not met.

These findings and others detailed in Appendix D of this report potentially indicate that the chronic and consistent hardship and adversity experienced by many Indigenous women may give rise to substantial under-reporting of psychological distress. The results obtained in this study can also be interpreted as substantiating the predictions of hopelessness theory, where individuals who experience negative events more frequently, across many life areas, are more likely to react passively to adversity by engaging avoidance or denial coping strategies. The lack of psychological dysfunction identified in this sample, despite such negative life circumstances, suggests that helplessness expectancy and the afore-mentioned coping strategies, may well apply to Indigenous women with low incomes in Katherine.

To further investigate housing-related experiences for Indigenous women in Katherine and in accordance with the methodological underpinnings of this research, a second study was conducted with key service provider organisations and agencies in Katherine. The aim of this investigation was to determine whether the factors associated with housing-related experiences of Indigenous Australians by the service providers would substantiate or modify that elicited from the women in the first part of the study. This secondary study required service providers to report their perceptions as to the factors that either assist or impede Indigenous people in accessing adequate housing and maintaining tenancies.

The key factors identified as conducive to housing access and sustainable tenancies by participating stakeholders were educational programs designed to enhance the skills required to maintain tenancy, appropriate assessment and referral processes within and between service provision agencies, and the use of cultural and language specialists in the provision of services to Indigenous clients. Moreover, respondents identified the need for increased budgeting and financial management support in assisting Indigenous people to access and sustain tenancies.

The barriers to housing access and sustainable tenancy for Indigenous people identified by the surveyed service providers included the lack of understanding of housing rules and regulations, discrimination and racism by private real estate owners, and the high costs associated with both obtaining and maintaining a residence. Additionally, participant service providers highlighted the shortfall of available housing stock, as well as the lack of culturally appropriate housing design as factors contributing to the adverse housing circumstances of Indigenous Australians. Importantly, the majority of surveyed stakeholders perceived the following factors as common to failed tenancies for Indigenous people in Katherine; financial difficulties, the lack of understanding of living in urban or town environments, and inadequate space for extended families.

Conclusion

This study provides an assessment of the extent to which the BBF strategy of improving Indigenous access to mainstream public and community housing is being realised. The evidence presented in this study indicates that Indigenous people now comprise a larger share of those entering mainstream public and community housing than they did when governments made their BBF commitment in 2001. Indigenous people who do end up accessing mainstream public housing also experience waiting times no longer than non-Indigenous people. Nevertheless, the quantitative evidence also indicates that significant problems remain in respect to the sustainability of tenancies. Indigenous people experience shorter tenancies and are significantly more likely to be served termination and final eviction notices than their non-Indigenous counterparts. Furthermore, overcrowding levels within mainstream public housing remain at very high levels. Most importantly, the level of severe housing need among Indigenous people remains at very high levels.

There is an urgent need to arrest recent declines in the overall supply of mainstream public housing dwellings if levels of housing need among Indigenous people and in the non-Indigenous population are to be further reduced. Even greater targeting of the existing public housing must also be high on the agenda if the present tightening of the public housing market continues. Likewise, better integration of the mainstream public and community housing sector with the Supported Accommodation and Assistance Program (SAAP) and other elements of the crisis and emergency accommodation sector are also critical elements in an integrated program response designed to reduce housing need levels in the Indigenous population.

Access to mainstream public housing can be denied to households on the basis of breaches of the terms of a prior public housing tenancy or the non-repayment of Housing Authority debts. When strictly applied, such eligibility criteria can act to prevent some of the neediest households from re-entering public housing and securing long-term low-cost accommodation. Developing ways in which past histories do not act as a bar to re-entry must be one of the key points of focus of policy makers in improving access to mainstream public housing among Indigenous households. Such a reform agenda recognises that traditional landlord-tenant housing relationships, that have been a fundamental part of a larger public housing system, may now be increasingly inappropriate for a smaller system increasingly focussed on meeting the urgent need for secure shelter for those in severe housing need.

The issue of the sustainability of public and community housing tenancies of those who would otherwise be in housing need is also one of fundamental concern. Housing Authorities need to continue to develop supported tenancy programs to assist households that may prematurely exit from public housing or face eviction.

Increasing the representation of Indigenous people in mainstream public housing offices and in decision-making roles in mainstream public housing provides a positive environment for improved Indigenous access and sustainability outcomes. It is important that increased Indigenous representation is not simply confined to Indigenous-specific public and community directorates or Authorities but is evident throughout the administrative arm of mainstream public housing. At a broader level, public housing authorities need to recognise a history of disadvantage and discrimination in housing affecting Indigenous people and the deep need for reconciliation.

In summary, this study shows that gains have been made in improving access outcomes in mainstream public housing for Indigenous people in housing need. The high levels of continuing unmet housing need in the Indigenous population indicate, however, that more needs to be done to improve housing outcomes in this area. We also need to continue to develop programs designed to ensure that vulnerable households in public housing at risk of losing their tenancy are supported through difficult times so that a cycle of eviction/vacant possession and churning through crisis and emergency housing and other tenuous accommodation options can be avoided. Australian governments have made a landmark commitment to improving housing outcomes for Indigenous people in the *Building a Better Future: Indigenous Housing to 2010 (*BBF*)* agreement. It is through the implementation strategies in BBF that a co-ordinated response to Indigenous housing outcomes can be maintained and enhanced and it is in terms of the success in achieving better housing-related outcomes for Indigenous Australians that Australian governments can be judged over the remaining five years of the agreement.

CHAPTER 1   INTRODUCTION

1.1 Introduction

In May 2001, Federal, State and Territory Housing Ministers approved the text of a landmark document *Building a Better Future: Indigenous Housing to 2010* which affirmed a commitment to improving housing outcomes for Indigenous people. BBF contains a number of implementation strategies designed to improve Indigenous housing outcomes. One of the most significant is to improve Indigenous access to mainstream public and community housing (strategy 1.4). This study provides an assessment of the extent to which the BBF strategy of improving Indigenous access to mainstream public and community housing is being realised.

The need to improve Indigenous access and sustainability outcomes in mainstream public and community housing does not arise from a low level of Indigenous representation in these housing sectors relative to the non-Indigenous population. Indeed, Indigenous representation in mainstream public housing lies well above the Indigenous share of the population. Indigenous representation in mainstream long-term community housing is considerably lower than for public housing but nevertheless is also above the Indigenous share of the population.

The need to improve access to mainstream public and community housing options lies rather in the serious overrepresentation of Indigenous people in conditions of homelessness and other forms of marginal housing, in housing affordability and tenancy access and sustainability problems among low-income Indigenous tenants in the private rental market and in a much higher incidence of overcrowded and sub-standard accommodation in the Indigenous population than the non-Indigenous population. In other words, the prevalence of housing need in the Indigenous population is much higher than in the non-Indigenous population and it is this fact which drives the reform agenda in terms of mainstream public and community housing access and tenancy sustainability issues.

Mainstream public and community housing provides a critical pathway through which secure and affordable accommodation can be made available to Indigenous people in housing need. Given the extent of unmet Indigenous housing need, it is important to remove any barriers that impede access to mainstream public and community housing. Action also needs to be taken to improve the sustainability of Indigenous tenancies in mainstream public and community housing so that gains made in terms of better access are not lost through premature termination of the tenancy.

This study aims to assess levels of Indigenous representation in mainstream public and long-term community housing and determine the extent to which Indigenous people, particularly those with unmet housing needs, face access barriers and experience difficulties in sustaining their tenancies.

1.2 Research Questions

The key research questions posed in the study are:

- What is the level of representation of Indigenous people in mainstream public and community housing programs?

- Do Indigenous people face impediments in accessing mainstream public and community housing assistance programs and, if so, what is the nature and extent of these impediments?

- What is being done by Federal, State and Territory authorities and agencies to facilitate access to mainstream public and community housing assistance programs by Indigenous people and how effective are existing measures in improving access? To what extent are Federal, State and Territory mainstream public and long-term community housing policies and programs impeding access? What else could be done to improve access at the policy level? What else could be done by mainstream community housing providers to improve access to long-term accommodation options in this sector?

- What evidence exists on the sustainability of mainstream public and community housing tenancies among Indigenous people? What is being done to sustain the tenancies of Indigenous households within the mainstream public and long-term community housing sectors? What else could be done to improve tenancy sustainability in mainstream public and long-term community housing?

This *Final Report* presents a detailed statistical profile of the position of Indigenous people in mainstream public housing and in the mainstream long-term community housing sector is presented. The Report also provides a detailed evaluation of existing State and Territory public housing and community housing programs, policies, practices and perspectives which impinge on Indigenous access and tenancy sustainability outcomes. Findings from three qualitative case studies present the views of Indigenous tenants in public and community housing and in marginalised housing positions and the views of housing and community workers and managers on the issue of Indigenous access and tenancy sustainability outcomes.

1.3 Defining Key Terms: Mainstream, Access and Sustainability

As previously indicated this study is concerned with Indigenous access to mainstream public housing and long-term mainstream community housing and the sustainability of tenancies in these housing forms. It is essential, however, to carefully specify what we mean by the terms *mainstream public housing*, *long-term mainstream community housing*, *access* and *tenancy sustainability* as these terms might mean different things to different people.

Mainstream Public Housing refers to Commonwealth State Housing Agreement (CSHA) public housing administered by States and Territories. Mainstream public housing excludes the CSHA Aboriginal Rental Housing Program (ARHP) which in most funds government owned and managed Indigenous-specific housing (referred to in this report as State Owned and Managed Indigenous Housing (SOMIH)).

Mainstream Community Housing refers to rental housing provided or managed by local government, religious and charity organisations and non-affiliated community cooperatives. Mainstream community housing services are provided to a broad range of people in the community but there is a focus on those with low to moderate income, the otherwise homeless or vulnerable, the elderly and those with special needs (e.g., those with disabilities and mental health problems). An important characteristic of community housing is that it develops from and responds to the needs of local community residents. A distinguishing feature of the mainstream community housing sector is that it accesses funding from State and Territory administered community housing programs which in turn are funded in large part by CSHA programs. The mainstream community housing sector does not include Indigenous Community Housing Organisations (ICHOs) funded largely from the Community Housing Infrastructure Program (CHIP) administered by the Department of Families and Community Services. The focus of our research is on the ***long-term***

mainstream CSHA Community Housing sector. This sector excludes emergency or crisis accommodation and transitional accommodation. Accommodation units provided under the CSHA Crisis Accommodation Program (CAP) are specifically excluded from the definition of long-term CSHA Community Housing.

Indigenous people gain *access* to mainstream public and long-term mainstream community housing when they have been granted entry to a mainstream public and long-term community dwelling under a tenancy agreement that is, not of a short-term nature. The extent to which Indigenous households have gained access to mainstream public and community housing is, therefore, measured in terms of the *representation* of Indigenous households in these forms of accommodation. However, quantitative estimates of the level of representation of Indigenous households in mainstream public and community housing tell us little about the underlying causal forces that may either impede or facilitate entry to mainstream public and long-term community and so a study of Indigenous access takes us well beyond the presentation of estimates of the representation of Indigenous people in mainstream public and long-term community housing.

Before a tenancy agreement can be struck an application for accommodation has to be made by (or on behalf of) the Indigenous household; the Indigenous applicant must satisfy specified eligibility criteria; all conditions for the issuing of a tenancy agreement must have been satisfied by the Indigenous household; and the Indigenous household must be sufficiently advanced in a queue of applicants to be assessed as next 'in line' (whether or not that line is a 'wait-turn' line or a 'priority access' queue). Hence, the question of Indigenous access to mainstream public and community housing is bound up with a broad range of issues including the awareness of mainstream public and community housing options by Indigenous households; the extent to which Indigenous people believe they can access these housing forms without meeting a range of barriers; their belief as to whether or not their specific housing needs will be met in mainstream public housing and community housing forms; eligibility policies and guidelines; the operation of wait lists and the procedures and rules governing priority access; the guidelines adopted to assess applications for accommodation in mainstream public and community housing, and the day-to-day administration of applicable policies and guidelines by mainstream public housing authority officers and mainstream community housing provider managers.

At an even more fundamental level, issues of Indigenous access are bound up with the question of the availability of the stock of mainstream public and community housing. Clearly, the lower the stock, the fewer the number of households, all other things being equal, capable of gaining access to mainstream social housing options.

An examination of the issue of Indigenous access to mainstream housing must also address the question of the suitability of the accommodation to the needs of the occupants. *Incomplete access* occurs when the basic shelter needs of the occupants are not met on gaining entry to the dwelling. The most obvious example of incomplete access is overcrowding.

In this study, the issue of the *sustainability* of mainstream public and community housing tenancies is addressed by examining the extent to which households, who would otherwise be in a position of significant housing need without accommodation in the public and community housing sector, are able to maintain that tenancy. Voluntary exits from the public and community housing stock as a result of an improved household income position are not evidence of a sustainability problem (irrespective of the duration of that tenancy); the reverse would typically be the case. Evictions and voluntary separations from mainstream public and community housing tenancies of households in need to less secure accommodation, or to a state of

homelessness do, however, represent evidence of a sustainability problem; one whose causes requires examination and quick and deliberate policy responses. The shorter the duration of a tenancy prior to a transition to a more vulnerable housing position the worse the sustainability problem.

1.4   Barriers to Indigenous Access to and Sustainability of Mainstream Public and Community Housing Tenancies

The aim of the present study is to investigate the impediments faced by Indigenous people in accessing mainstream public and community housing assistance programs and sustaining tenancies in mainstream public and long-term community housing. There now exists an extensive Indigenous housing literature (for recent reviews see, Neutze, 2000; Read, 2000; Burke, 2004; Memmott, Long, Chambers and Spring, 2003; and Memmott, 2004).

However, there exists little by way of a detailed primary analysis of the specific issue of the barriers faced by Indigenous people in accessing mainstream and public and community housing. This study will, therefore, provide an original contribution to the literature on barriers experienced by Indigenous people and on the options available to mainstream public and community housing providers to improve Indigenous access to mainstream housing services and the sustainability of tenancies in these tenures.

The companion Positioning Paper to this Report provides a detailed summary of the existing Indigenous housing literature insofar as it bears on the issues in the present study. In the Positioning Paper we suggested a number of major potential barriers to mainstream public and community housing access and to the sustainability of tenancies and these are briefly summarised here.[1]

Discrimination: State/Territory Housing Authorities and mainstream Community Housing Organisations (CHOs) have universally adopted a non-discriminatory position with respect to Indigenous access to mainstream public and community housing services. Despite this, the question that needs to be addressed is the existence of possible non-overt or indirect discrimination among public and mainstream community housing providers and/or housing client officers, and perceptions of discrimination by Indigenous clients. To the extent that discrimination occurs, it may result in longer waiting times, higher rates of eviction and/or higher rates of application rejection for Indigenous people than would otherwise be the case. Where Indigenous people in need are unable to gain access to secure public and community housing options, they will often seek accommodation with other Indigenous families. This, in turn, exacerbates, in many cases, existing overcrowding, housing quality and emerging rent arrears problems. Such problems are primary risk factors driving future evictions. A cycle of eviction may thus be perpetuated. In addition to the problems of discrimination generating and perpetuating a cycle of eviction, perceptions of discrimination in the Indigenous population are also likely to lead to an underutilization of services.[2]

The issue of discriminatory practices in relation to public housing has recently been examined in Western Australia. In December 2004, the Western Australian Equal Opportunity Commission (EOC) released a report entitled *Finding a Place An Inquiry*

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[1] Appendix D also provides a detailed review of the literature relating to the question of how the housing outcomes of Indigenous people may impinge on their sense of well-being.

[2] For a further discussion of the role of discrimination see Read (2000), Neutze (2000), Berry et al., (2001a), (2001b), Gordon et al (2002), Burke (2004), and Commissioner for Equal Opportunity (2004).

into the Existence of Discriminatory Practices in Relation to the Provision of Public Housing and Related Services to Aboriginal People in Western Australia (Equal Opportunity Commission, 2004b). The EOC Inquiry had been established following the receipt by the Equal Opportunity Commissioner of a large number of complaints from Indigenous people against Homeswest. Complaints against Homeswest by Indigenous people represented 37 per cent of all complaints received by the Commissioner from Indigenous people. The *Finding a Place* report provides significant evidence from past, present and prospective Indigenous public housing tenants of perceived unfavourable treatment by Homeswest in respect of access to public housing and the housing services provided by Homeswest. The *Finding a Place* report concluded that 'Aboriginal people experience disadvantage and less favourable treatment in relation to many aspects of public housing access, services and residence' (Equal Opportunity Commission, 2004b p. 239). The report listed 165 recommendations in relation to a broad range of areas including awareness and accessibility, eligibility, waiting lists, rent setting procedures, priority access, tenancy management, anti-social behaviour, and staff training.

Cultural and Historical Forces: Indigenous people are traditionally more mobile than the non-Indigenous population. Large and extended family structures are also an integral component of the Indigenous way of life. These features of Indigenous life can place pressures on the personal management of tenancies, the payment of rent and can lead to severe overcrowding problems. Overcrowding places extra demands on housing structures and equipment which are often not sufficiently robust and durable. Large maintenance bills, neighbourhood complaints and possible eviction may result.

Another factor Memmott et al. (2003 p.14) point to is the spiritual and psychological homelessness that is felt by individuals and families who have been removed from their traditional land and their families (the stolen generation) over time. The stresses created through this process persist through the generations leaving many Indigenous people in a vulnerable and distrustful position when it comes to accessing services. Feeding into this process is a cycle of grief, anger, frustration, and depression. Some Indigenous people may also not have the home management and urban living skills, which are often required to maintain mainstream public and community tenancies and housing in addition to living alongside non-Indigenous neighbours (Cooper and Morris, 2004). Indigenous people may be reluctant or refuse to come to public housing offices because they are ashamed of previous debts or bad behaviour. Feelings of shame, shyness and fear of prejudice are likely to lead to an underutilisation of services (House of Representatives, 2001).

European style housing is, in many instances, inappropriate to the cultural, social and traditional requirements of Indigenous people. There are many reasons for this including the inflexibility and immobility that this style of housing requires, the inability of the inhabitants to influence their surrounds and the fact that European housing tends to be isolating relative to the communal structures of Indigenous camp environments. These problems are exacerbated when an Indigenous family is further isolated within non-Indigenous neighbourhoods as may occur within mainstream public and community housing accommodation (Neutze, 2000). Inappropriate allocations can also often occur (Martin *et al.*, 2002). An example is when feuding families are placed within the vicinity of each other which results in vandalism and other maintenance issues. Indigenous people may also be located in areas where

they are marginalised from their support networks and also from other relevant services and opportunities including employment (Berry *et al.*, 2001a, 2001b).[3]

Disadvantage and Risk Factors: The inter-related problems of poverty, domestic and family violence, incarceration, drug and alcohol abuse and mental illness all represent risk factors in accessing and sustaining tenancies in mainstream public and community housing. Recent surveys suggest the prevalence of such problems in the Indigenous population is higher than in the non-Indigenous population (Australian Bureau of Statistics (ABS), 2002a). Such problems are more likely to result in potential tenants being assessed as being in greatest need and, therefore, experiencing shorter waiting times in accessing mainstream public housing. (The same may not always be true in mainstream community housing where wait-turn rather than priority listing often applies.) However, the same problems lead to a higher chance of falling through gaps in terms of accessing accommodation, of falling behind in terms of rent payments and of being evicted and developing bed debt histories which can prove major barriers to re-entry to mainstream public and community housing.

Indigenous people may also suffer from higher rates of breaching of income support payments which results in payments being withdrawn or reduced, resulting in loss of income for rental, food and other basic essentials (Saunders, 1999). Welfare reform measures that increase the likelihood of income support breaches will exacerbate such problems.

Women who have been assaulted as a result of domestic violence or family violence are difficult to re-house. In particular, such women are more likely to be housed in crisis accommodation than in public housing or long-term community housing options. In some remote communities it may be difficult to re-house women at a safe distance from their perpetrator/s. In urban communities this issue is not as evident but whatever the situation, it often means that the women and their family leave homes to be re-housed in other locations. Re-housing does not necessarily mean immediate access to mainstream housing but use of emergency shelters, crisis accommodation, short term housing until mainstream housing becomes available. Indigenous people are over-represented in the prison population. Offences are related to family violence, assaults, alcohol abuse and non-payment of fines. Indigenous people make up a much larger percentage of prisoners than their proportion of the total population and generally serve shorter sentences. Access to public housing options on discharge can be difficult. Once a prison sentence has been served, homelessness is often a likely outcome.[4]

Service Delivery: Indigenous people are more likely than the non-Indigenous population to have complex physical and mental health and social needs (ABS and Australian Institute of Health and Welfare (AIHW), 2003). Australian health and welfare service providers aim to provide coordinated responses to such problems but inevitably coordination difficulties in service provision arise. When this happens greater stresses are placed on Indigenous families in accessing and sustaining mainstream services.

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[3] For further discussion of cultural and historical forces see Commonwealth Advisory Committee on Homelessness (2001), Durkey et al. (2003) and Hansen and Roche (2003).

[4] For a further discussion of disadvantage and risk factors see Berry et al. (2001a), (2001b), Neutze (2000), Durkey et al. (2003), Lai and McDonald (2001), Loh and Ferrante (2000), Coleman (2000) and Memmott and Fantin (2001).

Box 1.1 Key CSHA Housing Assistance Programs in Australia

Mainstream public and community housing programs include the following:

- *CSHA Public Housing.* This is administered by State and Territory governments through the relevant State/Territory Housing Authority (SHA) who make available publicly owned dwellings to provide appropriate, affordable and accessible shelter for low to moderate income earners who are unable to access or sustain a tenancy in the private market.

- *CSHA Community Housing.* This is managed by non-profit community based organisations who are generally subsidised by government, i.e., through funds for community housing provided via the CSHA. CSHA Community Housing takes several forms including: medium-term or transitional accommodation; and long-term community housing that provides the tenant with long-term tenure. Community housing models vary across jurisdictions.

- *Private Rent Assistance* (PRA). PRA is a suite of housing assistance programs provided by State and Territory governments through the CSHA and aimed at assisting low-income households experiencing difficulty in securing or maintaining private rental accommodation. This assistance may include payments and/or reimbursements for relocation costs, guarantees or loans to cover the cost of bonds and housing assistance advice and information services. PRA may be provided by community-based organisations funded by government to provide such assistance.

- *Home Purchase Assistance* (HPA). HPA or home ownership assistance is provided by State and Territory governments to people who wish to buy their own house but need help with finance. Assistance can be in the form of deposit assistance, mortgage relief and access to surplus public housing stock.

- *CSHA Crisis Accommodation Program* (CAP). CSHA CAP funds are used for the purchase, lease, and maintenance of dwellings that provide accommodation and assistance to people who are homeless or in crisis. Services are generally provided by Non-Government Organisations (NGOs) and many are linked to support services funded through the Supported Accommodation Assistance Program (SAAP); a non-CSHA program administered by the Department of Family and Community Services (FaCS).

Dedicated Indigenous-specific housing funds are directed into two main areas:

- CSHA *Aboriginal Rental Housing Program* (ARHP) stock managed by State and Territory governments and allocated specifically to Indigenous Australians. The ARHP may be supplemented by untied CSHA funds and State matching funds. In most cases, ARHP funds Indigenous-specific public housing (referred to as State Owned and Managed Indigenous Housing SOMIH) and in others ARHP funds (Indigenous Community Housing Organisations (ICHOs).

- The *Community Housing Infrastructure Program* (CHIP) previously funded through the Aboriginal and Torres Strait Islander Commission (ATSIC) and Aboriginal and Torres Strait Islander Services (ATSIS) and now administered by the Department of Family and Community Services. CHIP only funds ICHOs.

1.5 Policy Context[5]

Housing assistance programs are financed and delivered by both the Commonwealth and State and Territory Governments. The Commonwealth Government takes the major role in the financing of housing assistance programs while the States and Territories are primarily involved in the provision of such programs.

Box 1.1 presents the key mainstream and Indigenous-specific housing assistance programs delivered and/or funded under the CSHA. The CSHA, negotiated between Federal and State and Territory partners, provides the framework for the financing and provision of mainstream public and community housing programs in Australia. The scope of this study is restricted to Indigenous access to CSHA mainstream public housing and long-term mainstream community housing funded largely from CSHA funds.

However, emergency and short-term CSHA community housing programs and the CSHA CAP have an important bearing on the current research in that we need to understand the mechanisms whereby Indigenous people may face impediments in moving from short-term crisis accommodation to more secure mainstream public and long-term community housing options and so free themselves from churning through various forms of homelessness.

There has been a recent shift in Indigenous housing policy and program assistance to an increased emphasis on targeting Indigenous-specific housing assistance funding and programs to remote Indigenous locations; and the better tailoring of mainstream housing assistance to service and accommodate Indigenous people in regional centres, towns and cities. However, as will be evident in the profile of Indigenous representation in mainstream public housing presented in Chapter 2, the provision of mainstream public housing services to Indigenous tenants in outer regional, remote and even very remote areas remains of fundamental importance in Western Australia (WA), Queensland (Qld) and the Northern Territory (NT).

1.5.1 Building a Better Future: Indigenous Housing to 2010

The objective of improving access to mainstream public and community housing is most clearly evident within the Australian Housing Ministers' Ten Year Statement of New Directions for Indigenous Housing BBF document, which represented the major outcome of the May 2001 Housing Ministers Conference (FaCS, 2001). BBF outlines new directions for improving Indigenous housing circumstances and options over the years to 2010. It represents a significant commitment by Commonwealth, State and Territory Housing Ministers and the Minister for Reconciliation and Aboriginal and Torres Strait Islander Affairs (Commonwealth), to a national effort to making a real difference to Indigenous housing and environmental health outcomes.

BBF represents not only an important formal commitment by Australian governments to ameliorating and improving Indigenous housing circumstances and options, it also provides a framework of priorities, objectives, desired outcomes and implementation strategies for working towards and achieving sustained improvements in Indigenous housing. BBF (FaCS, 2001, p.1), states that:

- ▪ 'Aboriginal and Torres Strait Islander peoples throughout Australia will have:

    - • access to affordable and appropriate housing which contributes to their health and well-being;

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[5] Our Positioning Paper provides a more detailed overview of the policy context.

- access to housing which is safe, well-designed and appropriately maintained.

- There will be a vigorous and sustainable Indigenous community housing sector, operating in partnership with the Commonwealth and State, Territory and Local Governments.

- Indigenous housing policies and programs will be developed and administered in consultation and cooperation with Indigenous communities and with respect for Aboriginal and Torres Strait Islander cultures'

Four objectives have been endorsed as part of the BBF framework to achieve the above vision (FaCS, 2001, p. 3). These include identifying and addressing the unmet needs of Indigenous people; improving the capacity of ICHOs and involving Indigenous people in planning and service delivery; achieving safe, healthy and sustainable housing; and the better coordination of program administration.

The first objective is the most relevant to this study. The implementation strategies to achieve this objective are (FaCS, 2001, p.3):

1.1   to 'develop and use a multi-measure approach to quantifying Indigenous housing need, and to assist in informing resource allocation at national, State, Territory and regional levels'.

1.4   to '…continue to improve Indigenous access to mainstream public and community housing'

1.5   to 'implement the *Agreement on National Indigenous Housing Information,* including data collection to support national performance indicators, a NMDS and reporting systems that will facilitate performance appraisal at the national, State, Territory, regional and local levels'.

For our purposes the most important strategy is strategy 1.4 which is listed as an implementation strategy to address the problem of unmet housing need among Indigenous people.

1.5.2   The 2003 Commonwealth State Housing Agreement

The current CSHA, the 2003 CSHA, effective from 1 July 2003 to 30 June 2008, sets out a number of priorities of relevance to this study. First, and foremost, the Commonwealth, State and Territory Governments have formalised their commitment to BBF by agreeing to its implementation. As set out in Recital J of the current CSHA: 'Under this Agreement, and in accordance with the Council of Australian Governments' resolution to reduce Indigenous disadvantage by improving program performance, the Commonwealth and the States commit to improving housing outcomes for Indigenous people by implementing BBF' (Department of Family and Community Services (FaCS), 2003). Second, the 2003 CSHA Recitals state clearly the policy position that Indigenous-specific public housing is to be targeted to rural and remote areas and that Commonwealth and State Governments will work to increase access to mainstream public housing in urban and regional centres. The CSHA states:

'K.   The Commonwealth and the States acknowledge that the Commonwealth's policy is to target ARHP funds to rural and remote areas where there is high need and where mainstream public housing and private housing are unavailable. For this Agreement, the priority for the ARHP is to ensure that houses are well maintained and managed to achieve health related outcomes for Indigenous people.

L. Through this Agreement, the Commonwealth and the States will work together to improve access to mainstream housing options (public housing, community housing, private rental and home ownership) for Indigenous people living in urban and regional centres (CSHA 2003-08)'.

The 2003 CSHA Guiding Principle Number 4 is also important in the context of the present research. This principle, one of 11 principles that guide the current CSHA, stipulates that the Commonwealth and States/Territories agree 'to commit to improving housing outcomes for Indigenous people in urban, rural and remote areas, through specific initiatives that strengthen the Indigenous housing sector and the responsiveness and appropriateness of the full range of mainstream housing options' (CSHA 2003-08).

While not specifically addressing housing issues, *The National Framework of Principles for Delivering Services to Indigenous Australians*, agreed to at the COAG meeting in June 2004, highlights a commitment by Australian Governments to "harnessing the mainstream", ensuring Indigenous specific and mainstream programs and services are complementary, increasing "flexibility of funding", developing "appropriate, coordinated and flexible" programs and services, taking account of "local circumstances and informed by appropriate consultations and negotiations" with Indigenous communities; "strengthen[ing] accountability" for program "effectiveness" and "developing a learning framework" for best practice service provision to Indigenous people (COAG, 2004).

1.6 Research Methods

Given the national context of this research and the broad nature of the issues being examined, a multi-jurisdictional and transdisciplinary approach to the issue of the access of Indigenous people in mainstream public and community housing is used to investigate the study's research questions.

The research presented in this study involved the following components:

- An analysis of mainstream public and community housing administrative data held at the AIHW. Topics examined include: the representation of Indigenous people in mainstream public and community housing; a socio-demographic profile of the Indigenous population in mainstream public housing; the extent of overcrowding in mainstream public housing by Indigenous status; the income and affordability position of Indigenous and non-Indigenous mainstream public housing tenants; the experience of Indigenous people relative to the non-Indigenous with respect to time spent on waiting lists.

- A process of consultation with Federal, State/Territory Housing Authorities and with peak mainstream community housing agencies and organisations and other relevant stakeholders. Consultation was by way of a formal survey process with respondents providing responses to a set list of questions relevant to the research.

- An extensive qualitative research based case study analysis of access and tenancy sustainability outcomes involving three localities: Geraldton (WA), North-West Adelaide (SA) and Inala (South-East Queensland). The case studies data provides important insights into the impediments that Indigenous people and suggest they face in accessing mainstream public and community housing options.

- A quantitative survey undertaken in Katherine which provides evidence of how housing outcomes impinge on the well-being of Indigenous people in a regional setting.

The mix of methods adopted in this study provides a means of triangulating and verifying the validity and reliability of the project's findings.

1.7 Structure of the Report

The structure of the report is as follows. Chapter Two of our study presents findings from our analysis of mainstream public housing and CSHA-based mainstream community housing data.

Indigenous access and tenancy sustainability outcomes in mainstream public housing are assessed against six indicators:

- *Overall Access*: The representation of Indigenous households in the mainstream public housing stock and in the flow of new households into mainstream public housing.

- *Access to Suitable Accommodation*: The extent of overcrowding and the regional spread of mainstream public accommodation options.

- *Access According to Need:* Low income and housing rent rebate receipt rates among Indigenous households in mainstream public housing relative to non-Indigenous households and the proportion of Indigenous households entering mainstream public housing in the AIHW 'greatest need' category relative to non-Indigenous households.

- *Access to Accommodation in a Timely Fashion by those in Need:* Median mainstream public housing waiting times experienced by Indigenous and non-Indigenous households in both the greatest need and non-greatest need categories.

- *The Sustainability of Tenancies:* The median duration of Indigenous and non-Indigenous mainstream public housing tenancies.

- *Involuntary Tenancy Termination:* Data on involuntary tenancy termination is not available from national administrative datasets but indicative measures can be derived from publicly available West Australian data. Our measures report the rate at which Indigenous households are served with termination notices and face eviction from mainstream public housing dwellings relative to the non-Indigenous population.

A more restricted analysis of access and tenancy sustainability outcomes must be undertaken with respect to mainstream community housing as a result of the less developed nature of community housing data. Our analysis is restricted to a presentation of recent trends in Indigenous representation in the mainstream community housing sector.

Our analysis shows that Indigenous representation in mainstream public housing programs has increased significantly in recent years. However, it is difficult to determine the extent to which trends in Indigenous representation is affected by a better capturing of Indigenous household status in various jurisdictions. The quantitative analysis also reveals that Indigenous households continue to experience tenancy sustainability problems in mainstream public housing although again data quality issues affect the interpretation of the results.

In Chapters Three and Four we present a review of mainstream public and community housing policies and programs. The analysis includes a presentation of public housing authority and peak mainstream community housing body perspectives on access and tenancy sustainability outcomes based on responses received to our formal survey. We also provide an examination of how State and Territory mainstream public housing and community housing policies and programs act to

influence Indigenous mainstream public and community housing access and tenancy sustainability outcomes. Mainstream public housing authorities have moved strongly in recent years to develop programs to improve Indigenous mainstream public housing access and tenancy sustainability outcomes.

Chapter 5 provides findings from the three qualitative research-based case studies. The case study evidence points to the fact that gaps remain between the lived experiences of Indigenous households in severe housing need and the recent initiatives undertaken to improve Indigenous access and tenancy sustainability outcomes. Appendix D then presents our findings from a quantitative survey undertaken in Katherine NT in respect to the impact of housing outcomes on the well-being of Indigenous women and the views of local housing providers of the impediments faced by Indigenous women from the local community in achieving access to better housing outcomes.

The conclusion draws together the various findings and discusses the implications of these findings from a policy perspective. In Figure 1.1 below we present an overview of the key findings of the study. The figure also acts as a guide through the report.

Figure 1.1   A Guide to the Report

Chapter	Scope/Method	Key Findings and Conclusions
Chapter Two	Analysis of mainstream public and community housing administrative data held, in the main, at the Australian Institute of Health and Welfare.	▪ High levels of unmet housing need continue to exist in the Indigenous population. These high levels of unmet housing need provide the impetus for reform with respect to Indigenous access and tenancy sustainability issues in the mainstream public housing sector. ▪ The number of Indigenous households in mainstream public and community housing has increased in recent years despite the fact that the public housing system as a whole has contracted. The share of Indigenous households in mainstream public housing has consequently increased. ▪ Overcrowding among Indigenous households in mainstream public housing remains of critical policy concern. ▪ Indigenous households are more likely to enter mainstream public housing as greatest need tenant households than non-Indigenous households, and are more likely to experience lower income levels than non-Indigenous tenants while in public housing. ▪ Indigenous households who gain access to mainstream public housing do so quicker than non-Indigenous households. This, in all likelihood, reflects higher levels of severe need among Indigenous applicants than non-Indigenous applicants. ▪ Indigenous households experience shorter tenancy durations than non-Indigenous households. ▪ The evidence available suggests that Indigenous households are much more likely than non-Indigenous households to receive tenancy termination notices and to be evicted. But there is a significant need to expand further the range of data available at the national level in this regard. ▪ Indigenous representation in long-term community housing is much lower than for mainstream public housing.
Chapter Three	Review of jurisdictional programs and policies; submissions by public housing authorities to the study team based around a set of questions submitted in survey form to those authorities.	▪ The decline in the supply of mainstream public housing dwellings should be arrested as part of a program to reduce high levels of unmet housing need in the Indigenous population. ▪ Better targeting of the existing stock is required through the further extension of priority access programs and the development of mechanisms through which those who are assessed as being able to cope adequately in the private market, can be supported to exit into home ownership or into the private rental market. ▪ A reduction of overcrowding levels in Indigenous mainstream public housing may require a boost to the stock of larger dwellings in public housing.

Chapter	Scope/Method	Key Findings and Conclusions
		▪ Community-based information channels through which Indigenous people can be provided with information on public housing options, a greater emphasis on Indigenous staffing in mainstream public housing and an increase in the representation of Indigenous people in decision-making roles in mainstream public housing will all assist in providing a positive environment for Indigenous people seeking to access public housing options. Jurisdictions have made good progress in terms of an increased representation of Indigenous people in housing officer positions and in decision-making capacities, but an important concern is to ensure that representation is not restricted to Indigenous-specific public and community housing programs administered by the jurisdictions.
		▪ Homeless Indigenous people are in greatest housing need. State and Territory based Homelessness Strategies, such as those that apply in WA and in Victoria that bring together support services in an integrated fashion at points of greatest stress, offer the greatest hope for improved outcomes for Indigenous homeless people.
		▪ Access to mainstream public housing can be denied to households on the basis of breaches of the terms of a prior public housing tenancy or the non-repayment of Housing Authority debts. Developing ways in which past histories do not act as a bar to re-entry has become, and must continue to be, one of the key points of focus of policy makers in improving access to mainstream public housing among Indigenous households in housing need. Jurisdictions have made positive moves in this direction in recent years (e.g., in the Northern Territory) but this program of reform needs to continue.
		▪ Indigenous tenancies in mainstream public housing too often end prematurely. This outcome underlines the need for Housing Authorities to develop supported tenancy programs to assist households that may prematurely exit from public housing or face eviction from public housing. Supported tenancy programs are well-established in Western Australia and South Australia.
		▪ At a broader level, there is a need to extend the program of reconciliation in the housing domain. The Queensland Department of Housing's Statement of Reconciliation provides a good example.
Chapter Four	Review of jurisdictional programs and policies; submissions by peak mainstream community housing bodies to the project team based around a set of questions submitted in survey form to those bodies.	▪ Long-term mainstream community housing organisations access State and Territory-based community housing programs and provide housing services to applicants from a broad range of backgrounds and needs.
		▪ Indigenous representation in long-term mainstream community housing is much lower than it is in mainstream public housing. This outcome may, in part, reflect historical forces that saw mainstream community housing develop in parallel with Indigenous-specific community housing. Indigenous community housing was, and still is, viewed by the mainstream community housing sector as playing

Chapter	Scope/Method	Key Findings and Conclusions
		a unique role in maintaining cultural identify and meeting distinct cultural needs that are not easy (if possible) to replicate in mainstream community housing.
		▪ Indigenous access to long-term mainstream community housing is now recognised as an important new priority for the sector.
		▪ Governments provide significant levels of funding to mainstream community housing organisations. The structure and level of that funding may not provide a sufficient buffer for community housing bodies to meet the increased demands likely to arise from providing a long-term housing option for those Indigenous people in housing need.
		▪ Government policy relating to community housing eligibility criteria and rent setting procedures may also act to impede access to community housing on the part of Indigenous applicants in precisely the same way as such policies impede access to mainstream public housing.
		▪ There is a recognition in community housing that meeting the housing needs of Indigenous clients requires appropriate service delivery mechanisms (culture, language etc), realistic debt management processes, appropriate training for staff and volunteers in the community housing sector and the establishment and maintenance of links with the local community and with support services.
Chapter Five	Case studies in Inala, Geraldton and North-West Adelaide.	▪ Inala is a large residential area in the western suburbs of Brisbane and contains a large number of Indigenous people and a significant concentration of public housing. Geraldton is the administrative and service centre of the Mid West Region of WA. The Indigenous population represents approximately three times the State average. Metropolitan Adelaide represents the largest single community of Indigenous persons in South Australia.
		▪ The case study evidence provides insights into the effect that an inability to gain access to mainstream public housing has on those affected, and the impediments and problems experienced by Indigenous people in accessing and sustaining mainstream public housing tenancies.
		▪ The greatest frustration expressed through the case study interviews of Indigenous people and those working in support agencies for those in need was simply the lack of available housing for those wishing to secure long-term accommodation. Additionally, there was a consistent message from the case studies that houses need to be better designed with the inclusion of more bedrooms and bathrooms to meet the needs of larger Indigenous families (who themselves may be providing accommodation to friends and family).
		▪ The issue of choice about the types and location of housing available to Indigenous people was also

Chapter	Scope/Method	Key Findings and Conclusions
		a major theme from the case studies.
		▪ The case studies provide evidence of perceptions that non-Indigenous people get access to houses ahead of Indigenous people and that the standard of accommodation and housing maintenance provided to Indigenous people is lower than for the non-Indigenous population.
		▪ A further theme that arose from the case studies was the importance of Indigenous housing officers (in mainstream public housing) to the delivery of services to Indigenous tenants. The case studies reveal a great deal of compassion and understanding, by those providing housing services both within and outside Housing Authorities, of the complex needs of Indigenous people in severe need, who were accessing public and community housing. The crucial insights arising from the case studies, through the voices of those interviewed, are that a multiplicity of factors around race, discrimination, lack of housing stock and supports and a wide range of risk factors, all contribute to deny many Indigenous people access to mainstream housing.

CHAPTER 2   INDIGENOUS PUBLIC AND COMMUNITY HOUSING: A QUANTITATIVE PROFILE

2.1 Introduction

This chapter provides a quantitative profile of access and tenancy sustainability outcomes for Indigenous households in mainstream public and community housing. The profile has been developed from a range of quantitative sources including the Commonwealth-State Housing Agreement (CSHA) National Data Reports for the mainstream public rental housing and CSHA community housing sectors together with a set of customised tables for the 2002-03 year produced by the Australian Institute of Health and Welfare (AIHW) Housing Assistance Unit in response to a request from the research team.[6] The full set of tables supplied by the AIHW is reproduced in Appendix A to this report. The analysis in this chapter also draws on a range of other data sources including the 2001 Census and data supplied directly to the project team by State/Territory Housing Authorities.

We begin our quantitative analysis in section 2.2 with a general overview of Indigenous housing outcomes in Australia focussing on the issue of Indigenous housing need. It is the existence of high levels of unmet housing need among Indigenous people that provides the impetus for the present study. Public and community housing provides an important long-term secure accommodation option for those in a marginalised housing position. It is, therefore, of critical importance that barriers to accessing mainstream public and community housing are removed and that Indigenous people, who would otherwise face an insecure housing future, do not experience impediments to sustaining tenancies in mainstream public and community housing. A decline in the stock of public housing combined with low tenant turnover in public and community housing limits the ability of States and Territories to assist those in housing need. The same conjunction of forces makes it even more important to ensure that access to mainstream public housing is disproportionately made available to those in the greatest need (whether from an Indigenous background or not).

The analysis proceeds in section 2.3 to a detailed examination of what we know from the State/Territory Housing Authority administrative data held at the AIHW and from other sources of Indigenous access and sustainability outcomes in mainstream public housing.[7] Here we are concerned with questions such as what is the level of representation of Indigenous people in mainstream public and community housing and has that level of representation increased in recent years? What do we know of trends in the relative share of Indigenous people among those who are new entrants into public housing? To what extent are new entrants to public housing coming from those in greatest need? Do Indigenous households experience longer waiting times to enter mainstream public housing than non-Indigenous households? What is the level of overcrowding among Indigenous households in mainstream public housing? Do Indigenous households experience shorter mainstream public housing tenancies than non-Indigenous households? Are Indigenous households more likely to be

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[6] We would especially like to thank Hongyan Wang and David Wilson from the AIHW for producing the set of tables for the research team.

[7] This analysis is based on data tables supplied by the AIHW and AHW (2001a), AIHW (2001b), AIHW (2002a), AIHW (2002b), AIHW (2003a), AIHW (2003b), AIHW (2003c), AIHW (2003d), AIHW (2003e), AIHW (2003f), AIHW (2004), AIHW (2005a), AIHW (2005c), AIHW (2005d).

served termination notices and experience higher rates of eviction than non-Indigenous households?

To measure access and sustainability outcomes in mainstream public housing we utilise the following six quantitative indicators:

- **Overall Access**: The *Overall Access* indicator refers to the representation of Indigenous households in the mainstream public housing stock and in the flow of new households into mainstream public housing. To assess Indigenous public representation outcomes we use the following measures: (1) recent trends in the Indigenous share of the mainstream public housing stock; (2) recent trends in the share of Indigenous households in newly assisted households and (3) relative growth rates of Indigenous and non-Indigenous households in the stock of mainstream public housing and in the inflow of newly assisted households in mainstream public housing. The analysis is presented for the 1999-00 to 2003-04 time period.

- **Access to Suitable Accommodation:** It is not only access to mainstream public housing that should be a focus of discussion but whether the access which is provided is appropriate given the needs of those assisted. Two 'access to suitable accommodation' measures are used in this report. The first is an overcrowding measure which relies on the AIHW proxy national occupancy standard. The second is the regional spread of accommodation options. We present estimates of the level of overcrowding and the regional distribution of Indigenous and non-Indigenous households for the financial year 2002-03.

- **Access According to Need**: A number of indicators are used to measure the level of need of existing and newly assisted Indigenous households in mainstream public housing. These include: (a) the low income and housing rent rebate receipt rates among Indigenous households in mainstream public housing relative to non-Indigenous households and (b) the proportion of Indigenous households entering mainstream public housing in the AIHW 'greatest need' category relative to non-Indigenous households. Financial year 2002-03 estimates are presented.

- **Access to Accommodation in a Timely Fashion by those in Need**: The wait-time measures used in this report are median mainstream public housing waiting times experienced by Indigenous and non-Indigenous households in both the greatest need and non-greatest need categories. These indicators are conditional indicators in the sense that the measures are operationalised only for those who do gain access (and not the whole population of those on waiting lists). Financial year 2002-03 estimates are presented.

- **The Sustainability of Tenancies**: The question of the sustainability of mainstream public housing tenancies is measured on the basis of the median duration of Indigenous and non-Indigenous mainstream public housing tenancies. Financial year 2002-03 results are presented.

- **Involuntary Tenancy Termination**: Involuntary tenancy termination is measured on the basis of termination notice and eviction rates from public housing dwellings. Due to limitations in the availability of data for all jurisdictions, data from WA for 2004 is used for indicative purposes.

The first four of these indicators have as their focus the question of mainstream public housing access while the final two indicators measure tenancy sustainability outcomes. All of these indicators, other than the involuntary tenancy termination measure, are based on mainstream public housing National Minimum Data Set

(NMDS) items held at the AIHW. Involuntary tenancy termination outcomes on an Indigenous status basis are, to our knowledge, only made available publicly in Western Australia (WA).[8]

Before presenting our findings with respect to these indicators it is important to briefly list the limitations of the available data sources. These limitations reduce the confidence with which findings on Indigenous access and tenancy sustainability can be put forward but do not obviate these findings. Readers should consult Appendix B to this report, provided by the AIHW, which provides a detailed overview of mainstream public and community housing administrative data and lists certain limitations associated with this data.

First, only one data source is nationally available to analyse Indigenous housing outcomes in *mainstream* (as opposed to combined mainstream and Indigenous-specific) public housing. That data source is the administrative data (i.e., data gathered by State/Territory Housing Authorities in respect of their tenants) incorporated in the public housing NMDS. Other publicly available data such as the Census does not differentiate between the mainstream and Indigenous-specific components of public housing. This means that researchers cannot utilise a range of existing rich cross-sectional and longitudinal unit record files to examine mainstream public housing access and sustainability outcomes for Indigenous people.

Second, there exist major ambiguities in analysing Indigenous mainstream public housing outcomes over time. These ambiguities result from (a) past inadequacies in jurisdictional business systems in capturing Indigenous household data, (b) changes in the way business systems have recorded household Indigenous status over time (in particular the movement from voluntary to mandatory recording of Indigenous status), and (c) movements over time in the extent to which households identify themselves as Indigenous.

Third, there exist differences between jurisdictions with respect to the way that jurisdictions fast-track entry into public housing for the most needy cases (referred to as 'priority access') and the importance of the priority access channel to public housing entry relative to the wait-turn channel. These differences make it difficult to undertake inter-jurisdictional comparisons in respect to our *Access According to Need* and *Access to Accommodation in a Timely Fashion by those in Need* indicators.

Fourth, the Public Housing Unit Record File held at the AIHW does not support a robust treatment of tenancy duration.

Fifth, as noted above, the administrative data does not include data items relating to evictions and termination notices.

The difficulties experienced in developing a quantitative profile of Indigenous mainstream public housing access and sustainability outcomes, while significant, are not as serious as those faced with respect to mainstream community housing. Despite recent advances in data collection in the mainstream community housing sector the development of a national community unit record file capable to provide comparisons in housing outcomes between populations remains some way off. The penultimate section of this chapter (section 2.4) summarises key findings on access to mainstream community housing by Indigenous households. Our findings are restricted to the *Overall Access* indicator. A more detailed discussion of the question

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[8] This omission needs to be rectified so that data items related to involuntary tenancy termination (along the lines of those published in Western Australia) are included in the public housing NMDS in the future.

of Indigenous access to mainstream community housing is provided in Chapter 4 of this report.

2.2 A Profile of Indigenous Housing Outcomes

We begin our discussion by providing an overview of the housing tenure profile of the Indigenous and non-Indigenous populations using 2001 Census data. (As noted in Appendix B to this study, there is significant variation in the basic counts of public rental housing between Australian Bureau of Statistics (ABS) surveys and censuses and the actual counts found in administrative data and these differences must be borne in mind when considering results from the 2001 Census.) The housing tenure profile of the Indigenous population is significantly different to that of the non-Indigenous population. Indigenous households are under-represented, relative to the non-Indigenous population, in the home ownership sector of the housing market. On the other hand, they are over-represented in public housing and in community housing. Their representation in the private rental market is marginally above that of the non-Indigenous population.

As illustrated in Table 2.1 and Figure 2.1 below, 20.8 per cent of Indigenous households resided in public housing dwellings and 12.7 per cent in community housing dwellings at the time of the 2001 Census. The corresponding figures for the non-Indigenous population are 4.5 per cent in public housing and less than one per cent in community housing. The over-representation of Indigenous households in public housing programs is unsurprising given significant levels of disadvantage in the Indigenous population and the targeted nature of the public housing program (see, for example, Altman and Hunter, 2003 and ABS and AIHW, 2003).

Of more direct interest to this study is the high level of housing need among Indigenous households. The first detailed examination of housing need among Indigenous people in Australia was undertaken by Jones (1994). His analysis covered the issues of overcrowding, poor standards of housing, and housing-related poverty among Indigenous persons. Jones' (1994) analysis showed that although Indigenous families represented around 1.4 per cent of all families in Australia in 1991, they accounted for 22 per cent of the then measured homeless population and 38 per cent of families living in improvised dwellings. Jones (1994) estimated that the proportion of Indigenous people in housing need was four times that of the non-Indigenous population.

Jones (1994) provided a foundation for the statistical description of housing need by using homelessness, overcrowding and financial stress as indicators of need. A modified version of these indicators represents the current nationally accepted approach to determining Indigenous housing need.[9] At present, national, State and Territory housing agencies measure Indigenous housing need by taking account of five dimensions of need: homelessness; overcrowding; affordability; stock condition; and connection to essential services (i.e., water, electricity and sewerage). Further work is ongoing at the national level to improve and use administrative data on these five dimensions and to assess the feasibility of measuring appropriateness; emerging need; and security of tenure as part of a multi-measure modelling of Indigenous housing need.[10]

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[9] See also Neutze, Sanders and Jones (2000) for a needs-based analysis using the 1996 Census.

[10] See, for example, AIHW (2005).

Table 2.1   Private Dwellings by Tenure and Indigenous Status, 2001 Census

	Dwellings Containing Indigenous Households		Other Dwellings	
	No.	*Per cent*	No.	*Per cent*
Owned				
Fully Owned	14,712	12.8	2,732,152	42.9
Being Purchased	22,419	19.4	1,799,445	28.3
Rental Properties				
Private Landlord not in the Same Household	11,332	9.8	464,764	7.3
Real Estate Agent	16,184	14.0	678,316	10.7
State/Territory Housing Authority	23,974	20.8	284,502	4.5
Community/Co-Op Housing Group	14,628	12.7	27,103	0.4
Employer- Government	1,136	1.0	27,333	0.4
Employer- Other	776	0.7	24,517	0.4
Other Landlord Type	1,587	1.4	38,536	0.6
Not Stated	1,027	0.9	17,849	0.3
Other Tenure Types	3,399	2.9	140,158	2.2
Not Stated	4,181	3.6	132,210	2.1
Total	**115,355**	**100.0**	**6,366,885**	**100.0**

Source: ABS (2002c).

Notes: See Appendix B to this report.

Figure 2.1   Rental Households by Indigenous Status and Landlord Type, 2001 Census
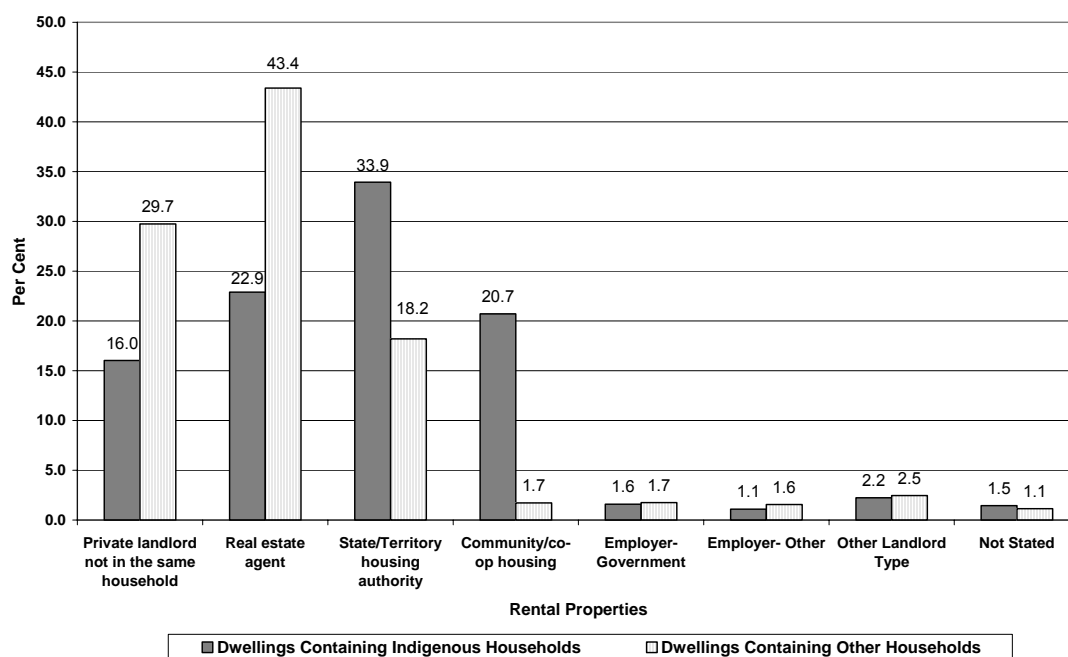
Source: ABS (2002c).

Notes: See Appendix B to this report.

Figure 2.2   Indigenous Shares of Categories of Homelessness, 2001.
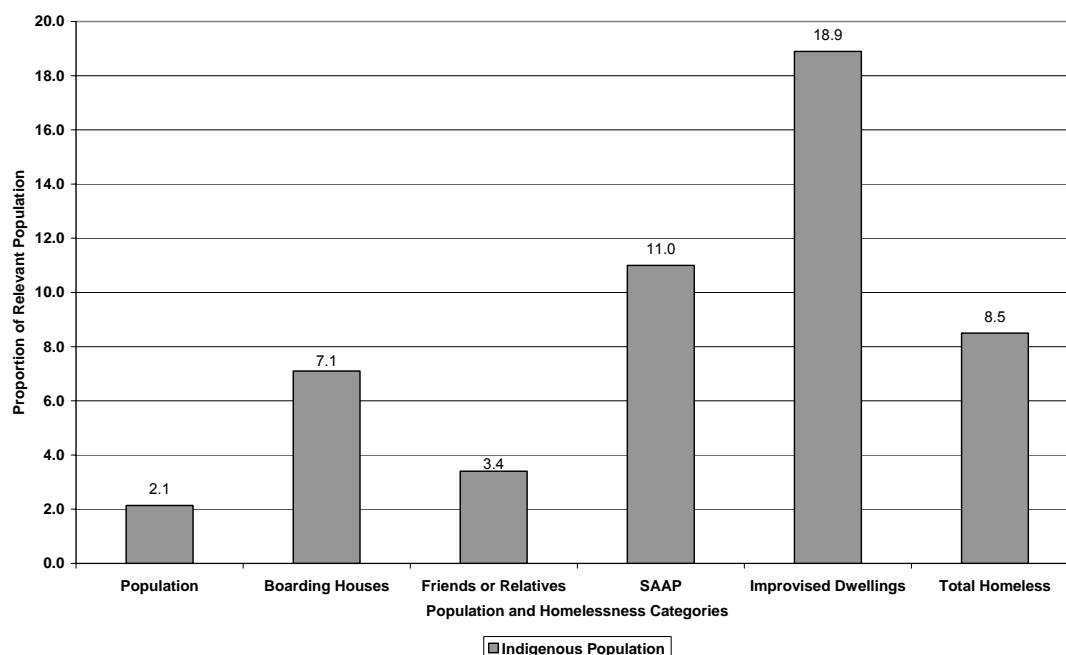
Source: ABS (2003b) and Chamberlain and MacKenzie (2003a).

Notes: See Appendix B to this report.

Recent estimates of Indigenous homelessness based on the 2001 Census confirm that high levels of severe housing need continue to be experienced in the Indigenous population. As indicated in Figure 2.2, Indigenous people made up 2.1 per cent of the population at the time of the 2001 Census but comprised 18.9 per cent of those in 'primary homelessness'. This category is comprised of people living on the streets, sleeping in parks, squatting and so on and is operationalised using the ABS category of 'improvised homes, tents and sleepers out' (Chamberlain and MacKenzie, 2003a p. 1). Indigenous people are also significantly over-represented (11 per cent) in the Supported Accommodation Assistance Program (SAAP) which is a key component of secondary homelessness. The SAAP program provides supported accommodation and other services to homeless people. Since 2001 the Indigenous share of the SAAP client base has continued to grow. In 2003-04 Indigenous clients comprised 16.5 per cent of all clients (AIHW, 2005e). These recent estimates indicate that the problem of unmet housing need among Indigenous people is increasing rather than decreasing relative to the non-Indigenous population so providing the impetus to the present study and the urgent need to improve outcomes for Indigenous people in housing need. At the time of the 2001 Census, Indigenous people were also significantly overrepresented in boarding house accommodation as compared with the non-Indigenous population.

A second important dimension of Indigenous housing need is that of overcrowding. We shall utilise more precise AIHW overcrowding measures when discussing overcrowding problems among Indigenous and non-Indigenous households in mainstream public housing in the following section. However, a first pass at the issue of overcrowding by Indigenous status across the housing market is given by a comparison of household size against the number of bedrooms in dwellings cross-classified by Indigenous status (see Table 2.2).

Table 2.2   Persons Usually Resident in Dwellings by Number of Bedrooms by Indigenous Status of Household, 2001 Census (a)(b)

	Number of Persons(c) Usually Resident(d)								
	1	2	3	4	5	6	7-9	10 or more	Total
Dwellings Containing Indigenous Households (per cent shares)									
None (includes bed sitters)	0.5	0.2	0.1	0.0	0.0	0.0	0.0	0.0	**0.8**
1 bedroom		1.2	0.3	0.2	0.1	0.1	0.0	0.0	**1.9**
2 bedrooms			3.4	1.7	0.8	0.5	0.4	0.2	**6.9**
3 bedrooms				11.6	6.7	3.7	2.3	0.9	**25.4**
4 bedrooms					3.7	2.4	1.6	0.5	**8.3**
5 or more bedrooms						0.6	0.6	0.2	**1.3**
Total									**44.6**
Other Dwellings(e) (per cent shares)									
None (includes bed sitters)	0.5	0.1	0.0	0.0	0.0	0.0	0.0	0.0	**0.6**
1 bedroom		0.9	0.1	0.0	0.0	0.0	0.0	0.0	**1.1**
2 bedrooms			2.1	0.9	0.2	0.1	0.0	0.0	**3.4**
3 bedrooms				8.7	2.8	0.8	0.2	0.0	**12.4**
4 bedrooms					3.6	1.0	0.3	0.0	**4.9**
5 or more bedrooms						0.6	0.3	0.0	**0.9**
Total									**23.3**

Source: ABS (2002), *Indigenous Profile, 2001 Census* Catalogue No. 2002.0.

Notes A:

1. Households where any family in the household is defined as an Indigenous family or a lone person household where the lone person is of Aboriginal/Torres Strait Islander origin.
2. Occupied Private Dwellings Containing Family or Lone Person Households. Excludes 'Group', 'Visitors only' and 'Other non-classifiable' households.
3. Person counts will include people of Indigenous, non-Indigenous or not stated status.
4. Includes residents who were temporarily absent on Census night. A maximum of 3 temporary absentees can be counted in each household.
5. Includes households where the reference person and/or spouse/partner did not state their Indigenous status.

Notes B: See Appendix B to this report.

As evident in Table 2.2, around 45 per cent of Indigenous family or lone person households reside in dwellings with fewer bedrooms than usual residents. This is approximately twice that found for the non-Indigenous population (23 per cent). On the basis of the Canadian National Occupancy Standard, the ABS and the AIHW, in their *The Health and Welfare of Australia's Aboriginal and Torres Strait Islander Peoples* 2003 (ABS and AIHW, 2003) study, estimated that 15 per cent of Indigenous households were living in dwellings requiring at least one additional bedroom as compared with a figure of 4 per cent for other households.[11] The extent of

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[11] The Canadian National Occupancy Standard is that there should be no more than two persons per bedroom; children of different sexes less than 5 may reasonably share a bedroom; children over 5 of opposite sexes should have separate bedrooms; children less than 18 of the same sex can reasonably share a bedroom; single household members 18 or older should have a separate bedroom as should parents or couples (AIHW and ABS, 2003).

overcrowding among the Indigenous population, using this standard, was considerably higher in remote and very remote areas as compared with major cities and inner and outer regional areas.

One further indicator of housing need is the standard of accommodation experienced by Indigenous and non-Indigenous households. *The Health and Welfare of Australia's Aboriginal and Torres Strait Islander Peoples* study reported findings from the *1999 Australian Housing Survey* (AHS) and *the 2001 Community Housing and Infrastructure Needs Survey* (CHINS) ABS (2001a), which indicated that Indigenous households were three times more likely than non-Indigenous households to report their homes in high need of repair while 19 per cent of dwellings covered in CHINS were found to be in need of major repair ABS (2001a). A further 10 per cent of dwellings required replacement.

The Housing Ministers' Advisory Committee's (HMAC) Standing Committee on Indigenous Housing (SCIH) has recently completed an analysis of the level of housing need across a range of indicators. Tables 2.3 and 2.4 reproduce two tables from their unpublished report on *Multi Measure Modelling of Indigenous Housing Need.*[12] Table 2.3 shows the absolute numbers of Indigenous households in various homelessness categories by State and Territory. The findings also highlight the large number of Indigenous households living in accommodation below community standards in Northern Territory (NT), WA and Queensland and, in particular in dwellings without a shower/bath or toilet in those jurisdictions.

Table 2.4 presents estimates of the level of overcrowding among Indigenous households in the 2001 Census based on a customised data extract provided by the ABS to the SCIH from the 2001 Census.

The estimates presented refer to tenants in all sectors of the housing market (e.g., homeowners/purchasers, private renters, public housing tenants and community housing tenants) who require two or more bedrooms to meet the proxy occupancy standard specified in the National Housing Assistance Data Dictionary Version 2 (NHADD) (AIHW, 2003). This occupancy standard is detailed below:

Household type	Number of bedrooms required
Single adult	1
Group household (adults)	1 per adult
Couple, no children	2
Sole parent or couple with 1 child	2
Sole parent or couple with 2 or 3 children	3
Sole parent or couple with 4+ children	4

The NHADD occupancy standard does not fully account for the needs of very large families as evident by the fact that the number of bedrooms required does not rise as the number of children increases above the four or more point.

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[12] The Standing Committee on Indigenous Housing (SCIH) is an advisory committee to the Housing Ministers Advisory Committee (HMAC). We would like to thank the authors of that report for supplying these tables to us.

Table 2.3 Number of Indigenous People who are Homeless or who live in Accommodation that is below Current Community Standards, 2001 Census

	Homeless				Below community standards			
State /Territory	**Improvised dwelling, sleepers out[1]**	**SAAP accommodation**	**Couch surfers**	**Total**	**Boarding house**	**Marginal in caravan**	**In dwelling without shower/bath or toilet[2]**	**Total**
NSW	227	391	518	**1136**	240	554	0	**794**
Qld	486	395	406	**1287**	631	796	1313	**2740**
WA	442	210	249	**901**	153	177	812	**1142**
NT	1257	97	82	**1436**	428	37	4711	**5176**
Vic	62	260	127	**449**	115	141	0	**256**
SA	162	158	171	**491**	53	59	0	**112**
Tas	16	27	91	**134**	17	13	0	**30**
ACT	5	28	16	**49**	6	10	0	**16**
Australia	**2657**	**1566**	**1660**	**5883**	**1643**	**1787**	**6836**	**10266**

Notes A: [1] For the 1996 Census the definition of improvised dwelling included dwellings with no bath/shower or toilet. Using this definition the number of people living in improvised dwellings or sleeping out were as follows: NT: 5968, Qld: 1799 and WA:1254. In NSW, Vic, SA, Tas and the ACT there was minimal difference from the numbers in the above table. [2] Based on data from the 1996 Census, as per [1] above.

Notes B: See Appendix B to this report.

Table 2.4   **Number of Indigenous Households that are Overcrowded by Tenure Type**

State /Territory[1]	Tenure Type				
	Home owners/ purchasers	Private renters	Public housing/ SOMIH tenants	Community housing tenants	Total
NSW	273	354	298	210	**1135**
Qld	223	432	344	866	**1865**
WA	107	97	325	633	**1162**
NT	68	52	139	2041	**2300**
Vic	57	80	71	15	**223**
SA	36	29	100	187	**352**
Tas	23	18	20	0	**61**
Australia	**787**	**1062**	**1297**	**3952**	**7098**

Acknowledgement: This table has been reproduced from an unpublished report for the HMAC Standing Committee on Indigenous Housing (SCIH) entitled *Multi Measure Modelling of Indigenous Housing Need.* We would like to thank the authors of that report for supplying the table to us. Further information in relation to outcomes under the above homelessness indicators is available from AIHW (2005f).

Source: Census 2001 - Customised data provided by the ABS**.**

Notes A: (1) It was not possible to calculate the number of overcrowded households in the Australian Capital Territory (ACT), as the Census data was provided by Aboriginal and Torres Strait Islander Commission (ATSIC) Region and the ACT comprises part of the Queanbeyan ATSIC Region of NSW.

Notes B: See Appendix B to this report.

2.3 Indigenous Access and Tenancy Sustainability in Mainstream Public Housing

2.3.1 Overall Access

Census housing questions do not separately identify mainstream public and community housing from their Indigenous-specific forms. Hence, census data cannot be used to provide a profile of Indigenous access and tenancy sustainability outcomes in mainstream public housing. To examine these issues from a quantitative perspective we turn to AIHW data sources and, in particular, to a set of tables produced by the AIHW Housing Assistance Unit in response to a data table request

from the survey team.[13] The original data request included a number of specific housing issues, such as eviction outcomes, which the source data would not support.

We begin our discussion with our first access and sustainability indicator that of *Overall Access*. This indicator refers to the representation of Indigenous households in the mainstream public housing stock and in the inflow of households to mainstream public housing. Estimates of the level of representation of Indigenous households in mainstream public housing for the last three financial years and the representation of Indigenous people in the inflow of newly assisted households to mainstream public housing are set out in Tables 2.5 and 2.6 and in an accompanying series of jurisdictional-based graphs (see Figures 2.3 and 2.4).

Table 2.5 presents findings on the representation of Indigenous and non-Indigenous households in the stock of mainstream public housing households at 30 June 2002, 30 June 2003 and 30 June 2004. Table 2.6 does likewise in terms of the inflow into mainstream public housing of newly assisted households for the financial years 2001-02, 2002-03 and 2003-04. For both series, Indigenous household share estimates are provided.

Figure 2.3 presents, for each jurisdiction, an index series based presentation of trends in Indigenous and non-Indigenous households in mainstream public housing. As a point of comparison we have also included the corresponding index series for State Owned and Managed Indigenous Housing (SOMIH). The base point for the index series is 30 June 2000. The base point value is derived by dividing the number of Indigenous households (or non-Indigenous households as the case may be) in mainstream public housing at 30 June 2000 by itself and multiplying by 100 (so producing a value of 100 at 30 June 2000). Index numbers for subsequent years are derived by dividing the number of households in the relevant year by the base year figure and multiplying the resulting figure by 100. Presenting information in index value form provides for easy interpretation of trends in series. Index values reflect the growth rate in the stock of households in that year over the base year. Year-on-year growth rates in the stock of households can be easily derived by estimating the relevant percentage growth rate in the index series between any two years.

Before reviewing the evidence in relation to the *Overall Access* indicator it is worthwhile to highlight a number of features of the public housing administrative data in respect to findings of Indigenous representation in mainstream public housing and to also emphasise, once again, the qualifications that apply to the public housing administrative data (see Appendix B for further details).

First, no separate SOMIH sector exists in the NT and the ACT. Hence, the mainstream public housing sector represents the entire public housing sector in these jurisdictions.

Second, Indigenous status is a self-report item. Furthermore, in some jurisdictions, the identification of Indigenous status is voluntary (e.g., South Australia (SA))

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[13] An additional data source that will become available to examine issues in relation to mainstream public housing in the future is the 2005 *National Social Housing Survey of Public Housing Tenants* (NSHS). The 2005 NSHS asks the following:

1. Are you or any member of your household of Aboriginal and/or Torres Strait Islander origin?

2. Were you offered the option of Indigenous-specific housing?

3. Why did you choose public housing over Indigenous-specific housing? (Response options include: Didn't know about it; Prefer public rental housing; No Indigenous housing in the area I want to live in; Problems with Indigenous 'identification'; Could be housed faster in public housing; Not available in my State; Other (please specify)).

Data from the 2005 NSHS will not be available until the latter part of 2005.

whereas in other jurisdictions it is mandatory (e.g., Queensland but only since October 1997). Trends over time in the Indigenous stock of households and to a lesser the number of newly assisted Indigenous households may, therefore, in part, reflect better Indigenous status reporting systems and/or a movement to mandatory reporting of Indigenous status and/or increases in Indigenous self-identification.

Third, New South Wale's (NSW) business systems for recording Indigenous status were, until recently, poorly structured. This resulted in a significant undercount of the stock of Indigenous people in mainstream public housing and prevents the publication of Indigenous and non-Indigenous breakdowns for NSW in the profiles that follow. As indicated in the notes to Table 2.5, the number of Indigenous households in the public housing NMDS for NSW was 2,197 for 2002 and 2,721 for 2003, but these figures are severely under-reported against a Census-based estimate from the Department for the two relevant years of 8,700. Changes have been made to the Department's business systems to ensure improved reporting and recording of Indigenous status. This recent improvement allows for the presentation of mainstream public housing estimates for NSW in the case of newly assisted tenants.

Fourth, the large growth in Indigenous households in mainstream public housing in WA in 2003-04 is, in part, related to a better capturing of Indigenous household status during that year. An Indigenous household in the AIHW data is defined as a household that has one or more Indigenous persons residing in the household regardless of the Indigenous status of the head of the household or the applicant. The WA business systems did not automatically reflect this principle until 2003-04. A similar reason explains some of the growth in the number of Indigenous households in both SA and Victoria in 2002-03. In both jurisdictions, the Indigenous status of the household was previously only determined on the basis of the status of the household head rather than the existence of at least one member of the household of Indigenous status. An additional change to reporting systems lies in the movement to compulsory reporting of Indigenous status (e.g., WA in January 1999).

Finally, it is important to note that the national data on Indigenous tenants in public and mainstream community housing was first required in the 1999 CSHA. This meant that several jurisdictions were not easily able to commence reporting, as existing data management infrastructure was often complex and expensive to change.[14]

The reader is referred to Appendix B of this report prepared by David Wilson of the AIHW for a further discussion of data quality issues in relation to the administrative data.

As shown in Table 2.5, the stock of mainstream public housing households fell from 342,467 in June 2002 to 338,035 households in June 2004. This represents a decline of around 1.8 per cent in the number of mainstream public housing households over this period. Over the longer time period covered by our data analysis (1999-00 to 2003-04), the stock of mainstream public housing households has declined by around 2.9 per cent; from 346,389 households in June 2000 to 338,035 households in June 2004. The average yearly decline in the stock of mainstream public housing households is 0.7 per cent. This decline in the stock of mainstream public housing dwellings places greater pressures on jurisdictions in providing long-term accommodation for those Indigenous households in housing need; a matter that we return to in greater depth in Chapter 3 of this study when we consider jurisdictional policies with respect to Indigenous access and sustainability issues.

Severe under-reporting problems with respect to identification of medium and long-term Indigenous housing tenants in New South Wales (NSW) makes it impossible to

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[14] We are grateful to David Wilson of the AIHW for pointing this out to us.

provide similar estimates of the total number of Indigenous households in mainstream public housing for all of Australia over this time period. However, in jurisdictions other than NSW, the number of (reported) Indigenous households in mainstream public housing rose dramatically from 6,339 in June 2000 to 11,087 in June 2004; an increase of around 75 per cent. Over the corresponding time period the number of *reported* non-Indigenous households in jurisdictions other than NSW fell from 215,693 in June 2000 to 202,062 in June 2004; a drop of 6.3 per cent. The consequence of these two trends was a significant rise in the Indigenous household share of mainstream public housing.

Estimates of growth rates in the reported number of Indigenous households in mainstream public housing, however, need to be treated with some caution. The growth of the reported number of Indigenous households in mainstream public housing is likely to overstate, by a considerable margin, the true growth of Indigenous households in mainstream public housing. In similar fashion, the decline in the reported stock of non-Indigenous households in mainstream public housing overstates the true decline in the non-Indigenous household stock. This is because changes in reporting systems in a number of jurisdictions over the relevant time period have led to a better capturing of the number of Indigenous households in the system. It is also likely that the trend in the number of Indigenous households in mainstream public housing may have been affected by an increased willingness of Indigenous people to self-identify as Indigenous. Household formation and household formation effects may also have influenced trends in the number of Indigenous households in mainstream public housing.

Changes in business reporting systems over the 1999-00 to 2003-04 time period affect the interpretation of findings in three states. These are WA (structural breaks in 1999 and 2003-04) and SA and Victoria (2002-03).[15] Improved business systems in SA and Victoria in 2002-03 and WA in 2003-04 led to a better recording of Indigenous status and as a consequence to a very large increase in the stock of Indigenous households in mainstream public housing in these jurisdictions for the years concerned. These outcomes are illustrated clearly in the jurisdictional mainstream Indigenous household index series presented in Figure 2.3. Figure 2.3 also illustrates, however, the fact that, in all three jurisdictions, relatively strong positive growth in the stock of Indigenous households in mainstream public housing is evident (and a corresponding decline in the stock of non-Indigenous households) for those years that were not influenced by business system changes to the reporting of Indigenous status of households.

To illustrate this point take the case of Victoria. The number of Indigenous households in mainstream public housing grew by 5.2 per cent in the two year period prior to the business system change (i.e., from June 2000 to June 2002) while the number of non-Indigenous households decreased by 0.6 per cent. The following year (2003) we see a kink in the graph reflecting the business system change but strong growth remains evident in the following year. Similarly, in SA, the number of Indigenous households in mainstream public housing increased by 9.9 per cent over the June 2000 to June 2002 time period, while the number of non-Indigenous households decreased by 8.3 per cent.

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[15] It should be possible for Western Australia, South Australia and Victoria to present constant 'quality' series of the number of Indigenous households in mainstream public housing by maintaining the same definition of an Indigenous households and data management rules applying to Indigenous status over the period 1999-00 to 2003-04. This would aid the analysis of trends over time in the number of Indigenous households in mainstream public housing.

In WA, the growth in the stock of Indigenous households in mainstream public housing has been even greater than that evident for Victoria and SA in years *unaffected* by business system changes. For example, the stock of Indigenous households in mainstream public housing grew by 26.1 per cent over the period June 2001 to June 2003 while the stock of non-Indigenous households in mainstream public housing fell by 3.3 per cent over the same time period. The underlying growth rate in WA is particularly high relative to other jurisdictions. It may have been influenced by a number of policy initiatives including that to provide tenant support programs to at-risk mainstream public housing tenants, the effect of the WA Homelessness Strategy and the program to build more 5/6 bedroom houses. It is likely that these initiatives would have assisted Indigenous families more so than non-Indigenous households.

Table 2.5   **Households Occupying Mainstream Public Housing at 30 June 2002, 2003 and 2004**

	NSW	Vic	Qld	WA	SA	Tas	ACT	NT	Total
30 June 2002									
Indigenous households	8,700**	771	2,311	2,098	812	463	142	1,377	
Total households	125,315	62,425	48,908	30,780	46,291	12,116	11,008	5,624	342,467
30 June 2003									
Indigenous households	8,700**	1,006	2,491	2,363	1,118	447	185	1,451	
Total households	123,088	62,598	48,582	30,420	45,351	11,624	10,896	5,476	338,035
30 June 2004									
Indigenous households	8,700**	1,078	2,633	4,041	1,171	494	172	1,498	
Total households	123,106	62,647	48,490	30,016	44,529	11,375	10,823	5,269	336,255
Indigenous Households in Mainstream Public Housing as a Share of All Mainstream Public Housing Tenant Households									
At June 2002		1.24	4.73	6.82	1.75	3.82	1.29	24.48	
At June 2003		1.61	5.13	7.77	2.47	3.85	1.70	26.50	
At June 2004		1.72	5.43	13.46	2.63	4.34	1.59	28.43	
Indigenous Population Share									
Census 2001	1.9	0.5	3.1	3.2	1.6	3.5	1.2	25.1	2.2

Source: Commonwealth-State Housing Agreement National Data Reports Public Rental Housing, 2001-02, 2002-03, 2003-04.

Notes A: NSW reported 8,700 Indigenous households in mainstream public housing for both 2002 and 2003. This figure is estimated based on the 2001 Census, adjusted for census undercounting of public housing households. The number of Indigenous households in the public housing NMDS was 2,197 for 2002 and 2,721 for 2003, but these figures are severely under-reported. Changes have been made to the Department's business systems to ensure improved reporting and recording of Indigenous status, but it will be a number of years before Indigenous status is of sufficient quality for detailed data analysis.

Notes B: See Appendix B to this report.

Table 2.6   **Newly Assisted Households Occupying Mainstream Public Housing 2001-02, 2002-03, 2003-04**

	NSW	Vic	Qld	WA	SA	Tas	ACT	NT	Total
2001-02									
Indigenous households	888	218	830	750	233	163	28	382	3492
Total households	10,836	6,993	6,563	4,639	3,755	1,940	1,182	986	36,894
2002-03									
Indigenous households	888	221	737	822	321	114	49	405	3557
Total households	10,129	6670	5251	4411	3776	1355	946	827	33,365
2003-04									
Indigenous households	877	225	657	1045	306	96	38	397	3641
Total households	9,943	5,939	4,590	4,103	3,634	1,170	790	793	30,962
Newly Assisted Indigenous Households in Mainstream Public Housing as a Share of All Newly Assisted Mainstream Public Housing Tenant Households									
At June 2002	8.19	3.12	12.65	16.17	6.21	8.40	2.37	38.74	9.46
At June 2003	8.77	3.31	14.04	18.64	8.50	8.41	5.18	48.97	10.66
At June 2004	8.82	3.79	14.31	25.47	8.42	8.21	4.81	50.06	11.76
Indigenous Population Share									
Census 2001	1.9	0.5	3.1	3.2	1.6	3.5	1.2	25.1	2.2

Source: Commonwealth-State Housing Agreement National Data Reports Public Rental Housing, 2001-02, 2002-03, 2003-04.

Notes: See Appendix B to this report.

Figure 2.3.1   Indigenous and non-Indigenous Households Occupying Mainstream Public Housing and SOMIH 30 June 2000 to 30 June 2004, NSW

New South Wales
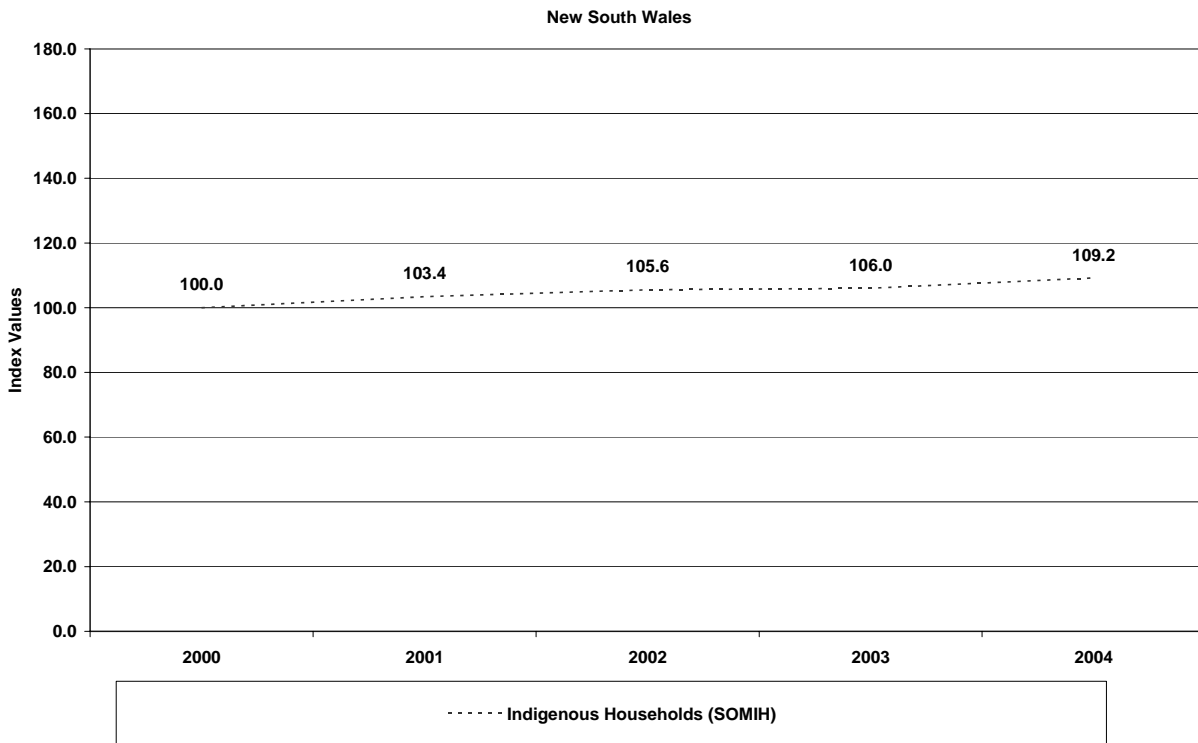
Figure 2.3.2   Indigenous and non-Indigenous Households Occupying Mainstream Public Housing and SOMIH 30 June 2000 to 30 June 2004, Victoria
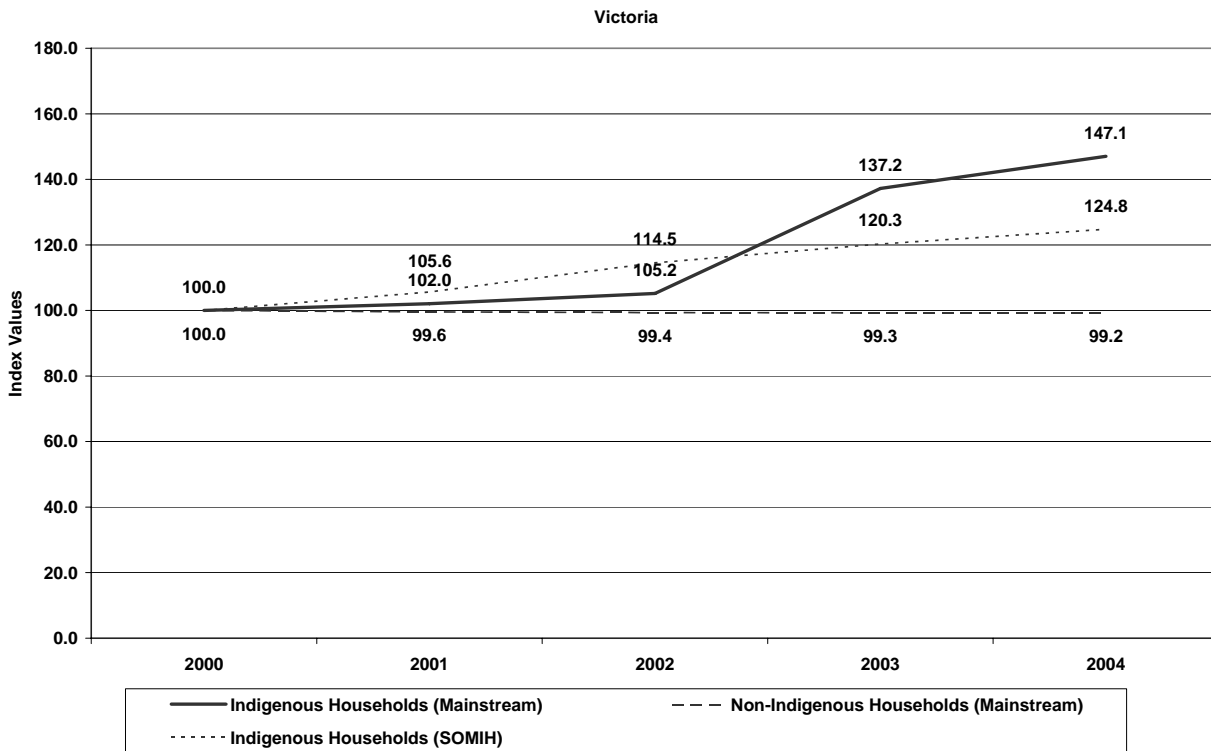
Victoria

Source: Commonwealth-State Housing Agreement National Data Reports Public Rental Housing and Aboriginal Public Rental Housing 1999-2000, 2001-02, 2002-03, 2003-04.

Notes: See Appendix B to this report.

Figure 2.3.3   Indigenous and non-Indigenous Households Occupying Mainstream Public Housing and SOMIH 30 June 2000 to 30 June 2004, Qld
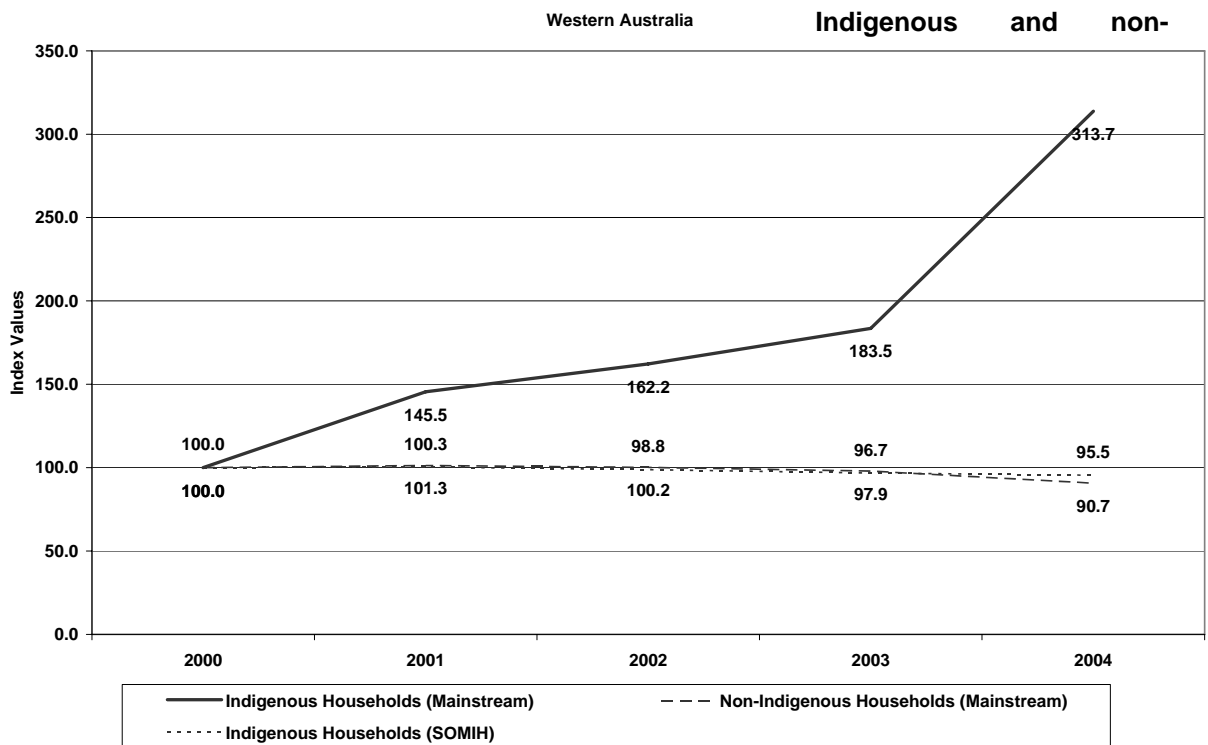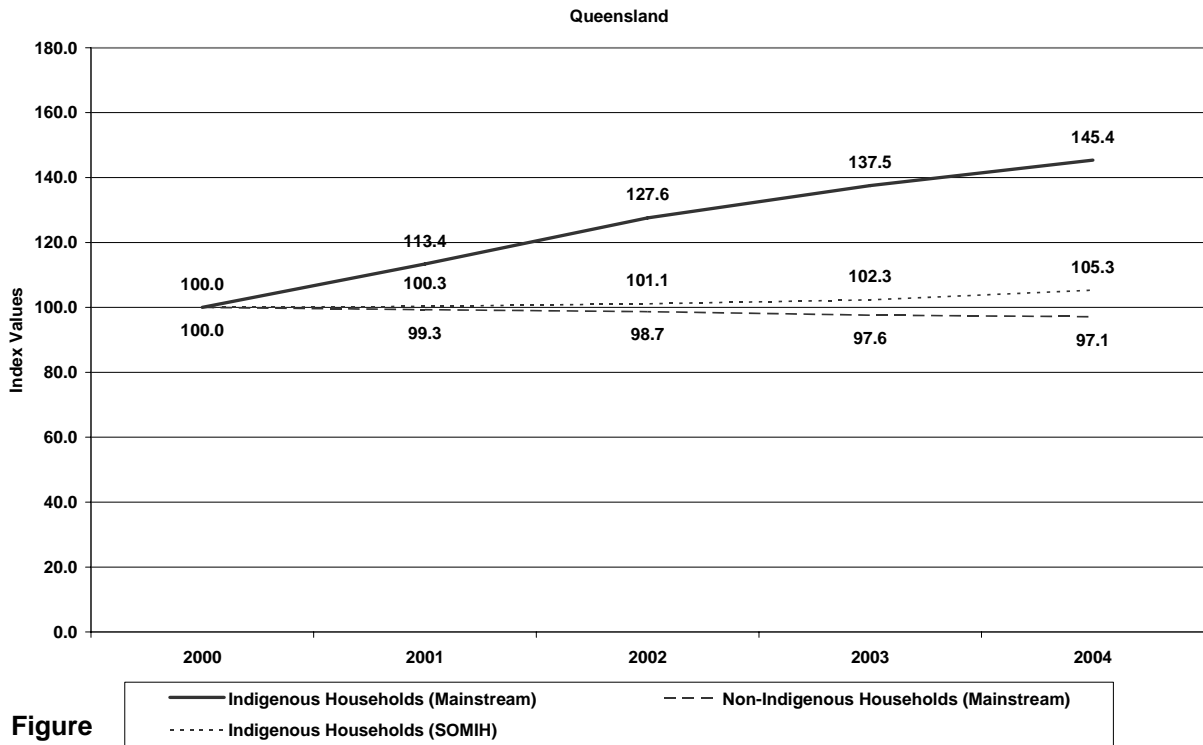
Queensland

Figure 2.3.4

Western Australia   Indigenous   and   non-

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Indigenous Households Occupying Mainstream Public Housing and SOMIH 30 June 2000 to 30 June 2004, WA

Source: Commonwealth-State Housing Agreement National Data Reports Public Rental Housing and Aboriginal Public Rental Housing 1999-2000, 2001-02, 2002-03, 2003-04.

Notes: See Appendix B to this report.

Figure 2.3.5   Indigenous and non-Indigenous Households Occupying Mainstream Public Housing and SOMIH 30 June 2000 to 30 June 2004, SA

South Australia
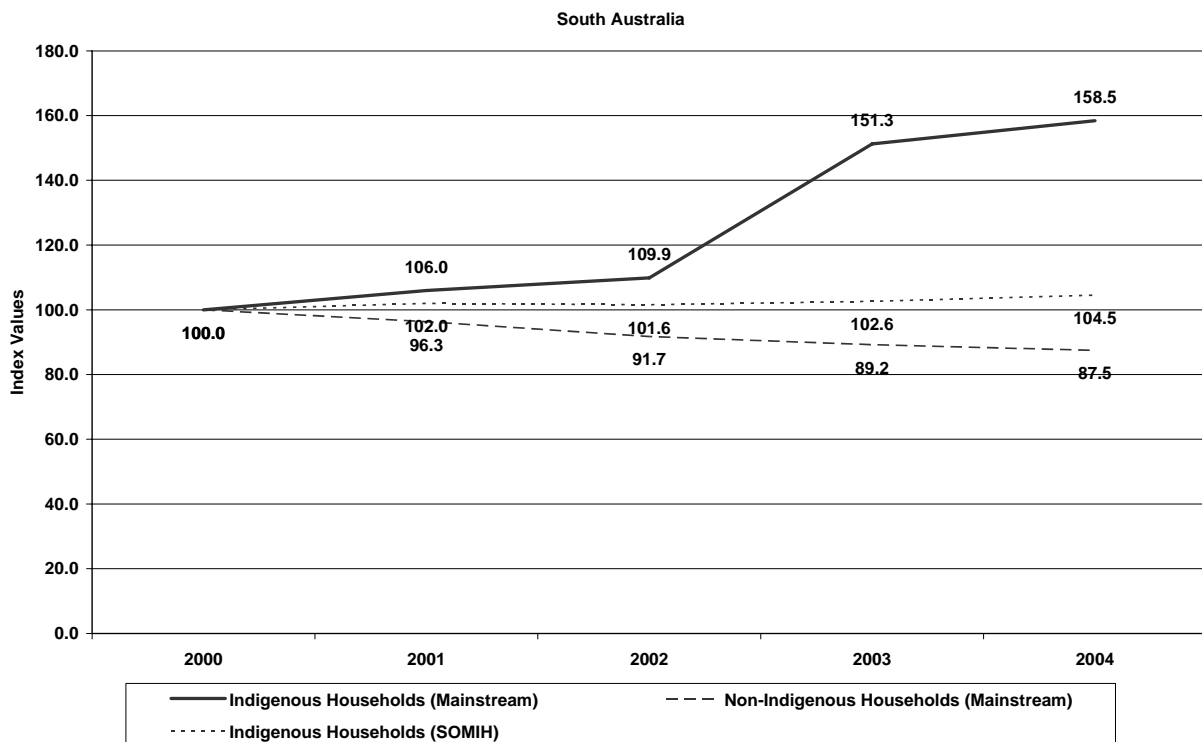
Figure 2.3.6   Indigenous and non-Indigenous Households Occupying Mainstream Public Housing and SOMIH 30 June 2000 to 30 June 2004, Tas
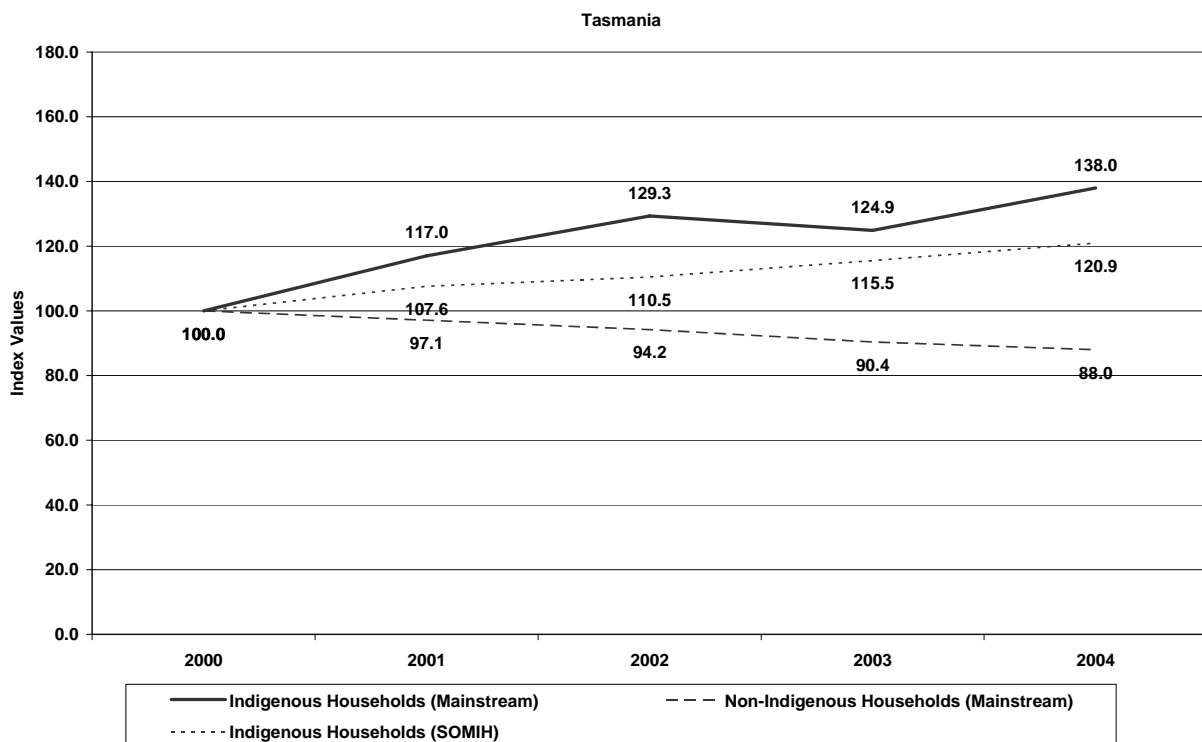
Tasmania

Source: Commonwealth-State Housing Agreement National Data Reports Public Rental Housing and Aboriginal Public Rental Housing 1999-2000, 2001-02, 2002-03, 2003-04.

Notes: See Appendix B to this report.

Figure 2.3.7   Indigenous and non-Indigenous Households Occupying Mainstream Public Housing and SOMIH 30 June 2000 to 30 June 2004, ACT

ACT
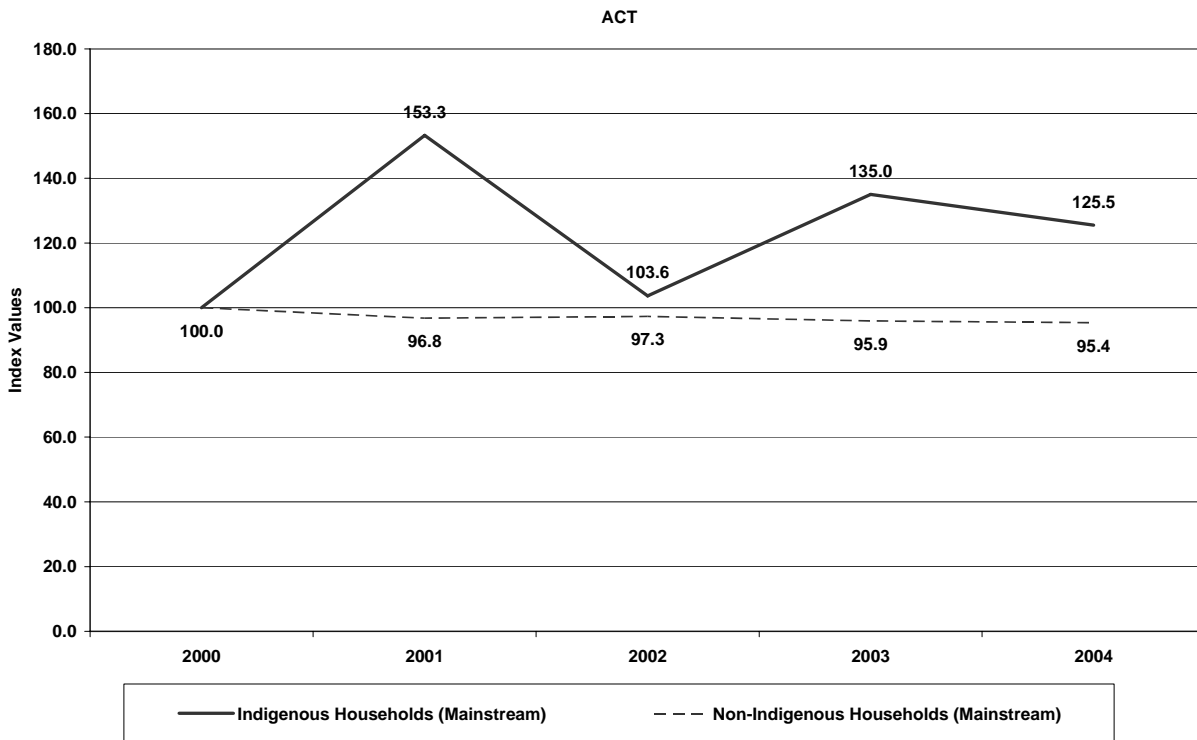
Figure 2.3.8   Indigenous and non-Indigenous Households Occupying Mainstream Public Housing and SOMIH 30 June 2000 to 30 June 2004, NT

Northern Territory
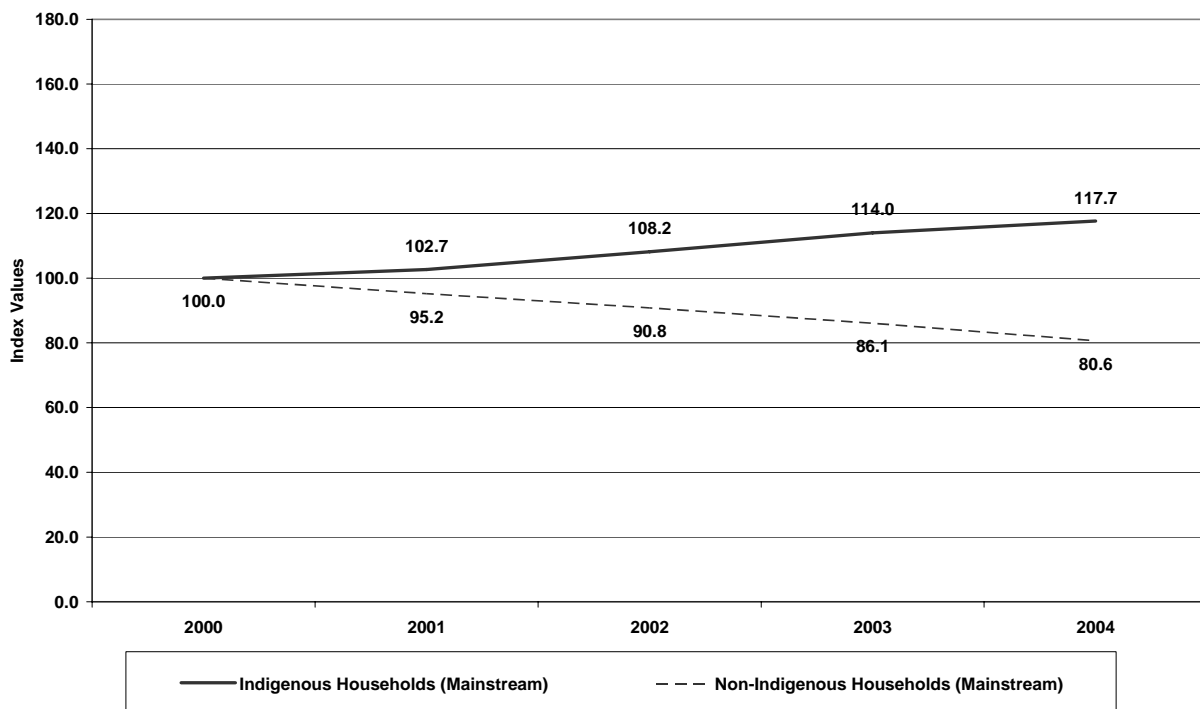
Source: Commonwealth-State Housing Agreement National Data Reports Public Rental Housing and Aboriginal Public Rental Housing 1999-2000, 2001-02, 2002-03, 2003-04.

Notes: See Appendix B to this report.

Figure 2.4.1   Newly Assisted Indigenous and non-Indigenous Households Occupying Mainstream Public Housing and SOMIH 2000-01 to 2003-04, NSW

New South Wales
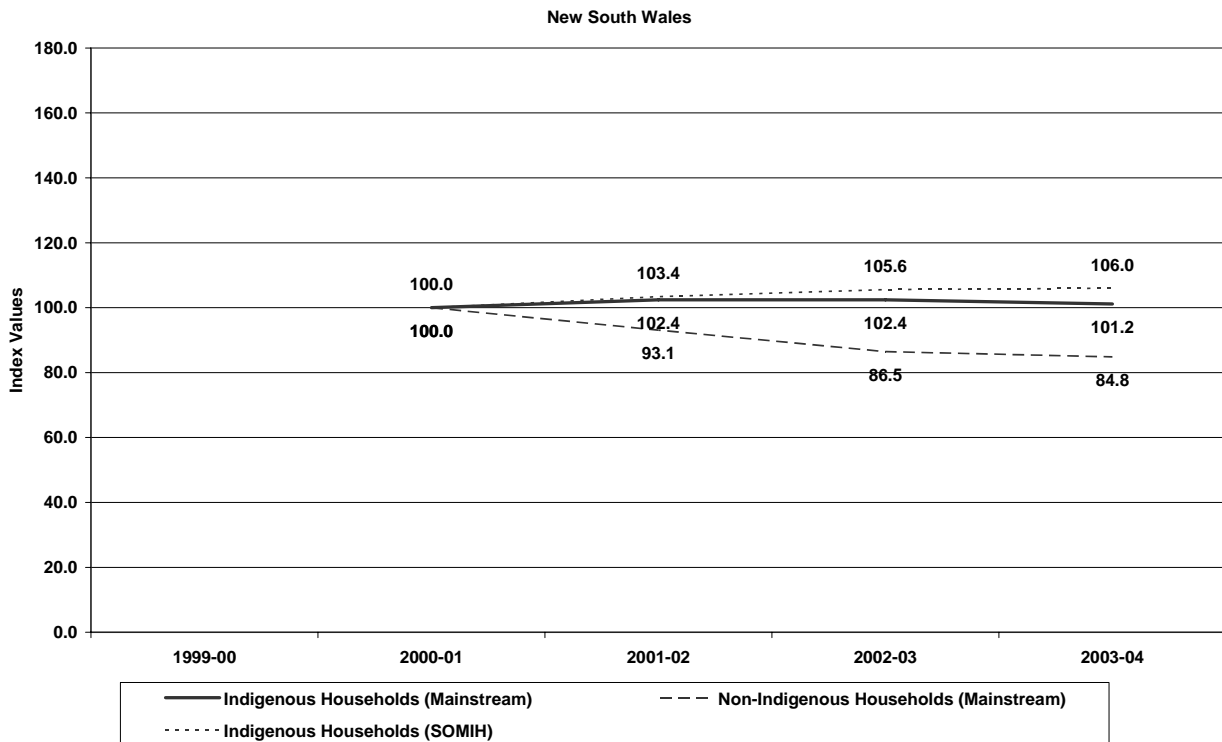
Figure 2.4.2   Newly Assisted Indigenous and non-Indigenous Households Occupying Mainstream Public Housing and SOMIH 2000-01 to 2003-04, Vic
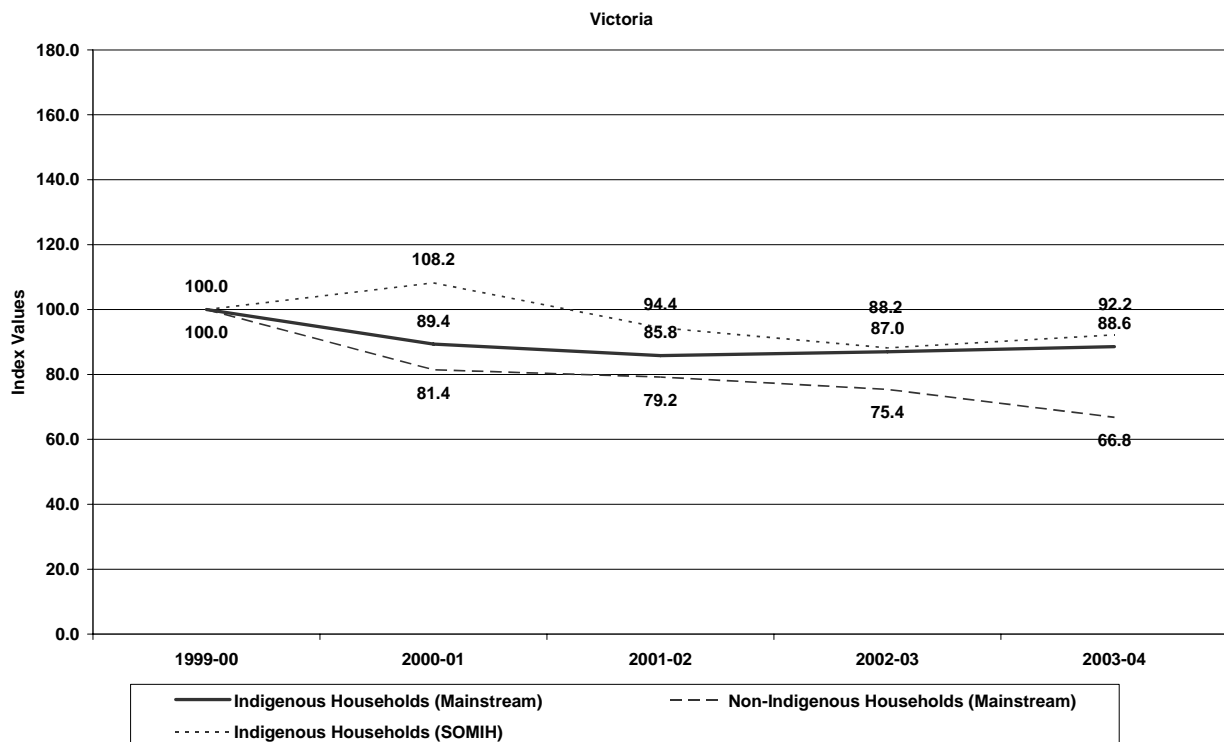
Victoria

Source: Commonwealth-State Housing Agreement National Data Reports Public Rental Housing and Aboriginal Public Rental Housing 1999-2000, 2001-02, 2002-03, 2003-04.

Notes: See Appendix B to this report.

Figure 2.4.3   Newly Assisted Indigenous and non-Indigenous Households Occupying Mainstream Public Housing and SOMIH 2000-01 to 2003-04, Qld

Queensland

- Indigenous Households (Mainstream)
- Non-Indigenous Households (Mainstream)
- Indigenous Households (SOMIH)
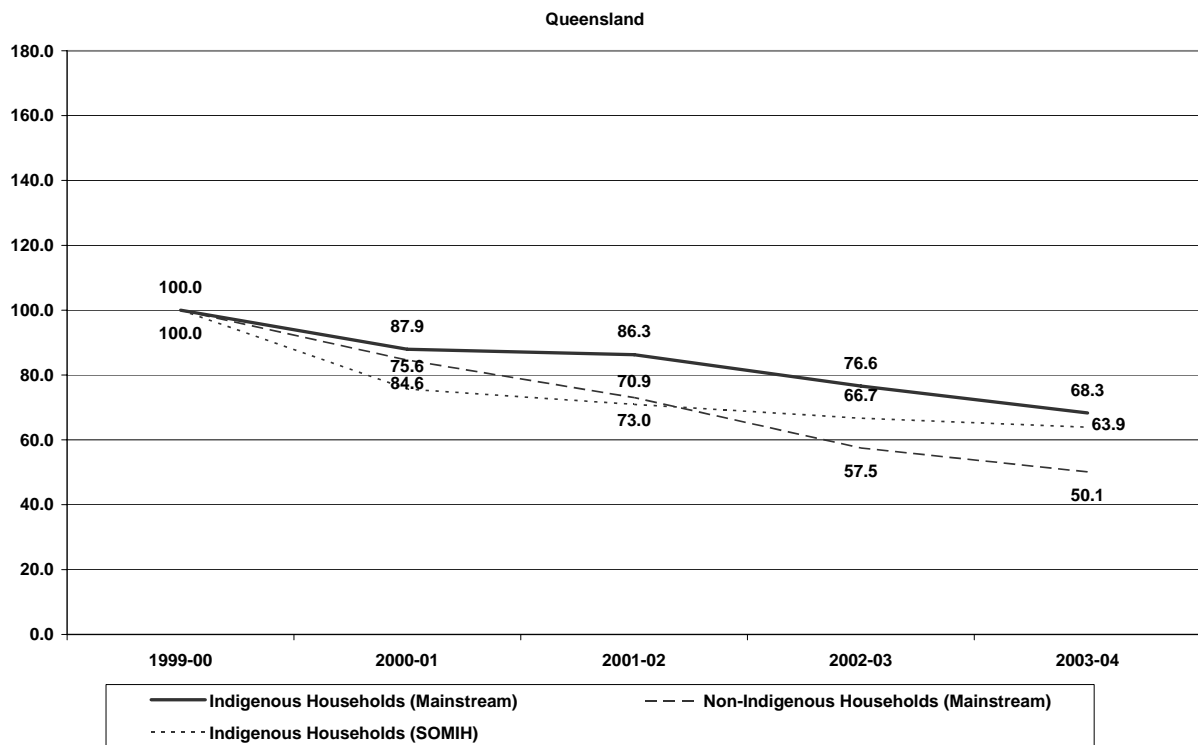
Figure 2.4.4   Newly Assisted Indigenous and non-Indigenous Households Occupying Mainstream Public Housing and SOMIH 2000-01 to 2003-04, WA
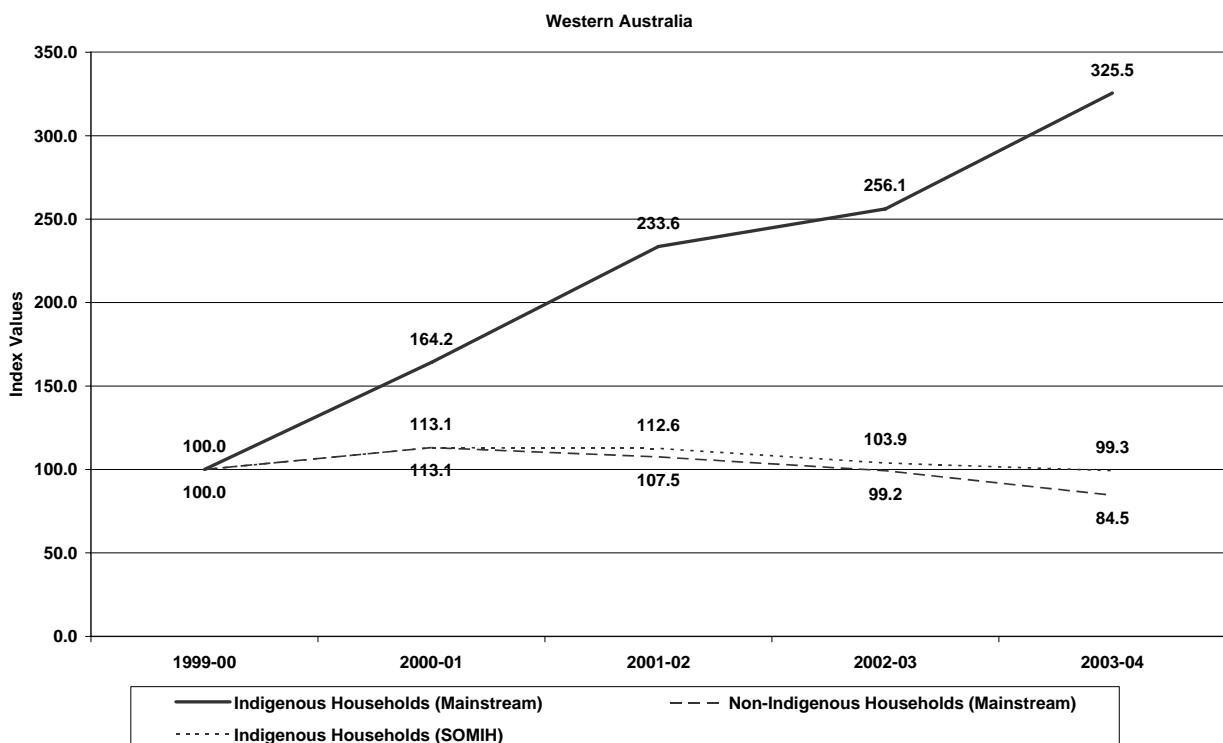
Western Australia

- Indigenous Households (Mainstream)
- Non-Indigenous Households (Mainstream)
- Indigenous Households (SOMIH)

Source: Commonwealth-State Housing Agreement National Data Reports Public Rental Housing and Aboriginal Public Rental Housing 1999-2000, 2001-02, 2002-03, 2003-04.

Notes: See Appendix B to this report.

Figure 2.4.5   Newly Assisted Indigenous and non-Indigenous Households Occupying Mainstream Public Housing and SOMIH 2000-01 to 2003-04, SA

South Australia
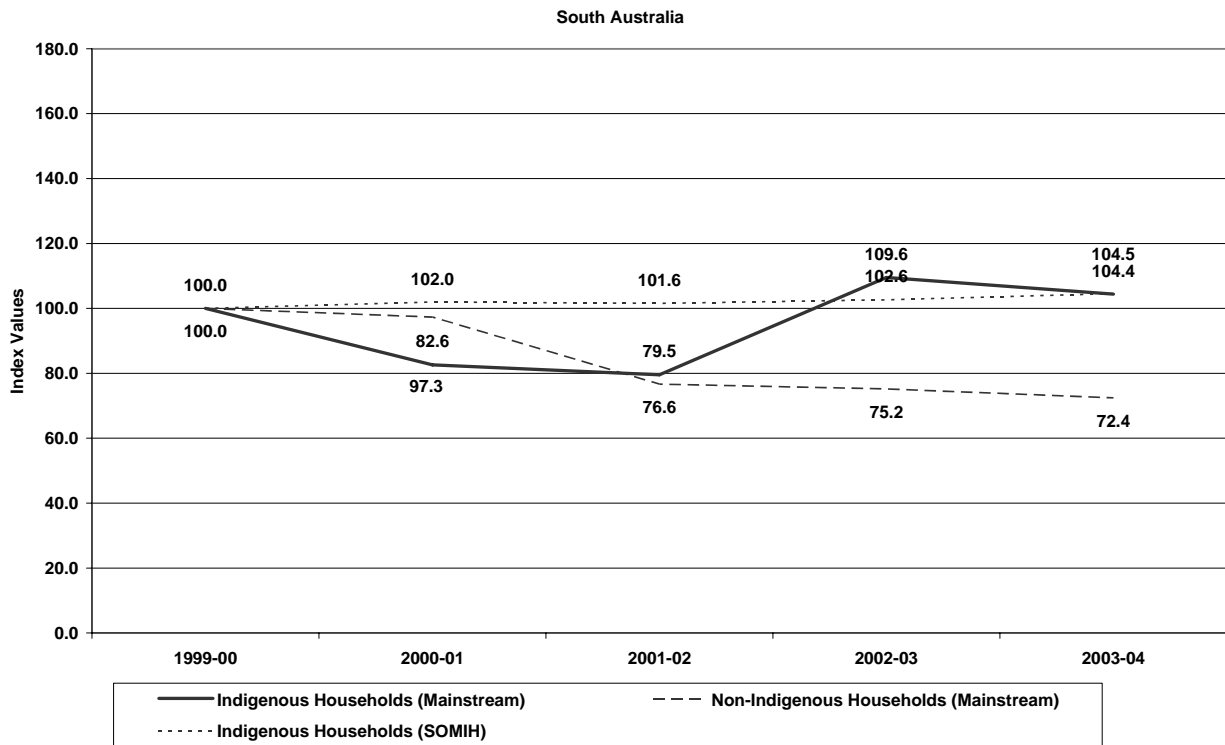
Figure 2.4.6   Newly Assisted Indigenous and non-Indigenous Households Occupying Mainstream Public Housing and SOMIH 2000-01 to 2003-04, Tas
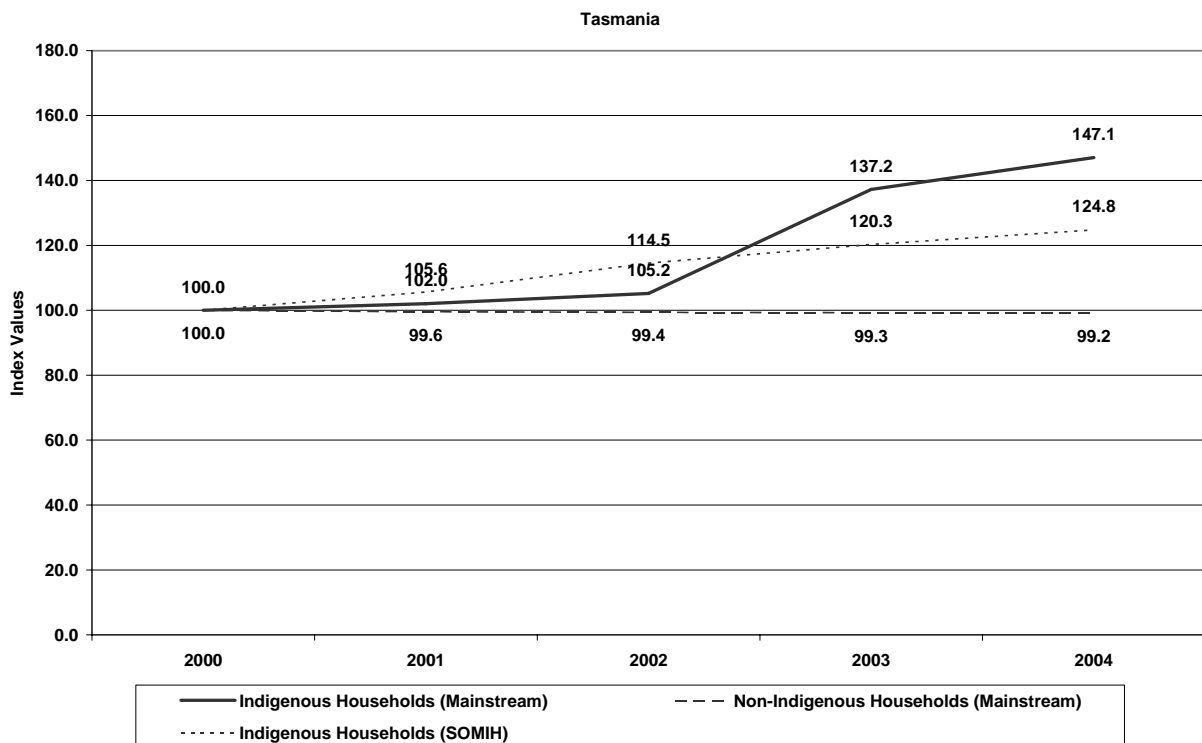
Tasmania

Source: Commonwealth-State Housing Agreement National Data Reports Public Rental Housing and Aboriginal Public Rental Housing 1999-2000, 2001-02, 2002-03, 2003-04.

Notes: See Appendix B to this report.

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Figure 2.4.7   Newly Assisted Indigenous and non-Indigenous Households Occupying Mainstream Public Housing and SOMIH 2000-01 to 2003-04, ACT
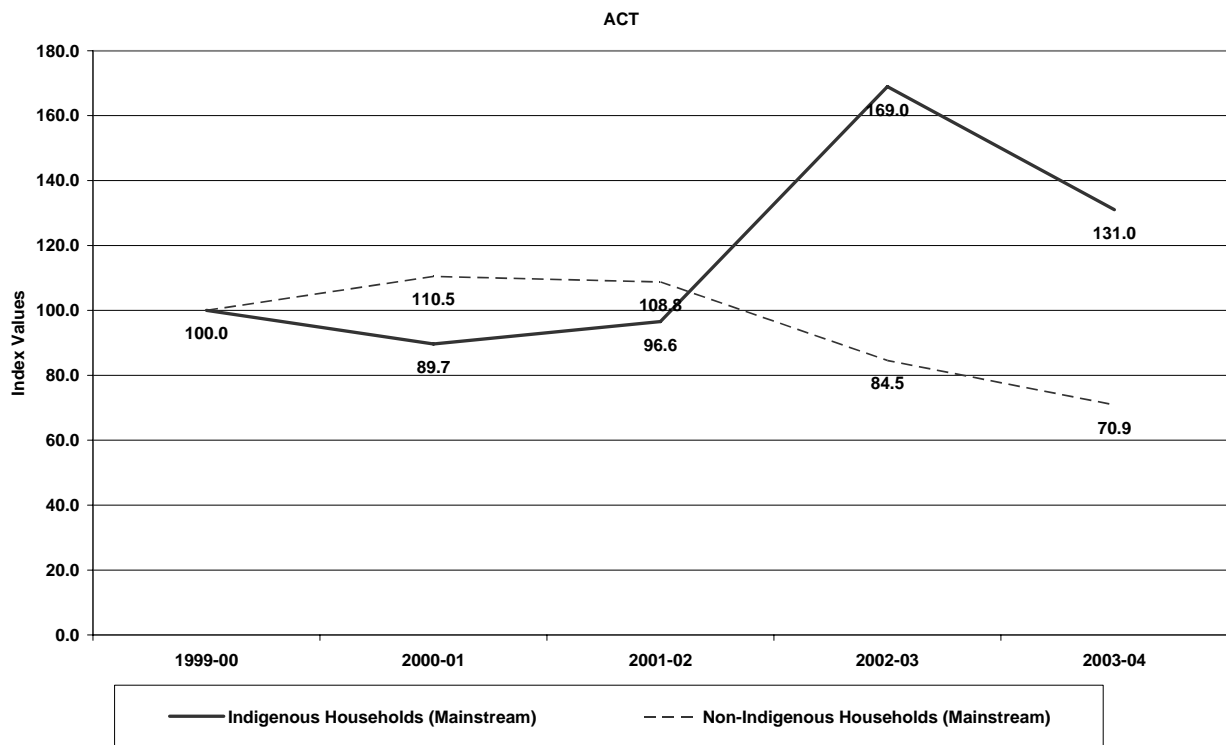
Figure 2.4.8   Newly Assisted Indigenous and non-Indigenous Households Occupying Mainstream Public Housing and SOMIH 2000-01 to 2003-04, NT
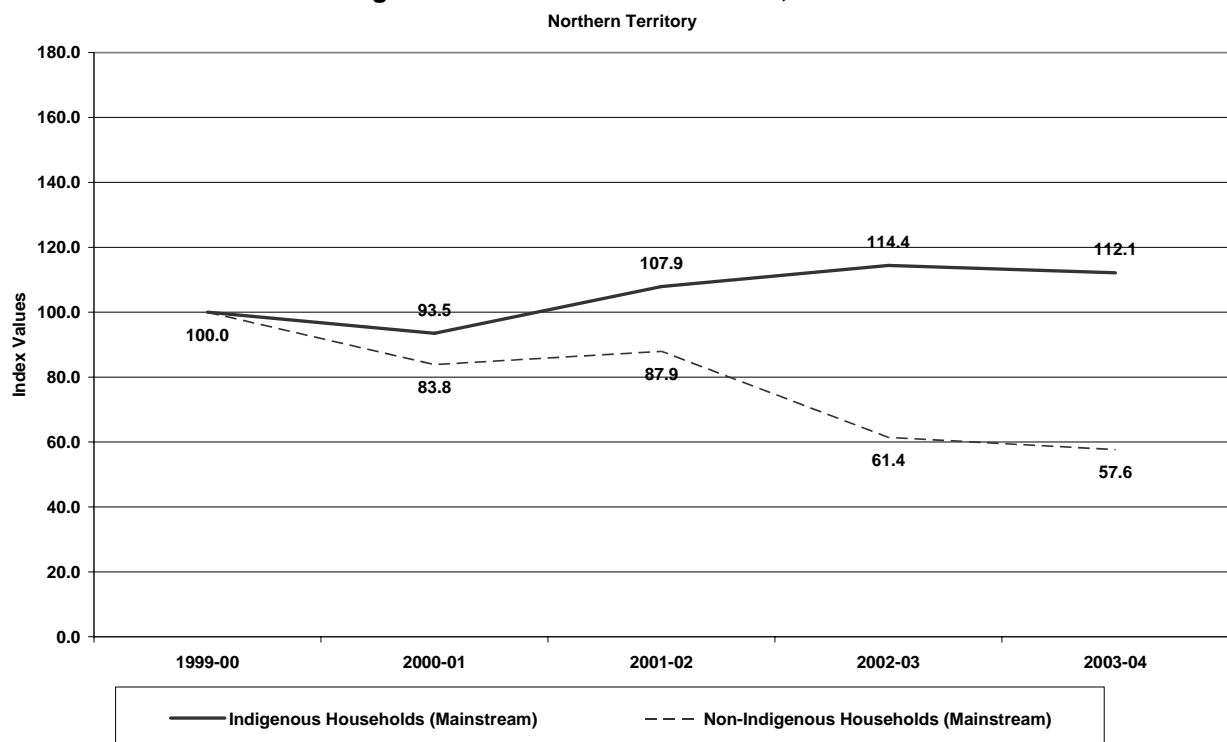
Source: Commonwealth-State Housing Agreement National Data Reports Public Rental Housing and Aboriginal Public Rental Housing 1999-2000, 2001-02, 2002-03, 2003-04.

Notes: See Appendix B to this report.

It is also noteworthy that States and Territories that have not experienced major structural breaks in their Indigenous household series exhibit trends in the rate of growth of Indigenous households in the mainstream public housing stock similar to those evident for Victoria, SA and WA for those years unaffected by business system changes. So, for example, the number of Indigenous households in mainstream public housing in Queensland grew by 45 per cent over the period 1999-00 to 2003-04; this represents an average annual rate of growth of around 10 per cent over the relevant time period. Both Tasmania and the ACT had similar average annual growth rates while NT experienced a more modest growth outcome. In all three jurisdictions the number of non-Indigenous households fell. The greatest fall was evident in the NT where the number of non-Indigenous households fell by 5.2 per cent between 1999-00 and 2003-04.

As compared with the mainstream public housing sector, the SOMIH sector has grown rather than diminished over the period 1999-00 to 2003-04. The number of SOMIH households grew from 11,472 in June 2000 to 12,219 in June 2004. This represents a growth rate of 6.5 per cent in the number of SOMIH households or an average annual growth rate of 1.6 per cent. This growth in the number of SOMIH households is lower than that for Indigenous households in mainstream public housing. The end result of this lower growth is that the mainstream public housing sector has begun to take a greater share of Indigenous households in public housing over the period 1999-00 to 2003-04.

Table 2.6 presents estimates of the flow into mainstream public housing of newly assisted Indigenous and non-Indigenous households for the last three financial years. As noted previously, NSW estimates of the stock of Indigenous households are affected by serious Indigenous status reporting problems. The same difficulties are, however, not evident with respect to newly assisted households. Hence, all-Australia trends can be presented in the case of newly assisted Indigenous and non-Indigenous mainstream public housing tenants whereas that was not possible in the case of the stock of Indigenous households.

As shown in Table 2.6, a large fall in the number of newly assisted mainstream public housing households is evident for the three year period 2001-02 to 2003-04. Newly assisted mainstream public housing households fell from 36,894 households in the financial year 2001-02 to 30,962 households in the financial year 2003-04. This represents a decline of around 19 per cent over this period.

While the total number of newly assisted households fell dramatically over the 2001-02 to 2003-04 period, the number of number of reported newly assisted Indigenous households in mainstream public housing rose over the same period. The number of newly assisted Indigenous households in mainstream public rose from 3,492 in 2001-02 to 3,641 in 2003-04. This represents a rise of 4.3 per cent in the number of newly assisted mainstream public housing Indigenous housing tenants. The number of non-Indigenous mainstream public housing tenants fell by 18.2 per cent over the same time period. As a consequence, a large increase in the share of newly assisted mainstream public housing taken by Indigenous households is evident. The share of newly assisted mainstream public housing household tenants taken by Indigenous households rose from 9.5 per cent in 2001-02 to 11.8 per cent in 2003-04.

Figure 2.4 presents trends from 1999-2000 in the number of newly assisted Indigenous and non-Indigenous tenants for each jurisdiction in Australia. Our interpretation of these trends in the number of newly assisted mainstream public housing Indigenous and non-Indigenous tenants is likely to be affected by the same Indigenous household status reporting changes in WA, Victoria and SA that affected the interpretation of trends in the stock of households noted previously. Notwithstanding this and in keeping with our analysis of the stock of Indigenous

households in mainstream public housing, it is evident that there has been a significant compositional shift towards Indigenous households in terms of newly assisted mainstream public households across all jurisdictions. Indigenous status reporting changes have simply acted to inflate the size of the shift over what it would otherwise have been had these reporting changes not been introduced.

The number of newly assisted mainstream public housing Indigenous households grew by over 225 per cent in WA over the 1999-2000 to 2003-04 periods. No other State or Territory experienced such a dramatic increase in the number of newly assisted Indigenous households. However, positive growth in the number of newly assisted Indigenous households was evident for Tasmania (47.1 per cent over the 1999-2000 to 2003-04 period); the ACT (31 per cent); the NT (12.1 per cent); South Australia (4.4 per cent); and NSW (1.2 per cent). In WA and for each of the above jurisdictions, the number of newly assisted non-Indigenous households fell. In Victoria the number of newly assisted Indigenous households fell by 11.4 per cent over 1999-2000 to 2003-04. However, the number of newly assisted non-Indigenous households also fell and by an even greater amount (33.2 per cent). A similar pattern is evident for Queensland and Tasmania both States displaying a large drop in the number of newly assisted Indigenous households but an even large drop in the number of newly assisted non-Indigenous households.

2.3.2 Access to Suitable Accommodation

We now move to the second of our access and tenancy sustainability indicators, namely that of *Access to Suitable Accommodation*. Two *Access to Suitable Accommodation* measures have been adopted in this study. The first is an overcrowding measure which relies on the AIHW proxy national occupancy standard. The second measure of the adequacy of accommodation is the regional spread of accommodation options.

Before presenting relevant estimates, it is useful to provide a household structure profile of Indigenous and non-Indigenous households in mainstream public housing in Australia. The profile excludes NSW other than where we are using newly assisted tenant data where business systems have captured the Indigenous status of tenants. Figures 2.5 to 2.8 present a demographic and household formation profile of Indigenous households in mainstream public housing. As is clear from the findings, sharp differences exist between the demographic and household formation profile of Indigenous households in mainstream public housing and that of the non-Indigenous population.

First, Indigenous households are much more likely to be headed by a younger principal tenant than non-Indigenous households. Only 5 per cent of Indigenous households comprise a principal tenant aged 65. The corresponding estimate for non-Indigenous tenants is 29 per cent. These estimates reflect the younger age profile of the Indigenous population and also lower rates of entry into public housing (relative to need) for the Indigenous population over past decades. There are only minor differences between jurisdictions with respect to Indigenous and non-Indigenous age profiles.

Second, Indigenous people in mainstream public housing are much less likely to be in single person and couple only dwellings and much more likely to be in dwellings containing single parents with dependent children, couples with dependents, and multiple income unit households. In keeping with this profile, Indigenous households are more likely to be in larger households and households which comprise more dependent children.

The share of Indigenous households comprising more than two persons is greatest in Queensland (63 per cent) followed by the NT (57 per cent), Tasmania (54 per cent), WA (51 per cent), ACT (50 per cent) and Victoria (49 per cent). The corresponding estimate for SA is lower at 36 per cent.

The combination of larger Indigenous households in mainstream public housing together with the fact that the mainstream public housing stock is not fully configured for the number of large households currently being accommodated leads to higher overcrowding levels in the Indigenous mainstream public housing population as compared with the non-Indigenous population. Overcrowding is potentially also higher when there is a mismatch between household type and allocated dwellings for any given configuration of the housing stock. However, it is no easy matter to reallocate dwellings so that a better match between household type and dwelling type eventuates.

'Overcrowding' occurs when 2 or more bedrooms are required to meet the proxy national occupancy standard (see the previous section for a discussion of the occupancy standard). 'Moderate overcrowding' occurs where one additional bedroom is required to satisfy the proxy occupancy standard.

Figure 2.9 presents estimates of the moderate and overcrowding rates for both the Indigenous and non-Indigenous mainstream public housing populations. The moderate overcrowding rate is defined as the number of Indigenous or non-Indigenous households in moderate overcrowding divided by the number of Indigenous or non-Indigenous households; similarly for the overcrowding rate. The overcrowding and moderate overcrowding rates are under-estimates for all jurisdictions other than Victoria and Queensland. This is because multi-family households have been excluded from the analysis for jurisdictions other than Victoria and Queensland. As indicted previously there is a higher incidence of multi-family households among Indigenous mainstream public housing households. It is likely that overcrowding represents a greater problem among multi-family households than single family households.

The estimates suggest that moderate overcrowding is greater for Indigenous households in mainstream public housing than for non-Indigenous households. This result applies across all jurisdictions. The moderate overcrowding rate for Indigenous households is over twice that for non-Indigenous households (Victoria excepted where the moderate overcrowding rate among Indigenous households is around 1.5 times that for non-Indigenous households). The moderate overcrowding rate is greatest in the NT and Queensland (around 14 per cent). The moderate overcrowding rate is also above 10 per cent in both WA and Victoria. The jurisdictional pattern of 'overcrowding' (the more severe AIHW measure of overcrowding) is quite different to that for moderate overcrowding. The highest rate of overcrowding in the Indigenous mainstream public housing population is found in Victoria (2.2 per cent) closely followed by the ACT (2.2 per cent) and Queensland (1.7 per cent). The Indigenous overcrowding rate is again more than twice that of the non-Indigenous population in mainstream public housing.

Figure 2.5   Households Assisted with Mainstream Public Housing at 30 June 2003, by Age of Principal Tenant – AIHW (exc. NSW)
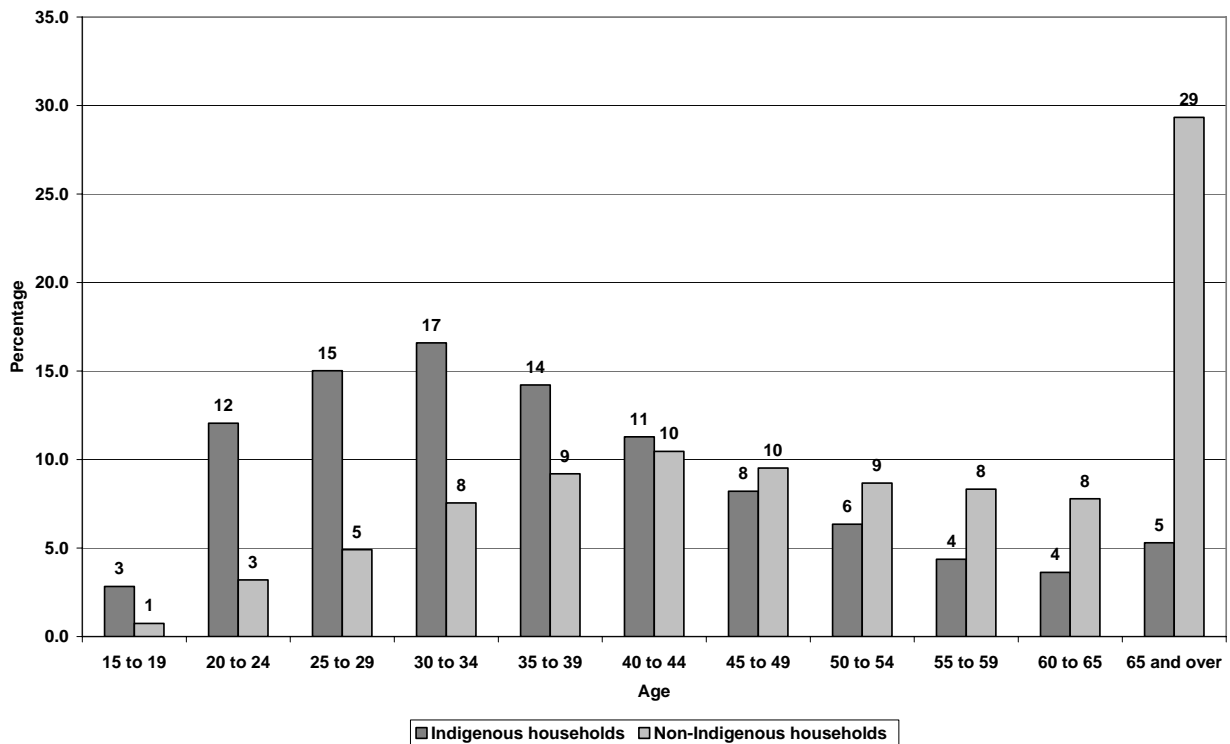
Source: AIHW, 2002-03 Public Housing Unit Record File held in the National Housing Data Repository.

Notes: See Appendix B to this report.

Figure 2.6   Households Assisted with Mainstream Public Housing at 30 June 2003, by Household Type - AIHW (exc. NSW)
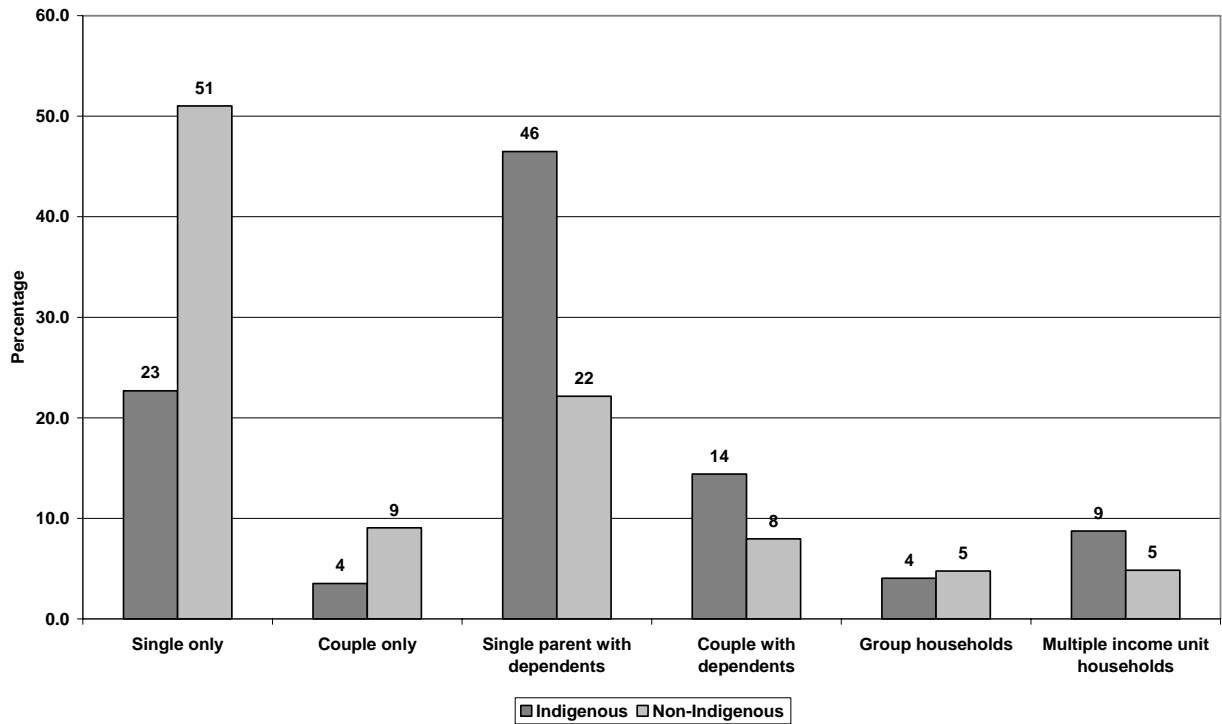
Source: AIHW, 2002-03 Public Housing Unit Record File held in the National Housing Data Repository.

Notes: See Appendix B to this report.

Figure 2.7   Households Assisted with Mainstream Public Housing at 30 June 2003, by Number of Dependent Children - AIHW (exc. NSW)

Source: AIHW, 2002-03 Public Housing Unit Record File held in the National Housing Data Repository.

Notes: See Appendix B to this report.

Figure 2.8   Households Assisted with Mainstream Public Housing at 30 June 2003, by Household Size – AIHW (exc. NSW)

Source: AIHW,   2002-03   Public   Housing Unit Record File held in the National Housing Data Repository.

Notes: See Appendix B to this report.

The overcrowding rate may be higher than otherwise if dwellings are wrongly matched to household type. We have no direct evidence on this question and this topic was not addressed in our data request to the AIHW.

As set out in Table 2.7, Indigenous households are more than twice as likely as non-Indigenous households to be accommodated in a separate house than in other forms of dwelling types. They are much less likely to be housed in high and low rise accommodation. This is the pattern of housing we might expect given the dominance of single persons in the non-Indigenous mainstream public housing sector and the greater representation of families among Indigenous households in mainstream public housing.

One point of recent policy focus with respect to Indigenous housing has been the 'appropriate' geographical distribution of mainstream and Indigenous-specific housing services. CSHA (2003-08) Recitals state that Indigenous-specific public housing is to be targeted to rural and remote areas and that Commonwealth and State Governments are to work to increase access to mainstream public housing in urban and regional centres. The CSHA states:

> 'K.   The Commonwealth and the States acknowledge that the Commonwealth's policy is to target Aboriginal Rental Housing Program (ARHP) funds to rural and remote areas where there is high need and where mainstream public housing and private housing are unavailable. For this Agreement, the priority for the ARHP is to ensure that houses are well maintained and managed to achieve health related outcomes for Indigenous people.

> L.   Through this Agreement, the Commonwealth and the States will work together to improve access to mainstream housing options (public housing, community housing, private rental and home ownership) for Indigenous people living in urban and regional centres (FaCS, 2003)'.

In spite of this focus on targeting Indigenous-specific public housing to rural and remote areas and mainstream public housing to urban and regional centres the evidence suggests that a significant share of mainstream public housing in some States is allocated to rural and remote areas and that such a distribution helps to ensure greater access to public housing by Indigenous people in these areas than would otherwise be the case.

In Figure 2.10 we provide a profile of the distribution of Indigenous and non-Indigenous households in mainstream public housing across geographical regions in Australia using the Australian Standard Geographical Classification (ASGC) system. A large majority (69 per cent) of non-Indigenous mainstream public housing households reside in the major cities while a further 15 per cent reside in inner regional areas. The corresponding figures for Indigenous households are 28 per cent (major cities) and 15 per cent (inner regional) respectively. In other words, close to 85 per cent of non-Indigenous households reside in mainstream public housing dwellings in or around major cities while less than half (43 per cent) of Indigenous households in mainstream public housing do so. One third of all Indigenous mainstream public housing households reside in outer regional areas and close to a quarter are located in remote and very remote areas. Hence, mainstream public housing remains a fundamental feature of housing for Indigenous people in rural and remote areas.

Figure 2.9   Households Assisted with Mainstream Public Housing at 30 June 2003, Overcrowding Rates by Indigenous Household Status – AIHW (exc. NSW)
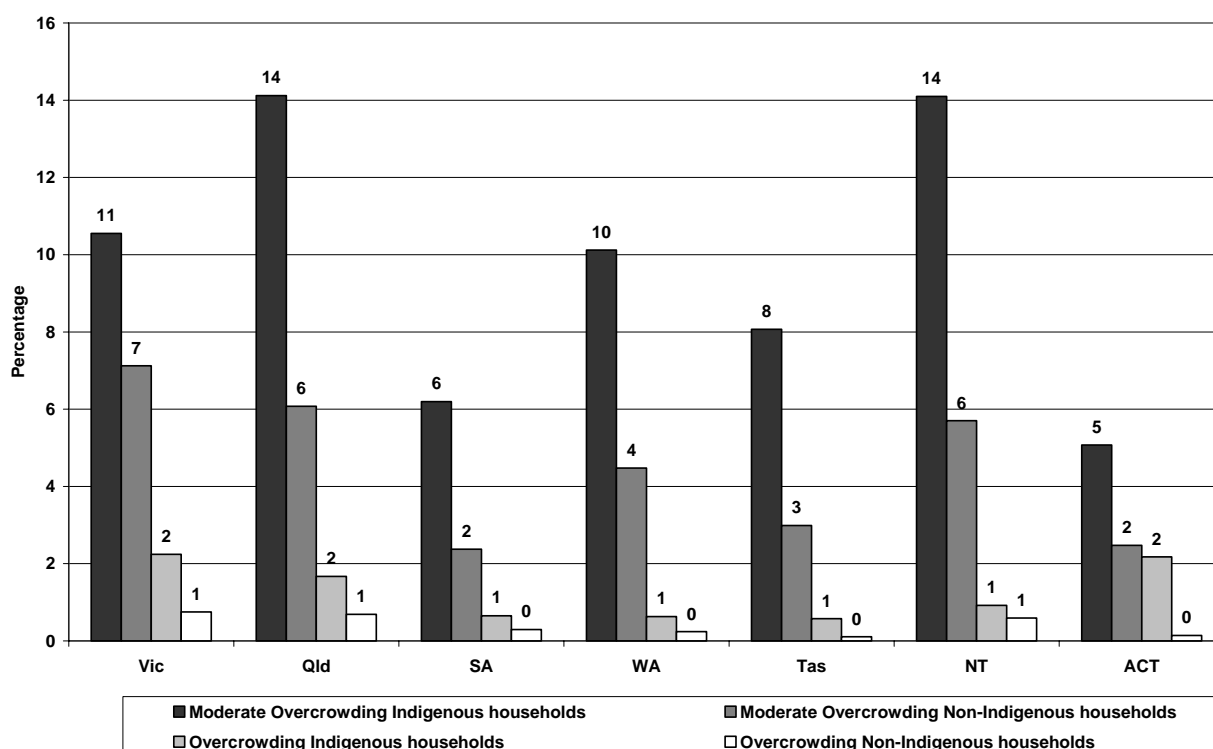
Source: AIHW, 2002-03 Public Housing Unit Record File held in the National Housing Data Repository. The overcrowding numbers are under-estimates for all jurisdictions other than Victoria and Queensland as multi-family households have been excluded from the analysis.

Notes: See Appendix B to this report.

Table 2.7   Victorian Mainstream Public Housing, by Stock Type, as at 30 June 2004, Victorian Department of Human Services

	Indigenous Households		non-Indigenous Households		Unknown Status Households	
	Number	*Per cent*	*Number*	*Per cent*	*Number*	*Per cent*
Not known	2	0.2	71	0.1	19	0.5
High-rise	29	2.8	6034	10.7	195	5.3
Low-rise	136	13.1	13852	24.6	492	13.4
Separate House	653	63.0	20703	36.8	1918	52.4
Semi-detached	49	4.7	2628	4.7	182	5.0
Medium Density	168	16.2	12911	23.0	857	23.4
Other	0	0.0	4	0.0	0	0.0
Total	1037	100.0	56203	100.0	3663	100.0

Source: Victorian Department of Human Services.

Figure 2.10   Households Assisted with Mainstream Public Housing at 30 June 2003, by ASGC Remoteness Classification – AIHW (exc. NSW)
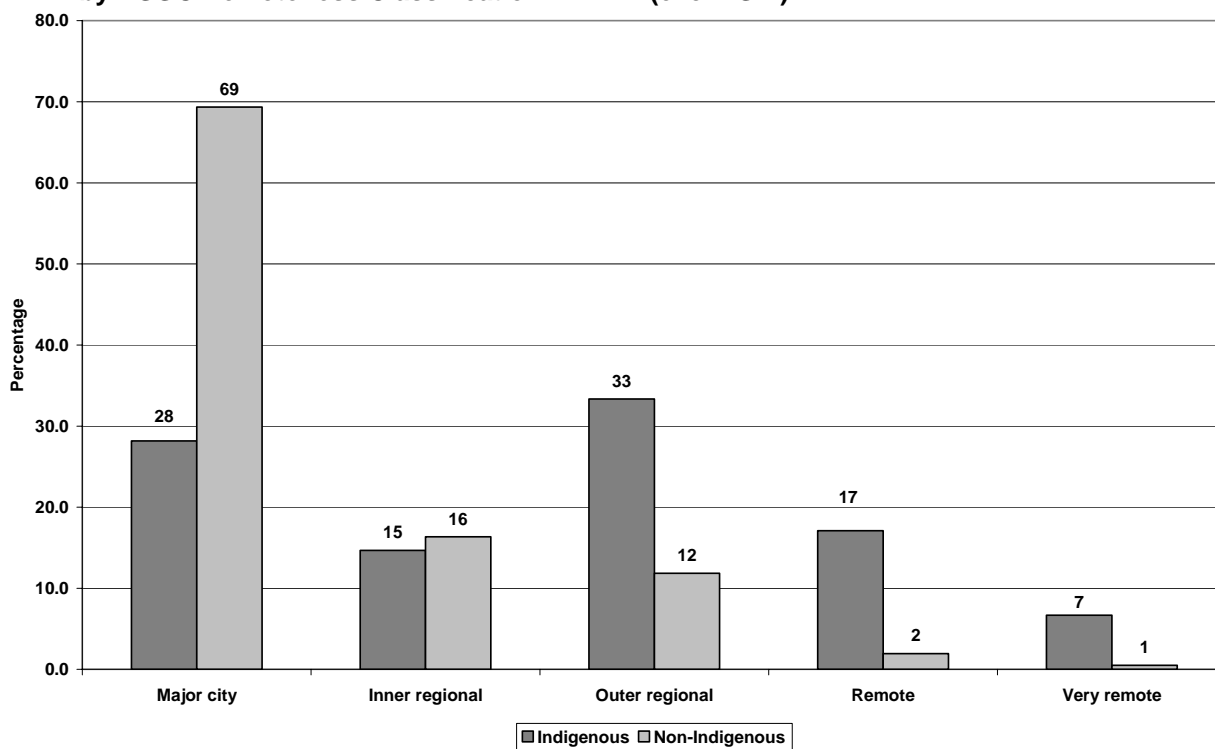
Source: AIHW, 2002-03 Public Housing Unit Record File held in the National Housing Data Repository.

Notes: See Appendix B to this report.

Figure 2.11   Indigenous Households Assisted with Mainstream Public Housing in States and Territories at 30 June 2003, by ASGC Remoteness Classification – AIHW (exc. NSW)
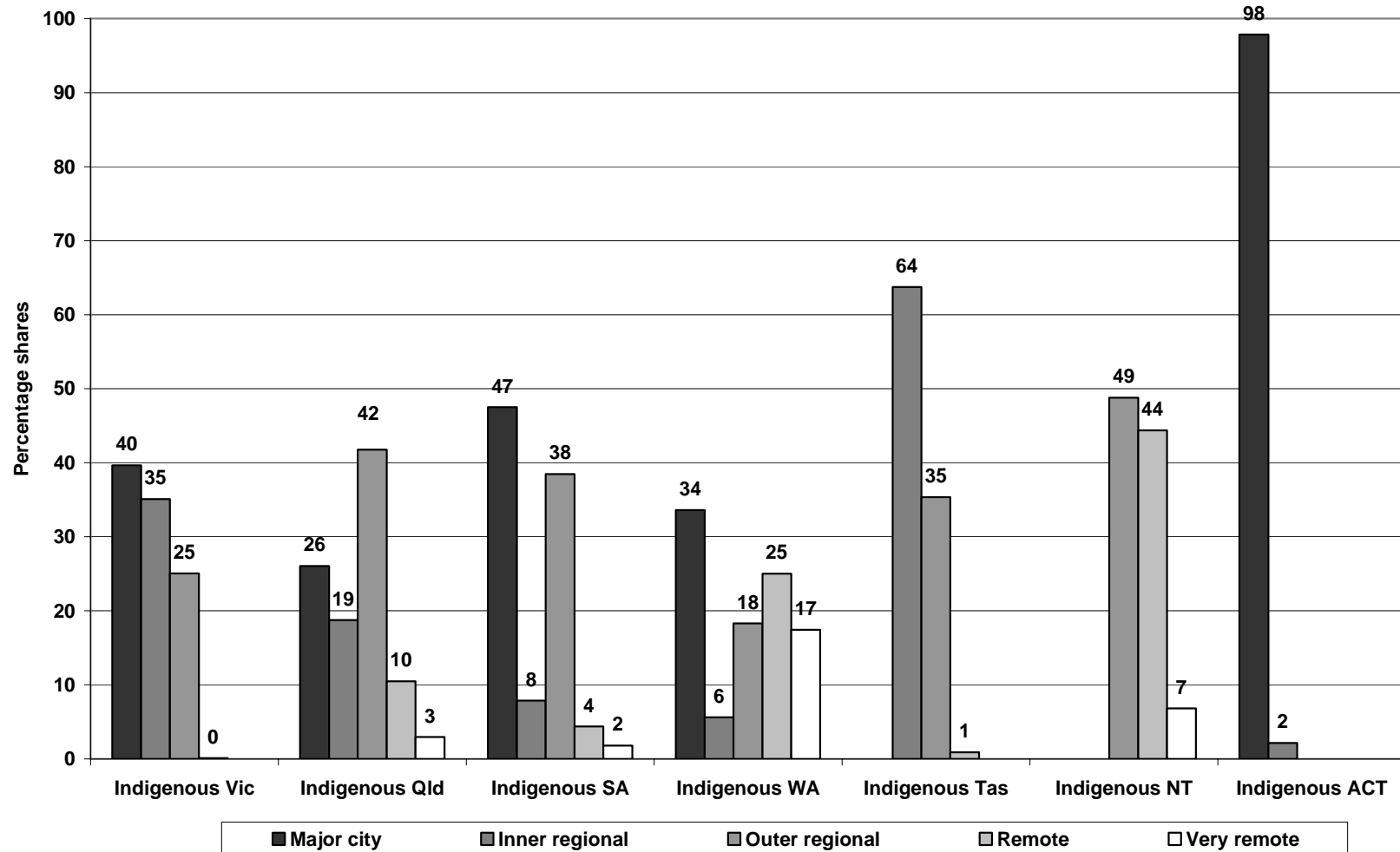
Source: AIHW, 2002-03 Public Housing Unit Record File held in the National Housing Data Repository. **Notes:** See Appendix B to this report.

The important role that mainstream public housing plays in rural and remote areas is further underlined when we focus on those jurisdictions with significant populations of Indigenous people in outer regional, remote and very remote communities. Figure 2.11 provides a detailed State and Territory-based profile. As indicated in Figure 2.11, WA and the NT have a relatively large stock of mainstream public housing dwellings in remote and very remote areas occupied by Indigenous households. In the NT around half of all Indigenous households in mainstream public housing reside in remote and very remote locations. For WA, one quarter of all Indigenous households in mainstream public housing reside in remote areas and a further 17 per cent reside in very remote communities. Queensland, SA, Victoria, WA and Tasmania all have relatively large numbers of Indigenous households in outer regional areas.

2.3.3 Access According to Need

As noted previously, there has been a significant increase in the number of Indigenous households in the mainstream public housing sector during a period when the sector as a whole has declined. This growth in the Indigenous mainstream public housing stock provides direct evidence of increasing access to mainstream public housing on the part of Indigenous households. A principal source of interest in the issue of Indigenous access to mainstream public housing, however, lies not in access per se but in the role of mainstream public housing as a source of long-term secure housing for Indigenous people in housing need.

We have previously noted the high levels of homelessness and of inadequate housing among Indigenous people. It is, therefore, important to determine the extent to which the growth in Indigenous households in mainstream public housing reflects the provision of assistance to Indigenous households in a position of significant housing need. Tied in with this question is the relative role of priority access as a means of entry to public housing relative to wait-turn entry. A decline in the stock of public housing, coupled with large numbers of households in primary, secondary and tertiary homelessness, demands a reorientation of the public housing system to one even more focussed on public housing acting in the central role of a long-term secure exit point for those in need.[16] An even more targeted public housing system than the present would weight the allocation of new places even more heavily in favour of those in significant housing need than is currently done.

The concept of 'significant housing need' can be operationalised through the CSHA 'priority access to those in greatest need' national standard. Under this standard those households in greatest need are defined as low income households who were also (a) homeless, or (b) their life or safety was at risk in their accommodation, or (c) their health condition was aggravated by their housing, or (d) their housing was inappropriate to their needs (a range of specific needs are listed), or (e) they had very high rental costs (they paid 41 per cent or more of their income in rent).

Before presenting estimates of access outcomes on a greatest need basis it is important to note a number of caveats when considering cross-jurisdictional findings on greatest need allocations.

First, each State and Territory adopts their own priority access rules and categories. The NMDS then seeks to standardise State and Territory priority access categories

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[16] In currently accepted practice in Australia the homeless comprise those living in improvised dwellings and on the streets (primary homelessness), those in temporary accommodation or in emergency or transitional accommodation (secondary homelessness) and those living in boarding houses (tertiary homelessness).

against the CSHA 'priority access to those in greatest need' national standard. Most jurisdictions adopt roughly similar priority access rules and so results are roughly comparable across jurisdictions. The exception is Queensland. More stringent priority access guidelines apply in Queensland than other jurisdictions and much greater emphasis in Queensland is placed on wait-turn allocations. Of course, many Queensland households may have gained access to mainstream public housing on a wait-turn basis but satisfy the NMDA criteria of greatest need (but not Queensland's own priority access criteria). Some of these households may also have been moved through the wait-turn queue more quickly because of the urgency of their case.

Second, the NMDS records for WA and Tasmania contain a large number of newly assisted cases where the greatest need status for the household is unknown. Hence, the proportion of new entrants classified as being in the greatest need category is likely to be a significant under-estimate of the true figure. However, we do not know, from the national data, the extent to which this is true. To complicate matters further all Tasmanian households entering mainstream public housing have been classified into either the greatest need category or the unknown greatest need category. There are no newly assisted Tasmanian households listed in the non-greatest need category. The same is true for WA in the case of Indigenous households. In the case of non-Indigenous households only a very small number (0.1 per cent) of WA entrants are classified as being in the non-greatest need category.

Third, NSW excludes the very high rental costs category as a greatest need category so reducing the potential pool of greatest need mainstream public housing applicants in NSW.

Figure 2.12 provides estimates of the proportion of newly assisted mainstream public housing tenants which entered under greatest need criteria in each jurisdiction. Only 7 per cent of newly assisted Queensland Indigenous mainstream public housing tenant households entered public housing on a greatest needs basis in 2002-03 (Figure 2.12). The corresponding figure for non-Indigenous households was only marginally higher at 9 per cent (Figure 2.12). These estimates are, of course, very low relative to those from other jurisdictions.

Advice from the Queensland Department of Housing is that Queensland's priority allocations to public housing are much lower than other jurisdictions because Queensland's approach to priority need is different. One point of difference suggested by the Queensland Department of Housing is that extensive use is made of the community housing sector to house those in crisis need. In Queensland, priority housing does not act as a form emergency housing with applicants who require emergency housing being referred to an appropriate crisis housing organisation. It should also be remembered that the Queensland estimates represent applicants who satisfied the stringent priority housing criteria that apply in Queensland but do not include clients in similar circumstances who were waiting to be housed through Queensland's standard wait turn criteria. It is our understanding that there also exist provisions in Queensland's wait-turn systems to fast-track a proportion of applicants through the wait-turn list because of their perceived level of high housing need.

It should also be noted that since 2002-03 (the year covered by our disaggregated analysis) there has been a significant increase in the proportion of those entering public housing allocations on a priority access basis in Queensland. Indeed the most recent figures available from the Department of Housing in Queensland to end-May 2005 suggest that the rate of entry into public housing through the priority access channel in Queensland has more than doubled over what it was in 2002-03.

In sharp contrast to the low rates of entry to mainstream public housing by those in greatest need in Queensland, the ACT, Victoria and Tasmania have high rates of

entry for those in greatest need. In the ACT, 94 per cent of newly assisted Indigenous households in mainstream public housing fall in the greatest need category. The corresponding estimates for Victoria and Tasmania are 84 and 82 per cent respectively (Figure 2.12). In terms of newly assisted non-Indigenous mainstream public housing tenant households, the corresponding greatest need estimates are: the ACT (87 per cent), Tasmania (81 per cent), and Victoria (66 per cent) (see Figure 2.12).

There are two main conclusions from these estimates for the ACT, Victoria and Tasmania. The first is that entry into mainstream public housing in these jurisdictions is primarily on the basis of the meeting of the greatest need criteria. The second conclusion is that Indigenous households are more likely to enter mainstream public housing as greatest need tenant households than non-Indigenous households in these jurisdictions. There are a number of possible reasons for this. The first is that Indigenous households are significantly overrepresented in various categories of homelessness and so it is more likely that they would also be overrepresented in the greatest need category. Putting greater emphasis on priority access on the basis of high levels of housing need may improve further the access of Indigenous households in marginalised housing positions to mainstream public housing dwellings.

NSW, SA, WA and the NT exhibit lower greatest need entry than the ACT, Victoria and Tasmania. In WA the lower rate (mathematically) reflects the very high 'unknown status' count but we do not know the extent to which those households located in this category might lie in the greatest need status. All of these jurisdictions follow the pattern of higher greatest need rates of entry rates by Indigenous households.

To further examine the question of access to mainstream public housing for those in need we also present rent, income and affordability outcomes of Indigenous and non-Indigenous public housing tenants. Figure 2.13 presents estimates of the proportion of Indigenous and non-Indigenous households who receive rent rebates for each jurisdiction. Households receive a rent rebate if they pay less than the market value of rent for their property. This occurs when household assessable income is less than four times the market rent assessed for the dwelling. Different jurisdictions use different criteria on what constitutes assessable income.

As evident from Figure 2.13, around 89 per cent of mainstream public housing tenant households receive a rent rebate. The fact that the vast majority of public housing tenant households receive a rent rebate emphasises once again the targeted nature of public housing assistance in Australia. The difference between the relative proportions of Indigenous and non-Indigenous public housing tenant receiving a rent rebate is very small at the national level (less than one per cent) although some variation is found among jurisdictions.

As in the case of the relative prevalence of rental rebates a large proportion of public housing tenant households are also in receipt of low incomes. The MNDS 'Low income A' measure uses a definition of low income based on pension rates. Households in receipt of income below the pension income support level for the household in question are defined as Low Income A households. The use of household-based pension rates means that the Low Income A measure takes into account household size and composition factors and so the Low Income A measure is a simple way to derive equivalised income results.

Figure 2.12 **Indigenous Households Newly Allocated in the Financial Year of 2002-03 in Mainstream Public Housing, by Greatest Need Status– AIHW**
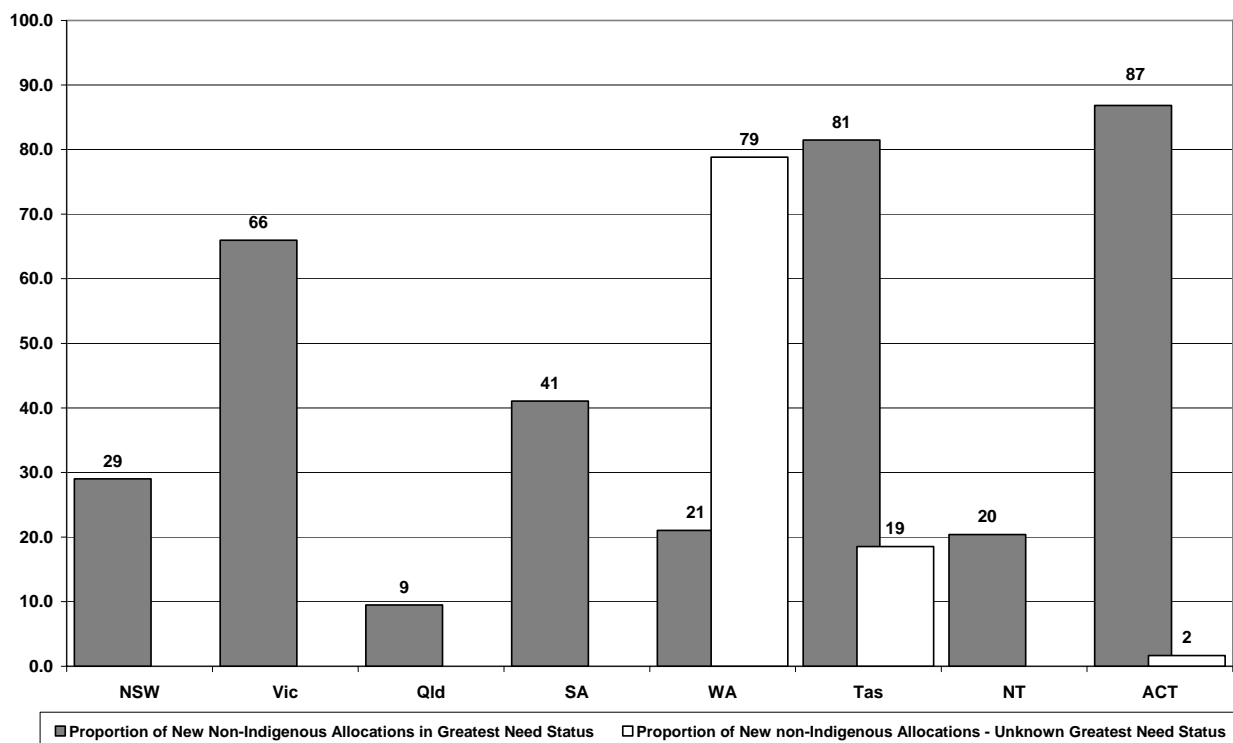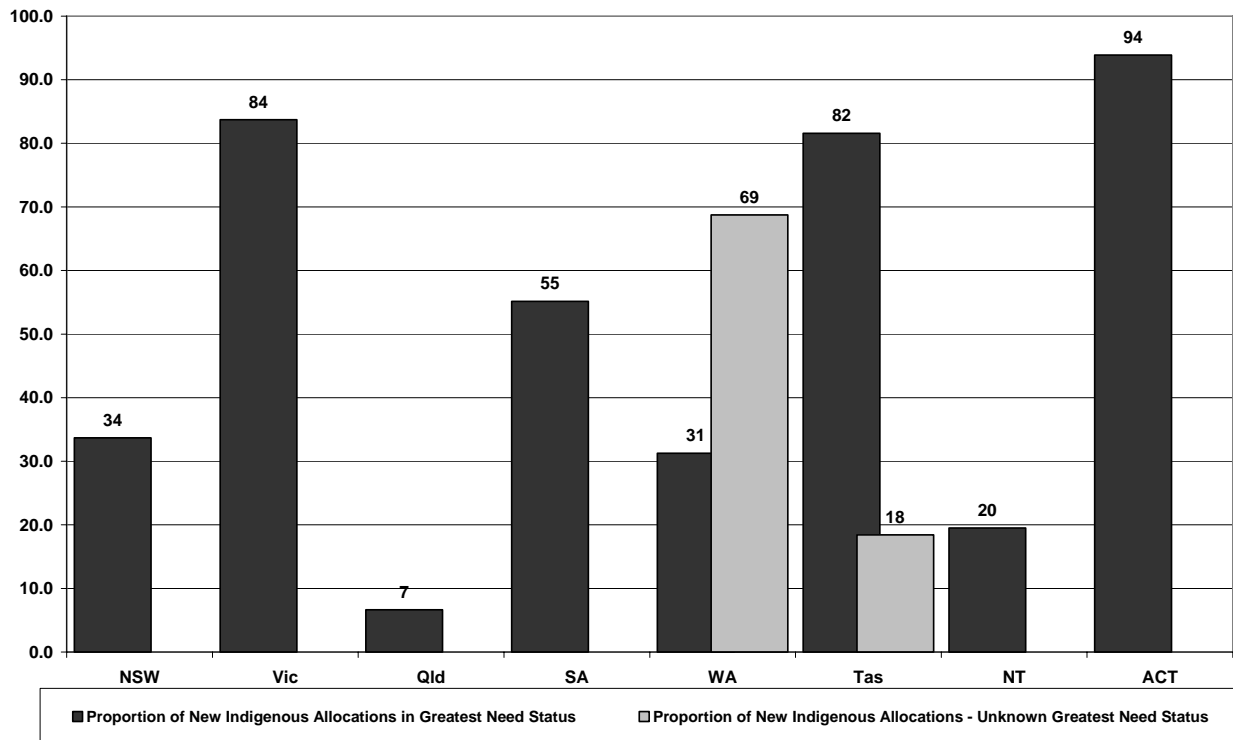
Source: 2002-03 Public Housing Unit Record File held in the National Housing Data Repository.

Notes: See Appendix B to this report.

Figure 2.13   Households Assisted with Mainstream Public Housing at 30 June 2003, by Rebate Flags – AIHW (exc. NSW)
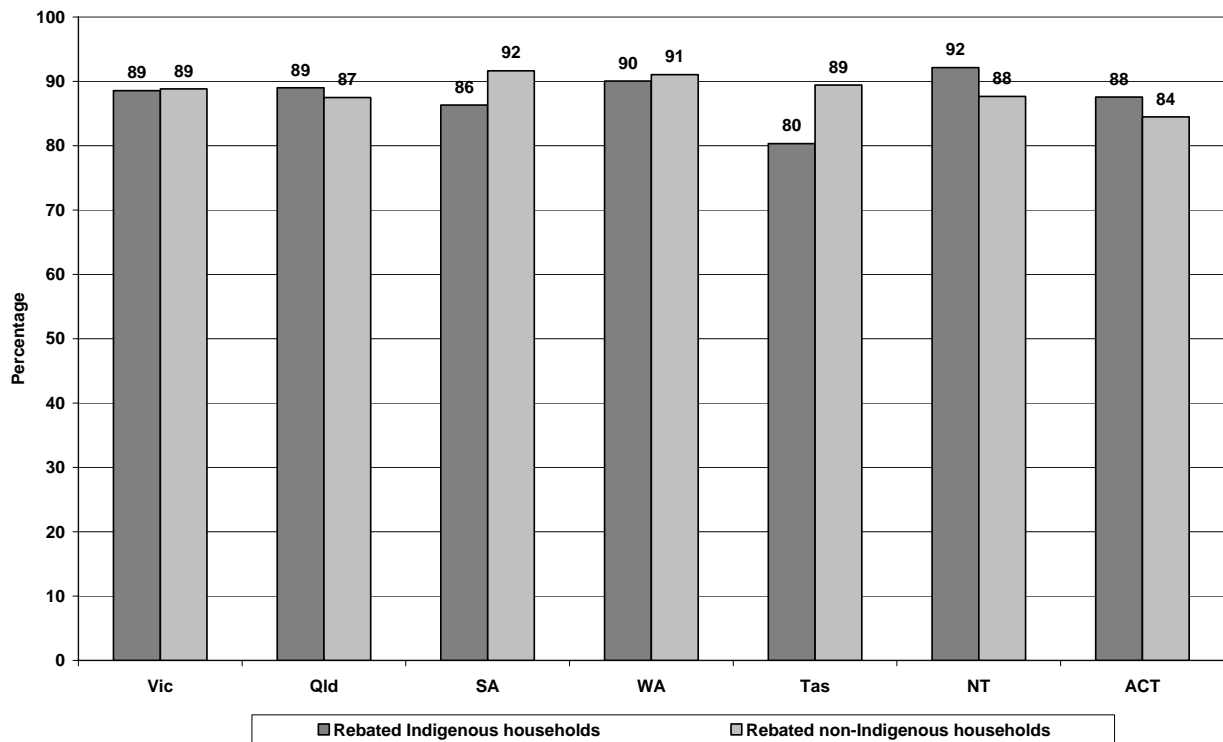
Source: 2002-03 Public Housing Unit Record File held in the National Housing Data Repository.

Notes: See Appendix B to this report.

Figure 2.14   Rebated Households Assisted with Mainstream Public Housing at 30 June 2003, by Low Income Status (exc. NSW)
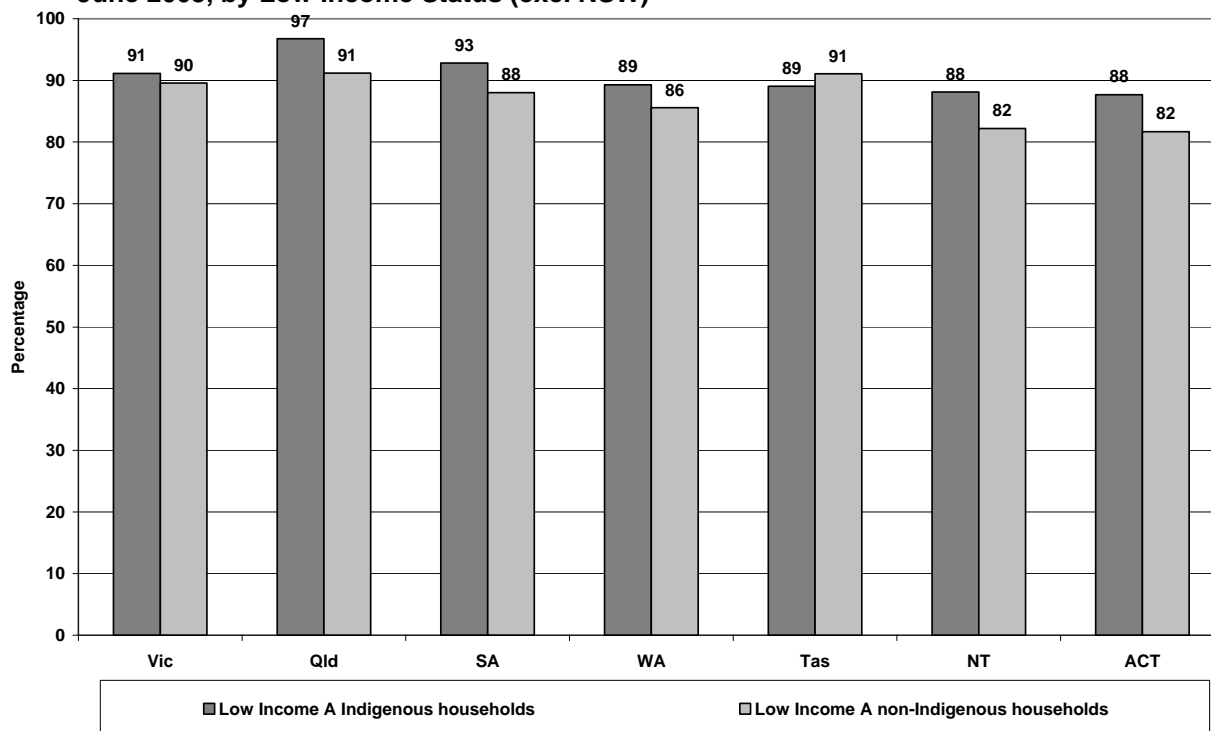
Source: 2002-03 Public Housing Unit Record File held in the National Housing Data Repository.

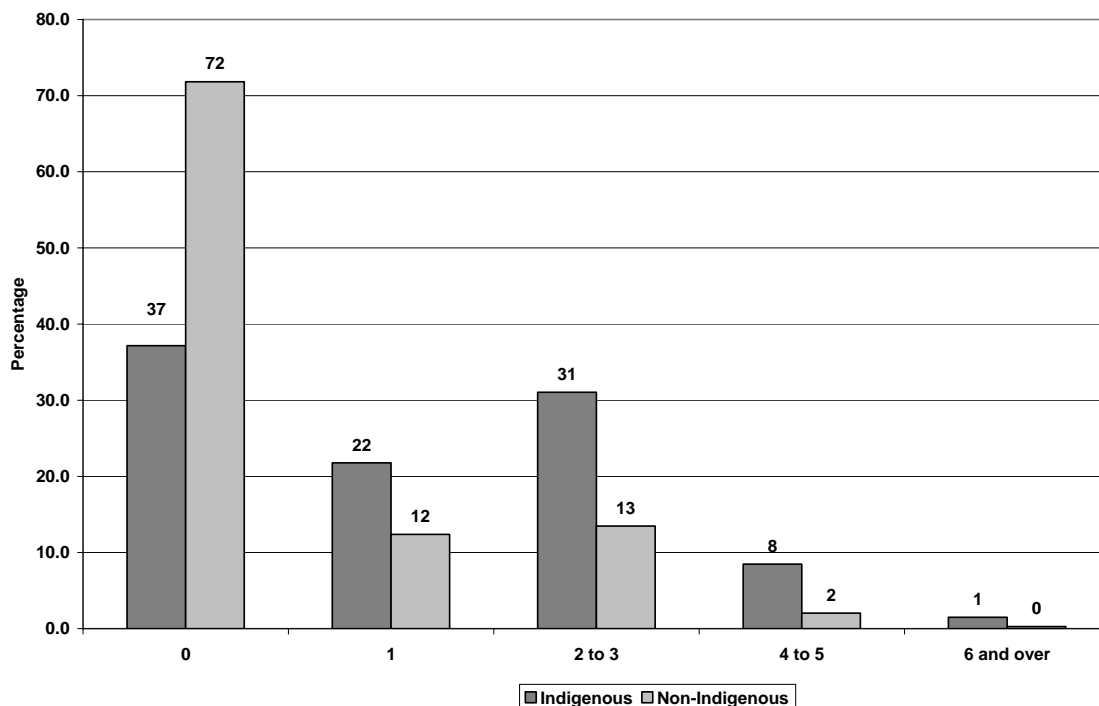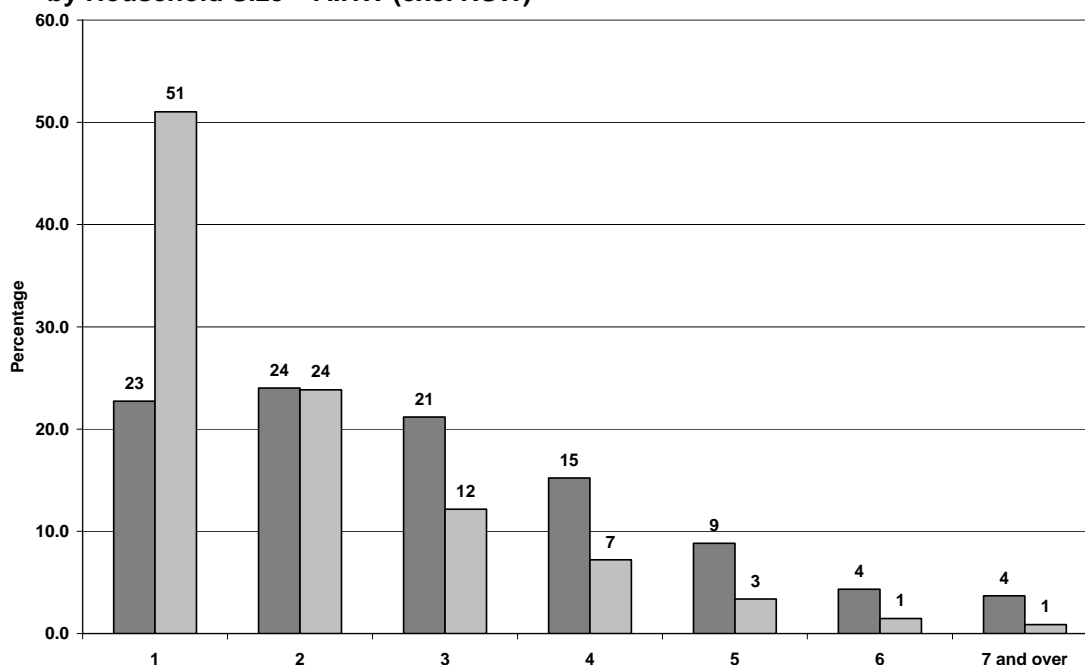**Notes:** See Appendix B to this report.

As is evident in Figure 2.15, differences between the Indigenous and non-Indigenous populations with respect to the Low Income A threshold is relatively minor. However, Indigenous households in mainstream public housing are more likely to receive income below the Low Income A threshold than are non-Indigenous households. Excluding the case of NSW, for which results are unavailable, 92 per cent of Indigenous households are in receipt of income below the Low Income A threshold. The corresponding estimate for non-Indigenous households is 87 per cent. In other words, Indigenous households are somewhat more likely to be in receipt of low income than non-Indigenous households.

Interestingly, given our previous discussion on greatest need access, Queensland has the highest proportion of households in the Low Income A category. It also has the highest Low Income A rate among the Indigenous mainstream public housing population; 97 per cent of Indigenous households in mainstream public housing in Queensland are in receipt of income below the Low Income A threshold. These estimates indicate that in spite of the different priority access rules applying in Queensland, mainstream public housing households in Queensland are more likely to be found in the lower ends of the income distribution than those from other jurisdictions. The Queensland mainstream public housing system, therefore, ends up being a highly targeted system (in terms of income) in spite of the smaller role played by priority access.

2.3.4 Access to Accommodation in a Timely Fashion by those in Need

Our fourth MNDS indicator of mainstream public housing access is the time spent by households waiting to be housed in mainstream public housing. Figure 2.15 presents national estimates of the median waiting time (measured in days) of newly allocated mainstream public housing households by greatest need status in the financial year 2002-03. Table 2.8 presents median waiting times at the jurisdictional level.

It is important to note that the data problems that affected our previous analysis of greatest need also affect our findings on median waiting times. To summarise the key points, the greatest need estimates for Queensland are particularly low largely as a result of more stringent priority access rules; greatest need entry in NSW is lower than one might otherwise expect as a result of the non-inclusion of the high rent greatest need category; and WA has large numbers of newly assisted tenants in the unknown greatest need category (Tasmania to a lesser extent). It is also important to note that the estimates presented refer to waiting times of those who gain access to mainstream public housing. They are not estimated median waiting times of all households seeking accommodation (some of whom may never gain access). In other words, the estimates are conditional estimates where the relevant condition is that access has been granted.

Households assessed as in greatest need are given priority access to public housing accommodation in the Australian system. As such, one would expect median waiting times for those in greatest need who have gained access to mainstream public housing to be much shorter than waiting times for other newly assisted tenant households. The results presented in Figure 2.15 confirm this conjecture. The median waiting time for non-Indigenous newly assisted tenant households in the greatest need category in 2002-03 is 78 days. For Indigenous tenants in the greatest need category, the median waiting time was 61 days. For those not in the greatest need category the median waiting time for non-Indigenous public housing tenants was 517 days. This compares with a corresponding estimate for Indigenous households of 236 days.

Figure 2.15   Households Newly Allocated In the Financial Year of 2002-03 in Mainstream Public Housing, Median Length of Waiting Time (Days), by Greatest Need Status
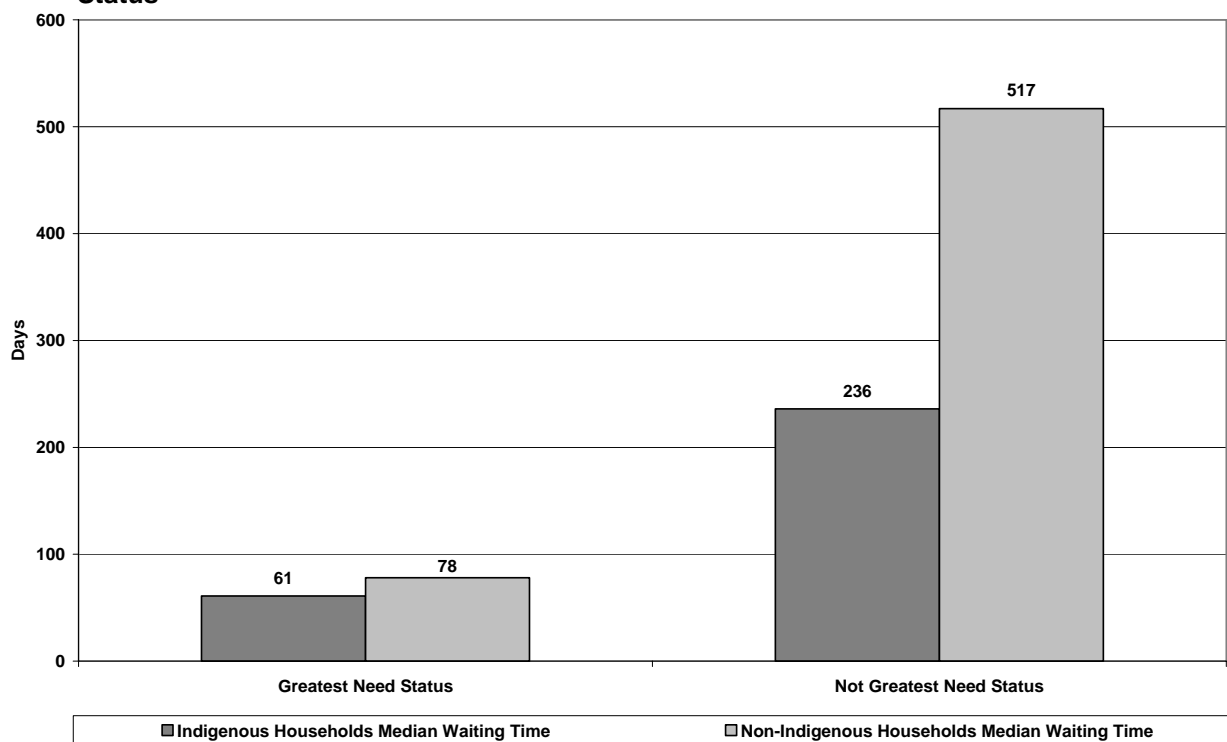
Source: 2002-03 Public Housing Unit Record File held in the National Housing Data Repository.

Notes: See Appendix B to this report.

Table 2.8   Households Newly Allocated In the Financial Year of 2002-03 in Mainstream Public Housing, Mean/Median Length of Waiting Time (Days), by Greatest Need Status

	NSW	Vic	Qld	SA	WA	Tas	NT	ACT	Australia
Greatest Need Status				*Indigenous households*					
Yes									
Mean waiting time	91	110	245	90	86	99	193	147	109
Median waiting time	49	73	54	44	68	62	144	79	61
No									
Mean waiting time	664	285	389	501	.	129	226	159	454
Median waiting time	334	124	260	202	.	76	169	193	236
Total									
Mean waiting time	**472**	**137**	**379**	**274**	**427**	**102**	**220**	**148**	**360**
Median waiting time	**160**	**73**	**236**	**71**	**260**	**63**	**164**	**84**	**162**
Greatest Need Status				*non-Indigenous households*					
Yes									
Mean waiting time	158	166	233	136	73	98	116	161	150
Median waiting time	74	97	113	72	56	52	64	97	78
No									
Mean waiting time	1332	549	610	780	70	118	214	355	946
Median waiting time	1032	258	464	383	10	49	134	196	517
Total									
Mean waiting time	**993**	**285**	**574**	**516**	**412**	**101**	**320**	**186**	**603**
Median waiting time	**384**	**118**	**427**	**155**	**140**	**52**	**186**	**106**	**208**
Greatest Need Status				*All newly allocated households*					
Yes									
Mean waiting time	151	167	234	131	76	102	153	164	148
Median waiting time	69	97	108	67	58	54	85	98	78
No									
Mean waiting time	1277	594	578	761	70	125	220	392	877
Median waiting time	899	194	432	367	10	55	150	217	451
Total									
Mean waiting time	**948**	**296**	**547**	**495**	**415**	**105**	**207**	**193**	561
Median waiting time	**348**	**117**	**393**	**143**	**161**	**55**	**133**	**107**	**195**

Source: AIHW, 2002-03 Public Housing Unit Record File held in the National Housing Data Repository, AIHW.

Notes A:

1. 465 households who were newly allocated in the financial year of 2002-03 were excluded in this analysis due to missing information on waiting time.

2. All newly allocated households include 1,854 households with unknown Indigenous status.

3. The waiting period here refers to the period of time from the date of application to the date assistance commenced. However, if an applicant is in the 'greatest need' category, the waiting time refers to the date of the category entry date to the date assistance commenced. If an applicant is transferred from

'non greatest need' category to 'greatest need' category, only the time spent on the waiting list from the category entry date is counted.
Notes B: See Appendix B to this report.

Figure 2.16 **Households Who Were Assisted in the Financial Year of 2002-03 in Mainstream Public Housing, Median Length of Tenancy (Days), by Indigenous Status**
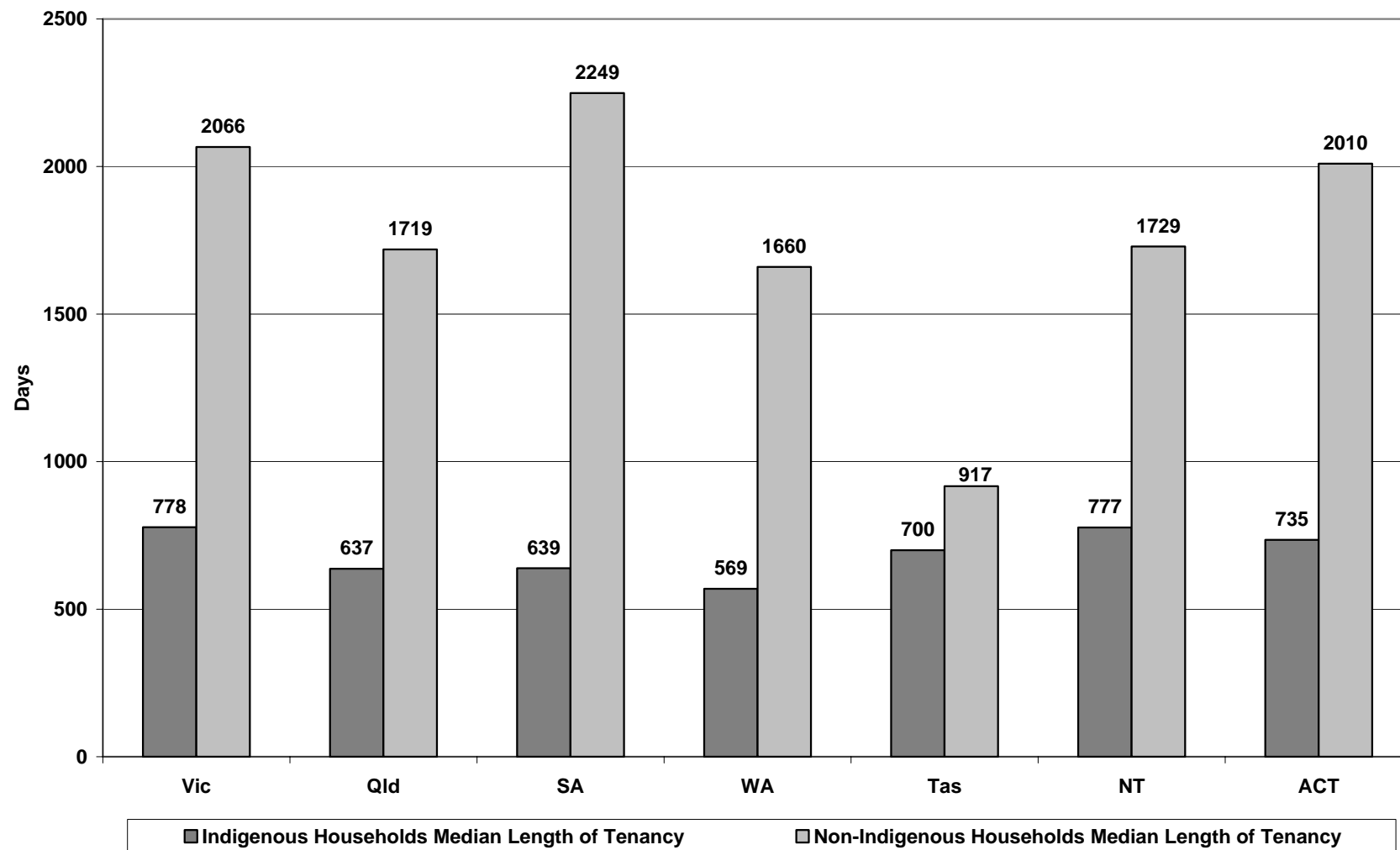
	Vic	Qld	SA	WA	Tas	NT	ACT
Indigenous Households Median Length of Tenancy	778	637	639	569	700	777	735
Non-Indigenous Households Median Length of Tenancy	2066	1719	2249	1660	917	1729	2010

■ Indigenous Households Median Length of Tenancy   □ Non-Indigenous Households Median Length of Tenancy

Source: AIHW, 2002-03 Public Housing Unit Record File held in the National Housing Data Repository, AIHW. **Notes:** See Appendix B to this report.

Our results indicate two things. First, households in greatest need are accessing mainstream public housing much faster than those who are not in greatest need. Second, Indigenous households, who gain access to mainstream public housing, do so quicker than non-Indigenous households. The latter result may, of course, reflect higher levels of severe need among Indigenous applicants than non-Indigenous applicants. If this is the case then it suggests that mainstream public housing authorities have acted in a positive direction with respect to gaining access to public housing by those in need.

2.3.5 The Sustainability of Tenancies

Our final NMDS indicator is that of the duration of tenancies. Ideally, the analysis of the duration of tenancies needs to account for what is referred to as censoring bias. Over any given 'window' of time (say the 2002-03 financial year) some tenancies will end and some will persist past the window date (say 30 June 2003). Those that end during the data window are referred to as completed tenancies. Those that remain open at the end of the data window are referred to as uncompleted tenancies or right censored tenancies (so-called because the censoring of the tenancy is at the right hand side of the data window). It is obviously not possible to determine precisely the final duration of such uncompleted right censored tenancies. However, a range of techniques have been developed by statisticians and econometricians to deal with the issue of censoring.

The AIHW advises that the NMDS system cannot currently accommodate an analysis that accounts for right censoring bias. An intermediate approach adopted by the AIHW in the present 2002-03 financial year analysis is to assume completion of all right censored tenancy spells at 30 June 2003. The adoption of this assumption induces some bias into the results. Given that the flow of Indigenous households into mainstream public housing in 2002-03 was proportionately greater than that for non-Indigenous households, the adoption of the assumption that right censored spells are complete is likely to reduce recorded Indigenous spell lengths more than non-Indigenous spell lengths.

Bearing these qualifications in mind, Figure 2.16 presents estimates for each jurisdiction of the duration of Indigenous and non-Indigenous tenancies (on the basis of the conversion of all right-censored tenancies into completed tenancies as at 30 June 2003).

The median duration of a tenancy for Indigenous households in WA is estimated to be 569 days — the lowest median duration estimate for any series displayed in Figure 2.16. This figure compares with the corresponding estimate for non-Indigenous households of 1660 days. In other words non-Indigenous households on average remain in a tenancy roughly three times longer than Indigenous households. The median tenancy duration estimate for Indigenous households in WA is, however, likely to be artificially low, as WA has recently recorded a very significant jump in the number of newly assisted Indigenous households. As uncompleted (or right-censored) tenancies are treated as completed tenancies under the AIHW methodology, the influx of recent new tenancies has the effect of lowering the median duration estimate below what it would otherwise be.

While WA has its own unique features it remains the case that across all States and Territories Indigenous tenancies display much shorter median durations as compared to non-Indigenous tenancies. For example, in SA the median duration of Indigenous tenancies is 639 days as compared to the median duration for non-Indigenous tenancies of 2249 days (i.e., non-Indigenous households remain in a tenancy roughly three and half times longer than Indigenous households). In the NT the median

duration of Indigenous tenancies is 777 days compared with 1729 days for non-Indigenous tenancies.

As part of their submission to the study the Department of Human Services in Victoria supplied estimates of the length of tenure of those exiting mainstream public housing between 1 July 2001 and 30 June 2004. These estimates are presented in Table 2.9 below. The estimates indicate that around 35 per cent of Indigenous households who exited a mainstream public housing dwelling during the 1 July 2001 and 30 June 2004 period had been in the tenancy for one year or less as compared to 17 per cent for non-Indigenous households. At the other end of the spectrum, around 10 per cent of Indigenous households who exited mainstream public housing did so after a tenure lasting longer than 5 years while for non-Indigenous households the corresponding figure is 40 per cent.

The Victorian Department of Human Services urges caution in the interpretation of these estimates. First, Victoria, along with other jurisdictions, has improved its Indigenous household identification reporting systems over time. This means that those Indigenous people who entered public housing some time ago may not be recorded as Indigenous. Hence, their completed long public housing tenancies would not be recorded as being Indigenous. Second, there are significant differences in the age structure of the Indigenous and non-Indigenous populations and this could potentially account for some of the differences. Third, a proper consideration of tenancy durations would sample cohorts who entered public housing at the same time and their survival rates over time. The third of these points is particularly apt in relation to future research work in this area.

In summary: the findings lead us to the conclusion that Indigenous households experience significantly shorter tenancy durations than non-Indigenous households.

Table 2.9   Victorian Mainstream Public Housing – Length of Tenure of those Exiting Mainstream Public Housing between 1 July 2001 and 30 June 2004, by Indigenous Status, Department of Human Services, Victoria

Length of Tenancy	Indigenous Households		non-Indigenous Households		Unknown Status Households	
	Number	Per cent	Number	Per cent	Number	Per Cent
< 6 months	114	13.4	1827	7.5	147	8.1
6-12 months	177	20.9	2415	9.9	232	12.8
1-2 years	208	24.5	3805	15.6	492	27.2
2-5 years	262	30.9	6473	26.6	884	48.9
> 5 years	87	10.3	9801	40.3	52	2.9
Total	848	100.0	24321	100.0	1807	100.0

Source: Victorian Department of Human Services.

2.3.6 Involuntary Tenancy Termination

Our final sustainability indicator is that of *Involuntary Tenancy Termination*. The NMDS data does not include items related to tenancy termination. A cross-jurisdictional analysis of this topic, therefore, is not possible using NMDS data. As far as we are aware only WA provides detailed publicly available data on involuntary tenancy termination in public housing on an Indigenous household status basis. The Western Australian statistics do not separately identify the mainstream and State Owned and Managed Indigenous Housing (SOMIH) sectors and so the following analysis is for the entire public rental housing program in WA.[17]

WA's publicly available eviction statistics comprise the following items:

- Termination Notice (Indigenous and non-Indigenous breakdowns available).
- Court Orders obtained (Indigenous and non-Indigenous breakdowns available).
- Restored tenancy (Indigenous and non-Indigenous breakdowns available).
- Vacated or abandoned tenancy (Indigenous breakdown not published).
- Bailiff eviction (Indigenous and non-Indigenous breakdowns available).
- Action pending (Indigenous breakdown not published).
- Reason for eviction (Indigenous breakdown not published).

In WA, Homeswest may take a decision to terminate a tenancy due to a breach under the Residential Tenancies Act 1987. When it does so a Termination Notice is issued. The Termination Notice states that the tenant has only seven days to vacate the premises. Where tenants do not move out within seven days, Homeswest may apply to the Local Court nearest to the rental premises for Court Orders to evict a tenant. A Warrant of Possession can be obtained once Court Orders have been obtained. Under Homeswest's policy final bailiff eviction action should only proceed if the tenant has not made a genuine attempt to resolve the problem underlying the original Termination Notice. A restored tenancy is one where a Court Order for Termination and Possession has been granted and the Warrant of Possession is not executed.

For each of the above termination/eviction items, for which an Indigenous breakdown is available, we estimate an average monthly termination/eviction rate. This rate is derived by first dividing each month's number of Indigenous or non-Indigenous households who receive a tenancy termination notice (or who are evicted) by the estimated number of Indigenous or non-Indigenous households in public housing and then taking the average of the rates so derived (multiplying the resulting figure by 100). A monthly Indigenous and non-Indigenous split of public housing households is not available and so monthly estimates have been derived. Our estimates are likely to be affected by the change in WA's recording of Indigenous household status in 2003-04. It is possible that the effect of this change to the Indigenous status identifier was to increase the denominator of the eviction rate expression more than the numerator and so lead to an artificially lower Indigenous eviction rate (and a higher non-Indigenous eviction rate) than would otherwise be the case.

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[17] The Queensland Department of Housing provided summary statistics on evictions from public housing for the financial years 2001-2002, 2002-2003 and 2003-2004. Indigenous evictions represented between 24.4 per cent of all evictions in 2001-02, 13.5 per cent of evictions in 2002-03 and 15.0 per cent of evictions in 2003-04.

Western Australian estimated Indigenous and non-Indigenous termination/eviction rates for 2004 are presented in Figure 2.17. As is evident from Figure 2.17 the estimated Indigenous Termination Notice rate for 2004 was 2.19 per cent compared with a rate of 0.54 for non-Indigenous households in public housing. In other words, the Termination Notice rate for Indigenous households was over four times that for non-Indigenous households. On average, around one-fifth of Termination Notices result in Court Orders being obtained. The Court Order rate for Indigenous households (0.40 per cent) remains roughly four times that for non-Indigenous households (0.11 per cent).

Around a third of those households receiving Court Orders have their tenancies restored while a further quarter abandon or vacate their dwellings on receipt of Court Orders. Bailiff evictions occur in around a quarter of the remaining cases in which Court Orders were obtained. The estimated average bailiff eviction rate for Indigenous households in public housing was 0.06 per cent (6 in every ten thousand Indigenous households are evicted in any one month) as compared with 0.02 per cent for non-Indigenous households (2 in every ten thousand Indigenous households are evicted in any one month). In other words, relative to the size of the tenant population, Indigenous households are evicted at roughly three times the rate of non-Indigenous households. Rent arrears accounts for the majority of evictions with anti-social behaviour also prominent as a reason for an eviction.

Figure 2.17   Estimated Average Monthly Eviction Rates for Public Housing (Including SOMIH) in WA, 2004
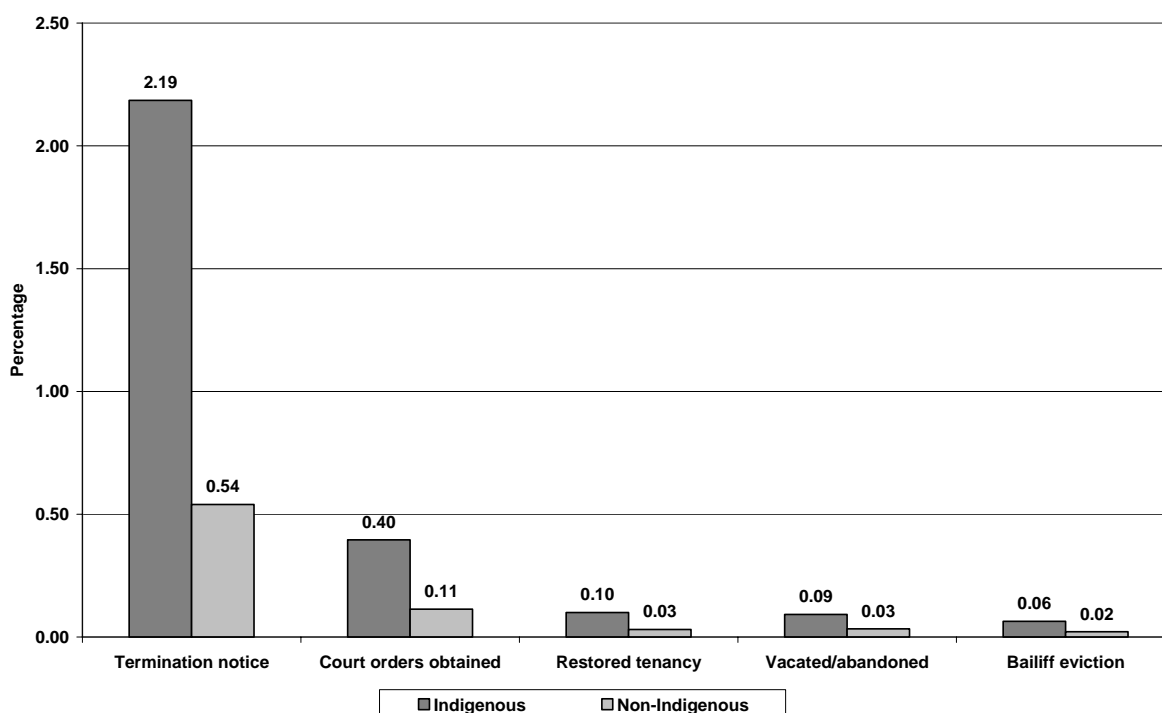
Source: Western Australian Department of Housing and Works (DHW).

Notes:

1 A restored tenancy is one where a Court Order for Termination and Possession has been granted and the Warrant of Possession is not executed.

2. Bailiff action occurs where the tenant is still in occupation when the Bailiff calls at the property to execute the Warrant of Possession (eviction).

2.4 CSHA Mainstream Community Housing

We now turn our attention to the CSHA Mainstream Community Housing sector. There have been significant advances in data collection in the mainstream community housing sector (defined here as CSHA funded community housing specifically excluding dwellings funded under the Crisis Accommodation Program (CAP)). However, it remains the case that a national community housing unit record file—the precondition for an analysis of Indigenous access and sustainability outcomes using the indicators we have adopted for mainstream public housing—based on a household unit of analysis has yet to be developed. In this section we, therefore, restrict ourselves to a brief summary of recent trends in Indigenous access to mainstream community housing.

However, even comparisons between years are problematic; both the jurisdictions and AIHW caution that data may not be comparable across jurisdictions nor across time due to the considerable variation in the way community housing operates in each jurisdiction and as a result of changes in the quality of the data between years. The reader is referred to Appendix B of this report, which sets out the key qualifications to the CSHA community housing data before reading the following section. A detailed discussion of policies and practices in the mainstream community housing sector together with an overview of the sector's own position with respect to the question of Indigenous access is provided in Chapter 4 of this report.

Tables 2.8 to 2.10 reproduce, from relevant CSHA Community Housing national data reports, key Indigenous access outcomes for mainstream community housing for the years 2001-02, 2002-03 and 2003-04. The indicators used include:

- The number of new Indigenous households assisted and all households assisted over the relevant financial year.

- The number of Indigenous households and community housing occupied dwellings at 30 June of the relevant year.

- The number of community housing providers, targeted community housing providers, targeted providers whose primary target group are Indigenous Australians, and non-targeted community housing providers at 30 June of the relevant year.

- The number of Indigenous households assisted by targeted providers and Indigenous households assisted by non- targeted providers at 30 June of the relevant year.

As indicated in Figure 2.18, there is significant jurisdictional variation in the representation of Indigenous households in mainstream community housing. In NSW, Indigenous households comprise 9.6 per cent of all households in mainstream community housing in 2003-04. This figure is five times the Indigenous share of the population. Moreover, the Indigenous household share of mainstream community housing has grown over the last three years. In other words, in NSW, significant sustained entry into the mainstream community housing sector by Indigenous households is evident.

Both Queensland and WA have relatively high Indigenous shares of mainstream community housing. At 30 June 2004, Indigenous households comprised 8.1 per cent of all mainstream community housing dwellings in Queensland and 6.0 per cent of community housing dwellings in WA. In both jurisdictions, the Indigenous share of mainstream community housing is significantly larger than the Indigenous share of the population. Indigenous households in Queensland comprised a larger share of the stock of mainstream community housing at 30 June 2004 than they did the stock of mainstream public housing. In both jurisdictions, the Indigenous household share of mainstream community housing has actually fallen over time but as we will shortly note this may well reflect data quality issues relating to the treatment of crisis accommodation households in the CSHA mainstream community housing estimates. It must also be remembered that the Indigenous-specific community housing sector for these two states (and also for the NT) is a significant source of accommodation for Indigenous households.

Table 2.10   Households in CSHA Community Housing 2001-02

	NSW	Vic	Qld	WA	SA	Tas	ACT	NT	Total
New households assisted for year ending 30 June 02	2447	9216	2154	5622	869	94	264	N.A.	**20666**
New Indigenous households assisted for year ending 30 June 02	175	N.A.	327	2536	13	N.A.	15	N.A.	**3066**
Indigenous households at 30 June 02	537	N.A.	445	1165	33	N.A.	18	N.A.	**2198**
Community housing occupied dwellings at 30 June 02	9180	7710	3967	3640	3834	227	434	122	**29114**
Community housing providers at 30 June 02	192	234	336	239	134	46	20	22	**1223**
Targeted community housing providers at 30 June 02	139	106	195	239	65	19	9	21	**793**
Targeted providers - primary target group Indigenous Australians at 30 June 02	11	0	5	11	1	0	1	1	**30**
Non - targeted community housing providers at 30 June 02	27	128	22	0	69	2	11	1	**260**
Indigenous households assisted by targeted providers at 30 June 02	320	0	274	190	13	0	4	N.A.	**801**
Indigenous households assisted by non- targeted providers at 30 June 02	217	N.A.	0	0	14	N.A.	12	N.A.	**243**

Source: AIHW CSHA National Data Reports 2001-02 CSHA Community Housing.

Notes A:
1. See the CSHA Community Housing National Data Reports 2001-02 for qualifications to the data for each State and Territory.

Notes B: See Appendix B to this report.

Table 2.11   Households in CSHA Community Housing 2002-03

	NSW	Vic	Qld	WA	SA	Tas	ACT	NT	Total
New households assisted for year ending 30 June 03	2519	11046	1993	1264	869	59	168	N.A.	**17918**
New Indigenous households assisted for year ending 30 June 03	204	N.A.	353	501	26	4	6	N.A.	**1094**
Indigenous households at 30 June 03	671	N.A.	512	162	60	6	11	N.A.	**1422**
Community housing dwellings at 30 June 03	9867	7902	4925	1661	3389	228	413	95	**28480**
Community housing providers at 30 June 03	190	234	345	255	126	48	9	22	**1229**
Targeted community housing providers at 30 June 03	144	106	221	83	67	17	6	22	**666**
Targeted providers - primary target group Indigenous Australians at 30 June 03	10	0	8	1	1	0	0	1	**21**
Non - targeted community housing providers at 30 June 03	14	128	14	5	59	2	3	1	**226**
Indigenous households assisted by targeted providers at 30 June 03	540	0	327	99	28	6	9	N.A.	**1009**
Indigenous households assisted by non- targeted providers at 30 June 03	131	N.A.	6	11	9	0	2	N.A.	**159**

Source: AIHW CSHA National Data Reports 2002-03 CSHA Community Housing.

Notes A:
1. See the CSHA Community Housing National Data Reports 2002-03 for qualifications to the data for each State and Territory.

Notes: See Appendix B to this report.

Table 2.12   Households in CSHA Community Housing 2003-04

	NSW	Vic	Qld	WA	SA	Tas	ACT	NT	Total
New households assisted for year ending 30 June 04	1875	833	1528	943	743	60	126	N.A.	**6108**
New Indigenous households assisted for year ending 30 June 04	185	0	222	475	31	1	7	N.A.	**921**
Indigenous households at 30 June 04	588	24	419	212	65	4	16	N.A.	**1316**
Community housing dwellings at 30 June 04	6113	2524	5193	3519	4216	402	409	97	**22473**
Community housing providers at 30 June 04	192	150	346	247	116	23	10	34	**1118**
Targeted community housing providers at 30 June 04	124	33	171	63	58	18	7	21	**495**
Targeted providers - primary target group Indigenous Australians at 30 June 04	12	0	8	2	0	0	0	5	**27**
Non - targeted community housing providers at 30 June 04	26	127	28	184	58	5	3	13	**444**
Indigenous households assisted by targeted providers at 30 June 04	280	12	399	212	36	4	7	N.A.	**950**
Indigenous households assisted by non- targeted providers at 30 June 04	308	12	20	0	8	0	5	N.A.	**353**

Source: AIHW CSHA National Data Reports 2003-04 CSHA Community Housing.
Notes A:
1. See the CSHA Community Housing National Data Reports 2003-04 for qualifications to the data for each State and Territory
Notes B: See Appendix B to this report.

Figure 2.18   Indigenous Households in CSHA Community Housing as a Share of Tenantable Dwellings at 30 June 2002, 2003 and 2004
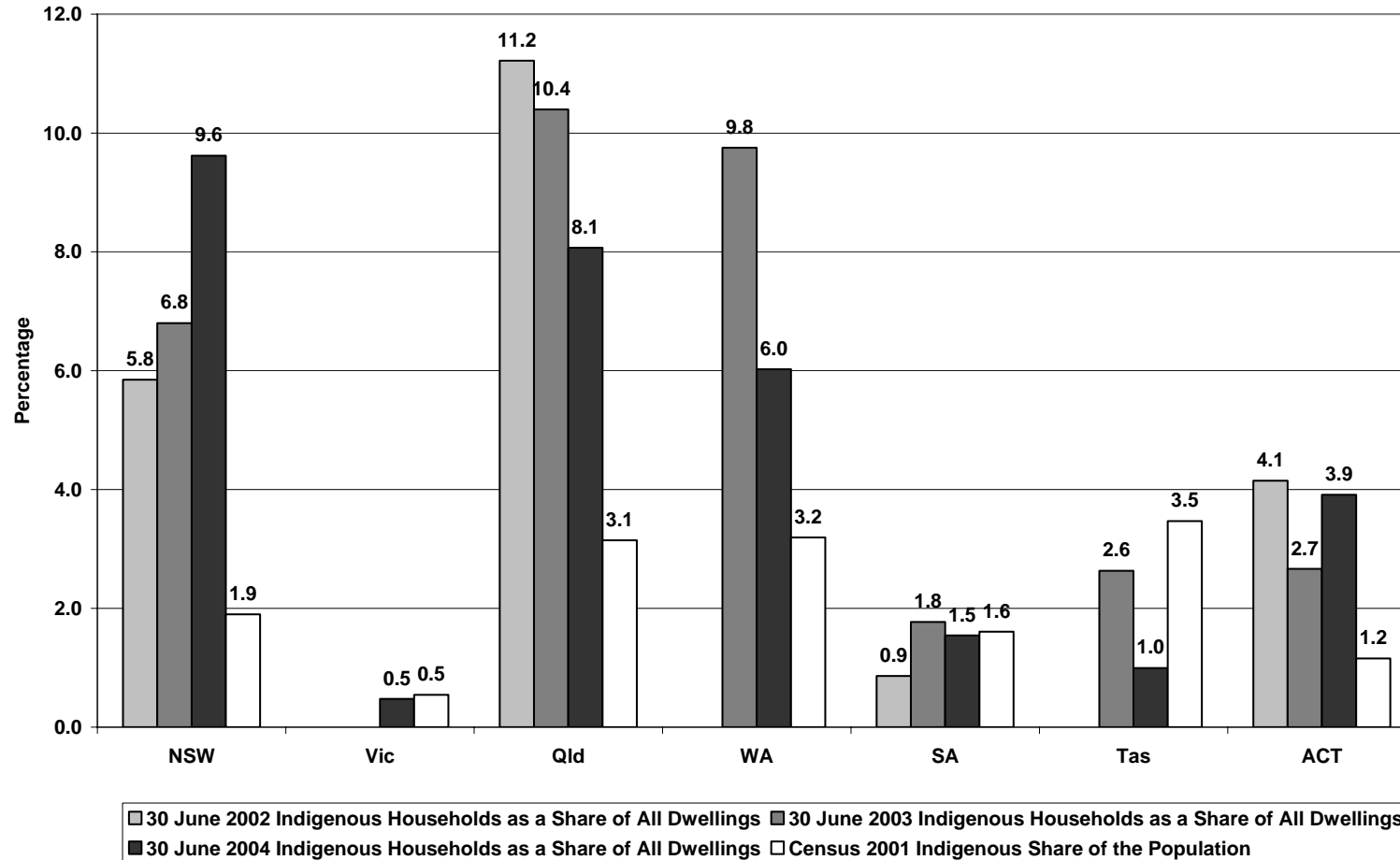
Source: AIHW CSHA National Data Reports 2003-04 CSHA Community Housing.

Notes: See Appendix B to this report.

Figure 2.19   New Indigenous Households as a Share of All New Households in CSHA Community Housing 2001-02, 2002-03 and 2003-04
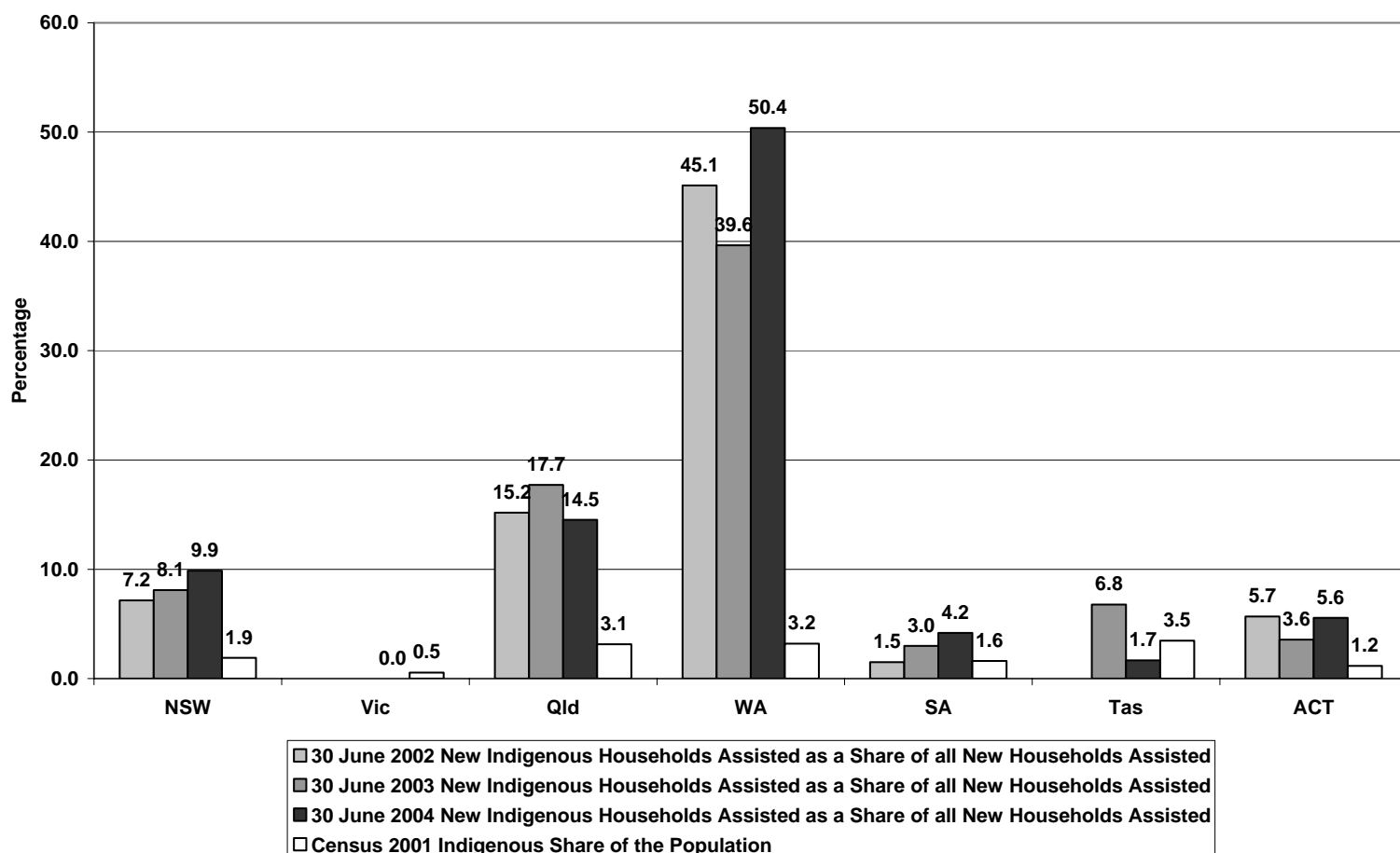
Source: AIHW CSHA National Data Reports 2003-04 CSHA Community Housing.

Notes: See Appendix B to this report.

The Indigenous household share of mainstream community housing is considerably lower in Victoria, SA and Tasmania. In Victoria and SA the Indigenous share of community housing is roughly equal to the representation of Indigenous people in the State population whereas for Tasmania the representation of Indigenous people in mainstream community housing is well below the representation of Indigenous people in the State's population.

Figure 2.19 presents estimates of the share of Indigenous households in the flow of new households into the mainstream community housing sector over the period 2001-02 to 2003-04. The most striking feature of these estimates is the very high Indigenous share of new households in WA. Indigenous households comprised half of all new households in mainstream community housing in WA in 2003-04. Similar outcomes are evident in the previous two years. However, Western Australian estimates need to be treated with some caution as the estimates include accommodation related to a small number of dwellings covered by the CAP. Larger Community Housing Organisations (CHOs) may often provide both short-term and long-term accommodation options and business recording systems may not always be structured to differentiate between these two accommodation types.

Figure 2.20   Proportion of Indigenous Households Assisted by Targeted Providers in CSHA Community Housing (2003-04)
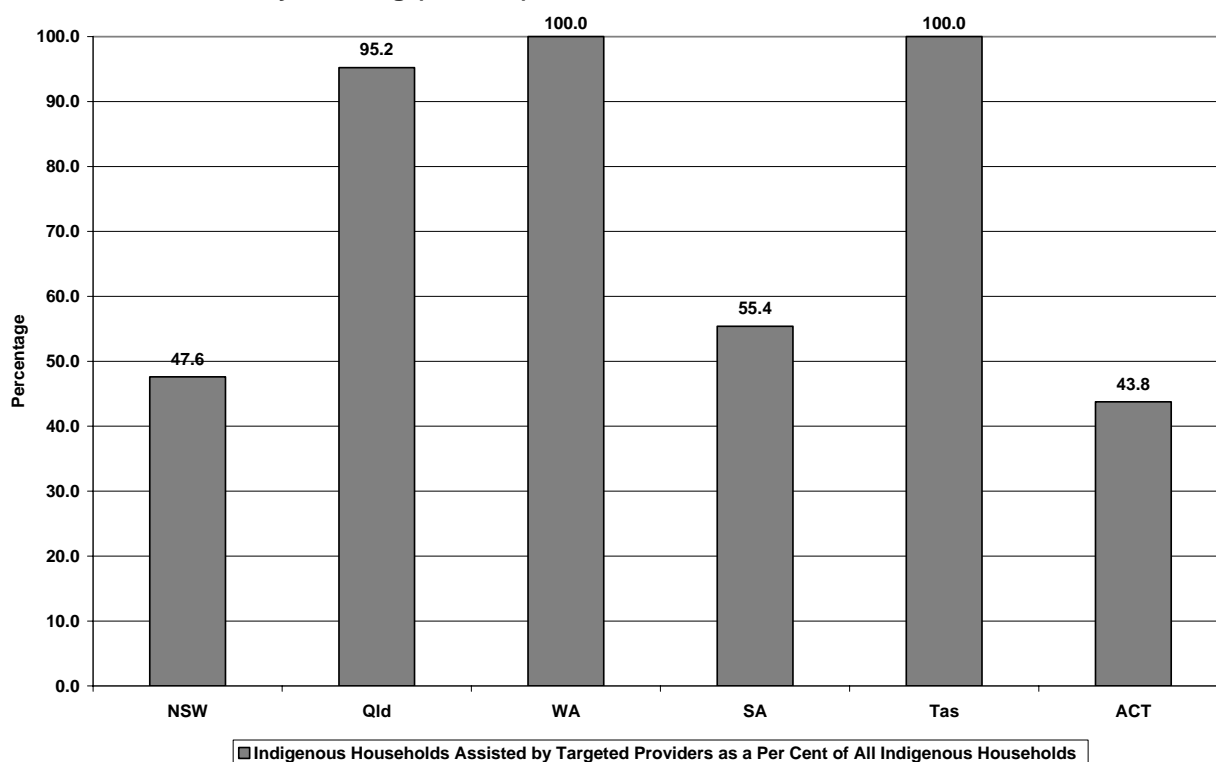
Source: AIHW CSHA National Data Reports 2003-04 CSHA Community Housing.

Notes: See Appendix B to this report.

One final characteristic of the mainstream community housing data is worth noting. That is the significant role played by targeted CSHA community housing providers in providing accommodation to Indigenous households. Figure 2.20 presents estimates of the proportion of Indigenous households assisted by targeted providers in CSHA community housing in 2003-04. (See Chapter 4 of this report for further background on the role of targeted providers.) These estimates indicate that in WA and Queensland Indigenous households in mainstream community housing are almost exclusively housed by targeted providers. Access to the non-targeted sector is negligible. NSW, SA and the ACT display quite different patterns. In these jurisdictions, Indigenous households are spread roughly evenly between the targeted provider and non-targeted provider sector.

2.5 Conclusion

An analysis of mainstream public and community housing Indigenous access and tenancy sustainability outcomes is affected by data quality and data interpretation ambiguities. However, these limitations are well understood and it remains possible to draw a number of broad conclusions in regard to Indigenous access and tenancy sustainability outcomes in mainstream public housing from the quantitative component of our study.

- **Overall Access***:* The analysis of trends in the Indigenous mainstream public housing household stock in Victoria, WA and SA is affected by a large jump

in Indigenous household numbers due to a better a capturing of Indigenous household data. However, it remains the case that, even after accounting for this artificial increase in the number of Indigenous households, there has been a compositional shift towards Indigenous households in terms both of the stock of existing household tenants and in terms of newly assisted mainstream public households. Access to mainstream public housing for Indigenous households has improved in both absolute and relative (i.e., against the non-Indigenous population) in recent years.

- **Access to Suitable Accommodation:** Overcrowding among Indigenous households in mainstream public housing remains of critical policy concern.

- **Access According to Need**: Entry into mainstream public housing is primarily on the basis of significant housing need. The highly targeted nature of public housing entry is further illustrated by the prevalence of low income outcomes among those in mainstream public housing. Indigenous households are more likely to enter mainstream public housing as greatest need tenant households than non-Indigenous households and are more likely to experience lower income levels than non-Indigenous tenants while in public housing. The public housing system is being squeezed by a declining stock. This further underlines the need to place even greater emphasis on priority access channels of entry if high levels of unmet housing need among Indigenous households are to be improved.

- **Access to Accommodation in a Timely Fashion by those in Need**: Both Indigenous and non-Indigenous households in greatest need are accessing mainstream public housing much faster than those who are not in greatest need. The evidence suggests that Indigenous households who gain access to mainstream public housing do so quicker than non-Indigenous households. This, in all likelihood, reflects higher levels of severe need among Indigenous applicants than non-Indigenous applicants.

- **The Sustainability of Tenancies**: Indigenous households have much shorter tenancy durations than non-Indigenous households. There remain significant tenancy sustainability problems to be addressed by Housing Authorities.

- **Involuntary Tenancy Termination**: From the limited information we have, involuntary tenancy termination is far greater among Indigenous households than non-Indigenous households.

A detailed analysis of Indigenous access and tenancy sustainability outcomes in mainstream community housing is not possible on the basis of existing data sources. However, it is possible to draw a number of conclusions with respect to overall access to the system. First, Indigenous representation levels are relatively high in four jurisdictions namely NSW, Queensland, WA and NSW. Among the remaining southern states representation levels are low. However, in both Queensland and WA, the vast majority of Indigenous households are housed by targeted mainstream community housing providers. Moreover, the evidence suggests that much of the Indigenous inflow into the sector is meeting short-term crisis accommodation needs rather than long-term accommodation requirements and there remains room for further increases in the number of Indigenous households achieving long-term accommodation in the mainstream community housing sector.

CHAPTER 3   MAINSTREAM   PUBLIC   HOUSING POLICIES AND PROGRAMS

This chapter provides an overview of State and Territory public rental policies and programs and explores how these policies and programs act to influence Indigenous mainstream public housing access and tenancy sustainability outcomes. Our review is based both on responses to a survey we administered to State/Territory Housing Authorities (hereafter the *State/Territory Housing Authority Survey*) and our own analysis of existing jurisdictional policies and programs.[18] Our review is not intended as a comprehensive evaluation of policies and programs in each jurisdiction.

The *State/Territory Housing Authority Survey* was designed to capture information on a range of topics relevant to the present study. The survey was sent to peak State/Territory Housing Authorities. (See Appendix C for a list of survey responses.) Information was sought in six main areas: (1) State/Territory Housing Authority perspectives on difficulties or barriers faced by Indigenous people in accessing mainstream public and community housing programs and in sustaining tenancies in public housing; (2) policies, programs and practices that may affect Indigenous access to mainstream public housing and the sustainability of Indigenous tenancies; (3) State/Territory Housing Authority views on the effectiveness of current policies and programs; (4) specific actions taken by State/Territory Housing Authorities to improve Indigenous access to mainstream public housing over the last two years; (5) the level of Indigenous representation in mainstream public housing decision making; and (6) State/Territory Housing Authority recommendations for policy action that

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[18] Responses to the survey were provided by the NSW Department of Housing; the Housing and Infrastructure Division of the Northern Territory Department of Community Development, Sport and Cultural Affairs; the WA Department of Housing and Works; the ACT Department of Disability, Housing and Community Services; the Queensland Department of Housing; The South Australian Department for Families and Communities; the Victorian Office of Housing (OoH); and Housing Tasmania.

might improve the access of Indigenous people to mainstream public housing in the future and help sustain tenancies in mainstream public housing.[19]

The chapter begins in Section 3.1 with an overview of jurisdictional perspectives, drawn from survey responses, on difficulties and barriers faced by Indigenous people in accessing mainstream public housing and in sustaining public housing tenancies. Section 3.2 provides an examination of existing rental policies and programs currently in place across the various jurisdictions from the perspective of their influence on Indigenous access and tenancy sustainability outcomes. In Section 3.3 we examine recommendations for policy action to improve Indigenous access and tenancy sustainability outcomes.

3.1 State/Territory Housing Authority Perspectives on Impediments to Indigenous Access to Mainstream Public Housing

As noted previously, the *State/Territory Housing Authority Survey* requested Authorities to detail any impediments that they believed limited access to mainstream public housing options on the part of Indigenous households. We begin our policy review with a brief outline of these various perspectives.

An inadequate supply of public housing was cited by a number of jurisdictions as a major factor limiting mainstream public housing options for Indigenous households in need. A limited supply of mainstream public housing dwellings manifests itself in long waiting times experienced by public housing applicants and in high levels of 'churning' of those in housing need through various forms of crisis and emergency housing and unstable housing situations in the private rental market.

In addition to the overall problem of an inadequate supply of mainstream public housing dwellings, jurisdictions cited three additional supply-side forces further impeding Indigenous mainstream public housing opportunities. The first is a low turnover of dwellings in public housing (more accurately a low exit rate from public

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[19] The specific questions put in the survey were:

1. Provide a listing and briefly summarise policies that apply in your jurisdiction that relate to the issue of Indigenous access to mainstream public and long-term community housing and the sustainability (or duration) of tenancies in these particular tenancies.

2. List and briefly describe best-practice programs in your jurisdiction that improve Indigenous access to mainstream public and long-term community housing and improve the sustainability of tenancies.

3. How are Indigenous people represented in mainstream public and long-term community housing decision making processes within your particular jurisdiction?

4. Provide estimates and comment on the levels of Indigenous representation in mainstream public and long-term community housing programs and on the duration of tenancies of Indigenous mainstream public and long-term community housing tenants within your jurisdiction.

5. What difficulties or barriers are faced by Indigenous people in accessing mainstream public and long-term community housing programs and in sustaining tenancies in such housing forms?

6. How effective are current policies and programs in your jurisdiction in improving Indigenous access to mainstream public and long-term community housing and sustaining tenancies? What specific actions has your jurisdiction taken to improve Indigenous access to mainstream public and community housing in the last two years?

7. List recommendations for policy action that might improve the access of Indigenous people to mainstream public and long-term community housing in the future and help sustain tenancies in mainstream public and community housing.

housing). A low turnover of dwellings results in fewer dwellings becoming available, over any given period of time, to meet the needs of those wishing to enter mainstream public housing. It is right to argue that a low turnover of stock is of policy concern as many incumbent mainstream public housing tenants may be potentially better equipped to cope in the private housing market than some of those on waiting lists particularly those earmarked for priority access.

A second supply-side limitation to Indigenous access to mainstream public housing options is the configuration of the available housing stock relative to the needs of Indigenous households. As noted by a number of jurisdictions, the mismatch between the profile of the stock of public housing and household structures is particularly pertinent in the case of Indigenous households because of the greater prevalence of large and multi-family households among Indigenous people and the shortage of larger sized dwellings in mainstream public housing.

Third, jurisdictions indicated that Indigenous access to mainstream public housing is impeded when shortages of mainstream public housing options exist in geographical areas exhibiting high rates of housing need.

Jurisdictions are responding to these supply-side impediments in various ways. For example, the Western Australian Department of Housing and Works (DHW) has recently begun a significant large dwelling building program that will help to ensure that mainstream public housing can better meet the needs of larger Indigenous households (Submission 6, 2004). In New South Wales (NSW), the Department of Housing recently introduced a range of measures (including limiting the length of leases) that were aimed at increasing the turnover of properties for those households who are better able to sustain tenancies in private markets.

On the demand side, poor channels of communication between Housing Authorities and the Indigenous community and a lack of knowledge about housing options by Indigenous households who are eligible to receive assistance in public housing were also considered as factors limiting access to mainstream public housing by Indigenous people. NSW, for example, commented upon the lack of awareness among eligible Indigenous households of the services that exist and of the application processes that apply (Submission 4, 2004). Language barriers were viewed as a serious impediment to access by the Northern Territory (NT) who also pointed to a limited experience by Indigenous households of government and non-government services as major impediments to access (Submission 3, 2004).

An adverse tenancy history was a factor thought to limit access to State/Territory Housing Authorities by a number of jurisdictions including the NT and Western Australia (WA). Key components of an adverse tenancy history include debts, abandonment, eviction, excessive repairs, and noise and nuisance complaints. Jurisdictions have generally moved away from a hard bar to re-entry on the part of tenants with adverse tenancy histories (particularly those with an existing debt history). Nevertheless, as pointed out by the Queensland Housing Authority, a perception exists that access to public housing is denied if households have existing debts with the Authority (Submission 5, 2004).[20] Indigenous households are more affected by existing debt problems than other households and, therefore, more likely not to apply for re-entry because of existing debt problems. Most jurisdictions still require clear evidence of debts being repaid before re-entry to mainstream public housing will be approved. The matter of an existing debt being an actual or perceived

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[20] Queensland's policy is that those with existing debts may re-enter public housing if an appropriate repayment plan can be established.

impediment to entry arose in the context of the Inala (Queensland) case study (see Chapter 5) and is one that we shall return to.

A fear of discrimination against Indigenous households by State/Territory Housing Authorities and a mistrust of Housing Authorities were also considered important potential factors reducing the likelihood of eligible Indigenous households seeking access to mainstream public housing options by NSW, Queensland and the NT. Victoria also noted the problem of the lack of understanding or awareness of Indigenous culture by mainstream public housing staff as an impediment to Indigenous access to mainstream public housing (Submission 8, 2005). Low literacy and numeracy levels, family and cultural obligations and the limited understanding of urban by-laws were also presented as factors impinging on Indigenous access outcomes by the NT.

Overcrowding problems in mainstream public housing were cited by a number of jurisdictions as a major factor impacting adversely on the sustainability of tenancies. The South Australian Housing Trust (SAHT) also cited extended absences from property, social issues, living skills, drug and alcohol abuse, and domestic/family violence as factors that may impact on the sustainability of tenancies (Submission 11, 2004). Difficulties in contacting Indigenous clients in transient living situations were also cited as a potential cause of instability in Indigenous tenancies. Both Queensland and South Australia (SA) noted the higher incidence of absences from properties without necessary notification among Indigenous household tenants as creating problems in terms of tenancy sustainability. A similar range of factors influencing tenancy sustainability were mentioned by WA who also noted a role for family feuding, illness, financial problems, death and trauma, and the imposition of jail sentences (lasting over 6 months).

The experiences of Indigenous households who faced barriers to mainstream public housing access in WA were given a voice in the WA Equal Opportunity Commission report *Finding a Place (Equal Opportunity Commission, 2004b)*. Notably, many of the above mentioned factors limiting the access of Indigenous households to mainstream public housing were also mentioned in the submissions of Indigenous people and of tenant advocates to the Inquiry. These experiences are presented in chapter 13 of the *Finding a Place* report.

In December 2004, AHURIWA hosted a workshop for those working in various aspects of housing (tenant advocacy, public housing, community housing and homelessness support, prevention and transition programs) to determine their views on impediments experienced by Indigenous households in accessing public housing and sustaining tenancies. The workshop participants focussed on many of the same issues noted above, namely, the lack of public housing stock, inadequate design, the condition and size of existing stock, debt and eviction histories, and poor knowledge of the public housing sector and application processes as key impediments to Indigenous households.

The workshop also elicited the views of participants with regard to the effectiveness of existing programs and strategies aimed at improving outcomes for Indigenous people in mainstream public and community housing. A number of these programs are discussed further below. Culturally appropriate housing design, additional resources for early support programs, improved communication mechanisms and cross-agency partnerships were key identified as key strategies which would strengthen outcomes for Indigenous people in public housing.

3.2 State/Territory Housing Authority Policies and Programs

We now turn to an analysis of existing State and Territory public housing policies and programs. Our brief outline of State/Territory Housing Authority perspectives on impediments faced by Indigenous households in accessing mainstream public housing points to a number of policy areas demanding further attention.

First, those policies which affect the supply of mainstream public housing dwellings.

Second, access-related policies and programs including public rental housing eligibility policy, application processes and practices, the relative role played by wait-turn and priority access waiting lists, dwelling type and locational allocation rules and practices and guidelines related to prior tenancy history.

Third, policies and programs which influence the sustainability of tenancies including the existence and structure of tenancy support programs, particularly those aimed at assisting tenancies at risk and eviction practices and rules.

Fourth, programs designed to increase the representation of Indigenous people in housing offices and in the running and administration of public housing.

3.2.1 Policies and Programs which Affect Access to Mainstream Public Housing

Supply of Mainstream Public Housing Options

There has been a decline in the number of households assisted by mainstream public housing over the last decade. The reduction in the stock of mainstream public housing occupied dwellings reduces the ability of State/Territory Housing Authorities to provide accommodation to households in need. This leaves such households, including Indigenous households, with fewer opportunities to secure affordable long-term accommodation.

The CSHA is the primary source of capital funding available to State/Territory Housing Authorities to build or purchase dwellings for mainstream public housing. However, State and Territory governments supplement CSHA-provided capital funds so as to add to the stock of public housing dwellings over and above what that stock level might otherwise be. Over the years, jurisdictions have adopted different approaches to the role of public housing and have consequently supplemented Commonwealth sources of funds to different degrees. This means that mainstream public housing's share of total residential dwellings differs between the various jurisdictions. As a result, opportunities available to Indigenous households in accessing mainstream public housing also differ between the various States and Territories.

Figure 3.1 provides a profile of the number of households assisted in mainstream public housing and in the combined mainstream and SOMIH public housing sector as at 30 June 2001 as a proportion of the number of households in each jurisdiction at the time of the 2001 Census. As evident from Figure 3.1, the mainstream public housing share of non-institutional (or private) residential dwellings in 2001 was considerably smaller in Queensland, Victoria and WA (less than 4 per cent of the stock of private dwellings) and to a lesser extent NSW than in SA, Tasmania, the NT and the Australian Capital Territory (ACT) (over 8 per cent of the stock of private dwellings). The small share of private dwellings taken by mainstream public housing in Queensland and WA is of particular concern given the relatively high number of Indigenous households in severe housing need in these States.

We do not have accurate estimates of the number of 'private' residential dwellings in Australia at present. However, the decline in the mainstream public housing stock over the last four years coupled with the growth in the population, would suggest that, for all jurisdictions, the estimates presented in Figure 3.1 are likely to overstate the current relative share of private residential dwellings taken by mainstream public housing. In terms of relative positions, it is likely that the gap between the high public housing share states of SA, Tasmania, the NT and the ACT and the low public housing share states of Queensland, Victoria and WA has narrowed somewhat in the last three years. The stock of mainstream public housing households fell by roughly 8 per cent in SA, Tasmania and the NT over the period 2001-02 to 2003-04. This compares with an average decline of 1.2 per cent in the number of mainstream public housing households in Victoria, Queensland and WA.

In summary, there is a smaller mainstream public housing stock available for households now than there was in the recent past. This reduces opportunities for both Indigenous and non-Indigenous households to access long-term secure accommodation options in mainstream public housing. In Chapter 2 we indicated that the representation of Indigenous people in mainstream public housing has, in fact, increased in recent years. These two findings are not contradictory. They can be reconciled on the basis that the rate of growth in Indigenous households in mainstream public housing may have even been greater than it was had more opportunities for access been presented.

Access opportunities remain significantly more limited in Queensland, WA and Victoria and to a lesser extent NSW than they do in SA, Tasmania and the NT.

Figure 3.1   Mainstream and SOMIH Households as a Per Cent of all Private Dwellings, 2001
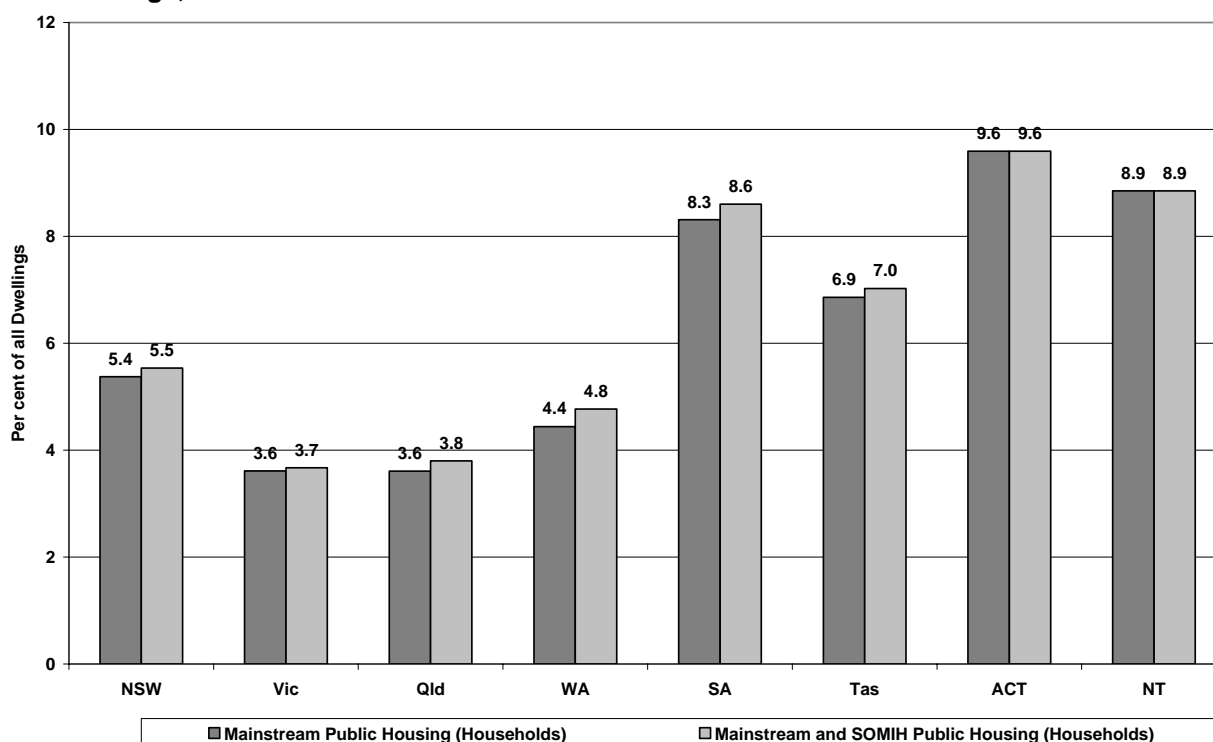
Source: Commonwealth-State Housing Agreement National Data Report Public Rental Housing and Aboriginal Rental Housing, 2000-01 and Census 2001.

Applying for Mainstream Public Housing Accommodation

Access to mainstream housing is not simply a function of the available supply of dwellings. Importantly, access is strongly influenced by eligibility criteria, application processes and wait-turn and priority access policies and procedures.

Entry to mainstream public housing follows a two-step sequence. In the first step, an application for public housing assistance is submitted by a household who, simultaneously, can also apply for priority access. Priority access mechanisms apply in all jurisdictions and attempt to ensure that those applicants in greatest need can access public housing accommodation quicker than other eligible applicants on the general waiting list.

The second stage of the entry process involves an assessment being made by the relevant State/Territory Housing Authority as to the eligibility of applicant households for public housing. Where relevant, an assessment is made as to eligibility for priority access. Policies and programs with respect to the application process and the eligibility of applicants for mainstream public housing all affect Indigenous mainstream public housing access outcomes.

The application process can be a complicated one for households with limited experience in formal application processes and with poor literacy backgrounds. Housing offices may also be intimidating places for some applicants. In this environment it is important that application processes are made as streamlined as possible. It is also important that Indigenous households seeking accommodation do so in a supportive, culturally appropriate environment. In this regard, the establishment of streamlined application processes, which allow applicants to apply for both mainstream Public Housing and Indigenous Housing in one application form, are important. In SA, the mainstream Housing Authority and the Aboriginal Housing Authority (AHA) have implemented a new joint policy enabling housing applications to be transferred between the two agencies. Similar arrangements are evident in Queensland and Victoria.

Developing community-based channels by which Indigenous people can be provided with information on housing options is also important in improving access outcomes for Indigenous people. For example, the ACT funds the Winnunga Nimmityjah Aboriginal Health Service to provide a housing liaison service for Aboriginal and Torres Strait Islander people. The Winnunga Nimmityjah Aboriginal Health Service provides advice and information on housing options, assists people to access appropriate housing and supports people to maintain public housing tenancies.

The NSW Department of Housing is presently increasing the number of services delivered by organisations that are either managed by Indigenous people or who have staff who are Indigenous. This is being done with the aim of improving communication channels and the understanding of Indigenous needs. This also includes presenting adequate information about services in appropriate formats, and to supporting housing providers to work with and through Indigenous organisations to communicate their policies and services to Indigenous people. The Department has also attempted to keep service policies simple and present application forms in plain language. An information package is being developed for clients, including a version that is culturally appropriate for Indigenous people (Submission 4, 2004).

Homelessness and Mainstream Public Housing

Those Indigenous people in greatest housing need are homeless people. State and Territory based Homelessness Strategies that bring together support services in an integrated fashion at points of greatest stress offer the greatest hope for improved outcomes for Indigenous homeless people. Homelessness Strategies have been

implemented in a number of jurisdictions in the last 5 years including Victoria, WA, SA and the ACT.

The most important program directed to those who are homeless is the *Supported Accommodation Assistance Program (SAAP).* To generate effective long-term solutions for homeless people, the SAAP requires strong co-ordination between various agencies. In WA, The DHW and the Department for Community Development have established protocols designed to improve the outcomes and quality of service for people requiring assistance under the SAAP program. Field officers and senior managers from each Department meet regularly, and referral processes within Departments have been streamlined to allow faster assessment for clients requiring urgent accommodation. Mainstream public housing plays a vital role in providing an end-point long-term accommodation option for those who leave SAAP accommodation.

Public Housing Authorities can also play other vital roles in improving homelessness outcomes. The Western Australian DHW, for example, has established a 24-hour Helpline for homeless people, which works in conjunction with the Salvation Army's crisis line. Other agencies involved with the Helpline include the Noongar Patrol Service (a service manned by Indigenous people to provide support for homeless people) and the Department for Community Development. While this service refers homeless people to crisis and emergency services it can also act as a starting point for applications to made to public housing and to the efficient processing of priority access claims. Likewise, in the NT, the Community Harmony Strategy has been established as a partnership between the Government and community groups and is aimed at creating pathways for Indigenous people towards secure accommodation.

In Victoria a number of Homelessness Strategy initiatives have been developed in which the Office of Housing (OoH) plays an important role. These include:

- The THM-Corrections Housing Pathways Initiative which provides linked housing and homelessness support for people leaving Victorian prisons.

- The Indigenous Young People Service System Intervention Project has a focus on young pregnant Indigenous women and young Indigenous parents who are homeless or at risk of being homeless.

- The Indigenous Leaving Care – Housing and Support Initiative which includes a specific youth focus in the Indigenous Young People Leaving Care.

- The Indigenous Service Mapping Initiative, which determines the extent to which Indigenous and non-Indigenous housing and homelessness programs provide housing and other support services to homeless people or those at risk of becoming homeless.

Eligibility Criteria

Across all jurisdictions, eligibility for mainstream public housing is conditional on the meeting of a number of criteria whose principal aim is to target accommodation to low income households. To be eligible to receive assistance the following criteria are applied across the various jurisdictions. Applicants must:

- Be an Australian citizen or permanent resident.

- Live in the State or Territory in which public housing is being requested.

- Meet income and assets tests.

- Not own, or part own, residential property in Australia.

- Be over a certain age (16, 17 or 18 years or above depending on the jurisdiction).

- Meet or be prepared to meet any prior debts from previous tenancies.

NSW requires applicants to also show that they can successfully maintain a tenancy with, or without, support while other jurisdictions may take account of past breaches of tenancy agreements and the relevant legislations in decisions on whether or not to admit a tenant (e.g., the ACT and WA). Both of these policies need to be applied with care to ensure that Indigenous households with past adverse tenancy management problems are given an opportunity to access mainstream public housing in the future.

Jurisdictions differ with respect to the setting of income and assets tests and the strictness with which a prior debt policy is implemented.

In terms of the former, Queensland does not apply an assets test while SA adopts the assets test that applies in respect to Federal income support payments. For a couple the assets limit is $320,500. All other jurisdictions apply stricter assets tests than that which holds with respect to Federal income support payments. However, it is often difficult to make comparisons between jurisdictions because of differences in the definition of what counts as assessable assets (the same point applies with respect to assessable income). In Victoria, those with assessable assets ('cash assets' in the main) greater than $30,000 are ineligible for support. In WA, the assessable assets limit for a single person is $36,400 while for a couple the assets limit is $60,000. Other jurisdictions' assets tests lie between these two points.

In terms of income tests, both Victoria and WA require a *minimum* positive income level before an applicant is eligible for public housing. Income tests applying in WA, NSW and Victoria are roughly similar. For example, a single person in WA must earn less than $390 per week (in all other areas other than the North-West and remote areas) to be eligible while in Victoria the comparable figure is $339 per week and in NSW $395. More liberal income tests apply in the NT ($550 per week) and SA ($585 per week).

In summary, public housing is provided on a targeted basis across the various jurisdictions but with some variation in the strictness with which income and assets tests are applied. In a constrained environment, such as that facing public housing at present, targeting ensures that the limited supply of new dwellings which become available is allocated to low income earners rather than to the general rental population. Indigenous households are significantly overrepresented among low income earners. Hence, the use of income and assets tests provides a generally supportive environment to assisting Indigenous households in need access mainstream public housing.

Previous Housing Debts and Breaches of Tenancy Agreements

Access to mainstream public housing can be denied to households on the basis of breaches of the terms of a prior public housing tenancy or the non-repayment of Housing Authority debts. Jurisdictions differ with respect to the strictness with which this condition is applied. However, when strictly applied, such eligibility criteria can act to prevent some of the neediest households from re-entering public housing and securing long-term low-cost accommodation.

Developing ways in which past histories do not act as a bar to re-entry must be one of the key points of focus of policy makers in improving access to mainstream public housing among Indigenous households. WA's *Debt Discount Scheme* provides former tenants with outstanding debts the opportunity to get half of their debt waived. This occurs when half the debt is paid through a process of regular repayments. The *Debt Discount Scheme* allows former tenants to re-enter public housing sooner than

they otherwise would. In Victoria, applications that have been rejected in the mainstream public housing sector can be revived by the Aboriginal Housing Board on the advice of the Aboriginal Housing Services Officer who is currently seconded to the Board at the Housing Office. Nevertheless, it remains difficult to access mainstream public housing with a debt still outstanding in Victoria.

The strongest action undertaken by State/Territory Housing Authorities to reduce impediments to access as a result of bad debt histories is that of the NT. Prior debt no longer excludes applicants in the NT from accessing mainstream public housing. The implementation of a debt management plan is now sufficient for eligibility in the NT.

Waiting Lists and Priority Access

The meeting of income and assets tests and other eligibility criteria simply ensures that an applicant is eligible to enter mainstream public housing. As detailed in chapter 2, those accorded public housing can wait for well over a year before they gain access to mainstream public housing accommodation. It is important in this environment that those eligible households in greatest need are accorded priority access to public housing.

As in the case of eligibility rules, priority access guidelines differ across the various jurisdictions. Differences in guidelines are a major, though not only, determinant of the relative size of the priority access entrant category (defined as the proportion of newly assisted mainstream public housing tenants housed under the priority access category). Policy decisions as to the appropriate relative size of priority access and the overall level of severe housing need in a jurisdiction will also influence outcomes.

In NSW, for example, priority access is accorded to those applicants who demonstrate that they are in urgent need of housing and are unable to resolve that need themselves in the private rental market. Those assessed as being in urgent need of housing include those experiencing one of the following conditions:

- *Unstable housing circumstances*: Homelessness, imminent homelessness, living in crisis or emergency accommodation, living with family or friends who are unable to provide longer term accommodation and living apart from immediate family members because of a lack of appropriate housing alternatives.

- '*At risk' factors*: Domestic violence, sexual assault, child abuse, threatening behaviour by one or more household members against another occupant, torture and trauma and refugees in the 'Women at Risk', visa subclass 204.

- *Existing accommodation is inappropriate for the meeting of basic housing requirements:* severe overcrowding, substandard property conditions (extreme damp, dangerous or unhealthy conditions), lack of essential facilities (water, electricity, bathroom, kitchen), needing secure accommodation to take a child out of care and a severe and an ongoing medical condition or disability where the current housing circumstances have an adverse effect on health or wellbeing outcomes.

Other jurisdictions adopt similar criteria but some add a high rental stress category to the above set. For example, in the ACT, rental stress is assessed as current private rent being greater than 40 per cent of gross assessable income. The inclusion of an additional urgent need category, all other things being equal, increases the relative size of the priority access group (i.e., a higher proportion of newly assisted public housing tenants enter under priority access).

As noted in chapter 2, the proportion of new entrants to mainstream public housing coming from greatest need categories is particularly low in Queensland primarily

because Queensland's approach to priority access is different to other jurisdictions (the reader is referred to that discussion). One point of difference is that extensive use is made of the community housing sector to house those in crisis need. However, the recent evidence from Queensland is that there has been a significant recent increase in the proportion of those entering public housing allocations on a priority access basis in Queensland.

3.2.2 Policies and Programs which Affect the Sustainability of Tenancies

As pointed out in our discussion of the mainstream public housing tenancy duration data in Chapter 2, data quality issues affect the interpretation of the findings. Notwithstanding these problems it is clear that the duration of Indigenous tenancies in mainstream public housing are considerably shorter than for non-Indigenous tenancies and that, based on WA evidence, eviction and termination notice rates are higher among Indigenous households than non-Indigenous households. These findings underline the need for Housing Authorities to develop supported tenancy programs to assist households that may prematurely exit from public housing or face eviction.

A number of jurisdictions have developed supported tenancy programs. In SA, seven supported tenancy programs have been established which are designed to support families and individuals with complex needs to maintain their tenancies. Private Rental Liaison Officers have also been employed in order to assist households at risk of tenancy eviction in the private rental market through services such as information provision, mediation, advice and referral. Indigenous people make up at least five per cent of targeted households. More generally the SAHT employs Housing Support Coordinators in each of its Regional Offices; they provide case coordination, case management and case consultancy for clients, including Indigenous, at risk of tenancy failure.

Perhaps the strongest and best integrated tenant support programs exist in WA. The *Supported Housing Assistance Program (SHAP)* aims to provide tenants with appropriate skills to fulfil their obligations and responsibilities as tenants. The support includes regular property visits, financial counselling, family and child support, home skills and help in dealing with drug and alcohol abuse problems. One of the important features of WA's SHAP program is the important role played by non-government agencies such as Centrecare, Anglicare and Mission Australia in delivering services under the program. Other programs include a financial services program provided to all tenants who receive a Notice of Breach of Agreement for rent arrears. The Western Australian DHW also employs Aboriginal Customer Support Officers who support Indigenous families at risk of losing tenancies, assist tenants to deal with antisocial behaviour, advise tenants on policies and procedures and assist tenants to access appropriate external assistance. The Officers are notified when a termination notice is issued to an Indigenous household. As in other jurisdictions the Centrelink Direct Deduction Scheme is utilised. Under this program tenants in public housing can have their rent (and other payments such as water bills) deducted directly from their Centrelink benefit. This helps to ensure that rent is always paid, removing the chance of rent arrears. WA has established an additional program, the *Direct Debit Scheme* which is available to all tenants regardless of their income source.

In addition to SHAP, there exist a number of inter-agency Western Australian programs designed to support the sustainability of tenancies. These include:

▪ The joint DHW and Department for Community Development *Tenant Referral Program,* a program that runs along similar lines to SHAP but with a greater focus on wider social problems.

- The *Aboriginal Cyclical Offending Program* in which a number of agencies (including the Department of Justice, the Police and Department for Community Development and the DHW) work together to provide services and assistance to Aboriginal people. From a housing perspective, the focus is on Aboriginal people in the program maintaining their tenancy or in providing priority assistance to enter public housing and ensuring that the housing provided meets the cultural needs.

- The *Strong Families Program* and *Indigenous Families Program* deal with families having problems in the community, including mainstream public housing tenants. The Indigenous Families Program is run by an Aboriginal organisation in partnership with the DHW, the Department for Community Development and a coalition of Aboriginal agencies. The Program supports Aboriginal families in sustaining existing tenancies.

- The *In House Practical Support Program* which provides support and skill development for Aboriginal families in conventional housing.

- The *Aboriginal Tenancy Support Service.* This service is funded by the Aboriginal Housing Infrastructure Directorate within the DHW and involves six Aboriginal organisations in various locations supporting Aboriginal tenants to enable them to fulfil their obligations as tenants. Prospective tenants are also supported.

A Tenancy Management scheme also exists in Tasmania where Indigenous tenants of mainstream housing may request their tenancy to be administered by an Aboriginal Customer Services Officer.

Victoria has recently established an Indigenous Tenants at Risk of Eviction Pilot. The OoH in partnership with the AHBV (Aboriginal Housing Board of Victoria) has funded two Indigenous specific agencies to undertake an 18-month pilot to assist Indigenous tenants at risk of eviction. The Metropolitan area agency deals with tenants in SOMIH (AHBV) properties, the other pilot based in the Mallee sub-region deals with Indigenous people in both mainstream and SOMIH (AHBV) tenancies.

In Queensland, supported tenancy programs are developed on a disaggregated local area office level. For example, the North Queensland area Supportive Management Team acts to identify local public housing clients requiring supportive tenancy management and determines tenancy management options for these clients. The Brisbane South West Office works closely with other support agencies in the provision of tenancy support to at-risk public housing clients. The Brisbane Central Area Office has worked closely with the Aboriginal and Torres Strait Islander Commission (ATSIC) housing team and Police and Centrelink Indigenous service officers in providing supported tenancy programs to at risk tenants mainly in Indigenous-specific housing. The greater application of these programs to mainstream public housing is currently under consideration.

Linkages between community housing providers and support agencies and mainstream public housing is a feature of the SHAP program but also of Queensland's Same House Different Landlord program which was introduced in pilot form in 2000. Under the program, tenants at risk of eviction may have their tenancy transferred to a community housing provider that provides a supported tenancy management program for tenants for a period of time. A 2002 evaluation of the pilot program indicated that a very high proportion of tenants supported under these programs sustained public housing tenancies for over 18 months. The review supported a view that individual client support provided by a community agency through the Same House Different Landlord program was a significant underlying factor in facilitating successful transitions to sustainable public housing tenancies.

In summary, jurisdictions have taken the initiative in recent years to support tenants at risk of eviction maintain their tenancies. This is, of course, vital in the context of high relative Indigenous termination notice and eviction rates from public housing. There is room for further extension of these programs.

3.2.3 Indigenous Representation in Housing Offices and in Decision Making Roles

Increasing the representation of Indigenous people in mainstream public housing offices and in decision-making roles in mainstream public housing provides a positive environment for improved Indigenous access and sustainability outcomes. It is important in this regard that increased Indigenous representation is not simply confined to SOMIH directorates or Authorities but is evident throughout the administrative arm of mainstream public housing. Moreover, it is important that there is a crossover between the SOMIH and mainstream public housing staff.

A number of jurisdictions have recently taken steps to increase the number of Indigenous people working in Public Housing Authorities most notably in WA where the goal of the DHW is to achieve 10 per cent Indigenous representation across the organisation. The Department also has an Indigenous Traineeship program. In Victoria, Aboriginal Housing Services Officers located in the SOMIH area can be requested to assist working with Indigenous people in the mainstream offices, for example, with the application process and with tenancy management. The Brisbane South West area office works with local Elders and other community agencies to provide support to tenants at risk of eviction. In addition, the Queensland Department of Housing has established an *Indigenous Workforce Strategy* to assist in achieving that end.

Most jurisdictions have, in recent years, taken steps to increase the representation of Indigenous people in decision-making bodies. The ACT has an Aboriginal and Torres Strait Islander Housing Committee, which provide direction and strategic advice on improving housing for Indigenous people. In addition, the ACT also provides funding to the Indigenous community organisation Billabong Aboriginal Corporation, to hold forums on housing issues for Indigenous people. NSW (NSW) has Indigenous people represented at a more grass-roots level on a number of tenant participation initiatives, for example, the Public Housing Customer Council (an initiative to improve communication with tenants about the housing policies and services), on Neighbourhood Advisory Boards (NABs) (Boards which run Neighbourhood Improvement Projects and provide guidance on how services could be improved) and for the Tenant Conference in terms of an organising committee to facilitate future themes and tenant participation in conferences. The SAHT has Indigenous people represented throughout various advisory groups including the Operational Policy Advisory Committee (a monthly forum which contributes to Trust policy development) and on Regional Advisory Boards and Public Housing Customer Forums (7 Boards throughout Southern Australia, locally based and tenant driven).

In Victoria there exists Indigenous representation on the Ministerial Housing Council. This provides expert advice at the strategic level on the future directions, policies and reforms of social housing. In late 2002, an Indigenous Homelessness Workers Forum (IHWF) was formed by Indigenous specific services and is funded by the Housing Authority which utilises the network to consult on a range of initiative and policy issues. Victoria has recently introduced an Indigenous Service Mapping study to determine to which extent non-Indigenous and Indigenous organisations can, or could offer housing advice and support to Indigenous homeless, or at risk of

homelessness, people.[21] In addition, in Victoria, the OoH is seeking to increase the participation and decision-making role of the Aboriginal Housing Board in relation to the management of Aboriginal Housing Rental Program properties.

In WA, Indigenous representation on decision-making bodies occurs in terms of the Housing Advisory Committee, Homeswest's Appeals Mechanism (the current Chairperson is Indigenous) and the State Housing Commission Board. The State/Territory Housing Authority has an Aboriginal Housing and Infrastructure Directorate and an Aboriginal Housing and Infrastructure Council (all Indigenous) who have a primary focus on the SOMIH program but are also involved in the direction of mainstream public housing policy.

The Indigenous Housing Authority of the NT (IHANT) integrated public and community housing system offers a model of deep Indigenous community involvement in the construction, maintenance and management of public housing. The fundamental objective of IHANT is that better housing for Indigenous people will be achieved if Indigenous people make decisions about Indigenous housing, all levels of government cooperate and funding is pooled to achieve the best results. In the IHANT Construction Program, the Authority allocates funds to the Regional Councils, which then determine allocations to the communities in their regions. The Authority assists communities in establishing effective management and maintenance procedures and processes for their housing stock. The IHANT program has helped many communities employ and train their own local people to do housing maintenance work. In addition, communities are able to make their own decisions about the method for collecting rent and manage their own IHANT maintenance grant within certain guidelines (Submission 3, 2004).

At a broader level, the Queensland Department of Housing's *Statement of Reconciliation* provides an overarching commitment to address the concerns and issues of Indigenous people and commitments in a number of areas to create a positive environment for existing and prospective Indigenous tenants. These commitments include: Aboriginal and Torres Strait Islander cultural awareness and Reconciliation training, making premises more welcoming and promotional material more representative of Indigenous people and promulgating a policy specifying the correct protocol for referring to Indigenous people, recognising the traditional owners of areas throughout Queensland, improving the quality of information provided to communities to assist them in their decision-making; and providing opportunities for skills development, employment and capacity building for Aboriginal and Torres Strait Islander people. At an individual housing office level the Gold Coast office has developed a draft for an Indigenous Access Strategy, which they believe will improve the participation of Indigenous people in decision making processes. Local actions such as this can play a significant part in furthering the reconciliation agenda particularly as it intersects with housing.

NSW is working together with key Aboriginal bodies (Two Ways Together) to develop an Aboriginal Affairs Plan, with commitment for all Departments. The commitment includes improving the social, economic cultural and emotional wellbeing of Aboriginal people in the NSW.

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[21] Under the Victorian Homelessness Strategy and Youth Homelessness Action Plan a number of initiatives have been implemented to test and strengthen new models of assistance to address Indigenous tenancies at risk of breaking down within the public and community housing sectors. Findings from these projects will inform on-going funding and service arrangements for people accessing homelessness assistance for Indigenous people.

3.3 Recommendations for the Future

The *State/Territory Housing Authority Survey* requested Authorities to detail recommendations for future policy action to improve Indigenous access and sustainability outcomes. In this concluding section we review these recommendations while also noting further areas for policy development arising from our own policy review.

Our analysis of supply-side impediments suggests four key areas for policy development. They include:

- An urgent need to arrest recent declines in the overall supply of mainstream public housing dwellings (see Chapter 2 for recent trends);

- Better targeting of the existing stock by developing programs that would see higher rates of exit from public housing of those more able to cope in the private market;

- Greater efficiency in matching household types to dwelling types; and

- The adjustment of the household stock at the margin through the judicious selling of smaller units and the purchase or building of larger dwellings to meet the needs of larger Indigenous households.

The issue of the need to increase the overall supply of public housing dwellings was a matter raised strongly by the NT. It indicated that the Territory needs an additional $800 million to meet the current housing and infrastructure needs of the Territory's remote communities and requires 4,281 new dwellings to address its immediate Indigenous housing needs. As suggested by the Territory in its response, this is a significant investment required for a jurisdiction the size of the Territory and cannot be achieved without a meaningful commitment given by the Commonwealth Government to addressing the unmet demand in Indigenous Housing (Submission 3, 2004).

Further recommendations put forward by jurisdictions in relation to improving access included the following:

- Explore the possibility of introducing additional clauses in allocation of tenancy management policies to promote Indigenous persons accessing and remaining in mainstream housing (Victoria);

- Research and document best practice in relation to customer services or improved approaches to working with Aboriginal and Torres Strait Islander communities and tenants, and share information through media such as websites, conferences/seminars (NSW);

- Design and implement specific policies and strategies to address any perceptions of racially discriminatory practices occurring within mainstream service delivery and employment of State/Territory Housing Authorities (NSW);

- Develop protocol agreements or memorandums of understanding between State/Territory Housing Authorities at the regional or local level and with Aboriginal and Torres Strait Islander communities and/or organisations, to ensure policy development, client service delivery and asset planning are appropriate for communities (NSW);

- Implement housing projects for Indigenous people with complex needs through cooperation with Aboriginal and Torres Strait Islander service providers (NSW);

- Develop an action plan to improve housing outcomes for Aboriginal and Torres Strait Islander people in the ACT, including improving access to public and community housing (ACT);

- Transfer of housing stock to the AHA and an agreement with AHA whereby AHA provides assistance to its customers through the Trust's Private Rental Assistance Program (SA);

- Improve data capture relating to Indigenous status for new households allocated mainstream tenancies and investigate opportunities to update data for existing tenants (TAS); and

- Train service delivery staff in Indigenous Data Collection. An anticipated outcome of this training is improved data collection in relation to Indigenous people which in turn will enable Housing Tasmania to better monitor access and outcomes and to identify issues that may impact on future policy action to improve the access of Indigenous people to mainstream public and long term community housing (TAS).

In terms of the sustainability of tenancies we have pointed to the need to reduce overcrowding levels through appropriate supply-side policies. Such overcrowding can be an important factor in affecting the long-term sustainability of a tenancy. It is also important to implement carefully planned supported tenancy programs along the lines of those adopted in WA. In this regard, Victoria is currently exploring the feasibility of extending the Indigenous Tenants at Risk of Eviction pilot project that is currently operating in two departmental regions. NSW is further developing feedback systems to react to the needs of Indigenous tenants through the Aboriginal Customer Service Unit and a dedicated resource in the Call Centre to analyse and respond to calls from Indigenous clients and to implement an overarching quality process for dealing with complaints. It is also reviewing all policies concerning client service and tenancy management to ensure cultural appropriateness.

CHAPTER 4: LONG-TERM MAINSTREAM COMMUNITY HOUSING

In Chapter 3 we examined the role State and Territory public rental policies and programs may have in affecting Indigenous mainstream public housing access and tenancy sustainability outcomes. In this chapter, we switch our attention to the long-term mainstream community housing sector.

We begin in section 4.1 with an overview of long-term mainstream community housing in Australia, setting out its key characteristics and distinguishing it from other social housing segments (public rental housing, mainstream community-based crisis housing and Indigenous-specific community housing). In section 4.1 we also point to the significant role played by State and Territory governments in the long-term community housing sector. State and Territory mainstream community housing programs, which are largely funded by Commonwealth State Housing Agreement (CSHA) Community Housing Program allocations together with untied CSHA funds, represent a significant source of capital funds for the long-term mainstream community housing sector.

Indigenous long-term mainstream community housing access and tenancy sustainability outcomes are also affected by the policies and practices of community housing providers and by the historical development of the community housing sector in each jurisdiction. Section 4.2 examines the role played by government and community housing providers in influencing Indigenous access and tenancy sustainability outcomes in the long-term community housing sector.

As was the case with mainstream public housing, short questionnaires were sent to peak Community Housing Organisations (CHOs) seeking their views on a range of issues relating to Indigenous access to long-term mainstream community housing options and the sustainability of Indigenous tenancies in long-term mainstream community housing. Detailed responses were received from several peak community housing organisations. Much of our discussion in section 4.2 revolves around these responses. Mainstream community housing operates in different ways in different jurisdictions. Rather than provide a detailed discussion of the operation of mainstream community housing in all jurisdictions we have instead decided to focus attention on arrangements in Western Australia.[22] State/Territory Housing Authorities were also invited to address the question of Indigenous access to and the sustainability of tenancies in long-term mainstream community housing and their responses are considered at the end of this chapter.

4.1 The Long-term Mainstream Community Housing Sector in Australia

Community housing refers to rental housing provided or managed by local government, religious and charity organisations, Indigenous housing organisations and non-affiliated community cooperatives. Community housing services are provided to those on low to moderate income, the homeless, those with special needs (e.g., those with disabilities and mental health problems) and to Indigenous and other communities. An important characteristic of community housing is that it

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[22] We are indebted to Mike Newbigin and Tina Merry of the Community Housing Coalition of Western Australia (CHCWA) for providing detailed advice to us on the operation of mainstream community housing in Western Australia.

develops from and responds to the needs of local community residents. Another defining characteristic of the sector is that it involves significant levels of tenant participation and management control.

There are a number of different segments of the community housing sector. These segments can be defined in terms of the financing and management arrangements that apply in respect of the accommodation units and housing services provided. The mainstream long-term community housing sector is defined as that segment of community housing which provides medium to long-term housing tenure for its residents and whose tenancy management functions are undertaken by a community provider or by Local Government. In terms of government funding options, long-term mainstream community housing providers access State and Territory-based community housing programs and provide housing services to applicants from a broad range of backgrounds and needs. State and Territory-based long-term mainstream community housing programs are funded from the CSHA Community Housing Program, from CSHA untied funds and from a range of other revenue sources.

In contrast to the mainstream community housing sector, the Indigenous-specific community housing sector accesses funds provided under the Community Housing Infrastructure Program (CHIP) previously funded through the Aboriginal and Torres Strait Islander Commission but now funded by the Department of Family and Community Services. Indigenous Community Housing Organisations (ICHOs) provide housing services only to Indigenous people; generally but certainly not exclusively in a defined Indigenous community setting.

The long-term mainstream community housing sector is distinguished from the short-term and crisis sector by the fact that the latter offers only short-term accommodation and is designed to meet the immediate needs of those who would otherwise be without shelter or in a highly vulnerable housing or domestic position. The short-term community housing sector is further distinguished from the long-term by the source of government funds which it accesses. Short-term accommodation units in community housing are funded in the main by the CSHA Crisis Accommodation Program (CAP) with recurrent funding coming from the Supported Accommodation Assistance Program (SAAP).

In both the mainstream and Indigenous-specific community housing sectors it is important to recognise that Federal and State/Territory governments represent an important but, by no means, sole source of funds. Rental income is, of course, a prime source of revenue for community housing providers. Community housing providers are often part of a larger non-government agency providing community and welfare support services to those in need. As such they may also receive significant levels of support from their larger parent organisations.

It is also important to recognise that dwellings utilised by long-term mainstream community housing providers need not be, and often are not, *owned* by community housing providers. The key issue is not who owns the property but who undertakes the task of tenancy management. Hence, as set out in the *Commonwealth-State Housing Agreement (CSHA)* (FaCS, 2003) and the *Community Housing Data Collection Manual 2003-04* (AIHW, 2004) the mainstream community housing sector incorporates the following:

- Properties leased for the provision of community housing (head leasing), provided the tenancy management function is undertaken by a community provider;

- Properties bought by the State Housing /Community Housing Authority but managed by a community housing provider or local government; and

- 'Joint ventures' where the purpose of the arrangement is to provide housing which falls within the scope of community housing.

While we have distinguished between the various segments of community housing a high degree of overlap may exist between these segments on the ground. A single mainstream community housing provider, for example, may provide a number of different accommodation services and receive funds from different sources. They may hold accommodation units servicing long-term accommodation needs as well as units servicing emergency housing needs. In this case, the provider could be eligible to receive capital funds from a variety of sources including CSHA-funded State and Territory-based mainstream community housing programs, the CAP and recurrent funding from SAAP.

Community Housing Organisations may operate on a targeted or non-targeted basis. A targeted provider (at least for the purposes of national data collections) is one that that explicitly targets assistance to households that contain one or more identified groups.[23] These include:

- Indigenous Australians;

- People with a disability;

- People of non-English speaking background;

- Age-related groups; and

- Homeless people. [24]

It is important to recognise that assistance provided by non-targeted providers may be to individuals or households with an identified specific need. However, the fact that the provider does not focus on that group(s) *explicitly* means that it is still defined as a non-targeted provider. A non-targeted community housing provider is one who provides housing to any household who meets broad eligibility criteria (such as low income) and does not also target some housing to identified target groups. A key finding from Chapter 2 of this study with respect to Indigenous access to the mainstream long-term community housing sector is that, access to mainstream community housing for Indigenous people is largely a matter of entry to targeted community housing providers and not to the non-targeted sector.

As is the case in public housing, CSHA-based funds are distributed by State and Territory-managed and administered programs.

Table 4.1 presents long-term CSHA-based community housing programs administered by the States and Territories.[25]

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[23] AIHW (2004) Appendix 5, p. 120.

[24] AIHW (2004), Appendix 5, pp. 120-121.

[25] AIHW (2004) and AIHW (2005b).

Table 4.1   Mainstream Long-Term Community Housing Programs and Community Housing Dwelling Types, by Jurisdiction, 2003-04

New South Wales	Victoria	Queensland	Western Australia	South Australia	Tasmania	Australian Capital Territory	Northern Territory
Community Housing Program CAP Innovation properties (only where the tenants support period has ended and now they are a mainstream long-term tenant) Community Housing Acquisition Program (formerly Housing Associations and Co-operatives program) Community Housing Leasing Program – includes housing stock transfers (formerly Community Tenancy Scheme) Housing	Transitional Housing Rooming Houses Long-Term Community Housing Joint Ventures Group Housing Program Rental Housing Co-operatives Common Equity Rental Co-ops Scheme	Community Housing Program Boarding House Program Community Rent Scheme Long Term Community Housing Program Same House Different Landlord Program Brisbane Housing Company	Community Housing Program Community Disability Housing Program CAP properties where dwelling is managed by community housing providers Joint Venture Program Local Government and Community Housing Program Lodging Houses Properties owned exclusively by Homeswest and head-leased to non-profit community agencies that provide property management and/or support services to the	All properties allocated to a registered community housing organisation and issued with a debenture under the South Australian Co-operative and Community Housing Act 1991 All leased properties or properties vested in the South Australia Community Housing Authority (SACHA) from the SA Housing Trust that are managed by registered Community Housing Organisations under the South Australian	Community Housing Program Community Tenancies Grants for Elderly Persons Program Local Government Community Housing Program Public housing properties leased to organisations providing non-crisis accommodation	Community Housing Program Community Housing Expansion Program Community Organisations Rental Housing Assistance Program Local Government and Community Housing Program Private Rental Leasing Public Housing Stock Transfers	**Community Housing Program** Housing head-leased by the Department to the Alice Springs Aboriginal Urban Housing Association

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New South Wales	Victoria	Queensland	Western Australia	South Australia	Tasmania	Australian Capital Territory	Northern Territory
Partnership Program Housing Partnerships Program Housing Stock Transfers Local Government and Community Housing Program Older Persons Housing Strategy Special Projects Fund Surplus Government Leasehold Program			tenants Properties where Homeswest has an equity interest or exclusive ownership but the title is held by non-profit community agencies or local government and they provide property management and/or support services to the tenants.	Cooperative and Community Housing Act 1991 All properties held in SACHA's name that have yet to be transferred to a community housing organisation.			

Source: (AIHW) (2004), and AIHW (2005b).

4.2 Community Housing Sector Perspectives

As noted in the introduction, short questionnaires were sent to peak national and State and Territory community housing bodies. The peak community based organisations to which the survey was administered were:

National	Community Housing Federation of Australia (CHFA)
NSW	New South Wales Federation of Housing Associations
	Association to Resource Co-operative Housing
Victoria	Common Equity Housing Ltd
Queensland	Queensland Community Housing Coalition
Western Australia	Community Housing Coalition of Western Australia
South Australia (SA)	Community Housing Council of South Australia
Tasmania	Tasmanian Co-operative Housing Development Service
ACT	Coalition of CHOs Australian Capital Territory

The questions put to these peak bodies were similar in design to those submitted to public housing authorities.[26] Public housing authorities were also asked to comment on Indigenous access to long-term community housing issues and we shall deal with their responses on community housing issues in the following section.

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[26] The specific questions put to peak community housing bodies were:

1. Provide a listing of policies within your State/Territory that relate to the issue of Indigenous access to mainstream long-term community housing and the sustainability (or duration) of tenancies in mainstream long-term community housing.

2. List and briefly describe best-practice programs administered within your State/Territory that improve Indigenous access to mainstream long-term community housing and improve the sustainability of tenancies in longer term community housing.

3. Please provide comment on the question of how Indigenous people are represented in mainstream long-term community housing decision making processes in your State/Territory?

4. Provide comment on the levels of Indigenous representation in mainstream long-term community housing programs and on the duration of tenancies of Indigenous mainstream long-term community housing tenants in your State/Territory.

5. What difficulties or barriers are faced by Indigenous people in accessing mainstream long-term community housing programs and in sustaining tenancies in such housing forms?

6. How effective are current policies and programs in your State/Territory in improving Indigenous access to mainstream long-term community housing and sustaining tenancies? What specific actions do you believe have been taken to improve Indigenous access to mainstream long-term community housing in the last two years?

7. List recommendations for policy action that might improve the access of Indigenous people to mainstream long-term community housing in the future and help sustain tenancies in mainstream community housing.

Survey responses were received from the Community Housing Federation of Australia (CHFA), the Community Housing Coalition of WA (CHCWA), the New South Wales Federation of Housing Associations (NSWFHA) and the Tasmanian Co-operative Housing Development Service. These responses have significantly informed the discussion which follows. As noted previously we have chosen to focus on the Western Australian case as an example of the issues raised.

4.2.1 Historical Trajectories

A key point raised in the submission from the Community Housing Federation of Australia (CHFA) is that mainstream and Indigenous-specific community housing sectors have historically developed as parallel systems (Submission 1, 2005). Indigenous community housing developed in a context of self-determination for Indigenous people. Indigenous community housing was and is viewed by the community housing sector as playing a unique role in maintaining cultural identify and meeting distinct cultural needs that are not easy (if possible) to replicate in mainstream community housing. Indigenous community housing was, therefore, viewed from this perspective as the natural point of entry for Indigenous people accessing community housing options. The policy objective for the mainstream community housing sector has been to remove barriers to housing Indigenous applicants but more generally work with, support and complement the Indigenous community housing sector.

In this environment, Indigenous people were often directed to Indigenous-specific community housing organisations as opposed to mainstream community housing organisations. This has meant that mainstream community housing has not fully developed the structures, programs and cultural practices that might enable it to quickly increase its intake of Indigenous people. Hence, the historical development of the mainstream community housing sector militates against access by Indigenous people.

The submission from the CHFA goes on to argue that access to mainstream community housing options by Indigenous people and the sustainability of tenancies in mainstream community housing may be further impeded by the fact that mainstream community housing providers do not receive the same level of funding to provide tenancy support services to tenants and to meet rental shortfalls as Indigenous Community Housing Organisations (ICHOs). It was their belief that mainstream community housing providers have been established with much lower levels of infrastructure funding than ICHOs. They, therefore, note that there is a concern that mainstream community housing will be viewed as a favoured option simply because it is cheaper in financial terms. The CHFA further notes that there is pressure on mainstream community housing to enhance Indigenous access. In New South Wales (NSW), the Office of Community Housing has established a target percentage for Indigenous households in mainstream community housing. However, CHFA believed that this pressure has not been supported by mechanisms that might facilitate increased access.

4.2.1 The Role of Government in Community Housing Programs

As noted previously, one of the key distinguishing features of the mainstream community housing sector is the significant role played by State/Territory Housing Authorities as a result of their administration of community housing programs funded through the CSHA and other sources. The influence of State/Territory Housing Authorities on the provision of community housing services differs between the various jurisdictions. In what follows we focus attention on the case of Western Australia (WA) and, to a lesser extent NSW, to explain how Indigenous access

outcomes in mainstream long-term community housing are a function of both State and Territory policies and of the mainstream community housing organisational policies, practices and histories.

The CHCWA submission describes how all applications for accommodation to community housing providers or properties covered by the Department of Housing and Works (DHW) Community Housing Program or Joint Venture Housing Program (JVHP) must adhere to the Department's eligibility criteria for access to public rental housing (Submission 2, 2005). The public housing eligibility policies include an income receipt requirement and the meeting of income and asset tests. A receipt of income requirement precludes entry to mainstream community housing dwellings covered by DHW community housing programs to those with no current private or Commonwealth income support payment. This may impede access to those Indigenous households in extreme poverty who have been removed from income support payments by the Commonwealth (the same point of course applies with respect to access to mainstream public housing and to non-Indigenous households in the same predicament).

The DHW's eligibility policy concerning prior debt may also impede access. As stated in WA's Community Housing 2005 *Program Guidelines* (p. 14) 'applicants with a debt to DHW must enter into an agreement to repay 100% of their rental debt and 50% of all other debts as a precondition of acceptance of their application for JVHP housing'. DHW's debt policy, therefore, not only impacts on Indigenous access to public housing but also to mainstream community housing. As noted in the previous chapter, WA's debt policy is no more severe than many other States and Territories. Hence, where such duplication of eligibility rules applies across both public housing and community housing in other States and Territories the same sort of access barriers are likely to apply.

The CHCWA submission argues that Indigenous households in WA wishing to access mainstream community housing are adversely affected by the prior debt policy particularly in relation to water consumption charges. It is among larger and overcrowded Indigenous households that high water consumption and maintenance-related problems are more likely to occur in public housing. Such outcomes in turn are more likely to lead to debt and rent arrears problems from prior public housing tenancies. Ultimately, barriers are then created for both entry back into mainstream public housing and new entry into mainstream community housing.

One interesting feature of DHW's community housing guidelines is the potential role for the Department to influence tenant entry patterns in community housing. As stated in the Community Housing 2005 *Program Guidelines* the Department reserves the right to refer eligible persons on its wait lists to community housing providers who in turn must wait list them for any dwellings funded by the Department. The connections between the public rental system and mainstream community housing creates greater flexibility in meeting problems of unmet Indigenous need. At the same time, there are potential pitfalls in greater integration. It may, for example, compromise the independence of community housing providers which in turn will reduce their incentive to provide housing services.

Under rent setting policies for mainstream community housing dwellings covered by DHW's community housing policies, rent is set at 25 per cent of household weekly income or at market rent whichever is lower. As indicated previously in relation to public housing rent-setting policies, the use of an unequivalised household income base on which to calculate a rental subsidy can result in higher rents being paid (on an equivalised basis) by larger families than smaller families on the same unequivalised income level. This outcome creates both access and tenancy sustainability problems for Indigenous households given the prevalence of larger families among Indigenous people.

A feature of community housing rent setting policies is that the availability of Commonwealth Rent Assistance (CRA) provides a mechanism whereby tenants can pay rents above the 25 per cent limit but not incur higher out-of-pocket expenses. This outcome occurs because CRA benefit can cover the gap between what the community housing provider receives in rent and what the household pays in rent (net of CRA). Such a policy provides a source of funds for community housing providers equal to the total value of CRA benefits which, if managed correctly, enables community housing providers to add additional tenancy support or maintenance programs which would otherwise not exist in mainstream public housing. These programs may help to support mainstream community housing tenancy sustainability among Indigenous households.

The (indirect) CRA subsidy funding mechanism, however, if managed inappropriately can also paradoxically act to both deter entry and to increase the likelihood of exit from the system on the part of Indigenous households. This occurs, for example, when the policy is not explained properly to applicants. Indigenous households who are not made aware of the fact that the higher rental impost is covered by the CRA benefit may be deterred from applying for mainstream community housing accommodation if they focus on the higher gross rent value they need to pay. There can also be significant alignment problems which may occur such as when housing providers believe that CRA benefit is being paid to the household when in fact it isn't. Furthermore, the policy may too easily can be become a blanket policy applying universally across tenants irrespective of their receipt of CRA benefit. Finally, without automatic rental payment mechanisms running off Centrelink payments it is possible that CRA benefit may be spent on non-housing goods and services leaving the recipient 'short' in terms of their payment of rent. This could, in turn, increase rental debt problems.

There is also a concern that Indigenous people with mental health and disability outcomes are insufficiently recognised in mainstream community housing programs that target those with mental health and disability issues.[27] The absence of a strategic response to Indigenous mental health issues is seen as impacting directly on Indigenous people with mental health and disability outcomes being able to access mainstream community housing.

Finally, there is a need to expand the range and capacity of support services available to Indigenous tenants in mainstream community housing programs. For example, tenant support programs provided to public housing tenants such as WA's SHAP program is not widely available to community housing tenants.

4.2.2 Community Housing Organisations' Policies and Programs

Indigenous mainstream community housing access and tenancy sustainability outcomes not only reflect the impact of government programs and policies but also those of mainstream CHOs themselves. It is, of course, impossible to cover all these policies and programs, as there are a very large number of mainstream community housing providers across Australia. Hence, we shall largely deal in generalities in what follows.

Mainstream community housing providers have traditionally operated on a wait-turn basis when the need to ration entry is required as a result of high levels of unmet demand. Wait-turn policies do not target those in greatest need including, of course,

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[27] For a discussion of issues of Indigenous access to mainstream mental health services see Van der Giezon and Holmes (2004). Tragically, as pointed out by CHCWA funding for the mental health services at Derbarl Yerrigan in Western Australia was cut in 2004.

Indigenous households in need. Hence, the continued utilisation of wait-turn policies is problematic. Nevertheless, there are huge resource and training implications for community housing providers seeking to establish a 'priority' allocation system. Historically, the wait turn system has been favoured by community housing because it is simple to administer requiring minimal contact with applicants and hence is the least costly to operate.[28] A very low level of stock creation and of stock turnover means that even when an applicant is given 'priority' the wait time may be unrealistic, or the property available may be unsuitable.

Indigenous people may be reluctant to engage with an organisation if the responses they experience are not culturally appropriate, or the 'registration process' is not sensitive to issues of language and literacy. Awareness of mainstream community housing is growing in the Indigenous community but many organisations lack experience and expertise in meeting the specific housing needs of Indigenous tenants.[29]

Community housing providers also may not hold the housing stock which best meets the needs of Indigenous families. Community housing providers would in principle respond to this by engaging with existing and prospective tenants concerning their needs. However, Indigenous people may ultimately settle for housing which can be provided in the short term, rather than wait while providers seek support and finance for more innovative models that have been developed in consultation with Indigenous communities. Because community housing providers, who rely on government community housing programs, do not have control of asset creation and disposal, their capacity to respond to identified need (in relation to housing type/design) is limited. The development of innovative, appropriate housing is limited due to regulation by State/Territory Housing Authorities which can operate against innovation in this area. Community housing providers are forced to either house Indigenous families in properties which are clearly unsuitable, or not to house them at all. When unsuitable allocations compound problems of antisocial behaviour, providers risk losing the support of the local community and key stakeholders including, for example, local government.

Finally, to operate effectively with Indigenous clients, who may move regularly between several households, services need to have access to Indigenous networks. The community sector is not well resourced to develop these networks. The mainstream community housing sector has also yet to fully develop Indigenous representation on mainstream CHO management boards. The absence of an ICHO peak body makes it very difficult for community housing providers to consult with, and seek advice from a representative Indigenous body in relation to housing issues.

One interesting development in WA is the exploration of closer partnerships between Indigenous public housing and community housing programs and mainstream community housing. Over the last year the Aboriginal Housing Infrastructure Council (AHIC) has been suggesting new funding arrangements which may make some 'Indigenous' funding available to mainstream community housing. Initial consultations indicate that Indigenous providers see some benefit in 'partnership' arrangements. However, they also stress the importance of Indigenous representation on the management board of any mainstream providers planning to take on a more

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[28] Whilst some providers have developed 'priority' allocation systems, little work has been done to explore and promote best practice in this complex area.

[29] Alternatively, where a provider responds well to the needs of their Indigenous community, demand in that locality may escalate and the provider may come to be regarded as a 'specialist'. It is important to ensure that Indigenous households have access to affordable, appropriate housing across a range of locations, and that their access is not limited to areas where 'specialist' service providers exist.

significant role in Indigenous housing, and the need for a continuation of acknowledgement and development of the capacity of Indigenous housing organisations.

4.2.3 Community Housing Organisation Best Practice Models

There are a large number of best practice models in the mainstream community housing sector. Here we shall focus on two mainstream CHOs in WA which have provided support to Indigenous households in need from the point of crisis and emergency housing through to long-term community housing tenancies, namely, the Eastern Metropolitan Community Housing Association and Centrecare. A broad range of best-practice strategies, which have assisted in increasing Indigenous representation in mainstream community housing in NSW, is also presented.

The Eastern Metropolitan Community Housing Association (EMCHA) is a generic housing association in WA, providing services to tenants from across the spectrum. EMCHA has made a commitment to maintain a maximum percentage of stock to provide long term 'permanent housing' for long term homeless families (i.e. families with problematic, high risk and/or adverse housing histories). Essentially, the tenant and the organisation take a partnership approach to problem solving, which promotes trust and approachability and views tenants in the context of their wider environment.

EMCHA's approach to risk management is a key to the success of this model especially in relation to tenant liability debt (e.g., realistic repayment plans). This process allows EMCHA to better predict the 'return path to stability' of the tenant. The success of this model is evidenced by EMCHA's 89 per cent success rate at sustaining tenancies.

Recent developments in the form of SHAP (Supported Housing Assistance Program) funding from the Western Australian DHW have enabled EMCHA, using its multi modal approach, to further expand the available support to a number of DHW properties. Under this initiative support is offered to 8 long-term homeless families with adverse housing histories in DHW head leased properties (EMCHA taking over the property and housing management responsibilities).

Whilst considered a mainstream agency, Indigenous families occupy 50 to 70 per cent of Centrecare's housing at any given time. Much of this is in the form of crisis accommodation support but Centrecare also focuses on long-term pathways for Indigenous households in need. In Centrecare view, assimilating families into the local community, where previously they have failed, provides a significant benefit to both the tenant and the local community. Centrecare has also developed strong links with a number of local communities, providing tenants with a wide range of housing options. Staff are proactive in linking all housing clients directly with supports and other services. Centrecare's involvement includes:

- Referral opportunities for clients;
- Advocacy and mediation for their clients;
- Cultural accountability;
- Improving relationships with family and extended kin;
- Reducing instances of community vandalism, crime and graffiti;
- Availability of affordable and accessible counselling, group work, support referral, mediation and information services for youth and their family – including extended family if required;
- Access to both medium and long term affordable housing options;

- ▪ Reducing homelessness and or imminent homelessness.

The New South Wales Federation of Housing Associations (NSWFHA) points to a range of broader best-practice strategies which have assisted in increasing Indigenous representation in mainstream community housing including:

- ▪ Giving Indigenous applicants a high ranking of points for priority access;

- ▪ Establishing partnerships with local Indigenous support services to enable Indigenous applicants with support needs to be housed and to sustain tenancies;

- ▪ An Aboriginal mentor scheme (for young Indigenous women), whereby an applicant supported by a mentor (elder from the community) is given priority access; and

- ▪ Increasing the number of Indigenous housing workers in mainstream community housing associations, in particular, through the provision of Aboriginal traineeships in Certificate IV in Social Housing (Submission 10, March 2005).

4.2.4 Mainstream Community Housing Recommendations for Policy Action

Mainstream CHOs put forward a range of policies to improve housing outcomes for Indigenous people. Most of the options presented were of a general nature rather than being targeted to improving Indigenous outcomes but nevertheless the recommendations may have significant positive impacts on Indigenous mainstream community housing representation outcomes.

The key concern of mainstream CHOs is the undersupply of community housing options. In WA, CHCWA is seeking the WA Government to commit to a target of an increase of 75 per cent in the stock numbers of mainstream community housing over the period 2003 – 2008. The growth target under the Community Housing Strategic Plan of DHW aims for a 40 per cent increase in stock. Furthermore, significant growth in support for accommodation options for those with disabilities is required.[30] By 2021 the number of Western Australians with a disability is expected to rise by more than 200,000 due mainly to our ageing population. In 2001, a review of the Accommodation Support Funding (ASF) process found that the available funding for accommodation support was approximately 6 per cent of that requested and fewer than 10 per cent of those requesting ASF were successful.

A second main area of concern among the mainstream community housing peak bodies was the need for stronger program linkages between Government Departments and the mainstream community housing sector. Different programs within community housing are linked to specific client support programs that are funded by a range of government departments beyond Housing such as by Health, Disability Services and Community Development. There is a need for greater co-ordination of these programs. There is also little coordination between the main national housing and disability policy frameworks: the CSHA and the Commonwealth State Disability Agreement (CSDA).[31] Hence, development of mutually reinforcing programs by disability and housing service providers is significantly limited.

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[30] It therefore strongly endorses the recommendation of the Accommodation Blueprint Steering Committee "that the State Government place priority on addressing the accommodation support needs of an additional 548 people over the next five years" (Accommodation Blueprint Steering Committee, 2003).

[31] See Bostock, Gleeeson, McPherson and Pang (2001).

In terms of people with mental illness, the peak mainstream community housing bodies recommend that State Governments commit to increase the range of accommodation responses for people with mental illness particularly those being provided with supported housing in the community for the patients residing in hospital facilities. The current trend in de-institutionalisation has significantly impacted on the community housing sector. People with mental health problems are evident both in SAAP services and in longer-term disability housing.

In WA, the Independent Living Program is part of a comprehensive community mental health system which has been built up in WA since the early 1990's to address the problems associated with de-institutionalisation. Through this program, the Department of Health provides approximately $450,000 to a number of CHOs to assist people with an enduring, chronic mental health diagnosis to live independently in the community. The organisations in receipt of ILP funds fulfil the role of 'benevolent landlord', providing ongoing tenancy support, and developing and maintaining inter-sectorial linkages to facilitate housing stability. The housing stock is leased to community organisations by the DHW under the Community Disability Housing Program (CDHP).

The important role that non-government organisations (NGOs) play in mental health care by providing a range of services, including accommodation is widely acknowledged. However, continued expansion of partnerships between government agencies and the non government sector, whilst being essential to the achievement of "seamless" service provision, is dependent upon adequate funding and well coordinated policy.

Other key recommendations from mainstream community housing bodies included:

- At a regional level there is a need for a more coordinated approach to community housing through the development of regional housing associations.

- Local government tend to focus their efforts on housing seniors, whilst people with complex needs have limited access to crisis or supported accommodation. There is a need for an expansion of the role of local government in community housing to meet those with complex needs.

- A closer relationship between mainstream community housing and Indigenous-specific community housing needs to be developed at a Federal, State and community housing level to allow for greater concentration and less duplication of effort.

- Governments need to commit to ensuring that Nationally Accredited Training in Social Housing is adequately funded and made accessible and available to staff and volunteers in community housing organisations throughout WA. A problem shared by all community housing providers is the lack of accredited training available for staff and volunteers. Increasing obligations and expectations are being put on providers. To ensure that organisations are equipped to meet these performance requirements it is essential that staff and Board members of CHOs have access to nationally accredited training in social housing and governance.

4.3 Public Housing Authority Perspectives on Indigenous Access and Sustainability Issues in the Community Housing Sector

As indicated in the introduction, public housing authorities were requested to comment on Indigenous access and tenancy sustainability outcomes in long-term

mainstream community housing as well as mainstream public housing given the significant role played by State and Territory governments in community housing. However, references to community housing by Public Housing Authorities were often made in regard to policies, programs and processes that related to both public and community housing. Where specific references were made to community housing, it was not always clear whether Departments were reporting on long-term mainstream community housing programs or on crisis and transitional community housing programs or on the Indigenous community housing sector. Hence, it was problematic to disentangle responses in relation to long-term mainstream community housing from other programs.

The NSW Department of Housing submission describes how each year projects under the Community Housing Assistance Program (CHAP) programs are targeted to Indigenous people. Access is facilitated in a number of ways. The Office of Community Housing (OCH) advertises in Aboriginal and Torres Strait Islander newspapers, and writes directly to Aboriginal and Torres Strait Islander housing providers registered with the Aboriginal Housing Office (AHO) in order to advise them of the EOI process for these mainstream grants, and to attract applications from suitable Aboriginal and Torres Strait Islander organisations.[32] Applications from registered Aboriginal Housing Providers get priority. Furthermore, the AHO is involved on CHAP assessment panels and advises on the capacity of applicant organisations and on Indigenous needs.

In NSW, individual Community Housing Providers actively support tenant participation. OCH is developing a policy on Tenant Participation in Community Housing, which will examine the role that the Office can play in supporting, enhancing and resourcing community housing providers to implement meaningful tenant participation activities whilst also targeting Aboriginal people. The OCH works closely with the NSW AHO to develop an agreed approach for promoting access by Aboriginal and Torres Strait Islander people.

The NSW Department of Housing reported that the effectiveness of policies is under constant review. The Department listed three points that relate specifically to community housing.

- Developing an agreed plan and process to assist Aboriginal and Torres Strait Island CHOs to apply for mainstream community housing funding.

- Improving the capacity of the Aboriginal and Torres Strait Islander CHOs to apply for mainstream community housing funding.

- Under the auspice of an MOU (Memorandum of Understanding) developing a partnership agreement between the AHO and the OCH, within the Department of Housing to promote equitable access to mainstream community housing funds and housing.

The Queensland (Qld) response focussed on the role of the State Housing Act (2003) and Practice Guide, the Standards Accreditation Unit (SAU), the Community Housing Planning Group (CHPG) and the Queensland Community Housing Standards Accreditation Council (SAC) in supporting community housing. It also referred to commitments in the CSHA 2003-04, *Building a Better Future*, and its own Department of Housing *Statement of Reconciliation*.

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[32] The NSW Aboriginal Housing Office was established in 1998. The development of a viable Aboriginal housing sector, an increased focus on asset management, increased access to safe, affordable and culturally appropriate housing and the promotion of employment opportunities for Aboriginal people within the sector are its stated priorities. See http://www.aho.nsw.gov.au/

The State Housing Act refers to a new housing regulation applying to registered providers with fund services that ensures equitable access for all eligible persons, and requires that a provider take reasonable steps to provide equitable access to the service for eligible persons, and identify and address barriers to access that may exist for particular groups of eligible persons. The Practice Guide aims to assist housing providers to meet this requirement by providing examples of what constitutes a barrier (for example, language and cultural appropriateness), and ways of addressing the barriers (for example, a range of ways of letting people know about the service and visiting community organisations).

The SAU supports community housing providers to continuously improve their service delivery by working towards meeting Standards set down by the National Community Housing Standards system. The Standards establish what is expected of service providers regarding the quality and effectiveness of service provision. Accreditation, undertaken through the SAU, is the process of evaluating performance and certifying that standards have been met to the level required. The Queensland Authority advised that working towards accreditation is a voluntary process for funded service level providers.

The CHPG is a significant formal consultation mechanism between the Department of Housing and the Community Housing sector. Meetings with senior Departmental officers are held twice a year. The Planning Group also provides a forum at which key stakeholders provide strategic advice to Community Housing on emerging relevant issues, service quality and sector viability issues, policy development, cross-program development, relevant research topics, and skills development. The Planning Group includes a representative from the Queensland Aboriginal and Torres Strait Islander Housing and Infrastructure Joint Planning Group (JPG) as well as a representative from the Torres Strait Regional Authority (TSRA).

The SAC exists to encourage quality and continuous improvement in community housing through good practice standards and a system of accreditation. The Council does this by promoting National Community Housing standards and quality provision by community housing services to tenants and communities in Queensland. The eleven member Council dedicates one position to a representative of Indigenous housing providers. The Council, which operates in 2004, has two representatives of Indigenous housing provider interests as one member has dual representation: the Department of Housing (Aboriginal and Torres Strait Islander Housing) and the Joint Torres Strait Housing and Infrastructure Committee.

The current system for accessing community housing in SA is that tenants are generally referred through support agencies (in the case of housing associations), or by word of mouth (in the case of housing co-operatives). It was noted that for those who are not linked in with support agencies, or whose contact is sporadic, this would pose access problems to housing associations in particular. SACHA is addressing these access issues through the development of a new centralised application and information system. Its Indigenous Reconciliation Action Plan is, in part, focussing on the question of Indigenous access to community housing, and methods of increasing access through an Indigenous specific program. SACHA is also working to ensure greater access through culturally appropriate practices for Indigenous customers, for example: employment of Indigenous service delivery workers, out-reach programs into community centres where Indigenous people are comfortable.

The SA Housing Trust (SAHT) reported there had been three attempts at establishing Indigenous specific housing co-operatives and associations in SA. All had experienced difficulties due to the very tight financial structure of community housing in SA, and the consequent difficulties regarding rent payments due to cultural and poverty factors. The lack of Indigenous specific community housing is no doubt a cultural barrier for many Indigenous people.

WA reported that it provided funding to the Community Housing Coalition of WA (CHCWA) as the peak CHO to advise on policy issues and to support Regional Housing Associations, which are funded by the Department to provide alternative low cost housing options.[33]

The Victorian Office of Housing (OoH) indicated that there will be specific recommendations in the Indigenous Mapping report (see chapter 3 of this report) in relation to community housing (in particular the Transitional Housing Management program). We understand that this report will be finalised shortly for consideration by the relevant Steering Committee and the Department.

Housing Australian Capital Territory (ACT) reported that the Aboriginal and Torres Strait Islander Steering Committee is in the process of developing an action plan to improve housing outcomes for Aboriginal and Torres Strait Islander people in the ACT, including (but not specific to) improving access to community housing. The report *Needs analysis of Indigenous Housing in the ACT and Surrounding Areas* includes recommendations for action.

4.4 Conclusion

As pointed out in chapter 2, Indigenous representation in long-term mainstream community housing is lower than it is in mainstream public housing. Chapter 4 describes how this outcome is primarily a result of historical forces that saw mainstream community housing develop in parallel with Indigenous-specific community housing. Mainstream community housing providers continue to be supportive of the further development of the Indigenous-specific community housing sector. However, in the present environment, there is recognition in the mainstream community housing sector that Indigenous access to long-term mainstream community housing is also an important priority.

Community housing peak bodies have indicated a number of areas where government policy relating to (funded) community housing eligibility criteria and rent setting procedures may impede access to community housing on the part of Indigenous applicants. As Chapter 3 identified, there is also a recognition that meeting the housing needs of Indigenous clients requires appropriate service delivery mechanisms (culture, language etc), realistic debt management processes, appropriate training for staff and volunteers in the community housing sector and the establishment and maintenance of links with the local community and with support services. Success depends not only on the provision of information and culturally appropriate service delivery, but also on material and ongoing support systems. At a broader level, community housing peak bodies also noted the problems of financial vulnerability among community housing providers and the need to increase the supply of community housing dwellings and expand support services to long-term housing in the context of increasing demand pressures.

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[33] Approximately $260,000 per annum is provided to CHCWA. A further $100,000 was provided in infrastructure funding to Regional Housing Associations in 2002/03.

CHAPTER 5 CASE STUDIES FINDINGS FROM BRISBANE, GERALDTON AND ADELAIDE

In previous chapters we have focussed on policy-related questions concerning mainstream public and community housing access issues. In this chapter we examine the public and community housing experiences and perceptions of Indigenous people as expressed through case study interviews with public and community housing tenants, with those in marginalised housing positions who have not gained access to long-term public and community housing tenancies and with officers in public and community housing and from various community support agencies. The case study evidence is derived from three localities: Inala (Brisbane), Geraldton (WA) and North-Western Adelaide (SA) (see Figure 5.1).

Appendix D of this report presents, in full, the results of a quantitative survey conducted in Katherine (Northern Territory (NT)) which attempted to gain evidence on the housing experiences of Indigenous women and the impact that housing outcomes have on their sense of well-being. It also includes the results of a survey of housing providers in Katherine to ascertain their views on the factors that impede access by Indigenous households to public and community housing or which adversely impact on the sustainability of tenancies. The detailed nature of this research has led us to reproduce it in full in Appendix D.

The adoption of a multi-site case study method provides an opportunity to examine the different public housing and community housing experiences of Indigenous people. The three case studies provided quite different insights into the public and community housing experiences of Indigenous people.

The Inala case study provides strong insights into the barriers faced by Indigenous households in severe housing need in accessing public and community housing and sustaining tenancies in public housing. Many of the experiences presented in the Inala case study resonate with those highlighted in chapter 13 of the WA Equal Opportunity Commission report on Indigenous housing *Finding a Place (Equal Opportunity Commission, 2004b)*. A focus of the Geraldton case study was on the views of non-government agencies who provide support to Indigenous tenants and those in need applying for public housing. The North-West Adelaide case study was largely structured around interviews with public housing regional managers, government and non-government service providers, ATSIC Regional Commissioners and members of the local Aboriginal Advisory Panel.

Before presenting the results of out qualitative research it is important to highlight a number of features of the research that set it apart from our previous analyses of the mainstream public and community housing administrative data presented in Chapter 2 of this study and our policy reviews set out in Chapters 3 and 4.

First, the information presented is based on the responses of Indigenous people (in the main) to questions around their experiences with public housing. As such the responses from those interviewed illustrate the lived experience of those in housing need.

Second, the expressed experiences, perceptions and views of the case study participants may not necessarily correspond with the policies and practises of the relevant public housing authority. The existence of a discrepancy between what a respondent reports and the terms of policies and programs do not necessarily invalidate what respondents have said. Indeed, it provides valuable information for policy makers. For instance, it may highlight areas where, on the ground, operations and outcomes may not align with official policy and practices. Alternatively, it may

draw attention to cases where individuals and community service providers do not understand or are not aware of the existence of certain policies and practices or the precise terms of these policies. They may, for example, not be aware of recent changes in policy. It is also important to recognise that lying behind respondent views may be a history of failure to achieve access to long-term housing options in public or community housing or elsewhere and to a lifetime of discrimination and severe disadvantage and hence frustration. Discrepancies between policy settings and the lived experience of respondents, as expressed in our case study interviews, indicate areas where policy makers and administrators may well direct effort by way of dissemination activities, support measures and program implementation evaluation studies.

Third, while the richness of the information arising from the case study approach provides us with a greater understanding of the diverse and often complex housing experiences of Indigenous people, it is important to acknowledge that these experiences are often inextricably linked to other aspects and outcomes in the lives of Indigenous people, such as health and employment opportunities. Therefore, while some of the material presented in this chapter (and in Appendix D) may appear to lie outside the precise terms of the study to examine Indigenous access and tenancy sustainability outcomes in mainstream public and community housing these wider concerns are fundamental to an understanding of the position that respondents find themselves in with respect to mainstream housing services.

Fourth, it is important to recognise that people in the general community, including prospective and existing public housing tenants and agencies providing support to Indigenous people, are not generally aware of, or do not always distinguish adequately between, or may misunderstand the distinction between, 'mainstream' and 'Indigenous-specific' public housing or 'mainstream' or 'Indigenous-specific' community housing. Indeed, respondents invariably referred to public housing or community housing in general and not to mainstream (or Indigenous-specific) public housing or mainstream (or Indigenous-specific) community housing.

Fifth, it is important to recognise that the findings from the different case studies reflect the focus of the different case studies and the conditions under which the research was undertaken. For example, the greatest access to Indigenous people in severe housing need was achieved in Inala. It was also here that full transcripts of interviews are available. As a result, the Inala case study provides the strongest direct voice of the perceptions of those in housing need who have experienced difficulties in accessing mainstream public and community housing services.

Finally, the great value of good case-study qualitative evidence is that it provides insights into Indigenous access and sustainability experiences and outcomes that may not be available in, or evident from, the quantitative data. For example, we know from our quantitative analysis the median waiting times for those who are successful in gaining a tenancy under priority access mechanisms and those who are successful under general wait-turn processes. What we do not have an understanding of is: (a) the effect that long wait times may have on those so affected, (b) the wait-time experiences of those who are not successful in gaining a tenancy and (c) the experiences of those in great housing need who do not get fast-tracked into public housing accommodation under priority access provisions. Qualitative case study research can help us to better understand these lived experiences.

Figure 5.1 Case Study Locations

Source: Digital Chart of the World

5.1 Case Study Methods

The research teams undertaking the qualitative research based case studies developed a common case study protocol (see the study's Positioning Paper for further details). This guided the case study research process, facilitated ongoing collaboration and coordination, and helped to ensure that the data collected in the case study sites was comparable across space and time. This said, each case study was an independent component of a larger project and as such some parts of the common case study protocol and the methodologies outlined within the protocol were not appropriate to all case studies due to differences in jurisdictional circumstances, access opportunities, program structures and so on. Where necessary, case study researchers/research teams adopted an approach they felt most suited and appropriate to local circumstances in their case study area.

In addition to the common case study protocol, a list of questions to be put to the Indigenous people to be interviewed in the focus groups was developed so the results from the case studies could be more easily compared. The common set of questions for Indigenous people covered:

- Demographics;

- Current household structure (including extended family stays and friendship stays);

- Current dwelling type and housing tenure;

- Housing, household formation and location/mobility histories (particularly movements into and out of public and community housing, duration of tenancies, experiences on waiting lists, evictions, and interaction with short-term and emergency accommodation);

- Personal barriers/difficulties experienced in accessing and sustaining mainstream public and community housing (perceptions of discrimination, cultural barriers, evictions, debt and arrears etc.);

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- Views on the appropriateness of mainstream public and community housing dwelling structures and housing policies and practices for Indigenous people;

- Perceptions of mainstream public and community housing providers and agencies;

- Views on the appropriateness of mainstream and Indigenous-specific public and community housing; and

- Suggestions/options for improving accessibility and sustainability of mainstream public and community housing for Indigenous people.

A common set of questions was also developed for interviews with local housing providers and organisations and agencies that work with or represent Indigenous people in each of the case study locations. This schedule of questions covered issues such as:

- How the agency/organisation/provider works with Indigenous people in terms of services provided, social support programs, housing assistance/support programs/mechanisms, housing advice etc;

- The agency's role/mandate/mission for working with Indigenous people;

- The agency's funding mechanisms to assist Indigenous people;

- The agency's understanding/knowledge of the experiences of Indigenous people accessing and sustaining mainstream public and community housing services;

- The barriers the agency perceives as affecting Indigenous access to mainstream public and community housing;

- The agency view on programs that have been successful in assisting Indigenous people into appropriate and affordable housing including mainstream public and community housing. Their views on programs and models that work;

- The agency's views on the factors that contribute to successful and sustainable tenancies for Indigenous people in mainstream public and community housing. The factors that seem common to failed tenancies for Indigenous people;

- The agency's views on how best to deal with the connections between Indigenous homelessness, short-term and crisis accommodation and mainstream public and community housing; and

- The agency's recommendations with respect to improving outcomes in the area of access to mainstream public and community housing and the sustainability of tenancies in mainstream public and community housing.

5.2 Inala

Inala is a large residential area in the western suburbs of Brisbane surrounded by the industrial areas of Wacol, Darra, Archerfield and Carole Park. The area now called Inala was established after the Second World War as ex-servicemen were seeking affordable accommodation for their families during the post war housing shortage. The ex-servicemen formed a housing cooperative and purchased land which was divided into household blocks for shareholders. The Queensland (Qld) Housing Commission later took over this development and in 1949 called for tenders for construction of 1000 homes. Inala is now a large public housing area.

Inala has a large number of Indigenous people as well as people from a non English speaking background. As shown in Table 5.1 the Inala statistical local area (SLA) had a total population at Census 2001 of 12,383, of whom 898 (7.3%) identified as Indigenous Australian people. Over 58% of the Indigenous Australian people living in Inala are aged 24 years and under and just over 3% are aged 65 years and over. The large proportion of young Indigenous people suggests the likelihood of particular housing difficulties. Whilst Inala has a large concentration of public housing properties (1700 properties at the last census) the SLA contained only 20 community housing properties and none of these were tenanted by Indigenous people.

Inala was chosen as the South East Queensland case study as it not only contained a large number of Indigenous people and a large concentration of public housing, but also has a high proportion of Indigenous people relative to other areas in South East Queensland. In addition, the Inala Housing Office is responsible for the provision of housing for people recently discharged from local prisons including Wolston Corrections Centre, Arthur Gorrie Correctional Centre, Brisbane Women's Correctional Centre and David Longland Centre. The Inala case study, therefore, provided an opportunity to investigate the research questions relating to formerly incarcerated Indigenous people directed to the mainstream and Indigenous specific housing offices in the area.

Table 5.1 Selected Socioeconomic and Demographic Statistics of Inala and Queensland for Indigenous, non-Indigenous and Total Populations

	Inala			Qld		
	Indigenous	non-Indigenous	Total Population	Indigenous	non-Indigenous	Total Population
Population	898 (7.3%)**	10,976 (88.6%)**	12,383*	112,772 (3.2%)**	3,338,671 (93.1%)**	3,585,639*
Proportion of the representative Queensland population	0.80%	0.33%	0.35%	N/A	N/A	N/A
Median age (years)	17	34	32	19	36	35
Median weekly family income ($)[2]	500-599	500-599	500-599	600-699	800-999	800-999
Median weekly rent ($)[3]	50-99	50-99	50-99	100-149	100-149	100-149
Mean household size (persons)[5]	3.2	2.7	2.8	3.5	2.6	2.6
State/Territory Housing Authority Households	163 (9.6%)	1,537 (90.4%)	1,700	5,064 (11.0%)	41,032 (89.0%)	46,096
CHO Households	0 (0%)	20 (100%)	20	4,270 (46.3%)	4,954 (53.7%)	9,224

Source: Australian Bureau of Statistics (ABS) Census of Population and Housing 2001 – does this need to go in a reference list or a list of data sources?

5.2.1 Methodology

Ethics approval for the case study was obtained from Flinders University in September 2004. Following ethics approval, contact was made with the Queensland Department of Housing's Aboriginal and Torres Strait Housing Service Area and the Department of Housing Inala area office. Both offices provided information about local housing organisations and contacts of Indigenous organisations. At the beginning of the project, contact was made with Inala Elders, and with the Aboriginal Health Service located in close proximity to the local shopping centre. Both groups of

organisations offered to make personal contact with Indigenous people and this offer was accepted. They were provided with the appropriate introductory letter describing the research. Inala Elders allowed their premises to be used for individual interviews and for focus group meetings.

A total of 20 Indigenous people were interviewed. These people were already living in public housing or wanted to gain access to mainstream public housing. Twelve people were interviewed alone and another eight were interviewed as part of a focus group. All interviewees were over 18 years. Many participants were in their early twenties thus fitting with the general characteristics of the overall population. Some were older with long standing connections to the Inala area.

Interviews were held with people who were currently living in Department of Housing accommodation in Inala; homeless people with no address but a shelter in a local park; women in short term emergency housing, families in long term emergency housing and people who had managed to obtain private rentals. The range of housing circumstances of those interviewed indicates how strongly the researcher was able to tap into the experiences and views of prospective and current public housing tenants and those who are in a position of great housing need.

The database of relevant housing organisations provided to the researcher by the Department of Housing was used as the starting point for making contact with service providers. The Inala area does not have a large number of welfare and housing organisations compared to the inner areas of Brisbane. Some local housing organisations failed to respond to phone calls and messages made during working hours. All those where contact was made agreed to participate in the research. A total of 9 representatives of local organisations were interviewed. It was not possible to interview representatives from the prisons given time constraints and the elaborate process to obtain permission. The researcher, therefore, made contact with the relevant contact person in the Department of Corrective Services who commented on a range of relevant issues.

Individual interviews and interviews with service providers were audio taped and transcribed. The focus group interview was not taped but detailed notes were made during the interview. These tapes and notes provided the basis for the case study themes, which are outlined in the following section.

5.2.2 Themes Arising from the Interviews

This section considers the range of issues which impact on Indigenous access to mainstream housing, as identified by Indigenous people, service providers and other research participants from the Inala case study. It highlights the perceptions and views of those interviewed around housing provision and race, including the availability of public housing options and the links between public housing and emergency and crisis accommodation. What in general terms the Inala case study evidence suggested was that Indigenous people in housing need generally seek the same accommodation as the broader community; that is they seek housing that is safe, affordable and of a reasonable standard.

We also explored the extent of Indigenous homelessness, the pervasiveness of discrimination and the range of what we refer to as 'risk' factors which may act to impede entry into mainstream public and community housing and have an adverse impact on the ability of Indigenous people to sustain tenancies. These risk factors included domestic violence, the absence of life skills among those in severe disadvantage, low literacy levels, difficulties around inter-agency coordination and the overarching issue of debt and tenant histories.

Availability of appropriate and affordable housing

Respondents frequently raised in interviews the issue of high private rental costs and long waiting lists for public housing, community and emergency housing as key housing problems facing them. As one young mother related:

> *I have been on waiting lists in probably seven different places since my daughter was born...but there is nothing available I reckon. Not emergency accommodation or something even for the night. Nothing around this area anyway. It is always the other side of town.*

This woman had been on the Department of Housing's waiting list for eighteen months and claimed that to obtain housing in the areas she has nominated for takes seven years.

One Indigenous man provided an example of the wait for community housing:

> *I came here in 2000. My latest letter said I was down to three years now. Waiting list that is.*

When asked by the researcher as to the status of their current public housing, one focus group respondent, an Indigenous Elder, said of his house:

> *It has been described as 'run down, shit house and owned by Queensland Housing.'*

Some focus group respondents felt that the Department of Housing was not supportive of their circumstances. A young woman stated that she thought the Department of Housing was:

> *Waiting for us to die so that they can sell of the land and put up flats.*

Another responded to a question about whether or not the Department of Housing was supportive as follows:

> *Not where I come from. And a lot of Aboriginal people cannot even get a Queensland Housing Commission house. And that is what I thought that Queensland Housing was there for. Supplying housing to needy families.*

Another respondent had the perception that officers that had visited and assessed the property he was living in were basing their assessment on the race of the occupant, though the officers concerned clearly stated this was not the case[34]:

> *I had one bloke on my back saying my yard was too vicious (overgrown). He come around here and checked my yard. I couldn't do anything to my yard because the painters were all out. They had their ladders and paint and everything. So I couldn't mow the yard. And he said the yard was vicious and I questioned him more or less that 'you are only saying that because I am Aboriginal'. He said 'don't bring that into it. That is not it'. I said 'well what is it then?' My yard wasn't even dirty eh.*

The researcher asked if there were similar examples of such attitudes shown by other housing officers who inspected properties. The perception of the respondent was that the officers' assessment was based on race. What came first to the mind of the respondent was:

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[34] It is relevant to note that, as a matter of policy, departmental officers should respond to complaints from neighbours regardless of the race of the neighbour or the tenant.

As soon as a Murri family have a party and have one fight or something, the Housing Commission come down on that person, that family, straight away an want to evict them in a week or fourteen days notice or something. To get out.

There is this other thing too. There is this certain type of plant. The bloke that come around when they were renovating wanted me to pull out all these weeds. Something about if cows eat them it kills cows. An I say 'what do you think- I have got a bloody paddock?'

There were also views put by youth service workers interviewed of a legacy of program failures, with one stating that none of the Indigenous-related programs instigated in the local area over the last fourteen years, in their experience, had survived, except for one Indigenous kindergarten. The economic and political difficulties surrounding the Aboriginal and Torres Strait Islander Commission (ATSIC), most obviously over 2004 was seen as compounding the problem.

Another issue raised in the interviews was that of a lack of a social mix in local neighbourhoods:

What happens is that all these blocks of units down here is that you can stick all our sort of clients and sort of worst clients in the same block. So then there is a bad mix. Rather than spreading them through the community they put them in the block.

Yet some of those interviewed had a perception that there was an emerging possibility for positive change particularly with the implementation of community renewal programs. One community health worker noted that:

'Community capacity building' is starting to be used a lot now. The failures used to be that governments would just dictate, but now they are collaborating more with local and non-government organisations as well, and that is starting to work. The big success up here is 'community renewal'. People are aware of that now. Community people are starting to understand what governments are trying to do.

Around here some of the houses are shockers. The perception we are getting now is that they are trying to kick us out to somewhere else, and that is why they are not selling them (houses) back to the community. Community renewal is a good thing.

High use of emergency and unstable accommodation

Access to and the sustainability of mainstream public and community housing tenancies for Indigenous people in housing need is obviously a focal point of the present research. Therefore, the views of respondents as to the operation of emergency or temporary accommodation in the local area including women's shelters, boarding houses and youth sector houses (all provided on a share basis), provide important insights into this key research question.

According to the records of one mainstream agency spoken to by the researcher some Indigenous people had been homeless (in various guises) for two years. The large number of people living in emergency and crisis accommodation in the local area was seen as being indicative of high levels of unmet housing demand on the part of local Indigenous people.

Young mothers live in emergency housing, often, but not exclusively, with their children. This is an unsuitable housing environment, especially for those mothers seeking regular access visits from their children, but only allowed to do so when

other residents are not at home. More broadly, there are difficulties in making the transition from emergency accommodation and into mainstream housing. Many of the Indigenous people interviewed commented on the fact that Indigenous strangers are sometimes accommodated in their own family homes as there are no other alternatives. These homes are generally Department of Housing rental properties in the Inala area. The accommodation of visitors (many in high need) in public housing dwellings can, of course, place significant stresses on these tenancies.

The provision of permanent affordable and sustainable housing to those in housing need creates a positive virtuous circle; it helps to reduce the effect of negative social risk factors which act to impede entry to mainstream housing and which also represent a threat to the sustainability of tenancies. In contrast, it is the lack of permanent housing and the high use of emergency accommodation that helps to perpetuate the social circumstances, which conspire against good housing outcomes for Indigenous people in housing need. The high use of emergency accommodation, therefore, illustrates the 'stop gap' housing history of unstable accommodation and homelessness.

Vacant housing and lack of housing in Inala

Several respondents interviewed made note of the number of public houses lying vacant in Inala:

> *I always see houses that no-one is in and I know they are departmental houses and there are so many everywhere. Why have blank (sic) houses when there are so many that need houses instead of being on the street. It is pretty stupid.*

> *When I have asked housing why there are so many houses they say that it is because they need repairs done on the house. That is what a guy has told me, that it needs repairing and like why aren't they repairing it?*

Both community service providers and other interviewees identified the lack of supply of long-term secure, low-cost housing and high levels of homelessness in Inala as major social issues facing the area. One housing provider made links between a lack of available housing, the impact that the absence of housing has on the sense of well-being of Indigenous people and the role of discrimination, in the following way:

> *They do find it hard. And sometimes it is image. We don't mention discrimination. And it really affects our people; our Indigenous people. It really does. It is just the trauma that they have to go through.*

While the Department of Housing strategic asset management program requires the renewal of the public housing portfolio through redevelopment, sale and new acquisitions, there is a perception held by some tenants that the Department is simply selling off its housing stock.

As articulated by one Aboriginal elder:

> *Well I tell you what my main concern is that they have sold a lot of these housing commissions to developers, say for $10,000 and the developers put about $60,000 worth of things into the place and sell it for $120,000. But my concern is that if you own a house, and you are a Murri that owns a house, and they can do that to either side of you, at our age we would not get a loan to build up our house the same. So there is no scheme to help a pensioner that owns his place to try and improve it. And I don't think that it is only Indigenous, I think it applies to everyone.*

When the researcher canvassed examples of Indigenous people's experiences of attempts to procure housing she was told:

> *People tell you it is out there, and it is not to my experience. Availability is not always there. It is not there when you need it. That is why we have such a great need for crisis accommodation.*

The extent of the housing shortage is revealed by an Aboriginal health and welfare worker*:*

> *There is nothing. All the emergency housing is gone. The caravans are full. The hostels are full; black, white and brindle. All the community housing; they go on waiting lists that are two or three years long. Housing Commission's waiting list is over the top. So there is no sense in even applying there. They have priority housing alright. But how dead do you have to be to get into priority housing? Because those have got waiting lists also.*

Quality of public and social housing

The quality or nature of the Department of Housing stock was an issue raised in many of the interviews with Indigenous people, most importantly in respect of safety.

> *…the front porch – an electrical fault there is that water comes through the light-bulb, and the security box (power board) goes off quite a few times so it is lucky that it is installed there…They told me that it is because of the trees. I have to get up on the roof and clean the gutters out of all the leaves. This has been done but when it rains the light-bulb fills with water. And they have not done anything about it.*

One client provided his views on the standard of the public housing accommodation he had been living in the following way:

> *Bloody full of heroin addicts, full of diseases and children running around. I said to 'Rose'[35] there is a man on the verandah and he is half dead from heroin because he couldn't even move. Look, that is what I have to live in. 'Cos I couldn't friggin find nowhere…*

Arguably the quality of housing is also measured by whether or not there are requisite white goods and other basic furnishings which are often provided by charitable organisations. It may also be judged by the initial presentation of a house to new residents. One member of the focus group recounted an appalling stench on moving in which was traced to garbage, including nappy waste, dumped in a trapdoor located near the house. It was claimed by another interviewee, who had three children, that they were given a 'renovated' property that had incomplete painting and a sanded floor only partly varnished.

Yet another member of the focus group complained:

> *Queensland Housing gave me a house but when I went to the house it was like a pig sty. They told me it was my responsibility to clean it out. When I got there the carpet had been partially pulled out but they did not remove the board and nails from around the walls.*

Members of the focus group believed that many of the houses let to Indigenous people are of a style that has downstairs outside toilets, even if it is a high-set

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[35] The name 'Rose' is a fictitious name and is used here to ensure that confidentiality is maintained. The same applies to all names used in this chapter.

property.[36]. Another focus group member recounted having to lift his injured daughter downstairs and outside to use the facility.

There was a view that any ageing housing stock, although in use, was not repaired because of the expense required:

> *Unfortunately the majority of the ones (houses) we get offered are the old ones or the ones that are broken down. Costly repairing. They need to be upgraded but the state department and the housing department are concerned with money.*

Lack of access to Aboriginal community housing

For the purposes of the Inala case study community housing is taken as housing outside the private rental market which was not managed by the Department of Housing. The Indigenous people interviewed as part of this research did not make distinctions about different types of community housing (short-term, long-term etc.) nor knew much about the different funding arrangements applying to community housing (mainstream or Indigenous-specific community housing). Community housing was not seen as a realistic possibility by many of those interviewed on the basis that they experienced long waiting times for community housing and applicants could only apply in their own area. One respondent had applied for community housing in 2000 and, in 2004, was still facing a further three-year wait. Most interviewees had their names on community housing lists but experienced very long waiting times.

Indigenous housing cooperatives were considered to provide potential as a viable community housing option yet as one Indigenous welfare worker interviewed cautioned:

> *Housing cooperatives are fine in the Indigenous community as long as you stop the nepotism. So it does not matter which way you turn, I know that the housing co-ops I have worked with, they have given their mob first. And if it hasn't been their mob, it's been their friends. But nepotism goes across the whole broad spectrum from families, to friends, to acquaintances.*

The TICA List: 'Catching them before they catch you'

The Tenancy Information Centre of Australasia (TICA) is a privately run database, which lists tenants that have previously defaulted in the housing market. The stated aim of TICA is to enable real estate agents to "enquire if a tenancy applicant has previously defaulted prior to placing them into your property" (TICA, 2005). 'TICA' (as the system is commonly referred to among the community members interviewed) provides details of housing applicants who have previously defaulted on rent, as well as a list of their recommended tenants. A pervading theme expressed by a range of the research respondents, both Indigenous people and practitioners, was the impact that the use of past records has on the lives of people seeking accommodation both in the private sector (and it is here that TICA actually applies) and in public housing. While arguably an important business tool for property risk management, the use of past tenancy records creates enormous difficulties for Indigenous people in housing

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[36] Inala is an older suburb; some properties in the area have outside toilets. The Department's wait-turn allocation policy means that tenants are allocated the next available property according to their position on the wait-list.

need (who often have poor housing records) accessing housing (Cooper and Morris 2005).

The researcher was aware that the Department of Housing does not use the TICA list. Nevertheless, the Department of Housing does maintain their list of defaulters with a housing debt and particular debt management practices to deal with arrears as demanded by public financial accountability. Perhaps, due to the uses of a debt management system by the Department of Housing, many of those interviewed may have believed that the Department in fact used the TICA system. Alternatively, those interviewed many have simply translated their experiences from the private rental market into the public housing sector. Regardless of the source of the confusion, many understood TICA to apply to them in public housing. This assumption was evident throughout the interviews. Even when they understood that the Department of Housing did not use the system they felt that the outcome of publicly maintained databases of tenant history was similar to that of using the TICA system.

There is an inevitable tension between the practice of debt management policy and the recording of past tenancy histories on the one hand and the need to assist those in severe housing need on the other. Despite the Department's policy, which does not allow use of TICA, and that a prior debt to the Department does not prevent a client from securing a new tenancy, there is a perception by affected tenants that their tenancy history is recorded and this awareness can create a sense of hopelessness among Indigenous people in a seriously disadvantaged position.

When the researcher asked one expert practitioner about the issue, and ways in which government may assist Indigenous people with a history of failed tenancies, the reply was:

> The first thing I would want is for them to stop 'beating the TICA…if they have messed up, they are on that black list. So they are never, ever going to get a caravan, a flat or a boarding house; anything. Any form of accommodation because of that.

A young mother with a fragmented housing history, including staying with her parents, living in a shelter, being housed in share accommodation and then emergency housing told the researcher:

> It was before Christmas. We stayed in a really, really small caravan…We had nowhere else to go. So we had to take what was available and I am on TICA because of that place. They accused us of breaking a tap which wasn't working when we moved in. We told them and they said they would fix it but they didn't. So we just smashed it. But they ended up charging us when we moved out…

As to the general public's access to the TICA list a public tenancy advice organisation said:

> You can phone up as an individual and find out from them, what you have been put on this TICA list for. Organisations like Housing Commission, Community Housing they can phone up to TICA. Real estate agents can phone up to TICA to find out who is on that list. And it is a hard thing to get off that TICA list…There are instances on that TICA list where people have got irrefutable evidence…but to try and get off this TICA list you have to take them to court.

> What's the sense of doing it? They are set in their ways this TICA organisation. 'We will keep it here for seven years come hell or high water- even if you can prove you are innocent.' Some legislation has to be brought in, in regards to the way the policies are handled.'

The tenancy advice service interviewee said that housing authorities in other states did not utilise this facility and that Queensland people in a tenuous housing position were always in fear of knowing that their past records would be used against them.

> *It is not only that it is a shame and humiliation, being told by the real estate agents that 'we can't give you this place because of your background'. Or from Housing Commission 'You've got a debt with this, you have got a debt with that, you've got a debt with somebody else'. Well fair enough they have got a debt, and they are always going to have a debt. The thing is how do you get these people to pay their moneys without having debts all over the place. They've got to start from scratch and be taught budgeting. To be taught living skills. All of these things that we take for granted.*

Caravan parks

One of the key focal points of the present research is, of course, the question of access to mainstream public and community housing of those in housing need. One form of tenuous housing that many in housing need find themselves in is caravan park accommodation.

A number of members of the focus group told the researcher that they had lived in caravan parks and, because they had more than one or two children, they all stated they lied about the number of children just to obtain some form of accommodation. It is not only the quality or standard of caravan parks that is at issue, but also the suitability of that type of accommodation for many who find themselves living in caravans 'by default'.

Interestingly, all Indigenous participants in the research had lived in caravans at some time in the past. Many had lived in them only because of the lack of access to mainstream housing.

Caravans are one high use form of accommodation for Indigenous people. However, problems arise due to the need to accept this form of accommodation even when unsuitable for the purpose. What may provide a reasonable standard of accommodation for one or two people may constitute substandard housing for families or other tenants:

> *Them caravans are so dodgy. We only stayed there because we had nowhere else to stay. Like when it rains the rain comes in and makes the carpet mouldy and she was only a little baby then. And then they were shooting up there as well right next to our caravan. So a lot of stuff has happened up there like big drug busts and everything.*

One young Indigenous woman had lived in a caravan with her partner and baby and was then TICA listed for disputed rent arrears. She commented about the standard of accommodation in the following way:

> *They also said the house was dirty but I cleaned it. It was dirty when we moved in with dirty syringes in the cupboards. So they charged us for no reason really.*

She received no assistance from an advocacy agency she had approached to challenge what she considered to be an unjust decision.

Size of homes

Both the design and the size of homes provided in mainstream housing are key issues for Indigenous households. 'Bed sit' units that do not have a separate bedroom may be appropriate for single people but the provision of such dwellings to Indigenous people can be problematic as it doesn't recognise that Indigenous people have extended families. When families come in from the remote regions, where they have larger updated accommodation, it is difficult to live in urban areas with smaller homes and longer waiting lists. One member of the focus group stated that it was not only that there were insufficient bedrooms for the average Indigenous family, but also that the bedrooms were all very small.[37] This was confirmed directly by the researcher who interviewed many people in their own dwellings in the Inala area.

Perceptions of race related housing provision

The Department of Housing has a clear anti-discrimination access to mainstream public housing policy and, as with other housing agencies across Australia, provides positive support with Indigenous people able to apply for housing through mainstream public housing and the Aboriginal Rental Housing Program. However, there a common perception of the Indigenous people interviewed was that people of other races gain access to houses ahead of Indigenous people[38] Furthermore, Indigenous respondents also considered that the standard of accommodation and housing maintenance provided to Indigenous people was below that for non-Indigenous people. One Indigenous woman, aggrieved by a differing standard applied in upgrading her home as part of a general neighbourhood housing stock renewal process, said:

> I was happy with mine until I seen my neighbours' houses. Bastards they are. And I seen their new fences and that and new mail boxes, all flash and that.

The private rental market is considered to be the most difficult market to access for Indigenous households and is another example of race-related housing provision problems. Youth Service workers, interviewed in the case study research, provided the following commentary about the pervasive difficulties of dealing with the private rental sector:

> Well I think that if you are single then you have got no chance, and you can go down there and put your name. If they try to go through the private rental market, then there is just no hope whatsoever. Whether there were adults with families, they are seen as Indigenous, and for one their place is going to be destroyed. There is only one family we can accommodate but we will have the whole community. So it is a hopeless situation for Indigenous people and that is why you can understand why some of the houses have lots of families in them, because there is nowhere else for them to go.

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[37] This is indicative of the type of mass-produced housing built in Inala in the early days of the suburb to meet housing demand.

[38] As noted in chapter 2 the evidence for those who are successful in gaining entry to mainstream public housing is that median entry times into public housing for Indigenous and non-Indigenous people was roughly equal. What these experiences may indicate is the problems faced by those not successful, difficulties in being priority access listed or perhaps movement in and out of waiting lists for one reason or another.

A Prison Chaplain considered the Federal Government's targeting of Indigenous-specific programs to rural and remote programs as effectively representing raced-based housing provision:

> *That is because they don't want the blackfellas in the city. I think it should become more urbanised. We are living in the 21st century…it is like they still have the power to tell us where to live. It is our fucking country for Christ's sake.*

Some Indigenous people maintained that racially based accommodation arises, ironically, from a policy of multiculturalism that purports to foster equity and inclusion of all people:

> *..from what I can see is that we've got Indigenous people from all over the world here now. So we are lumped in with them. I can see the other Indigenous people – they are getting all the benefits and the Aboriginals are not.*

The claim of discrimination based on race or ethnicity is also made:

> *A lot of Aboriginal families are on the waiting list and they are on the waiting list for two or three years. And then all of a sudden some other family or some Asian family come and they seem to get a house straight away, more or less. And that family over there still waiting are saying 'how come that mob got that house?'. And when they ask their neighbours they say 'we got it real quick, blah, blah, blah.*

One focus group respondent concurred with this view stating there was discrimination against Aboriginal people, and that the Samoan and Vietnamese communities get preferential treatment. Murris were seen as being at the bottom of the list.

"Just wanting the same as everyone else"

Ultimately Indigenous people express the same expectations of housing as non-Indigenous people. When asked what they sought in accommodation interviewees responded that it was:

> *Nice houses like the next door neighbours.*

> *Spend as much on us as they do the non-Aboriginal people.*

> *Making sure there is no mouldy carpet or stuff that will make her sick. (A house) that is not falling down. Just make sure that it is clean.*

One Indigenous respondent stated that he wanted:

> *A nice house. A house built for today's society. We would all like one of them. Unfortunately the majority of the ones we get offered are the old ones and the ones that are broken down.*

The participants in the case study research felt that hope and expectations are often dashed for Indigenous people. One participant related the feelings of resignation and despair from difficulties in getting unsafe electrical wiring replaced:

> *The water even drips by the main fuse box. They will wait until the house catches on fire and people get killed. Then they will do fuckin' repairs on the house.*

5.2.3 Discrimination

Discrimination can be expressed across a range of dimensions including gender, age, disabilities, race, and sexuality. In the case of Indigenous people, other forms of discrimination are exacerbated by the race dimension; which points to the inevitable difficulties for Indigenous people in seeking affordable and sustainable mainstream housing. For instance, responses from a focus group, consulted by the interviewer, encapsulated the extent of discrimination experienced by Indigenous people:

> *Aboriginals are used and abused. They (white people) don't want to see you or hear from you.*

> *Once they see your black face, you are out the door.*

> *The discrimination is part of everyday life and you get use to it.*

Different forms of discrimination

To indicate the impact of different forms of discrimination, especially in low socio-economic environments, one respondent stated:

> *Well I think for the young people in Inala – the fact that you are from Inala, you are treated even worse than if they were white from Inala. So just coming from Inala itself is a barrier to service.*

The apparent geographical segregation of Indigenous people to certain areas was also commented on by respondents. One Indigenous man contended that:

> *Queensland Housing should be making more homes available. And also in different areas too. The seem to pick a suburb out that that is where all the Murris have to go. It should be across the board…If there are houses available somewhere we should be able to go into them. They seem to put us all in the same area.*

A Prison Chaplain was even more forthright on the issue of geographical segregation and its potential links to discrimination:

> *It is like they still have the power to tell us where to live. It is our fucking country for Christ's sake.*

One group of Indigenous women reflected on more specific aspects of this wide-ranging discrimination, saying:

> *They think we are all dirty and lazy.*

> *We can't keep our house I suppose.*

> *Or we can't keep our rent up and things like that.*

> *Or blacks just drink and have parties.*

> *Stereotyping.*

As one accommodation worker also stated:

> *There is just so much racism in our community. Also from young Indigenous people because of the way society treats them. I can understand their racism towards white-fellas. But I think mainstream Australians are so racist that they just can't acknowledge it.*

The perception is therefore that 'looks are deceiving but other people come first.'

Prisoners

The difficulties for all prisoners on release are compounded if they are Indigenous. A Prison Chaplain explains:

> *It is a barrier. Especially if you are dealing with real estates it is really difficult. If you are a prisoner it doesn't really matter if you are black, white or brindle you are a criminal…They just don't want to have anything to do with them.*

A correctional services officer claimed that a history of being in prison had an impact on employment opportunities, even more than on housing. It is employment that will inevitably be a positive factor in gaining the independence and financial security to promote better housing options for Indigenous people. This is also linked to education. He maintains:

> *There are very, very rigid screening processes and criteria for jobs these days. Even with education, if they have achieved any studies inside a correctional centre it is just a certificate.*

Further, some prisoners leave gaol with no formal identity, a loss of life skills and a dysfunctional relationship with society. There is also a high level of debt for many. While these are not necessarily always race-related problems, arguably they are more severe for many Indigenous people.

Private sector discrimination

Discrimination against Indigenous people in the private sector was explained by one Indigenous man in an interview in the following terms:

> *I filled in an application there and every day for three months they would ring me at work to come and look at a property for rent. I would do all that but I never got a place. In the fourth month the real estate at Inala offered me a place. And I took that.*

This point was also illustrated by a community health worker:

> *There is this Murri girl, and her partner is a white guy and when they go for a house she sends him instead of her. When the neighbours see that she is Aboriginal then the complaints start.*

When an Indigenous man and his white partner were asked by the interviewer why they were unable to secure housing, the response was:

> *The look of us. Honestly that is the only reason. They say it is our dog. They say it is our kids; too many kids. You are not allowed to have a pet. Today I have no pets so I'll see if that gets taken off the list – about the pets.*

Private rental housing offered to the white woman became 'unavailable' when her Indigenous partner went to collect the keys. She said with resignation:

> *Dave's black and I have lots of tattoos and they think we are wild people and, like I know we sometimes look a bit… Looks are deceiving as far as I am concerned, 'cos we are good parents and good people.*

> *I honestly think the government should pull their finger out their butt and do something. There is too many suicides and a lot of suicides is due to people and their colour. And I have lost a lot of people now that*

are Aboriginal due to suicide. And now putting up with Dave (her partner); the amount of problems we've had helping him fit into this white, racist world, to be honest.

Discrimination in the private real estate market was perceived to be rife and was illustrated by one Indigenous man seeking accommodation who related that one particular real estate agent was discriminatory, across the board, with housing applicants:

(He is) Shocking but we can all take heart because he is discriminatory across the board. It is not just Indigenous people or people from diverse cultural backgrounds, or single mums, or single dads, or old people, or middle aged people or people with children. He just hates everybody. You have got to see him to believe him. Whoever these psychologists or psychiatrists developed the term 'anally retentive' they had him in mind.

While the respondent appeared to take heart because of the pervasive nature of this discrimination across the board, it really serves to illustrate just how impossible it would be for Indigenous people to secure housing when ranked on this hierarchy of discrimination. The issue of private sector discrimination may also be made more acute by higher rental rates arising out of the housing boom.

Discrimination by agencies

Discrimination, whether conscious or unconscious, and a lack of understanding of Indigenous issues, may even arise in agencies with a mandate to assist Indigenous people. As one agency worker mused on the issue of Indigenous financial management:

A few hundred years ago they did not have currency. I think there may be some genetic thing, but in fifty years time they will be able to. I think that there is a genetic thing about the currency and how to manage that and all those things.

The researcher noted that this particular agency, funded by the Department of Housing, locked the doors for the duration of the interview, yet the worker complained, ironically, of the failure to make sufficient contact with Indigenous people.

The extent of discrimination creates a high emotional toll on those affected, as illustrated by the story from one service provider who was interviewed. It is an example of a woman's anger and challenging behaviours that resulted from ongoing discriminatory behaviour:

One was the most aggressive young woman; early thirties, with quite a large family. She was so aggressive, so aggressive and she kept getting knocked back. And I said 'you have to back off a bit. You are biting my head off and I am trying to help you. You have got to change how you are speaking or people will think you are aggressive.' And she had another go and I said 'you are aggressive.' My hunch is that the aggression is developed because of the way she has been treated. She is pissed off and letting the whole world have it.

The interviewer asked 'So does discrimination exist?'

Oh my God yes. Oh my goodness gracious yes. Absolutely.

Neighbourhood inter-racial conflict

Neighbourhood inter-racial conflict is another disturbing reality that was raised in the Inala interviews. For instance, service providers indicated that there are some streets in Inala where white families are just waiting to see how long Indigenous people will stay, and are quick to lay complaints against their Indigenous neighbours.

A member of the focus group described her move into a flat owned by the Department of Housing. Most of the tenants were white. Not long after she moved in she was visited by the Department of Families (now the Department of Child Safety) who told her that a white neighbour complained about the way she treated her children and that they were there to investigate child abuse. The complainant told the Department of Families that the mother had locked her children in a cupboard and disciplined them inappropriately. This complaint had never been raised before and she concluded that it must be racist behaviour and a deliberate attempt to get her to leave the neighbourhood.

An older man also described the difficulties of living in a white neighbourhood even in public housing, with 'KKK' painted on his fence, his house was fire bombed and his fence was run over. Likewise, a man married to an Aboriginal woman said that a sign 'nigger lover' had been painted on his fence.

Being under eighteen years of age

Being under eighteen years of age is a specific barrier to gaining a tenancy, as housing is not available under the age of legal responsibility.[39] Even when young people are parents, housing is not seen as a priority for this particular cohort who are simply placed on waiting lists. One youth worker sums up the predicament:

> You can put in the application but it actually won't come into play until they are eighteen. So even if you wanted to be really organised and get in, in the beginning they still get told that there is a three year wait, or it doesn't mean that they have started going up the list.

Creative inter-agency collaboration is required to avoid the situation where young people become homeless. However, this cannot be guaranteed. A youth worker explained one tactic employed to prevent a young person with a child becoming homeless:

> I'll give you an example of … we had one of our units down here, where we have an Indigenous young girl whom we had previously accommodated, but then she had a child, even though we were not supposed to accommodate a single mum in our unit. There was nowhere else for her to go. And when we wrote to the department saying she could stay in the same place and they would become the landlord, soon as she had her child they said 'Oh she shouldn't be in there.' Well we said 'where do you think we should put her?'.

> Anyway the good thing was that they found her a two bedroom unit in a few weeks. So that was like a back door way of getting into Queensland Housing, otherwise if she had just been on the list, she would still be on the list.

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[39] It is relevant to note that Indigenous people under the age of 18 can apply for and be housed in Aboriginal Rental Housing. Applicants under the age of 18 who apply to public housing accrue wait-time from the time at which their application is registered.

Teenage mothers

The intersection of Indigenous youth and parenthood, therefore, leads to discrimination in housing provision. Sometimes this is obvious to the young person seeking accommodation, but sometimes discrimination is covert[40], with one young mother reflecting on the possible reasons for experiencing difficulty in securing housing in the following way:

> *It is probably because I am single and have a kid and they probably think I am a bad mum. Or it could be that I am Aboriginal. Because every time I go into housing or, if I do ring up shelters they ask if I am Aboriginal. I don't know whether they ask me that to help me, or if they ask me that to see what sort I am.*

The interviewer asked if being an Aboriginal person was a help or a hindrance and the woman was not sure. Yet the discrimination first arose during pregnancy:

> *It was hard. First I was pregnant and they would not take me because I was due soon and there was no point in me moving again. It was very hard because they just take single youths not parents.*

As a mother of a newborn the problem was then exacerbated by finding herself on the streets:

> *It was the only choice we had. It was to go and sleep in the street. It is not the best place but it is something. I didn't have money for ringing shelters because they are not easy to ring. And they expected me to go all the way to them so I could fill in and sign some papers. And that is not a guarantee that you will be in for the night. So it has been very hard.*

A service provider argues that the lack of suitable accommodation for young mothers or pregnant teenage girls means that sometimes they are accommodated together with women escaping domestic violence:

> *Which is not good. Because it does not set up a good format for these young girls. They have got to think for two.*

Unemployment

Unemployment is a pervasive problem that has both social and economic impacts including impacts on housing outcomes. Indigenous people who are unemployed say that this leads to discrimination in many areas. A youth worker explains:

> *If you are unemployed you do not have access to consumerism. Therefore you are way behind. You cannot go to any of the shopping centres because you are not wanted, even if you are a young person. If you are black then it is worse. Society does not want people that are not consumers. If you are unemployed why should we want you in our shopping centres? Obviously you do not have any money. So just the fact that they have no money means that they can't do the social things that everyone else does. Like go to a coffee shop and have a coffee. Because of their skin colour they are seen as a danger to society.*

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[40] It is noted that for those service provided specifically for Indigenous people it is common that the person requesting assistance is asked about their Indigenous status.

It is cultural, as well as economic and social outcomes, that result from Indigenous unemployment. This impacts on the availability of skilled Indigenous staff to work with Indigenous people and for Indigenous-specific programs. Furthermore, in contemporary society there is a clear link between the lack of education and unemployment, a fact which is obvious to an Aboriginal Elder:

> *I notice a lot of young blokes – In our days we'd take a young bloke out for work and that. We'd call them 'nippers' and that sort of thing. They'd boil the billy and all this and we'd learn them all parts of the work. Nowadays for a young person that's not well educated or anything – he needs a resume to just pick up a shovel. Now I think that is wrong like- you know? I know a few kids here about fifteen to sixteen and all they want to do is go out and do some work; chip cotton and all that, which is against the law at that age. They got to be eighteen. So they go away from school and start breaking in or something to get money and that.*

Young people

Young people and their families believe that they are subject to discrimination because of their race. The pervasiveness of this discrimination is illustrated by the following example. Discrimination is part of being Indigenous and begins the moment they are born. A member of the focus group described how her children are constantly pulled over by the police when they are walking to school or to the shop. This also applies when they drive cars. Police will pull them over just because they have a black face.

The intersection of youth, Aboriginality, and a housing location determined by low economic status compounds experiences of discrimination. How it can manifest itself was related by a youth service worker as follows:

> *Well I think for the young people in Inala – the fact that you are from Inala you are treated even worse than if they were white from Inala. So just coming from Inala itself is a barrier to any service.*

Negative media depictions also serve to entrench stereotypical views about young Indigenous people:

> *In fact a few years ago there was an article in the paper talking about 'gangs roaming the streets', but when you read the article there were only three young people walking around.*

Indigenous youth often do not have a family or support network and rely on agencies that only work between 8.30-5.00 Monday to Friday. For cultural reasons young people may also have difficulty with extended kin networks who may use their accommodation as a base for drinking and parties. This poses a risk to the young person's tenancy.

5.2.4 Indigenous, Cultural and Historical Forces

Homelessness and Overcrowding

Homelessness is both visible and invisible. A tenant advice and advocacy service acknowledges the extent of homelessness and its various hidden forms:

> *I have a hunch that we have a lot of couch surfing happening out here. I have a hunch that we have a lot of families living in garages of friends and families. We have the hidden homelessness.*

One respondent described his accommodation in a standard three bedroom home which was housing four adults and six children. Understandably, the impact of overcrowding and constant moves affects education and truancy levels. A housing service provider estimates that there have been thousands of phone calls to their agency over the year, and that 70 per cent of Indigenous people in the Inala area are homeless or living with friends.

An Indigenous man explained:

> *That is just our culture, Indigenous culture. You get an aunt or an uncle come and stay. We don't say after two or three days that you have to move on. That is why there is overcrowding in Aboriginal families because people are waiting for houses but they have to stay with families until they get one.*

An Aboriginal Elder sometimes offers even strangers accommodation in his own home because there are no other options. However, he claims he is not the only one and other families do the same thing.

Shame

Discrimination leads to negative outcomes including a lack of dignity, self-worth and feelings of shame. This shame may relate to the need to 'front' an agency asking for assistance for housing, or get help in completing application forms due to illiteracy. There is the shame young girls and women feel from the need to ask strangers in an agency for personal hygiene products. Young people are reluctant to get their driving licence because they have to get their Learners Permit which requires a written examination; a barrier due to literacy levels. Yet as one of the kids remarked 'it is not that we can't drive.' There is also shame associated with being recorded on the TICA list.

5.2.5 Risk factors

Discrimination and a wide range of other risk factors impact negatively on Indigenous tenancies. These should be understood both as the stand-alone problems that they are, but also for the ways they may act negatively in conjunction with one another.

Domestic Violence

Domestic violence is both a precursor to tenancy risk, but also a result of the tensions around gaining sustainable and affordable mainstream housing. It also includes child and sexual abuse which one worker says is 'rife out there':

> *I have worked in child care and I have done domestic violence also. I have been working for both those situations. And the sexual abuse out there, be it on children, or be it on the adults, that is another problem. Some will say 'don't talk about it. We don't want anyone outside the family to talk about it and we'll sort out our own problems here.' There could be one person in the family who will say 'I'm not going to sort it out here, we are going to take it to court. We are going to make sure that these things come to the fore.' That person then gets beaten up, thrown out of the home, and these things go on.*

A recurring issue throughout the case study research is the dilemma facing women experiencing domestic violence. Often the house they have been forced to flee has been provided in their own name, and they are legally responsible for the rental payments and ensuring good management of the property. Yet these women may have no other choice but to flee the violent situation while retaining responsibility for the premises.

As one young Indigenous mother explained:

> *I get in tricky situations all the time where I have to get out of the house…I am going through court at the moment for different things and sometimes I can't stay in the one house because someone may find out where I live.*

> *I have a restraining order and I have had people try and take my daughter off me.*

The pervasive nature of domestic violence not only takes a high emotional and health toll but also serves to further negate the opportunity for accessing housing due to debts incurred from rent in arrears and damage to property.

Alcohol and substance abuse

Drug and alcohol abuse is also a precursor to tenancy risk. An Aboriginal welfare worker stated that the drug and alcohol issue is 'getting out of hand'. Alcohol is seen as a greater problem because it is not illegal:

> *People will have something that is not illegal and have abundance of it rather than go to something that is illegal, and having that fear.*

The welfare worker described how the older Indigenous generation tends to maintain links with clan and community so that 'someone else's pain is their pain'. However, younger Indigenous people are less likely to have strong clan bonds and seek substitutes for emotional and psychological needs. The welfare worker was aware of three deaths in twelve months from drug and substance abuse.

Incarceration in the Inala area

One service provider points to the difficulty facing young Indigenous women leaving prison, especially with newborn babies. They have nowhere to go and do not qualify for any particular occupation. However, they would benefit from parenting and life skills programs that need expansion:

> *Because if we get these girls when they first come out, there is less chance of re-offending. And as we get our mandate a lot more of these girls will come to us. It is specific to girls who have been in detention. We want them to come.*

For both women and men who have been imprisoned there is difficulty in securing accommodation. One elder described the dilemma in the following terms:

> *There is no housing for them here. They either stop with relations and then they get judged by their own relations about their faults. So there is a bit of a problem.*

A Prison Chaplain explains the negative affects of institutionalisation through incarceration:

> *Prison seems to have a great effect on people. It is like they get brainwashed. A lot of guys get out and they have no skills at all*

> *because they have been so ingrained in what the system is that they have no idea of how the outside world functions. And pretty much it is the case that they are pretty dysfunctional with the outside world in the first place before they went to gaol.*

He pointed out that people in gaol lose a lot more than personal freedom. They may lose everything. They need transitional housing on release to help create the concept of a home, not only for the emotional transition but also for the more pragmatic reason of securing an address which is a prerequisite for bail and contact point for official correspondence. On the need for rehabilitation to aid proper transition and reintegration into the community he argues:

> *The prison system has changed from a medical framework to, I suppose you could say, to a punishment framework and rehabilitation pretty much does not exist.*

Teenage pregnancy

The issue of teenage pregnancy was seen as not being handled well either in public housing or in the community housing sector. For example, with respect to the latter, some accommodation providers interviewed as part of this research said that some providers only take single young people and not parents. Discrimination first arises during pregnancy: One service provider recounted the unsuitability of the practice of housing young mothers with survivors of domestic violence due to the lack of suitable housing. There is also the inherent difficulty of moving from agency to agency seeking accommodation while caring for a child. The constraints of parenthood also make it more difficult to continue with education or secure employment.

Low levels of literacy and numeracy

Low levels of literacy and numeracy and the general lack of education have both social and economic precursors and outcomes:

> *One of the main factors is that a lot of them leave early or are kicked out of school system because they may not have the space at home to do homework. They may not even have a pencil. All those financial barriers as well. It means they are going to fail in the system.*

Low levels of literacy also result in shame:

> *They do not want to go and get their driver's licence because they have to get their 'Learners'. Soon as they walk in it is the way they are looked at. These kids crumble. They are twenty one and twenty two. And as one of the kids remarked 'it is not that we can't drive.'*

There are also implications for Indigenous people being able to become more aware of their rights and responsibilities and navigate the range of information necessary to be informed citizens.

Debt

Debt is an overarching problem for Indigenous people, which compound the difficulty in securing and then maintaining affordable tenancies both in public housing and in the private rental market. A Prison Chaplain, assisting in the transition of prisoners to the community, stated that between 80 and 90 per cent of prisoners had a debt to the Department of Housing. He then asks,

> *how is it possible to access mainstream housing?*

Debts are seen as a barrier to accessing both public and private housing. This was a re-occurring view presented by both the Indigenous people interviewed and by service providers. The question of debt went beyond the confines of housing access but had wider ramifications. Debt means you are not worthy or deserving and as such debtors may be regarded as the undeserving poor.

Barriers to access are also highlighted by the size and extent of indebtedness. One respondent had a debt of over $1500 to which she was making occasional payments of $20. Other amounts of $1200 and $800 were also cited. Debts were assumed to prohibit people from accessing public housing and there was little awareness of mechanisms through which this debt could be managed so as to still gain entry.

Moving from rural to urban areas

Indigenous people from more remote areas come to Brisbane for medical treatment. If they do not come with their family they may face social disintegration.

Moving from rural and remote to urban areas was seen as creating an enormous toll on many Indigenous people. When separated from family newly arrived Indigenous people may turn to a familial substitute found in alcohol and drugs. There can also be a reduction in housing size and longer waiting lists on moving to an urban environment. A 'clash of cultures' between traditional and more urbanised Indigenous people was also an issue that arose in the case study interviews.

Lack of life skills

In order to effectively access and sustain mainstream housing, many Indigenous people, coming from a position of severe housing need with a range of complex problems, have to develop the appropriate life skills. It is often assumed, wrongly, that tenants know how to budget, pay the bills, cook using the infrastructure in dwellings, and maintain the house, clean floors and care for children. The wide ranging lack of 'life skills' of those coming from a position of severe need was seen as leading to negative outcomes in a range of social and economic areas:

> *Maybe they haven't had a role model from when they were young, that taught them how to cook and clean and all those things. And then when we come in as youth support workers, we are trying to help them learn all these things when they are sixteen or seventeen years of age. Lots of other people have the opportunity of learning those things as they are growing up, from when they are quite young. So that impacts on everything, because if they can't live independently the options for us are very limited. It takes a long time for them to show that they can live on their own and don't need supported accommodation.*

Youth support workers aim to bridge these gaps from those from a depressed background by offering a wide range of life skills training from cooking, cleaning and budgeting to personal care:

> *For young women hygiene is an issue, for if they can't go and buy tampons and pads because they have got no money, what do they do? We supply them. Like things for women we just buy a whole stack and have them in the cupboard. Lots of young people, particularly Indigenous young women just grab me or other female workers on the side and ask if they can grab whatever they need. It is terrible. They should be free. That is one of the things; it seems to be easy for*

> *services to get free condoms from organisations. Well you just try to get free tampons or pads. There is no way.*

> *I think sometimes with hygiene, like even having a shower, or washing your hair…is a tricky thing you have to do as a youth worker. To tell a young person in a nice way that they need to have a shower or whatever.*

For new mothers:

> *Life skills, thinking for two. And the recognition that we all make mistakes. And babies don't come with a manual.*

Prisoners upon release also often need access to life skills training for independent living after living within an institutional setting. As a Prison Chaplain notes:

> *Prison seems to have a great effect on people. It is like they get brainwashed. A lot of guys get out and they have no skills at all because they are ingrained in what the system is that they have no idea of how the outside world functions.*

The crucial issue arising from the lack of life skills is the inability to secure and then live successfully within mainstream housing.

Gambling

Gambling is a risk factor to Indigenous tenancies in the mainstream housing sector as it is in the wider housing market. As one agency worker noted:

> *Gambling seems to be an issue for younger Indigenous women. 'Kara's' (a local woman) grand-daughter had six children and the week after she got her $2600 cheque she was down here the next week for assistance with food. I said to 'Kara' 'where is the money going?' She said the pokies.*

There are obvious threats to tenancies when there is insufficient money for rent.

Inadequate funding on leaving prison

A correctional officer interviewed in the case study related the difficulties faced by Indigenous people when leaving prison. Prisoners do not have financial stability, as the negligible income received during their prison stay is sufficient only for the most basic personal needs. The Department of Housing administers a program for people released from prison whereby they are entitled to four weeks rental bond and two weeks rent as a loan. However, few Indigenous prisoners are aware of the program according to the Prison Chaplain. Financial difficulties are further compounded because they generally do not have furniture from previous housing. If they have previously defaulted on rental or rental bond assistance programs it becomes very difficult to access housing.

A Prison Chaplain stated that the biggest barrier to gaining housing post-release is a financial one. A person leaving prison is entitled to $180 or $190 as well as an advance on the first Centrelink payment.

> *So it is not a very good situation for guys who are getting out of gaol. A lot of guys just lose it and go back to what they know and what they are comfortable doing.*

However, a prisoner advocate interviewed discussed a very positive response from the Department of Housing who they suggested could organise an appropriate repayment plan.

Transport

There is a link between transport access and the ability to sustain tenancies. Financial difficulties result in a low level of private car ownership for Indigenous people in need who are largely reliant on public transport. The location of housing options away from public transport is a barrier to the 'leg work' required to visit a range of agencies including Centrelink, housing and welfare agencies, as well as accessing employment opportunities, shopping and socialising. As one Indigenous client related:

> There is generally public transport in certain areas of these communities but usually a long way from where they are housed and it impacts on the whole way of living.

When asked about the important services which should be provided to Indigenous people, one client noted:

> Definitely better services and the main service is public transport.

5.2.6 Coordination difficulties between agencies

Access and sustainability in mainstream housing for Indigenous people demands successful coordination between government departments and the non-government sector whom are the main providers of housing and other support for those without long-term tenancies. How these bodies work together will influence access and tenancy sustainability outcomes for those Indigenous people in need.

Formal identification

A Youth Service worker interviewed suggested that a barrier faced by Indigenous people to securing tenancies is the lack of formal identification that is difficult to obtain, especially for people under eighteen years of age. Applications for housing cannot be completed without this. Also a certificate is required to confirm that a child is Indigenous and this requires inter-agency advice and coordination.[41]

A community health worker also related the difficulty of people leaving prison who face barriers with Centrelink and housing authorities because of a lack of formal identification. A Prison Chaplain explains that he has a dedicated role, based on criteria from the Department of Corrective Services, to help obtain accommodation and establish formal identification papers for Indigenous people leaving prison.

Coordination between government and non-government sectors

The need for agency coordination is also illustrated in re-integrating prisoners into the community. Housing is only one issue, as there is the need for placements for employment and education. Proposals for positive collaboration are sometimes put forward. A corrections officer argues:

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[41] Although this is a perception of youth workers, this perception is incorrect. This is not a requirement for Indigenous applicants for mainstream housing, only for Aboriginal and Torres Strait Islander housing. Applicants must supply proof of Aboriginality to ensure the targeted program is used to house Indigenous people or non-Indigenous people with Indigenous children.

What would be ideal for us is that we have community groups engaged with housing companies directly, and the referral agencies. The ones that do the leg work and are well versed in terms of how these guys can get assistance and how they can refer them on to appropriate housing. I think that would be ideal.

In addition he maintains:

You can imagine how difficult it is for a prisoner who has been four or five years in gaol. They wouldn't have an idea of who to approach. We don't have any one central point for a prisoner in terms of getting advice and referrals. Nothing in terms of community engagement or discussions with community groups.

Direct payment of rent

The direct payment of rent through Centrelink is an important factor in maintaining tenancies. It is a facility valued by both participants and service providers. It is, therefore, important to overcome coordination difficulties between agencies for optimal use of this facility. Just how important this is was revealed by a Prison Chaplain as follows:

I had a young guy who sustained head injuries in prison. He was due to be released and I negotiated with housing to get him a house…The only mistake was they did not organise with Centrelink for his housing payments to come out and without this mechanism in place, things fall to bits. That was a process that was quite good but the difficulty is in sustaining it. Since I left there it has all fallen apart.

'Walking people through the process'

A Prison Chaplain argued that the main barrier to Indigenous people securing mainstream housing is misinformation and a lack of information on available supports. This points not only to inter-agency coordination problems, but also the need for clarifying roles and government policies. It was the view of the chaplain that there is a need to 'walk people through' the complex processes involved in gaining formal identification and coordinating the many services required to facilitate Indigenous housing access. The chaplain did not explain what he meant by this term, 'walk people through' but the researcher concluded that many Indigenous people did not have the skills or confidence to deal with the system alone.

5.2.7 Government Policy

Government policy is also another area which has great influence over both access to, and the sustainability of, mainstream housing for Indigenous people. This is in respect to the policies themselves and the extent to which these are understood by agencies and individuals seeking accommodation.

One barrier to accessing community housing is the lack of understanding or false perceptions that some Indigenous people have about Department of Housing policies. This has been noted in a survey conducted by the Department of Housing in respect to Indigenous access to mainstream housing. For instance people with prior debts can still apply and list for housing assistance despite the widespread understanding (expressed by Indigenous people) that they cannot. Although the researcher was familiar with the stated government position regarding debt, not one Indigenous person or group interviewed were aware that this was the current policy.

Indigenous people believe that they will not be provided with a house until they have repaid all their debts to the Department of Housing.

5.2.8 Case study

The complexity of factors described above, and the ways in which they have a negative and cumulative impact on a particular individual is best described by a case study of one Indigenous woman. Far from being a unique experience, this example is typical of other women in the sample.

The woman has four children. She was living in a Department of Housing house in Inala and this was in her name. Her partner was violent and assaulted her from time to time. During these episodes of violence, he damaged the internal structure of the house. He finally stabbed her, resulting in his imprisonment. Every time he assaulted her she was forced to leave her home and find safe shelter for herself and her children. This shelter was with family or friends who lived in a variety of locations across Brisbane. Her partner would eventually find her. Sometimes she would return to their house and at other times she would move on with the children. Her partner remained at the house while leaving the rent unpaid. When the final separation occurred, she was required to pay for back rent and damages to the house as the house was in her name.

The Queensland Department with responsibility for the care and protection of children was concerned about the children given the woman's difficult circumstances. Her own family were also concerned about the care of the children. The constant moving of mother and children from place to place suggested to all that they were being neglected. The children were finally removed from the mother and placed in the care of an aunt in Inala. After the children had left her care, she still had no accommodation and was not able to acquire it because she could not afford private rental, nor could she get Department of Housing accommodation because of an outstanding debt. Not only has she lost her children but also she has lost shelter and a partner.

She is currently in a share house provided by a youth agency. This is emergency accommodation provided on a short-term basis with a rent of $260 per fortnight. Three young people share this small ex-housing commission home. As this woman has regular access to her children, they visit her at this home. She is concerned about this as she is meant to get permission to have more than two visitors, and can only have the access visits when other householders are absent.

Now that her partner is in gaol and with some stability of accommodation, she is seeking to get her children returned to her. However, the Department of Families are stating that they will not allow this to happen until she has permanent accommodation and attends a parenting course. This parenting course costs money both for the course and travel to the centre as an attendance requirement. In an effort to get her children back, the woman has approached the Department of Housing to get her name back on the waiting list. Though the stated Departmental policy is that prior debt does not prevent people from taking out a public tenancy, it was the perception of this Indigenous woman that the Department of Housing is adamant that she will not get a house until she has repaid the whole debt. She remains depressed about her current circumstances.

5.3 Geraldton

Geraldton is the administrative and service centre of the Mid West Region. It services the area of land that extends from Coorow in the South to Exmouth in the North and inland to Wiluna. As shown in Table 5.2, the Geraldton Local Government Area

(LGA) had a total population of 19,179 at Census 2001, including 1,756 Indigenous persons. The Indigenous population of Geraldton represents approximately 9 per cent of the total Geraldton population (3.19 per cent for WA as a whole). The Indigenous population of Geraldton is a much younger population than the non-Indigenous population of Geraldton and has a lower family income level (even without taking into account family size).

Geraldton has a relatively large public housing stock making it a valuable case study for the present project. The Homeswest Regional Office is located in Geraldton and owns an estimated 11 per cent of the housing stock (Walker, 2004).[42] The data provided in Table 5.2 is based on the Census and so does not distinguish between mainstream and Indigenous-specific public housing.) In contrast, it has a small community housing stock. Table 5.2 shows that only 40 community housing properties were rented by tenants in Geraldton at the time of the 2001 Census and only 12 of these were rented by Indigenous tenants. The majority of these properties are not long-term mainstream community housing properties. Hence the focus of the case study is on public housing in Geraldton. As in the Inala case study interviewees were generally not aware of the mainstream and Indigenous-specific public housing distinction and so generally the findings presented with respect to issues of Indigenous access public housing and tenancy sustainability do not necessarily relate to mainstream public housing as distinct from Indigenous-specific public housing.

5.3.1 Methodology

Conditional ethics approval was obtained from Murdoch University for the case study and the project as a whole in March and full ethics approval was obtained in June 2004. Jurisdictional contact was established early in this period and was ongoing with the Western Australian Department of Housing and Works (DHW). A literature review of relevant material particular to this case study also took place early in this period as fieldwork preparation and allowed familiarization with potential issues in Geraldton.

Direct contact was established early in the life of the project with the regional manager of the Bundiyarra Aboriginal Community Corporation which is an umbrella body responsible for the administration, support, and co-ordination of services for Indigenous people in Geraldton. Their facilities were offered as an appropriate place at which to conduct interviews with community members. Direct phone contact was also established with a number of other Indigenous bodies including the Murchison Resource Agency, Yamatji Land and Sea Council, AITSIS, the Wila Gutharra Training and Employment Services and the Language Centre so as to inform Indigenous leaders and elders within the Geraldton Indigenous community of the project. Phone conversations were followed by a letter outlining the purpose and methods of the research project.

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[42] Homeswest is the trading name of the West Australian State Housing Commission and is also a business unit within the West Australian Department of Housing and Works (DHW). It is responsible for public housing and community housing rental programs in Western Australia.

Table 5.2   Selected   Socioeconomic   and   Demographic   Statistics   of Geraldton and WA for Indigenous, non-Indigenous and Total Populations (2001 Census)

	Geraldton			WA		
	Indigenous	non-Indigenous	Total Population	Indigenous	non-Indigenous	Total Population
Population	1,765 (9.2%)	16,745 (87.3%)	19,179*	58,496 (3.2%)	1,702,809 (93.0%)	1,832,008
Proportion of the representative WA population	3.02%	0.98%	1.05%	N/A	N/A	N/A
Median age (years)	18	36	34	20	35	34
Median weekly family income ($)[2]	500-599	700-799	700-799	500-599	800-999	800-999
Median weekly rent ($)[3]	50-99	100-149	100-149	50-99	100-149	100-149
Mean household size (persons)[4]	3.4	2.4	2.5	3.7	2.6	2.6
State/Territory housing Authority Households	193 (27.0%)	522 (73.0%)	715	4293 (15.1%)	24181 (84.9%)	28,474
Community Housing Organisation (CHO) Households	12 (30.0%)	28 (70.0%)	40	2070 (47.4%)	2300 (52.6%)	4,370

Source: ABS Census of Population and Housing 2001.

Consent letters requesting an interview with public housing tenants were sent through DHW due to confidentiality requirements. A total of 50 letters were sent. Family members were also invited to participate. A contact list of all relevant organisations was developed listing all relevant Indigenous organisations in the area. Networking through phone conversations expanded this list.

An introduction letter requesting participation and support for the project in addition to a project proposal summary was sent to relevant organisations in the area. Networking through organisations prior to entering the field was the approach taken in which to secure not only interviews with the personnel in these organisations but also interviews with Indigenous community members in a range of housing tenures including public housing and those in a marginal housing position (e.g., private rental tenants experiencing high levels of housing stress, short-term and crisis accommodation). Phone conversations were followed by formal letters including a draft proposed consent letter.

A fieldwork timetable for a total of 9 days (7 working) and 10 nights was finalized by mid-August. The timetable was left deliberately semi-structured to allow sufficient time for unplanned interviews, particularly those within the Indigenous population. Fieldwork commenced on the morning of the 23 September 2004 and began with the Regional Manager of DHW in Geraldton. In total 7 interviews were held with staff from Sate Government Departments, 14 with staff of non-government support agencies and 7 with members of the community living in a range of housing circumstances but primarily in public housing. A number of these interviews were attended by more than one individual; particularly those with members of the community. In total, 24 Indigenous people were interviewed. An inter-agency workshop/policy forum was organized by the DHW on the morning of 25 September and was attended by 3 agencies (including DHW – both Perth and regional representatives) and 1 community member.

The interviews were semi-structured. The interviews ranged from 30 minutes to 1 hour and 10 minutes with most being approximately an hour. This allowed sufficient

time for the interviewee to raise issues within a conversational approach. The interview prompt questions were based upon the themes within the literature review provided by the Positioning Paper. These included:

- Discrimination;
- The culturally appropriate nature of housing provided;
- The availability of appropriate and affordable accommodation;
- Poverty and its effect on housing outcomes;
- Risk factors; and
- The co-ordination of service delivery.

The interview process was iterative and dialogical. Relevant issues or responses raised by interviewees were presented in subsequent interviews. One example of the benefits of this iterative procedure lay in the greater understanding developed of the role played by the culturally appropriate nature of outreach services.

The outcomes of interviews were coded into themes based upon the analysis presented in the Positioning Paper. The issues raised by the interviewees themselves fitted in well with the specified themes. It was, therefore, unnecessary to re-code the themes. It was common for an interviewee to raise a specified theme without prompting which in effect validated the coding of the literature prior to the interviews.

Transcripts of interviews are not available for the Geraldton case study. Interviewee responses provided below have been transcribed from field notes taken by the researcher. They therefore may not necessarily represent the actual words spoken by the interviewees themselves. This differs from the Inala case study where full transcripts were available as interviewees allowed a full recording of their responses to questions. Square brackets have been set around the records of interviewee responses in the Geraldton case study followed by the notation Researcher Field Notes (RFN) to clearly indicate that the nature of these responses.

5.3.2 The Availability and Quality of Public Housing

Availability of affordable housing

The lack of available appropriate and affordable housing appeared, from the case study interviews, as being an issue of primary concern by residents and housing and agency workers within Geraldton being in almost every interview. For example, it was stated by a local community housing officer that:

> [You can build a hundred houses and fill them up tomorrow. The reality is that there is not enough houses to support the population]. Researcher Field Notes (RFN).

Another interviewee repeatedly emphasised that the level of Indigenous housing need in the area demanded at least two to three times the available quantity of housing. It was suggested that the average waiting time for a house is 18 months. Priority access was reported to have a waiting time of around 3 months although the actual time taken to achieve access was perceived to be generally longer. (The advice from DHW is that waiting times for those successful in gaining access to public housing through priority access is in fact shorter than this.)

In relation to the question of priority access, a social support agency worker pointed to the need for a faster track system so that women trying to escape domestic

violence do not go back to a perpetrator. This outcome is common and is the result of often having no alternative long-term accommodation option. Without such an option, Indigenous people stay in crisis accommodation which often struggles to accommodate them.

Sub-standard housing

Many of those interviewed stated that public housing tenants are not being provided with housing of sufficient standard. The incentive to care for the dwelling, in turn, is also limited. There existed a strong perception among those interviewed that Indigenous people received sub-standard housing allocations. One interviewee stated

> *[Some of these houses are older than me …I've got clients are who are great grandparents who were kids in these houses]. RFN*

Issues of housing quality also arose with respect to the question of damage incurred and maintenance undertaken of a dwelling during the period of a tenancy. One interviewee noted the differing understandings of who is responsible for maintenance in the dwelling and also pointed to issues concerned with the adequacy of maintenance carried out by DHW. Conflict arises between DHW and tenants as to who is responsible for damage within the house. The interviewee went on to note that the maintenance that occurs on the houses is mainly 'band-aid' in form. One reason cited for this is that DHW uses the age of the house is as an excuse for poor maintenance.

A perception of poor quality housing may act to deter applications for public housing. As an interviewee stated, with respect to applying for public housing:

> *[People often don't put their name on the list because it is not worth it, they are just offered a crap house anyway]. RFN*

A few of the interviewees discussed the issue of Indigenous women encountering difficulties in getting locks on doors and security screens on windows to improve security. One account provided from a non-government support agency staff worker was of a single mother with a toddler who was trying to separate from a violent partner. She was unable to lock the house from the outside (she could lock the house when she was inside). The agency was required to act as a mediator between the client and DHW for two weeks before an appropriate lock was finally installed. This respondent commented that Indigenous people may not have the confidence to approach DHW continuously.

Another interviewee noted, again with respect to housing quality issues, that:

> *[You need to make a song and dance and then they listen. The buggers don't pull out all the stops]. RFN*

The question of the difficulties of being heard was seen to be a particular issue for those Indigenous people suffering ill health and domestic and family violence. Those in this position are thus incapable (physically, mentally and emotionally) of pushing the system.

The Geraldton case study interviews suggested some underlying level of concern as to whether or not Indigenous complaints of sub-standard housing as a cause of ill-health, primarily asthma, were treated as valid by Homeswest. As one respondent stated:

> *[There is a presumption that black fella's are bullshitting, that they are using health as an excuse to get a flash house]. RFN*

In short, three opposing views were presented. One that poor public housing standards existed in Geraldton and were causally related to ill-health outcomes; the second that public housing standards were adequate and the third that Indigenous people were using a poor housing-ill-health causal connection as an excuse to get better housing.

Housing and garden design

Related to the question of the quality of the housing provided was the question of whether the public housing units provided were considered to be sufficiently durable to accommodate large Indigenous families. Housing design was often considered to be inappropriate. A desired housing design for larger Indigenous families is 5 bedrooms and 2 bathrooms (rather than one bathroom). Most houses were instead allocated to a standard 3 bedroom and 1 bathroom dwelling. Two bathrooms were stated by a number of those interviewed as being a priority to cater for both the large family setting and family visits. Verandas were also considered a necessary feature of dwellings for large families.

One interviewee from a non-government support agency noted that the houses were like 'rabbit warrens'. Another interviewee stated

> *[The housing stock for large families is limited. A family with five children applied for a four bedroom and were declined but then a single mum with one child gets a three bedroom house. A big no no]. RFN*

An interviewee questioned the use of gas bottles rather than solar energy for heating, as his Indigenous clients are often unable to afford expensive gas bottles.

Many of the interviewees pointed to the inappropriateness of a tiny house and a huge yard, particularly for single parents. However, in most cases Indigenous people do not have the available funds necessary for garden maintenance. One interviewee suggested that Homeswest should move towards more concrete paving and native plants which not only used less water but also required minimal maintenance. Modifications to existing houses are made in some instances but this is not a norm

Inappropriate locational allocations

A concern of a number of interviewees was that Indigenous households in public housing were not always housed in an appropriate location. Placing feuding Indigenous families next to each other was the most extreme example of inappropriate locational placements. In one case cited this had resulted in the burning down of a house. People seemed less concerned with being next to non-Indigenous neighbours as they did with Indigenous people who may cause them harm including violent partners.

One interesting position put in interviews was that the Indigenous community preferred a dispersed allocation of Indigenous people in public housing. Spalding and Rangeway are two suburbs in which most public housing allocations occur and are characterized by a lower income demographic and have a high Indigenous population.

5.3.3 Discrimination

Homeswest Housing officers

Interviews undertaken in the Geraldton case study did not provide evidence of overt or systematic discrimination on the part of the local Geraldton regional office. The regional manager and the assistant manager appeared to be well respected within the Geraldton community including among those interviewed from non-government social support organisations. As one respondent remarked:

> [They are not immune to sit down and have a yarn – what about doing it this way – they are more than happy.] RFN

There is a strong recognition that the regional manager has made an effort to get out to the community and is prepared to work in collaboration with others towards the public housing clients' best interests. One interviewee noted that this however mostly includes the non-government agencies community and that he has little contact with the clients and is thus unaware of issues that may be occurring at the front counter. Some discontent with the counter and other staff was expressed in interviews in that they speak too loudly and do not explain issues, policies and programs in sufficient detail to clients and with enough patience. One respondent suggested that these outcomes were inconsistent with the regional manager's policies.

Another interviewee noted that the discrimination did exist but was hidden. The fact that Indigenous people did not often complain formally meant that the discrimination that did exist was even less apparent. An interviewee asked:

> [What proof do we have? There are policies that hide it.] RFN

However, there was also strong recognition, particularly among those working in non-government support agencies of the difficulties encountered by public housing staff in meeting their obligations. There is a general feeling that those working in social housing were short of resources and this placed extra stress upon public housing officers. One interviewee suggested that Homeswest regional managers had too high a case load in terms of the stock of housing they managed. There was also recognition that Homeswest housing officers in Geraldton were working in an environment affected by long-standing tension between Homeswest staff and some existing and prospective public housing tenants.

Office design

The design of housing offices can create an unwelcoming environment. One example of this is that the front counter of the Homeswest regional office was considered to be too high creating a perceived barrier between staff and clients restricting conversation and staff-client interaction. This exacerbates the lack of trust (either real or perceived) between the clients and the housing system. This was a common point raised particularly in interviews with Indigenous people; both with Indigenous staff from non-government support agencies and general Indigenous community members many of whom were public housing tenants.

Indigenous and agency knowledge of the system

There was a feeling from those from the non-government agency sector and among community members that not everyone understood the rules and language of public housing. An example of this was that Indigenous people often did not realise that

they could still apply for housing whilst they had incurred debt if they agreed to enter into a debt repayment scheme. Interestingly, most staff from support agencies also appeared to be unaware of this policy. At a more general level, an agency-based staff member stated:

> *[Homeswest is a mystery to me]. RFN*

The lack of awareness of Homeswest policies was put forward by a number of agency staff members to be a primary cause of perceived discrimination on the part of Indigenous prospective or current public housing tenants. One respondent stated that

> *[Indigenous people can't see the logic as to why – all I am asking for is a simple thing and you are telling me you can't give it to me – why?"…now there are so many do-gooder organisations around and people go and complain to them and they spend lots of time trying to sort out a trivial little problem which should not have been a problem in the first place, if the tenant understood the circumstances.] RFN*

There was a strong feeling amongst staff from non-government support agencies interviewed that more time should be spent at the beginning of the tenancy explaining and discussing the property condition report and further explaining the rights and responsibilities of both the tenant and Homeswest. In some cases Indigenous people are signing property reports without looking over the house.

Additionally, it was felt that the policies, rules and regulations of Homeswest change on a regular basis. An Indigenous Homeswest tenant noted that

> *[The rules are changing all the time. It is zero tolerance now, but it wasn't always.] RFN*

One of the interesting features of the Geraldton interviews was the lack of awareness and understanding about the differences between mainstream and Indigenous-specific public housing in Geraldton. Neither staff from agencies nor Indigenous community members were aware of the existence of the two different public housing allocations. There was, however, a strong recognition that Indigenous people were often placed within an 'Indigenous' public housing dwelling. Often Indigenous people expressed the belief that being placed in a house which was easily recognised as being 'Indigenous' was unhelpful. One staff agency member, who was aware of the mainstream and Indigenous-specific public housing distinction, recalled an incident where she tried to explain to one of her Indigenous clients as to why the Indigenous-specific public housing dwelling next door received support in garden maintenance as opposed to the dwelling in mainstream housing that her client was housed within.

Indigenous staff

The employment of Indigenous staff that are not only able to work with clients but are also able to affect the way policy is implemented at the local level was suggested on a number of occasions by those interviewed, and was particularly emphasised by Indigenous interviewees. A number of the interviewees noted that an Indigenous person with mediator skills was required at the Homeswest counter. This person could sit down with clients when problems were encountered. A related point made was that more time is needed to be spent working out issues with clients.

In response to a question about whether there should be more Indigenous staff in the public housing system one Indigenous interviewee stated:

> *[Federal and State government hide behind the skirt that there is not enough money to fund those kinds of things but they are more than happy to get an*

old black fella to find information on what they should be doing and what they should be doing better and then they don't do it anyway.] RFN

However, it is also recognised that Indigenous people who gain positions within government service delivery agencies appear to need more support in dealing with family expectations and also with the wider institutional culture. The Geraldton regional office has one Indigenous staff member. One interviewee stated that previous Indigenous staff had experienced difficulties working within the regional housing office.

One interviewee indicated that Indigenous staff face significant pressures when working in a client capacity in that all the Indigenous clients want to speak to that one person. However, when they do survive they are generally promoted to a place where they are no longer as effective and are out of sight. The interviewee followed this by stating that

[The system does not recognise the role of the customer liaison officer enough, it is the first job you get, Level 1, it shouldn't be.] RFN

Another Indigenous interviewee also suggested that when Indigenous people take on positions in the government system they become indoctrinated by the bureaucratic philosophy.

It was also suggested that Indigenous clients like to make choices. Family connections or clashes sometimes make it difficult for clients to speak to an Indigenous staff member. However, one interviewee noted that the elders find it difficult speaking to non-Indigenous people. It was also noted in an interview that non-Indigenous staff do not understand family obligations.

Institutional-level forces and cross-cultural training

A common point of discussion among those interviewed was the extent to which DHW exhibited a culture conducive to discrimination against Indigenous people. It was felt by some that such a culture existed within the Department despite the cross-cultural training that takes place.

[You can do as much training as you want but if the organisational culture is one way, it is difficult to layer something on.] RFN

Another Indigenous interviewee suggested that elements of Native Welfare still pervaded Homeswest. However, cross-cultural training was seen to be necessary and to be having beneficial effects.

Accountability

One staff member from a government support agency relayed an account of where an application for priority housing had been lost for five weeks. The client was required, as a consequence, to start the whole process again. According to the interviewee this had not been the only time that this had occurred and at the time the Housing manager themselves had stated 'don't worry it's not uncommon'. The employment of part-time staff with little experience was cited as a factor influencing such an outcome.

Evictions and past histories

The majority of those interviewed from agencies were sympathetic with Homeswest in relation to evictions policy. A common belief was that evictions were a last case scenario.

However, it was also commonly believed that past Homeswest tenancy history does have some bearing upon housing allocations. One agency person stated that there is a group of those in housing need in the Geraldton area that doesn't bother approaching Homeswest because they know they will be knocked back.

One offer policy

It was stated by many of those interviewed that Indigenous people in Geraldton feel that they are unable to turn down a house that they consider unsuitable as they will then be placed at the bottom of the waiting list or alternatively be completely taken off the list. This is a concern in relation to inappropriate allocations. It is the stated policy of DHW that if sufficient explanation as to why the house is inappropriate is provided that the Indigenous applicant can remain at the top of the waiting list.

As has been pointed out previously in this chapter, Indigenous clients are not always aware of the detail of Homeswest policy and this is another example of this lack of knowledge. Alternatively, Indigenous people may have little trust in DHW's acceptance of the reasons that they would provide.

Communication

Poor literacy skills can impede access to public housing for those potential applicants who have difficulty filling out application forms without some form of assistance. Furthermore, poor literacy skills may mean that existing Indigenous tenants may not be able to adequately respond to DHW letters in the mail. This is of major concern in the case of Departmental communication concerning the possible or actual presentation of an eviction notice.

Interviews also pointed to the style of communication by Homeswest officers as being of concern in that it was found to be too loud and intrusiveness in what is already a disempowering environment.

5.3.4 Indigenous Cultural Forces

At a very broad level many of the Indigenous interviewees referred to an overall cultural mismatch problem in providing mainstream housing to Indigenous people. One Indigenous interviewee questioned whether Indigenous uniqueness could ever be mainstreamed. In what follows we examine various aspects of Indigenous culture, raised in interviews, which may have an impact on Indigenous public housing outcomes.

Mobility

One feature of Indigenous life that was noted in a number of interviews was that Indigenous people can be very mobile moving from one house or locality to another. Not all of this housing and locational mobility is voluntary. One causal factor behind mobility is homelessness. Those who are homeless may couch surf across extended family members and friends.

One important consequence of mobility is that those on public housing waiting lists may find that they have been removed from the list after a year if they have not notified Homeswest of their changes of address. Homeswest removes people from the waiting list to keep the system up to date. Letters notifying applicants of a possible available dwelling may not reach the applicant; nor for that matter may

letters advising public housing tenants that they are in danger of being removed from the waiting list.

The public housing waiting list system may, therefore, not cater well for that segment of the housing need population that is particularly mobile. Access to public housing for this group can, therefore, be reduced.

Family obligations

Indigenous people place a great deal of stress on meeting the needs of their immediate and extended families. Meeting family obligations are a matter of priority; being isolated from one's family is not an option.

The prioritisation of family obligations has a number of consequences. Rent may not be paid as other immediate obligations are met first. A non-payment of rent creates a rent arrears problem which in turn may result in the presentation of an eviction notice. Another consequence is the practice of allowing family members to lodge in family dwellings; this practice was described by one interviewee as part of the 'mob's' way. Overcrowding of dwellings, however, will typically result. Such overcrowding can lead in turn to unintended damage to houses.

Interviewees noted that the housing system does not capture overcrowding from extended families as they are not usually present during inspections. Visitors are allowed to stay for 8 weeks and then are expected to pay rent. This is considered to be a reasonable amount of time within all interviews. However, one interviewee noted that because people come and go it is too difficult to recalculate rent.

Homeswest do have a policy of putting up a notice at the clients request asking people not to stay there. There appears to be a great deal of sympathy from those in the housing system for those Indigenous tenants who are unable to turn their family away.

It was suggested by some interviewees that more resources needed to be allocated to tenants at the beginning of a tenancy. This is particularly necessary when clients are moving from transitional and crisis community housing to public housing. One common suggestion was that more explanation be given to the tenant at the signing up of the property report on the role of the property condition report and the responsibilities of tenants and Homeswest. A better understanding of property condition responsibilities could aid in lengthening the duration of tenancies.

Another common suggestion was that supported tenancy programs, such as the Supported Housing Assistance Program (SHAP), be delivered at the beginning of a tenancy rather than only when the tenancy was at risk. SHAP was considered to need more resources and SHAP workers more time to work with tenants. As one interviewee noted it takes a while to gain tenants trust. One SHAP worker who was interviewed commented on the need to:

> [Just have a cup of tea for a while… it takes three months just to get peoples trust.] RFN

It was noted that tenants had three months opportunity on the SHAP to improve outcomes. The system was seen as too focused on rapid outcomes. Outreach generally was noted to be severely under funded across the government and non-government systems.

While interviewees were generally supportive of the SHAP program some raised concerns of the extent of intrusiveness into tenants' lives.

Feelings of lack of trust, fear of prejudice and the role of shame

One interviewee stated that because of historical prejudice:

> *[Indigenous people feel they are being abused all the time.] RFN*

Another interviewee noted an historical fear of authority.

Many of those from non-government agencies discussed the lack of trust that Indigenous people have towards either government or Non-Government Organisations (NGOs). An agency interviewee said:

> *[We don't have time to get their trust.] RFN*

Despite this, Indigenous people often approach non-government agencies and ask that they negotiate with Homeswest on their behalf because they feel uncomfortable going directly to Homeswest.

One Indigenous interviewee was not sure that shame was a factor and instead stated

> *[It is easier to nod. There is something within us. It is the Aboriginal way. Is there something within us that should say I don't know what you are talking about. Can you help me? Not sure that this is the same as shame… sometimes people are not able to find the words…if I admit this I might also have to admit that I only have the bond, I don't have next weeks rent.] RFN*

5.3.5 Disadvantage and other risk factors

The existence of deep and entrenched poverty places prospective public housing tenants in a better position to access public housing due to the eligibility rules and priority access guidelines that apply. At the same time, deep and entrenched poverty is also an important factor creating its own public housing access and tenancy sustainability problems. It was in this latter context that the issue of economic disadvantage was brought up in the Geraldton interviews. Those in deep poverty have no buffer resources to meet basic immediate needs and emergencies that arise. This places them in a vulnerable position when difficulties arise in their public housing tenancy and may lead to rent arrears problems. As one interviewee stated, Indigenous people do not have hereditary wealth and it would take 200 years to get the economic base to a level comparable to non-Indigenous people. Another interviewee noted that those on very low incomes with no assets were unable to adequately maintain their property:

> *[On a pension people were unable to spend $30 a month on a gardener, lawn mowing or even a rake.] RFN*

Households in deep poverty outside of public housing may also put stresses on friends and family in stable public housing tenancies. Such households are at risk of not being able to sustain tenancies in the private rental market and may have few short-term accommodation options left to them. Overcrowding in the public housing dwelling results when they those unable to sustain tenancies by themselves move in with public housing tenants. The existing tenants then may face higher expenditures and be unable to meet their rental obligations.

A number of those interviewed pointed to the fact that public housing tenancies were often in the name of women and so when tenancy problems arose it was women who dealt with the consequences. A particular cause of concern was that of violent partners who might be the source of maintenance bills, anti-social complaints and ultimately eviction. Women who call the police and report their partner to Homeswest avoid being made responsible for any damage. However, fear of deaths in custody

and fear of their partners was cited as a reason why this does not occur in a lot of cases.

One further consequence of a refusal to name violent partners was that women would be unable to access emergency and crisis accommodation without also reporting their partner. In any event, some of those interviewed indicated that the wait for crisis accommodation can be too long in an emergency situation. One consequence is that women are going back to violent partners after moving from house to house with their children.

5.3.6 Government and Non-Government Service Coordination

Indigenous public housing tenants and those in housing need outside public housing who experience social problems of one kind or another are likely to receive support from a range of government and non-government sources. Public housing access and tenancy sustainability outcomes for Indigenous people are likely to be best served when there is coordinated service delivery between various non-government and government agencies and DHW. Examples of services delivered by such agencies include tenancy support programs, accommodation programs for the homeless and programs to support families and build capacity in Indigenous communities. Important in the latter regard are those programs that arose out of the West Australian Gordon Inquiry into the response by Government to reports of child abuse and family violence in Aboriginal communities.

Those interviewed from NGOs suggested that most had a reasonably good relationship with the DHW although in general they noted that that they worked better together with other NGOs than with government. Factors thought to impede the development of a close working relationship included the role of personalities and the presence of competition between the various NGOs.

There was also recognition among the non-government agencies that high workloads in DHW had an adverse impact on outcomes. One interviewee noted that the Department is

> *[More under the pump … doesn't have time to interact with other agencies.] RFN*

Another noted that there appeared to be a somewhat different culture among the non-government agencies as compared to government. As one interviewee noted NGOs will focus on:

> *[Going in to bat for the client.] RFN*

One of the non-government organisational staff members also noted that

> *[The difference between government and community organisations is that you need to fit the service to the client rather than fitting the client to the box before you qualify for a service.] RFN*

The need for a one stop shop is well recognised. It is sometimes felt that Indigenous people may go from one organisation to organisation without receiving support. However, one agency worker interviewed noted that

> *[If we can't help we find someone who can….we make the phonecall here before they go so they feel like they are not being shunted.] RFN*

At present there are plans for further development of coordinated approaches from those involved in providing crisis accommodation in Geraldton with options for a joint venture for crisis accommodation being developed. It was recognised that the crisis accommodation and the public housing systems needed to work better together to meet the needs of Indigenous people. In particular, those interviewed from the crisis

accommodation sector indicated the need to develop supporting programs for people exiting crisis accommodation and entering public housing. There were also severe supply-side problems to fix as the crisis accommodation housing stock (including the Aboriginal Hostel) in Geraldton was always full.

An area where there was seen to be good coordination of services was in respect to prisoner release programs in Geraldton with DHW funding a program to help Indigenous people out of prison back into the housing system over a 6 month period. However, it was felt that more houses need to be provided to this program.

In terms of Homeswest's programs a key concern raised in interviews was that there appeared to be a significant lack of understanding about Homeswest's policies and programs not only by Indigenous clients but also by other agencies and organisations. A lack of full understanding of policies and programs may create unnecessary tensions between Homeswest and its Indigenous clients and applicants and also between Homeswest and other agencies providing support to Indigenous clients and those in need.

There was strong support for Homeswest's SHAP program but it was seen as significantly under funded. A higher level of resourcing would enable SHAP workers to build effective relationships with their clients to not only help their clients avoid eviction in the short term but enable them to build a long-term and stable home environment.

5.4 North West Adelaide

5.4.1 Introduction

Metropolitan Adelaide represents the largest single community of Indigenous persons in South Australia and the northern and north-western suburbs of metropolitan Adelaide contain the largest concentrations of resident Indigenous people in the Adelaide Statistical Division (ASD). At the time of the most recent Census (2001) 11,047 Indigenous persons were counted as resident in the ASD representing 47.16 per cent of the 23,425 Indigenous residents enumerated in SA and an increase of 17.7 per cent (or 1,664 people) on the Indigenous population enumerated at Census 1996. Over the same period, the total population of the ASD grew only 2.6 per cent.

The site for the North-West Adelaide case study is the two contiguous LGAs of Port Adelaide-Enfield and Salisbury. These LGAs comprise a large part of the north-west region and were established in the years immediately post Second World War. Over recent years North-Western Adelaide has suffered socially as a consequence of structural change in the economy, particularly the decline in the manufacturing sector though manufacturing investment is growing in the region again and there has been a recent boom in residential development. Many areas in the North-West contain concentrations of South Australian Housing Trust (SAHT) housing that is in need of significant upgrading, renovation and/or demolition. These suburbs are also considered sites of significant socio-economic disadvantage. Several large-scale redevelopment projects have initiated in the area, including the Westwood redevelopment which is the largest urban regeneration project in Australia.

The Port Adelaide-Enfield and Salisbury LGAs have well established resident Indigenous populations. The two LGAs represent the largest single populations (absolute numbers) of Indigenous persons in the ASD: 2,162 and 1,752 respectively. The Indigenous populations of these two LGAs alone account for 35.43 per cent of Indigenous residents enumerated in Adelaide at Census 2001.

There is a significant overrepresentation of Indigenous households in mainstream SAHT public housing (relative to the non-Indigenous population) and continued reliance on this tenure by Indigenous households in the case study LGAs. In contrast, there is an under-representation of Indigenous households in community housing tenures (10 households in Port Adelaide-Enfield and six in Salisbury).

Statistics provided by the South Australian Community Housing Authority (SACHA) indicates that there are only 60 Indigenous community housing households across SA.

5.4.2 Method

The research undertaken in North-West Adelaide deviated from the general methodology used in this study in a number of ways that reflected the nature of the region. Because of the nature of the region and the size of the population resident there (Indigenous and non-Indigenous) interviews were undertaken with five SAHT Regional Managers – the Adelaide Region, the Parks, the Port Adelaide Region, and the North East – we also interviewed a number of service providers, including officers of the City of Port Adelaide-Enfield, the AHA, the Department of Family and Community Services in Adelaide, and ATSIC Regional Commissioners. The views and opinions of Indigenous Australians were secured via engagement with the Aboriginal Advisory Panel of the City of Port Adelaide-Enfield, as well as individual interviews. Interviews were undertaken between September 2004 and December 2004, with Ethics Approval having been secured in early 2004.

5.4.3 Findings

The following section presents the major findings of our research, as well as addressing the major drivers of public and community housing outcomes for Indigenous people identified in the Positioning Paper.

Overall, public rental housing was perceived favourably by the Indigenous people interviewed as part of this study. The policies of the SAHT—in particular, the emphasis on allocation according to need—assists Indigenous people in gaining access to mainstream public rental housing. However, many respondents indicated that there were substantial concerns about declining access to public rental housing as a consequence of the sale of public housing stock generally. A number of interviewees indicated that there was not a sufficient supply of public rental housing for Aboriginal people because of the acute and growing shortage of public rental housing in Adelaide generally. This problem was seen to be more evident in the North-Western suburbs because they are the preferred location for many Aboriginal people. Indigenous services—including specialist colleges, advisory services etc— are concentrated in the region, there are strong kinship and other networks evident in the North-West and the housing stock is more affordable. These advantageous factors make the shortage of public rental housing more acute in this part of the metropolitan area.

Awareness of the Availability of Mainstream Public and Community Housing

Our research found that there was a very high level of awareness of public housing in the North West of Adelaide. The North West has a well established Indigenous community, with many living in public rental housing for a considerable period. Interviewees indicated that public housing is a preferred tenure because it is more affordable than private rental housing and because of the difficulties in gaining access to home purchase. Indigenous households in South Australia have the opportunity to nominate for the housing waiting list of *either* the SAHT or the specialist Aboriginal housing provider, the AHA. Interviewees and commentators

suggested that some households prefer to nominate for the SAHT rather than the AHA because a) the Trust owns and manages a larger pool of housing and applicants may therefore gain more rapid access to housing assistance and b) some prefer Trust accommodation because they have reservations about kinship relationships within the allocation of the AHA stock. Overall, there was a very high level of awareness of Housing Trust stock but a very limited awareness of community housing options. Participants in our research suggested that community housing was not actively considered by Indigenous people in North-West Adelaide because of a) the management challenges associated with the co-operative housing model in particular deter many Aboriginal people and b) there is a reluctance to consider community housing that is not focussed on Indigenous Australians.

Discrimination by Agencies and the Perception of the Risk of Discrimination by Indigenous Australians

Discrimination was not generally seen to be a feature of the allocation of public rental housing in North-West Adelaide. Respondents did not believe that Indigenous Australians would be denied access to public rental housing on the basis of race, but some expressed concern about the absence of Indigenous staff on the front counter of SAHT regional offices. It was argued that many Indigenous Australians would be more comfortable in seeking public rental housing if their application could be presented to another Indigenous Australian.

In some parts of North-West Adelaide a significant percentage of allocations are made to Indigenous Australians. Over the last two years allocations to Indigenous people in the Parks Region have risen from 9 per cent to 12 per cent of all allocations. The concentration of allocations to Aboriginal Australians reflects a number of factors. First, the implementation of a segmented waiting list into the Housing Trust in the year 2000 has meant that housing allocations are directed to those most in need (Category One applicants). Indigenous households – who are often confronted by multiple disadvantages – meet the criteria for Category One allocation and are consequently more likely to be housed. Across metropolitan Adelaide allocations to Indigenous Australians have risen from 6.6 per cent in 2002 to 7.3 per cent in 2004. Second, the Parks Region covers the Westwood urban regeneration project and there is a stock of poor quality housing for which there is low demand. People needing public housing urgently are likely to be accommodated in the Parks more quickly than if they seek housing elsewhere. Third, many Indigenous South Australians who live outside Adelaide – for example, the Anangu Pitjintinjara Lands or the Upper Spencer Gulf – move to the North-Western suburbs as they use services on a temporary or longer term basis (for example, the renal unit at the Queen Elizabeth Hospital in Port Adelaide) or as they establish themselves close to relatives. These processes of concentration have – perhaps obliquely – contributed to discrimination within the broader community as the concentration of Indigenous households in poor quality housing is seen to contribute to problems of anti-social behaviour.

Table 5.3 Selected Socioeconomic and Demographic Statistics of Port Adelaide-Enfield LGA, Salisbury LGA, ASD and SA for Indigenous, non-Indigenous and Total Populations

	Port Adelaide-Enfield LGA			Salisbury LGA			Adelaide Statistical Division			South Australia		
	Indigenous	non-Indigenous	Total Population	Indigenous	non-Indigenous	Total Population	Indigenous	non-Indigenous	Total Population	Indigenous	non-Indigenous	Total Population
Population	2,162 (2.2%)	91,910 (93.2%)	98,569	1,752 (1.6%)	106,285 (95.8%)	110,924	11,047 (1.0%)	1,023,872 (95.5%)	1,072,585	23,425 (1.6%)	1,391,045 (94.8%)	1,467,261
Proportion of the representative SA population	9.2%	6.6%	6.7%	7.5%	7.6%	7.6%	47.2%	73.6%	73.1%	N/A	N/A	N/A
Median age (years)	19	38	38	17	33	33	19	37	37	20	37	37
Median weekly family income ($)	500-599	700-799	600-699	600-699	700-799	700-799	600-699	800-899	800-899	500-599	800-899	800-899
Median weekly rent ($)	50-99	100-149	100-149	100-149	100-149	100-149	100-149	100-149	100-149	50-99	100-149	100-149
Mean household size (persons)	3	2.3	2.3	3.3	2.7	2.7	3	2.4	2.4	3.3	2.5	2.5
State/Territory Housing Authority Households	321 (4.7%)	6,499 (95.3%)	6,820	189 (5.0%)	3,575 (95.0%)	3,764	1,234 (3.7%)	32,214 (96.3%)	33,448	2,158 (5.0%)	41,341 (95.0%)	43,499
CHO Households	10 (2.1%)	466 (97.9%)	476	6 (1.9%)	313 (98.1%)	319	64 (1.78%)	3,530 (98.2%)	3,594	735 (14.7%)	4,269 (85.3%)	5,004

Source: ABS Census of Population and Housing 2001

Tenancies at Risk and the Incidence of Eviction

When compared with other jurisdictions, the SAHT has distinctive policies with respect to tenancies at risk and eviction (Slatter and Beer 2003; Baulderstone and Beer 2004). Unlike some other jurisdictions, applicants for public rental housing will be accommodated by the SAHT even if they have an outstanding debt and the SAHT is relatively reluctant to evict sitting tenants, Arguably, Indigenous Australians in South Australia are less likely to be denied access to public rental housing because of their tenancy history than in some other jurisdictions. However, the SAHT does evict tenants, including Aboriginal people. The issue of tenancies at risk is further complicated in South Australia by Section 90 of the Residential Tenancies Act (1975) which grants third parties (i.e., neighbours) the right to seek action (including an eviction) within the Residential Tenancies Tribunal (Slatter and Crearie 2004). Indigenous Australians are likely to be over-represented amongst households subject to such actions. This issue is particularly pressing because of the practice of locating high needs clients in parts of the Parks, especially Mansfield Park.

Interviewees and participants at the Aboriginal Advisory Panel considered tenancies at risk and the threat of eviction to be an issue of concern for Indigenous people. A number of respondents felt that young people were often given access to public rental accommodation without the necessary life skills or ability to sustain a tenancy. Others expressed concern at policies that concentrated high needs Aboriginal tenants – often from different kinship groups – in relatively small areas. Under some circumstances this results in conflict between groups which can result in eviction or other pressures to leave their Trust dwelling. Aboriginal respondents also noted that their households tended to be larger than amongst non-Indigenous Australians, resulting in a higher level of normal wear and tear on properties. In their view inadequate allowance was made for the impact of higher occupancy rate, and this could contribute to maintenance debts with the SAHT. In combination these processes may contribute to the failure of tenancies, thereby reducing the ability of Aboriginal South Australians to live in mainstream public rental housing.

The Coordination of Housing and Other Services

The coordination of housing and other services was a concern of interviewees and participants in the City of Port Adelaide Enfield's Aboriginal Advisory Panel. In large measure, Aboriginal households in housing need had access to public rental housing in the North-Western suburbs of Adelaide but, as noted above, often this accommodation was of poor quality, situated in inconvenient locations and in neighbourhoods with limited services. The relatively short waiting times for public housing in the Parks – in combination with the segmented waiting list (Parkin and Hardcastle *forthcoming*) – results in relatively speedy access to public rental housing. There are, however, significant concerns about the coordination and delivery of services to Aboriginal SAHT tenants. While there are a number of Aboriginal advisory groups or consultative forums operating in the region, the Trust Regional Offices do not operate such initiatives and this must raise concerns about the adequacy of service integration.

5.5 Conclusion

Our review of the mainstream public housing administrative data and of public housing policies and programs in chapters 2, 3 and 4 point to significant gains being made in terms of increasing access of Indigenous people to mainstream public and community housing and in the new programs emerging to support Indigenous

people. However, the three case studies undertaken in Inala, Geraldton and North West Adelaide highlight concerns with Indigenous access and tenancy sustainability outcomes in public housing that are not evident in the quantitative profiles.

This was most evident in the Inala case study. The voices of the Inala respondents and the individual case study vignette point to the need to further push the reform process much further in order to find solutions to the problems confronting Indigenous people in severe housing need access sustainable and affordable mainstream housing.

The greatest priority is the need for a significant expansion in the current mainstream public housing stock. Additionally, the case study respondents pointed to the need to have better designed houses with more bedrooms to meet the needs of large households and thought being given to the inclusion of two bathrooms. Acknowledging that many Indigenous people have large families and provide temporary accommodation for extended families is crucial to sensitive planning. Gardens could also be landscaped with natives that require minimal maintenance.

The importance of choice about the types of housing for Indigenous people should be the foundation for provision. The issue of social mix is another aspect to planning which arose in the case studies. In particular there were concerns raised about ghetto-like neighbourhood effects and the problem of locating public housing options in outer suburbs, often located away from essential services, which was seen as not being conducive to maintaining successful tenancies.

A greater level of support and outreach which persists through the duration of the tenancy for those at risk of later evictions was also a theme of the case study interviews. This is particularly necessary when clients are moving from transitional and crisis community housing to long-term mainstream public housing. In WA, SHAP is an excellent program which requires a significant boost in resources. Supporting Indigenous people through such a program would have lasting benefits not only in length of tenancies but also in other mutually reinforcing aspects of life.

The employment of Indigenous staff within Housing Authorities is also crucial. However, appropriate support and mentoring is required for these staff members. A greater number of Indigenous staff would help to break down barriers that might exist between staff and Indigenous clients and tenants and would not only lessen the feeling of isolation that can be felt by Indigenous clients but also the pressures placed on the small number of Indigenous staff by Indigenous clients.

There is a great deal of compassion and understanding of the complex needs of Indigenous people in severe need accessing public and community housing on the part of those providing housing services both within and outside Housing Authorities. However, translating this into supportive practice is not always easy. The case of Indigenous women who have leases in their name, suffer domestic and family violence and are required to pay the bill for damage to the house done by her partner because she is incapable of reporting him and filling out a form highlights this point. The system as a whole, including all government departments and non-government agencies must find flexible means to work with cases such as this.

The need to further develop shared policy and program knowledge between non-government support agencies and government departments is an important theme arising from the Geraldton case study. One interviewee suggested inter-agency placements to further policy knowledge between organisations.

Aboriginal South Australians choose to live in the North-Western suburbs of Adelaide because it offers an affordable housing stock, there is a large volume of public rental housing within the region, specialist Aboriginal services are clustered in the region, and they have strong historical links with this part of Adelaide. These processes of

concentration are further reinforced by the concentration of other services – such as hospitals – and family and friendship networks. Indigenous people are over-represented in the public rental housing stock in Adelaide, and highly over-represented amongst new tenancies in some parts of the North-Western suburbs. This concentration reflects the profound disadvantage confronting many Indigenous households in combination with Trust policies that assign housing to those in greatest need. Mainstream community housing was not considered to be of interest to Indigenous South Australians because of a reluctance to enter housing arrangements with non Indigenous persons.

The clear message to come from the South Australian case study was that Indigenous South Australians believed that their access to mainstream public rental housing still left much to be desired. They recognised that this was a consequence of the system-wide sell of public rental housing in South Australia and that they were one group acutely affected by the diminishing public rental stock. Long term residents of Adelaide felt they were doubled disadvantaged because of the movement of other Aboriginal people into the region. They were seen to consume housing and services within North-Western Adelaide, reducing access for the established population.

The crucial insights arising from this section of the report, through the voices of those interviewed, are that the multiplicity of factors around race, discrimination, lack of housing stock and supports and a wide range of risk factors all conspire to deny many Indigenous people access to mainstream housing. As one service provider maintains:

> If they had good, steady accommodation, things like domestic violence, child protection and stuff would be put on the back burner for a while. Parents get really stressed out when they know they have to be out of accommodation in a few days. Finding a place to stay, staying with friends and that and feeling imposing on friends. So the backbone is good, steady accommodation which prevents a lot of other government agencies becoming involved with families

One Indigenous man, when asked by the Inala researcher whether it is good to have Aboriginal people and white people living together in mainstream housing, just stated the reality that:

We all bleed the same. We are all human.

CHAPTER 6 CONCLUSION

In May 2001, Federal, State and Territory Governments made a commitment to improving housing outcomes for Indigenous people through the landmark *Building a Better Future: Indigenous Housing to 2010 (*BBF*)* agreement. An integral component of BBF is the strategy of improving Indigenous access to mainstream public and community housing (strategy 1.4). Access to mainstream public and community housing and the sustainability of tenancies needs to improve if we are to reduce the prevalence of homelessness, overcrowding, and poor living conditions among Indigenous people.

This study provides an assessment of the extent to which the BBF strategy of improving Indigenous access to mainstream public and community housing for those in housing need is being realised. The evidence presented in this study indicates that Indigenous people now comprise a larger share of those entering mainstream public and community housing than they did when governments made their BBF commitment in 2001. Indigenous access to mainstream public housing has improved in an environment where the mainstream public housing sector is shrinking. Furthermore, Indigenous people, who are successful in accessing mainstream public housing, experience waiting times no longer than non-Indigenous public housing applicants.

Nevertheless, the quantitative evidence also indicates that significant problems remain in respect to the sustainability of tenancies. Indigenous people exhibit shorter tenancies and, at least on the one available set of relevant data we have available to us from Western Australia (WA), are significantly more likely to be served termination and final eviction notices than their non-Indigenous counterparts. Furthermore, Indigenous overcrowding rates, within mainstream public housing, lie well above corresponding rates for the non-Indigenous tenant population. Most importantly, the level of severe housing need among Indigenous people, the factor that drives much of the interest in public and community housing access and tenancy sustainability issues, remain at very high levels.

The continued existence of high levels of unmet housing need in the Indigenous population suggests that a strong focus of policy must be on reducing supply-side impediments to Indigenous access. There is an urgent need to arrest recent declines in the overall supply of mainstream public housing dwellings if levels of housing need among Indigenous people and in the non-Indigenous population are to be reduced.

Better targeting of the existing public housing stock must also be high on the agenda if the present tightening of public housing supply continues. Priority access now represents the dominant form of entry to public housing in most jurisdictions, but consideration must be given to further increasing its role. In a similar vein, the issue of developing mechanisms that facilitate higher rates of exit from public housing for those who can adequately cope in the private market must be further considered. Any reform agenda in terms of increasing tenant turnover in public housing must, of course, be very carefully managed so that only those with a sufficiently strong income position and with necessary tenancy management capabilities to cope with a transition to the private sector are considered in any transition program.

The introduction of appropriately resourced priority access entry mechanisms into mainstream community housing must also be high on the reform agenda, but such changes must be introduced in a collaborative manner to retain the unique independent, community-based features of community housing and to ensure that relatively small community housing organisations are able to absorb such changes. Better integration of the mainstream public and community housing sector with the Supported Accommodation and Assistance Program (SAAP) and other elements of

the crisis and emergency accommodation sector are also critical elements in integrated program to reduce housing need levels in the Indigenous population. Again, however, there is a need to ensure that the further development of integrated responses does not reduce the independence of community housing organisations.

State/Territory Housing Authorities have taken a number of important steps to improve Indigenous access and tenancy sustainability outcomes for Indigenous people and to reduce levels of unmet housing need in the Indigenous population. Those Indigenous people in greatest housing need are the homeless. A number of jurisdictions (most notably Victoria and WA) have developed Homelessness Strategies that bring together support services in an integrated fashion at points of greatest stress. These programs offer the greatest hope for improved outcomes for Indigenous homeless people. Mainstream public and community housing agencies can play a fundamental role in helping to prevent homelessness and in providing a long-term accommodation exit point for those in various forms of crisis or emergency accommodation.

Access to mainstream public housing can be denied to households on the basis of breaches of the terms of a prior public housing tenancy or the non-repayment of Housing Authority debts. Jurisdictions differ with respect to the strictness with which this condition is applied. However, when strictly applied, such eligibility criteria can act to prevent some of the most needy households from re-entering public housing and securing long-term low-cost accommodation. Developing ways in which past histories do not act as a bar to re-entry must be one of the key points of focus of policy makers in improving access to mainstream public housing among Indigenous households. Such a reform agenda recognises that a focus on traditional landlord-tenant housing relationships, which may have been a fundamental part of a larger public housing system, may now be increasingly inappropriate for a smaller system which is not so much concerned with housing those on low incomes but is more focussed on meeting the need for secure shelter for those in severe housing need.

The issue of the sustainability of public and community housing tenancies of those who would otherwise be in housing need is also one of fundamental concern. As noted previously, the average duration of Indigenous tenancies in mainstream public housing lies well below that for non-Indigenous tenancies and yet Indigenous tenants are more likely to be drawn from greatest need categories. The maintenance of long-term secure accommodation is a key objective for those in such categories. These findings underline the need for Housing Authorities to develop supported tenancy programs to assist households that may prematurely exit from public housing or face eviction. A number of jurisdictions have well-developed but still relatively small supported tenancy programs for those tenants at risk of tenancy termination (e.g., the *Supported Housing Assistance Program (SHAP)* in WA) while others are developing pilot programs (e.g., the Indigenous Tenants at Risk of Eviction Pilot in Victoria). These programs appear to work best when a model of collaboration between public housing providers and non-government community agencies applies to service provision, intervention is not left to late but the rights of the tenants are upheld.

Increasing the representation of Indigenous people in mainstream public housing offices and in decision-making roles in mainstream public housing provides a positive environment for improved Indigenous access and sustainability outcomes. It is important in this regard that increased Indigenous representation is not simply confined to Indigenous-specific public and community directorates or Authorities but is evident throughout the administrative arm of mainstream public housing. At a broader level, public housing authorities need to recognise a history of disadvantage and discrimination in housing affecting Indigenous people and the deep need for reconciliation. For example, the Queensland Department of Housing's *Statement of*

Reconciliation provides an overarching commitment to address the concerns and issues of Indigenous people and commitments in a number of areas to create a positive environment for existing and prospective Indigenous tenants. Such statements provide an important foundation stone for future progress.

Jurisdictions have increased efforts to better match households to the appropriate dwelling type. But a boost to the stock of larger dwellings is required if we are to reduce overcrowding outcomes for Indigenous households. The existing housing stock is more structured to meet the needs of a non-Indigenous public housing population where single person households dominate. This issue is now being addressed by some State/Territory Housing Authorities through the judicious selling of smaller units and the purchase or building of larger dwellings.

Indigenous tenancies in long-term mainstream community housing represent a lower proportion of the total number of tenancies than in mainstream public housing. Mainstream community housing developed largely in parallel with Indigenous-specific community housing and Indigenous community housing was, and is, viewed by the community housing sector as playing a unique role in maintaining cultural identify and meeting distinct cultural needs that are not easy (if possible) to replicate in mainstream community housing. Mainstream community housing providers continue to be supportive of the further development of the Indigenous-specific community housing sector. However, in the present environment, there is a need to further develop options for increased Indigenous access to long-term mainstream community housing to meet the high existing level of unmet housing need in the Indigenous population. To be able to do this, mainstream Community Housing Organisations (CHOs) need more resources to cover additional capital, infrastructure, maintenance and tenant management costs.

A major component of this research project was the examination of the mainstream public and community housing experiences of Indigenous people themselves and those who provide services to Indigenous households in need. Our findings from the administrative data and from a review of State/Territory Housing Authority programs and policies suggest that significant gains are being made in terms of an increasing access of Indigenous people to mainstream public and community housing and the development of new programs designed to support Indigenous people access and sustain tenancies. However, the three case studies (Inala, Geraldton and North-West Adelaide) point to the need to push the reform process much further in order to find solutions to the problems confronting Indigenous people in housing need accessing sustainable and affordable mainstream housing.

The greatest frustration expressed in case study interviews of Indigenous people and those working in housing-related support agencies was simply the lack of available housing for those in need wishing to secure long-term accommodation. Additionally, there was a strong view presented in our case study interviews that houses need to be better designed to meet the needs of larger Indigenous households. The case studies point to widespread perceptions that non-Indigenous people get access to houses ahead of Indigenous people but even more so that the standard of accommodation and housing maintenance provided to Indigenous people is lower than for the non-Indigenous population. A greater level of support and outreach which persists through the duration of the tenancy for those at risk of later evictions was also a theme that arose from the case studies.

The case studies reveal a great deal of compassion and understanding of the complex needs of Indigenous people in severe need accessing public and community housing on the part of those providing housing services both within and outside Housing Authorities. However, translating this into supportive practice is not always easy. The case of Indigenous women who have leases in their name, suffer

domestic and family violence and are required to pay the bill for damage to the house done by her partner because she is incapable of reporting him and filling out a form highlights this point. The system as a whole, including all government departments and non-government agencies must find flexible means to work with cases such as this. The crucial insight arising from the case studies, through the voices of those interviewed, are that the multiplicity of factors around race, discrimination, lack of housing stock and supports and a wide range of risk factors all conspire to deny many Indigenous people access to mainstream housing.

Our qualitative case study analyses were complemented by a quantitative case study on the factors associated with housing-related experiences of Indigenous women in Katherine and the impact of these experiences on individual psychological wellbeing. The complete set of results of this study is included in Appendix D of this report below. The findings from this study indicate that chronic and consistent hardship and adversity experienced by many Indigenous women may give rise to substantial under-reporting of psychological distress and can be interpreted in terms of a sense of 'hopelessness' where individuals who experience negative events more frequently, across many life areas, are more likely to react passively to adversity by engaging avoidance or denial coping strategies.

To further investigate housing-related experiences for Indigenous women in Katherine, a second study was conducted with key service provider organisations and agencies in Katherine and this study identified educational programs designed to enhance the skills required to maintain tenancy, appropriate assessment and referral processes within and between service provision agencies, and the use of cultural and language specialists in the provision of services to Indigenous clients as key factors conducive to improving housing access and sustainable tenancies while major barriers to housing access included the lack of understanding of housing rules and regulations, discrimination and racism, and the high costs associated with both obtaining and maintaining a residence. Additionally, participant service providers highlighted the shortfall of available housing stock, as well as the lack of culturally appropriate housing design as factors contributing to the adverse housing circumstances of Indigenous Australians. Importantly, the majority of surveyed stakeholders perceived the following factors as common to failed tenancies for Indigenous people in Katherine; financial difficulties, the lack of understanding of living in urban, or town, environments, and inadequate space for extended families.

In summary, this study shows that gains have been made in improving access outcomes in mainstream public housing for Indigenous people in housing need. The high levels of continuing unmet housing need in the Indigenous population indicate, however, that more needs to be done to improve housing outcomes in this area. We also need to continue to develop programs designed to ensure that vulnerable households in public housing at risk of losing their tenancy are supported through difficult times so that a cycle of eviction/vacant possession and churning through crisis and emergency housing and other tenuous accommodation options can be avoided. Australian governments have made a landmark commitment to improving housing outcomes for Indigenous people in the *Building a Better Future: Indigenous Housing to 2010 (*BBF*)* agreement. It is through the implementation strategies in BBF that a coordinated response to Indigenous housing outcomes can be maintained and enhanced and it is in terms of the success in achieving better housing-related outcomes for Indigenous Australians, that Australian governments can be judged over the remaining five years of the agreement.

APPENDIX A: MAINSTREAM PUBLIC HOUSING PROFILE

Table A1   Total Number of Households Occupying Mainstream Public Housing at 30 June 2002, 2003

	NSW	Vic	Qld	WA	SA	Tas	ACT	NT	Total
At June 2002									
Indigenous households	8,700** (2,197)	771	2,311	2,098	812	463	142	1,377	16,674 (10,171)
Total households	125,315	62,425	48,908	30,780	46,291	12,116	11,008	5,624	342,467
At June 2003									
Indigenous households	8,700** (2,721)	1,006	2,491	2,363	1,118	447	185	1,451	17,761 (11,782)
Total households	123,088	62,598	48,582	30,420	45,351	11,624	10,896	5,476	338,035

Source: Australian Institute of Health and Welfare (AIHW), 2002-03 Public Housing Unit Record File held in the National Housing Data Repository, AIHW.

** New South Wales (NSW) reported 8,700 Indigenous households in mainstream public housing for both 2002 and 2003. This figure is estimated based on Census 2001, adjusted for census undercounting of public housing households. The number of Indigenous households in the public housing NMDS (National Minimum Data Set) was 2,197 for 2002 and 2,721 for 2003, but these figures are severely under-reported. Changes have been made to the Department's business systems to ensure improved reporting and recording of Indigenous status, but it will be a number of years before Indigenous status is of sufficient quality for detailed data analysis.

Table A2   Total Number of Indigenous Households Occupying State Owned and Managed Indigenous Housing (SOMIH) at 30 June 2002, 2003

	NSW	Vic	Qld	WA	SA	Tas	ACT	NT	Total
At June 2002	3,873	1,119	2,612	2,263	1,701	306	..	..	11,874
At June 2003	3,890	1,175	2,643	2,216	1,719	320	..	..	11,963

Source: AIHW, 2002-03 Public Housing Unit Record File held in the National Housing Data Repository, AIHW.

**Table A3   Households Assisted with Mainstream Public Housing at 30 June 2003,
by Age of Principal Tenant**

	NSW	Vic	Qld	SA	WA	Tas	NT	ACT	Total[a]
				Indigenous households					
Missing age	—	.	.	.	8	.	4	1	**13**
15 to 19	—	32	59	40	67	16	34	9	**257**
20 to 24	—	94	331	142	318	69	118	20	**1092**
25 to 29	—	149	413	165	329	79	201	25	**1361**
30 to 34	—	156	458	202	373	71	211	33	**1504**
35 to 39	—	174	322	161	352	67	184	28	**1288**
40 to 44	—	136	260	129	259	58	155	25	**1022**
45 to 49	—	82	197	83	197	28	142	15	**744**
50 to 54	—	57	160	61	151	19	114	13	**575**
55 to 59	—	42	102	47	100	13	88	4	**396**
60 to 65	—	35	76	34	93	15	71	5	**329**
65 and over	—	49	113	54	116	12	129	7	**480**
Total	—	**1006**	**2491**	**1118**	**2363**	**447**	**1451**	**185**	**9061**
				non-Indigenous households					
Missing age	—	16	2	39	444	.	13	36	**550**
15 to 19	—	356	154	385	214	150	33	127	**1419**
20 to 24	—	1856	1315	1159	770	419	158	398	**6075**
25 to 29	—	2738	2267	1843	1254	463	214	542	**9321**
30 to 34	—	4223	3503	2913	1955	591	363	783	**14331**
35 to 39	—	5293	4476	3673	2237	544	393	838	**17454**
40 to 44	—	5839	5409	4133	2484	606	401	977	**19849**
45 to 49	—	5308	4912	3692	2510	455	357	835	**18069**
50 to 54	—	5029	4261	3284	2481	426	332	646	**16459**
55 to 59	—	4691	4246	3196	2371	408	369	528	**15809**
60 to 65	—	4329	3837	3054	2395	328	386	452	**14781**
65 and over	—	17632	11706	13652	8942	846	1006	1876	**55660**
Total	—	**57310**	**46088**	**41023**	**28057**	**5236**	**4025**	**8038**	**189777**

Table A3 (continued) Households Assisted with Mainstream Public Housing at 30 June 2003, by Age of Principal Tenant

	NSW	Vic	Qld	SA	WA	Tas	NT	ACT	Total[a]
					All households				
Missing age	862	27	5	405	452	.	17	50	**1818**
15 to 19	394	398	213	425	281	222	67	162	**2162**
20 to 24	2651	2127	1646	1301	1088	649	276	526	**10264**
25 to 29	5328	3404	2680	2030	1583	804	415	749	**16993**
30 to 34	9001	5165	3961	3207	2328	1055	574	1059	**26350**
35 to 39	11104	6234	4798	4089	2589	1092	577	1154	**31637**
40 to 44	13432	6667	5669	4678	2743	1259	556	1300	**36304**
45 to 49	12767	5832	5109	4192	2707	1099	499	1093	**33298**
50 to 54	11716	5353	4421	3794	2632	995	446	890	**30247**
55 to 59	10817	4927	4348	3567	2471	963	457	711	**28261**
60 to 65	9599	4488	3913	3295	2488	849	457	610	**25699**
65 and over	35417	17976	11819	14368	9058	2637	1135	2592	**95002**
Total	**123088**	**62598**	**48582**	**45351**	**30420**	**11624**	**5476**	**10896**	**338035**

Source: AIHW, 2002-03 Public Housing Unit Record File held in the National Housing Data Repository, AIHW.

a. The total for Indigenous and non Indigenous households excludes NSW; the total for all households includes all states and territories.

Notes:

1. All households include 104,599 households with unknown Indigenous status.
2. Due to the under-reporting of Indigenous status, NSW data on Indigenous breakdown was considered not reliable and is not reported here.
3. NT 'non-Indigenous' households include households with unknown Indigenous status.

Table A4 **Households Assisted with Mainstream Public Housing at 30 June 2003, by Sex of Principal Tenant**

	NSW	Vic	Qld	SA	WA	Tas	NT	ACT	Total[(a)]
				Indigenous households					
Female	—	277	661	376	648	133	392	62	**2549**
Male	—	725	1829	710	1707	314	1058	121	**6464**
Unknown gender	—	4	1	32	8	.	1	2	**48**
Total	**2721**	**1006**	**2491**	**1118**	**2363**	**447**	**1451**	**185**	**9061**
				non-Indigenous households					
Female	—	20132	16896	10062	10555	2117	1849	3085	**64696**
Male	—	36960	29140	14666	17074	3118	2176	4907	**108041**
Unknown gender	—	218	52	16295	428	1	.	46	**17040**
Total	**35902**	**57310**	**46088**	**41023**	**28057**	**5236**	**4025**	**8038**	**189777**
				All households					
Female	15398	21582	17557	10438	11203	4174	2241	4078	**86671**
Male	21642	40716	30969	15376	18781	7449	3234	6625	**144792**
Unknown gender	86048	300	56	19537	436	1	1	193	**106572**
Total	**123088**	**62598**	**48582**	**45351**	**30420**	**11624**	**5476**	**10896**	**338035**

Source: AIHW, 2002-03 Public Housing Unit Record File held in the National Housing Data Repository, AIHW.

a. The total for Indigenous and non Indigenous households excludes NSW; the total for all households includes all states and territories.
Notes:

1. All households include 104,599 households with unknown Indigenous status.
2. Due to the under-reporting of Indigenous status, NSW data on Indigenous breakdown was considered not reliable and is not reported here.
3. NT 'non-Indigenous' households include households with unknown Indigenous status.

Table A5 **Households Assisted With Mainstream Public Housing at 30 June 2003, by Household Type**

	NSW	Vic	Qld	SA	WA	Tas	NT	ACT	Total[a]
Indigenous households									
Single only	—	244	390	430	568	92	281	51	**2056**
Couple only	—	24	58	43	97	28	66	2	**318**
Single parent with dependent	—	422	1412	452	1096	212	538	80	**4212**
Couple with dependent	—	59	443	104	377	85	232	5	**1305**
Group households	—	94	49	30	119	4	57	13	**366**
Multiple income unit households	—	161	138	59	103	26	276	28	**791**
Unknown household type	—	2	1	.	3	.	1	6	**13**
Total	—	**1006**	**2491**	**1118**	**2363**	**447**	**1451**	**185**	**9061**
non-Indigenous households									
Single only	—	28233	20296	25507	14492	2842	1678	3774	96822
Couple only	—	4564	3872	4462	3176	413	367	318	17172
Single parent with dependent	—	9735	13749	7616	6319	1465	1085	2050	42019
Couple with dependent	—	2962	6198	2194	2502	401	600	258	15115
Group households	—	5540	848	648	1052	52	99	808	9047
Multiple income unit households	—	5955	1113	596	496	63	196	757	9176
Unknown household type	—	321	12	.	20	.	.	73	426
Total	—	**57310**	**46088**	**41023**	**28057**	**5236**	**4025**	**8038**	**189777**
All households									
Single only	56503	28981	20686	29147	15060	5677	1959	4724	162737
Couple only	12339	4768	3930	4505	3273	1135	433	450	30833
Single parent with dependent	29016	11908	15161	8068	7415	3111	1623	2743	79045
Couple with dependent	10808	3447	6641	2298	2879	1301	832	448	28654
Group households	7337	6030	897	678	1171	135	156	1155	17559
Multiple income unit households	6979	7094	1251	655	599	265	472	1251	18566
Unknown household type	106	370	16	.	23	.	1	125	641
Total	**123088**	**62598**	**48582**	**45351**	**30420**	**11624**	**5476**	**10896**	**338035**

Source: AIHW, 2002-03 Public Housing Unit Record File held in the National Housing Data Repository, AIHW.

a. The total for Indigenous and non Indigenous households excludes NSW; the Total for all households includes all states and territories.
Notes:

1. All households include 104,599 households with unknown Indigenous status.
2. Due to the under-reporting of Indigenous status, NSW data on Indigenous breakdown was not considered reliable and not reported here.
3. NT 'non-Indigenous' households include households with unknown Indigenous status.

Table A6   Households Assisted with Mainstream Public Housing at 30 June 2003, by Number of Dependent Children

	NSW	Vic	Qld	SA	WA	Tas	NT	ACT	Total[a]
Indigenous households									
0	—	371	653	589	864	156	653	81	**3367**
1	—	229	558	222	530	112	284	38	**1973**
2 to 3	—	319	965	233	718	143	385	50	**2813**
4 to 5	—	77	267	63	205	33	110	14	**769**
6 and over	—	10	48	11	43	3	18	2	**135**
Total	—	**1006**	**2491**	**1118**	**2363**	**447**	**1451**	**185**	**9061**
non-Indigenous households									
0	—	40521	30052	33569	20606	3555	2593	5419	**136315**
1	—	7534	6633	3615	3189	758	581	1199	**23509**
2 to 3	—	7837	8006	3323	3556	828	744	1279	**25573**
4 to 5	—	1249	1221	472	596	83	99	127	**3847**
6 and over	—	169	176	44	90	12	8	13	**512**
Total	—	**57310**	**46088**	**41023**	**28057**	**5236**	**4025**	**8038**	**189777**
All households									
0	86771	42058	30705	37368	21470	7949	3246	7072	**236639**
1	15473	8788	7191	3837	3719	1576	865	1628	**43077**
2 to 3	17082	9833	8971	3556	4274	1808	1129	1920	**48573**
4 to 5	3234	1683	1488	535	801	262	209	242	**8454**
6 and over	528	227	224	55	133	29	26	29	**1251**
Total	**123088**	**62598**	**48582**	**45351**	**30420**	**11624**	**5476**	**10896**	**338035**

Source: AIHW, 2002-03 Public Housing Unit Record File held in the National Housing Data Repository, AIHW.

a. The total for Indigenous and non Indigenous households excludes NSW; the Total for all households includes all states and territories.

Notes:

1. All households include 104,599 households with unknown Indigenous status.
2. Due to the under-reporting of Indigenous status, NSW data on Indigenous breakdown was considered not reliable and is not reported here.
3. NT 'non-Indigenous' households include households with unknown Indigenous status.

Table A7   Households Assisted with Mainstream Public Housing at 30 June 2003, by Household Size

	NSW	Vic	Qld	SA	WA	Tas	NT	ACT	Total[a]
Indigenous households									
Missing	—	.	.	.	.	.	1	.	**1**
1	—	244	390	430	571	92	281	51	**2059**
2	—	266	543	284	588	115	337	42	**2175**
3	—	205	597	185	491	96	307	38	**1919**
4	—	148	433	105	343	77	245	28	**1379**
5	—	81	291	63	171	35	150	9	**800**
6	—	33	120	25	106	23	75	11	**393**
7 and over	—	29	117	26	93	9	55	6	**335**
Total	—	1006	2491	1118	2363	447	1451	185	**9061**
non-Indigenous households									
Missing	—	.	.	.	4	.	.	1	**5**
1	—	28233	20296	25507	14505	2842	1678	3795	**96856**
2	—	13856	10973	9315	7051	1185	921	1959	**45260**
3	—	7279	6865	3304	3130	657	658	1187	**23080**
4	—	4337	4341	1736	1880	313	426	655	**13688**
5	—	2080	2083	740	875	152	200	292	**6422**
6	—	949	944	274	385	57	101	94	**2804**
7 and over	—	576	586	147	227	30	41	55	**1662**
Total	—	57310	46088	41023	28057	5236	4025	8038	**189777**
All households									
Missing	105	9	3	.	4	.	1	5	**127**
1	56483	28981	20686	29147	15076	5676	1959	4749	**162757**
2	31415	15200	11516	9599	7639	2785	1258	2637	**82049**
3	16149	8662	7462	3489	3621	1534	965	1681	**43563**
4	9733	5236	4774	1841	2223	873	671	1021	**26372**
5	5324	2575	2374	803	1046	458	350	506	**13436**
6	2317	1168	1064	299	491	208	176	185	**5908**
7 and over	1562	767	703	173	320	90	96	112	**3823**
Total	123088	62598	48582	45351	30420	11624	5476	10896	**338035**

Source: AIHW, 2002-03 Public Housing Unit Record File held in the National Housing Data Repository, AIHW.

a. The total for Indigenous and non Indigenous households excludes NSW; the total for all households includes all states and territories.

Notes:

1. All households include 104,599 households with unknown Indigenous status.
2. Due to the under-reporting of Indigenous status, NSW data on Indigenous breakdown was considered not reliable and is not reported here.
3. NT 'non-Indigenous' households include households with unknown Indigenous status.

Table A8 **Households Assisted with Mainstream Public Housing at 30 June 2003, by Australian Standard Geographical Classification (ASGC) Remoteness Classification**

	NSW	Vic	Qld	SA	WA	Tas	NT	ACT	Total[(a)]
				Indigenous households					
Major city	—	399	649	531	794	..	..	181	**2553**
Inner regional	—	353	467	88	133	285	..	4	**1330**
Out regional	—	252	1,041	430	432	158	708	..	**3021**
Remote	—	1	261	49	591	4	644	..	**1550**
Very remote	—	..	74	20	412	..	99	..	**606**
Total	—	**1,006**	**2,491**	**1,118**	**2,362**	**447**	**1,451**	**185**	**9060**
				non-Indigenous households					
Major city	—	41,415	29,464	32,117	20,599	..	..	8,001	**131595**
Inner regional	—	12,861	8,867	2,761	2,797	3,691	..	37	**31015**
Out regional	—	3,016	6,974	5,397	2,503	1,481	3,132	..	**22503**
Remote	—	18	583	694	1,568	43	780	..	**3687**
Very remote	—	..	199	55	580	21	113	..	**969**
Total	—	**57,310**	**46,088**	**41,023**	**28,048**	**5,236**	**4,025**	**8,038**	**189768**
				All Households					
Major city	98,821	44,916	30,114	34,978	21,392	..	..	10,849	**241,069**
Inner regional	18,997	14,223	9,335	3,106	2,930	8,474	..	47	**57,112**
Out regional	4,825	3,438	8,015	6,394	2,935	3,051	3,840	..	**32,497**
Remote	368	22	845	793	2,160	68	1,424	..	**5,679**
Very remote	73	..	273	80	993	31	212	..	**1,662**
Total	**123,083**	**62,598**	**48,582**	**45,351**	**30,410**	**11,624**	**5,476**	**10,896**	**338,020**

Source: AIHW, 2002-03 Public Housing Unit Record File held in the National Housing Data Repository, AIHW.

Notes:

a. The total for Indigenous and non Indigenous households excludes NSW; the total for all households includes all states and territories.

1. All households include 104,593 households with unknown Indigenous status.

2. 9 households with missing postcode were excluded.

3. 6 households were excluded because of duplicate records.

4. Due to the under-reporting of Indigenous status, NSW data on Indigenous breakdown was not considered reliable and is not reported here.

5. NT 'non-Indigenous' households include households with unknown Indigenous status.

Table A9   Households Assisted with Mainstream Public Housing at 30 June 2003, by Rebate Flags

	NSW	Vic	Qld	SA	WA	Tas	NT	ACT	Total[a]
Indigenous households									
Rebated	—	891	2217	965	2128	359	1337	162	**8059**
Non-rebated	—	115	274	153	235	88	113	23	**1001**
Unknown rebate flag	—	.	.	.	.	.	1	.	**1**
Total	—	**1006**	**2491**	**1118**	**2363**	**447**	**1451**	**185**	**9061**
non-Indigenous households									
Rebated	—	50905	40322	37596	25547	4683	3528	6790	169371
Non-rebated	—	6405	5763	3427	2510	553	497	1248	20403
Unknown rebate flag	—	.	3	.	.	.	.	.	3
Total	—	**57310**	**46088**	**41023**	**28057**	**5236**	**4025**	**8038**	**189777**
All households									
Rebated	111481	55626	42542	38793	27675	10034	4865	8990	**300006**
Non-rebated	11607	6972	6037	6558	2745	1590	610	1906	**38025**
Unknown rebate flag	.	.	3	.	.	.	1	.	**4**
Total	**123088**	**62598**	**48582**	**45351**	**30420**	**11624**	**5476**	**10896**	**338035**

Source: AIHW, 2002-03 Public Housing Unit Record File held in the National Housing Data Repository, AIHW.

a. The total for Indigenous and non Indigenous households excludes NSW; the total for all households includes all states and territories.

Notes:

1. All households include 104,599 households with unknown Indigenous status.

2. Due to the under-reporting of Indigenous status, NSW data on Indigenous breakdown was not considered reliable and is not reported here.

3. NT 'non-Indigenous' households include households with unknown Indigenous status.

Table A10   Rebated Households Assisted With Mainstream Public Housing at 30 June 2003, by Crowding Status

	NSW	Vic	Qld	SA	WA	Tas	NT	ACT	Australia
Indigenous households									
Overcrowding	--	20	37	6	13	2	10	3	91
Moderate overcrowding	--	94	313	57	208	28	153	7	860
Total	--	891	2217	920	2055	347	1085	138	7652
non-Indigenous households									
Overcrowding	--	382	278	109	61	5	20	9	864
Moderate overcrowding	--	3626	2450	881	1129	139	192	157	8574
Total	--	50905	40322	37098	25214	4649	3367	6343	167898
All rebated households									
Overcrowding	688	502	315	115	74	27	30	18	1769
Moderate overcrowding	7656	4375	2763	938	1337	361	345	281	18056
Total[a]	111481	55626	42542	38793	27675	10034	4865	8990	300006

Source: AIHW, 2002-03 Public Housing Unit Record File held in the National Housing Data Repository, AIHW.

a. 'Total' includes all rebated households.

Notes:

1. This analysis excludes those ongoing households who were non-rebated or multiple income unit households. It also excludes 20 households with no dwelling information or household composition.

2. Due to the under-reporting of Indigenous status, NSW data on Indigenous breakdown was not considered reliable and is not reported here.

3. NT 'non-Indigenous' household included households with unknown Indigenous status.

4. The overcrowding numbers are under-estimates for all jurisdictions other than Victoria and Qld as multi-family households have been excluded from the analysis.

Table A11   Rebated Households Assisted with Mainstream Public Housing at 30 June 2003, by Low Income Status

	NSW	Vic	Qld	SA	WA	Tas	NT	ACT	Australia
					Indigenous households				
Low income A	--	812	2145	854	1835	309	956	121	7032
Low income B	--	69	68	62	207	38	124	17	585
Unknown	--	5	3	3	3	..	..	..	14
Total	--	**891**	**2217**	**920**	**2055**	**347**	**1085**	**138**	**7652**
					non-Indigenous households				
Low income A	--	45597	36770	32652	21574	4234	2767	5181	**148775**
Low income B	--	5025	3499	4202	3299	404	587	1090	**18106**
Unknown	--	121	6	189	270	9	5	18	**618**
Total	--	**50905**	**40322**	**37098**	**25214**	**4649**	**3367**	**6343**	**167891**
					All rebated households				
Low income A	91057	49738	38915	33506	23409	8975	3723	6696	**256019**
Low income B	10066	5557	3567	4264	3506	900	711	1424	**29995**
Unknown	204	136	9	424	273	17	5	23	**1091**
Total[a]	**111481**	**55626**	**42542**	**38793**	**27675**	**10034**	**4865**	**8990**	**300006**

Source: AIHW, 2002-03 Public Housing Unit Record File held in the National Housing Data Repository, AIHW.

a. 'Total' includes all rebated households.

Notes:

1. This analysis excludes those ongoing households who were non-rebated or multiple income unit households.
2. Due to the under-reporting of Indigenous status, NSW data on Indigenous breakdown was not considered reliable and is not reported here.
3. NT 'non-Indigenous' household included households with unknown Indigenous status.

Table A12   Households Newly Allocated in the Financial Year of 2002-03 in Mainstream Public Housing, by Greatest Need Status

Household in greatest need status	NSW	Vic	Qld	SA	WA	Tas	NT	ACT	Total[a]
Indigenous households									
Yes	299	185	49	177	257	93	79	46	**1185**
No	589	36	688	144	.	.	326	3	**1786**
Unknown greatest need status	.	.	.	.	565	21	.	.	**586**
Total	**888**	**221**	**737**	**321**	**822**	**114**	**405**	**49**	**3557**
non-Indigenous households									
Yes	2673	3508	428	1418	755	884	86	678	**10430**
No	6539	1810	4086	2037	5	.	336	90	**14903**
Unknown greatest need status	.	.	.	.	2829	201	.	13	**3043**
Total	**9212**	**5318**	**4514**	**3455**	**3589**	**1085**	**422**	**781**	**28376**
All newly allocated households									
Yes	2981	4461	477	1595	1012	1095	165	824	**12610**
No	7148	2209	4774	2181	5	.	662	109	**17088**
Unknown greatest need status	.	.	.	.	3394	260	.	13	**3667**
Total	**10129**	**6670**	**5251**	**3776**	**4411**	**1355**	**827**	**946**	**33365**

Source: AIHW, 2002-03 Public Housing Unit Record File held in the National Housing Data Repository, AIHW.

Notes:

1**.** All newly allocated households include 1,854 households with unknown Indigenous status.
2. NT 'non-Indigenous' households include households with unknown Indigenous status.

Table A13   Rebated Households Assisted with Mainstream Public Housing at 30 June 2003, by Affordability

	NSW	Vic	Qld	SA	WA	Tas	NT	ACT	Total[a]
				Indigenous households					
Missing income or rent	—	.	.	3	1	.	.	.	**4**
< 25%	—	881	2127	955	2019	359	1244	156	**7741**
25% to 30%	—	3	59	3	92	.	25	3	**185**
30% to 50%	—	2	26	4	13	.	49	3	**97**
50% and over	—	5	5	.	3	.	19	.	**22**
Total	—	**891**	**2217**	**965**	**2128**	**359**	**1337**	**162**	**8059**
				non-Indigenous households					
Missing income or rent	—	1	.	189	260	8	6	.	464
< 25%	—	50605	39971	37307	23274	4673	3347	6689	165866
25% to 30%	—	73	168	57	1904	1	48	30	2281
30% to 50%	—	71	163	36	58	.	91	29	448
50% and over	—	155	20	7	51	.	36	1	270
Total	—	**50905**	**40322**	**37596**	**25547**	**4683**	3528	**6790**	169371
				All rebated households					
Missing income or rent	1	2	.	424	261	14	6	.	708
< 25%	110737	55279	42101	38262	25293	10002	4591	8841	295106
25% to 30%	192	85	227	60	1996	13	73	42	2688
30% to 50%	233	87	189	40	71	1	140	46	807
50% and over	318	173	25	7	54	4	55	61	697
Total	**111481**	**55626**	**42542**	**38793**	**27675**	**10034**	**4865**	**8990**	**300006**

Source: AIHW, 2002-03 Public Housing Unit Record File held in the National Housing Data Repository, AIHW.

a. The total for Indigenous and non Indigenous households excludes NSW; the total for all households includes all states and territories.

Notes:

1. Households with zero income were classified as paying 50% and over of their income on rent.
2. 38,029 non-rebated households were excluded in the analysis, as information on income for non-rebated households is usually not updated.
3. Due to the under-reporting of Indigenous status, NSW data on Indigenous breakdown was not considered reliable and is not reported here.
4. NT 'non-Indigenous' households include households with unknown Indigenous status.

Table A14   Households Newly Allocated In the Financial Year of 2002-03 in Mainstream Public Housing, Mean/Median Length of Waiting Time (Days), by Greatest Need Status

	NSW	Vic	Qld	SA	WA	Tas	NT	ACT	Australia
Greatest Need status				Indigenous households					
Yes									
Mean waiting time	91	110	245	90	86	99	193	147	109
Median waiting time	49	73	54	44	68	62	144	79	61
No									
Mean waiting time	664	285	389	501	.	129	226	159	454
Median waiting time	334	124	260	202	.	76	169	193	236
Total									
Mean waiting time	**472**	**137**	**379**	**274**	**427**	**102**	**220**	**148**	**360**
Median waiting time	**160**	**73**	**236**	**71**	**260**	**63**	**164**	**84**	**162**
Greatest Need status				non-Indigenous households					
Yes									
Mean waiting time	158	166	233	136	73	98	116	161	150
Median waiting time	74	97	113	72	56	52	64	97	78
No									
Mean waiting time	1332	549	610	780	70	118	214	355	946
Median waiting time	1032	258	464	383	10	49	134	196	517
Total									
Mean waiting time	**993**	**285**	**574**	**516**	**412**	**101**	**320**	**186**	**603**
Median waiting time	**384**	**118**	**427**	**155**	**140**	**52**	**186**	**106**	**208**
Greatest Need status				All newly allocated households					
Yes									
Mean waiting time	151	167	234	131	76	102	153	164	148
Median waiting time	69	97	108	67	58	54	85	98	78
No									
Mean waiting time	1277	594	578	761	70	125	220	392	877
Median waiting time	899	194	432	367	10	55	150	217	451
Total									
Mean waiting time	**948**	**296**	**547**	**495**	**415**	**105**	**207**	**193**	561
Median waiting time	**348**	**117**	**393**	**143**	**161**	**55**	**133**	**107**	**195**

Source: AIHW, 2002-03 Public Housing Unit Record File held in the National Housing Data Repository, AIHW.

Notes:
1. 465 households who were newly allocated in the financial year of 2002-03 were excluded in this analysis due to missing information on waiting time.
2. All newly allocated households include 1,854 households with unknown Indigenous status.
3. The waiting period here refers to the period of time from the date of application to the date assistance commenced. However, if an applicant is in the 'greatest need' category, the waiting time refers to the date of the category entry date to the date assistance commenced. If an applicant is transferred from 'non greatest need' category to 'greatest need' category, only the time spent on the waiting list from the category entry date is counted.

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Table A15   Households Who Were Assisted in the Financial Year of 2002-03 in Mainstream Public Housing, Mean/Median Length Tenancy (Days), by Indigenous Status

	NSW	Vic	Qld	SA	WA	Tas	NT	ACT	Australia
Indigenous households									
Mean length of tenancy	–	1290	925	1015	1052	1036	1521	1421	986
Median length of tenancy	–	778	637	639	569	700	777	735	605
non-Indigenous households									
Mean length of tenancy	–	2786	2447	2627	2370	1352	2515	2798	2247
Median length of tenancy	–	2066	1719	2249	1660	917	1729	2010	1388
All households									
Mean length of tenancy	3024	2639	2369	2734	2268	2537	2252	2954	2720
Median length of tenancy	2142	1814	1617	2431	1545	1652	1417	2087	1939

Source: AIHW, 2002-03 Public Housing Unit Record File held in the National Housing Data Repository, AIHW.

Notes:

1. Due to the under-reporting of Indigenous status, NSW data on Indigenous breakdown was not considered reliable and is not reported here.

APPENDIX B: CSHA DATA QUALIFICATIONS

The following Appendix outlines some of the issues that need to be borne in mind when interpreting the CSHA data included in this report. This Appendix was compiled by David Wilson of the Australian Institute of Health and Welfare (AIHW).

CSHA data may be compiled differently between states and territories or differently by a jurisdiction over time. As such, it is important that these data quality and methodological variations are understood.

Details of these areas are contained in the AIHW data collection reports[43] and in the Department of Family and Community Services (FaCS) Housing Assistance Act annual reports for each year.[44]

B.1 Public Housing Data Qualifications

The impact of different counts of public housing between ABS and administrative data

Due to different data collection methodologies there is significant variation in the basic counts of public rental housing between ABS surveys and censuses and the actual counts found in administrative data. The difference in regard to the most recent ABS Census for public housing is shown in Table B.1 (Table 5.39 from AIHW's (2003g) *Australia's Welfare*) presented below.

The Australian Bureau of Statistics (ABS) has indicated a number of reasons for this variation including a high level of non-response or non-contact from persons in public rental housing.

Definitions

Prior to the 2002-03 data collections the National Housing Assistance Data Dictionary Version 1 was the authoritative source of data definitions and standards for CSHA collections.

From 2002-03 the National Housing Assistance Data Dictionary Version 2 (NHADD V2) was the authoritative source of data definitions and standards for this collection (AIHW 2003a).

Changes Between Years In CSHA Data

Caution should be exercised when interpreting changes between years in CSHA public housing data to ensure data are comparable. For example, due to data reliability issues, commencing in the 2002–03 data collection the measure of the number of rebated households was amended from a year ending to a point in time measure (i.e., at 30 June). As such, data are not comparable to previous years.

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[43] See http://www.aihw.gov.au /housing/assistance/index.cfm

[44] See http://www.facs.gov.au/internet/ facsinternet.nsf/aboutfacs/programs/house-haaintro.htm.

Table B.1 Households in Public Rental Housing and the Aboriginal Rental Housing Program (ARHP) (State And Territory Owned And Managed Indigenous Housing): Comparison of Census 2001 and National Housing Data Repository Figures, 2001 (Table 5.39 From AIHW *Australia's Welfare 2003*).

	NSW	Vic	Qld	SA	WA	Tas	NT	ACT	Australia
Census 2001									
Number of households renting from state or territory housing authority	114,130	54,805	47,286	44,686	29,399	11,611	5,167	9,858	316,942
Administrative data									
Total number of all households at 30 June 2001 in:									
Public housing	126,214	62,522	48,942	48,539	30,883	12,428	5,759	11,016	346,055
ARHP (STOMIH)	3,794	1,032	2,591	1,708	2,299	298	. .	. .	11,722
Total	*130,008*	*63,554*	*571,533*	*50,247*	*33,182*	*12,726*	*5,759*	*11,016*	*357,777*
Per cent difference between Census and administrative data									
Based on public housing administrative data only	9.6	12.3	3.4	7.9	4.8	6.6	10.3	10.5	8.4
Based on public housing and ARHP (STOMIH) administrative data	12.2	13.8	8.2	11.1	11.4	8.8	10.3	10.5	11.4

Sources: Census 2001 (Basic Community Profiles, Table B19); CSHA Public Housing and ARHP (ARHP) 2000–2001,L18 (see AIHW (2005d)).

Note: ARHP (STOMIH) tenants would be expected to indicate 'Dept of Housing' as the landlord, not community housing.

Also further clarification of existing definitions can impact on comparability over time. An example is in 2002-03 the counting rules for the total number of new households assisted for the year was clarified such that all new households, regardless of whether they subsequently transferred in the financial year, should be included. Moreover in that year data on transfers was clarified such that:

- All transfer households are counted regardless of whether they were also a new household in the financial year; and

- Households with multiple transfers in the financial year are counted only once.

As such, data may not be comparable to previous years.

B.2 CSHA Mainstream Community Housing Data Qualifications

In providing CSHA mainstream community housing data both the jurisdictions and AIHW caution that data may not be comparable across jurisdictions due to the considerable variation in the way community housing operates in each jurisdiction. Organisation and tenant data may vary considerably due to the policy and program environment and the nature of the sector.

Since the implementation of the 1999 CSHA mainstream community housing has been affected by a range of structural changes in the policy and program settings. For example in the past, the majority of the homelessness response has been from the Supported Accommodation Assistance Program (SAAP), however, there has

been a shift in recent years, with more community housing providers taking on this role (NCHF, 2003). The following section indicates the areas of possible variation and more detail is contained in the data manuals and reports for each year's collection.

Scope and Coverage Issues

While the CSHA public housing data set represents all public housing in Australia the CSHA mainstream community housing is only part of a bigger picture. In addition to the CSHA-funded and Indigenous targeted housing, other organisations also provide community housing. For example, several CHOs provide housing to aged persons using stock outside the CSHA that was established through subsidies provided by the Commonwealth Government under the Aged Persons' Homes Act. This housing is commonly referred to as Independent Living Units and approximately 33,000 dwellings were constructed between 1954 and 1996 (McNeils and Herbert 2003, p. viii). The size of this non-CSHA mainstream sector is significant (NCHF, 1999).

Also defining who within the CSHA program areas is eligible to be included in the collection and also who actually is able to be counted is important. The program areas and types of changes are reflected in the definitions and notes included in the data manual and report of each year's collection and readers are encouraged to use these to asses the impact on the data. An example of change in coverage is the treatment of transitional housing in Victoria. Households under the Victorian Transitional Housing Management Program were included up to the 2002–03 collection but have been excluded in the 2003–04 data collection. In 2002-03 data there were 234 providers in Victoria, in 2003-04 data the number was 150 providers. Such a change impacts on both Victorian and Australian level data making comparison not possible between the 2002–03 and 2003–04 data collections.[45]

Also household and dwelling information from community housing providers for whom CSHA funds were provided as one-off grants many years ago generally is not available. Therefore, it is excluded from reporting.

Definitional Issues

Prior to the 2002-03 data collections the National Housing Assistance Data Dictionary Version 1 was the authoritative source of data definitions and standards for CSHA collections. From 2002-03 the National Housing Assistance Data Dictionary Version 2 (NHADD V2) was the authoritative source of data definitions and standards for this collection (AIHW, 2003b).

Data Sources Issues: Survey and Administrative Data

The community housing data are produced from a range of data sources, including both administrative and survey data, and from a range of community housing providers. Administrative data are based on all community housing providers and dwellings, whereas survey data are based on a sample of providers and dwellings.

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[45] Up until 2002-2003, agency, property and household data from the Transitional Housing Management (THM) program were included in the AIHW Community Housing data report. (The THM program is unique to Victoria.) For the 2003-2004 and 2004-2005 collections a decision was made by the Victorian Office of Housing (OoH) to exclude THM data from the Community Housing data report and instead have them included under the Crisis Accommodation Program data report. When State-based programs are removed from one CSHA program to another, it makes it difficult to undertake meaningful time-series analyses.

Given there are different collection methodologies, care should be exercised in interpreting the results of this collection. Raw figures from different sources should not be compared.

Survey response rates affect the reliability of the survey data reported. Information about 2003-04 survey response rates is shown in Table B.2 below.

Table B.2   2003–04 Jurisdiction Survey Data Coverage: Jurisdiction Survey Response Rates

Jurisdiction	Response rate	Comments
NSW	78%	150 providers (78%) of the 192 in the population responded to the NSW Community Housing Data Collection. The CSHA-funded properties managed by responding providers account for 84% of the total portfolio.
Vic	70%	Based on survey information provided by community housing agencies.
Qld	58%	Response rate of 57.5%, based on 199 useable surveys received from 346 organisations. Relates to organisations providing services funded under the Community Rent Scheme, Boarding House Program, Long Term Community Housing Program and the Same House Different Landlord Program. As organisations were given separate surveys for each type of funding, some organisations completed up to four surveys. A total of 221 surveys were received with 22 incomplete.
WA	81%	
SA	81%	
Tas	49%	Surveys were forwarded to 47 providers with 23 responding.
Australian Capital Territory (ACT)	100%	Surveys were sent to 10 providers and all 10 responded. For 2003–04, the survey of community housing organisations (CHOs) was conducted jointly with data collection for a consultancy on the funding of community housing. Information was collected at unit record level for dwellings and households.
NT	..	Only administrative data have been utilised.

Changes between Years

Caution should be exercised when interpreting changes between years in CSHA community housing data. Variations can occur between years due to changes in methodology or definitions. For example in 2003-04 the count of total number of providers was amended for the 2003–04 collection such that the number of providers from administrative data is reported rather than the number of providers who responded to the survey.

Also the survey data exhibit varying response rates between jurisdictions and over time which impact on the consistency of data. More details of the data collection for each year can be found in the performance indicator data collection reports on the AIHW website.

APPENDIX C: LIST OF SUBMISSIONS

Responses to the *State/Territory Housing Authority Survey* were received from the following organisations:

Submission 1.	Community Housing Federation of Australia (March 2005)
Submission 2.	Community Housing Coalition of WA (2005)
Submission 3.	Department of Community Development, Sport and Cultural Affairs, NT, (October 2004)
Submission 4.	Department of Housing, NSW (November 2004)
Submission 5.	Department of Housing, Queensland, (October 2004 plus supplementary material provided at a later date)
Submission 6.	Department of Housing and Works, WA (September 2004)
Submission 7.	Department of Disability, Housing and Community Services, Housing and Community Services, ACT (October 2004)
Submission 8.	Department of Human Services, Housing and Community Building, VIC (April 2005)
Submission 9.	Housing Tasmania (September 2004)
Submission 10.	NSW Federation of Housing Associations (March 2005)
Submission 11.	South Australian Housing Trust, (September 2004)
Submission 12.	Tenants Advice Shelter, SA (September 2004)
Submission 13.	Tenants Union of Victoria (September 2005)
Submission 14.	Tasmanian Co-operative Housing Development Service (March 2005)

APPENDIX D THE IMPACT OF HOUSING OUTCOMES ON INDIGENOUS WELL-BEING: A CASE STUDY

In this Appendix we examine the key factors associated with housing-related experiences for Indigenous women and investigate the impact of these experiences on individual psychological wellbeing. To achieve this aim, a sample of Indigenous women in Katherine in the Northern Territory (NT) participated in this study by completing a purpose design culturally safe questionnaire. Local Indigenous women were trained in the administration of the questionnaire.

In contrast to predictions, housing-related and cultural stressors did not contribute to psychological distress nor was social support a mediator between perceived stress and psychological wellbeing. The results did, however, indicate a significant positive relationship between life satisfaction and self-esteem. These results suggest chronic and consistent resignation to life circumstances by Indigenous women. This study supports and extends previous research and indicates a need for a more comprehensive analysis of housing related issues within marginalised populations.

D.1 Housing Outcomes and Indigenous Well-Being

It has been estimated that in excess of one billion people across the globe are inadequately housed (United Nations, 1993). Whilst popular views maintain that this issue is only evident in populations of non-capitalist, developing nations, over recent decades it has become increasingly apparent that growing numbers of individuals in the most advanced capitalist countries (e.g., Australia, Canada, and United States of America) have been denied access to adequate and affordable housing (Kearns, Smith and Abbott, 1991). Accordingly, some experts argue that housing has become one of the key indicators of inequality in modern society (Davey and Kearns, 1994). The importance of examining the links between housing and health becomes paramount when considering that in the absence of adequate, affordable housing there is little security from physical adversity, psychological health is jeopardised, and everyday life processes, including education and socialisation, are placed at risk (Kearns, et al., 1991). Individuals denied access to affordable and adequate housing, are essentially disenfranchised and are deprived of potentially fulfilling lives (Kearns et al., 1991). It is for these reasons that adequate housing is universally considered to be a fundamental human right (United Nations Commission on Human Settlements, 1993).

Although it is widely acknowledged across a range of professions that housing plays an important role in human wellbeing, and that inadequate housing is associated with a range of health concerns (Anderson et al., 2002; Freudenberg, 2000; Kearns et al., 1991) empirical investigations to date have predominantly focused on physical health consequences. Evans (2003) highlights the nascent status of housing-related research concerned with psychological implications.

Despite recognition that Indigenous Australians are more likely to experience inadequate housing than their non-Indigenous counterparts (Commonwealth of Australia, 2001), recent Australian literature, along with that of countries with a similar history of colonisation (e.g., Canada, South Africa and New Zealand), reveals little information about the perspectives of Indigenous people regarding housing. Burke (2004) highlights that Indigenous housing is a neglected area of research and analysis in most countries, and portends that this is due, in part, to the small number of Indigenous populations relative to total populace, the invisibility of Indigenous problems to wider populations, and the lack of key persons within Indigenous

communities to research, document and articulate their problems and needs in a manner that resonates with the wider society.

Approximately 450 000 Aboriginal people reside in Australia, representing 2% of the total population (Australian Bureau of Statistics (ABS), 2003). Only 30% of Indigenous Australians live in major urban centres, compared with 70% of non-Indigenous Australians. Aboriginal Australians face the most adverse housing conditions, and the most severe housing problems of any group in Australia (Neutze, Sanders and Jones, 2000).

This adversity is demonstrated by the fact that Aboriginal Australians are over-represented in housing managed by government or community organisations, namely social housing (Burke, 2004). While approximately 5% of the wider population resides in social housing, this figure escalates to 32% in the Aboriginal population (Minnery, Manicaros and Lindfield, 2000). In addition, much of the housing stock available does not cater to the needs of Aboriginal people (Berry, *et al*, 2001a, 2001b).

D.1.1 Historical Legacies

Despite recent improvements, Aboriginal people in remote areas experience substandard housing conditions, along with higher rates of poverty, unemployment and substance abuse than the wider population (Daly and Smith, 1996; Neutze et al., 2000; Taylor, 1994). Recent Australian research highlights the direct link between the current status of Indigenous housing and the consequences of colonisation, and subsequent ethnocentric policies and practices, and argues that this historical legacy must be viewed as antecedent to contemporary housing issues for Indigenous Australians (Keys Young, 1998; Walker, Ballard and Taylor, 2002). Furthermore, Indigenous experts assert that the housing history of Indigenous Australia has no identifiable endpoint from present day experiences, and this ongoing history must feed directly into current policy considerations (Sanders, 2000).

It is important to acknowledge the impacts of the polices and practices generated by colonisation, such as the forcible removal of mixed-heritage children from their families and country, transcend generations and continue to impair the physical and psychological wellbeing of Indigenous Australians (Human Rights and Equal Opportunity Commission (HREOC), 1997). A further example of such policy and practice is the confinement of Aboriginal people to designated reserves and missions, where their lives and housing conditions were controlled by non-Indigenous superintendents and managers (Burke, 2004). The impacts are evidenced in the fact that Indigenous Australians remain disadvantaged, relative to the wider population, over a range of socioeconomic and health measures. For example, in 1996 Indigenous adults were more likely to be unemployed (23% versus 9%), less likely to have post-school qualifications (11% versus 31%), and less likely to be purchasing their own home (31% versus 71%) (ABS, 1999; Australian Institute of Health and Welfare (AIHW), 1999). Furthermore, the median weekly income for Indigenous females was $190 compared to $224 for non-Indigenous females. The disparity in income was even more apparent in males, with median weekly incomes of $189 and $415 respectively (ABS, 1999; AIHW, 1999). Between 1997 and 1999 the life expectancy for Indigenous Australian males at birth was 56 years compared with 76 years for all males, and 63 years for Indigenous females, compared with 82 years for all females (AIHW, 1999).

The historical underpinnings of the wide ranging disadvantage experienced by many Indigenous Australians is importantly acknowledged by the Australian Psychological Society (APS) in the assertion that it is essential to situate one's understanding of Indigenous physical and psychological health service needs within the socio-political

milieu of injurious practices that Indigenous Australians have had to endure (Davidson, 2003).

D.1.3 The Concept of Home

In Western societies, housing usually fulfils a number of functions, including being a place of security, where self-expression is possible, a mechanism of storing and enhancing wealth, an object of attachment and a source of identity (Anderson et al., 2003; Davey and Kearns, 1994). Some researchers highlight the ease of assuming a universal acceptance of the definition of home. However, non-Indigenous taxonomy does not appear to capture the complexity of the Indigenous concept (Cooper and Morris, 2004; Davey and Kearns, 1994). Such complexities are highlighted by Berry et al. (2001a), who assert that the Indigenous concept of home is influenced by tradition and cultural values more so than non-Indigenous views of home, and that mobility, or moving between residences, along with cooking and sleeping outdoors, reflects Indigenous cultural norms. In addition, Indigenous Australians specify that 'home' has both physical and spiritual dimensions (Commonwealth of Australia, 2001). Indigenous concepts of home, underpinned by cultural values and practice, are reflected in research findings in both Western Australia (WA) (Ross, 1987) and the NT (Brandl, Coombes and Snowden, 1983; Loveday and Lea, 1985) that indicated Aboriginal did not aspire to the same attributes of housing as non-Indigenous people.

It is also important to note the concept of home for many Indigenous Australians also incorporates their relationship with traditional country, and associated kinship structures and obligations. In Aboriginal culture the extended family unit consists of parents, siblings, children, uncles, aunties, grandparents, cousins and other birth and 'skin' relations. Burke (2004) aptly summarises Aboriginal kinship systems as the building block of Indigenous society, one that provides a sense of identity and includes a complex system of obligations and responsibilities that encompass economic and housing support for kin.

D.1.4 Northern Territory (NT)

In any discussion regarding Indigenous Australians it is imperative to acknowledge that while common factors exist, substantial diversity exists both within and between Aboriginal groups and communities. This distinction is particularly important when considering the value of contextualising behaviour in sociocultural factors is now widely acknowledged throughout psychological discourse. Harper and colleagues (Harper et al., 2002) highlight that if elements of individual's lives are abstracted from the contexts in which those lives are led, then our ability to gain further insight into the mechanisms through which social and economic environments influence psychological and physical wellbeing may be impaired. Sanders (2000) highlights the need to recognise the social and cultural contexts of Indigenous housing. For these reasons housing-related factors pertinent to the Northern Territory (NT) will now be explored.

Neutze, Sanders and Jones (2000) recently estimated the outstanding housing need among Indigenous Australians is equivalent to an additional 7.47 bedrooms per 100 Indigenous households. Indigenous households in rural areas were assessed as requiring and additional 30.44 bedrooms per 100 families. The NT was found to have the highest level of need, at 17 times the combined average of Indigenous Australians, with 124.6 bedrooms required per 100 households (Neutze, Sanders and Jones, 2000). It is interesting to note at this point that the mean household size across the NT in 2001, as measured by the ABS, was 3. Furthermore, current estimates of Indigenous housing needs in the NT reveal that $820 million is required

to address the backlog of demand, with anticipated increases in line with projected population growth (Aboriginal and Torres Strait Islander Commission as cited in Department of Community Development, Sport and Cultural Affairs (DCDSCA), 2003). It is important to consider here that recent improvements in data collection, such as the widespread use of appropriate Indigenous agents in the 1996 ABS Census, may have contributed to an artificially high rate of recent population growth. The seemingly high level of expenditure required to address Indigenous housing needs may also be influenced by characteristics unique to the NT, such as the fact that Indigenous people constitute almost 29% of the population compared with 2% across Australia, and that 70% of the NT Indigenous population live in rural and remote areas (AIHW, 2001).

Moreover, limited economic opportunity for Indigenous household members may contribute to the incidence of poverty, which has direct implications for housing affordability. A recent study identified poverty in 13.1% of Indigenous NT households, compared with 4.5% in the wider population (Jones and Kent, 1999). Importantly, Jones and Kent (1999) noted that across all tenure types the level of Indigenous poverty exceeds that of non-Indigenous Territorians, with households existing below the poverty line being much more common among tenants of public and community housing. Recent census data reveals the median income of Indigenous families living in remote areas of the NT was less than half of the median income of non-Indigenous families living in the same areas, and that Indigenous Territorians were two and a half times more likely to earn less than $300 per week than their non-Indigenous counterparts (ABS, 1996). The peak NT government agency concerned with housing asserts that the key housing issues for rural and remote Indigenous people in the NT include high rates of homelessness and mobility, the highest levels of both overcrowding and impoverished dwellings in Australia, and the lack of infrastructure to support community housing programs (DCDSCA, 2004).

D.1.5 Sustainable Tenancies and Indigenous women

Worldwide, women are the primary users of housing and are arguably, as a consequence, the most affected by housing (Farha, 1999). Additionally, Aboriginal women are often the head of Indigenous households, taking responsibility for the financial and emotional wellbeing of their families (Pettman, 1992). Hence, it is imperative that the perspectives and experiences of Indigenous women are central to any investigation regarding housing.

In the only Australian investigation to date specifically concerned with the housing experiences of Indigenous women, Cooper and Morris (2004) highlight the salience of the concept of sustainable tenancy. In their examination of pathways to homelessness, Cooper and Morris (2004) aptly describe sustainable tenancy as having the necessary personal skills, and economic and social circumstances, to ensure that once tenancy is accessed, it can be maintained.

D.1.6 Risk Factors Associated with Access to Housing and Sustainable Tenancy

Given the unique historical and contemporary contexts of Indigenous Australian women, factors associated with their housing-related experiences will now be explored. It is imperative to note that each of these factors is multi-faceted and inter-related. However, for the ease of deliberation they will be discussed in turn.

Language

Many Indigenous women in the NT retain strong connections to their traditional country and language, and for many women, English remains a second or third language. Recent ABS (2003) data reveals that 31 271 (15.4%) Territorians speak only an Indigenous Australian language at home, second only to English speaking homes, and substantially higher than the next most common languages, Greek (1.5% of NT households) and Chinese (1.1%).

Traditionally, Indigenous languages have been orally communicated for centuries, and written representations of such languages appear only comparatively recently in the ethnographic and linguistic dissertation of anthropologists. While many Indigenous women are fluent in their language, few are fluent in the written languages prescribed by anthropologists. The importance placed on written communications reflects non-Indigenous values and mechanisms. Consequently, difficulties arise for Indigenous women who are unable to complete the forms required to access housing.

The diversity of Indigenous languages spoken in the NT also presents barriers to accessing appropriate services. This is particularly relevant in regional centres, such as Katherine, where Indigenous residents represent the languages of the country and clans surrounding that area. The local language groups that reside in, or frequent, Katherine include Jawoyn, Mayali, Wardaman, Dagoman, Ngalkbon, Dalabon, Rembarranga, Ngarringman, and Warlpiri, amongst many others. It is virtually impossible for any service provider to have immediate access to registered interpreters from all language groups, resulting in delays in obtaining information required to assess eligibility, and in achieving appropriate outcomes for clients. As a consequence, many women do not access the full range of services to which they may be entitled.

Education

The status of housing for Indigenous women can also be linked to educational attainment. Indigenous Territorians have the lowest rates of literacy and numeracy of any Australian. In 1998, only 4% of rural Indigenous year five students met the applied literacy and numeracy benchmarks compared with 36% of Indigenous children in urban schools, and 78% of their non-Indigenous counterparts, and only 14% of Indigenous students completed year twelve in contrast to 80% of the wider NT population (Collins, 1999). These statistics may reflect that students in families experiencing high rates of mobility, in accordance with cultural values, along with low levels of secure tenancy, are frequently required to change schools, and reside in conditions that are not conducive to consistent school attendance and academic achievement (Collins, 1999; Steering Committee for the Review of Government Service Provision, (SCRGSP), 2003). Furthermore, the high rate of Indigenous Territorians in rural and remote areas may also, in part, explain these educational outcomes. It is reasonable to assert that the lack of proficiency in literacy and numeracy can impact upon the appropriateness of, and the ability to adhere to, the procedures and requirements of housing-related service providers. In addition, the lack of mechanisms engaged by housing providers to address such language barriers can be perceived as a form of discrimination.

Sub-standard facilities

Australia has ratified the International Covenant on Economic, Social and Cultural Rights, which asserts that adequate housing is a fundamental and universal human need. This covenant highlights other essential requirements that have a direct association with housing, such as access to drinking water and adequate sanitation facilities, as basic human rights (United Nations, 1966).

A recent comprehensive evaluation, engaging both quantitative and qualitative analyses, of the infrastructure in 3,906 Indigenous households across the NT revealed that facilities required for personal hygiene and the safe removal of human waste were not functioning in almost 46% of surveyed dwellings (Bailie and Runcie, 2001). The components of household infrastructure most frequently identified as not functional, or not present, in surveyed households were the oven, the stove top, and the kitchen bench (42%, 41%, and 26% respectively). Thirty percent of surveyed dwellings had no functional cold water taps in the bathroom, and 32% of residences identified as having no functional bathroom basin. In addition, hot water was functional in only 62% of houses, and was absent altogether in 14%. Although confined to a survey of permanent dwellings, with no consideration therefore afforded to the many Indigenous families residing in less permanent structures, these findings confirm the poor state of housing endured by many Indigenous Australians in the NT. The results of this study are particularly disconcerting when considering that 79% of all houses managed by the Indigenous Housing Authority of the NT (IHANT) were surveyed. The implications of such sub-standard housing conditions have obvious adverse consequences for physical and psychological wellbeing.

Overcrowding

Examination of available literature reveals general support for an association between higher levels of household density, or the number of people per room, and psychological distress. For example, an experimental study that randomly assigned American college students to short-term crowding in a laboratory setting revealed significant impacts on both physiological stress and negative affect for those participants recruited from crowded residential situations (Evans as cited in Evans, 2003). Furthermore, a longitudinal study of incarcerated participants in the United States of America identified that changes in prison cell density were positively correlated with fluctuations in psychological wellbeing, as measured by the General Health Questionnaire (Werner and Keys as cited in Evans, 2003). There is, however, a paucity of empirical data concerned with such associations in Australia, let alone among Indigenous Australians.

Neutze, Sanders and Jones (2000) highlight that 17.8 % of the Indigenous Australian households surveyed in the 1996 ABS Census were overcrowded. This same data identified the NT as exhibiting the highest levels of overcrowding, with 64% of Indigenous households assessed as overcrowded using the National Housing Assistance (NHA) proxy occupancy standard. The NHA proxy occupancy standard is used to report household density in non-Indigenous government housing, community housing, and State and Territory government Indigenous housing, and compares the number of bedrooms with the number of people in a dwelling to determine overcrowding. Any household deemed as requiring two or more additional bedrooms to meet the standard is considered overcrowded (SCRGSP, 2003). Given that this measure only considers usual residents and, as a consequence is unlikely to capture the numerous temporary stays by kin or extended family, the assessed percentage of

overcrowded households using the NHA proxy occupancy standard in NT Indigenous households is likely to be an under-representation of actual overcrowding.

Overcrowding can have considerable health consequences, including high incidence of communicable diseases, increased family violence and poor educational outcomes (Condon, Warman and Arnold, 2001; SCRGSP, 2003). Jones and Kent (1999) highlight the lack of housing in rural and remote Australia as antecedent to the sharing of accommodation by more than one family. The House of Representatives Standing Committee on Aboriginal and Torres Strait Islander Affairs (HRSCATSIA) (2001) acknowledge that shortfalls in the provision of government housing, coupled with extensive waiting times for the allocation of public housing stock contribute to levels of overcrowding among Indigenous Australians.

Many Indigenous representatives and organisations raise concerns regarding measures of overcrowding based on the NHS proxy occupancy standard (AIHW, 2003). The primary concern appears to be the lack of acknowledgement in the measure of both the context in which Indigenous housing exists, and the potential negative consequences, such as inadequate facilities in multi-family or multi-generational households, or increased interpersonal conflict, of overcrowding. A further important limitation of such a measure is that it excludes those living alone, which is a documented correlate of psychological distress (Evans, 2003). Notwithstanding this, multi-faceted measures of Indigenous housing need are beginning to emerge in available literature, where aspects such as affordability and adequacy are now being considered (AIHW, 2001; Neutze, Sanders and Jones, 2000). Despite this, the impacts of adverse housing experiences and unsustainable tenancy on the psychological wellbeing remain largely unexplored.

Poverty

Socioeconomic disadvantage can have many forms, including low income, poor education, unemployment, limited access to health services, and living in inadequate housing. These stressful economic and social circumstances can have a negative effect on health and wellbeing (AIHW, 2004). Socioeconomic status (SES) is a complex construct, nonetheless it is useful to state the measures most often used to assess SES are education, occupation, and income (Kristenson, Eriksen, Sluiter, Starke and Ursin, 2003; Lewis et al., 1998). It is widely acknowledged that Aboriginal and Torres Strait Islander Australians experience a higher incidence of poverty than their non-Indigenous counterparts (AIHW, 2001). For example, Altman and Hunter (1997) identified unemployment as the primary factor underlying the complex and multi-faceted phenomenon of Indigenous poverty. Memmot and Moran (2001) highlight the following factors as contributing to high levels of Indigenous unemployment; the limited economic opportunities in rural and remote areas, the reluctance of many Aboriginal and Torres Strait Islander people to move from areas to which they have traditional and historical attachments, the limited access of Indigenous Australians to business finance and support, particularly within the private sector, the comparatively low educational attainment of many Indigenous people and the consequent lack of business and job skills, and a mismatch between the management and decision-making structures in non-Indigenous ventures and Indigenous processes.

In an investigation concerned with household demography and socioeconomic status, Daly and Smith (1996) highlighted that economic pressure often necessitates multi-family households that can be compositionally complex. Issues associated with poverty, and high density households, can often be exacerbated by high numbers of visitors to Indigenous dwellings. Daly and Smith (1996) assert that frequent and numerous visitors can prevent tenants from budgeting or saving money. Increased

costs associated with the arrival of kin, or extended family members, can also make regular, timely payment of rent difficult (Burke, 2004). These factors, and others, are compounded by the fact that many Indigenous people have experienced, either directly or indirectly, the long tradition of control and regulation where government or religious institutions imposed Western housing upon them. This imposed system created a housing context in which many people had no system of rental payment, along with a belief that, as it was forced on them, why should they pay (Burke, 2004; Wigley and Wigley, 1994). In addition, women moving into regional or urban centres from designated Aboriginal communities often encounter vast differences in the housing regulations required by government providers compared with community organisations. For example, it is standard practice across Aboriginal communities in the NT to include the cost of repairs and maintenance in rental charges, whereas this is an additional expense required of government housing tenants.

Inherited Debt

Financial difficulties experienced by Indigenous women can be intensified by having to repay debts incurred by third parties, such as a spouse or other family members (Cooper and Morris, 2004). It is important to note that inherited debt is usually acquired via the actions of third parties, such as property damage or the expectation of kin that limited finances will be shared at the expense of paying bills, and, often, is not related to the actions of the woman concerned. At a recent workshop exploring Indigenous housing-related issues, inherited debt was identified as a major contributing factor to the lack of secure tenancy for many Indigenous women (Centrelink, 2002).

Family Violence

The term family violence, rather than domestic violence, is used here to reflect the preference of many Indigenous Australians in describing the multiple and multi-layered forms of conflict and aggression that occur in and around Indigenous relationships (Blagg, 2000; Memmott, Stacy, Chambers and Keys, 2001). Blagg (2000) reports the high incidence of family violence for Indigenous women in highlighting that Aboriginal people are 4.6 times more likely to be victims of crime, and that three quarters of these victims are women. Furthermore, Aboriginal women in rural and remote areas are one and a half times more likely to be a victim of family violence in urban areas, and 45 times more likely to be a victim than their non-Aboriginal counterparts (Blagg, 2000). As such, it is reasonable to assert that family violence substantially impacts upon the housing experiences of many Indigenous women, either as a catalyst to move from their current home, or to provide alternate accommodation for those seeking refuge.

Anti-social behaviour

Visitors to Indigenous households in urban and regional centres are usually from remote communities and are often not familiar with the demands of urban, or town, life, including the expectations of day and night time behaviour and tolerable noise levels (HRSCATSIA, 2001). Furthermore, the 'external orientation', or preference of many Indigenous Australians to cook, eat and socialise outdoors, contravenes the norms of wider society (Memmott and Eckermann, 1999). Many non-Indigenous Australians view such behaviours as anti-social and indicate a preference not to reside next to Aboriginal tenants due to household densities and activities (HRSCATSIA, 2001). Overcrowding and anti-social behaviour can amplify household costs for the leaseholder, as visits exceeding certain durations can result in rent

increases, and property damage or noise associated with anti-social behaviour can lead to eviction (Jones, 1994). Importantly, Sanders (2000) highlights that the complex dynamics of Indigenous housing increase considerably in towns or cities, where Indigenous housing environments are in close proximity to non-Indigenous interests.

D.1.7 Psychological Wellbeing

The afore-mentioned risk factors associated with housing access and tenancy combine with widespread health and socioeconomic disadvantage in forming a complex, almost inextricable web of everyday life experiences for many Indigenous Australians that can affect wellbeing. Indigenous understandings of wellbeing differ from Western concepts in that they encompass a holistic matrix of family connections, land, and community. These understandings reflect the importance of physical environments, community cohesion, self-esteem and spirituality (Adams, de Kretser and Holden, 2003; Dudgeon, Garvey and Pickett, 2000; Reser, 1991). In a recent qualitative Australian study, issues relating to history, racism, trauma, and socioeconomic deprivation were raised by Indigenous participants as factors that impact upon psychological wellbeing (Kirmayer, MacDonald, and Brass, 2000). Furthermore, spiritual factors were cited by participants as causes of both physical and psychological illness, including death, as well having possible healing effects. It is reasonable to assert the Indigenous perspectives of wellbeing closely identify with that espoused by the World Health Organisation (1946), being a state of optimal physical, mental and social wellbeing, as a basic human right that includes spiritual, physical and emotional aspects of life. Consequently, sound empirical investigations relating to Indigenous Australians must consider that individual wellbeing may be directly affected by these broader community contexts.

As previously mentioned, empirical research investigating links between housing and psychological wellbeing is in a nascent stage of development (Evans, 2003). An extensive literature search has evidenced few studies examining psychological wellbeing associated with housing experiences. Perusal of available investigations revealed that psychological factors most relevant to housing-related research include perceived stress, hopelessness, self-esteem, life satisfaction, self-efficacy, and general psychological wellbeing (Evans, 2003; Freudenberg, 2000; Kearns et al., 1991; Lepore, Palsane and Evans, 1991; Smith, 1990; Smith, Smith, Kearns and Abbott, 1993). Each of these inter-related factors will be discussed in turn.

Stress

Stress can be viewed as an interaction between stressful or threatening situations, or those perceived as being so by the individual, and the psychological resources available to the person (Munoz, Vasquez, Bermejo and Vazquez, 1999). The influential work of Lazarus (1993) progressed the behaviourist conceptualisation of stress beyond the idea that it is merely a form of activation, to a multi-dimensional concept that differentiates between physiological and psychological stress. Lazarus delineates three kinds of stress, being harm, threat and challenge. According to Lazarus (1993) harm refers to psychological damage that has already occurred, threat is the anticipation of imminent harm, and challenge results from difficulties that an individual feels confident about overcoming through the application of effective coping resources.

Coping, as posited by Lazarus (1993), is a highly contextual process that affects stress reactions in two important ways. Firstly, coping can shape psychological stress by influencing the negative aspects of the person-environment relationship, or

problem-focused coping. Secondly, the influence of coping on psychological stress can relate to attempts to change either what is attended to or how it is appraised, or emotion-focused coping. The definition of stress applied in this investigation parallels that posited by Lazarus (1993), where psychological stress is a reaction to personal harms and threats of various forms that emerge from the person-environment relationship.

Stress is typically conceptualised as life events, or sudden changes that require behavioural adjustment within a relatively short timeframe (McDonough, Walters and Strohschein, 2002). Nonetheless, such views fail to acknowledge the role of more persistent demands, or chronic stressors, that challenge individuals over extended periods of time (Lepore et al., 1991). McDonough and colleagues (McDonough et al., 2002) highlight the link between chronic stress and socioeconomic status, and argue that individuals from disadvantaged groups experience more chronic stress than their more advantaged counterparts, due to the lack of personal, material and social resources. Moreover, Prelow, Danoff-burg, Swenson and Pulgiano (2004) postulate that chronic negative life circumstances may serve as vulnerability factors, as the presence of these adverse situations may intensify the relationship between risk and mental health outcomes. Additionally, Barbarin (1983) states that cultural beliefs and norms influence the perceived stress of events.

With direct reference to Indigenous Australians, it is acknowledged that Aboriginal people face discrimination, racism and feel daunted in dealing with housing providers, particularly in the private and public housing domains (HRSCATSIA, 2001). Philpot highlights that stress resulting from a sense of being threatened, or dominated, can act as a barrier to positive adjustments (as cited in Byrnes, 2000). Moreover, Aboriginal kinship obligations can result in greater levels of stress for people attempting to maintain tenancies, to purchase and maintain household goods, or to provide educational outcomes for their children (Wigley and Wigley, 1994). Stress can also arise from the social conflicts involved in household arrangements that include avoidance relationships (Wigley and Wigley, 1994). Consequently, it is paramount that perceived stress be considered in any investigation of Indigenous housing-related experiences.

Hopelessness

This construct relates to the thoughts and beliefs held by an individual about the future. As summarised by Beck, Weissman, Lester and Trexler (1974), the notion of hopelessness includes the motivations, expectations and feelings of individuals towards the future. The conceptual framework of Beck and colleagues (Beck et al., 1974) can be seen as closely linked to Hopelessness Theory, as developed by Abramson and colleagues (Abramson et al., as cited in Abela and Seligman, 2000) as part of the reformulation of the theory of hopelessness and depression. In this context hopelessness embodies two core elements, being the expectations that either a desired outcome will not occur or that negative outcomes will transpire, and the belief that there is nothing one can do to change the likelihood of these expected outcomes (Henry, 2004). As such, hopelessness requires the conditions of both negative outcomes and helplessness expectancy.

Of particular relevance to any discussion concerned with Indigenous women and their housing-related experiences is the potential role of helplessness expectancy, in contributing to the possible passivity in initiating or maintaining active forms of coping with the myriad of possible adverse life experiences.

According to hopelessness theory, people who more frequently experience negative effects across many life areas will be at an inherent disadvantage, as they are more

likely to react passively to adversity by using denial or avoidance coping strategies (Abela and Seligman, 2000; Henry, 2004; Morrison and O'Connor, 2004).

Although little research concerned with Indigenous people and hopelessness is available, some empirical evidence does suggest that hopelessness may be applicable to the experiences of Indigenous Australians. For example, a recent longitudinal investigation of the effects of life course socioeconomic conditions and adult psychosocial functioning in Finnish men, hopelessness was found to be associated with adverse socioeconomic conditions (Harper et al., 2002). Given the low socioeconomic status of Indigenous Australians and the high number of potential stressors related to the housing experiences of Indigenous women it was deemed appropriate that perceptions of the future be examined.

Self-Esteem

It has been argued that self-esteem is engaged by individuals in assessing personal levels of worth and competence (Diener and Diener, 1995; Leary and Downs, 1995). Self-esteem has been described as an attitude, or an evaluation, toward the self that can be positive, negative, neutral, or ambiguous (Rosenberg as cited in Nosek and Hughes, 2001). Moreover, empirical evidence suggests that self-esteem is an index of psychological wellbeing (Gray-Little and Hafdahl, 2000).

Importantly, Markus and Kitayama (1991) have questioned the universal relevance of self-esteem. In their study of 13 118 college students across 31 nations, Diener and Diener (1995) found differences in the relationship between self-esteem and life satisfaction across cultures, and argued that such differences may have resulted from differences in socialisation processes between individualististic and collectivist cultures. Furthermore, the results of this study indicated that the predictors of subjective wellbeing differed both for different individuals and different societies. Perhaps the most relevant finding, in the context of this investigation, is that self-esteem and life satisfaction emerged as clearly discriminantable constructs, with their relative positions in comparison with each other changing across studied nations.

In a comprehensive discussion of Canadian Aboriginal women and housing, Mason (1996) identifies low self-esteem as a key area of concern that must be considered in any strategies aimed at addressing housing-related disadvantage. Consequently, the present study will assess the self-esteem of Indigenous women and examine the relationship between self-esteem and the psycho-social issues associated with unsustainable tenancy.

Satisfaction with Life

Life satisfaction refers to the cognitive process where individuals assess the quality of their lives on the basis of unique, personal criteria. A comparison is made between one's perceived life circumstances and set of expected standards, and the degree to which conditions meet these standards is reported as life satisfaction (Pavot and Diener, 1993). As individuals may have differing standards for each area of their lives, it is necessary to assess a person's global judgment of their life rather than the level of satisfaction with specific domains (Pavot and Diener, 1993). A recent investigation concerned with the relative importance of emotions and normative beliefs for life satisfaction judgments in 62 446 participants from 61 different nations found that in individualist cultures the emotional experiences of individuals' had a more profound influence on life satisfaction judgments than in collectivist cultures (Suh, Diener, Oishi and Triandis, 1998). Conversely, cultural norms were found to be as important as emotions for collectivists in making life satisfaction judgments. It is

reasonable to argue that Aboriginal kinship structures, and cultural values and practices reflect collectivist underpinnings more so than individualist, and, as such, this study investigated life satisfaction in relation to the housing experiences of Aboriginal women.

Self-efficacy

Bandura (1997) has proposed that self-efficacy, or the perceived ability to produce a desired action, is central to psychological and emotional wellbeing. Muris (2002) describes self-efficacy as a strong conviction of competence based on evaluations of our abilities from a range of information sources. Self-efficacy plays a major role in the self-regulation of behaviour through its effects on the formation and strength of intention, and persistence of action in adverse situations (Bandura, 2001). Moreover, efficacy expectations that are assessed within specific domains produce better predictors of behaviours than do assessments of generalised expectations (Haidt and Rodin, 1999). Consequently, this study examined self-efficacy in the specific housing domains relevant for Indigenous women.

General psychological wellbeing

In a study designed to examine the effect of housing difficulties on the mental and physical health of 213 New Zealand households, the majority of inadequately housed people were Maori and Pacific Islander people (Smith et al., 1993). This investigation also revealed that, due to larger family composition, Maori families were living at considerably higher household densities in housing of considerably lower quality than the wider New Zealand population. Despite the fact that housing difficulties were found to be significantly related to perceived health and psychological distress, the researchers concluded that the root causes of poor physical and mental health among respondents were more likely the result of widespread social and economic disadvantage rather than being located in the observed residence. The investigation conducted by Lepore et al. (1991) remains the only longitudinal evidence for the link between overcrowding and psychological wellbeing (Evans, 2003). This study, however, was only concerned with urban male residents. Additionally, Evans, Lercher and Kofler (2002) have found the negative association between high housing density and psychological health appears stronger among those residing in multifamily households compared with single family residences.

It would appear that in spite of the presence of highly stressful housing conditions, many households are able to cope without obvious dysfunction. Numerous studies have examined the role of social support as a partial ameliorator of the stresses associated with life in inadequate housing. Social support is multifaceted and different aspects of social support can have differential roles in wellbeing. The heterogeneity of this construct may partially account for the inconsistent findings in social support research (Yap and Devilly, 2004). Miyazaki and colleagues (Miyazaki et al., 2003) suggest that social supports impact on psychological parameters and summarise existing evidence as consistently reporting negative correlations between social support and depression and anxiety. Lepore and colleagues (Lepore et al., 1991) have argued that social support is often an important moderator of the stressor-pathology link. A study of New Zealand households revealed that the presence of social support was associated with reduced psychological distress for those exposed to moderate housing stress (Smith et al., 1993). Conversely, social support was not associated with reduced symptom levels in those respondents reporting high levels of housing-related stress.

Research concerned with social support and life events has found that social support may have either a direct effect on health or may buffer the negative effects of life events (Cohen and Wills, 1985). The direct effects model maintains that social support is beneficial regardless of the level of stress to which individuals are exposed. Consequently, this model posits that social support will be beneficial not only for individuals with high levels of stress but also for those with low stress levels. According to the buffering model, social support promotes psychological health by moderating the effects of stressful events (Cohen and Wills, 1985). The main limitation of these models is the assumption that social support is a static variable that is independent of an individual's circumstances. Importantly, Yap and Devilly (2004) have posited a third model, the indirect effect, or mediator, model of social support in the relationship between stress and psychological wellbeing. This model asserts that social support functions as an intervening variable between stressor and outcome, such that changes in social support are a result of the stressor and serve as an underlying process that explains changes in psychological distress (Yap and Devilly, 2004).

A further limitation is the lack of a uniform definition of social support. While definitions vary, Fuhrer and Stansfeld (2002) postulate that the common assumption applied by researchers is that the larger the network, the greater it's potential for providing functional support. Other empirical evidence suggests there is no relationship between the number of social support contacts and psychological wellbeing, and that psychological wellbeing is only affected by perceived social support (Wong and Piliavin, 2001). Perceived social support reflects the cognitive appraisal of being reliably connected to others, and incorporates both the perceived ability and adequacy of support (Letiecq, Anderson and Koblinsky, 1998). It is reasonable to assert that most Aboriginal women have larger networks of potential social support than their non-Aboriginal counterparts, yet can experience little actual support. Accordingly, the level of satisfaction with perceived social support, rather than the number of supports, will be investigated.

In accordance with discussed findings, five psychological constructs are used to investigate cognitive and affective dimensions of psychological wellbeing; hopelessness, self-esteem, satisfaction with life, perceived self-efficacy, and perceived stress. More specific deliberation of the validity of these constructs for Indigenous populations is presented in the Method section.

D.1.8 Research and Indigenous Australians

Indigenous Australians are one the most researched populations across the globe, yet, in terms of health and wellbeing, remain one of the most disadvantaged (Campbell and Marshall, 2004). Indigenous experiences of research have been predominantly negative, with little or no outcome, resulting in scepticism and reluctance among Aboriginal people towards participating in research (Campbell and Marshall, 2004). The APS (2003) acknowledges the inadequacies of past psychological research, procedures and practices in highlighting that psychology has been insensitive to the knowledge, culture and customs of Indigenous people.

As mentioned earlier, the importance of contextualising behaviour in sociocultural factors is now widely acknowledged throughout psychological discourse. Despite this, there is little empirical evidence relating to the impact of sociocultural factors on the psychological wellbeing of Indigenous Australian women. The exception is the afore-mentioned research of Copper and Morris (2004). It is imperative to note that during qualitative interviews, Cooper and Morris (2004) found most participants were visibly tearful in describing their circumstances, yet tended to report a rather rosy picture of themselves and their situation. This may indicate that Indigenous women

who have consistently and chronically experienced a range of adverse life circumstances tend to under-report the extent to which such hardship impacts on their lives. This may also reflect that Indigenous women who have regularly experienced negative outcomes across many life areas have consequently developed a belief that they have little influence in modifying the likelihood of such outcomes.

The dearth of such investigations may reflect the complexity and interconnectedness of these factors, along with the non-homogeneity of Indigenous people. Even with inherent complexities, the value of such inquiry is emerging in psychological literature. In a recent study, aimed at improving service provision for American women affected by violence, Campbell and Aherns (1998) found that approaches taking into account the multiple contexts of service delivery, being the individual needs of women, and the wider societal context, resulted in improved outcomes for women.

In order to achieve the research aims, Indigenous women in Katherine will be invited to participate in this exploratory study. A culturally appropriate assessment tool will be developed to determine the possible implications of the risk factors associated with housing access and sustainability of tenancy on psychological wellbeing. Higher scores will reflect general psychological wellbeing, with lower scores indicative of psychological distress.

D.2 Research Aims and Hypotheses

The current research aims to examine the factors associated with housing-related experiences for Indigenous women, and to investigate the impact of these experiences on individual psychological wellbeing. The following hypotheses were developed to explore the various relationships between housing-related experiences and psychological wellbeing for Indigenous women in Katherine.

Hypothesis 1: Women who retain stronger ties with Aboriginal spirituality will exhibit lower levels of psychological distress (as measured by the GHQ12) than those with lesser links to Aboriginal spirituality

Hypothesis 2: Indigenous women satisfied with social supports will exhibit higher levels of life satisfaction than those who are not satisfied with social support.

Hypothesis 3: Women residing in overcrowded houses will exhibit higher levels of psychological distress (as measured by the GHQ12) than women who do not live in overcrowded conditions.

Hypothesis 4: There is a significant positive relationship between the number of visitors received over the last twelve months and perceived stress.

Hypothesis 5: There is a significant positive relationship between Self-Esteem and Life Satisfaction.

Hypothesis 6: There is a significant negative relationship between Self- Esteem and scores obtained on the GHQ12.

Hypothesis 7: Perceived self-efficacy is a better predictor of psychological wellbeing than life satisfaction, hopelessness, or self-esteem.

Hypothesis 8: Social support mediates the relationship between perceived stress and psychological wellbeing (as measured by the GHQ12).

D.3 Study One

D.3.1 Context

As already established, it is important to contextualise contemporary Indigenous housing experiences within a historical framework, to increase understanding of current situations and to achieve appropriate outcomes. As such, the socio-historical processes that have influenced the housing experiences of many Indigenous people in Katherine will now be outlined.

Katherine is situated 355 kilometres south-east by road from Darwin, and is a town that has been described as one that has evolved from rather tentative and precarious origins into a diversified and considerable multicultural community (Lea, 1989). At the last Census in 2001, Katherine's population was 10 032, with 1 898 identifying as being of Aboriginal origin (ABS, 2002).

Lea (1989) posits that the preconditions for Aboriginal settlement in Katherine were present during these initial years of establishment, and highlights four key stages in the development of this settlement. Firstly, the township of Katherine originated with the construction of the Overland Telegraph Line in 1872 (Maff, 1986), and gradually developed into a service town as the pastoral and mining industries extended into the Katherine region. By 1931 Katherine's small population consisted of an assortment of individuals who either chose to remain after the mining boom and erection of the railway, or were stranded by the Depression (Maff, 1986). It was at this time, Lea (1989) asserts, that Aboriginal people from surrounding areas were attracted to Katherine to find work on the government peanut farms being established along the river. According to Lea (1989), the second phase of Aboriginal settlement in Katherine began with World War Two, where the army became a major employer of Aboriginal labour and these workers were housed in labour camps. These camps were to bring occupants from different country and clans into unprecedented and prolonged contact with each other (Merlan, 1998). At the end of the war authorities deemed it appropriate to continue the regulation of Aboriginal accommodation by transferring the residents of the camps, to Maranboy, Beswick Creek and other new government farming ventures in the Katherine region (Lea, 1989). In accordance with sentiment and legislation of that time, regular checks by the NT Welfare Brach were maintained on the Aboriginal population, and those who could not find work in Katherine were removed to a mission, settlement or pastoral property to prevent unauthorised settlement in the town (Lea, 1989; Merlan, 1998). Lea (1989) posits that the third stage of the settlement process occurred when permission to employ civilian Aboriginal labour was secured, where conditions included that employers were to provide accommodation and to charge for food and board. This resulted in more Aboriginal people being employed in the town of Katherine. The fourth stage is associated with the attempts of the Welfare Department to construct government-financed Aboriginal camping areas in the early 1960's. In 1961 the Katherine Town Management Board was concerned that three to four hundred 'natives' were camping close to the new town area and insisted that a transit camp be provided in the High Level area, on the other side of the Katherine River (Lea, 1989). This area quickly became a place used exclusively by Aboriginal people (Lea, 1989), and is adjacent to the current location of Kalano Community.

After the mid 1960's, employment for some Aboriginal people became more secure and some choice in living accommodation began to emerge (Maff, 1986). Lea (1989) describes that at this time three physical groupings of Aboriginal people became

apparent, based on where people lived, their socioeconomic status and personal priorities. Those Aboriginal families with regular income, most of who were of mixed-heritage, began to occupy conventional government housing stock. Lea (1989) argues that this group were viewed by the government as having been successfully assimilated into white society and were lauded as models for other Indigenous families. A second group of families resided in designated town camps, such as High Level, where basic shelter and facilities were supplied and residents were expected to progress to government housing as they became economically successful (Lea, 1989). Importantly, Lea (1989) highlights that the failure of the Administration to acknowledge the cultural and socioeconomic dynamics of these camps largely prevented families from fulfilling this expected role, even if they had chosen to do so. The third group were those who lived in informal bush camps, which offered more casual living conditions with minimal interference from authorities. Lea (1989) suggests two important functions of these informal camps, firstly as a refuge for those who were displaced from the main groups, and also as an entry point to urban life. Again, the lack of understanding of these functions by authorities limited the ability of these camps to provide this necessary accommodation (Lea, 1989; Merlan, 1998).

In 1970 the Welfare Branch recorded around three hundred Aboriginal people camping in four principal areas in Katherine that correspond with present town camps, with a further eighty people camping across thirteen additional locations around the township (Merlan, 1998). By the early 1970's the demand of some Aboriginal people for freedom from institutionalised control, to enable them to house themselves, was mounting. In 1974 the Kalano Association, a town-area Aboriginal housing organisation, had been established, giving Aboriginal people in Katherine some control over their housing developments for the first time.

According to Lea (1989) towns such as Katherine illustrate more clearly than anywhere else in Australia the severe disruption to Aboriginal social organisation resulting from contacts between settlers and Indigenous people. The experiences of Aboriginal people in Katherine, and other such towns, illustrate the externally imposed structures and processes of non-Indigenous economic expansion that have progressively been incorporated into an Indigenous settlement network based on their population movement patterns, kinship ties and language affiliations (Lea, 1989; Merlan, 1998). It is argued here that this sociohistorical context of settlement, along with the numerous factors outlined in the literature review, either directly or indirectly impact upon the housing-related experiences of Aboriginal families presently residing in Katherine.

D.3.2 Method

Participants

The 59 Indigenous women who participated in this study were recruited from one of three Indigenous housing organisations (Kalano Community Government Council, Binjari Community Government Council, Lerrluk Indigenous Housing Advisory Service), one mainstream housing provider (NT Housing), or five non-housing stakeholders based in Katherine (Jawoyn Association, Nyirranggulung Mardrulk Ngadberre, Katherine Harmony Project Team, Wurli Wurlinjang, and Anglicare). Permission was obtained from all participating agencies and organisations before any women were invited to attend the housing forum.

Participants were recruited on the basis of being an existing or past client of any of the service providers, and any person willing to speak with a researcher was

engaged. Nonetheless, in accordance with previous health-related findings for Indigenous Australians, only women proficient in English or Kriol were engaged for participation (Sibthorpe, Anderson and Cunningham, 2001). Participant ages ranged from 18 years to 64 years (M=38.77, SD=12.42).

Twenty eight (47.5%) participants identified as residents of Indigenous community housing, 3 (5.1%) as Indigenous government housing residents, 12 (20.3%) as non-Indigenous government housing tenants, 11 (18.6%) as private renters, and 1 (1.7%) as a homeowner. The total number of residents per surveyed household ranged from 1 to 15 (M=5.52, SD=3.28). Whilst only 2 (3.4%) participants identified themselves as homeless, 16 (27.1%) indicated that they had been homeless at least once during their lives.

Forty-seven participants (79.9%) reported as having visitors come to stay. Twenty-three women (39%) reported having enough space for visitors, 8 (13.6%) stated that the issue of having space did not apply to their household, 1(1.7%) chose not to respond, and 27 (45.8%) indicated that they had insufficient space available for visitors. The number of visitors to participant residences over the last 12 months ranged from none to 120 (M=13.8, SD=23.88), with 24 women (60%) reporting less than 10 visitors, 7 (17.5%) as having more between 10 and 20 visitors, 4 (10%) with more than 20 and less than 30 visitors, 3 (7.5 %) as having between 30 and 50 visitors, 1 (2.5 %) with more than 50 and less than 100, and 1 (2.5%) as having 120.

Of the surveyed women, 14 (23.7%) reported having current housing-related debt, and 50% (7) of these women advised that these debts had affected their ability to find adequate accommodation.

Material

This study was part of a larger group effort investigating various aspects of housing related experiences for Indigenous women, particularly those factors associated with housing access and non-sustainable tenancy.

The complexity and unpredictable nature of housing related issues for Indigenous women, along with time and budget constraints, rendered the attainment of a representative sample of Indigenous women unrealistic. It was therefore considered appropriate to engage support and assistance from Katherine-based housing providers and other key stakeholders.

Consultative discussions were arranged with each key stakeholder to discuss housing related factors, including the nature and purpose of the overall project. Each stakeholder was asked to inform women from their client base of the housing forum, where those in attendance were provided with an overview of the project objectives, participant requirements, and the research assistants were introduced. On the advice of the Indigenous research assistants, the forum was held at an outdoor venue frequently used by Aboriginal people in Katherine for disseminating information. The provision of morning tea and a barbeque lunch to all attending the forum contributed to an informal atmosphere, where women were able to make an informed decision regarding their involvement in this study. Those choosing to participate were able to approach the research assistant with whom they felt most comfortable, or to complete the questionnaire on their own. Tables and chairs were positioned in small groups across a number of sheltered areas within the park to facilitate family groups sitting together, and to maximise privacy and independence of observation. Participants who expressed a preference for completing the questionnaire at a later date were visited by an Indigenous research assistant at a mutually convenient time and location.

A semi-structured questionnaire was considered the most appropriate research instrument for achieving study objectives. Three Indigenous research assistants were engaged in designing the questionnaire to ensure that the questions were culturally appropriate and relevant for Indigenous women from the Katherine region. Many of the questions were drawn directly from The Health and Wellbeing of Indigenous Women Questionnaire, developed for Indigenous women in the NT and Queensland, with a few minor modifications (Cooper and Morris, 2004).

The questions on the instrument included demographic variables (eg age, educational attainment, income level, and number of children), housing-related variables (eg number of bedrooms, adequacy of water and cooking facilities), and questions pertaining to participant psychological and physical health.

Of the five scales included in this study, the Satisfaction With Life Scale, the General Health Questionnaire Scale, the Hopelessness Scale, and the Self-Esteem Scale required respondents to self-report against global psychological constructs. Selection of these instruments reflects recent research findings, indicating the sound validity of global measures of self-assessed health in Indigenous Australians whose primary language is English (Sibthorpe, Anderson and Cunningham, 2001). Conversely, the Housing Self-Efficacy Scale required participants to self-report against particular housing domains, in accordance with the assertion that efficacy expectations assessed within specific domains engender better predictors of behaviours than do assessments of generalised expectations (Bandura, 2001; Haidt and Rodin, 1999).

The Satisfaction with Life Scale

The Satisfaction with Life Scale (SWLS) was developed by Diener, Emmons, Larsen and Griffen (1985) as a measure of a person's global cognitive judgement of life satisfaction (Suh, Diener, Oishi and Triandis, 1998), by assessing the respondent's evaluative judgement of their own life, using the person's own life circumstances and standards of life (Pavot and Diener, 1993; Wissing and van Eeden, 2002). This instrument was selected as it is short, containing 5-items, each with a 7-point response format ranging from 1(strongly disagree) to 7(strongly agree). Participants indicate, for example, how close their life is to their ideal life and the level of satisfaction with their lives. Further rationale for the selection of the SWLS is to address the limitation that many investigations concerned with social and economic issues, such as housing, focus primarily on improving material standards of living without considering psychological factors (Marsella, Levi and Ekblad, 1996). Furthermore, Pavot and Diener (1993) attest to the sound psychometric properties of this scale, detailing sound convergent validity of the SWLS with other like measures, and consistent discriminant validity from measures of emotional wellbeing. The SWLS has been found reliable and valid for use in a South African context (Wissing et al., as cited in Wissing and van Eeden, 2002), and a recent study on a sample of elderly African Americans produced a Cronbach's alpha of .72 (Utsey, Payne, Jackson and Jones, 2002). Such findings indicate the suitability of this scale for cross-cultural applications. Diener, Emmons, Larsen and Griffin (1985) report an alpha-reliability of .87, and a test-retest reliability of .82. The Cronbach alpha coefficient for the current sample was .89.

General Health Questionnaire

The General Health Questionnaire is a 12-item (GHQ-12) self-report screening instrument derived from the original form containing 60 items (Goldberg, as cited in Banks, Clegg, Jackson, Stafford and Wall, 1980). This instrument is recognised as one of the most practical and reliable ways of detecting minor psychological

disturbance in a range of populations. Goldberg, Gater, Sartorius, Usten, Piccinelli, Gureje, and Rutter (1997) report sound reliability and validity for the GHQ across cultures. This instrument has also been found reliable (alpha coefficient = .82) for use with samples that prefer not to complete long questionnaires (Banks et al, 1980).

Each GHQ-12 item required respondents to rate themselves on a 4-point severity scale, according to how they have recently experienced each listed behaviour or action. Reponses range from 0 (Better Than Usual) to 3 (Much Less Than Usual). A higher score indicated more psychological distress. The reliability coefficient for the current sample was .87

Hopelessness Scale

The Hopelessness scale was originally developed as a measure of clinical ratings of pessimism in patients with depression (Beck, Weissman, Lester and Trexler, 1974). Factor analysis of scale items revealed both an affective and a cognitive component of hopelessness, suggesting that feelings of hopelessness may arise through the subjective evaluations of the abilities and/or circumstances of the respondent (Beck et al., 1974). In the current study, 5 items of the original 20 were selected on the advice of the Indigenous research assistants as to which items were most relevant and likely to be understood by participants. This scale required participants to respond to pessimistic statements about the future on a 4-point Likert scale, ranging from 1 (Never) to 4 (Always). A reliability analysis of the current sample yielded a Cronbach alpha of .62.

Bachman O'Malley Self-Esteem Scale

Global self-esteem was assessed as an indication of general psychological well being, using the 10-item scale adapted by Bachman and O'Malley (1977) from Rosenberg's Self-esteem Scale (1965, as cited in Tiggemann, 2001). Each statement was adapted from beginning with "*I feel…*" to "*Do you feel that you…*" in accordance with the advice of the Indigenous research assistant that many Aboriginal people feel more comfortable with responding to questions phrased specifically for them rather than statement-type questions. Respondents were required to rate statements such as *"Do you feel that you are a person of worth"* on 4-point Likert scales *(1=Never, 4=Always).* A recent study using the 10-item Bachman and O'Malley Self-esteem Scale with Australian adolescents reported an internal consistency coefficient of .89 (Tiggemann, 2001). The Cronbach alpha for the group in the present study was .72.

Perceived Self-Efficacy Scale

As previously discussed, efficacy expectations assessed within specific domains generate better predictors of behaviours than do generalised expectation assessments (Bandura, 2001; Haidt and Rodin, 1999). Despite some findings that self-efficacy may be lower in cultures where individual autonomy and agency are less valued than interpersonal relationships this construct has shown cross-cultural merit in determining psychological wellbeing (Stewart et al., 2004). Accordingly, the Indigenous researchers designed a series of statements to examine the feelings of participants towards specific situations in each of the housing domains most relevant for Indigenous women in the NT (private rental agencies, Indigenous community, Indigenous government, and non-Indigenous government). Respondents were required to rate their feelings about *"talking about getting accommodation"*, *"talking about needing repairs"* and *"telling about changes to your living arrangements"* on 6-

point Likert scales (1=Difficult, 6=Not Difficult) for each housing type. In addition, respondents rated their knowledge about *"the rules and regulations"* of each housing domain on 4-point Likert scales (1=Little or none, 4=Lots).

This instrument was designed to determine the perceived self-efficacy of respondents in relation to the four housing types most relevant to Indigenous women in Katherine, as well as total housing self-efficacy. The reliability coefficients for the Indigenous community, Indigenous government, non-Indigenous government and private rental housing domains were .90, .87, .93, and .87 respectively. The Cronbach alpha coefficient for Total Housing Self-Efficacy was .73.

Perceived Stress Scale

The perceived stress scale was developed by the Indigenous research assistants and was composed of two questions: '*Do you feel that you have many worries?*' and '*Do you feel that too many demands are being made of you?*' These questions arose from concerns that a number of stressors may contribute to housing-related experiences faced by Indigenous women. The reliability coefficient of the current sample was .67.

Procedure

To maximise the relevance and effectiveness of this study, and to reduce language and cultural barriers relating to participation, three Indigenous research assistants, fluent in both English and Kriol, were engaged to develop questionnaires and conduct interviews. The non-Indigenous Director of the Wurli Wurlinjang Emotional and Social Wellbeing Centre, was engaged as a fourth research assistant on the advice of the Indigenous research assistants due to her established rapport with Indigenous women in Katherine. The demonstrated ability to conduct culturally appropriate interviews and to correctly interpret participant responses was an essential requirement for selection of the assistants. Prior to commencing questionnaire items the research assistants generally engaged the women in casual conversation and, where appropriate, shared details of their family and country, as is common practice in initial interactions between Aboriginal people across Australia. This process was essential to establishing rapport and creating a comfortable environment, where women were then invited to participate in a semi-structured interview. Prior to commencing the interview a plain language statement, outlining the purpose of the study and respondent requirements, was either given or read to the participants. The women were advised that participation was entirely voluntary and no inducements were offered. Agreement to participate was regarded as informed consent and respondents were advised that they were free to cease or withdraw from the interview at any time, and that any information collected to that point would be destroyed. All women participating in this study were advised prior to the provision of any responses that they should advise the research assistant if they felt distressed during the interview, and that the interview would be terminated, with all details provided being destroyed by the assistant.

Given the low levels of literacy and numeracy in the general NT Aboriginal population (Collins, 2000), and to minimise potential discomfort for participants, all questions were read clearly to the women, and responses carefully recorded by the assistant. Where language was identified as a possible barrier, either by the participant or the research assistant, the questions were read out in Kriol to ensure gratuitous concurrence and misunderstandings were minimised. All of the respondents were comfortable in speaking either English or Kriol, or both. All participants were also

advised that any information they shared with the assistant would remain confidential, and that no names would be recorded on the survey questionnaires.

D.3.3 Scoring

The Satisfaction with Life Scale

Mean replacement was employed to substitute missing values, and all items were summed to form a total SWL score. Potential total scores ranged from 5 through to 35, with higher scores indicating higher levels of life satisfaction.

General Health Questionnaire

Mean replacement was engaged to substitute missing values before Total GHQ-12 scores were obtained by summing all scale items. The final scores had a theoretical range of 12 through to 48, with higher scores relating to increased probabilities for psychological disturbance. In contrast, participants with lower scores tend to have less psychological disorder.

Hopelessness Scale

Missing responses were substituted with mean values. The five items were summed to form a total hopelessness score. Potential total scores range from 4 through to 20, with higher scores indicating higher levels of hopelessness, or pessimism, about the future. Conversely, individuals with lower scores are more optimistic, or hopeful, about their future.

Bachman and O'Malley Self-Esteem Scale

Negatively worded items were recoded prior to replacing missing values with the mean. All items were summed to form a total self-esteem score. Total scores had a theoretical range of 10 through to 50, with higher scores indicating higher levels of self-esteem.

Perceived Self-Efficacy Scale

After standardising the rating scales for the 'feelings' and 'knowledge' subscales, all items within each housing domain were summed to obtain separate scores for private rental, Indigenous government, Indigenous community and non-Indigenous government housing. Each summed score had a theoretical range of 12 to 72 with higher scores indicating higher levels of perceived self-efficacy. A total housing self-efficacy score was also computed (theoretical range of 48 to 288) with higher scores indicating higher levels of perceived self-efficacy.

Perceived Stress Scale

Responses to both items were summed to form a total perceived stress score. The theoretical range for the summed scores was 2 through to 8 with lower scores representing lower levels of perceived stress.

Design

Given the range and complexity of the issues pertaining to housing, a cross-sectional, between-within group design was engaged in this exploratory study. A between-within group design will enable comparison between naturally occurring groups within the sample, such as those who perceive their household as overcrowded and those who do not, as well as within the total participant sample. This design has been chosen also due to the non-homogeneity of the sample. Data were collected contemporaneously via passive observation, and all statistical analyses were performed using SPSS for Windows Version 11.5.

D.3.4 Data Analysis

Data were scrutinised for missing values, outliers, and normal distribution in the Satisfaction With Life Scale, the GHQ12, the Hopelessness Scale, the Self-Esteem Scale, the Self-Efficacy Scale and the Perceived Stress Scale. Mean substitution was used to replace missing values. The extreme scores identified in the Satisfaction With Life and Self-Esteem scales were found to be univariate outliers. These scores were modified to less deviant values to reduce their influence on the mean in accordance with the recommendations of Tabachnick and Fidell (2001).

Preliminary analysis of histograms and skewness and kurtosis statistics revealed that both the GHQ12 and the Indigenous Community Housing Self-Efficacy sub-scale were skewed. The moderate positive skewness of the GHQ12 was subjected to a logarithmic transformation (base 10). The Indigenous Community Housing Self-Efficacy sub-scale was reverse coded prior to the completion of a square root transformation, after which the data was reverse coded back to the original scoring direction to address the mild negative skew. Both transformations evidenced approximately normal distributions.

As both the Hopelessness and Perceived Stress scales presented Cronbach alpha coefficients slightly below the .7 required for strong scale reliability (.62 and .67 respectively), the mean inter-item correlations were examined, as recommended for scales consisting of less than ten items (Pallant, 2001). The mean inter-item correlations for both scales were .26 and .5 respectively, and were consistent with the acceptable range suggested by Briggs and Cheek (1986 as cited in Pallant, 2001).

Table D.1   Frequencies and percentages describing demographic variables, health, and housing-related variables.

Variable	Frequency	Percent
Highest level of education (N = 58)		
Primary	9	15.3
Secondary	35	59.3
Post Secondary	9	15.3
No schooling	4	6.8
Other	1	1.7
Source of income (N = 55)		
Working	20	33.9
Looking for a job/welfare payments	21	35.6
CDEP	10	16.9
Other	4	6.8
Health problems (N = 59)		
Physical problems	20	33.9
Psychological problems	4	6.8
No problem	35	59.3
Landlord support for visitors (N = 50)		
Yes	23	39.0
No	22	37.3
Don't know	2	3.4
Not relevant – no visitors	2	3.4
Not relevant – home owner	1	1.7
Has participant ever been evicted (N = 50)		
Yes	8	13.6
No	42	71.2
Sufficient number of bedrooms for residents (N = 56)		
Yes	36	61.0
No	20	33.9

D.3.5 Results

In order to appropriately describe the demographic data it is important to relate these data to the accommodation profile of these women as described in the Participants section. Although the majority of women in this sample had attained secondary level education and nine had received post-secondary education, only one participant reported home ownership. Despite average to above average educational levels, the main source of income was welfare payments, although 20 participants reported being employed. Most of the women, 59.3% considered themselves healthy, while 33.9% reported having a physical illness. A small number of women (N=4) indicated some form of past or present mental illness.

Although over 52% of the women reported living in Indigenous housing, only thirty-nine percent of women indicated landlord support for visitors to their accommodation, while 37.3% reported that their landlord did not support visitors to their homes. Three women specified that landlord support for visitors did not apply to their situation, with two women reporting that they did not receive visitors at all, and one as a home

owner. Of the women that responded, 13.6% reported as having been evicted from housing. Forty-two participants detailed that they had never experienced eviction. Although the majority of women, 61%, reported as having enough bedrooms for the number of people at their current residence, 33.9% specified insufficient bedroom numbers.

Additionally, only 3.4% (N = 2) of participants reported as having, or having had, a drug use problem, and 17% (N = 10) indicated a current or past problem with alcohol (refer to Table D.2, overleaf). In relation to the level of violence-related behaviour witnessed at home, reported percentages ranged from 11.9% (N = 7) of women observing people using too much speed, ecstasy or heroin, through to 69.5% (N = 41) of participants witnessing people yelling or screaming at each other. The range and frequency of all violence-related behaviours reported as being observed by respondents while at home is detailed in Table D.2.

Table D.2   Frequencies and percentages describing social issue variables

Variable	Frequency	Percent
Have had or have a drug problem (N = 50)		
Yes - currently	1	1.7
Yes – have had	1	1.7
No – never had	48	81.4
Have had or have an alcohol problem (N = 49)		
Yes - currently	2	3.4
Yes – have had	8	13.6
No – never had	39	66.1
Violence witnessed whilst at home		
People yelling or screaming at each other **(N = 43)**	41	69.5
People punching or kicking or hurting each other **(N = 41)**	33	55.9
People hurting each other with weapons **(N = 42)**	25	42.4
Police arresting or taking people away **(N = 38)**	24	40.7
People drinking too much alcohol or kava **(N = 41)**	33	55.9
People using too much speed, ecstasy or heroin **(N = 39)**	7	11.9
People using too much dope **(N = 42)**	18	30.6
People sniffing petrol, glue or paint **(N = 41)**	14	23.8

As evident in Table D.3 overleaf, it is interesting to note the means for each of the psychological constructs evidence minimal deviation from the scale midpoints. As such, the data indicate no marked dysfunction or pathology in this sample. However, as will be discussed later, this belief may be a consequence of continual life circumstances. Possible explanations for these results will be detailed in further sections.

Table D.3   Medians, Means and Standard Deviations for the Psychological Variables.

Variable	N*	Median	Mean	SD
Life Satisfaction	40	26.92	23.92	8.06
Psychological Wellbeing**	37	1.38	1.43	.08
Hopelessness	47	14.00	14.26	2.99
Self-Esteem	48	34.00	33.65	4.00
Perceived Self-Efficacy***	25	9.26	9.29	2.73
Perceived Stress	48	5.00	5.04	1.81

*   N's vary due to missing data
**   Logarithmically transformed (base 10)
***   Transformed via square root

Hypothesis 1

To examine if the level of psychological distress differed between Indigenous women who retain stronger ties with Aboriginal spirituality and Indigenous women who maintain lesser links with Aboriginal spirituality, the sample was categorised into high and low spirituality. High and low levels of Aboriginal spirituality were ascertained via a cut-off score based on the median split. The results of Levene's Test revealed that the assumption of equal variances was not violated. An Independent Groups T-test revealed no significant difference in scores for Indigenous women with stronger links to Aboriginal spirituality (M = 8.76, SD = 1.59), and those maintaining lower levels of Aboriginal spirituality [M = 9.63, SD = 2.27; t (32) = .19, p > .05].

Hypothesis 2

An Independent Groups T-test was conducted to compare the Life Satisfaction scores for women who reported being satisfied with social support and for those who were not satisfied with social support. There was no significant difference in life satisfaction scores for women satisfied with social support (M = 22.44, SD = 8.42), and women dissatisfied with social support [M = 25.41, SD = 6.84; t(24.457) = -1.08, p > .05]. The hypothesis was therefore unsubstantiated.

Hypothesis 3

To examine if perceived stress differed between Indigenous women who reside in overcrowded surroundings and those who do not live in overcrowded homes, it was necessary to define overcrowded. For the purposes of this study, overcrowded was defined as not having sufficient bedrooms for the number of occupants permanently residing in the premises. No significant difference between Aboriginal women living in overcrowded (N=19) conditions (M = 5.10, SD = 2.11), and those who do not reside in overcrowded (N=29) surroundings [M = 5.00, SD = 1.63; t (46) = 0.85, p > .05] was identified.

Hypothesis 4

The relationship between the number of visitors over the last twelve months and perceived stress was investigated using Pearson Product-Moment Correlation Coefficient. The results failed to show any significant relationship between the two variables [r (35)= .25, p> .05]

Hypothesis 5

The relationship between Self-Esteem and Life Satisfaction was examined using Pearson Product-Moment Correlation Coefficient. Preliminary analyses revealed no violation of the assumptions of normality, linearity and homoscedasticity. A moderate positive relationship between the two variables [r (39) = .38, p < .05] was identified, with higher levels of self esteem associated with higher levels of life satisfaction.

Hypothesis 6

The Pearson Product-Moment Correlation Coefficient was used to investigate the relationship between self-esteem and psychological distress (as measured by the GHQ12). Preliminary analyses revealed that the assumptions of normality, linearity and homoscedasticity were met. There was a moderate negative correlation between the two variables [r (36)= -.41, p < .01], with higher levels of self-esteem associated with lower levels of psychological distress.

Hypothesis 7

A standard multiple regression analysis was performed between Psychological Wellbeing as the dependant variable, and Self-Efficacy, Life Satisfaction, Hopelessness and Self-Esteem as independent variables. Regression analysis requires a considerable sample. Coakes and Steed (2003) suggest that the minimum requirement for such analysis is at least five times as many cases as the number of independent variables. This study far exceeded these expectations of a sizeable sample. Through the inspection of residual scatter plots it was established that residuals were independent and that no violations of normality assumptions had occurred. The correlation matrix indicated that independent variables were not significantly correlated with each other, all being well below .7, indicating that assumptions for multicollinearity were not violated. Furthermore, the tolerance figures were robust at .87, .78, .88 and .79 respectively, confirming that no violation of multicollinearity had occurred.

Table D.4. Summarised results of the standard regression analyses to predict psychological wellbeing

Steps	Variable	β	R	R²	Fchange	Sig F
		Psychological Wellbeing				
1	Self-Esteem	-.45	.43	.185	1.45	.26
	Hopelessness	.02				
	Life Satisfaction	.15				
2	Self-Efficacy	.13	.45	.20	.35	.58

As is evident in Table D.4, the combination of the four independent variables contributed 20 percent (R Square = .20, Adjusted R Square = .02) of the variance in Psychological Wellbeing [$F_{(4, 22)} = 1.16$, $p > .05$]. The individual contributions of the independent variables failed to reach statistical significance. The standardised coefficients were; Self-esteem ($\beta = -.45$, $p > .05$), Self-Efficacy ($\beta = .13$, $p > .05$), Hopelessness ($\beta = .02$, $p > .05$) and Life Satisfaction ($\beta = .15$,

$p > .05$). The hypothesis that Self-Efficacy is a better predictor of Psychological Wellbeing than Life Satisfaction and Self-Esteem was unsupported.

Hypothesis 8

To examine the mediating effect of social support between stress and psychological wellbeing, Baron and Kenny's (1986) mediated regression technique was engaged. Baron and Kenny (1986) specify a three-step process. Firstly, the mediator variable (social support) is regressed on the predictor variable (perceived stress). Secondly, the criterion variable (general psychological wellbeing as measured by the GHQ12) is regressed on the predictor variable (perceived stress). Finally, the criterion variable (GHQ12 scores) is regressed simultaneously on the predictor (perceived stress) and mediator (social support) variables.

Baron and Kenny (1986) propose that mediation is evident when four specific conditions are met. The first condition is that there must be a significant relationship between the mediator and predictor variables. The second requirement is met if there is a significant relationship between the predictor and criterion variables. The third condition requires the mediator and the criterion variable to be significantly related. The final proposed condition is that the effect of the predictor on the criterion variable is less in Step 3 than in Step 2, as detailed above. If, while the effect of the mediator is controlled, the relationship between the predictor and criterion variables becomes non-significant, full mediation is apparent. Partial mediation is indicated by a reduced predictor effect that remains significant when the mediator variable is controlled for.

Table D.5   Mediating effects of social support on psychological wellbeing

Steps	Variable	β	R	R²	F change	Sig F
		Psychological	Wellbeing			
1	Stress	.24	.24	.06	1.67	.21
2	Social Support	-.24	.33	.11	1.53	.23

As noted, four required conditions must be satisfied to substantiate predicted mediating effects (Baron and Kenny, 1986). No statistically significant relationship between perceived stress (predictor) and social support (mediator) was identified [r (45) = .24, p> .05]. Consequently, social support failed to meet the requirements of a mediation effect and no further analyses were conducted (Baron and Kenny, 1986, Howell, 2002).

D.4 Study 2

As evidenced in the literature review, a vast array of complex psychosocial, cultural and structural factors limit housing access and sustainable tenancies for Indigenous women. In accordance with the methodology of this study it was deemed important to gain an understanding of the wider context of housing-related experiences for Indigenous women in Katherine. As key service providers and stakeholders were pivotal in the recruitment of Indigenous women for Study 1, the opportunity arose to examine the service provision context of the housing-related factors that exist for Indigenous women.

D.4.1 Method

Six Katherine-based service providers voluntarily participated in this study. Of these six organisations and agencies, two identified as having a direct role in housing Indigenous women. The primary service roles, in relation to Indigenous clients, reported by the remaining respondents were primary and public health (N=1), case management and referral (N=2), and financial assistance (N=1). Three participating agencies indicated general advocacy as a secondary function. Fifty percent of responding stakeholders (N=3) reported the promotion of social justice as a secondary role.

D.4.2 Material

This study was part of a larger group endeavour examining the various perspectives of service providers and stakeholders regarding the factors most pertinent to the housing-related situations encountered by Indigenous women in Katherine.

As in Study 1, the complexity and unpredictable nature of housing related issues for Indigenous women, along with time and budget constraints, rendered the attainment of a representative sample of stakeholder organisations and agencies unrealistic. It was therefore considered appropriate to engage the organisations and agencies involved in the recruitment of participants in Study 1, in this study.

The National Consultation Questionnaire, specifically designed for use with organisations and agencies providing services to Indigenous clients, was considered the most appropriate instrument for achieving the study objectives. All participating organisations and agencies were able to choose either paper or electronic questionnaires for completion. The questions on the instrument included service delivery roles of the organisations and agencies, the types of programs and support

provided by stakeholders to Aboriginal people, and asked participants to identify the major issues and barriers relating to housing access and sustainable tenancy for Indigenous people.

D.4.3 Procedure

As participant organisations and agencies had a central role in the recruitment of participants for Study 1, all were familiar with the research aims and methodology of the larger study. All participating stakeholders were able to choose either paper or electronic questionnaires for completion. In an attempt to facilitate honest appraisal of the service provision of their own, and other, organisations, respondents were assured of anonymity and confidentiality. It was explained that all paper-based responses would be secured at Charles Darwin University, and that any electronic responses would be stored via password protected electronic files.

Service provider responses describing the housing-related experiences of Indigenous people in Katherine were thematically organised into the following categories for analysis; successful housing programs, recommended improvements to existing housing programs, barriers to mainstream housing, suggested changes that would improve the sustainability of tenancy, and the factors viewed as common to failed tenancy.

D.4.4 Design

As a mechanism of either strengthening or modifying the quantitative results of Study 1, this component engaged qualitative methodology to examine service provider responses.

D.4.5 Data Analysis

All data were entered, and frequencies analysed, via SPSS for Windows Version 11.5.

D.4.6 Results

Participant responses in relation to Indigenous representation and involvement in decision making within respondent organisations and agencies are detailed in Table D.6.

Table D.6 **Frequencies and percentages describing Indigenous representation and involvement in decision making in participant organisations and agencies**

Variable	Frequency*	Percent
Indigenous representation in your agency/organisation		
Yes - staff	6	100.0
Yes - management	3	50.0
Yes - Advisory Board	3	50.0
Yes – Community Organisation – Board members	2	33.3
No	0	0
How are Indigenous people involved in making decisions in your agency/organisation?		
Input into policy development	5	83.3
Involved at board level	4	66.7
Consultations with staff prior to making decisions	5	83.3
Client feedback obtained	1	16.7
Do you think there is sufficient Indigenous representation throughout your agency/organisation?		
Yes	2	33.3
No	4	66.7

* Where total frequencies per variable category exceed 6, stakeholders have provided more than one valid response

Of the four stakeholders that reported providing some form of housing-related assistance to Indigenous clients, two rated their service as successful, one responded that it was too difficult to know whether the service provided was successful or not, while one rated their program as only sometimes successful.

As the housing-related experiences of Indigenous people can often involve multi-faceted and complex factors, the three most common issues identified by respondent stakeholder agencies and organisations according to key questionnaire items are summarised at Table D.7.

Table D.7 Frequencies and percentages describing most common service provider responses to key housing-related questionnaire items

Questionnaire item and the most common responses	Frequency*	Percent
What is working in relation to current housing-related services provided for Indigenous clients in Katherine?		
Teaching living skills required to maintain tenancies	2	33.3
Assessment and referrals processes	1	16.7
Engaging cultural and language specialists	1	16.7
What needs to work better in the housing–related services you provide for Indigenous clients?		
Increased support in developing housekeeping skills	3	50.0
More budgeting support and financial counselling	3	50.0
Increase available and appropriate housing options	2	33.3
What are the major barriers to mainstream housing for Indigenous people in Katherine?		
Lack of understanding of housing rules and regulations	3	50.0
Discrimination and racism by private real estate owners	2	33.3
High cost	2	33.3
What changes do you think could be made to assist Indigenous people to sustain tenancies?		
Intensive support regarding housing responsibilities	5	83.3
Increased training in living skills by service providers	3	50.0
Design and erect more culturally appropriate housing	2	33.3
What factors seem common to failed tenancies for Indigenous people?		
Financial difficulties	4	66.7
Lack of understanding of living in urban/town environment	4	66.7
Inadequate space for extended families	4	66.7

* Total frequencies per variable category exceed 6 as stakeholders have provided more than one valid response.

As is evident in Table D.7, issues perceived by stakeholders as pertinent to the housing-related experience of Aboriginal people in Katherine include the lack of affordable, appropriately designed housing stock, the lack of understanding of the tenancy requirements of various housing providers, limited knowledge of the living skills required in urban or town settings, and the high cost of mainstream housing. Additionally, two of the responding stakeholders identified racism and discrimination as a major barrier to accessing housing for Indigenous people in the Katherine region.

Of the two organisations that provided possible reasons for why existing housing-support programs are unsuccessful in achieving their aims, one indicated that failure is due to the lack of culturally appropriate support for Indigenous tenants making the transition from community housing to mainstream housing. The other respondent specified that the failure of housing-support programs to meet said objectives is a result of insufficient funding. It is also important to note that three (50%) of the surveyed organisations described homelessness among Indigenous people in Katherine as widespread. Furthermore, the responses provided by the surveyed

stakeholders clearly substantiate that the risk factors associated with accessing and sustaining tenancies, as detailed in the literature review, apply to Indigenous households in Katherine.

D.5 Discussion

The purpose of this study was to examine the factors associated with housing-related experiences for Indigenous women, and to investigate the impact of these experiences on individual psychological wellbeing. Six psychological constructs, along with a number of hypotheses, were used to explore the various relationships and differences between housing-related experiences and psychological wellbeing for Indigenous women in Katherine.

As detailed in the literature review, it is imperative the historical legacy of Australia's colonisation, and the subsequent ethnocentric policies and practices, be viewed as antecedent to the contemporary housing issues encountered by Aboriginal Australians (Keys Young, 1998; Walker et al., 2002). Moreover, a range of adverse demographic and socioeconomic factors have been described as common to the current life experiences of many Indigenous Australians. Consequently, it is important to acknowledge the variety of risk factors associated with housing access and sustainable tenancies for Indigenous women. As evident throughout the literature review, these risk factors include language barriers, low educational attainment, the high incidence of poverty, sub-standard housing stock and facilities, overcrowding, high levels of family violence, inherited debt and anti-social behaviour. Participant demographic information obtained revealed the majority of respondents were low-income earners (earning less than $500 per week), and a relatively low employment rate. Although over a third of participants reported that either they, or one of their parents, had been removed from family and country, more than half of the participants identified as speakers of their clan group language. Additionally, almost fifteen percent of the women reported never, rarely, or only sometimes speaking English. These demographics, along with those detailed throughout this investigation, reflect the various norms typically associated with the everyday life experiences of Indigenous Australians (ABS, 1999; AIHW, 2002; Taylor, 1994).

One of the cultural factors explored related to differences in the level of psychological distress exhibited between those women who retained strong connections to Aboriginal spirituality and those who maintained lesser links with their Aboriginal spirituality. Contrary to expectations, no difference was evident in the level of psychological distress reported in these two groups. It is reasonable then to assert that factors other than Aboriginal spirituality are related to general psychological wellbeing for the Indigenous women in this sample.

In relation to differences in the level of life satisfaction between those participants satisfied with social support and those who were not satisfied with social support, the results failed to substantiate anticipated findings. This investigation focused on differences in perceived social support, being the cognitive appraisal of being reliably connected to others that incorporates both perceived ability and adequacy of support (Letiecq et al., 1998), rather than the number of social supports. The lack of difference in the level of life satisfaction between those women who were satisfied with perceived social support and those who were not may reflect the fact that social support is multifaceted, where various aspects of social support may have differential roles in wellbeing. As highlighted by Yap and Devilly (2004) the heterogeneous nature of social support may partially account for the inconsistent findings in research concerned with social support, and may have contributed to the lack of significant findings within this sample.

Existing research evidence has indicated a negative association between high household density and psychological wellbeing in multiple family households when compared with that in single family residences (Evans et al., 2003). Despite this, the expected difference in the level of psychological distress between those residing in overcrowded and non-overcrowded households was not attained. Nonetheless, the results obtained in this study are consistent with the conclusions of Smith and colleagues (Smith et al., 1993), whose empirical findings suggested that the poor mental and physical health status of Maori and Pacific Islander residents of high density households were more likely due to widespread social and economic disadvantage rather than being located in the respondent residence.

As outlined in the literature review, stress can be viewed as a reaction to various personal harms and threats that emerge from the person-environment relationship (Lazarus, 1993). Importantly, McDonough and colleagues (McDonough et al., 2002) highlight the link between socioeconomic status and stress in arguing that individuals from disadvantaged groups experience more chronic stress than their more advantaged counterparts, due to insufficient personal, material and social resources. Additionally, it is reasonable to portend that stress for members of households with a median resident density above that across the wider Australian community, as evident for the women in this sample, may increase with the number of visitors received. Given the general adverse socioeconomic circumstances of the participants in this study, and the comparatively high numbers of visitors received, it was anticipated that the level of perceived stress would reveal a significant positive relationship with the number of visitors received over the last twelve months. Contrary to prediction, no significant relationship was identified between the number of visitors received over the last twelve months and perceived stress.

A statistically significant positive association was identified between self-esteem and life satisfaction, demonstrating support for the hypothesised relationship. These results are consistent with the findings of Diener and Diener (1995), who in their comprehensive investigation of college students across 31 nations identified that, despite differences in the strength of association, a relationship between self-esteem and life satisfaction was consistently evident across surveyed cultures.

In addition, a significant negative relationship between self-esteem and participant scores on the GHQ12 was evident in this sample. This outcome was consistent with the anticipated relationship between these psychological constructs. Given that self-esteem has been described as an evaluation toward the self that can be positive, negative, neutral or ambiguous (Rosenberg as cited in Nosek and Hughes, 2001), the result that higher self-esteem is related to higher levels of psychological wellbeing (as measured by the GHQ12) indicates that self-esteem involves positive evaluations of the self for these Indigenous women. Furthermore, the negative correlation between self-esteem and GHQ12 scores extends the results obtained by Diener and Diener (1995), by indicating that self-esteem can be discriminated from other psychological constructs for Indigenous women. This negative relationship between GHQ12 scores and self-esteem is also consistent with the assertion of Mason (1996), who in a comprehensive discourse concerned with Canadian Aboriginal women, identified that self-esteem must be a key consideration in the development and implementation of any strategy designed to address housing-related disadvantage among Indigenous women. Here, it is important to highlight that the confirmation of statistically significant relationships between the afore-mentioned psychological constructs, in essence, authenticates the validity of the engaged instrument.

To test the predictions of the remaining two hypotheses standard regression analyses were engaged. The initial regression equation examined whether perceived self-efficacy was a better predictor of psychological wellbeing than life satisfaction,

hopelessness or self-esteem. Although the four independent variables contributed twenty percent of the variance in psychological wellbeing, the individual contributions of these variables failed to reach statistical significance. Interestingly, Bandura (1997) has highlighted that when performances are impeded by inadequate resources or external constraints, self- evaluated efficacy may exceed actual performance. Furthermore, such discrepancies are not due to the lack of knowledge of their own capabilities, and are more likely to appear where the execution of their skills may be hindered by external factors (Bandura, 1997). Given that the majority of participants rated their self-efficacy as high in at least one housing domain, this phenomenon may have contributed to the lack of support for the anticipated outcomes. Alternatively, these results may reflect that self-efficacy may be lower in cultures where individuals expect to rely on each other, and individual agency and autonomy are less valued than relationships.

The final regression analysis explored the mediating effect of social support between perceived stress and psychological wellbeing. The conditions required to demonstrate mediation, as prescribed by Baron and Kenny (1986), were not met. The expected intervening function of social support between stress and psychological wellbeing, where changes in social support result from stress and serve as an underlying process that contributes to changes in psychological wellbeing, was therefore not established.

In considering the lack of significant results for many of the predicted outcomes in this study it is important to consider the minimal deviation of the means for each of the examined psychological constructs from their respective scale midpoints. As such, no marked dysfunction or pathology was apparent. Upon initial reflection these results seem surprising given the adverse educational, physical health, economic and social circumstances endured by Indigenous Australians, circumstances that are clearly evident in the demographic and socioeconomic data in this sample.

While there are many possible explanations it is unlikely that the instrument scales were not applicable to an Indigenous population as they were redeveloped over several sessions with Indigenous research assistants. Furthermore, as the questionnaires were administered by trained local Indigenous women, there is little likelihood the scale items were mis-interpreted. It is considered most likely the data, and resulting analyses, indicate the belief the participants had in their own wellbeing. Such belief may also reflect the presence of submissive passivity, where consistent and chronic negative life circumstances contribute to an expectation that either a desired outcome will not occur, or that nothing can be done to change the likelihood of negative outcomes. According to hopelessness theory, people who more frequently experience negative effects across many life areas will be at an inherent disadvantage, as they are more likely to react passively to adversity by engaging denial or avoidance coping strategies (Abela and Seligman, 2000; Henry, 2004; Morrison and O'Connor, 2004). Moreover, these coping strategies and helplessness expectancies may become learned and overgeneralised, in that people may engage such coping mechanisms and expectancies in all life areas (Evans and Lepore, 1993). Given the range of adverse demographic and socioeconomic conditions evidenced by participants in this study, it is reasonable to assert that substantial passivity, in relation to outcome expectancies, and avoidance or denial coping strategies, may account for the lack of statistically significant results.

A further possible explanation for the lack of substantiated predictions is that the participants may have under-reported the extent to which hardship impacts upon their lives. As detailed in the literature review, the investigation of pathways to homelessness for Indigenous women conducted by Cooper and Morris (2004) revealed that the participants tended to report a rather positive description of themselves and their experiences, despite being visibly tearful in recounting their

circumstances. Cooper and Morris (2004) concluded that this incongruity may indicate that Indigenous women who have consistently and chronically experienced a range of adverse life circumstances tend to under-report the impact of such hardship in their lives. Again, the range of apparent negative life situations experienced by the women in this study renders such explanation highly applicable. This is particularly relevant when considering that the mean age of the participants was 38.77 years, substantiating that the presence of consistent, chronic adversity and hardship may well apply to the lives of these women.

These explanations may also be strengthened by the association identified between life satisfaction and self-esteem, and the negative correlation found between psychological distress and self-esteem. Here, respondents may have been more willing to report what they considered more positive self-assessments, as these match more readily with their belief of wellbeing.

Moreover, the relevance of these possible explanations becomes abundantly clear when considering the United Nations has rated Indigenous Australians as having the second worst quality of life in the world after China (Australian Broadcasting Commission, 2004).

To further investigate housing-related experiences for Indigenous women in Katherine, and in accordance with the methodological underpinnings of this research, a second study was conducted with key service provider organisations and agencies in Katherine. The aim of this investigation was to determine whether the factors associated with housing-related experiences of Indigenous Australians by the service providers would substantiate or modify that elicited from the women in Study 1. This secondary study required service providers to report their perceptions as to the factors that either assist or impede Indigenous people in accessing adequate housing and maintaining tenancies.

The key factors identified as conducive to housing access and sustainable tenancy by participating stakeholders were educational programs designed to enhance the skills required to maintain tenancy, appropriate assessment and referral processes within and between service provision agencies, and the use of cultural and language specialists in the provision of services to Indigenous clients. Moreover, respondents identified the need for increased budgeting and financial management support in assisting Indigenous people to access and sustain tenancies.

The barriers to housing access and sustainable tenancy for Indigenous people identified by the surveyed service providers included the lack of understanding of housing rules and regulations, discrimination and racism by private real estate owners, and the high costs associated with both obtaining and maintaining a residence. Additionally, participant service providers highlighted the shortfall of available housing stock, as well as the lack of culturally appropriate housing design as factors contributing to the adverse housing circumstances of Indigenous Australians. Importantly, the majority of surveyed stakeholders perceived the following factors as common to failed tenancies for Indigenous people in Katherine; financial difficulties, the lack of understanding of living in urban, or town, environments, and inadequate space for extended families.

It was encouraging to note the range of issues and suggested improvements for service delivery identified by the stakeholders. Nonetheless, it is imperative to acknowledge that until the existing shortage of housing stock, and the poor condition of currently available housing, is addressed the likelihood of success for any support program remains negligible.

Service provider perceptions confirm the demographic, socioeconomic and cultural factors evident throughout this investigation. As such, there is little doubt that

Indigenous women in Katherine experience hardship and adversity in accessing adequate, appropriate and affordable housing, as well as difficulties associated with sustaining tenancies. Despite clear substantiation of the adverse housing-related experiences for Indigenous women in Katherine, none of the service providers reported psychological wellbeing or distress as factors being directly associated with housing access or sustainability. Although issues such as high levels of violence, substance use, poverty, and debt were presented as possible risk factors to successful housing outcomes, no such issues were raised in relation to individual wellbeing. This may well reflect that service provider agencies found it implausible to consider high levels of psychological wellbeing among people that consistently and chronically face such adversity. It is reasonable to assert that this secondary investigation strengthens the inferences made in Study 1 regarding possible under-reporting, helplessness expectancy and the use of avoidance or denial as strategies for coping with negative life circumstances.

Limitations of this research

The participants in this study denote a non-representative sample of Indigenous women in Katherine. Budget and time constraints necessitated the recruitment of participants on the basis of being a past or existing client of key service provision agencies. Given the alternative was to undertake complex, lengthy ethical negotiations, as required in the recruitment of an appropriate comparative group from the broader Indigenous community, investigation of the non-representative sample meant that the research could be undertaken within the timeframe required by the larger group endeavour. Moreover, being able to conduct this investigation, even with a non-representative sample, meant that the factors identified as pertinent to the housing-related experiences of participants were able to be reported by the larger group effort. As such, the likelihood of their circumstances being considered in the development and evaluation of housing-related policy and practice is enhanced.

Notwithstanding this, it is indisputable that Indigenous people are one of the most researched populations across the globe, yet remain one of the most disadvantaged. Past experiences with research efforts that have produced little or no outcomes has resulted in scepticism and reluctance among Indigenous Australians towards participating in such ventures. Consequently, this investigation endeavoured to include Indigenous women in Katherine as stakeholders in the research outcomes.

A further possible limitation of the present analysis is that the Western constructs engaged were not applicable to the Indigenous women in this sample. However, considerable time and effort was allocated to ensure the cultural appropriateness of the instrument, whilst maintaining the integrity of the scale items. Moreover, self-esteem, life satisfaction and psychological wellbeing, as measured by the GHQ12, presented similar relationships to those identified in non-Indigenous populations. It is, therefore, unlikely that the instrument was culturally inappropriate.

As this investigation was cross-sectional in design the resulting data presents limited insight into such complex and multi-faceted life circumstances. As such, caution must be exercised in generalising the findings to Indigenous women in other regions, or in other groups. It is also important to consider possible limitations relating to the small sample size. However, due to the apparent passivity of the sample to their chronic life circumstances it is unlikely that a large sample would have achieved any additional statistical power.

Future research directions

The conclusions and inferences of this investigation suggest a number of areas for future research. Firstly, given the multi-faceted and complex web of factors associated with housing-related experiences for Indigenous women longitudinal

analyses would provide further insight into the relationships and differences between these factors and individual psychological wellbeing. Furthermore, longitudinal investigation would enable the development and application of programs appropriate to identified needs, along with evaluation of the processes and outcomes of any such program. Given both surveyed women and service providers highlighted the lack of skills and knowledge of household management as a risk factor in sustaining tenancy, programs designed to address this area of need provide a useful platform for further research.

Future endeavours concerned with housing-related experiences of Indigenous women and individual psychological wellbeing also need to incorporate consultative mechanisms to ensure that the factors deemed relevant and important by Indigenous community representatives are included in the research focus. Moreover, additional quantitative methodology may elicit important cultural factors that existing, Western-based qualitative methods do not capture.

Given the heterogeneity of Indigenous Australians, both within and between communities, further research should also be used to examine the hypotheses of the current study in differing Aboriginal populations (eg. remote areas in other jurisdictions), and in similar populations with distinct housing circumstances (eg. conventionally designed housing stock versus more contemporary, culturally appropriate designs).

Conclusion

This exploratory investigation has provided empirical support of the need for more culturally appropriate housing design and additional housing stock for Indigenous women. Importantly, the findings of this study indicate that the chronic and consistent hardship and adversity experienced by many Indigenous women may give rise to substantial under-reporting of psychological distress due to a fundamental belief in their wellbeing. The results obtained in this study can also be interpreted as substantiating the predictions of hopelessness theory, where individuals who experience negative events more frequently, across many life areas, are more likely to react passively to adversity by engaging avoidance or denial coping strategies. The lack of psychological dysfunction identified in this sample, despite such negative life circumstances, suggests that helplessness expectancy, and the afore-mentioned coping strategies, may well apply to Indigenous women.

Given the dearth of empirical investigations concerned with either housing-related experiences or psychological wellbeing among Indigenous Australian women, this study contributes to the limited amount of information currently available. Investigations concerned with the links between housing circumstances and psychological wellbeing, even in less marginal populations, evidence a nascent stage of development.

More specifically, the results obtained in this investigation provide valuable insights into the risk factors associated with housing access and sustainable tenancy as experienced by Indigenous women in Katherine. It is hoped that this exploratory endeavour provides a sound basis for future research, as well as for further development, implementation and evaluation of appropriate housing options for Indigenous women.

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