Who stays, who leaves and why?

Occupancy patterns at Unison Housing between 2014 and 2016.

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Unison Housing
Research Lab

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About the Unison Housing Research Lab:

The Unison Housing Research Lab is a unique education and research collaboration between RMIT University and Unison Housing. The Lab is located in the Social and Global Studies Centre, one of two research centres in the School of Global, Urban and Social Studies (GUSS). The Lab was established in 2017 and is funded for five years to develop and implement a collaborative teaching program and undertake innovative policy and practice relevant housing research informed by the experiences of services users and providers.

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The aim of the Unison Housing Research Lab **Research Report** series is to develop a clearer understanding of who Unison works with, and identify areas where systems development is required. This series involves deep analysis of administrative data collected by Unison Housing to drive decision making.

The Lab also produces a **Think Piece** series. This series critically examines theories and evidence that are influential in the areas of social housing and homelessness, and that are pertinent to Unison's mission, policies and practice.

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Executive Summary

Background

Social housing provides safe, secure, long-term accommodation for some of the most disadvantaged households in the community.

Social housing organisations in Australia must deal with expectations to house people with complex needs, build more cohesive communities and, at the same time remain financially viable. Their work occurs in a policy environment that entails ambiguities around whom to house, and the amount of time for which it is desirable to accommodate people living in social housing.

For social housing providers tenancy turnover can be a serious issue simply because high turnover can have significant social and economic costs. For Unison to achieve its social and economic objectives, as well as effectively engage with the complex policy environment in which they operate, a robust understanding of occupancy patterns and their determinants is necessary.

Phil experienced long term homelessness prior to securing housing at Unison.

This report examines tenancy turnover at Unison – how long people stay and why they leave. Although there are several ways of examining tenancy turnover this report examines tenancy decay rates, or the proportion of tenancies that remain intact or exit, within a specified period. The report examines decay rates among 967 tenancies that commenced in 2014, 2015 and 2016 in order to answer questions:

1 **What are the decay rates at Unison Housing?**

2 **Have the decay rates changed over time?**

3 **Why do people leave Unison housing?**

Key findings

The report found a high rate of tenancy decay, with just under half (43 per cent) of tenancies ending within 18 months. The rate of tenancy decay in the 18-month period is higher than reported by social housing providers elsewhere in Australia. Tenancy loss was relatively uniform over the 18-month period suggesting that new tenancies are at no greater risk of ending than longer tenancies. However, the report identifies four specific areas where the decay rate is significantly higher.

Rooming houses have shorter tenancies

The rate of decay (tenancy loss) after 18 months is higher in rooming houses than in self-contained housing. After 18 months, 37 per cent of long-term tenancies had ended compared to 59 per cent of rooming house tenancies.

Homelessness and institutionalisation has an impact on tenancy sustainment

Among those who were homeless prior to entering Unison Housing, just under half (45 per cent) of tenancies had ended after 18 months. In contrast, just over a quarter (26 per cent) of those who were housed prior to entry had exited. Among those who were in some form of institutional accommodation (e.g. prison, hospital) prior to entering Unison, nearly three-quarters (72 per cent) were no longer housed after 18 months.

Age is important

The report finds that tenancy loss is highest among those aged 24 or younger when they commenced their tenancy, and lowest among those aged 55 and over at commencement.

Indigenous households have much shorter tenancies

Decay rates among Indigenous households are 11 percentage points higher than the overall rate.

Have decay rates changed over time?

Over the three-year observation period, the decay rate was relatively stable. While there was a small decrease in the decay rate in 2016 compared to previous years, it is not clear why this happened or if it reflects a shift in occupancy patterns at Unison. Future reports will give a better indication of what may influence decay rates over time.
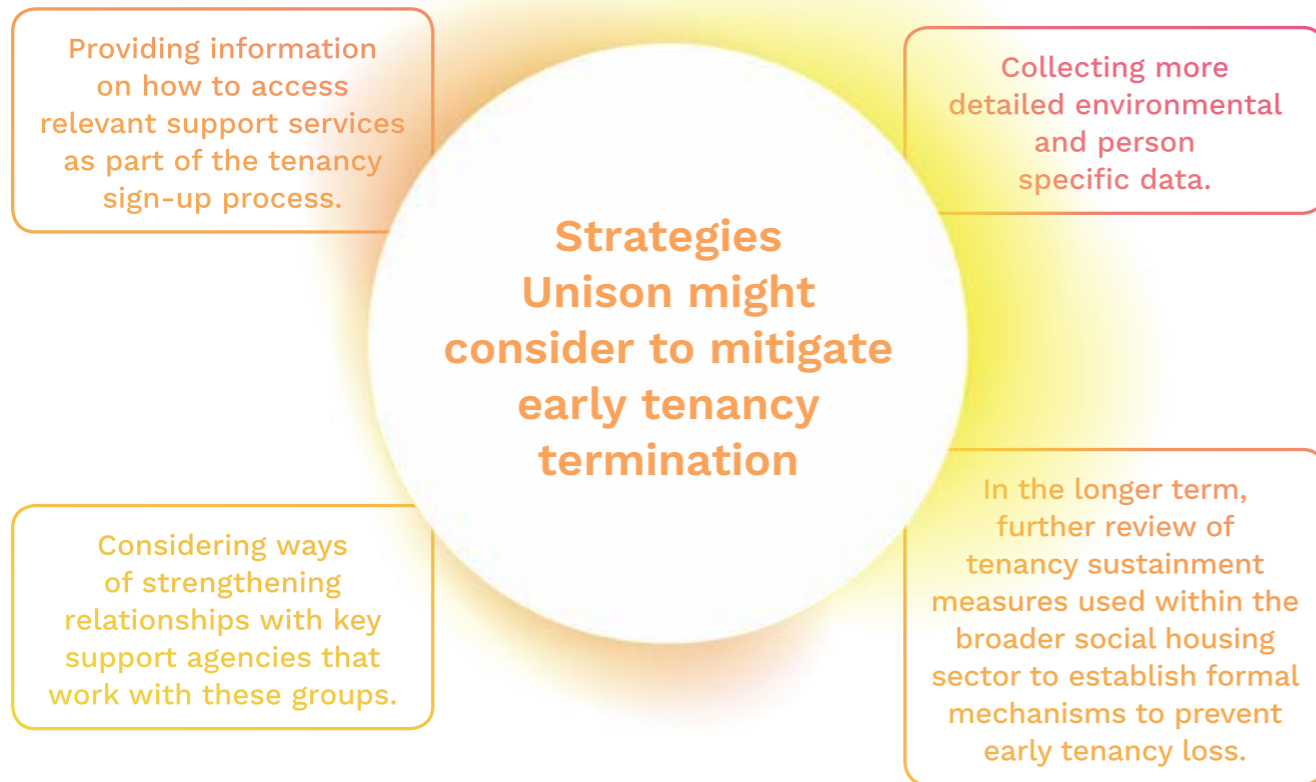
Why do people leave?

Unison residents leave their housing for both positive (what we call pull factors) and negative (push factors) reasons. However, most exits (59 per cent) were due to negative reasons, such as rent arrears or conflict with neighbours. Reasons for leaving vary according to the duration of the tenancy, with positive exits increasing with longer tenures. Among those that left within 11 months of their tenancy commencing, 64 per cent left for negative reasons, while among those that had been housed for 24 months or more 49 per cent left for negative reasons.

Recommendations

The report identifies four groups at risk of early tenancy loss: younger people, Indigenous households, residents who were homeless or in institutional accommodation prior to allocation, and those in rooming houses. Reducing turnover among these groups is crucial – high turnover due to push factors is rarely a good outcome for individuals or social landlords.

More information is needed about the role social housing can play in assisting people to 'settle in' to their new homes and sustain their housing. Nonetheless, as a starting point there is sufficient evidence to target supportive tenancy management strategies to the three groups that are at high risk of early tenancy termination for negative reasons.

Strategies Unison might consider to mitigate early tenancy termination

Providing information on how to access relevant support services as part of the tenancy sign-up process.

Collecting more detailed environmental and person specific data.

Considering ways of strengthening relationships with key support agencies that work with these groups.

In the longer term, further review of tenancy sustainment measures used within the broader social housing sector to establish formal mechanisms to prevent early tenancy loss.

Unison is in the process of converting most of their rooming house properties into self-contained accommodation. This will reduce the number of exits from this accommodation type which may also help to reduce decay rates overall.

Public and community housing (social housing) plays a vital role in providing people with safe and affordable accommodation options. Due to the way in which social housing is targeted, many residents have few, if any, alternative housing options. As such, sustaining tenancies and preventing negative exits is central to reducing homelessness. To do this, it is crucial to collect better data, including information that illuminates more clearly the 'push' and 'pull' factors that prompt exits.

Enhancing its tenancy management systems with this information, combined with the early identification of high-risk tenancies, will place Unison in a better position to meet the needs of all tenants in future years.

Introduction

Introduction

Social housing[1] stock is limited. At its peak, social housing accounted for around six per cent of Australian housing stock (Arthurson & Darcy 2015, p.175) but is now home to less than 4.5 per cent of Australian households.

Victoria has the lowest proportion of social housing per capita, where it constitutes approximately 3.5 per cent of occupied units (Parliament of Victoria: Legal and Social Issues Committee 2018, p.25). Moreover, the amount of public housing stock being constructed as a proportion of all housing is at a historic low, both nationally and in Victoria **(Figure 1)**. This occurs at a time when demand has never been higher. An estimated 850,000 households nationally meet the income eligibility criteria for social housing but choose not to apply (Productivity Commission, 2018, p.172). A further 190,000 households are on wait lists nationally with 82,499 people (44,028 households) currently waiting for social housing in Victoria alone (Australian Institute of Health and Welfare 2018; Parliament of Victoria: Legal and Social Issues Committee 2018).

This high demand is a consequence of chronic under-investment in social housing, which creates challenges for tenants, social policy makers and social housing landlords. One critical challenge for social housing providers is how to respond to changing occupancy patterns, with many households having significantly longer tenures in social housing than in the past.

Figure 1: Public housing commencements as a proportion of total dwellings commencements (seasonally adjusted).
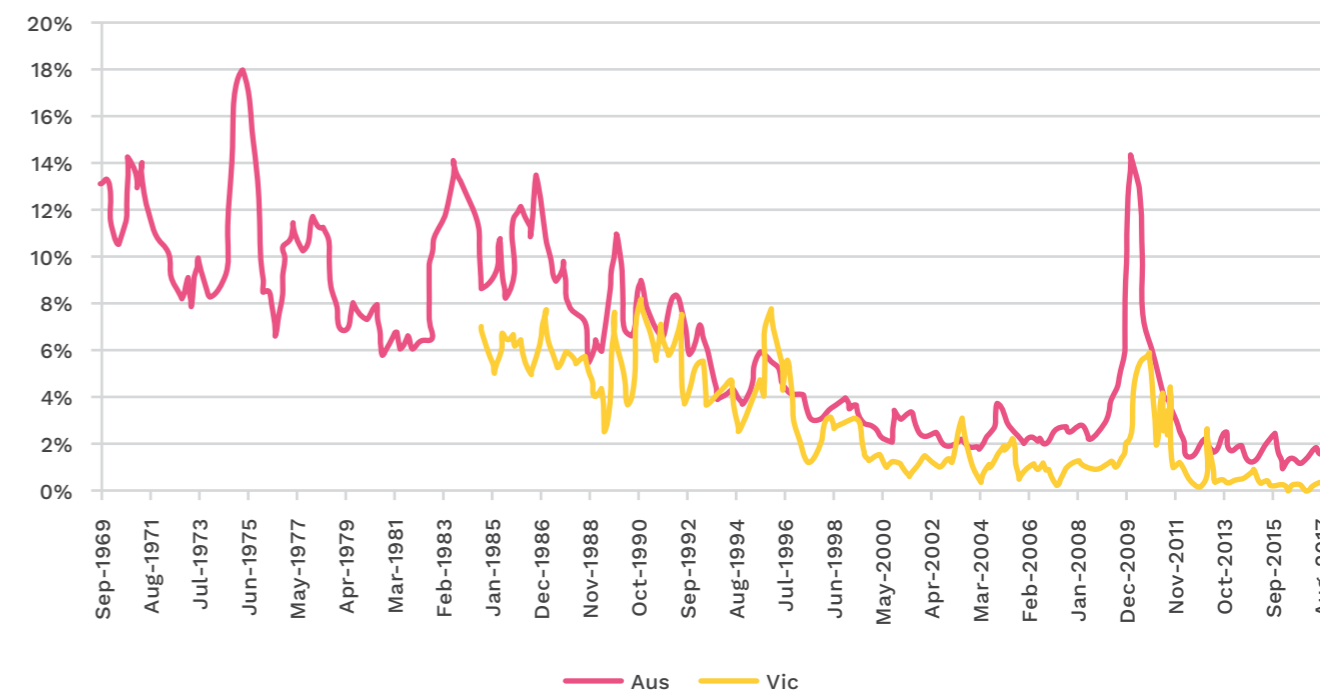
SOURCE: ABS 8752.0 Building Activity Australia, Table 34.

Nothing has impacted occupancy patterns more than the changing character of social housing over time. Public housing was originally developed as a way of alleviating a shortage in housing after World War II, and for many years its primary purpose was to provide affordable homes for low-income working households (Paris 1993; Burke and Hayward 2001). While security of tenure was a key feature of public housing, it was feasible that some households could graduate to home ownership. However, low tenancy turnover rates were not considered problematic.

By the 1970s and following a period of sustained economic growth, support for public investment in housing dwindled. There followed several decades of funding and housing stock decline, during which social housing morphed into a safety net for unemployed and sole parent households (Whelan 2009). Today, limited social housing stock has led to increasingly restrictive eligibility criteria. As such, social housing providers support tenants who are often experiencing multiple forms of disadvantage in addition to low income, such as mental health issues, disability, and entrenched social disadvantage.

[1] The term 'social housing' is used here to refer to both public and community housing. 'Public housing' is housing that is owned and managed by governments. 'Community housing' by contrast is owned and operated by not-for-profit organisations.

One way of understanding the implications of these changes for occupancy patterns is to examine tenancy turnover rates. Given the high demand for social housing, tenancy turnover has become a more prominent – but also more complex – issue. Australian housing authorities are worried about low tenancy turnover among existing tenants (Wiesel et al. 2014) **at the same time** as they are worried about high turnover rates among newer tenants (Newman and Samoiloff 2005; Pawson and Munro 2010). In 2016, for example, 42 per cent of public housing households had lived in their property for more than ten years (Australian Institute of Health and Welfare, 2018). In the same year, nearly one-in-five (18 per cent) public housing tenancies and one-in-three (32 per cent) community housing tenancies had been in place for less than a year.

There is debate about how tenancy turnover should be understood. For some, long term tenure is seen as evidence of welfare dependency. For others, it suggests inefficient and inaccurate targeting, as well as reduced housing opportunities for more vulnerable households (Fitzpatrick and Pawson 2014, p.606). However, there is little debate about the economic and social costs of tenancy failure.

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For households and individuals, the costs of tenancy breakdown can include poor health and wellbeing, as well as poor educational and employment outcomes, more so if they subsequently experience chronic residential instability or homelessness (Downing 2016; Johnson et al. 2015; Wiesel, 2014).

High tenancy turnover can also be costly for landlords. From a purely economic perspective it makes good business sense to reduce turnover. The economic costs include lost rent revenue and the costs of repairing, cleaning, and servicing a property (Pawson and Munro 2010). High tenancy turnover increases landlords' workloads and can contribute to lower staff morale and retention rates, which is also costly (Newman and Samoiloff 2005). There are other costs which, while difficult to monetarise, are important nonetheless. High rates of tenancy breakdown undermine the capacity of residents to develop trusting and enduring neighbourly and neighbourhood connections, which is the basis of community participation – a core aim of social housing in Australia.

These economic and social issues present many challenges for social housing providers. A robust understanding of occupancy patterns and their determinants is important in developing a proactive approach that can respond to such a complex policy environment. There are several ways of examining occupancy patterns. Here, we focus on tenancy decay rates, or the proportion of tenancies that remain intact or exit, in a specified period. Using the idea of tenancy decay rates to structure our empirical analysis, we consider three questions. They are:

1 What are the decay rates at Unison Housing?

2 Have the decay rates changed over time?

3 Why do people leave Unison housing?

To answer these questions we draw on de-identified tenancy data provided by Unison Housing, a large social housing provider located in Melbourne's inner and outer west and north, and in Adelaide (SA). We start by examining the different ways turnover has been interpreted by researchers and policy makers. We then review extant literature and describe key findings in relation to occupancy patterns in social housing. Following this we present our empirical results. In the final section we provide our recommendations.

The policy muddle:

Is the problem high turnover or low turnover?

The implications of low turnover and debates about low needs

As public housing authorities began to tighten eligibility criteria, questions about the appropriateness of open-ended tenancies have emerged. Those arguing for the removal of open-ended tenancies advance two reasons to support their case. First, open-ended tenancies are seen to 'perpetuate a vicious cycle of dependency' (Fitzpatrick and Pawson 2014, p.605). While appealing to those who favour neoliberal and market-orientated solutions to housing problems, there is little empirical evidence that open-ended leases contribute to, or even create welfare dependency. Nor is there any evidence that short-term leases incentivise tenants to engage with the labour market. As Fitzpatrick and Pawson (2014, p.606) argue, even by restricting the length of stay in public housing '… the claim that power to evict upon expiry of a FTT (Fixed Term Tenancy) will encourage engagement in the labour market or will enhance any other aspect of their welfare seems highly dubious'.

Indeed, a recent large scale study of FTTs in England found that the 'meagre' benefits in terms of marginally higher tenancy turnover were 'heavily outweighed by the detrimental impacts on tenants … and landlords' administrative burden' (Fitzpatrick & Watts, 2017, p.1021).

The second argument supporting the removal of open-ended leases is premised on the 'equity' argument, which holds that social housing is a scarce resource and should be targeted to the most vulnerable households. Households whose circumstances are no longer considered 'needy' enough (e.g. they are now doing well) should be 'encouraged' to leave the sector (Lewis 2006). With a focus on prioritising the most vulnerable, the equity argument enjoys broader political support than the welfare dependency argument. However, the equity argument presents challenges to community housing providers who have enjoyed some freedom in tenant selection and whose commercial sustainability, in Victoria at least, depends in large part on low tenancy turnover and the selection of a mix of tenants including those receiving relatively higher government pensions such as Disability Support Payments or family payments.

Nonetheless, both arguments are borne of two misconceptions. First, they ignore empirical data that question the assumption there are large numbers of low-need tenants that could, or should, move out of the social housing sector.

*As of June 2017, only 7.4 per cent of public housing households received their **primary** income from employment. Rather, age and disability pensions are the main income source for 54 per cent of households.*

Further, in 2015-2016, about three-quarters of new public housing allocations, and over 80 per cent of community housing allocations, went to those defined as in 'greatest need' (AIHW 2018). Over the six years between 2010 and 2016, the proportion of vacancies allocated to 'greatest need' households has remained stable in public housing, but has increased by 20 percentage points in community housing, from 63.1 per cent to 83.6 per cent[2] (Australian Institute of Health and Welfare, 2017a, Fig. 1).

The Australian Institute of Health and Welfare (AIHW) classification of households as 'greatest need' is used by National Affordable Housing Agreement (NAHA) for funding purposes. NAHA aims to provide access to affordable and safe housing for Australians. Yet, 'greatest need' is applied as a broad descriptor that can equally mean that a household is paying high rent or that a household was previously chronically homeless. The research evidence suggests that the level of complexity and 'risk' associated with the latter group would be substantially greater than the former. This makes it likely that the descriptor 'greatest need' obscures considerable biographic variation among tenants, with implications for both housing providers and social policy makers.

However, perhaps the most telling empirical evidence that challenges the idea of 'low-need' tenants comes from NSW. In 2006, NSW removed open-ended leases in favour of FTTs, offering two-year, five-year, and ten-year leases depending on circumstances. Continuing eligibility for public housing was structured around an income threshold, which was significantly higher than the entry threshold. This provided households with some scope to improve their financial circumstances. FTTs have since been implemented in South Australia, Queensland and, in a limited form, in Western Australia insofar as they apply to tenants who have a problematic history in terms of rent arrears, property maintenance, or behaviour. While hard data is difficult to come by, according to the Tenants Union of NSW (2008), of the 3,514 two-year leases that expired in NSW in 2007-2008 only 28 (0.8 per cent) were deemed ineligible.

The second flaw in the argument is that a focus on moving less disadvantaged tenants out of the social housing sector occurs at a time when policy makers are giving increased attention to dispersing concentrations of poverty. Policies that seek to reduce the number of such tenants are inconsistent with other policy frameworks that seek to create more socially and economically diverse communities. Indeed, policies that focus on tenure, social mix, and neighbourhood renewal are undermined by policies that further residualise social housing. Not only are there social costs, but the removal of 'better off' tenants weakens the solvency of the sector. For landlords, tenants, and the broader community, further residualising community and public housing makes little sense.

There is also reason to be concerned about tenancy turnover from a different angle – the multiple costs of high turnover. The salient issue here is that incoming households are experiencing multiple and often chronic disadvantage. Chronically disadvantaged tenants are frequently socially isolated and often have limited social and economic capital, which contributes to a higher risk of early tenancy failure. Research, both local and international, indicates that up to one-third of such tenants have previously been in social housing, and that many have experienced repeated episodes of homelessness (Seelig et al. 2008; Bermingham and Park 2013). Thus, policy aimed at reducing cycling in and out of social housing has been uppermost in the minds of Australian policy makers for a decade or more now (Newman and Samoiloff 2005). And for good reason; as highlighted earlier, tenancy breakdown presents critical challenges to individuals, neighbourhoods and housing providers. We present our analysis next.

[2] This growth can partially be attributed to stock transfers.

Research approach and findings

The research was carried out using de-identified data drawn from Unison's tenancy management system GreenTree.

The dataset contained 2,738 social housing lettings (excluding public housing) that commenced in 2002 through to 28 August 2018[3]. Data quality prior to 2014 was mixed. A cursory analysis of the data revealed that many tenancies that commenced prior to 2014 were missing information. As a result, we excluded all records prior to 1/1/2014 from the analysis reducing our sample to 1,557 tenancies. To ensure that we had a minimum analytical window of 18 months[4] we restricted the analysis to tenancies that commenced between 1/1/2014 to 31/12/2016. Excluding tenancy records for 2017 and 2018 left us with a sample of 1055. Along with the tenancy start date, the dataset contained information on the termination dates of any tenancy that ended, as well as the termination or exits reasons. In addition, we had various other pieces of demographic and biographic information. We excluded a final 88 cases because they had insufficient information, reducing our final sample to 967.

Table 1 summarises the characteristics of the 967 primary tenants. It shows that just over half were homeless at allocation and a majority were male. Just over two-thirds (69 per cent) were 44 years of age or younger, and most were single. However, for over a quarter of the tenancies the household type was not recorded, so we are conscious that the household profile may not be accurate. About one-in-five had a disability, just under one-in-ten identified as Indigenous, and over a quarter came from non-English speaking backgrounds. Most were in long-term housing, with just under a third living in rooming houses.

About one-third (35 per cent) of the tenancies were still intact (housed), and they had been housed, on average, for just under three years. There were 625 (65 per cent) lettings that had ended. In the subsequent analysis we use the 967 as our baseline figure but our primary focus is on the tenancies that were no longer housed.

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[3] This is our reference date. We use this to calculate the duration of ongoing tenancies by subtracting the tenancy start date from our reference date.

[4] 2017 and 2018 data were excluded from the analysis to provide a minimum analytical window of 18 months (see **Table A1**, Appendix).

**Table 1:** Select characteristics primary tenant, 2014-2016 tenancies (N=967), %.

		All (N=967)
Housing at allocation		
	Homeless	57
	Housed	24
	Institution	6
	Unknown	13
	TOTAL	**100**
Gender		
	Female	43
	Male	56
	Missing	1
	TOTAL	**100**
Age at allocation		
	24 or less	22
	25-34	25
	35-44	22
	45-54	19
	55-64	7
	65-74	2
	75 plus	0.4
	Unknown	2
	TOTAL	**100**
Household type at allocation		
	Single	59
	Couple	2
	Family	9
	Other	2
	Missing	29
	TOTAL	**100**
Housing program		
	Rooming house	31
	Long term	69
	TOTAL	**100**
Other select characteristics		
	Disability	17
	Indigenous	8
	Non-English speaking background	27

Decay rates

To begin with, we wanted to know how long the 625 tenancies lasted. We subtracted the tenancy start date from the end date to calculate the decay rate, which is the proportion of tenancies that remain intact after a specified period, in this case 18 months. **Figure 2** shows the decay rate for all tenancies let between 2014 and 2016. It reveals that of the 967 lettings across the three-year period, 82 per cent remained intact six months after commencement, just over two-thirds (66.7 per cent) of lettings remained intact 12 months after commencement, and 56.5 per cent remained intact after 18 months.

There are two points to note. The first is that the rate of decay is relatively uniform, suggesting new tenancies are at no greater risk of exiting. Second, the rate of decay seems quite high compared to other studies of a similar population.

**Figure 2:** Overall decay rate, 2014-2016.
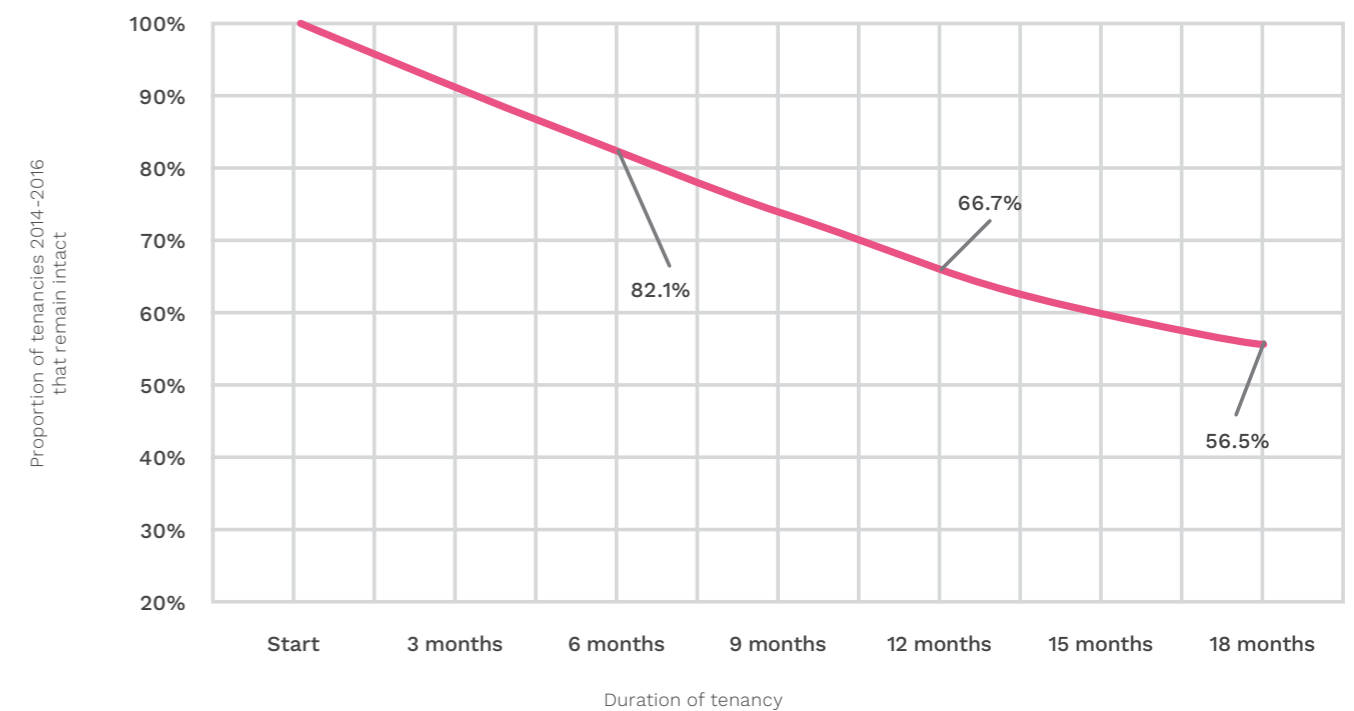
We suspect the high rate of decay might be because one-third (n=297) of the 967 tenancies were rooming house residents with shared facilities, and the rest (n=670) were in long-term accommodation – that is a self-contained flat, unit, house or bedsit **(Table 1)**. Rooming house accommodation is very different to flats and houses. While people can live in rooming houses permanently, they are often used as a form of emergency or transitional accommodation.

Unison Housing tenants Erika and Victor. Erika has been living in her property for more than ten years.

Duration of tenancy
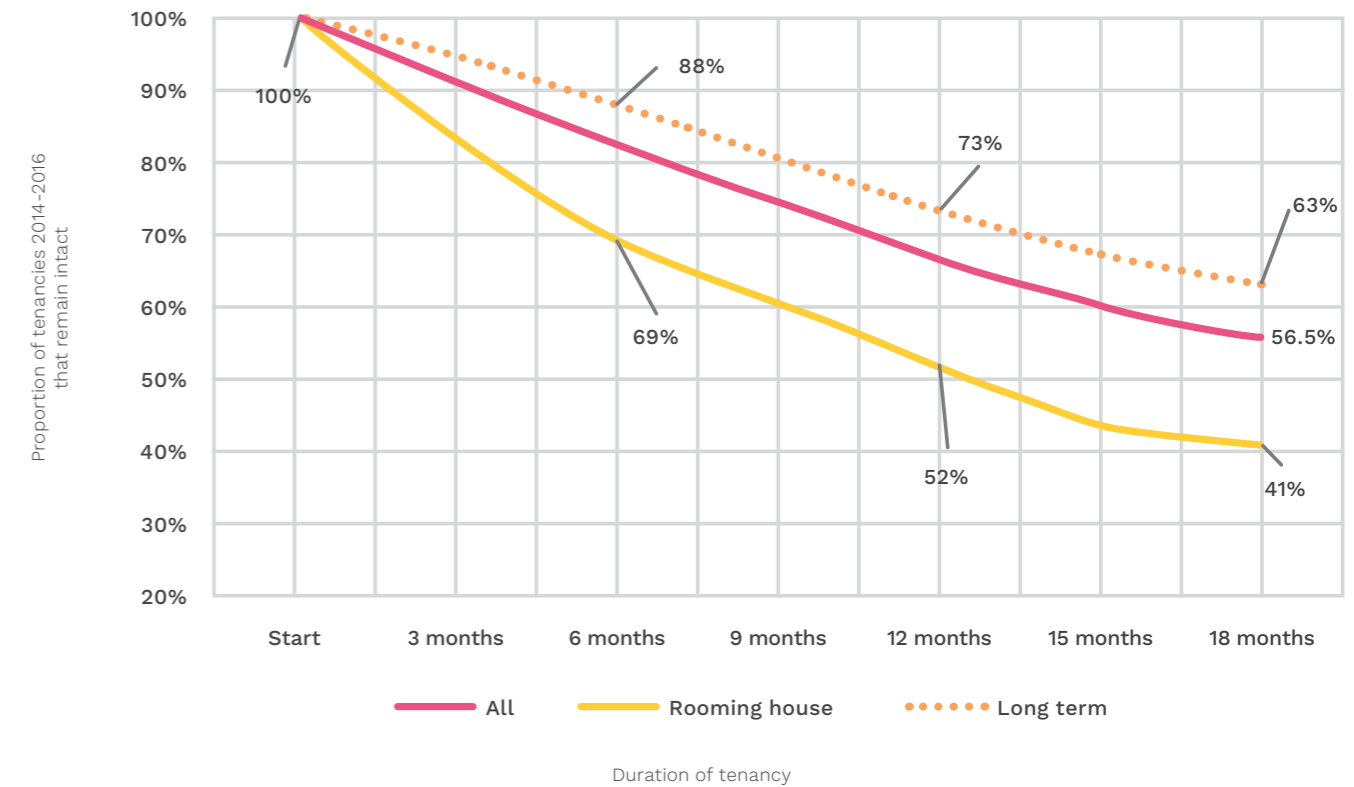
Indeed, we were cognisant of the fact that Unison often uses rooming houses as a 'stepping stone' into long-term accommodation. Further, studies consistently reveal that rooming houses can be violent and unsafe places and people often stay in them as a last resort (Chamberlain et al. 2007; Johnson and Wylie 2010). With these differences in mind, we wanted to know if occupancy patterns in rooming houses differed from long-term accommodation. We found that the decay rates differ markedly.

Figure 3 reveals that rooming house decay rates are much higher – 18 months after commencement only 41 per cent of rooming house residents are still housed, whereas nearly two-thirds of those in long-term housing are.

It is important to bear in mind the different decay rates when interpreting the subsequent statistical analysis[5].

We then wanted to investigate whether the decay rate varied over time. In **Figure 4** we show the decay rate for three letting cohorts of Unison tenancies – those that commenced in 2014, 2015 and 2016. **Figure 4** reveals that the decay rate was relatively steady for each letting cohort, providing further evidence that new tenancies are at no greater risk of leaving social housing than longer tenancies.

However, the decay rate in 2016 is slightly lower than 2014 and 2015 – after 12 months there is a ten percentage point difference between 2016 and 2015 and this gap persists through to 18 months. It seems reasonable to expect some volatility in decay rates over time, and given the overall pattern is relatively consistent in each year, it is not immediately apparent to us why the decay rate in 2016 is lower than the previous two years. However, as we compile more information on decay rates over time, we will be in a better position to explain variations.

Figure 4: Decay rate by tenancy commencement year, N=967.
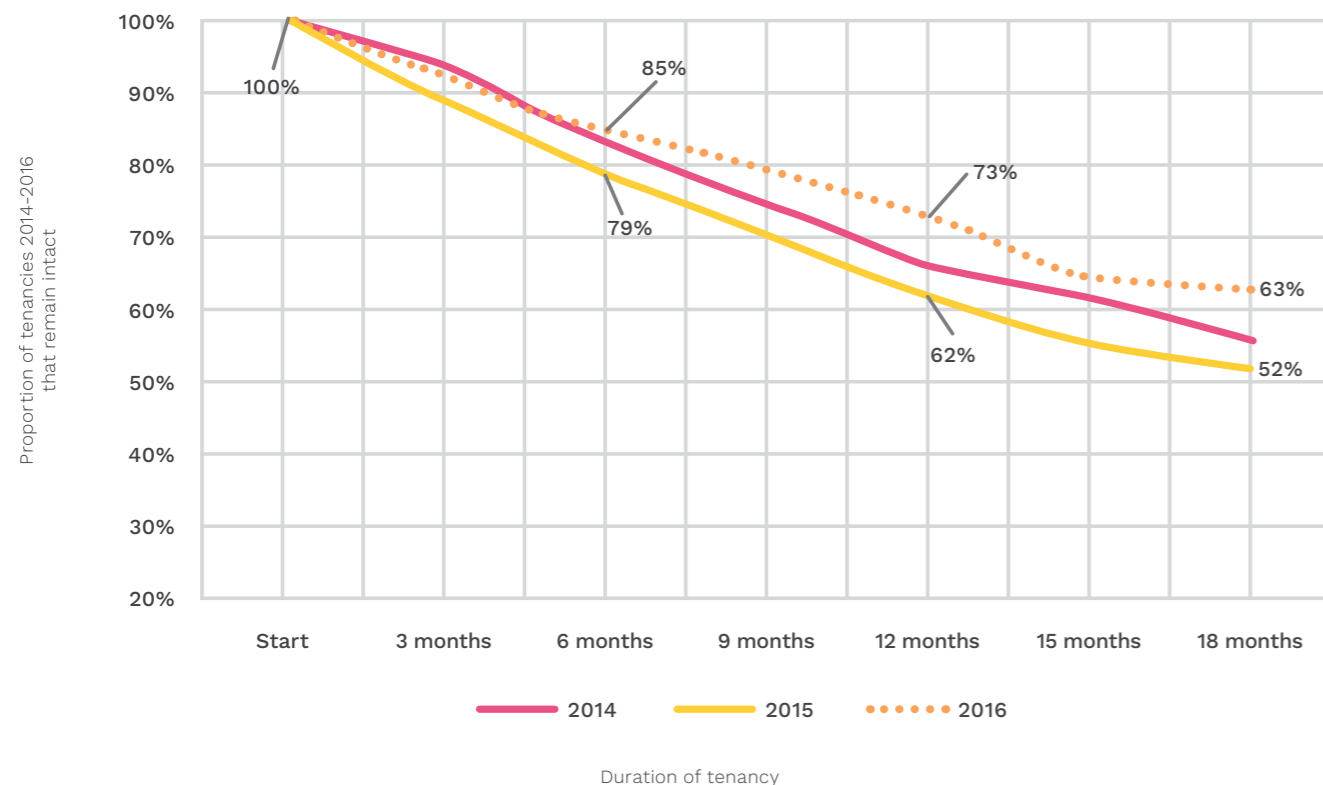
What influences the decay rate?

The next issue we investigate is the determinants of decay rates. Studies approach this in several ways. For instance, two studies examine the relationship between different access arrangements and decay rates. Newman and Samoiloff (2005) use Office of Housing data to examine turnover rates among Victorian public housing tenancies established in 2001 according to priority allocation.

At the time allocation to public housing occurred through a segmented waiting list. The three priority allocation categories were 1) recurring homelessness, 2) supported housing, and 3) special needs housing. The final segment includes those who enter through wait-turn[6]. Newman and Samoiloff found that 'recurring homelessness' tenants and the wait-turn tenants were the least likely to sustain their housing, with less than 40 per cent maintaining their tenancies after five years. In contrast, Segment 2 and Segment 3 allocations were more likely to sustain their housing with between 50 and 65 per cent maintaining their tenancies for five years[7].

Pawson and Munro's (2010) study of over 8000 new tenancies offered by the Glasgow Housing Association also examined different access arrangements and decay rates. In their analysis they found no significant difference in the early termination rate between tenancies offered to homeless households and other waiting list applicants, with around a quarter exiting within a year and over a third by 18 months.

We did not have information on residents' access arrangements but we had some information on their housing at allocation. This is useful information as we know that people's housing histories can influence their housing trajectories. Unison staff record new residents' housing circumstances prior to allocation in two variables. First, tenancy staff identify whether a new resident was 'homeless at allocation'. Of the 967 new lettings, about one-third (34 per cent) were identified as homeless at allocation. Staff also identify what sort of accommodation people were residing in at allocation. However, when we compared the data in both variables we noted some inconsistencies. For instance, some people who were in jail were considered homeless and some were not; similarly, some people in crisis accommodation and refuges were classified as homeless, but others were not (see **Table A3**, appendix).

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[5] Table A2 (appendix) compares the characteristics of long term and rooming house tenancies.

[6] Wait-turn refers to those applicants not categorised as high priority.

[7] It is difficult to tell the precise result as there are no data tables. We read the results off the figure provided in the analysis.

To address these inconsistencies, we applied Chamberlain and Mackenzie's (1992) cultural definition of homelessness and re-classified people's housing at allocation into one of four housing entry classes – housed, homeless, institution, and unknown (**Table A4**, appendix). Of the 625 exited tenancies, we had housing information on 524. Of the 524 exited tenancies 68 per cent were homeless at allocation, just under a quarter were housed (23 per cent) and one-in-ten were in some form of institutional accommodation such as jail or hospitals prior to allocation. When we analysed the decay rates by housing entry class there was a clear difference in occupancy patterns.

As illustrated in **Figure 5**, just over a quarter (28 per cent) of those who were in an institution at allocation were still housed after 18 months and the rate of decay is steep – after just six months one-third of institutional tenancies had ended and nearly half had ended by 12 months. Similarly, among those who were homeless prior to allocation, 45 per cent were no longer housed after 18 months. In contrast, a significant majority (76 per cent) of those who were in private rental or public housing prior to allocation were still housed after 18 months.

Figure 5: Decay rate by entry class, 2014-2016.
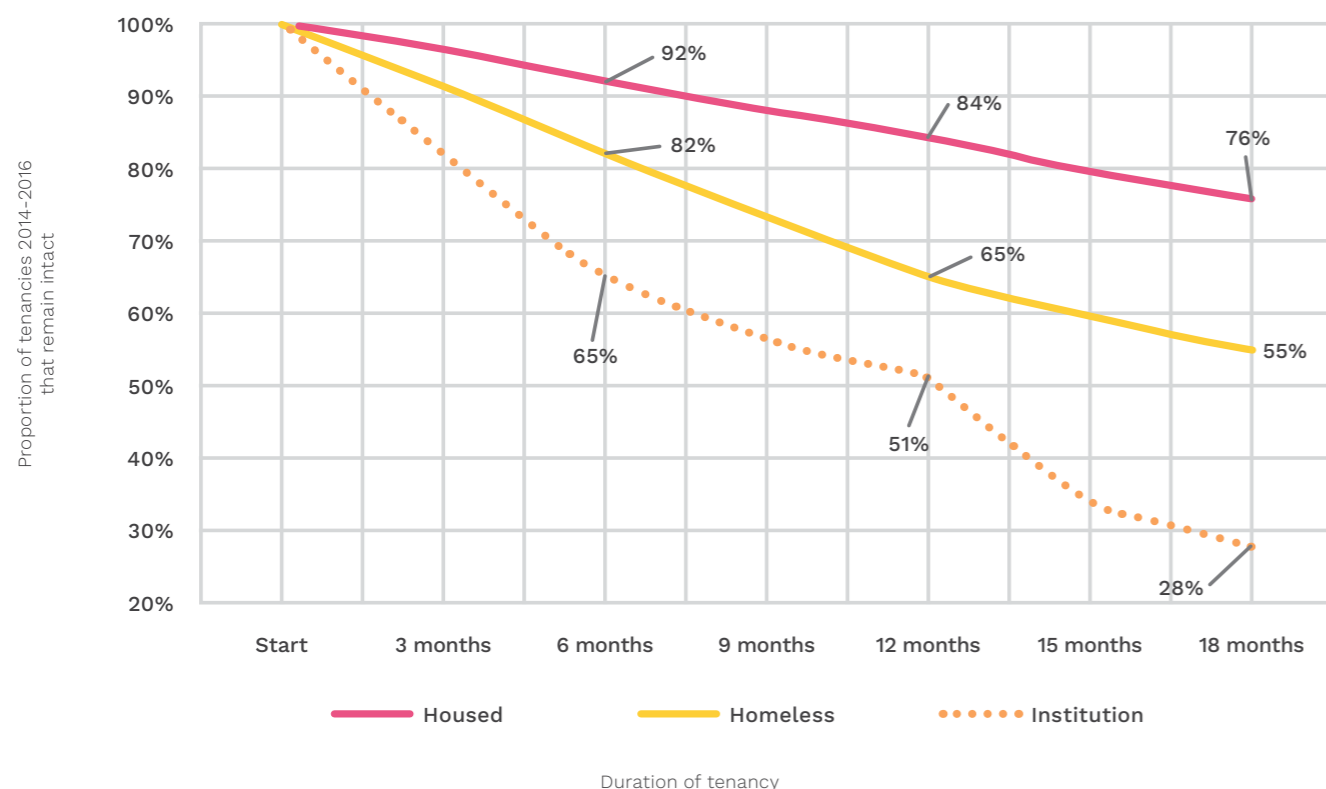
These findings raise the question of whether occupancy patterns might also be associated with specific groups.

Or to put it another way, are people with certain characteristics more likely to leave their social housing earlier than others? The evidence suggests this might be the case.

For instance, age and household type are identified in the literature as two of the most important factors that influence occupancy patterns. Elderly households have been found to have longer stays than non-elderly households (McClure, 2018; Newman & Samoiloff 2005). Older households with children tend to stay slightly longer (9.5 years) than those without (9.1 years) (Newman & Samoiloff 2005). Newman and Samoiloff (2005) also found that the shortest tenancies were among younger (non-elderly) tenants with children (4.2 years). Confirming that age matters, Pawson and Munro (2010) reported that the tenancies of younger households (16-25 years) in their study were more likely to be terminated, but in contrast most often these households were single.

Table 2: Select characteristics by housing status, exited or ongoing, as at 28/8/2018, %.

Housing status	All N=967	ATSI N=78	Disability N=164	Non-English speaking background N=251	Female* N=412	Male* N=547
Exited	65	76	59	61	63	65
Ongoing	35	24	41	39	37	35
TOTAL	**100**	**100**	**100**	**100**	**100**	**100**

*Missing gender data on eight cases

The occupancy patterns of different groups at Unison Housing that commenced their tenancies between 2014 and 2016 were revealing.

We had data on five specific characteristics. We found that of the five groups those with a disability were least likely to have left their accommodation. With an exit rate of 59 per cent, this was six percentage points lower than the overall exit rate **(Table 2)**. Among those from a non-English speaking background (NESB), 61 per cent had exited, four percentage points lower than the overall rate.

Indeed, there was only one group that had an elevated exit rate – those who identified as Aboriginal or Torres Strait Islanders.

Although the overall number of ATSI residents was small (N=78), fully three-quarters of this group had left their housing, 11 percentage points higher than the overall rate. With respect to gender, we found little difference between men and women, and little difference compared to the overall housing status pattern.

Previous studies report a correlation between occupancy patterns and household type. We did not have good information on the primary tenants' households type, with data missing in 29 per cent of the cases (n=967). Nonetheless, studies have found that age is important and on this measure we had strong data[8]. When we examine decay rates by age group **(Figure 6)** we find the decay profile is sharpest among young people – of those 24 years or younger just under half are still housed after 18 months, while among those who were over 55 when their tenancy commenced over three-quarters (76 per cent) are still housed after 18 months. Our findings corroborate what several studies have reported previously – older tenants tend to stay longer.

Figure 6: Decay rate by age group, 2014-2016.
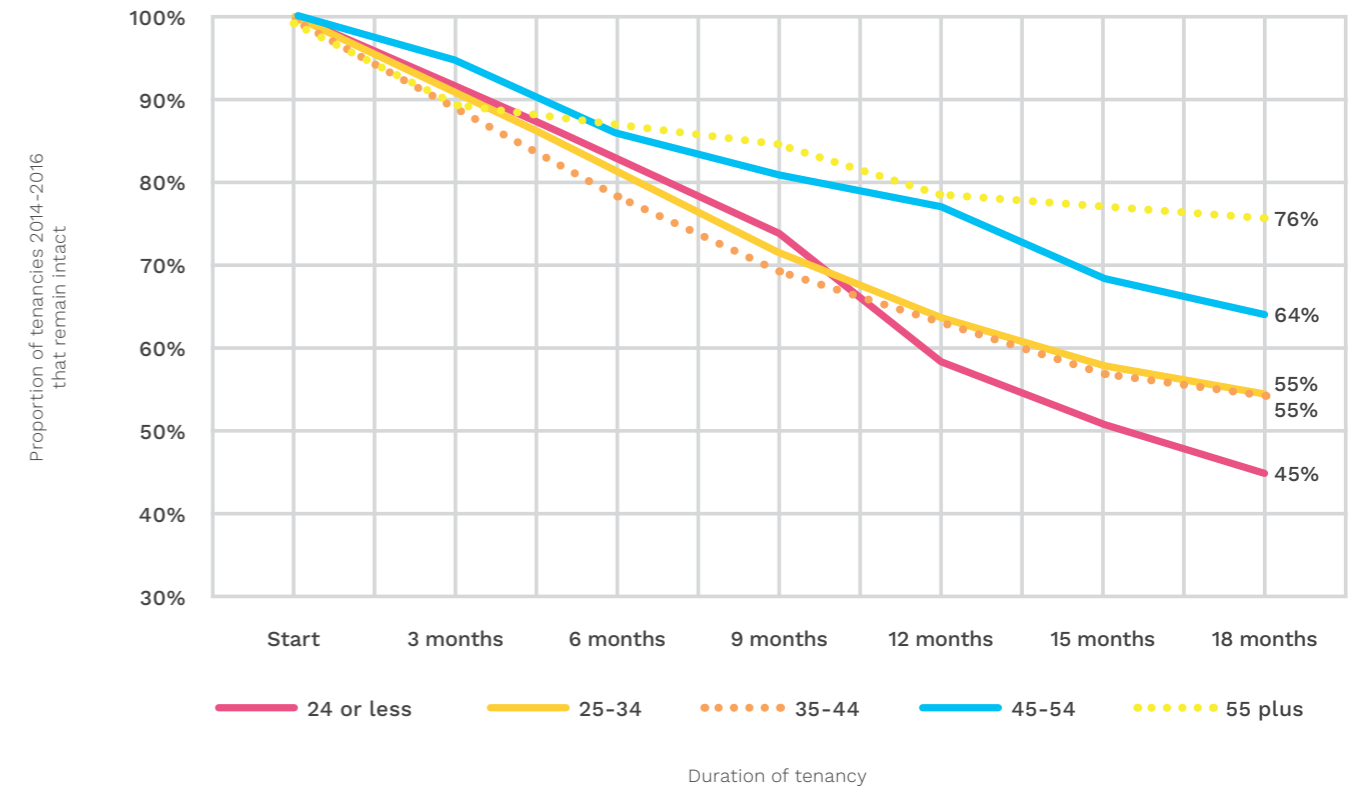
When we examined those that remained housed the average tenancy duration was three years, with nearly two-thirds (64.6 per cent) housed for between 24-47 months, but they were also much older when their tenancies commenced (42 years of age versus 34). Although we had limited data covering Unison residents' social and demographic characteristics, we found that the proportion of residents who were still housed was higher among those who were housed prior to allocation, on a Disability Support Payment (DSP), in long-term housing, or from a non-English speaking background. On all other variables the pattern was either reversed (e.g. the proportion that had exited was higher) or the difference was negligible (see **Table A5**, appendix).

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[8] Age is calculated at the start of the tenancy.

Decay rates provide valuable insights into the nature, frequency and characteristics of tenancy turnover at Unison housing. Upon analysing decay rates we find that the percentage of exits is relatively uniform on an annual basis, but that past housing and age seem to matter. Further, the decay rate profile for rooming houses and long-term accommodation differ markedly, as do the characteristics of the respective tenants (see **Table A2**, appendix). Crucially, the overall decay rate profile observed among Unison tenancies during the period 2014-2016 is higher than those observed in other studies of public housing tenancies, even taking into account rooming house occupancy patterns. Turnover data, while illuminating, does not help us understand what motivates people to leave social housing. We focus on this topic next.

Why do people leave social housing?

The literature on residential mobility in Australia is well-established. We know for instance that most Australians will move, on average, 11 times during their lives (Golledge and Stimson 1997, p.425) but the frequency of moves is impacted by age and tenure type. Private renters are the most mobile group in Australia, followed by social housing tenants then homeowners (Australian Bureau of Statistics, 2010). And, while housing trajectories are more complex and varied than in the past (Beer et al. 2006), there are still strong correlations in the general population between life-stage and housing mobility. Accordingly, young people move most often in response to changing circumstances, such as education, employment, living with parents and independence. Older people are impacted by illness, death, disability and downsizing, while those in middle-age are most stable, possibly due to housing and/or family commitments (Australian Bureau of Statistics, 2010).

If social housing was purely housing of 'last resort' we might expect few people to leave, or for turnover rates to be lower than the data indicate. However, turnover rates obscure important information about differences in the motivation(s) to move among groups that have similar occupancy patterns. Focusing on what motivates a household to move is important as many studies find that social housing tenants do not want to move. Given that social housing residents are often disadvantaged in other areas of their lives, it makes sense that security of tenure is rated as one of social housing's most important features (Lewis 2006; Fitzpatrick and Pawson 2014; Wiesel et al., 2014). However, the evidence shows that many households do leave social housing. The question is: why?

Data on exit reasons is limited. Much of it is based on material collected by state housing authorities and, to a lesser extent, community housing providers. The data are uneven as there is no consistent or commonly applied framework to guide data collection and this creates problems interpreting existing data. As noted by the AIHW (2013, p.55):

> *Current social housing data are limited to numbers of exiting households. More data about why tenants leave social housing, what housing situation they move to and their outcomes in terms of housing stability could assist policy makers.*

Nonetheless, three studies provide some useful insights. Although Newman and Samoiloff (2005) found no difference in the exit rates of Segment 1 and Segment 4 tenancies they did find the reasons for leaving varied between the two groups. The more complex Segment 1 tenancies were more likely to abandon their properties or to be evicted whereas Segment 4 tenancies were more likely to exit to private rental.

In their analysis of Glaswegian social housing terminations that occurred within 12 months of commencement, Pawson and Munro (2010) found a wide range of reasons, but abandonment was the most common (25 per cent), with the rate of abandonment highest among homeless households (30 per cent). Notably, in nearly one-in-five cases (17 per cent), the termination reason was not known.

In their study of vacations from social housing in Australia, Wiesel et al (2014) examined three data sources – administrative records on tenants exits in 2012-2013 from all but one Australian State Housing Authority (SHA); data from the Household, Income and Labour Dynamics in Australia (HILDA) longitudinal study, and in-depth interviews with 95 first time, former, and returned tenants. The analysis of administrative records revealed that the most common reason for exiting among Victorian social housing tenants was moving to private rental/other (38 per cent), followed by death (13 per cent) and then evictions, which accounted for 8 per cent of all vacations.

The 95 in-depth interviews yielded detailed insights into tenants' motivations for exiting social housing, particularly around dissatisfaction with the neighbourhood. The interviews revealed that dissatisfaction was typically connected to difficulties with neighbours, but also included feeling insecure in the area due to break-ins, substance use and dealing, as well as noisy behaviour at night. Women with children identified leaving due to fears for the safety of their children while living in the area. The condition, design, and size of the property were also named as factors contributing to exiting public housing. This included lack of maintenance being undertaken by the SHAs, with some tenants having invested their own money to upgrade the properties with heating and storage space. Escaping violence by a live-in partner or a partner who resided nearby was a reason some women were forced to exit their properties, although these women had all re-entered public housing within a year.

While tenant motivations for leaving social housing vary, the literature points to an analytically helpful distinction between factors that encourage people to leave (pull factors) and those that discourage people from staying (push factors). 'Pull' factors include instances where tenants leave for improved circumstances. Such exits are often tenant-initiated and include factors like moving in with, or closer to, relatives; transitioning to home ownership; or moving in with a partner (Wiesel et al., 2014). In contrast, 'push' factors might include instances where tenants make an impulsive decision to exit (e.g. abandonment); and/or where the move is initiated by a landlord (such as a Notice to Vacate or eviction). 'Push factors' often result in people moving to poorer conditions.

*The subsequent analysis uses a framework based on 'push' and 'pull' factors to better understand Unison tenants' likely motivation for leaving. In **Table 3** we list the exit reasons collected by Unison. We then classified each reason as either a push or pull factor, recognising that the delineation between push and pull is not firm and tenants often have multiple and sometimes conflicting reasons for leaving their property.*

In cases where no clear decision could be made, we classified the item as 'Other'. Excluding 'other' cases we had information on the exit reasons for 91 per cent of those that had exited (n=566) and found that push factors accounted for 59 per cent of the reasons and pull factors for the remaining 41 per cent.

Table 3: Push and Pull Factors

| Unison exit reasons	Push	Pull	Other	N	%
Moved to other non-YCH Housing		✓		128	20.5
Evicted. Rent Arrears	✓			85	13.6
Housing Unsuitable For Needs	✓			72	11.5
Leaving Melbourne		✓		63	10.1
Offer of Public Housing		✓		43	6.9
Unknown/Missing*			✓	40	6.4
Abandoned. No known reason	✓			33	5.3
Evicted. Anti Social Behaviour	✓			26	4.2
Vacated. Rent Arrears	✓			23	3.7
Housing Not Affordable	✓			22	3.5
*Deceased			✓	19	3
Temporary Housing Only	✓			16	2.6
Conflict With Neighbours	✓			14	2.2
Unsatisfied with standard	✓			14	2.2
Incarcerated	✓			9	1.4
Vacated. Antisocial behaviour	✓			7	1.1
Re-incarcerated	✓			6	1
Notice to Vacate – No Specified Reason	✓			5	0.8
TOTAL				**625**	**100**

*Excluded from subsequent analysis

We then analysed the exit data using duration as the dependent variable.

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*In **Figure 7** we can see a clear pattern over time, with shorter tenancies more likely to leave because of negative reasons, while those that remain housed for longer tend to leave for positive reasons.*

More specifically, two-thirds (64 per cent) of those that exited within the first 12 months of their tenancy left because of negative reasons, while for those whose tenancies lasted three years or more about half leave for negative reasons. One point of interest is that the overall distribution of push and pull factors is nearly identical irrespective of whether the household was in a rooming house or a long-term housing resident.

Figure 7: Exit patterns by tenancy duration, N=566.
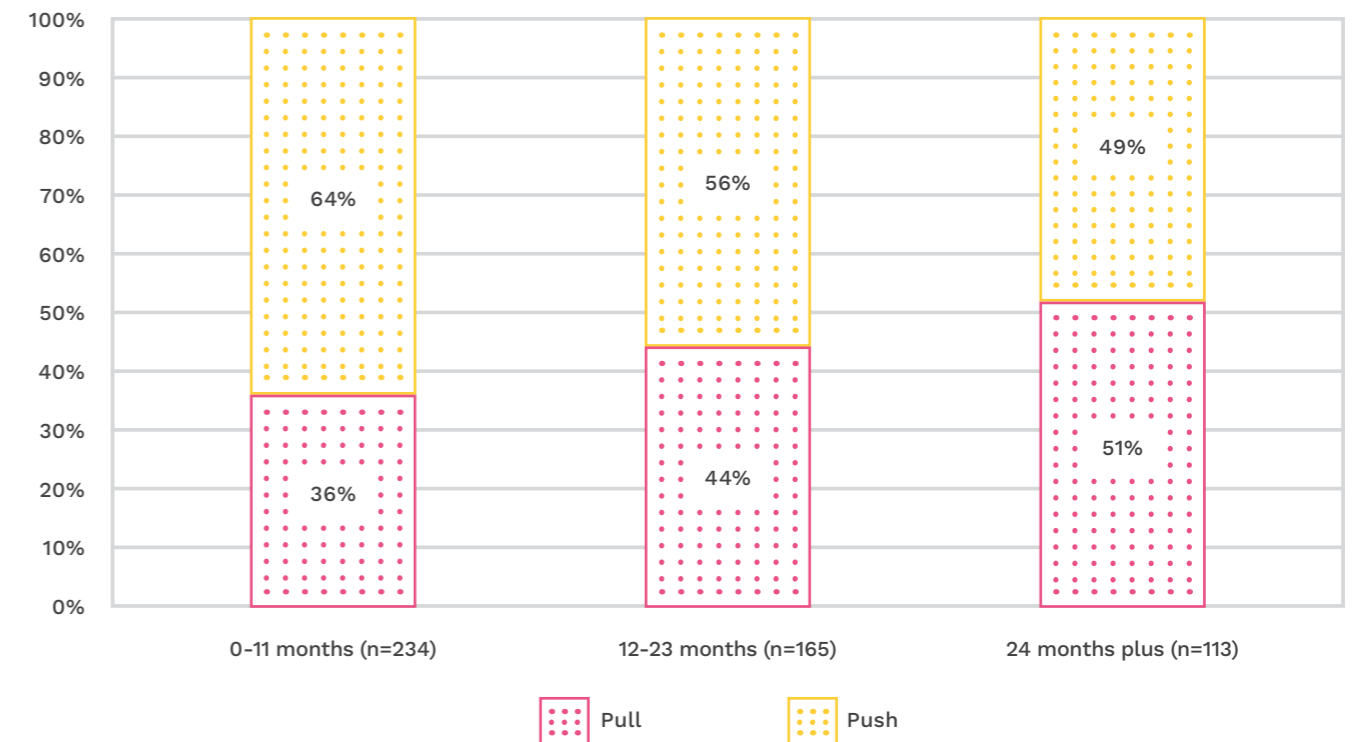
This raised the question of whether other observable characteristics might be associated with different exit motivations. Using a basic statistical procedure (chi-squared) we examined the association between exit factors (push or pull) and eight variables – Indigeneity, gender, age, housing prior, housing type, disability, income type and tenancy start year – to determine if a statistically significant relationship existed. We only found an association between two variables 1) gender and exits, and 2) age and exits. The strength of the association was strong in the case of gender, but in the case of age, the association was much weaker.

Conclusions and recommendations

Unison works in a challenging environment. The organisation must deal with expectations to house people with complex needs, build more cohesive communities, and remain financially viable.

This work is occurring in a broader policy environment that entails ambiguities around who to house, and the amount of time for which it is desirable to accommodate people living in social housing. On the one hand, there is the idea that long-term social housing promotes welfare dependency, while on the other hand there is the belief that people who have higher incomes and fewer social problems should be exited to make way for those who are most vulnerable. Both positions fail to recognise the complex circumstances in which Unison works and how occupancy patterns operate in reality – that is, the 'push' and 'pull' factors that contribute to the precarity or stability of tenancies and the nature of exits.

This report found a high rate of tenancy decay in the first 18 months but the analysis also shows that people exit for both negative and positive reasons.

Reducing turnover among those that leave for negative reasons is crucial – high turnover due to push factors is rarely a good outcome for social landlords or tenants from either an economic or social perspective. It is also the case that those leaving for negative reasons provide Unison with the most challenges.

Therefore, more information is needed about the role social housing can play in assisting people to 'settle in' to their new homes and sustain their housing. Nonetheless, as a starting point we feel there is sufficient evidence to target tenancy management strategies on three groups that appear to be at high risk of early tenancy termination for negative reasons.

Identifying and supporting high risk groups

The age profile of Unison's tenants is markedly different from the profile of social housing tenants across the country. Unison appears to house a high number of young people. Given the exclusion of young people from social housing generally, and their overrepresentation in disadvantaged populations such as the homeless, this practice should be commended. However, it comes at a price.

Taking into account characteristic age-related mobility, young people exit Unison Housing more quickly, more frequently, and for less desirable reasons than do older people. At this stage, we are unable to see from the data why this occurs. More investigation is needed on where young people are being housed to ascertain if tenancies are being sustained for longer at particular locations, as well as their reasons for leaving. Further, it is unclear to us if programmatic issues may be biasing the tenancy data. If this is the case then there are clear grounds for a more finely grained housing program typology, a point we elaborate on in subsequent sections.

Early tenancy termination is pronounced among the formerly homeless and those whose pathway into Unison is via an institutional arrangement. The finding confirms that for both groups the transition into permanent housing is a challenging and complicated process.

We know from existing research that many people on these housing entry pathways will experience high levels of anxiety, isolation and boredom, and these factors likely contribute to their elevated risk of experiencing a housing breakdown. Understanding what factors – environmental or individual or both – that promote housing stability among these two groups is key to reducing early tenancy loss.

This report also identifies that Aboriginal and Torres Strait Islanders terminate their tenancies earlier than other tenants. The sustainment of tenancies for the Aboriginal community needs to be understood within the broader context of colonisation and the dispossession of land that is integral to contemporary experiences of homelessness for Aboriginal people.

Western assumptions that underpin policy and practice are not always compatible with overcoming the disempowering effects of colonisation (Zufferey & Chung, 2015). Furthermore, the white privilege that has informed policy and practice can also shape how Aboriginal people experience social housing. Greater examination of the push and pull effects on tenancies for Aboriginal people that is attentive to colonising practices and intergenerational trauma would assist in better understanding why exit rates are so high and how this can be ameliorated.

There is compelling evidence to warrant specific attention on these three subgroups during the early stage of their tenancies. Unison could record data on whether or not high-risk tenants are receiving ongoing external support, such as that provided by a Specialist Homelessness Service, at the start of their tenancy.

Where support is not being provided, information on how to access relevant support services could be provided as part of the tenancy sign-up process. Further, Unison might consider ways of strengthening relationships with key support agencies that work with these groups.

In the longer term, Unison might consider further review of tenancy sustainment measures utilised within the social housing sector more broadly with a view to establishing formal mechanisms to prevent early tenancy loss.

Limitations of the data

The analysis is constrained by several factors. The first is that tenancy data prior to 1 July 2014 is uneven. In 2014 Unison moved to the GreenTree system and in the process some historical data was lost. This constrains our ability to undertake longer term trend analysis.

This brings us to the second limitation. Although data from 2014 onwards is much better, there is still room for improvement. In particular, the amount of missing data in key fields such as [Household Type] and the housing people exited into [Housing Tenure After] needs to be addressed. In the latter case, for example, 87 per cent of the records were missing information. Other fields also need attention (e.g. [Homeless at Allocation] [Exit Reasons]). We further suggest that some new fields be included to collect potentially valuable information (e.g. 'access arrangements'). We offer four recommendations regarding data collection.

First, [Household Type] should be made a mandatory field at commencement for all tenancies, and [Housing Tenure After] for all tenancies that exit. Second, to ensure a consistent approach to classifying people's homelessness status (and other categories) at allocation we suggest that Unison adopt and apply an explicit operational definition. We provide a framework in the **Table A4** appendix. We feel the application of the cultural definition of homelessness will produce a more consistent and realistic insight into the housing circumstances of new residents prior to allocation. Third, in light of the implementation of the Victorian Housing Register (VHR) and the association between access arrangements and turnover patterns, Unison should prioritise collecting data on the Victorian Housing Register allocation category for all new tenants. Finally, Unison might consider whether the values for the variable [Housing Type Program] are sufficiently reflective of organisational housing practices. The current values are limited to Rooming House and Long term.

Our analysis suggests that Unison might be working with a very complex tenancy population, perhaps more complex than other social housing providers. The evidence on prior homelessness, the younger age of tenants, and the high number of singles, tentatively support for this claim. Although Unison has a long-established reputation of housing clients with complex needs it is difficult to substantiate this claim empirically with the existing dataset. A limited set of variables has other consequences – it is highly likely that some of the patterns we observe are driven by factors we cannot see. Environmental factors such as housing and neighbourhood conditions likely influence the decay profile, as will some individual characteristics that are not recorded. For instance, illicit drug use is linked to high rates of housing breakdown, but we have no way of testing this. Indeed, without collecting data on known correlates of tenancy breakdown, both environment and person-specific, the opportunity to develop an empirical early identification model for risky tenancies is limited. And, it is precisely the early identification of these tenancies that will be crucial for Unison in terms of improving operational performance. Collecting more comprehensive and detailed environmental and biographic information will likely present Unison with some philosophical, ethical and operational challenges. Clearly, what data Unison could and should legitimately collect is a difficult question to answer, but it is not one that Unison should shy away from. As Pawson and Munro (2010, p.148) note: 'Pinning down "risk factors" is a matter of practical importance, since it can usefully inform landlord strategies to target tenancy support on those with the greatest susceptibility'.

Social housing plays a vital role in providing people with safe and affordable accommodation options. At present, demand exceeds supply and will likely do so for the foreseeable future despite a raft of initiatives to grow social housing. It is therefore imperative that Unison is able to manage it properties to the best of its capacity for both the wellbeing of the tenants and the efficiency of service delivery. A key aspect of this is sustaining tenancies. To do this, it is crucial to collect better data that illuminate more clearly the 'push' and 'pull' factors that prompt exits. Further, we suggest attention be paid to the experiences of young people, Aboriginal people, and people who were previously homeless or who have left institutions. Enhancing its tenancy management systems with this information will place Unison in a position to better meet the needs of tenants in future years.

Appendix

Table A1: Exit data availability by cohort (year of entry).

	3 mths	6 mths	9 mths	12 mths	15 mths	18 mths	21 mths	24 mths	27 mths	30 mths	36 mths
2014	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2015	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	
2016	✓	✓	✓	✓	✓	✓					
2017	✓	✓									
2018											

Table A2: Select characteristics rooming house and long-term tenancies, (N=967), %.

		All (N=967)	Long term (N=625)	Rooming house (N=342)
Housing at allocation				
	Homeless	57	53	65
	Housed	24	29	15
	Institution	6	7	2
	Unknown	13	11	18
Gender				
	Female	43	48	31
	Male	56	51	68
	Missing	1	1	1
Age at allocation				
	24 or less	22	28	8
	25-34	25	25	27
	35-44	22	17	33
	45-54	19	18	21
	55-64	7	7	6
	65-74	2	3	1
	75 plus	0.4	0.6	-
	Unknown	2	1	3

	All (N=967)	Long term (N=625)	Rooming house (N=342)
Household type at allocation			
Single	59	59	69
Couple	2	3	-
Family	9	13	-
Other	2	2	-
Missing	29	28	31
Other select characteristics			
Disability	17	13	25
Indigenous	8	10	4
Non-English speaking background	27	27	24

Table A3: Homeless at allocation by housing at allocation, 2014-2016.

Items	No	Yes	Unknown	TOTAL
Boarding/Rooming house	40	36	1	77
Caravan park	5	2	0	7
Crisis/Emergency accom/Refuge	55	107	1	163
Drug/Alcohol rehab facility	0	0	1	1
Family/Friends	117	69	10	196
Homeless Funded Accommodation	1	5	0	6
Hospital -excl psychiatric-	0	2	0	2
Jail adult	28	13	1	42
Long term housing	14	0	0	14
Mental health facility	5	6	1	12
No dwelling/Sleeping rough	8	46	0	54
Other	11	5	1	17
Private rental	145	3	0	148
Public Housing	15	0	0	15
Supported Accom/Resi. unit	14	8	0	22
Transfer -within Unison-	31	4	0	35
Transitional Housing -Unison-	12	0	0	12
Transitional Housing nonUnison	13	15	1	29
Unknown	60	6	27	93
Missing	0	0	22	22
TOTAL	**574**	**327**	**66**	**967**

Table A4: Reclassification of housing at allocation.

Item	Classification	CODING: Homeless at allocation
Boarding/Rooming house	Homeless	Yes
Caravan park	Homeless	Yes
Crisis/Emergency accom/Refuge	Homeless	Yes
Drug/Alcohol rehab facility	Institution	No
Family/Friends	Homeless	Yes
Homeless Funded Accommodation	Homeless	Yes
Hospital -excl psychiatric-	Institution	No
Jail adult	Institution	No
Long term housing	Housed	No
Mental health facility	Institution	No
No dwelling/Sleeping rough	Homeless	Yes
Other	Unknown	Unknown
Private rental	Housed	No
Public Housing	Housed	No
Supported Accom/Resi. unit	Housed	No
Transfer -within Unison-	Housed	No
Transitional Housing -Unison-	Homeless	No
Transitional Housing nonUnison	Homeless	No
Unknown	Unknown	Unknown

Table A5: Select characteristics ongoing, exited and all, (N=967), %.

	All (N=967)	Exited (N=625)	Ongoing (N=342)
Housing at allocation			
Homeless	57	57	56
Housed	24	19	34
Institution	6	8	2
Unknown	13	16	8
TOTAL	**100**	**100**	**100**
Gender			
Female	43	42	44
Male	56	57	55
Missing	1	1	1
TOTAL	**100**	**100**	**100**
Age at allocation			
24 or less	22	27	12
25-34	25	28	20
35-44	22	21	25
45-54	19	16	26
55-64	7	4	11
65-74	2	1	5
75 plus	0.4	0.5	0.3
Unknown	2	3	0.3
TOTAL	**100**	**100**	**100**
Household type at allocation			
Single	59	53	71
Couple	2	1	4
Family	9	6	14
Other	2	2	2
Missing	29	39	10
TOTAL	**100**	**100**	**100**
Housing program			
Rooming house	31	36	21
Long term	69	64	79
TOTAL	**100**	**100**	**100**
Other select characteristics			
Disability	17	15	20
Indigenous	8	9	6
Non-English speaking background	27	24	30

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