

*Final Report*

# **Housing need and provision for recently arrived refugees in Australia**

authored by  
**Andrew Beer and Paul Foley**

for the  
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## **ABBREVIATIONS**

AMEP	Adult Migrant English Program
CRA	Commonwealth Rent Assistance
CSHA	Commonwealth State Housing Agreement
DIMIA	Department of Immigration and Multicultural and Indigenous Affairs
OAA	On Arrival Accommodation
SAC	Special Assistance Category
SHA	State Housing Authority
TPV	Temporary Protection Visa

## **GLOSSARY OF TERMS**

<b>Asylum seeker</b>	An individual who arrives in a country and applies for recognition as a refugee.
<b>Offshore processing centre</b>	Refugee processing facilities have been established on Nauru and Manus Island with the cooperation of the Governments of Nauru and Papua New Guinea respectively. Protection claims are assessed by representatives of the UNHCR, or the Australian Government.
<b>On Arrival Accommodation</b>	On Arrival Accommodation program provides accommodation and support to newly arrived refugees. Its main aim is to facilitate their settlement into the Australian community.
<b>Permanent residence</b>	Persons wishing to live permanently in Australia must apply for, and be granted, a permanent visa. If you apply outside Australia, you are applying to migrate. If you apply in Australia, you are applying for permanent residence.
<b>Refugee</b>	<p>An asylum seeker who has been assessed against criteria contained in the 1951 United Nations Convention relating to the Status of Refugees and the 1967 Protocol relating to the Status of Refugees, and determined to be in need of protection.</p> <p>The 1951 Convention relating to the Status of Refugees defines a refugee as a person who 'owing to a well-founded fear of being persecuted for reasons of race, religion, nationality, membership of a particular social group, or political opinion, is outside the country of his nationality, and is unable to or, owing to such fear, is unwilling to avail himself of the protection of that country...' (United Nations High Commissioner for Refugees, 1996 p.16).</p>
<b>Settlement services</b>	Those general services necessary to help migrants and refugees establish themselves in their new country during their settlement period.
<b>Special Humanitarian Program</b>	Is for people who have suffered discrimination amounting to gross violation of human rights, and who have been proposed by an Australian citizen or resident, or a community group in Australia.
<b>Unauthorised arrival</b>	An individual who enters a country without a valid visa.

## EXECUTIVE SUMMARY

This Final Report presents the findings of a research project into housing need and provision for refugees in Australia. The Final Report discusses the results of the analysis of 434 interviews with refugees in Adelaide, Perth and Brisbane during 2002–2003. The survey was structured to report on the housing experiences and needs both of Temporary Protection Visa (TPV) arrivals into Australia and refugee immigrants who came to Australia as the holders of a Permanent Protection Visa (PPV). The research adds to the evidence base surrounding the housing of refugees within Australia, and specifically addresses the accommodation of TPV holders – a relatively new group of arrivals. It does so by specifically addressing six questions that are important for policy development because they address critical issues relating to the level of housing need amongst refugees; the types of assistance used and the duration and cost of assistance provided by government and non-government service providers.

1. How are refugees provided housing and what is the impact of housing provision on public sector budgets?
2. What are the housing experiences of recently arrived refugees and what problems do they encounter?
3. What are the models of existing good practice in the provision of housing to recently arrived refugees?
4. What is the extent of homelessness among refugees and their risk of becoming homeless?"
5. What are the typical pathways or progressions through housing for refugees?
6. What services/supports are used by refugees?

Both community organizations and government agencies play an important role in meeting the housing needs of refugees. Government agencies were the most important source of help in finding initial accommodation, with the Department of Immigration and Indigenous Affairs (DIMIA), Centrelink and State Housing Authorities (SHAs) important providers of assistance. In addition, many refugees desire to move into public rental housing but this aspiration is unlikely to be met by most. Public rental housing is valued because of its perceived higher quality, lower cost and better location when compared with the private rental stock.

Most refugees pass through transitional housing on their way to the private rental market. Once within the private rental market they are confronted by a number of problems including poor quality housing, badly located housing, insecure housing and neighbourhoods they perceive to be insecure, small dwelling units and expensive accommodation. On the other hand, few refugees consider themselves to have experienced homelessness since their arrival in Australia, despite the fact that many have been homeless by contemporary Australian standards and definitions. At least one-third and possibly 40 per cent have been homeless according to the conventional standards applied in Australia. Refugees are at risk of becoming homeless because of low income and an incapacity to pay the rent, the risk of eviction, and other processes such as inadequate knowledge of the housing market and tenancy law.



In broad terms the data on the housing experiences of refugees and TPV holders reflect a period of transition as they settle in Australia and acquire familiarity with the Australian housing system. The period of residence in Australia is an important issue, as many refugees experience profound housing problems early in their Australian housing careers, but the housing circumstances of most improve over time. The end points for these transitions are unclear: in the case of TPVs it is possible that they will leave Australia after three years (or stay). Some will move city or region during that period of transition, while others will settle relatively quickly. Refugees are permanent settlers in Australia and as might be expected their housing also shows evidence of considerable instability. Even though some refugees who participated in this study had been resident in Australia for several years, few had achieved the sorts of outcomes in their housing we often associate with end points, ie achieved home purchase, entered public rental housing or were occupying private rental accommodation they found satisfactory and considered to be their long term home.

# 1 INTRODUCTION

This Final Report presents the full findings of a research project into housing need and provision for refugees in Australia. The Final Report presents the outcomes of an analysis of approximately 434 interviews with refugees and TPV holders in Adelaide, Perth and Brisbane during late 2002 and early 2003. The survey was structured to report on the housing experiences and needs both of Temporary Protection Visa (TPV) arrivals into Australia and refugee immigrants who came to Australia as the holders of a Permanent Protection Visa (PPV). The summary findings of this research project will be presented in the Research and Policy Bulletin that is the accompanying publication for this document. Much of the conceptual background for the project was established and discussed in the earlier Positioning Paper (Foley and Beer 2003).

This Final Report undertakes five key tasks. First, it introduces the report and the key questions the report seeks to answer. Second, the report provides a brief summary of the major conceptual issues associated with the housing of refugees in Australia, focussing on the empirical evidence relating to their housing in this country and the variety within international experience in the accommodation of this group. Third, the report discusses the methodology used in the conduct of this research, its application and any challenges in its implementation. Fourth, the report presents quantitative data on the housing of refugees in this country.

## 1.1 Refugees in Australia and the Research Questions

### 1.1.1. *Defining Refugees*

The housing of refugee arrivals into Australia is an important topic as Australia is one of the most significant immigrant receiving countries within the OECD (Beer 2003) and humanitarian arrivals are an important component of the migration stream. Moreover, Australia has received 9,160 'unauthorised boat arrivals' since 1999 with 90 per cent of persons arriving in Australia in this way receiving a temporary protection visa permitting them to stay for three years (Morris 2003). To stay in Australia this group has had to—or will have to—justify their claims for continuing protection. These unauthorised boat arrivals or asylum seekers have added to the demand for housing services and their demands have been shaped in particular by the limited access to income and other support attached to their visa.

It is essential in any discussion on refugees to define refugees and to distinguish them from asylum seekers. Asylum seekers are individuals who arrive in a country—either legally, as a visitor, tourist or student, or illegally, with no or fraudulent documentation—and apply for recognition as a refugee. Those who enter Australia without a valid visa—such as the so-called 'boat people'—are labelled unauthorised arrivals (Department of Immigration and Multicultural and Indigenous Affairs 2001). Asylum seekers are not considered refugees until their claims for protection have been assessed against criteria contained in the 1951 United Nations Convention relating to the Status of Refugees and the 1967 Protocol relating to the Status of Refugees, and they are determined to be refugees. The 1951 Convention relating to the Status of Refugees defines a refugee as a person who

owing to a well-founded fear of being persecuted for reasons of race, religion, nationality, membership of a particular social group, or political opinion, is outside the country of his nationality, and is unable to or, owing to such fear, is unwilling to avail himself of the protection of that country (United Nations High Commissioner for Refugees, 1996 p. 16).

For the purpose of this paper, the term refugee will be used to cover all persons who enter Australia through the Humanitarian Program (such as the Refugee Program, the Special Humanitarian Program, or who received a Temporary Protection Visa on-shore), even if they do not fulfil the United Nations definition of a refugee.

It was apparent from the discussion of Australia's Refugee and Humanitarian Program undertaken in the Positioning Paper (Foley and Beer 2003), that immigrants, refugees and asylum seekers living in Australia have different legal, civil and economic status. Different migrant and refugee categories are eligible for different levels of settlement services, especially on arrival accommodation and housing assistance. Visa category also encapsulates other factors that are intrinsic to the arrivals—such as language ability and ethnic status. We know from other work (Beer and Morphett 2002; Hassell and Hugo 1996; Tonkin, Williams and Ackland 1993) that visa category is strongly associated with success or failure in the housing market. It is for this reason that a comparison across refugee visa categories is central to this investigation.

Refugees are one of the most vulnerable groups in Australian society, especially during the early stages of their resettlement experience. They have been forced to abandon their homes and flee their home country because of persecution, and many have been subjected to torture and trauma. Refugees often have to endure lengthy periods in refugee camps, or as illegal immigrants in a second country (Foley 2000). However, only a small proportion of refugees ever resettle to third countries. They usually arrive in resettlement countries, such as Australia, with few or no possessions. Most refugees come from non-English speaking backgrounds, and encounter considerable language difficulties upon arrival. In addition, they must learn how to cope with different legal, social service, employment and housing systems in their place of resettlement.

Housing plays a critical role in the successful settlement and integration of refugees. It has also been argued that without appropriate and affordable housing refugees will remain on the periphery of Australian society (Dickman 1995). As most refugee arrivals in Australia lack the resources to purchase housing immediately, they must rely on public rental housing or the private rental market for accommodation. However, we would argue that access to this accommodation can be impeded by numerous factors, including

- financial barriers (low income levels; inability to accrue bonds, rent in advance and utility deposits);
- discrimination by real estate agents and landlords on the grounds of race, gender, age and social status (especially social security recipients);

- cultural barriers, especially for female headed, extended or large families;
- lack of suitable housing options; and
- lack of familiarity with Australian housing and legal systems

### *1.1.2. Research Questions*

This research set out to address six key research questions:

1. How are refugees provided with housing and what is the impact of housing provision to this group on public sector budgets?
2. What are the housing experiences of recently arrived refugees and what problems do they encounter?
3. What are the models of good practice in the provision of housing to recently arrived refugees?
4. What is the extent of homelessness amongst recently arrived refugees and what is their risk of becoming homeless?
5. What are the typical pathways or progressions through housing for refugees?
6. What services and supports are used by refugees?

The research reported here was developed to shed light on these questions. The research was informed by an awareness that there had been significant shifts within Australia's immigration stream since the mid 1990s and that the recent arrival of asylum seekers has had a potentially significant impact on the demand for housing services, especially in Adelaide, Perth and Brisbane. These three centres were significantly affected by the arrival of Temporary Protection Visa holders because each city initially received about one-quarter of persons released from immigration detention. It was in these places that the immediate housing needs of TPV holders were most acutely expressed and their experiences could be usefully compared with refugees who arrived in Australia through more conventional avenues. The research also sheds light on the medium to longer term impacts of refugee settlement and the arrival of TPV holders. The research provides a lens with which to examine the nature, extent and duration of the transitions undertaken by refugee arrivals.

## 2 REFUGEES AND THEIR HOUSING

A review of the national and international literature on refugees and housing was reported in detail in the Positioning Paper for this project (Foley and Beer 2003). A number of themes were evident in that literature and can be usefully summarised here. First, the national and international literature emphasised the crucial role that access to satisfactory housing plays in the successful settlement of refugees and other immigrants. For example, Jupp (1994) argued that appropriate housing plays a critical role in the successful integration of migrants and refugees into Australian society. This is supported by Tuohey (2001 p. 9), who claims that affordable and secure housing—that satisfies a person's need for privacy, space, safety, interaction and allows suitable access to employment—is an essential component of integration into Australian society.

Overseas, numerous researchers have identified the crucial role housing plays in refugee reception and resettlement experiences. For example, in the United Kingdom, Field (1985), Robinson (1993), Carey-Wood, Duke, Karn and Marshall (1995), Carey-Wood (1997), Zetter and Pearl (1999) all emphasised the strong link between housing and successful settlement. Zetter and Pearl (1999 p.2) claim that housing is an essential resource in the resettlement of asylum seekers and refugees. They maintain that the 'security, shelter and personal space which housing provides are vital elements in the process of regaining the dignity and independence often denied to them through persecution, incarceration and torture in their countries of origin' (Zetter and Pearl, 1999 p.2). Carey-Wood *et al* (1995 p.56) argue that 'Good housing is as important as economic well-being in enabling refugees and asylum-seekers to become part of the community'.

The importance of housing for immigrants and refugees has also been recognised in Canada. For example, Hulchanski, Murdie and Chambon (2000 p.1) argued that 'finding a suitable place to live in a good quality, supportive neighbourhood is an important first step toward the successful settlement of new immigrants'. This is supported by Murdie and Teixeira (1999 p.4), who claimed that obtaining adequate, suitable and affordable housing, especially in the initial stages of settlement, was especially important towards successful integration. The Canadian researcher David Hulchanski (1997 p.2) argues it is also important for researchers to identify the barriers to successful settlement, as 'the more we know about potential barriers the better we enable those responsible for doing something about them to define appropriate responses'. If researchers are able to identify the barriers that refugees and immigrants encounter in searching for housing, and determine whether existing institutions and day-to-day practices help or hinder the settlement process, then professionals and policy makers involved in housing issues will be able to develop more responsive and equitable urban environments (Hulchanski *et al*, 2000).

A second prominent theme within the literature is the significance of national modes for regulating the arrival of refugees and how those systems shape the interaction between refugees and the housing market. There is an extensive international literature on the settlement of refugees in many developed nations, and while there are common themes and issues—such as market and non-market barriers

to housing; discrimination; the impacts of low income and previous life history—many of the detailed insights cannot be transferred across national boundaries because they relate to the specific immigration laws of that country. For example, there is a considerable body of literature on refugee settlement in the United Kingdom but Zetter and Pearl (1999 p.7) found there had been little systematic research specifically on refugees and housing and that much of that research referred to earlier periods, when other regulations applied. Research on housing and refugees in the United Kingdom has been hampered by the frequent and major changes to the British immigration regulations through the 1990s. Immigration regulations were changed in 1993, 1996 and 1999<sup>1</sup> and a fourth White Paper is currently in circulation.<sup>2</sup> These regulatory amendments have resulted in significant shifts in the provision of housing for refugees and asylum seekers. Consequently, much of the earlier research on refugees and housing is no longer applicable.

It is important to examine the changing housing circumstances of refugee and TPV holder households because arrival in a new country will almost inevitably result in a period of transition in housing, as in other dimensions of life. The concept of a housing career has been applied to the analysis of the changing housing circumstances of immigrant and refugee arrivals in developed nations (Ozuekren and van Kempen 2002). For the purpose of this discussion we recognise that a housing career is ‘the sequence of dwellings that a household occupies during its history’ (Pickles and Davies 1991 in Ozuekren and van Kempen 2002). However, we would argue that housing careers can and should be conceptualised more broadly as the succession of physical dwellings, demographic relationships (single person, family with children, couple living alone), tenure and financial relationships a household moves through over time. It is the changing pattern of housing consumption and the set of relationships – financial, social, economic and familial – that accompany each mode of consumption.

Typically a refugee or immigrant household might be expected to move from poor or insecure housing circumstances to better and more appropriate accommodation as their period post-arrival lengthens. Beer and Morphett (2002), for example, suggested that recent immigrant arrivals to Australia typically stay with friends, relatives or community members for the first six to 12 months, they then move to the private rental sector where they stay for approximately two years, and then move into home purchase. Refugee arrivals could have a slightly different housing career, with a homeless shelter or on arrival accommodation providing the first housing, and then moving on to either community provided housing or public housing or the private rental sector.

Ozuekren and van Kempen (2002) note that housing careers are the product of a number of social processes. Preferences have a critical role in shaping housing careers, and there may be a strong cultural element to the choices immigrant households will make in selecting a location, tenure, and set of living arrangements.

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<sup>1</sup> 1993 *Asylum and Immigration Appeals Act*; *The Asylum and Immigration Act 1996*; *The Immigration and Asylum Act 1999*.

<sup>2</sup> Home Office, 2002. *Secure Borders, Safe Haven. Integration with Diversity in Modern Britain*. Colegate: H.M.S.O.

However, preferences cannot fully explain the housing career of any group as choice is always constrained. Ozuekren and van Kempen (2002) identify a number of necessary resources required if a household is to achieve its housing preferences. These include:

- Material resources: income, position in the labour market et cetera;
- Cognitive resources such as education, skills and knowledge of the housing market;
- Political resources in terms of 'attaining and defending formal rights in society' (Ozuekren and van Kempen 2002, p. 369);
- Social resources, such as contacts and community members who may provide assistance. Beer and Morphet (2002), for example, found that community and family members were the most important source of information for recent immigrants seeking a new dwelling.

Significantly, Ozuekren and van Kempen (2002, p. 370) concluded that 'minority ethnic groups are not usually well positioned on the housing market with respect to these resources' and this conclusion is likely to be even more relevant for refugee arrivals.

While the idea of a housing career is a useful conceptual tool—alerting us to the nature and potential direction of change—it has shortcomings as it suggests a uniformity of direction and experience that simply does not exist. We must recognise that it would be wrong to assume that all refugees or immigrants make 'progress' as they change their housing. There may be cyclical movements into and out of shelters as arrivals strive to find employment and secure accommodation. Other research has identified 'iterative homelessness' amongst another vulnerable group within the community – those with a mental illness (Robinson 2003). The literature on homelessness emphasises the importance of 'exit points' (that is, accommodation homeless people can move to) and a shortage of options may force some households into alternate periods in the private rental sector, boarding houses and supported accommodation. Second, a number of authors have emphasised the variability within immigrant housing careers. Murdie (2002) noted that Polish immigrants were much more successful at establishing progressive housing careers than Somali immigrants who arrived at the same time. His results reflect the work of others, including Australian researchers (Hassell and Hugo 1996), who noted significant variation between birthplace groups in their housing experiences. However, Bowes, Dar and Sim (2002) commented that the housing careers of Pakistani immigrants to the United Kingdom vary greatly. While cultural values—such as a strong emphasis on family—partly explain the distinctive housing of this birthplace group in the UK, other factors, including the strength of the local employment market, the quality of the housing stock, gender and class all affected the housing experiences of individual households. There is therefore no single housing career, either within a birthplace group, or for all immigrant/refugee arrivals.

The international literature on the housing of refugees provides some critical signposts for this research, it highlights: the impact of systems for the regulation of immigration and the welfare entitlements of refugees; the vulnerability of refugee groups; the set of resources—personal and societal—immigrants need to negotiate their way through the housing market; and the level of variability in housing outcomes. There is no one pathway through the housing market for refugees and TPV holders and non-housing factors—such as the strength of local labour markets—exert a considerable impact on housing outcomes. The review of other research and writing around the housing of refugees directs this research toward a methodology that can trace the housing careers of refugees since their arrival in Australia. The weight of evidence from previous research clearly indicates that this study needs to understand how the housing circumstances of refugees have changed over time, as well as comprehend the drivers of these changes. This suggests a survey methodology that sheds light both on the housing of refugees at the time of interview, as well as their previous housing. It also emphasizes the importance of understanding contextual factors, such as country of origin, visa category et cetera. The next section of this Final Report discusses how this survey was implemented.



### 3 STUDY METHODOLOGY

This research is a multi-site project, with data collection undertaken in Adelaide, Brisbane and Perth. These cities were selected because each city has received approximately one-quarter of all Temporary Protection Visa holders released from detention.<sup>3</sup> In addition, the three cities have received significant proportions of humanitarian program entrants over the past three years, with Brisbane receiving 7.1 per cent of the total, Adelaide 8.1 per cent and Perth 10.6 per cent (DIMIA Settlement Database).

The objective of the project was to interview 150 refugees in each of the cities, with equal numbers—75 respondents—of Temporary Protection Visa holders and offshore refugees who entered Australia through either the Refugee Program or the Special Humanitarian Program. The research targeted specific nationalities in each program—Croatian, Iraqi and Sudanese refugees in the Refugee and Special Humanitarian Programs, and Iraqi and Afghan refugees who have been granted Temporary Protection Visas. These ethnic groups were identified from the DIMIA settlement database as significant groups within each program.

The principal method of inquiry for this study was personal interviews using a survey questionnaire. A single questionnaire was designed, containing a series of core questions, as well as a distinctive set of questions for different migration programs (Refugee Program, Special Humanitarian Program, and Temporary Protection Visa holders). These various modules were designed to collect information on the differing housing provision to persons in diverse programs upon their arrival in Australia (or release from a detention centre). The questionnaire predominantly comprised of closed questions, as this was considered more effective and less intrusive when interviewing refugees. There were, however, a small number of open-ended questions. It is important to recognise the limitations of this methodology as refugees and TPV holders are not always fully aware of the circumstances surrounding their arrival and settlement in Australia. They may, for example, have a very imperfect knowledge of their visa status and their relationship with sponsors. They may also struggle to distinguish between government agencies, even across the tiers of government.

The interviews were conducted by a small team of field assistants recruited from within the refugee ranks and from other sources. The field assistants had considerable knowledge of the refugee and ethnic communities in each city, which assisted with the recruitment of respondents. In addition, the field assistants were fluent in both English and the native language. A snowball sampling methodology was implemented, where respondents and key personnel in network organisations recommended prospective respondents for interviewing.

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<sup>3</sup> There has been an out-migration of TPV refugees from these three cities, particularly to Sydney. However, it is impossible to determine the exact extent of this movement or the extent of in-migration or return migration by TPV refugees to Adelaide, Brisbane and Perth.

The interviews were conducted in various national languages, because the majority of TPV refugees and a significant proportion of Refugee and Humanitarian Program entrants had poor English language skills. To assist the interviews, the questionnaire was translated into a number of languages that are common among the major refugee populations—Arabic, Dari and Croatian. Arabic is the native language of Iraq and Sudan, Dari is one of the main languages in Afghanistan and Croatian is the native language for Croatia. The translated questionnaires were checked by the field assistants in South Australia to ensure accuracy.

As emphasised in the Positioning Paper, this study is indicative rather than a representative sample. A representative sample cannot be constructed because:

- the refugee population in each city is not known;
- standard random selection processes cannot be used because of the difficulties recruiting informants;
- the population of TPVs and refugees is structured in ways that are not known. That is, there are ethnic, language and regional differences within these groups about which we have little knowledge but which exert a significant impact on their settlement and housing in Australia.

The commencement of the study was delayed, in part, due to Ramadan and then Christmas. It was important not to start interviews until after the observance of Ramadan within Islam as a large proportion of the target population observed this period of fasting. Similarly, Christmas made interviewing in late December/early January impractical as we felt that the Sudanese population – many of whom are devout Christians – would not be amenable to a survey at this time. The school holidays would also make interviewing difficult at this time as some of those we would wish to interview may be away from their homes.

A Pilot Study was conducted in mid December 2002 and did not identify any problems with the survey instrument. The full survey was then implemented in January 2003. A total of 434 interviews were entered into SPSS for analysis. A number of questionnaires were rejected because they fell outside the selection criteria as the field assistants collected data from individuals who were not one of the target groups. This failing reflects, in part, the difficulties of implementing a survey across three states and the challenges of achieving interview recruitment within non-English speaking refugee communities.

**Table 3.1: Number of Interviewees by City and Visa Category**

	<b>Adelaide</b>	<b>Brisbane</b>	<b>Perth</b>
Refugee and Humanitarian Programs	75	75	116
Temporary Protection Visa	77	49	27
Other/Don't know/ Not stated	-	7	7
<b>Total Interviews</b>	<b>152</b>	<b>132</b>	<b>150</b>

Of the 434 respondents (Table 3.1), some 153 held Temporary Protection Visas (TPVs), 88 arrived under the Special Humanitarian Program and 178 arrived in Australia as refugees. Some 14 respondents – seven from Brisbane and seven from Perth - indicated that they did not know under which visa program they arrived in Australia. All of these people had been resident in Australia for three years or more and had most probably arrived under one of the Humanitarian programs. While it is somewhat disappointing that we cannot adequately categorise all respondents, this situation should be expected given the relatively rapid changes in visa categories over the last decade and the low education status – and difficult life circumstances – of many refugees.

The inability to place all respondents in their appropriate visa category brings forward a more fundamental issue within the survey methodology. While every effort was made to collect information in an accurate and culturally sensitive manner, it was inevitable that some respondents at least would simply not recall – or not understand – some of the information we sought. Many of the respondents to the survey had a very limited understanding of the public sector processes affecting their lives – and while they could recognise institutions and agencies they often ascribed incorrect roles to these agencies. Similarly, they had a very poor understanding of the levels of income support provided to them and which institutions were responsible for that assistance. This was a substantial impediment in analysing the patterns of assistance made available to refugee arrivals.

All but one respondent to the survey had arrived in Australia within the last ten years, with 60 per cent arriving in the year 2000 or later. It is important to acknowledge the potential for different housing market experiences based on the date of arrival into Australia. Over time, visa categories and entitlements have changed, accommodation arrangements for new settlers have been restructured and there have been significant changes in the housing market—all of which would affect new arrivals.

Once the interviews were completed the questionnaires were returned to Adelaide for coding. As the coding was completed the data was entered into SPSS for analysis.

## **4 THE HOUSING OF REFUGEES AND TPV HOLDERS IN AUSTRALIA**

This section of the Final Report presents the results of the survey on the housing experiences of refugees in Adelaide, Perth and Brisbane. It directly addresses the six questions identified as central to the project, that is

- How are refugees provided with housing and what is the impact of housing provision to this group on public sector budgets?
- What are the housing experiences of recently arrived refugees and what problems do they encounter?
- What are the models of good practice in the provision of housing to recently arrived refugees?
- What is the extent of homelessness amongst recently arrived refugees and what is their risk of becoming homeless?
- What are the typical pathways or progressions through housing for refugees?
- What services and supports are used by refugees?

### **4.1 Refugee Access to Housing and Impacts on Public Sector Budgets**

Refugees and TPV holders potentially have a very substantial impact on public sector budgets, through the use of accommodation, employment, language and other services. The nature and extent of this impact will be mediated by a number of factors including the type of visa, birthplace, educational qualifications, language skills and the level of community supports and connections. This section addresses these issues by documenting the use of housing services by respondents to the survey and disaggregating their responses by visa category. This section sets out to provide a clear indication of how refugees, PPVs and TPVs used housing assistance upon arrival in Australia and begins by providing basic information on the characteristics of the participants of the survey. This information is presented here as it is fundamental to understanding the effect of this group on public sector housing assistance.

#### *4.1.1. Nationality, Ethnicity and Employment Characteristics*

Nationality is likely to exert a significant impact on access to housing and the housing market experiences of refugee, TPV and PPV arrivals into Australia (Table 4.1). Consistent with the methodology, respondents to the survey came from a number of nationalities, including from Africa, the Middle East and the Balkans. The largest group of respondents was from Iraq, followed by Afghanistan, Sudan and Croatia. However, there was greater ethnic diversity than nationality would imply: participants in this study included Kurdish, Zande, Nilotic, Uzbek, Bari, Croatian, Dinka, Moru, Acholi, Hazara, Fula, Pojulu and others. Ethnicity, as well as nationality, would exert an impact on the ability to gain access to assistance and negotiate a pathway through the housing market because not all ethnic groups from a nation constitute a common community. Community based services may therefore be unavailable.

There was a far greater range of nationalities amongst refugee arrivals when compared with TPV arrivals. In part this reflects the dominance of Iraqi and Afghan nationals amongst asylum seekers, but it is also a product of the targeting of the survey to these two groups.

**Table 4.1: Nationality of Refugees and TPV Holders**

Nationality	Refugees		TPV Holders		Other/Don't Know/Not Stated		All Refugees and TPV Holders	
	No.	Per Cent	No.	Per Cent	No.	Per Cent	No.	Per Cent
Afghan	24	9.0	77	50.3	105	24.2	4	26.7
Croatian	19	7.1		0.0	19	4.4	0	0.0
Iraqi	73	27.4	70	45.8	146	33.6	3	20.0
Sudanese	81	30.5		0.0	82	18.9	1	6.7
Bosnia	28	10.5		0.0	34	7.8	6	40.0
Serbian (Bosnia)	1	0.4		0.0	1	0.2	0	0.0
Bosnian/Croatian	3	1.1		0.0	3	0.7	0	0.0
Serbian	1	0.4		0.0	1	0.2	0	0.0
Serbian (Croatian)	6	2.3		0.0	6	1.4	0	0.0
Croatian Serbian	1	0.4		0.0	1	0.2	0	0.0
Sierra Leone	3	1.1		0.0	3	0.7	0	0.0
Bosnia and Herzegovina	17	6.4		0.0	17	3.9	0	0.0
Kurdistan	1	0.4		0.0	1	0.2	0	0.0
Uganda	1	0.4		0.0	2	0.5	1	6.7
Yugoslavia	4	1.5		0.0	4	0.9	0	0.0
Missing/Not Stated	3	1.2	6	3.9	9	2.1	0	0.0
<b>Total</b>	<b>266</b>	<b>100.0</b>	<b>153</b>	<b>100.0</b>	<b>434</b>	<b>100.0</b>	<b>15</b>	<b>100.0</b>

Employment is another mediating factor in the ability of the individual refugee or TPV holder to find accommodation (Table 4.2). In large measure respondents to the survey were not part of the paid labour force with many either students, permanently sick or disabled, pensioners or otherwise outside the world of paid work (Table 4.3). However, 64 per cent of those who were either looking for work or were in work were unemployed. The unemployment rate was higher amongst TPV holders with fully 71 per cent unemployed.

**Table 4.2: Employment Status at Time of Interview: Persons in the Labour Force**

	Refugee Arrivals		TPV Holders		Other/Don't Know/Not Stated		All Refugees and TPV Holders	
	No.	Per Cent	No.	Per Cent	No.	Per Cent	No.	Per Cent
Employed Full Time	20	22.5	21	19.4	3	42.8	55	21.7
Employed Part Time	12	13.5	10	9.3	1	14.2	36	14.25
Unemployed	57	64.0	77	71.3	3	42.8	162	64.1
<b>Total</b>	<b>89</b>	<b>100</b>	<b>108</b>	<b>100</b>	<b>7</b>	<b>100</b>	<b>253</b>	<b>100</b>

**Table 4.3: Employment Status at Time of Interview: Persons Not in the Labour Force**

	Refugee Arrivals		TPV Holders		Other/Don't Know/Not Stated		All Refugees and TPV Holders	
	No.	Per Cent	No.	Per Cent	No.	Per Cent	No.	Per Cent
Student	58	65.2	35	77.8	4	50	122	67.4
Not in Workforce	3	3.4	2	4.4	2	25	12	6.6
Permanently Sick or Disabled	20	22.5	2	4.4	0	0	26	14.4
Pension	2	2.2		0.0	0	0	3	1.7
Full time parent	2	2.2		0.0	1	6.7	3	1.7
Not stated	4	4.5	6	3.9	1	6.7	15	8.3
<b>Total</b>	<b>89</b>	<b>100.0</b>	<b>45</b>	<b>100</b>	<b>8</b>	<b>100</b>	<b>181</b>	<b>100.0</b>

Most of the participants in the survey were not involved in paid labour. In part this may reflect a bias in the research methodology as the participants had either moved to one of the capitals or stayed in the city of their arrival. Importantly, while the capital cities are the largest labour markets in Australia they may not offer the best employment prospects for TPV holders and refugees. Recent research has highlighted the important role of TPV holders in the labour markets of a number of regional centres—such as Young in NSW and Murray Bridge in South Australia (Stilwell 2003)—so those interviewed could be seen to be those less likely to find paid work. That said, the lack of employment for this group reflects a structural challenge for the welfare of this group. It is also significant that refugee arrivals were not substantially more likely than TPV arrivals to be in paid work. While the unemployment rate was lower for refugees than TPV holders – with the latter having half their total looking for work – a greater percentage of refugees gave their occupation as a student or outside the formal labour force for some other reason. Respondents to the survey were on low incomes with three per cent reporting that their income for the fortnight prior to the interview was less than \$250, 50 per cent had an income between \$251 and \$500, 27 per cent had income of between \$501 and

\$1,000 and 19 per cent had a fortnightly income greater than \$1,001. Gaining access to the housing market on such income levels would be difficult.

Approximately one third of all respondents to the survey were study at the time of the survey. A greater number of refugees were students, but a higher percentage of TPV holders who were not in the labour force were studying. This may, in part, reflect the fact that when compared with refugees TPV holders had fewer options available to them with respect to access to pensions and other forms of income support.

#### *4.1.2. Visa Category and Housing Experiences*

Of the 434 respondents to the survey, 178 arrived in Australia as special humanitarian program entrants and all but seven reported that their immigration was sponsored.<sup>4</sup> Of this group, family members were the most important sponsors accounting for just over one-third of all sponsorships (64 respondents), followed by the Australian Government (28 respondents), friends (23 respondents) and a religious group (12 respondents). Other sponsors included the Red Cross, Ethnic Associations, the UNCHR, and community groups. We need to acknowledge that there is some uncertainty surrounding the data on visa category. Not all refugee arrivals are aware of the complexities of the Australian immigration system and we believe that some who reported that the Australian Government sponsored them as Special Humanitarian entrants were in fact Offshore Refugee arrivals. Similarly, the UNHCR is unlikely to have sponsored refugees to Australia, though they would have forwarded their names to the Australian Government.

Sponsorships are important for this discussion as sponsors take responsibility for some of the costs of settlement – and this may include accommodation costs. Some 130 respondents reported that their sponsor had provided accommodation upon arrival. In the main this accommodation was provided as an independent house (39 cases) or as an independent flat (12 cases) but in 13 instances arrivals moved directly into community housing and in three cases into State Housing Authority (SHA) dwellings. The important role of the community sector as a sponsor of refugees was reflected in the 50 instances where a refugee arrived to accommodation either in a sponsor's flat, or the sponsor's house. In these cases individual Australians are carrying costs that might otherwise fall on the public sector. For just under half the refugee arrivals (61 respondents) the initial accommodation was provided without charge, while those charged rent paid a modest \$132 on average per week.

Offshore refugee program entrants had comparable experiences to the special humanitarian program entrants in the first settlement, with 93 of the 103 respondents within this category of visa receiving housing assistance upon arrival. Just under one third received this housing assistance from DIMIA (30 respondents) with a further 24 receiving help from Anglicare—the service agency contracted by DIMIA to provide on arrival accommodation in South Australia. A specialist property provider—Haden Property Management—was the only other significant provider of accommodation for this group (11 responses) and this reflects this organisation's status as the provider of on arrival accommodation in Queensland. When compared with the special

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<sup>4</sup> TPV holders do not arrive in Australia through sponsorship, nor do arrivals under the Refugee Program.

humanitarian entrants, this category of refugees was much more likely to live in a flat as their first housing (57 respondents), with 19 respondents residing first in a separate house. Significantly, staying with a sponsor was not a housing option available to—or used by—this group, and six respondents were accommodated in the public and community-housing sector. Some eight respondents reported that a motel, hotel or hostel was their first accommodation.

**Table 4.4: Number of Nights Spent in Initial Accommodation by Type of Refugee Arrival**

	Special Humanitarian Program		Offshore Program	
	Number	Per Cent	Number	Per Cent
<10	14	10.0	12	8.6
10 to 19	10	7.1	5	3.6
20 to 49	42	30.0	42	30.8
50 to 99	31	22.1	49	36.0
>99	43	30.7	28	20.5
Missing/Not Stated	38	0	12	0
<b>Total</b>	<b>178</b>	<b>100.0</b>	<b>136</b>	<b>100.0</b>

Most special humanitarian program refugees stayed in their initial accommodation for more than 20 nights, with peaks around 30, 60 and 90 days (Table 4.4). Some 31 respondents stayed in their first housing for more than 180 days. There was a similar pattern with respect to the period of time spent in the initial accommodation for the Offshore Refugee Program Arrivals. On arrival accommodation has undergone considerable change over the last decade and some of the Offshore Refugee Program arrivals may have entered Australia when they were eligible for six months accommodation, while more recent arrivals would receive only 28 days of housing.

As would be expected, TPV holders had a different set of initial housing experiences in Australia when compared with refugee arrivals. All TPV holders who participated in the study arrived in Australia between March 1999 and January 2003. Of this group some 78 had first been detained at Woomera, 43 had been in the Curtin Detention Centre, 18 in Port Hedland, two had been processed in Narau, and one in Darwin. Once their applications for asylum had been processed they were released in Adelaide (43 respondents), Perth (32 respondents), Brisbane (41 respondents), Canberra, Melbourne, Launceston and Sydney (each with one respondent). Their distribution of point of arrival into Australian society is close to that of the refugee arrivals as the majority of refugee respondents to the survey had first come to Adelaide, Brisbane or Perth. In 11 instances Sydney had been the point of arrival, in four cases Melbourne, in three instances Hobart and there was one instance each of arrival in the Gold Coast, Darwin and Canberra.

Arrival in one of the capital cities resulted in transitional housing for virtually all the TPV respondents to the survey.



As Table 4.5 shows, most TPVs spent their first night post detention in a hotel, motel or backpacker hostel. Only 8.4 per cent of respondents had a friend or relative who could provide accommodation for them and community groups, refugee groups and church groups played a very small role in their initial housing. The respondents reported that DIMIA played an important role in the housing of this group, organising the accommodation of 55 – or just over one-third of the total—respondents. A further nine reported that DIMIA in conjunction with the SHA arranged their first housing, and nine were accommodated by the SHA alone. Other government departments—including Centrelink and Family and Youth Services—housed a further 12 TPV holders on their first night. Only three TPV holders indicated that they had arranged their own housing upon release and only 13 were housed through friends, relatives or community groups.

**Table 4.5: Type of Accommodation on First Night of Release, TPV Holders**

	<b>Number</b>	<b>Per Cent</b>
Backpacker Hostel	26	16.7
Bed and Breakfast Hostel	2	1.3
Private Hostel	10	6.5
Motel	71	45.8
Hotel	17	10.9
In Friend's/Family's House or Flat	13	8.4
Community housing	1	0.6
Refugee housing	1	0.6
With family	2	1.3
Church house	1	0.6
Other (not specified)	1	0.6
Not Stated	10	6.4
<b>Total</b>	<b>155</b>	<b>100.0</b>

Once again, however, the partial perceptions of the refugees present a skewed picture of reality. DIMIA was not usually involved in the provision of accommodation to TPV holders. In South Australia, for example, TPV holders generally arrived in the early evening and were processed at the Thebarton (an inner Western suburb) Centrelink office after hours. Single and married TPV holders without children were taken to a backpacker hostel in the city after they had been processed. They had to pay for the first two night's accommodation themselves – from their Centrelink Special Benefits. They were eligible for up to a further two week's accommodation in the backpacker hostel, which was paid for by the South Australian Housing Trust (SAHT). If they elected for two weeks stay their eligibility for other SAHT assistance was reduced accordingly. TPV holders with children were accommodated in a motel for the first night. On the second day they were provided with SAHT emergency accommodation – for up to four weeks.

The transitory nature of initial TPV housing was emphasised by their very short period in their first accommodation. Fully 14 per cent of TPV respondents indicated that they spent only one night in their initial accommodation, while 50 per cent spent less than a week in that shelter and 80 per cent three weeks or less. Just one respondent indicated that they had stayed for a year in their first housing. This is a reflection of the high costs of the initial accommodation and the limited monetary resources available at the time.<sup>5</sup> It also reflects the limitations of emergency accommodation placed on TPV holders by SHAs.

Importantly, arrivals under all visa categories were able to gain access to housing in the first instance. The exact pathway each group followed varied, with those arriving under the Offshore Refugee Program receiving more direct assistance—and at a higher level—than either Special Humanitarian visa holders or the TPV holders. The differing types of assistance offered has implications for the level and distribution of costs imposed on public sector agencies by the need to provide housing assistance to these groups.

It is difficult to estimate the cost implications for the public sector of the immediate housing of TPV arrivals and refugees because the respondents to the survey had a limited understanding of the housing costs being incurred on their behalf. However, if we extrapolate from the South Australian experience we can recognise that all 155 TPVs potentially represented an initial housing liability of 14 days within backpacker accommodation, a hotel or motel. Most made use of this housing form, but for one week or less which is suggestive of a per arrival cost of \$350 for initial accommodation or \$7,800 for all 155 TPV arrivals. This estimate, of course, is in addition to the Special Benefit paid by Centrelink. Similarly, it is possible to extrapolate the immediate housing costs associated with refugee arrivals. In large measure Special Humanitarian refugee arrivals had limited implications for the budgets of public sector housing providers because their accommodation needs were met by their sponsors. Offshore program arrivals, however, represented a more substantial cost to the public sector with a median stay of 30 days. This implies a per capita cost of \$900 per arrival or just over \$100,000 for the 136 respondents to this survey who came to Australia with an Offshore Program refugee visa.

## **4.2 Housing Experiences and Housing Challenges for Refugees**

### *4.2.1. Housing Problems Confronting Refugees and TPV Holders*

Almost one-third of respondents to the survey reported that they had experienced problems with their housing in Australia. These problems ranged from the cost of renting, through to harassment by the landlord, the poor quality of housing and the difficulties of finding accommodation when you lack referees. For some respondents problems in the housing market were intertwined with wider difficulties around visa processes: dealing with housing was another challenge in a life dominated by waiting

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<sup>5</sup> Most TPV holders received one week's Special Benefit in advance from Centrelink, and then received another week's benefit two weeks after they arrived. They were then paid the regular fortnightly Centrelink Special Benefit a further two weeks after that. A single refugee (aged 21 or more years) would receive \$310 to live on and to establish a household during the first month..

for immigration processes to be finalised and community and/or family members to join them in Australia. Specifically:

- Thirty five per cent of respondents reported difficulties in getting repairs undertaken;
- Fully 22 per cent of respondents had been harassed by their real estate agent, neighbours or landlord;
- Six per cent of respondents had legal problems with their tenancy;
- Some 17 per cent had suffered from overcrowding;
- Ten per cent had been unable to pay the rent and/or the bond and 20 per cent had experienced difficulties in paying the rent;
- Twenty per cent listed discrimination as a problem with finding housing.

Meeting the cost of accommodation was a problem for many households and it was a problem for diverse reasons. For many respondents very low income and unemployment made it difficult to pay the rent. For others the combination of rent, in addition to high bills and the cost of living, created difficulties. Five respondents said they had difficulty paying the rent because they were sending money back to their families in their country of origin. Rent increases placed some households at risk, and general financial problems exacted a toll on the financial resources of many households.

#### *4.2.2. Perceptions of Housing Problems*

Refugees and TPV holders perceived their problems within the housing market to be associated both with the housing market *per se* and the broader processes of settlement. When asked to nominate what they saw as the major problems confronting refugee and TPV arrivals they included:

- Problems with language. Some 27 per cent of respondents gave language difficulties as the first nominated problem within the housing market. This problem was also associated with other concerns, such as the absence of access to English language tuition.
- Low income and financial problems were the second most frequently cited difficulties within the housing market. However, only 27 respondents (6.2 per cent of the total) indicated that this was a major concern for their interactions with the housing market and this figure is less than might have been expected. Low income, of course, also influences the ability to pay the rent, find the resources for bonds et cetera.
- Difficulty in finding accommodation was the third most commonly cited concern, with 24 respondents giving this answer. Many struggled to find appropriate accommodation they could afford and this was a particular challenge for families with children.
- A lack of familiarity with Australian society was the fourth most frequently cited concern. This was expressed in a number of ways, including not understanding the rules and legal framework of Australia, difficulty comprehending Australian culture and an inability to read/understand contracts.

- Other concerns nominated by respondents included the need to pay bond or rent in advance; dependence upon others; discrimination and unhelpful real estate agents.

Clearly there are a number of challenges confronting refugees and TPV holders upon arrival in Australia. Critically, not all are housing problems. Many of the challenges confronting this group are problems of low income, language difficulties and limited knowledge of Australian society. Unfortunately many of these other issues exert a negative impact on their experience within the housing market as they struggle to understand the opportunities and constraints before them, or have too limited resources to put into effect the choices they would wish to make.

### **4.3 Good Practice in Accommodating Refugees and TPV Holders**

This section considers good practice in accommodating refugees and TPV holders. Specifically, it attempts to identify those practices and policies that respondents to the survey believed were of most value in meeting their needs. It uses the data from the questionnaire to better understand positive and negative factors impinging upon the housing of these groups. That is, it attempts to understand the policy factors and the contextual factors within the housing market that result in better or worse housing outcomes for refugee and TPV arrivals. By understanding what results in successful and unsuccessful outcomes, it is possible to identify policy implications for policy development and service provision.

The provision of on arrival accommodation was seen by refugee arrivals to be an important dimension of good practice in settlement, and this applied to both special humanitarian program arrivals as well as offshore refugee program entrants. Overall refugee arrivals had very positive assessments of the accommodation provided to them upon arrival and a number expressed the view that they had wished to stay longer in this housing.

Only 31 of the 178 refugee arrivals under the special humanitarian program indicated that they were dissatisfied with the accommodation provided upon arrival, with dissatisfaction focussed on the smallness of the accommodation (14 responses); the need to share the accommodation (3 responses); that the accommodation was too expensive (3 responses) and that the accommodation was overcrowded (3 responses). However, there were more positive dimensions to the initial accommodation of refugees, with interviewees reporting that their initial housing:

- Assisted in saving money (12 responses) or was free (5 responses)
- Helped in gaining access to services (12 responses)
- Facilitated access to family (12 responses)
- Offered a good standard of accommodation (4 responses), in a good location (11 responses) and was secure (3 responses). Some respondents also commented that their initial housing helped in both maintaining family cohesion and independence.

While some refugee arrivals had positive attitudes to their initial accommodation, they were able to articulate problems and disadvantages associated with their stay in that housing. Some of the problems and disadvantages reported by the refugees related not to their housing, but to their stage within the refugee settlement process: two respondents for example, associated their initial housing with waiting for Centrelink payments, while others reported a shortage of food or resources.

Housing problems and disadvantages *per se* tended to cluster around three issues that were voiced in the qualitative component of the survey. First, refugee respondents expressed concern that their housing was too remote and/or too isolated from employment, schools, shopping, services and the CBD. A related locational phenomenon was the view expressed by one respondent that they had been placed in a 'bad' (ie unsafe) neighbourhood. Second, a small number of respondents expressed dissatisfaction with the quality of the housing and its furnishings—including the absence or poor quality of furniture, crowding, the absence of hot water, inadequate privacy, the absence of heating etc. Third, discrimination was an issue for a minority of respondents. One special humanitarian program respondent reported discrimination within their initial housing and three indicated that they had been subject to harassment within their neighbourhood. In discussing this issue it is important to bear in mind that this group of arrivals would have experienced a great diversity in their initial accommodation. Some were provided with housing by friends or family, others were helped by church or community groups. Variable outcomes – including a small level of dis-satisfaction with outcomes – is to be expected under these arrangements.

Offshore refugee program arrivals reported a different set of issues with respect to their initial housing. Fully 45 of the 103 respondents from this program indicated that their initial on arrival accommodation was not satisfactory, and that the major problem was that they had insufficient time in this housing. It is clearly unusual to label insufficient time as a failing of a particular housing arrangement, but this was the sentiment expressed by the participants in the survey. A small number of respondents were concerned about the poor standards of the housing (16 respondents), the lack of running water, the level of overcrowding, insufficient space, problems with the area (neighbourhood effects), and isolation. Interestingly, many of these standards issues—such as the lack of running water—would fall under housing regulations in most jurisdictions and better informed tenants could force the housing provider to undertake repairs and maintenance through the Residential Tenancies Tribunal in South Australia or the Magistrates Court in Queensland.

Not all offshore refugee program arrivals were dissatisfied with their housing. Many valued the low cost of this accommodation, its safety, the fact that accommodation arrangements had been put in place prior to arrival and that there was support for settlement. A significant number of this group felt that the housing was 'suitable for a newly arrived refugee' and the transitions being experienced by the offshore program refugees were enunciated in a number of ways. On the positive side, many appreciated access to the city and services, but resented the fact that they could not stay longer. As with the special humanitarian program refugees, the

greatest disadvantages associated with this housing were overcrowding, poor standards, the absence of heating and cooling and problems with the neighbourhood.

#### **4.4 Homelessness Amongst Refugees**

Refugees and TPV holders are at risk of homelessness because of their low incomes and capital, their potentially limited abilities with the English language, more restricted access to government services and relatively weak community ties. Few respondents to the survey, however, considered they had been homeless since their arrival in Australia. Only six respondents from South Australia (3.8 per cent); 13 respondents from Queensland (9.8 per cent) and 5 from Western Australia (3.3 per cent) considered they had experienced homelessness. Of these 24, 14 had entered Australian society as the holder of a TPV, six were offshore program refugees and four had settled in Australia under the special humanitarian program.

The low level of self-reported homelessness amongst interviewees is indicative of a substantial difference in their understanding of homelessness compared with an academic or policy understanding of homelessness. At present, perhaps the most widely accepted definition of homelessness is the so-called 'cultural' or 'conventional' definition first articulated by Chamberlain and MacKenzie (1992), and used by the Australian Bureau of Statistics (ABS) in the both the 1996 and 2001 Censuses. According to this definition, homelessness is not an objectively defined construct or benchmark, but a relative concept defined with reference to a society's understanding of the minimum accommodation to which they believe each citizen is entitled (Chamberlain and MacKenzie 2001). With a few exceptions, for example, people necessarily in institutional arrangements (prisons, nursing homes, student colleges), this minimum accommodation is thought to consist of any living arrangement where people have sufficient facilities to undertake the basic functions of everyday living, such that their safety and physical health is not compromised (Centrepont 1995; Housing of Representatives Standing Committee on Community Affairs 1995; Neil and Fopp 1992). Such facilities include a connection to utilities, adequate living space, a bathroom, food preparation areas, sleeping space, and where their tenure is secured by a lease or other similar arrangement (Badcock and Beer 2000). At the same time, it is recognised that this definition is subject to variation depending upon the particular circumstances prevailing (eg family size), or the cultural beliefs or expectations of the people concerned.

In Chamberlain and MacKenzie's view, three forms of sub-optimal living arrangement can be classified as homelessness. The first, termed 'primary homelessness' is generally uncontroversial, and refers to situations where people are literally without any form of conventional accommodation, and this includes people living rough on the streets, in caravans, derelict buildings, squats, tents, cars, or any other improvised structure or arrangement. The second form refers to people who are living in insecure or short term accommodation, where there is no lease or arrangement in place to provide security or stability. Common examples include people living with friends or relatives, and those living in hostels, boarding houses, or shelters. The third, and final form, refers to people who live in private boarding houses for extended periods (usually 3 months or longer), where the accommodation is

deemed sub-optimal either because of the absence of basic amenities in the rooms (eg bathroom, kitchen), or because there is no formal lease in place to provide stability and security. This final category is considered controversial because, of all the three terms, it is more strongly defined with reference to culturally agreed definitions of acceptable accommodation, and because there may be variations in the nature of the amenities available (Chamberlain and MacKenzie 2001; Crane and Brannock 1996).

As discussed by both Chamberlain and MacKenzie (1994) and Neil and Fopp (1992), homelessness has a strong temporal component. Although a person may be homeless only on a single occasion, this is more the exception than the rule, and true homelessness, of the type frequently enumerated and observed, is usually an ongoing process involving moves from one arrangement to another. Significantly, homelessness can take a number of forms and cannot simply be equated with 'rooflessness' or 'sleeping rough'. Moreover, individuals may experience periods when they are homeless and periods when they are not, but both circumstances deserve attention.

As would be expected, respondents to this survey interpreted homelessness narrowly to embrace 'primary' homelessness. Each of the 24 who believed that they had been homeless since their arrival, understood and constructed their homelessness differently: two stated they became homeless because they failed to find a home of their own; two lived in hostels temporarily; one was evicted from their housing; another was made homeless because they could not pay the rent; three counted staying with friends and relatives as homelessness; two moved from place to place; one counted detention as a form of homelessness; and two equated being without a 'home' as homelessness and considered that their separation from friends and relatives equalled homelessness. A significant proportion of those who reported they had been homeless considered they had been homeless for less than one week (6 respondents) while two respondents believed they had been homeless for more than a month. The latter two were clearly confronted by on-going homelessness and would have faced greater challenges in securing long term housing.

As noted above, contemporary academic research and policy development emphasises the cultural dimensions of an understanding of homelessness, and while the accounts of some self-identified 'homeless' refugees and TPV holders are consistent with this perspective, most conceived of homelessness in a very narrow way. Other measures of homelessness present a different picture of the risks confronting refugees and TPV holders:

- While only one respondent reported that they had used emergency accommodation, 77 respondents (18 per cent of the total) had stayed temporarily with friends, with 13 per cent staying for more than one week, and four per cent staying less than one week;
- Some 54 respondents (12.4 per cent of the total) had spent time in temporary accommodation, with 37 spending up to one month in temporary housing;
- Eight respondents indicated that they had lived in insecure housing—including the houses of friends, run down properties, a hotel, and in one instance a mental hospital.

Moreover, virtually all of the TPVs could be considered to have experienced homelessness because they spent their first night or nights post detention in motels, hotels, backpacker hostels and similar shelter. It appears more reasonable, however, to estimate that 30 per cent of refugees and TPV holders had been homeless. This figure represents the sum of those who had been forced to live with friends and relatives and those who had made use of temporary accommodation. Homelessness may therefore both be an issue for the housing of refugee arrivals—because many fall within our currently accepted definitions of homelessness—and not a concern because their homelessness a) is not seen as homelessness by this group and b) is part of their transition to more secure and permanent housing.

## 4.5 Pathways and Progressions for Refugees and TPV Holders

This section considers the pathways and progressions of refugees and TPV holders through the Australian housing system. It is concerned to document how the respondents have moved from one housing situation to the next, where they have ended up within the housing stock, and what assistance was needed to secure accommodation.

### 4.5.1. Household Structure

Household structure is both an outcome and a determinant of pathways through the housing stock. At the time of interview, most respondents lived in relatively large households. Some 15 per cent lived in sole person households and 23 per cent lived in two person households, but approximately 15 per cent of respondents lived in a household of six or more persons (Table 4.6). Half of all households within the survey included children, with approximately 10 per cent of households having four or more children.

**Table 4.6: Number of Persons, Adults and Children by Household**

Number of Persons in the Household	Adults Frequency	Per Cent	Children Frequency	Per Cent	Persons Frequency	Per Cent
0			219	50.5		
1	1	0.23	63	14.5	66	15.2
2	92	21.1	48	11.1	101	23.3
3	229	52.7	56	12.7	75	17.3
4	56	12.9	29	6.7	72	16.6
5	42	9.7	15	3.5	56	12.9
6	9	2.1	4	0.9	30	6.9
7	3	0.7			18	4.1
8	2	0.5			9	2.1
9		0			6	1.3
11		0			1	0.2
<b>Total</b>	<b>434</b>	<b>100.0</b>	<b>434</b>	<b>100.0</b>	<b>434</b>	<b>100.0</b>



The respondents to the survey had noteworthy household characteristics, significantly:

- 20 per cent of all households comprised un-related adults (3.3 per cent for all of Australia at the 2001 Census)
- half of all households had children (compared with 28 per cent for all of Australia at the 2001 Census)
- married couples without dependent children accounted for 7 per cent of the total (10 per cent for all of Australia at the 2001 Census)
- married couples with dependent children accounted for 35 per cent of the total (24 per cent for all of Australia at the 2001 Census)
- only two households identified themselves as a de facto couple (5.5 per cent for all of Australia at the 2001 Census)
- sole parent households with children comprised 9 per cent of the total (4 per cent of Australian households at the 2001 Census)
- there were a number of more complex living arrangements that included extended families and adult relatives living with each other, but these living arrangements did not represent a significant proportion of the total.

In many ways, the household structure for the combined refugee and TPV respondents to the survey is remarkably similar to that for all of Australia, the exceptions being the high percentage of unrelated adults living together and the lower level of sole person households. The former reflects transitional living arrangements as individuals share accommodation in order to reduce costs and maintain links with their communities.

#### *4.5.2. Dwelling Structure and Tenure*

At the time of the survey, most respondents lived in a detached house (39 per cent) or in a flat within a one or two storey block (30 per cent). Some 12 per cent lived in a semi-detached dwelling and four per cent lived in a higher rise block of flats. Overall the respondents were more likely to live in higher density housing than the general population – with 75 per cent of the population in detached housing at the 2001 Census and 13 per cent in a flat, unit or apartment - and this is reflected in the data on the number of bedrooms within their current accommodation. Two bedroom housing was the modal category (43 per cent) with 8 per cent of respondents living in one bedroom accommodation and 36 per cent living in three bedroom housing. Approximately 14 per cent of respondents lived in a dwelling with four or more bedrooms.

Fully 60 per cent of respondents to the survey reported that they had received assistance in securing their current accommodation. This reflects a relatively high level of on-going need within this group. Friends and relatives were the major source of assistance with approximately 40 per cent of all those assisted gaining help from this origin, followed by community groups (35 per cent), government officers (20 per cent), refugee support groups (8 per cent), ethnic organisations (12 per cent) and others. It is worth noting that in most instances assistance came from within the respondent's community—either friends or relatives or the broader birthplace group—and this reproduces the findings of earlier research which showed that community

assistance is critical in helping new immigrants to Australia navigate their way through the housing market (Beer and Morphett 2002; Beer 2003).

Around 90 per cent of respondents rented at the time of the questionnaire, with just 10 per cent owning or purchasing their dwelling (Table 4.6). Most—60 per cent of the total—were renting privately, 11 per cent in public rental housing and four per cent in community housing. Just under one per cent were living rent free with friends or relatives. The tenure distribution of the respondents is significant on a number of grounds. First, previous research has suggested that refugees are more likely to enter public rental housing than other immigrants to Australia (Beer and Cutler 1998). Second, immigrants to Australia exhibit a distinctive ‘housing career’ whereby living with friends and relatives is often important in the first instance, boarding becomes important later, then the private rental market becomes the most important source of housing (Beer and Morphett 2002). Once immigrants enter private rental housing there are a number of moves to better quality rental accommodation, and some immigrants move quickly into home purchase.

**Table 4.7: Tenure by Visa Category, Current Accommodation**

	Refuge Arrivals		TPV Arrivals		Other/Don't Know/Not Stated	
	No.	Per Cent	No.	Per Cent	No.	Per Cent
Public Housing	25	14.1	11	6.7	2	13.3
Community Housing	6	3.4	5	3.1	1	6.7
Private Rental	104	58.8	115	70.6	11	73.3
Staying with friends	0	0.0	2	1.2	0	0.0
Don't know/Not Stated	42	23.7	30	18.4	1	6.7
<b>Total</b>	<b>177</b>	<b>100.0</b>	<b>163</b>	<b>100.0</b>	<b>15</b>	<b>100.0</b>

Rents paid by respondents were low, with an average of just \$132 per week. Despite the low average rents, 187 respondents reported that their current rent was too high (43 per cent) while 195 (45 per cent) believed their rent was satisfactory. Some 73 per cent of all respondents had a lease for their rental property, with just 14 per cent lacking a formal contract for their rental housing. All but 50 of the 380 renting households at the time of the survey had paid a bond and, as would be expected, average bonds were roughly four times weekly rent.

#### *4.5.3. Problems with Current Accommodation*

Respondents to the survey reported a significant level of dissatisfaction with their current housing. Around 30 per cent said they were not satisfied with their housing, and this suggests that many of the problems evident with initial settlement (discussed earlier) have persisted into the period of settlement. The major complaints with the housing included:

- Too expensive (24 responses)
- Overcrowded (20 responses)
- Too small/too few rooms (19 responses)

- Old (11 responses)
- A lack of privacy (3 responses)
- Isolated from friends and family, and dislike of living alone (4 responses).

The lack of security was one of the issues mentioned by respondents in describing why they were dissatisfied with their dwelling. When asked, 60 respondents (14 per cent) said they had security concerns about their current accommodation, and these security concerns fell into three main domains. First, there was concern about the nature of the neighbourhood. Respondents variously described their locality as a place of harassment by neighbours, a high crime area, an unfriendly neighbourhood, and a place of gangs. Second, a smaller number of respondents were concerned about the security of their building. Finally, the characteristics of the individual respondents—such as being a lone parent—appeared to contribute to security concerns about personal security.

Other concerns with the quality of current housing included:

- Too many people live in this dwelling (24 per cent of respondents)
- The size of the current dwelling is unsatisfactory (70 per cent of respondents)
- The physical condition of the dwelling is considered unsatisfactory (23 per cent of respondents)
- There is too little space in the current accommodation (30 per cent of respondents)
- The dwelling is too dark (14 per cent of respondents)
- There are inadequate heating facilities within the dwelling (33 per cent of respondents)
- The roof leaks (2.4 per cent of respondents)
- There are problems with damp walls, floors and foundations (12 per cent of respondents)
- There is rot in the window frames or floors (8 per cent of respondents)
- There are problems with mould in the dwelling (8 per cent of respondents)
- There is no place to sit outside (22 per cent of respondents)
- The accommodation is too noisy (22 per cent of respondents)

#### *4.5.4. Pathways through the Housing Market*

Refugees and TPV holders reported significant challenges in making their way through the housing market. Only 95 (22 per cent) of respondents reported that they had no problems in navigating their way through the housing market. In some ways it is remarkable that a fifth of a group of respondents who came to Australia with little were able to navigate their way through the housing market but on the other hand, a policy framework that emphasizes market solutions to housing need should ensure that the market is accessible to all. Some of the critical challenges cited included:

- Language difficulties (59 respondents) and problems understanding the social and legal framework surrounding the housing market in Australia. Some of the respondents indicated that they had difficulties understanding 'the system', including the nature of leases, periods required for notice to quit a tenancy et cetera. The lack of references was an impediment for some accommodation seekers.
- Inadequate resources, in particular insufficient money to pay bonds, the inability to meet high rents, difficulties in securing loans from a bank. Unemployment was a distinct barrier to achieving appropriate accommodation.
- Discrimination within the housing market, with five respondents indicating that they had been victims of discrimination by landlords. One respondent reported that there was no housing available to welfare recipients but it is likely others were discriminated against on the basis of their ethnicity, race or religion. Some respondents felt that being a TPV holder triggered discrimination.
- Problems in finding accommodation suitable for a large family. Several respondents reported that they had difficulties finding a house that was large enough to offer accommodation to parents with four or more children.
- Location could be a barrier to progress through the housing market. Some had problems finding housing in areas they desired to live in, while others could find housing but perceived those neighbourhoods to be unsafe and therefore unacceptable. A number of dimensions of location were considered important by the respondents. Some 20 per cent of respondents felt that their current accommodation did not provide adequate access to schools; a further 20 per cent reported that their location made gaining access to social services difficult; 18 per cent indicated that their location made access to shopping and related facilities difficult; 14 per cent said that access to public transport was difficult; and 22 per cent found gaining access to friends and relatives difficult because of the location of their housing.
- Finally, a number of respondents indicated that there was inadequate assistance for persons—especially TPV holders—attempting to navigate their way through the housing market. More information and assistance could have better guided their housing search.

Table 4.8 presents data on the progression of dwelling type refugee and TPV holders moved through their residency in Australia. A number of trends stand out in the data. First, respondents tended to move into more secure and long term accommodation over time. By the time respondents were moving into their third dwelling virtually none were moving to more transitional forms of accommodation, such as boarding houses or hostels. In short, the housing market appears to have been functioning effectively for the TPV holders and refugee arrivals covered in this study. That said, and as noted above, many respondents were not happy with the outcomes delivered by the market. Second, moves into flats dominated the second accommodation of the respondents. This would reflect a move from temporary accommodation—such as On Arrival Accommodation—or transitional accommodation—such as backpacker lodgings for TPV arrivals—into the bottom end of the housing market. Third, detached dwellings were important for first, second and third accommodation, in part a function of the flexibility of this housing stock and its ability to accommodate share or group housing. The timing of these moves varied for

individual households, but typically refugee households appeared to move three times within the first year, while TPV holders were slightly more mobile, typically moving four times within 12 months of arrival in Australian society.

**Table 4.8: Dwelling Type, First, Second and Third Accommodation**

	First Accommodation		Second Accommodation		Third Accommodation	
	No.	Per Cent	No.	Per Cent	No.	Per Cent
Detached Dwelling	137	31.6	172	39.6	97	22.4
Flat	144	33.2	198	45.6	126	29.0
Boarding House	108	24.9	10	2.3	1	0.2
Motel/Hotel	3	0.7	2	0.5	0	0.0
Bedsit	1	0.2	0	0.0	1	0.2
No Housing Reported	41	9.4	52	12.0	209	48.2
<b>Total</b>	<b>434</b>	<b>100.0</b>	<b>434</b>	<b>100.0</b>	<b>434</b>	<b>100.0</b>

Respondents changed accommodation for a number of reasons. For some it was a forced move because of the termination of On Arrival Accommodation (22 respondents for the first move), because temporary housing—which could include On Arrival Accommodation—came to an end (48 respondents at the first move), because the lease ended or the dwelling was sold (4 respondents for each at the first move). Some households were forced to move because they were evicted (3 respondents at the first move). For others accommodation shifts were related to progress rather than involuntary movements. Some 90 respondents said their first move was to find better accommodation (21 per cent of respondents) while a further 31 moved to find cheaper housing (7.1 per cent) or a combination of the two (10.4 per cent). Twenty two respondents initiated their first move to live in a better area—once again reinforcing the critical importance of location for these groups. Movement to secure better accommodation and cheaper accommodation was also significant at the second and third moves. Access to friends, employment and schools was an important reason for undertaking the first move, as with the second and subsequent moves. The search for larger housing also encouraged many to move.

By the later moves a more complex pattern of motivations triggered movement. This included household formation through partnering; moving out of areas to escape crime and/or harassment; as well as some households who purchased their dwelling. Overall, however, from the first to the last move the most important motivations for change related to the desire to find better and cheaper accommodation, as well as moves to improve access to employment, schooling and family.

As noted previously, assistance and information provision is important for refugees and TPV holders in navigating their way through the housing market. Table 4.9 shows that the respondents made use of a number of information sources and providers of help. Help from government departments was particularly important in finding the first accommodation, but subsequent moves were largely independent of this source. Family and friends were important for the first through to the third moves, while community groups and ethnic groups played a relatively small—but important—

role in all three moves. Significantly, by the third move more respondents did not require assistance, which implies a greater degree of comfort and familiarity with the housing sector in Australia.

**Table 4.9: Source of Assistance, First, Second and Third Accommodation**

	First Accommodation		Second Accommodation		Third Accommodation	
	No.	Per Cent	No.	Per Cent	No.	Per Cent
Family Member	57	13.1	47	10.8	12	2.8
Friend	58	13.4	108	24.9	69	15.9
Sponsor	26	6.0	14	3.2	1	0.2
Refugee Organisation	69	15.9	54	12.4	14	3.2
Community Group	16	3.7	29	6.7	24	5.5
Ethnic Organisation	3	0.7	14	3.2	6	1.4
Religious Group	24	5.5	13	3.0	6	1.4
Government Department	116	26.7	34	7.8	15	3.5
OAA	4	0.9	1	0.2	1	0.2
Other Agency	4	0.9	5	1.2	1	0.2
Real estate agent	1	0.2	2	0.5	1	0.2
No One Assisted	18	4.1	60	13.8	67	15.4
No Movement	12	2.8	36	8.1	191	44.0
Not Stated	26	6.0	17	3.9	26	6.0
<b>Total</b>	<b>434</b>	<b>100.0</b>	<b>434</b>	<b>100.0</b>	<b>434</b>	<b>100.0</b>

The information presented above suggests that it is possible to typical housing careers for TPV holders and refugees in Australia. Two representations of 'typical careers' are presented in Figure 4.1 and 4.2. These figures are not intended to present a statistically valid representation of the pathway TPV holders and refugees take upon arrival in Australian society. However, they do illustrate important processes within their interactions with the housing market.

There are important differences in the indicative housing careers of the refugee arrival and the TPV holder. While both groups rely upon private rental housing, and reported frequent moves within that housing, TPVs holders were more likely to come in contact with boarding house accommodation or similar temporary accommodation. They were also more likely to move into a household comprised of a group of unrelated adults.

## 4.6 Arrival in Australia

Figure 4.1: Housing Pathway for an Offshore Program Refugee Visa Holder

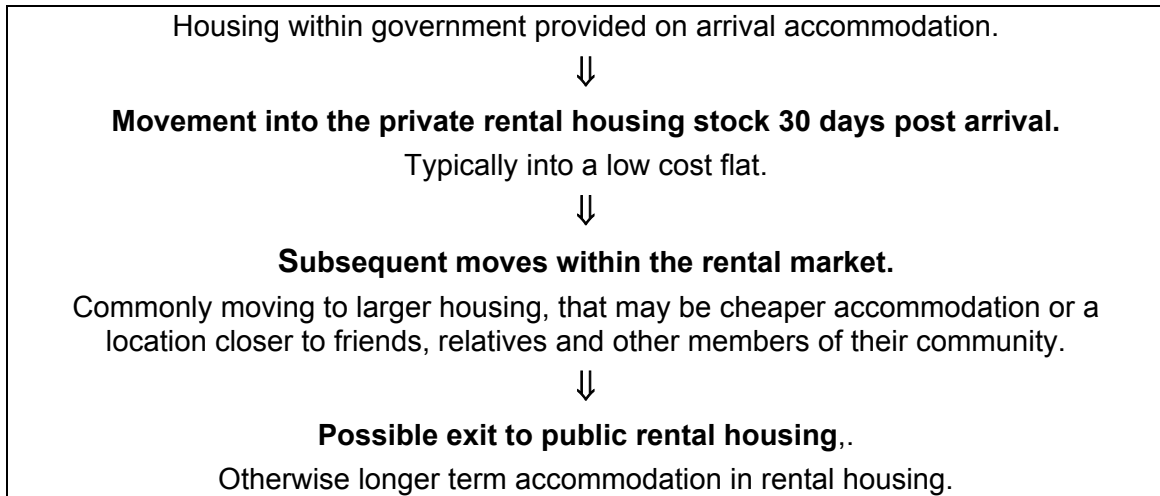
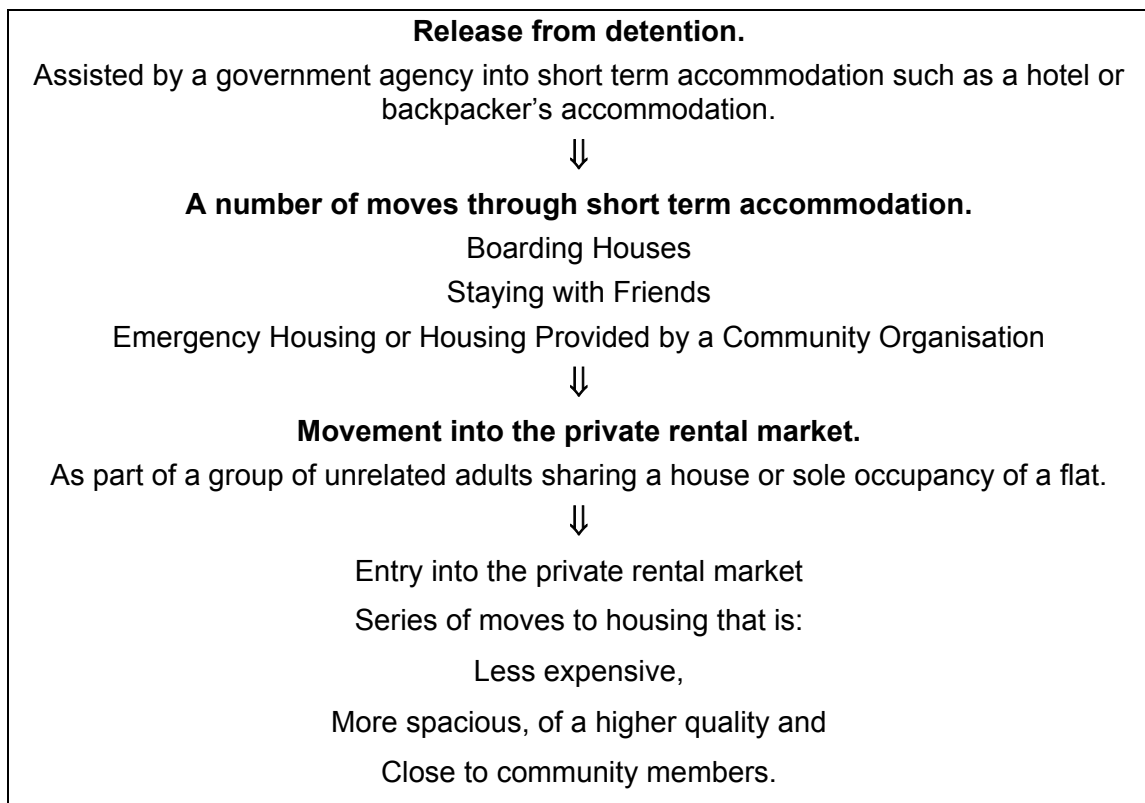


Figure 4.2: Housing Pathway of a Temporary Protection Visa Holder



### 4.5.5 Discrimination

Many refugees and TPV holders reported that they had been subject to discrimination within the housing market and Australian society more generally. When asked, 35 per cent (151 respondents) reported that they had been victims of discrimination when seeking accommodation. Most commonly discrimination was seen to arise because of the individual's ethnicity or nationality (10 per cent of all respondents) but discrimination was also associated with the individual's appearance (16 respondents);

household structure—with adult only households viewed with suspicion; gender; refugee status or discrimination against TPV holders (5 per cent of respondents); unemployment/dependence on statutory incomes; religion; language and culture; and, finally, discrimination against large families.

Clearly, discrimination will have shaped the housing careers of refugees and TPV holders covered in this survey. It will have directed the types of dwellings they are able to gain access to, and ultimately, their future preferences. In discussing the concentration of Vietnamese households in particular parts of Sydney, Kevin Dunn (1993; 1998) argued that these 'clusters' of settlement serve as a 'safe haven' towards greater integration into Australian society. Our data suggest that for some recent immigrants to Australia discrimination may also push households to particular types of dwellings and certain locations—and ultimately shape local housing markets.

#### 4.6.1. Satisfaction with Current Housing Arrangements

Refugees and TPV holders were not wholly satisfied with their current housing circumstances, a view reflected in the fact that 76 per cent of respondents indicated that they would move from their current housing if they had the opportunity. In discussing this data we need to recognise that a substantial percentage of the general Australian population would change their housing if they had the opportunity and the fact that TPV holders and refugees would change their housing if they had the opportunity is not surprising. That said, the data on levels of satisfaction with current housing and where they would move does furnish insights into the preferences, drivers and aspirations affecting this group.

In about 20 per cent of cases respondents to the survey expressed a preference to move closer to employment; 10 per cent wanted to move closer to their families; over half wanted to move to better accommodation and 40 per cent wanted cheaper housing; 30 per cent were looking for a greater degree of independence in their housing; 17 per cent simply wanted to change area and 12 per cent sought to move in order to avoid harassment. Of those who responded, most wanted to move to another area of the city in which they currently live, though 10 per cent were attracted to moving to one of the other capitals.

**Table 4.10: Preferred Accommodation**

Preferred Accommodation	Refugee Arrivals		TPV Arrivals		Other/Not Stated/Don't Know		All Respondents	
	No.	Per Cent	No.	Per Cent	No.	Per Cent	No.	Per Cent
House - Public Housing	76	28.6	31	20.3	109	25.1	2	13.3
Flat - Public Housing	42	15.8	5	3.3	48	11.1	1	6.7
House, Public or Private	9	3.4	4	2.6	13	3	0	0.0
House - Private Rental	33	12.4	18	11.8	56	12.9	5	33.3
Flat - Private Rental	12	4.5	16	10.5	28	6.5	0	0.0
Flat - Public or Private	2	0.8	0	0.0	2	0.5	0	0.0
Multiple, Above	1	0.4	31	20.3	32	7.8	0	0.0



	Refugee Arrivals		TPV Arrivals		Other/Not Stated/Don't Know		All Respondents	
	No.	Per Cent	No.	Per Cent	No.	Per Cent	No.	Per Cent
Preferred Accommodation								
Public housing (house or flat)	1	0.4	6	3.9	7	1.6	0	0.0
Home Purchase	17	6.4	2	1.3	20	4.6	1	6.7
Not applicable	66	24.8	34	22.2	105	24.2	5	33.3
Not stated	7	2.6	6	3.9	14	3.2	1	6.7
<b>Total</b>	<b>266</b>	<b>100.0</b>	<b>153</b>	<b>100.0</b>	<b>434</b>	<b>100.0</b>	<b>15</b>	<b>100.0</b>

When asked what type of accommodation they would prefer, a very high percentage of respondents aspired to public rental housing in one form or another (Table 4.10), with more refugee arrivals seeking an SHA house than TPV arrivals. While 25 per cent of respondents wanted to move into a public rental house, a further 11 per cent desired to move to a publicly rented flat, and 1.6 per cent wished to move to any type of publicly rented dwelling. Only 20 households aspired to home purchase. This limited aspiration to 'The Great Australian Dream' reflects the restricted resources of this group.

The most commonly cited reason for wanting to move was the desire to find cheaper accommodation (22 per cent of the total), with public rental housing clearly seen as offering clear cost advantages relative to the private sector. Public rental housing was also seen to offer greater security (5.8 per cent of respondents) and higher standards (5.8 per cent).

#### *4.6.2. Pathways and Progressions through the Housing Market: Conclusions Based on the Evidence*

The picture to emerge from the analysis of current living arrangements is one of refugees and TPV holders occupying 'low rent' housing within the private rental market. The problems they confront within this stock are typical of the difficulties within the lower end of the rental market, a segment of the market that Yates and Wulff (2000) have suggested is shrinking. It is perhaps remarkable that the TPV holders and refugees covered in this study are not confronted by more profound difficulties than those commonly found in the lower end of the private rental market. It suggests that to a certain degree, the housing market is meeting their needs.

The major problems for renters included perceived high cost within the rental market, housing that they consider to be too small and often poorly located, and housing in neighbourhoods that are considered threatening. In the period between arrival and the time of interview, refugees and TPV holders had moved to household structures that broadly mirrored national trends, but were notable for higher levels of group living amongst unrelated adults and lower levels of sole person households. Discrimination appears to be a major impediment to successful movement through the housing market and this prejudice comes from neighbours, landlords, real estate agents, and the general community. Discrimination appears to encourage movement to particular localities which are seen to be less threatening and less hostile. Friends

and relatives are important sources of information on the housing market and their help is critical for the first and subsequent moves. Government advice and assistance is mainly important for the first move to accommodation and the diminishing use of government provided assistance after the first move may reflect restricted access to help. This is an important issue as refugees and TPV holders reported that inadequate information was a barrier to successful housing outcomes.

## **4.7 Services and Supports Used by Refugees and TPV Holders**

Refugees and TPV holders made use of services and supports from a number of government and non-government agencies. As discussed earlier, access to some services may be limited by the type of visa but refugees have largely unlimited access to the Social Security system and other supports. Beer and Morphett (2002) found that refugees were over-represented amongst high users of government assistance.

### *4.7.1. Sources of Assistance*

The Australian Government agencies that is most central to welfare provision and support for immigrants were heavily used by the respondents to the survey. Exactly 50 per cent of all respondents had turned to DIMIA for assistance, while 92 per cent reported that they had obtained help from Centrelink. Centrelink is the key government agency for income support and a pathway both to other services and to employment assistance. Thirty six per cent of respondents used the resources of The Australian Tax Office (ATO) and 89 per cent made use of Medicare.

At a more local level, 55 per cent of respondents made use of the facilities available at the Migrant Resource Centre and 46 per cent used the Migrant Health Services. Both agencies are funded by State Governments and the Australian Federal Government. Public housing authorities were also called upon by the respondents to the survey, with 60 per cent making use of their services. SHAs would play a role in directly accommodating a small percentage of refugees and TPV holders but, depending on the jurisdiction, may have provided other help including the provision of emergency accommodation; a bond guarantee (Slatter and Beer 2003); a grant to meet the cost of establishing a home and/or paying the first four weeks of rent; information and advice; and, finally, assistance in finding accommodation upon release from detention. Community housing associations are another potential source of assistance within the housing market, but only 15 per cent of respondents had used their services. In some jurisdictions refugee associations and migrant groups have formed co-operative housing associations, but these are more likely to be significant in the longer term.

Sixty six per cent of respondents had made use of the services offered by the Adult Migrant English Centre (AMEC) and this is clearly significant given the substantial problems with language reported earlier. It is likely that the high level of AMEC services includes Adult English classes more broadly and not necessarily AMEC, as TPV holders were ineligible to use this resource until late 2003. Translating and interpreting services had been used by 54 per cent of respondents. Twenty per cent of respondents reported that they had made use of the services of other government agencies. Forty per cent had sought assistance from an employment agency—part of the Jobs Network—and half of all respondents had been helped by a

refugee organisation. Religious organisations assisted 40 per cent of all respondents and this reflects both their important role in welfare provision, but also their role as sponsors of immigrants. Ethnic groups or organisations helped just over one third of all respondents and voluntary welfare organisations 19 per cent.

Other organisations that provided assistance in one way or another included:

- Psychologists
- Hospitals
- The Salvation Army, the Red Cross and the Society of St Vincent DePaul
- Community groups and community support groups for refugees and TPVs
- State high schools
- Multicultural centres

#### *4.7.2. Types of Assistance Used*

The types of assistance sought included help in finding work (60 per cent of respondents); financial matters (41 per cent); housing and accommodation (55 per cent); education and training (62 per cent of respondents); learning English (82 per cent); recognition of qualifications (38 per cent); help with immigration matters (47 per cent); legal advice (27 per cent); taxation (30 per cent); interpreting and translating (57 per cent); advice on Social Security matters (56 per cent); health services (57 per cent); torture/trauma counselling (34 per cent); child minding (14 per cent); age care (2 per cent); clothing (25 per cent); furniture and household goods (39 per cent); food (30 per cent); and, other assistance (5 per cent).

The data on the pattern of assistance sought emphasises a number of matters. First, it highlights the level of destitution experienced by a number of respondents. One in four had to seek help in clothing themselves, one in three needed help in placing food on the table. Forty per cent needed assistance in furnishing their accommodation. Second, the major forms of help required were in the areas of health, English language training and interpretation, access to income support through the social security system, employment and housing. Respondents to the survey made multiple use of services with many making use of more than one type of assistance at any time.

#### *4.7.3. Assistance to Refugee Arrivals: Preliminary Conclusions*

The analysis of the data shows that refugees and TPV holders made substantial use of both government provided assistance and aid from non-government organisations. This level of use is to be expected given the low incomes and marginal attachment with the formal labour market. As noted previously, the results of the analysis may also be skewed because TPV holders likely to find paid manual employment may have left the capital cities for the regional centres where employment is more easily secured. This caveat aside, refugees and TPV holders made considerable use of welfare services—with implications for the level of total demand on public sector budgets.

## 5 POLICY IMPLICATIONS

This research has added to the evidence base around the accommodation of refugees and TPV holders in contemporary Australia. The questionnaire that was applied through this research does not reveal all aspects of the settlement of refugees and TPV holders in Australia, partly because their recollections – especially of first settlement – are imperfect. However, the survey does provide a new and valuable perspective on the housing market experiences of these groups, and their potential impacts on public sector budgets. The research highlights:

- Most refugees are dissatisfied with their housing with 75 per cent reporting that they would move from their present accommodation if they had the ability to do so.
- Most offshore program refugees had a positive attitude to their on arrival accommodation and would have stayed in that accommodation for longer if it had been possible.
- The overwhelming majority of Special Humanitarian Program refugees were well housed upon arrival and had positive accommodation experiences.
- The level of discrimination experienced by refugees and that their participation in the housing market is in part shaped by their desire to flee sites of discrimination and harassment.
- That many refugees desire to enter public housing because they perceive it to offer security, cost and quality advantages relative to the private rental sector.
- There is a high degree of housing market mobility amongst refugees and TPV holders, especially in the first 12 months of arrival in Australian society;
- Refugees have a housing career that typically involves movement from initial accommodation into the private rental sector, and subsequent moves into other dwellings within the private rental sector seeking larger, better quality housing, in an area they are happy to live in.
- Locational factors are very important to refugees and TPV holders, with many concerned about poor access to employment, services, friends, relatives and schools. However, their experiences are probably little different from those of conventional immigrant settlers into Australia.
- The respondents to the survey had very low levels of participation in the labour market, with the majority unemployed or studying. In consequence, incomes were very low.

Overall the research presents a picture of the housing circumstances of refugees in Australia that has both positive and negative elements. On the positive side, there is clear evidence that many refugee households are able to make their way through the housing market, improving the quality, affordability and location of their housing. Friends and community members are an important resource in making these transitions. In addition, the education many are seeking offers a pathway to paid employment and higher income. Their current difficult housing and other circumstances may therefore be a transitional stage. On the negative side, many refugee households are clearly disadvantaged by low incomes, unemployment and discrimination. They are dissatisfied with the quality of their housing and experience many of the unattractive aspects of the low end of the rental market.

The research sheds light on the six policy questions that informed the design and development of this research. Each is discussed below.

## **5.1 Policy Implications: Refugee Access to Housing and Impact on Public Sector Budgets**

The research shows that most refugee and TPV arrivals gain access to their first accommodation via assistance from a government agency. This may be from DIMIA as part of a formal program of refugee reception, through contracts with non-government organisations such as Anglicare, or via the efforts of public housing officers or Centrelink. After their initial accommodation, most refugee and TPV arrivals move into the private rental sector—either the formal rental market most Australians are familiar with, or less recognised arrangements such as boarding houses. Very few refugees and TPV holders enter the formal public rental sector, a fact that reflects the tightly targeted nature of public rental assistance.

The major types of publicly provided assistance refugees and TPV holders receive includes:

- Income support via Centrelink
- Access to Medicare
- English language training classes
- Advice and assistance relating tax and other financial matters

These are forms of assistance available to all Australian residents and even then, access to some forms of support are modified or curtailed.<sup>6</sup> As discussed in Section 4.6, many refugees also rely upon welfare agencies for emergency assistance with food, clothing and paying bills. Some of this support would be publicly funded with the remainder supported by the resources of community groups, churches and mosques et cetera.

The impact of refugee arrivals and TPV holders on public sector housing budgets would be limited. This group do not receive substantial, long term, support. While refugee arrivals are over-represented relative to other immigrants in SHA housing (Beer and Morphett 2002) the numbers and percentage in the sector remain relatively modest. Many more refugees would receive housing assistance through Commonwealth Rent Assistance (CRA) and the private rental support schemes of State Governments. The South Australian Government, for example, provided a settlement package to TPV holders that includes rent in advance and bond guarantees. However, the per household costs of both the Australian Government and State Government programs is low relative to public housing. It was estimated that the initial settlement costs for TPV holders covered this study were of the order of \$350 per individual, but it is possible to estimate further the impact on public sector housing budgets. Likely costs per 100 TPV arrivals into South Australia – as an example - would include:

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<sup>6</sup> TPV holders, for example, could not gain access to government funded English language training at the time of the interviews, though they did have access at the time of writing (November 2003).

Short term accommodation after release from detention, SAHT

\$3,500

Grant of four weeks rent in advance, for 70 households

@ \$600 per household, SAHT

\$4,200

70 bond guarantees, half of which default, SAHT

\$2,100

Total costs to the South Australian Government housing budget would therefore be \$8,800 per 100 TPV arrivals. This estimate is based on the assumption that no explicit homelessness assistance is accessed, and that TPV holders default on bond guarantees at the same rate as the general population (Slatter and Beer 2003).

It is more difficult to estimate the costs imposed on public sector housing budgets by refugee arrivals, partly because the on-arrival accommodation provided to refugees are funded through competitive tenders and it was not possible to determine the real cost of providing these services. However, assuming 100 refugee arrivals, half of whom came to Australia under Special Humanitarian program visas and half with Offshore Program visas we would expect:

On arrival accommodation, 50 households for 30 nights @ \$30 per night

\$4,500

Public rental accommodation, 14 of the 100 households @ \$5,000 per year<sup>7</sup>

\$70,000

Commonwealth Rent Assistance for 60 households @ 73 per fortnight<sup>8</sup>

\$113,880

Refugees, therefore, potentially present a greater impost on public sector budgets than TPV holders, with most of the difference attributable to the fact that refugees are eligible for Commonwealth Rent Assistance (CRA), while TPV holders are not. However, it is worth noting that the cost impost of refugees on public housing budgets is appreciable but not excessive.

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<sup>7</sup> Comprehensive estimates of the subsidies provided to each tenure have not been updated since the work of Flood and Yates (1987) and Flood (1991). However, the authors understand this work is in progress. An estimate of \$5,000 of subsidy per public rental dwelling would be conservative and would be dwarfed by the subsidies available to owner occupiers.

<sup>8</sup> Based on national average rent assistance payments of \$73.54 per fortnight. Burgess, M. 2003 Rent Assistance: Fiction and Facts, Paper presented to the National Housing Conference, November, Adelaide.

State Governments experienced acute demands for assistance early in the period of TPV releases into Australian cities. This phenomenon was most marked in the year 2000 when larger numbers of TPV holders entered Australia's housing markets. For a period there was a significant demand for assistance from this group, a need that was largely met through the provision of short-term housing—hostels, motels, backpacker accommodation in the first instance—and via the provision of information et cetera. This coincided with a tight private rental market in many Australian cities that further exacerbated difficulties for families to find private rental accommodation. The data examined in this research shows that this high level of provision of assistance was not sustained and that in the medium term most were able to find their way into the private rental market. To a certain extent we can argue that the costs of meeting the housing needs were passed back to individual refugees and TPV holders. The level of disenchantment with private rental housing reflects the trade-offs they have been forced to make with respect to the quality, cost and location of their housing. It also underpins their preference to enter public sector housing. These conclusions have significant policy implications because they suggest that:

- The current system of supporting TPV holders has worked relatively effectively. Few have experienced primary homelessness, despite restricted access to some forms of support.
- Limited access to housing support has possibly encouraged higher levels of households mobility, including movement between the capitals. From the perspective of economic management this may be a positive policy outcome as TPV holders move to those locations where employment and other opportunities are greatest.
- There may be long term implications – for example physical and mental health – in requiring the TPV arrivals, and to a lesser degree refugees, to accept lower housing standards than they may otherwise chose. This could include higher health costs into the future.

## **5.2 Policy Implications: The Housing Experiences of Refugees**

Many of the housing experiences of recently arrived refugees and TPV holders are not positive. Refugees are confronted by:

- A degree of discrimination both from participants in the housing markets—landlords, real estate agents et cetera—and from their neighbours;
- An apparently bewildering legal and administrative framework encompassing the housing market that is difficult to understand;
- A low quality, and relatively expensive rental housing stock;
- Housing that is poorly located relative to their need for access to education, employment, public transport and other services;
- A relatively rapid sequence of moves within the housing market that are stressful in their own right, and add to the complexity of a life already challenged by the uncertainties of a new life within Australia.

On the other hand, they are able to gain access to this stock and they exhibit a relatively high degree of mobility within their housing, which suggests a significant process of adjustment.

We could argue that greater provision of public housing would solve many of the problems confronting refugee arrivals—as it would offer more secure, affordable and high quality housing when compared with the stock they are currently able to gain access to. However, this is unlikely to occur within current policy settings and may not be in the best interests of refugee arrivals as it may discourage participation in the formal labour market. The policy implications arising out of the housing experiences of refugees include:

- The need for on-going information provision to assist refugees chart their way through the housing market. Refugees and TPV holders reported significant information gaps in dealing with the housing market. The timely provision of up-to-date information may assist the settlement process and reduce the demand for more expensive forms of assistance.
- The need to encourage immigrant and refugee communities to invest in private rental stock that could be let to members new arrivals into their community. One solution to the shortage of appropriate accommodation for refugee arrivals and TPV holders is to encourage those members of their community who are able to provide accommodation that meets their needs in the locations they would chose. Such interventions, including the establishment of housing co-operatives, would help refugees find their way within the housing market.
- The need to introduce programs and information campaigns that significantly reduce the level of discrimination within the housing market. Discrimination is obviously a matter of concern for TPV holders and refugees and may limit the stock of housing from which they would purchase housing;
- The establishment of community based information exchanges that help refugees and TPV holders by encouraging them to share their experiences with their peers;
- A need for formal information programs—in their birthplace language—and possibly mentoring, that can equip refugee arrivals with knowledge of how the Australian housing market functions, the types and sources of assistance available and where to find other supports.

### **5.3 Policy Implications: Models of Good Practice in Housing Refugees**

There are relatively few models of good practice evident in our data on the housing of refugees and TPV holders. The provision of high quality on arrival accommodation is clearly an important stepping-stone for successful settlement in Australia. Offshore refugee program arrivals who had access to this assistance valued it highly, but many refugees did not have access to this support. On arrival accommodation is a model of good practice and it would be desirable to extend this assistance to a wider range of arrivals, including persons released from detention centres.

Other dimensions of models of good practice include:

- Assisting refugees within the private rental housing market through information provision and by giving help—such as bonds, bond guarantees or equivalent—that enables them to make use of the private rental market.



- Targeting housing assistance to those locations where refugees desire to live. In large measure this is with other members of their community or with relatives.
- A level of engagement with the broader community and community groups in order to reduce discrimination against refugees. It is significant that refugees considered that they were discriminated against not only because of their refugee status: race, gender, appearance and low income were all grounds for discrimination. There is a need to build bridging as well as bonding social capital within the neighbourhoods in which these people settle.
- Taking steps to reduce discrimination within the housing market and, where necessary, enforce regulations that require landlords to provide safe and secure housing. Many respondents to the survey reported maintenance problems with their dwellings and difficulty in getting landlords to exact repairs. Better information to refugee tenants and stronger enforcement of regulations would contribute to better housing for this group.

Special mention should be made of a Queensland Government program that operated a boarding house for TPV holders. This program was fundamentally a reflection of the demographics of the early TPV holder population: mainly young single males.

#### **5.4 Policy Implications: The Extent of Homelessness Amongst Refugees**

We conclude that in a long term policy sense homelessness is not a major problem amongst the population of refugees who participated in this research. Only 24 refugees believed that they had been homeless since arriving in Australia. While this rate is too high, it does suggest that refugee and TPV holders do not perceive themselves to be without shelter. The finding also calls into question the current methods for recognising primary, secondary and tertiary homelessness as there is a strong cultural component that predisposes the TPV holders in particular to see 'couch surfing' and insecure boarding house accommodation as part of their transition to Australian society rather than homelessness. Current Australian methods for enumerating homelessness would suggest that one third of refugee and humanitarian arrivals had experienced homelessness and we could have assumed a higher level of homelessness was to be expected..

Many aspects of the housing of refugees contribute to a view that homelessness—in at least one of the ways it is interpreted in contemporary definitions—is a real risk for many refugees. This includes the high prevalence of overcrowding amongst households comprised of unrelated adults; the fact that many refugees felt physically insecure in their dwellings; and that most TPV holders spent a period of time upon release from detention in short term housing, such as backpacker accommodation.

While there are many indicators of the prevalence—or at least risk—of homelessness, there are fewer policy implications associated with homelessness than might be expected. Homelessness—in the Australian sense—was clearly seen by the majority of respondents to be a transitory thing, and part of a longer term adjustment to Australian society. Public sector interventions should be designed to assist this

process of change, helping these new arrivals adjust to life in Australia. In many ways this is a positive aspect of the interaction between refugee and TPV arrivals and the Australian housing system.

There are policy implications to emerge from those respondents who considered they had been homeless. These include:

- That refugees are at risk of homelessness because of eviction and/or the inability to pay rent. Early intervention strategies may significantly reduce the incidence of eviction or homelessness and result in better housing outcomes for those at risk and the housing providers alike.
- That refugees had low use of shelters and other emergency accommodation, with only one respondent indicating he had used this form of refuge. This may reflect a cultural unwillingness to turn to this form of support, or it may be a function of poor information flows. There are grounds for suggesting greater efforts should be made to make refugees and TPV holders aware of the range of supports potentially available.
- That refugees and TPV holders often rely upon friends, family and community members when they are without housing and policies that strengthen these networks of support will have positive impacts.
- There is hidden homelessness amongst the population of refugees, in the form of couch surfing and overcrowding. A substantial number of respondents indicated that their housing suffered from overcrowding but this is a problem that is not often recognised within contemporary policy frameworks.

We need to recognise that a number of State Government actions have played a very positive role in reducing the incidence and severity of homelessness amongst this vulnerable population. This includes the work of the SHAs in meeting the immediate accommodation needs of TPV holders released from detention.

## **5.5 Policy Implications: Pathways through Housing for Refugees**

Refugees follow a number of pathways through the housing market. For most refugee and TPV arrivals the private rental sector is the sole source of housing and many are caught in the low rent end of the market. While mindful of the points raised in the theoretical literature about the diversity of experiences both within and between immigrant communities, it is possible to sketch out a typical pathway both for refugee and TPV arrivals. For a refugee arrival a typical housing career may include:

- Arrival in Australia and housing within government provided on arrival accommodation.
- Movement into the private rental housing stock 30 days post arrival, typically into a low cost flat.
- A number of subsequent moves within the rental market. Commonly moving to larger housing, that may be cheaper and closer to friends, relatives and other members of their community.
- Possible exit to public rental housing, otherwise longer term accommodation in rental housing.

TPVs have different pathways through the housing market. Commonly they may experience:

- Release from detention. Assisted by a government agency into short term accommodation such as a hotel or backpacker's accommodation.
- A number of moves through short term accommodation, including boarding house accommodation et cetera.
- Movement into the private rental market, possibly as part of a group of unrelated adults sharing a house, or sole occupancy of a flat.
- A sequence of moves through the private rental market, moving towards housing that is less expensive, more spacious, of a higher quality and close to community members.

Importantly, we should recognise that few of the respondents to our survey had 'progressed' through the housing market to a point where they were satisfied. Fully 75 per cent of respondents indicated that they would move from their current housing if they had the opportunity to do so. In the longer term there may be issues around their level of satisfaction or dissatisfaction with their housing. More broadly, the data on the housing experiences of refugees and TPV holders reflect a period of transition as they settle in Australia and acquire familiarity with the Australian housing market. The end points for these transitions are unclear: in the case of TPVs it is possible that they will leave Australia after three years (or stay). Refugees are permanent settlers in Australia but their housing also shows evidence of instability. Even though some refugees who participated in this study had been resident in Australia for several years, few had achieved the sorts of outcomes in their housing we commonly associate with end points, i.e. achieved home purchase or entered public rental housing. There may be long-term implications of a stock of refugee immigrants living more or less permanently in private rental housing.

## **5.6 Policy Implications: Services and Supports Used by Refugees**

Refugee arrivals made considerable use of housing and other services. Important supports included: income support, English language training, education, employment assistance and help from public housing authorities.

There are clear policy implications from the low level of engagement with the formal labour force. Only 21 per cent of respondents were employed in either a full time or part time capacity, and unemployment was the single largest occupational category. Study was also common amongst respondents. The low levels of employment would have affected the housing pathways refugees in many ways: it directly contributed to low incomes and therefore the housing affordability problems confronting many households and reduced access to other resources, such as information about opportunities. Closer integration between housing assistance and labour market training is one important policy implication for this research.

Finally, we need to recognise the destitution of many refugees. Fully one quarter of respondents to the survey sought assistance in putting food on their table and clothing themselves. Providing further support to community based organisations could serve a number of goals, including further provision of desperately needed

assistance; the strengthening of community groups within the communities in which refugees live, therefore adding to the stock of bridging social capital; providing opportunities for refugees to become involved in voluntary work, and ultimately paid work.

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Charles Darwin University  
National Community Housing Forum



Australian Housing and Urban Research Institute  
Level 1 114 Flinders Street, Melbourne Victoria 3000  
Phone +61 3 9660 2300 Fax +61 3 9663 5488  
Email [information@ahuri.edu.au](mailto:information@ahuri.edu.au) Web [www.ahuri.edu.au](http://www.ahuri.edu.au)