

# Sustaining Social Housing

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Profiles and patterns

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## **Unison Housing**

Unison is a not-for-profit organisation that provides a range of services to foster strong communities. Unison develops, owns and manages social, transitional and affordable housing. In addition, Unison provides owners corporation management and cleaning and grounds services. Unison currently manages 2,500 social and affordable properties and 280 transitional properties. These properties include rooming houses, stand-alone units and apartments in multi-storey buildings. Unison also provides assistance to 3,500 households who are homeless or at risk of homelessness in Melbourne's west each year.

## **About the Unison Housing Research Lab**

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

For more information go to:

<http://www.unison.org.au/about-us/research-and-advocacy>  
<https://socialglobal.org.au/>

The aim of the Unison Housing Research Lab *Research Report* series is to develop a clearer understanding of who Unison works with, and identify areas where systems development is required. This series involves deep analysis of administrative data collected by Unison Housing to drive decision making. The Lab also produces a *Think Piece* series. This series critically examines theories and evidence that are influential in the areas of social housing and homelessness, and that are pertinent to Unison's mission, policies and practice.

### **Disclaimer**

The views and opinions expressed in this paper are those of the authors and do not necessarily reflect or represent the views and opinions of Unison Housing.

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# Executive Summary

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This report examines tenancy sustainment patterns in Unison’s Rooming House and Long-Term housing stock. It builds on previous work published by the Unison Housing Research Lab on early tenancy loss, by examining the full spectrum of different times at which tenancies either exit or continue. Understanding tenancy sustainment patterns is critical to Housing Associations like Unison, for whom a large proportion of tenants have experienced sustained social and economic exclusion, and chronic housing instability. Improving tenancy sustainment rates is one of the key goals of many social housing providers, and for good reason. Extant research shows there are clear social and economic benefits when households maintain their social housing tenancies.

The aim of this report is to establish if there is an association between a select range of characteristics (both housing and household) and Unison tenancy duration. The analysis draws on two datasets maintained by Unison. The first comprises 1,506 tenancy records for ongoing tenancies, with the earliest tenancies commencing in 2002. The second contains 1,936 tenancy records, including both ongoing and exited tenancies, that started in or after 2014. The initial analysis in this report includes Rooming House tenancies, but the primary focus throughout the report is on tenancies in Unison’s Long-Term housing stock.

We apply a set of techniques known as *survival analysis* to analyse the data. This approach enables us to determine the cumulative probability of tenancies sustaining to particular points in time after tenancy commencement (with the available Unison data, this can be anywhere from one month up to 60 months), regardless of different tenancy start dates. This approach also enables us to compare the cumulative tenancy sustainment probabilities between tenancies with different characteristics.

**The aim of this report is to establish if there is an association between a select range of characteristics (both housing and household) and Unison tenancy duration.**



**The report identifies six distinct empirical patterns in Unison tenancy sustainment**



**1. Housing type matters**

The cumulative probability of sustaining Long-Term housing is nearly double the cumulative probability of sustaining a Rooming House tenancy, at any point in time after tenancy commencement. The cumulative probability of Long-Term tenancies sustaining to 12 months is 0.73, compared to 0.48 for Rooming House tenancies, and to 36 months is 0.41 for Long-Term tenancies, compared to 0.21 for Rooming House tenancies. Over half of Rooming House tenancies have exited by 12 months, although some will have transitioned into Unison Long-Term housing.



**2. Prior housing matters**

The cumulative probability of sustaining Long-Term housing is lowest among households that were in prison prior to moving into Long-Term housing. In contrast, the cumulative probability of sustaining Long-Term Housing is highest among former Rooming House residents. This may reflect a move into better quality housing stock, as well as greater sense of privacy and control. While former boarding house residents do well, as do former private rental residents, the probability of sustaining Long-Term housing is noticeably lower for households who were homeless immediately prior to moving into Long-Term housing.



**3. Age at tenancy commencement matters**

The cumulative probability of sustaining Long-Term housing is higher among people who are older at tenancy commencement. Tenants aged over 45 years at tenancy commencement have more than twice the probability of sustaining their tenancy to two years compared to tenants aged under 25 years. However, it is important to recognise that moving more often at a younger age and moving less frequently at an older age is not unique to Unison tenants.



**4. Gender does not matter to tenancy sustainment**

Men and women have near identical cumulative probabilities of sustaining Long-Term housing. However, there are some small differences between younger men and women.



**5. Income type is important**

Households in receipt of the Disability Support Pension (DSP) stay longer in tenancies than those on Newstart Allowance (now JobSeeker) and equivalents. However, the difference is modest. While there are strong financial incentives for social housing providers to prioritise tenancies for DSP recipients, there are moral questions about doing this.



**6. Location matters**

The cumulative probability of sustaining Long-Term housing is higher in some geographic areas (e.g. Heidelberg and Fitzroy) than others (e.g. Footscray and Geelong West). The spatial data cannot tell us why there are variations, but they can point to factors that are manifesting spatially.

## Recommendations

Improving tenancy sustainment is not a straightforward task, as many of the factors that influence housing stability are outside of Unison's control. An easy way for Unison to increase tenancy sustainment rates, as well as improve its financial position, would be to target new tenancies to older people receiving the Disability Support Pension. However, 'cherry picking' households with these characteristics would undermine Unison's commitment to **housing the most vulnerable members of the community**. In order to stay true to its mission we offer five recommendations for Unison to consider. They are:

### Recommendation I

Identify and increase access to Long-Term housing stock for support providers that demonstrate regular contact with households and offer practical assistance in sustaining tenancies. Unison should develop a statement that clearly articulates its expectations of support agencies.

### Recommendation II

With respect to tenant age, rather than targeting older households, a more appropriate response might simply be to manage expectations differently. A long tenancy for a young person is shorter than for an older tenant, and this has broad implications with respect to Unison's goal of creating thriving communities. For instance, it might be prudent to have a policy of rotating younger and older tenants in a property: a series of young people in one property will likely lead to the neighbours seeing new faces often. Equally, Unison should anticipate that the high tenancy sustainment rates for older tenants may present in an unwillingness to move even when there are problems with the property or with neighbours. We recommend that Unison incorporate the knowledge that younger tenants are likely to move more often, and older tenants more likely to stay, into its planning and benchmarks.

### Recommendation III

Increasing overall tenancy duration is a positive goal, but some longer tenancies present challenges and directly impact on the stability of other tenants. Unison should examine whether there are high levels of churn in particular buildings or near particular tenancies.

### Recommendation IV

Continue a focus on data quality improvements. In a previous Unison Housing Research Lab report we raised the issue of data quality, noting the large amount of missing data necessary for identifying household type. We subsequently observed a substantial improvement in the 12 months following the release of the report. Two notable data deficits in this analysis were around 1) disability status and disability type, and 2) the distinction between affordable tenancies and social housing tenancies. We encourage Unison to address this, and other data deficits, by implementing a small, ongoing working group charged with the responsibility of assessing, and where necessary, addressing data quality issues.

### Recommendation V

A spell in incarceration prior to starting a Long-Term tenancy is clearly associated with a strong likelihood of early tenancy loss. Improving housing retention among this group has been an ongoing challenge over many years, and both policy makers and practitioners have struggled to find an adequate solution. In part, this speaks to a range of issues outside of welfare and housing agencies' control. We recommend that Unison take an experimental and data-informed approach to identify the housing and/or support configurations associated with increases in tenancy sustainment for people exiting incarceration, even if these increases are modest. To action this, we suggest, firstly, that Unison take stock of its existing data in order to identify cases when tenancies preceded by incarceration have sustained over six months (given that this far exceeds norms); and, secondly, that Unison implement trials of different housing and support configurations for new tenancies in this cohort. For example, Unison could allocate some of these new tenancies to housing units scattered throughout the community, and some to housing in apartment blocks but with different thresholds (e.g. 20% and 40%). Given that there is not currently a clear solution for increasing tenancy sustainment for people exiting incarceration, and that exits occur quickly, there is scope for rapidly trialling and making incremental improvements.

# Introduction

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In 2019, the Unison Housing Research Lab (the Lab) released a research report examining occupancy patterns at Unison Housing. The report, *Who stays, who leaves and why?* (2019) focused on 967 Unison tenancies that had commenced between 2014 and 2016. The report identified four groups at risk of early tenancy loss – young people, Indigenous households, residents who were homeless or in institutional accommodation prior to allocation, and those in rooming houses. It recommended that Unison strengthen relationships with key support agencies that work with these groups, as well as considering ways to improve data collection, particularly of the circumstances and characteristics of tenants, to better understand the dynamics and determinants of early tenancy loss.

**Longer-term tenancies enable people to have a confidence about the area that they live in, and to feel that the house or flat that they live in is actually a home.**

Fitzpatrick and Watts,  
2017, p.1026



The focus on *early tenancy loss* meant that tenancies that lasted for 18 months or more, both ongoing and exited, were not examined in the 2019 report. Yet, extant evidence indicates that many social housing residents sustain their tenancies, and some for a very long time. This raises the question of whether there are any associations between household characteristics, and the length of time tenancies are sustained. This report investigates this question.

In this report we introduce the idea of *tenancy sustainment* as a key aspect of our analysis. Examining tenancy sustainment involves extending the analysis *beyond a single definition of early tenancy loss* (defined as tenancies exiting before 18 months) to include the *full spectrum of different times at which tenancies either exit or continue*. Understanding tenancy sustainment patterns is critical to Housing Associations like Unison, for whom a large proportion of tenants have experienced homelessness, including many who were homeless immediately prior to starting their tenancies.

Understanding what sustains tenancies is not only critical to preventing repeat episodes of homelessness for individuals, but has significant cost implications for social housing providers as well. Sustaining tenancies also has important place management implications.

Lower turnover in the tenant population enables social housing providers to devote more time to community building activities, thereby contributing positively to a range of important non-housing outcomes. However, we argue that it is important to avoid a ‘cherry picking’ approach towards cohorts who are more likely to sustain their tenancies – an approach which may incur broader consequences and not be in keeping with the broader commitments of the organisation – and to opt instead for a more strategic response to tenancy sustainment patterns.

This report examines the patterns and characteristics of tenancy sustainment at Unison Housing. We draw on administrative data for exited and ongoing tenancies at Unison, for both Long-Term and Rooming House tenancies. The majority of Unison’s Long-Term tenancies are in social housing, with a small minority in affordable housing. While it would be preferable to distinguish analyses between affordable and social tenancies (especially since these respective tenancy types pay different rents), this was not practicable with the Unison administrative database.<sup>1</sup> The report is structured as follows. We start by reviewing the literature on tenancy sustainment. We then describe our dataset and analytic approach. Following this, we present our results. In the final section, we discuss the policy and practice implications of our findings and offer a number of recommendations.

**This report examines the patterns and characteristics of tenancy sustainment at Unison Housing. We draw on administrative data for exited and ongoing tenancies at Unison, for both Long-Term and Rooming House tenancies.**



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<sup>1</sup>The administrative data held at Unison does not allow for ready differentiation of affordable and social tenancies, especially for historical records. An examination of tenancy sustainment necessarily involves examining historical records. However, to determine whether historical tenancies were social or affordable, respective rents would need to be compared to yearly rent tables from which to infer (with some degree of uncertainty) tenancy type based on year, rent, and building. Also of note is that tenancies can shift from affordable to social if the tenant’s circumstances change, so tenancies are not permanently classed as either type. Together, these factors make distinguishing the two tenancy types impracticable at present.

# Tenancy Sustainment: Patterns and Characteristics

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In the Lab's earlier reports, we have noted that Unison, like other social housing providers, are expected to meet multiple objectives: work with the most vulnerable members of the community, minimise early tenancy loss, create thriving communities, and do all of this in a financially sustainable manner. For Unison, reducing early tenancy breakdown and improving tenancy sustainment rates in their Long-Term housing are core organisational objectives, as well as financial imperatives.

While sustaining a tenancy for a long time is generally viewed as a positive outcome for both social housing providers and tenants, it is important to recognise that this might not always be the case. For most households, social housing is 'housing of last resort'. Some households remain in social housing even when it doesn't suit their needs, it is in poor condition, or is located away from their community, or even when they are in conflict with neighbours, simply because they have no other housing options. While this is a less than ideal outcome, we can say with some confidence that sustaining social housing is generally a better outcome than losing it, more so when homelessness or chronic residential instability is the outcome of tenancy loss.

While patterns and determinants of early tenancy loss are reasonably well researched, Australian studies examining tenancy sustainment in social housing are relatively sparse. The following literature review is structured around two themes relevant to social housing providers such as Unison. First, we examine general patterns of tenancy sustainment in social housing. Next, we examine tenancy sustainment patterns following homelessness. This is a particularly important line of enquiry given the high proportion

of households for whom social housing is a formal pathway out of homelessness.

## General patterns in social housing

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There were 437,718 social housing dwellings across Australia in 2019.<sup>2</sup> The majority (70%) were public housing and just under one in four (23%) mainstream community housing. The number of community housing dwellings more than doubled from 44,328 to 100,205 between 2010 and 2019. Over the same period the number of public housing dwellings declined by 10% (333,383 to 305,191). This largely reflects stock transfers from public housing to community housing providers. Victoria has about 81,000 social housing dwellings with public housing and community housing accounting for 79% and 19% respectively. Although Victoria has the lowest per capita amount of social housing of all states and territories, in response to the COVID-19 pandemic the Victorian State government recently announced it will invest \$5.3 billion in social and affordable housing over the next four years. This will boost social housing stocks by over 10%.<sup>3</sup>

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<sup>2</sup>AIHW National Housing Assistance Data Repository. Data tables: Social housing dwellings. File: aihw-hou-320-Data-tables-Social-housing-dwellings.xls Sheet: DWELLINGS.1. <https://www.aihw.gov.au/reports-data/health-welfare-services/housing-assistance/data> Accessed on 19/04/2021.

<sup>3</sup>Homes Victoria (November 2020), 'Victoria's Big Housing Build'. [https://www.vic.gov.au/sites/default/files/2020-11/hv\\_more\\_homes\\_for\\_more\\_Victorians\\_0.pdf](https://www.vic.gov.au/sites/default/files/2020-11/hv_more_homes_for_more_Victorians_0.pdf) Accessed on 23/03/2021.

Shifts in the social and economic profile of social housing residents, as well as trends in supply and demand for social housing in Australia, are well documented elsewhere. However, questions about tenancy duration, and, in particular, questions about the likelihood and the characteristics of long tenancies (as opposed to questions regarding early tenancy loss), have received relatively little attention. Indeed, few scholarly articles in Australia focus exclusively on social housing tenancy sustainment. Wiesel and colleagues (2014) examined the motivations and consequences for tenants exiting social housing, and noted the small amount of information on social housing tenancy duration in Australia in comparison to other jurisdictions (pp. 6-7).

The small number of studies that have examined social housing tenancy duration in Australia, have done so more specifically in the context of public housing. For example, Whelan (2009) examined tenancy sustainment patterns in Western Australian public housing, and found that tenancy sustainment varied by attributes such as household type (with lone parents and singles staying longer than couples), tenant age (with older tenants staying longer), and local market rent, with households staying longest in metropolitan areas where the financial advantage of

public housing was higher in comparison to private rents, and exiting earlier in regional areas where the comparative financial advantage of public housing was lower. A study of New South Wales public housing (Bermingham & Park, 2013) also found earlier exits in regional areas, where the private rental market was relatively accessible. Seelig and colleagues (2008) pointed to a ‘revolving door’ pattern in public housing alongside that of some very long tenancies, with around 30% of tenants (often with multiple vulnerabilities) cycling in and out of short public housing tenancies.

While these studies provide some clues as to patterns that might emerge in Unison tenancy data, it is difficult to estimate likely tenancy durations for social housing providers based on existing research. Interestingly, state housing providers have very different reasons for examining tenancy duration; in the context of limited, and declining, dwelling numbers and long waiting lists in public housing, some state housing authorities are interested in encouraging exits (Wiesel *et al.*, 2014; Whelan, 2009). This is not true of housing providers like Unison, whose stocks are increasing, and whose viability is enhanced by longer tenancy sustainment.

**Table 1:** Percentage of ongoing social housing households by tenure length, by public housing and community housing, 2011 to 2019.

	1 year or less		2 - 4 years		5 - 9 years		10 years or longer	
	Public housing	Community housing	Public housing	Community housing	Public housing	Community housing	Public housing	Community housing
2011	17.9	-	20.1	-	24.1	-	37.9	-
2012	17.6	-	19.3	-	23.9	-	39.1	-
2013	17.8	-	18.8	-	23.4	-	40.1	-
2014	18.0	26.9	18.6	29.3	22.4	13.4	41.0	7.9
2015	17.7	28.1	18.8	26.1	21.7	15.5	41.9	8.3
2016	17.7	32.1	18.9	24.2	22.4	23.6	42.4	9.8
2017	17.8	30.9	18.7	25.1	23.4	27.0	43.0	12.1
2018	18.2	32.3	18.5	25.7	23.9	26.4	43.1	13.4
2019	18.1	37.3	18.6	21.8	24.1	24.6	43.2	14.5

Nonetheless, data collected by the Australian Institute of Health and Welfare (AIHW 2020) provide some useful insights into tenancy length patterns in social housing.<sup>4</sup> Table 1 shows a substantial difference in the tenancy length profiles of *ongoing* social housing residents, depending on whether they reside in community housing or public housing. In 2019, about 1 in 5 (18.1%) ongoing public housing tenancies were less than 1 year in duration. By way of comparison, the figure for community housing was over double – 37.3% of ongoing tenancies in community housing were 1 year or less in duration. This likely reflects, in part, increases in new community housing dwellings. At the other end of the ‘tenancy length continuum’, 43.2% of ongoing public housing tenancies in 2019 were 10 years or longer, compared to only 14.5% of community housing tenancies.

A look at tenancy length patterns over time reveals some shifts in both forms of social housing. Among ongoing community housing tenancies, the percentage of tenancies of 1 year or less has increased by 10 percentage points over the six years where data is available from the AIHW (2014-2019), from 26.9% to 37.3%, while the proportion of tenancies 2-4 years in duration declined from 29.3% to 21.8%. However, tenancies of 5-9 years duration have almost doubled (13.4% to 24.6%), as has the proportion of community housing tenancies 10 years or longer (7.9% to 14.5%).

For ongoing public housing tenancies, the pattern from available AIHW data is slightly different. Among ongoing public housing tenancies, the proportion of shorter tenancies (1 year or less, 2-4 years and 5-9 years) is relatively stable, while the number of longer tenancies (10 years plus) has increased from 2011-2019, albeit only by a modest amount (5.3 percentage points). These data points suggest that once people get into public housing, and if they stay in it, then they are staying longer, but also that there is a consistent ‘churn’ or ‘revolving door’ in the small number of vacancies. This is consistent with evidence that shows many vulnerable households seek to maintain their social housing tenancies because the affordable housing options available to them are more limited

than ever, but also because of the high value placed on security of tenure (Lewis, 2006; Fitzpatrick and Pawson, 2014; Fitzpatrick and Watts, 2017; Wiesel *et al.*, 2014).

Although the pattern in community housing is different to that of public housing, a similar trend can be observed whereby the number of ongoing longer tenancies is increasing over time. If this trend continues in both public and community housing it could result in a deeper hollowing out of tenancies between 2-9 years as more households remain in social housing for longer. Indeed, over time the distribution of tenancy duration in social housing may well become ‘U’ curved, with many very long-term tenancies, alongside a smaller number of short-term and quite possibly more vulnerable tenancies, and little in between. In other words, a mix of early ‘churn’ and very long tenancies.

Changes in the distribution of ongoing tenancy lengths over time are important to recognise, but they provide little insight into the characteristics or determinants of longer-term tenancies, and even less insight into tenancies that have exited. We now shift our attention to patterns of tenancy sustainment for a key cohort of social housing residents – those who had been homeless prior to the allocation of social housing.

**Although the pattern in community housing is different to that of public housing, a similar trend can be observed whereby the number of ongoing longer tenancies is increasing over time.**

<sup>4</sup>AIHW National Housing Assistance Data Repository. Data tables: Social housing households. File: aihw-hou-320-Data-tables-Social-housing-households.xls. Sheet: HOUSEHOLDS.6. <https://www.aihw.gov.au/reports-data/health-welfare-services/housing-assistance/data> Accessed on 19/04/2021.

## Tenancy sustainment following homelessness

Researchers have long been aware that as much as finding housing for homeless people is a problem, maintaining it is an equally significant issue for some. Studies, both local and international, point to a pattern of episodic homelessness where some households cycle in and out of homelessness over long periods of time (Piliavin *et al.*, 1994; May, 2000; Johnson & Chamberlain, 2008). Despite a broad awareness of the difficulties many formerly homeless people have sustaining their housing, studies looking at tenancy sustainment following homelessness are limited. This might be because the vast majority of people who experience homelessness have a short, once-off experience, and in the absence of a return to homelessness it is (reasonably) assumed that most secure and maintain permanent housing.<sup>5</sup> Patterns of episodic homelessness are most commonly (but not exclusively) found in a subgroup of the homeless population – the chronically homeless. Consequently, most studies interested in tenancy (housing) sustainment following homelessness focus on this group.

Chronic homelessness is defined in different ways, but most definitions include a sustained period of homelessness (three years or more) and reference to disabling conditions such as serious mental illness, substance misuse problems and/or physical disabilities. The chronically homeless account for between 10 to 20 percent of the homeless population. In the past it was often the case that when chronically homeless individuals got housing they struggled to sustain it, and especially struggled to meet the requirements of housing programs that are contingent on behavioural changes. That pattern has started to change as a result of a shift in focus from a ‘treatment first’ approach to ‘Housing First’ (Kertesz and Johnson, 2017). Experimental and quasi-experimental studies of Housing First programs show that tenancy sustainment rates of 85% after two years are achievable (Johnson *et al.*, 2012). These studies also provide useful evidence on the factors that contribute to tenancy sustainment among formerly chronically homeless individuals.

For instance, studies consistently report a positive association between tenancy sustainment and older age, as well as previous experience managing a tenancy (Bybee *et al.*, 1994; Tsemberis and Eisenberg, 2000; Spicer *et al.*, 2015). Although mental illness is often seen as a determinant of homelessness, studies show that those diagnosed with a mental illness are no less likely to sustain their housing than similarly disadvantaged households without a mental illness (Collins *et al.*, 2013; Johnson *et al.*, 2018). However, undiagnosed mental illness is negatively associated with tenancy sustainment, as is substance misuse. Other factors positively associated with tenancy sustainment include a sense of control, meaningful daily activities, and the development of routines. Further, having social support from family and/or friends has a positive impact (Aubry *et al.*, 2016; Patterson and Tweed, 2009; Warnes *et al.*, 2013), whereas ongoing contact with homeless peers is negatively associated with tenancy sustainment (Stahl *et al.*, 2016). Regular contact with case managers is important, particularly in the early stages of a tenancy (Chamberlain & Johnson, 2018). The location of housing is vital, with close proximity to shops, transport, and social supports linked to stronger tenancy sustainment outcomes.

Understanding patterns and associations of tenancy sustainment among the chronically homeless is relevant to Unison given that a very large proportion of their tenancy population comprises single men, aged between 30-55 who have often been homeless for long periods. But Unison houses other groups as well and these groups often have distinctive housing transitions and trajectories. For instance, a history of drug use, experience in state out-of-home care, low educational attainment, and time spent sleeping rough are all negatively associated with tenancy sustainment, and each bring different hurdles to tenancy sustainment. Nonetheless, among disadvantaged and homeless young people a key factor undermining tenancy sustainment is simply a lack of housing experience and basic independent living skills. What seems to matter for

<sup>5</sup>It is of course plausible that some of these households continue to experience ongoing residential instability and precarious housing, but never actually tip over into homelessness or homelessness administrative data systems again. See: Shinn & Khadduri (2020).

## Tenancy Sustainment

young people, even those with complex needs, is support and practical help. While older and formerly chronically homeless individuals face different obstacles to tenancy sustainment, practical help in everyday finance and administration matters is still important. Indeed, studies from the UK suggest that both vulnerable young people and formerly homeless households benefit from assistance through dedicated Tenancy Support Teams (TST) that provide help during settlement and continuing support after the settling in period (Crane, 2011; Crane *et al.*, 2014).

**Researchers have long been aware that as much as finding housing for homeless people is a problem, maintaining it is an equally significant issue for some.**



# Unison Tenancy Data

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Unison's current tenancy data management system, GreenTree, contains a great deal of information about ongoing tenancies, as well as (albeit to a lesser extent) tenancies that have ended. We requested all non-identifiable tenancy records held by Unison for the duration of its operations,<sup>6</sup> but the data quality differed by timeframe due to Unison changing to a new tenancy management system (GreenTree) in February 2014.

This date (February 2014) is important for three reasons. First, for every tenancy that commenced *after* February 2014 we have good information about tenants and the tenancy durations, irrespective of whether they are ongoing or have exited, because all these tenancy records have been retained in GreenTree. Second, we also have good information on tenancies that commenced prior to 2014, but *only* if they were ongoing at the time of data extract or if they were exited *after* February 2014. Third, we have *no information* on tenancies that ended before February 2014.

This means that while we know that some ongoing tenancies started before 2014, and that some of them have continued for many years (including some up to 16 years), we cannot determine whether they represent a large or small proportion of all tenancies dating back to this time.

Consequently, our analysis draws on two subsets of the data that we have the greatest confidence in. They each offer different potential insights into Unison's tenancy sustainment patterns. They are:

- Ongoing tenancies from any start year (n=1,506). Of these, 1,194 were Long-Term tenancies and 312 were Rooming House tenancies. The duration of ongoing tenancies is determined by the number of days between the start of a tenancy and our reference date. The reference date, 8/3/2019, is the date Unison extracted the data.
- Both ongoing or exited tenancies started in or after 2014 (n=1,936). Of these, 1,252 were Long-Term tenancies and 684 were Rooming House tenancies. As above, the duration of ongoing tenancies (n=854) is defined by the number of days between the start of a tenancy and the reference date (8/3/2019). For exited tenancies (n=1,082) tenancy duration is calculated by the number of days between the start of a tenancy and the exit date.

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<sup>6</sup>Our interest in tenancy sustainment meant that we excluded certain types of tenancies managed by Unison. These include tenants in transitional housing (n=995), tenants in head-lease properties (n=23), and tenants with blank tenancy type (n=77), as well as those where the key information relating to tenancy length or exit status was missing or ambiguous (n=80), a total of 1,175 exclusions. Unison also manages approximately 500 public housing properties, but tenancy data for these properties was not available to us.

## Sample social characteristics

We use two datasets to describe some sample social characteristics. While both datasets refer to Unison tenancies, they offer slightly different perspectives. Dataset 1 contains 1,506 records of *ongoing* tenancies that *started in any year*. Dataset 2 contains 1,936 records for both *ongoing and exited* tenancies that *started in 2014 or after*.

Tables 2-4 show that the majority of primary tenants in both datasets were single, male, and aged between 25-44 years of age at the start of their tenancy.

Table 5 shows that about three quarters of households were receiving some form of government benefit when their tenancy commenced. NSA (Newstart Allowance)<sup>7</sup> and the DSP (Disability Support Pension)<sup>8</sup> were the most common, accounting for 28% and 30% respectively. Of interest, nearly one quarter of Long-Term tenants identified that paid employment was their primary income source when their tenancy started.

**Table 2: Gender**

	Dataset 1		Dataset 2	
	N <sup>1</sup>	%	N <sup>2</sup>	%
Female	629	42	716	44
Male	859	58	917	56
<b>TOTAL</b>	<b>1,488</b>	<b>100</b>	<b>1,633</b>	<b>100</b>

<sup>1</sup>Missing cases = 18; <sup>2</sup>Missing cases = 303

**Table 3: Age (years, at tenancy commencement)**

	Dataset 1		Dataset 2	
	N <sup>1</sup>	%	N <sup>2</sup>	%
0-24	152	10	331	20
25-44	682	46	815	48
45 plus	661	44	544	32
<b>TOTAL</b>	<b>1,495</b>	<b>100</b>	<b>1,690</b>	<b>100%</b>

<sup>1</sup>Missing cases = 11; <sup>2</sup>Missing cases = 246

**Table 4: Household type**

	Dataset 1		Dataset 2	
	N <sup>1</sup>	%	N <sup>2</sup>	%
Single	946	78	1,159	82
Couple	42	3	38	3
Family	212	17	183	13
Group	11	1	11	1
Other	9	1	16	1
<b>TOTAL</b>	<b>1,220</b>	<b>100%</b>	<b>1,407</b>	<b>100%</b>

<sup>1</sup>Missing cases = 286; <sup>2</sup>Missing cases = 529

**Table 5: Income type**

	Dataset 1		Dataset 2	
	N <sup>1</sup>	%	N <sup>2</sup>	%
NSA <sup>7</sup>	343	23	472	28
DSP <sup>8</sup>	582	39	501	30
Youth payment	49	3	135	8
Aged payment	80	5	29	2
Parenting payment	73	5	93	6
Other Govt pension	38	3	36	2
Wages	308	21	393	23
Other	28	2	19	1
<b>TOTAL</b>	<b>1,501</b>	<b>100%</b>	<b>1,678</b>	<b>100%</b>

<sup>1</sup>Missing cases = 5; <sup>2</sup>Missing cases = 258

<sup>7</sup>NSA (Newstart Allowance), now known as JobSeeker, for the duration of data in this analysis includes Newstart Allowance, Newstart Couple, and Newstart Over 21.

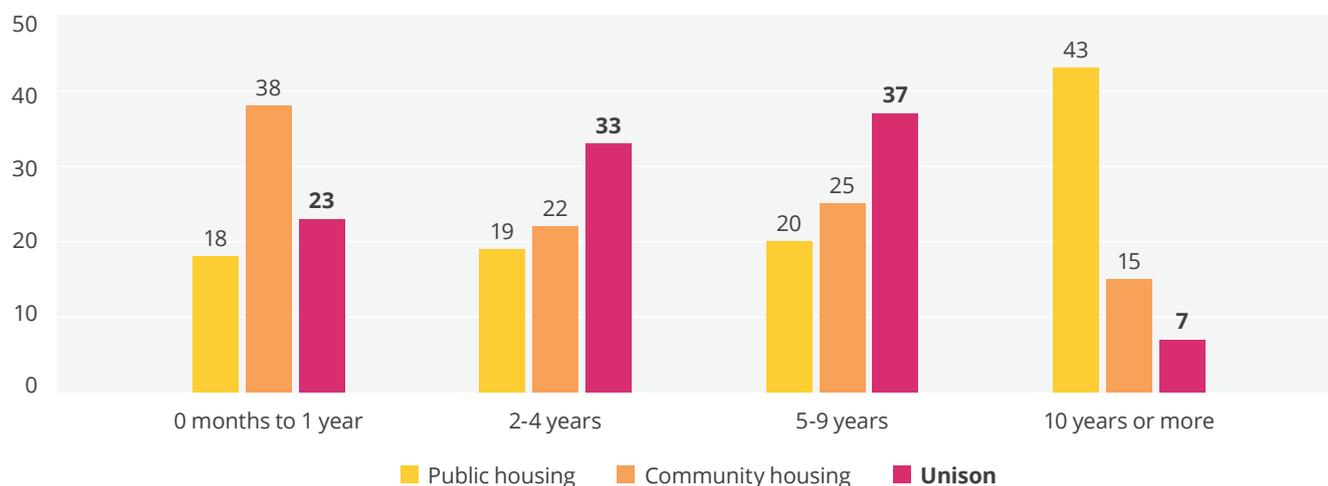
<sup>8</sup>DSP (Disability Support Pension) is a payment from Centrelink for people who have a permanent medical condition that stops them from working.

# Analysis

## Tenancy duration: Ongoing tenancies

The first topic we investigate is Unison's ongoing tenancy profile (i.e. tenancies that were current at the time of data extract), and how it compares with the ongoing tenancy profiles of Australian public housing and community housing, respectively. The general pattern in Figure 1 shows that Unison's current tenants have generally been housed for longer than current community housing tenants but not as long as current tenants in public housing.

**Figure 1:** Percentage of Unison tenancies by tenure length, comparison with public and community housing, ongoing tenancies only



Source: AIHW National Housing Assistance Data Repository. Data tables: Social housing households. File: [aihw-hou-320-Data-tables-Social-housing-households.xls](https://www.aihw.gov.au/reports-data/health-welfare-services/housing-assistance/data). Sheet: HOUSEHOLDS.5. <https://www.aihw.gov.au/reports-data/health-welfare-services/housing-assistance/data> Accessed on 19/04/2021.

About one quarter (23%) of Unison's ongoing tenancies are reasonably new (0-12 months), which is 15 percentage points lower than community housing but 5 percentage points higher than public housing. Among current tenancies 2-4 years in duration, Unison's proportion is 11 percentage points higher than community housing and fully 14 percentage points higher than public housing. The trend continues when we look at current tenancies that have lasted for 5-9 years: 37% of Unison's current tenancies have lasted this length of time, which is a substantially higher rate than observed in public and community housing (20% and 25%, respectively). Among very long tenancies (10 years plus), public housing stands out

considerably (43%), and Unison reports a lower rate than community housing (7% for Unison compared to 15% for community housing).

While Figure 1 shows that Unison's ongoing tenancy sustainment profile compares favourably with community and public housing for particular lengths of time (with relatively low proportions of current tenancies of less than one year, and high proportions of current tenancies of 5-9 years), it tells us only about Unison's tenancy population at a given point in time (the date of data extract). This is comparable to a census. This style of point in time data is useful, but can be potentially misleading if used as the

primary means to inform thinking about the tenancy sustainment rates. This is true for two reasons. First, these are current (non-exited) tenancies and it is unclear how much longer they will continue. To use a cricket analogy, these ongoing tenancies are ‘not out’, and we cannot be sure whether they will exit soon or much later. It may be that many of the shorter tenancies eventually become very long tenancies, but they simply appear shorter here just because of having started more recently. Second, and most importantly, we don’t know anything about those tenancies *that have ended*. Similar problems arise from relying on point in time data in homelessness shelter systems, which tend to overlook the characteristics of large numbers of people who exit quickly, and overemphasise the characteristics of people who do not exit as quickly (Shinn & Khadduri, 2020: pp 26-31). In order to better understand tenancy sustainment patterns over time, we need information on every tenancy that commenced in a given year, both ongoing *and* exited. We have this information for Unison tenancies that commenced from 2014 onwards (Dataset 2), and we use these data in the subsequent analysis.

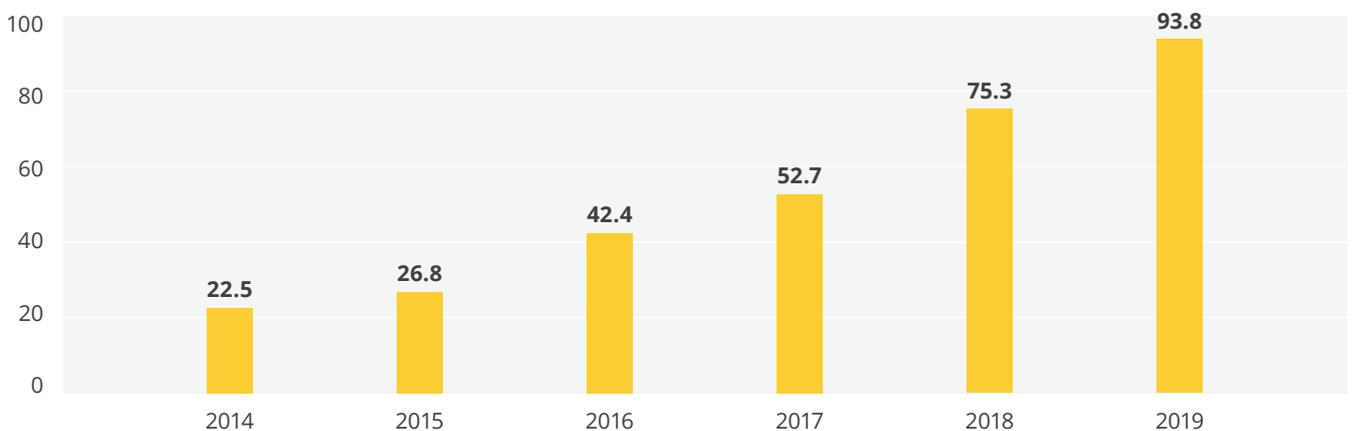
### Tenancy sustainment patterns

Figure 2 shows that just under a quarter of Unison tenancies (22.5%) that commenced in 2014 are ongoing, with the percentage of ongoing tenancies

increasing in each successive start year. This makes sense as tenancies that started more recently have had less time to exit than tenancies that started longer ago. Tenancies that started longer ago have all had wider windows for potential exits. While it might seem reasonable to interpret the relatively low retention rate observed in earlier start years as a negative indicator about these years, without information about how long exited tenancies last – whether it was for a week, a month, or for years – such an interpretation is likely to be misleading. It could imply (unfairly) that tenancies started in earlier years exited at a higher rate than those in more recent years. To understand tenancy sustainment patterns, information about length of stay for ‘exiters’ is vital in addition to ‘stayers’. This is because very different problems and responses are suggested if most exits lasted only a short time, compared to the case that most exited tenancies had lasted for a number of years.

An alternative approach might be to examine average tenancy duration. Table 6 shows that ongoing Long-Term tenancies are longest on average (57.5 months), while exited Rooming House residents have much shorter tenancies on average (11.1 months). However, using average tenancy duration to understand tenancy sustainment patterns is problematic, for three main reasons. First, for ongoing tenancies we do not know how much longer they might last.

Figure 2: Percentage of ongoing Long-Term tenancies, by start year



Second, the tenancies started at different times, but this important detail is not taken into consideration with averages. And third, the large standard deviations seen in Table 6 (especially for ongoing tenancies) suggest there is considerable variation in the amount of time people are housed, which cannot be described by averages alone, and we are interested in what might be contributing to that variation. We address these issues next.

**Table 6:** Average tenancy duration

Dataset	Description	Average number of months	Standard deviation
Dataset 1: Unison tenancies, all start years, ongoing only	Long-Term – ongoing (n=1,194)	57.5	40.5
	Rooming House – ongoing (n = 312)	43.9	45.0
Dataset 2: Unison tenancies, started in or after 2014, exited and ongoing	Long-Term – ongoing (n = 633)	24.9	17.3
	Long-Term – exited (n = 619)	15.7	12.2
	Rooming House – ongoing (n = 221)	20.1	18.0
	Rooming House – exited (n = 463)	11.1	10.8

In the following analysis we focus on Dataset 2, which contains both exited and ongoing tenancies that commenced after 2014, drawing on a set of techniques known as *survival analysis* (Mills, 2010; Jadidzadeh and Falvo, 2019). When applied in a tenancy context, survival analysis enables an assessment of tenancy duration that takes into account different tenancy *start dates*, as well as different tenancy lengths and tenancy end dates (or, in the case of ongoing tenancies, the absence of an end date). A key survival analysis technique is the Kaplan-Meier estimator of the survival function. This technique enables us to calculate the cumulative probability (which we will also refer to as the *likelihood*) of any tenancy reaching a given tenancy duration, based on calculations at successive time points. Importantly, at each time point, the question of whether a tenancy started long enough ago to have actually reached that tenancy length by the data extract date is taken into account. A time unit is required for calculations, and we have used months, although days or years would also be possible from

the available Unison tenancy data. We calculate the cumulative probability for every successive month from 0 through to 60 months / 5 years (thus covering the period February 2014 - March 2019, which is as far as Dataset 2, our Unison dataset with exited tenancies, extends). As with all survival analysis techniques, the estimated survival function value ('cumulative probability') puts time at the centre of the analysis and always takes account of censoring: that is, distinguishing between events that have occurred and events that have not occurred *yet*. The probabilities are cumulative: if, for example, many tenancies exited before 12 months, this would mean that even if few tenancies exited between 12 and 24 months, the cumulative probability of reaching 24 months would also be low.

### Property type: Long-Term and Rooming House tenancies

Figure 3 shows the cumulative probability of sustaining a tenancy at successive months after tenancy commencement, for Rooming House and Long-Term tenancies, respectively. There are clear differences between the two tenancy types. The cumulative probability of a Long-Term tenancy lasting for 12 months is 0.73 (73%), whereas for Rooming House tenancies the cumulative probability is 0.48 (48%). For Long-Term tenancies we observe a very steady but not dramatic decline in tenancy sustainment each month, for much of the first four years, after which the cumulative probability more or less plateaus, with only occasional declines (73% at 12 months, 54% at 24 months, 41% at 36 months, 32% at 48 months, and 27% at 60 months).

In contrast, there is a precipitous decline in tenancy sustainment throughout the first year among Rooming House tenancies. After the first year, the cumulative probability for Rooming House tenancies then starts to decline less steeply and then essentially plateaus, just like the Long-Term tenancies after 48 months, albeit at a lower level (48% at 12 months, 32% at 24 months, 21% at 36 months, and 14% at 48 months, 13% at 60 months). From 36 months on,

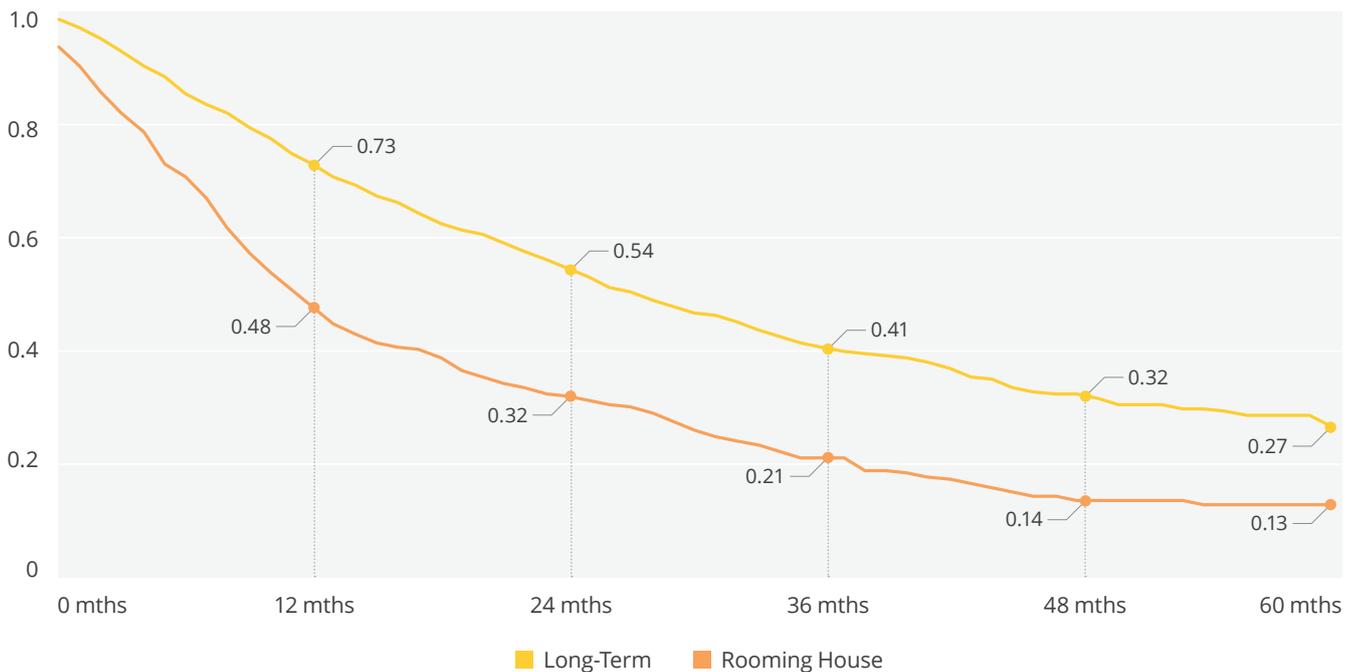
the cumulative probability of sustaining a Long-Term tenancy is double that of sustaining a Rooming House tenancy.

**In short, Rooming House tenancies are much more likely to exit than Long-Term tenancies, and this is especially true within the first year following tenancy commencement.**

So far, we have examined both Rooming House and Long-Term tenancies and we have clear but not entirely surprising evidence that the sustainment patterns in each type of housing are very different. In the rest of the analysis we focus on Unison's Long-Term housing. This is because any comparison between groups (e.g. age groups or genders) will be confounded if these two evidently very different tenancy types (Rooming House and Long-Term) are mixed in analysis.

Although the chances of sustaining a tenancy are higher in Long-Term housing than in Rooming Houses we can also see that the cumulative probability of sustaining Long-Term housing diminishes over time, so that the probability of sustaining a Long-Term tenancy to two years is only just above 50%.

Figure 3: Likelihood of sustaining tenancy, by tenancy type



What might be driving patterns of tenancy sustainment in Long-Term housing? Are there differences between other tenancy characteristics? We can investigate further with additional variables available in the Unison tenancy administration data.

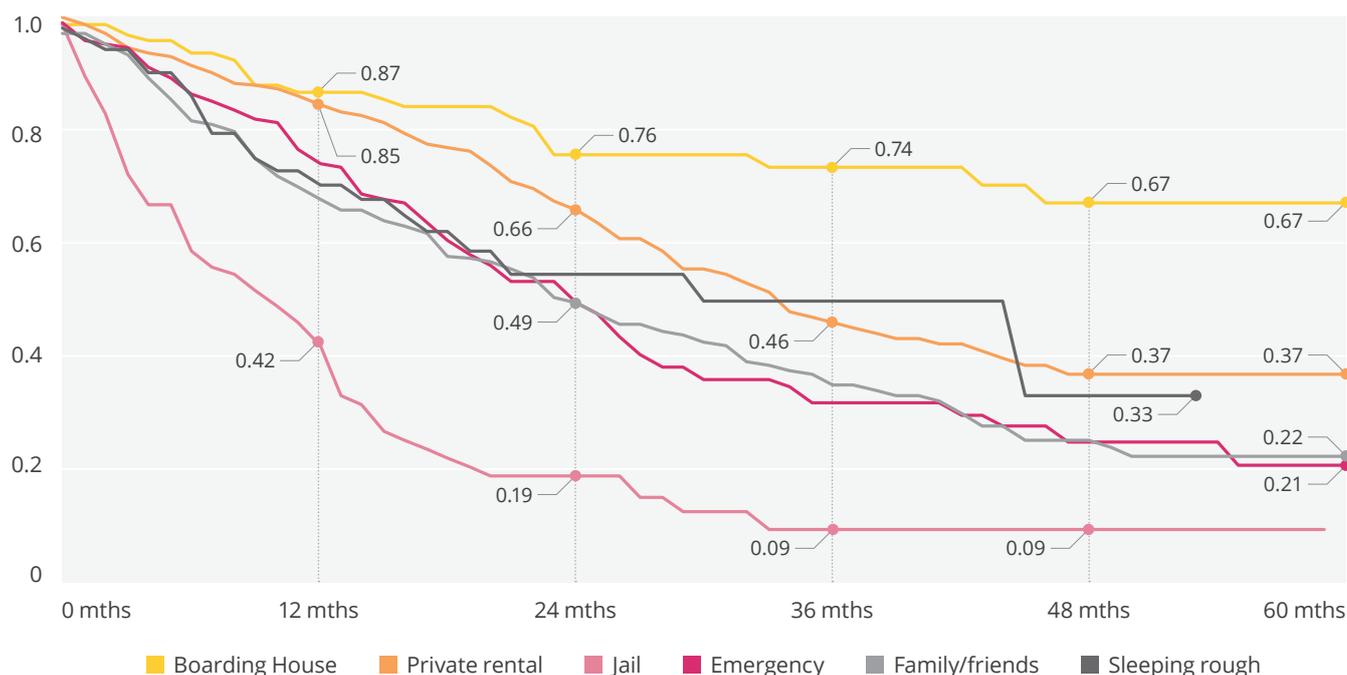
However, before investigating further, there is an important caveat to bear in mind. Our dataset contains a limited number of variables. It may be that high tenancy sustainment rates are associated with factors we have information on, but equally we cannot rule out the possibility that sustainment rates are associated with factors we have no information on, which we refer to as *unobservables*. These unobservables may relate to individual characteristics outside the available data (e.g. a person's skillset; their motivation; their health etc.), or to external factors (e.g., property design; neighbours and neighbourhoods, etc.), or to the interaction between the individual characteristics and external factors. Nonetheless, the subsequent analysis examines Unison tenancy sustainment patterns across five variables where we observed marked variation: tenant prior housing; tenant age and gender; tenant disability status; tenant income type; and property location (postcode).

### Tenant prior housing

Immediately prior to moving into Unison Long-Term social housing, people were living in different sorts of accommodation – some were in private rental, some were living in extremely precarious housing circumstances, and some people had no housing at all. We wanted to know if where people were living prior to moving into Unison's Long-Term housing matters with regard to tenancy sustainment. In Figure 4 we present the cumulative probability of sustaining a tenancy based on the type of housing people were living in prior to moving into Unison's Long-Term housing stock.

Three patterns stand out. First, for households that were in jail<sup>9</sup> prior to moving in to Unison Long-Term housing there is a rapid and immediate decline in the cumulative probability of sustaining a tenancy. The likelihood that a person who exits jail into Unison Long-Term housing will sustain their tenancy for 12 months is 0.42 (42%). This pattern continues for another 12 months, and by 24 months the cumulative probability has reduced to 0.19, or

Figure 4: Likelihood of sustaining Long-Term tenancy, by prior housing



less than a one in five chance of sustaining a Long-Term tenancy. While the cumulative probability then starts to level out, by 60 months after tenancy commencement the likelihood of someone having exited jail into a Unison Long-Term tenancy, to be still sustaining that tenancy, has declined to near zero.

The second clear pattern is that former boarding house residents do well in Long-Term tenancies – they have the highest cumulative probability of tenancy sustainment at every time point, and by 60 months the likelihood that former boarding house residents will sustain their tenancy is 0.67 (67%), nearly double that of private rental (0.37). There are likely to be a number of factors contributing to this but two in particular stand out. For boarding house residents, the move into Long-Term housing is, generally, also a move into vastly better housing. A tenancy in a Long-Term property means that people will have, at a minimum, their own bathroom and kitchen facilities, unlike rooming/boarding houses, which are classified as a form of homelessness under many definitions (Chamberlain & MacKenzie, 1992; Australian Bureau of Statistics, 2012). Another factor is that Unison screens its Rooming House residents who want to move into their Long-Term housing, selecting those that they feel will do best. Both factors likely contribute to the elevated tenancy sustainment we observe.

The third pattern is that while former boarding house residents do well, as do households that were previously in private rental, the cumulative probability of sustaining a tenancy is noticeably lower for households who were homeless immediately prior to moving into Long-Term housing. Whether staying with family or friends or in emergency accommodation (secondary homelessness) or sleeping rough (primary homelessness) the cumulative probabilities are, for the first 24 months, virtually identical. For instance, after 12 months, the likelihood of tenancies with prior primary homelessness sustaining Long-Term housing has declined to about 0.7 (70%), and by 24 months the cumulative probability has dropped further to approximately 0.5 (50%).

After 24 months the cumulative probabilities of sustaining a Unison Long-Term tenancy between these three prior homelessness groups (family or friends, emergency accommodation, sleeping rough), begin to drift apart, with rough sleepers' cumulative probability of sustaining their housing well above those who had been staying with family and friends, which in turn are above those who had been in emergency accommodation (cumulative probabilities of 0.5, 0.36, and 0.32 respectively). At one level the results are counter-intuitive, as one might reasonably expect the chances of rough sleepers sustaining their accommodation to be lower due to the greater level of disadvantage typically reported by rough sleepers. While rough sleepers may well be more disadvantaged and have housing histories characterised by extreme residential instability, it is also likely that many former rough sleepers have access to ongoing support. Indeed, the current policy focus on post settlement support including preventing the loss of social housing tenancies, may well be the critical but unobserved factor boosting the chances of rough sleepers sustaining their tenancies. A further factor to consider, however, is that primary homelessness may be confounded with age: those who have experienced primary homelessness are more likely to be older (Taylor *et al.*, 2020, p. 14), and, as shown next, older tenant age is associated with higher tenancy sustainment probability.

**We wanted to know if where people were living prior to moving into Unison's Long-Term housing matters with regard to tenancy sustainment.**

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<sup>9</sup>Jail refers to adult jail in this context. The vast majority of previously incarcerated tenants were in adult jail. Only one tenancy was recorded as having a Youth Justice Facility as the housing status prior to allocation. This tenancy is not included in the jail cumulative probability calculation.

## Tenant gender and age

Figure 5 shows that men and women have near identical cumulative probabilities of sustaining Long-Term housing. At every time point over the 60-month period the differences are marginal and never greater than a few percentage points.

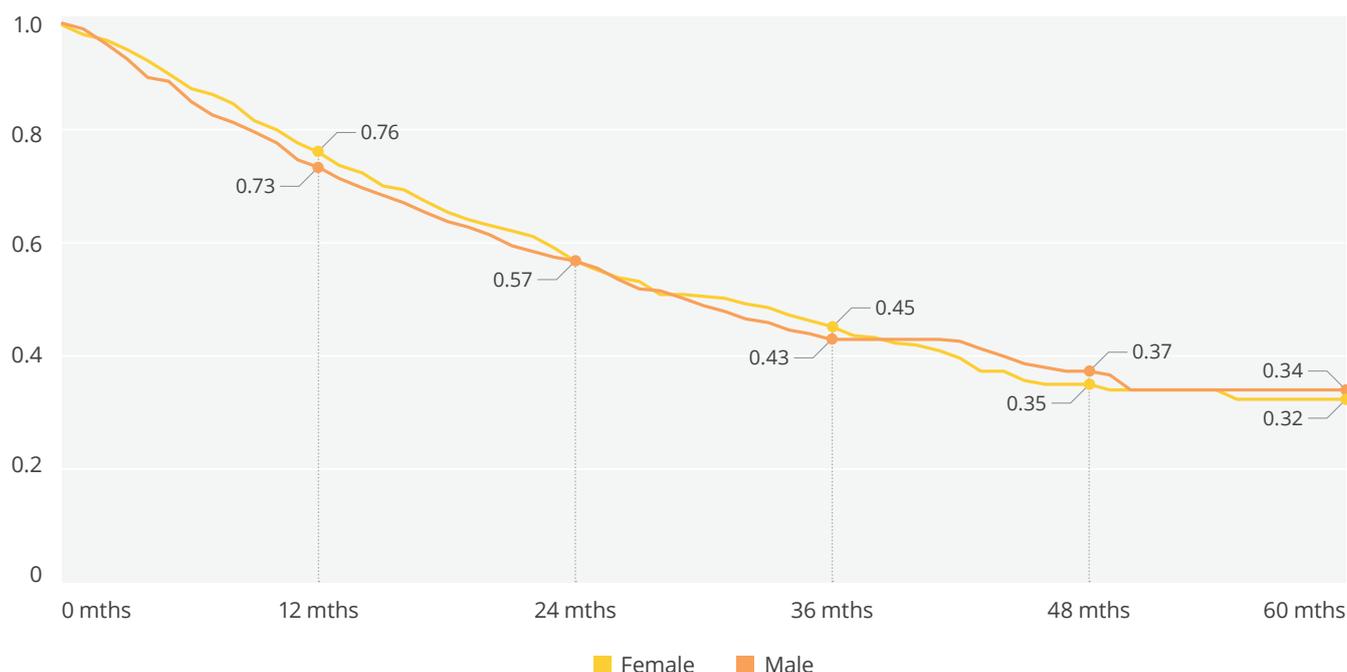
However, when we combine tenant age and gender we observe slightly different sustainment patterns. Figures 6, 7 and 8 show the cumulative probabilities of tenancies being sustained at each month for both women and men, separated by age categories (in all cases, the ages refer to the tenant age at the start of the tenancy). There are some similarities in gender patterns across the respective age groups, but also some differences. Figure 6 shows that among those aged 25 or younger the decline in tenancy sustainment probability is steeper for men than women. But for older age groups (Figures 7 and 8) the difference between males and females becomes less marked.

Sustainment rates among older tenants (those whose tenancies commenced at 45 years of age or older), both male and female, decline at a slow and steady rate relative to younger tenants (Figure 8).

At 60 months / 5 years the cumulative probability of a man or women who started their tenancy when they were 45 or older is nearly 1 in 2, compared to 26-44 year old tenants, where the cumulative probability is just under 1 in 3 (Figure 7). Comparing the respective age group charts, in addition to genders within age groups, is instructive: the gradient in declining tenancy sustainment probability is noticeably steeper for younger tenants (Figure 6). For both males and females aged 25 years or younger, by 18 months after commencement there is only a 50% chance of sustaining a tenancy; while for tenants aged 45 years or older, this same threshold is not reached until 50 months (over 4 years).

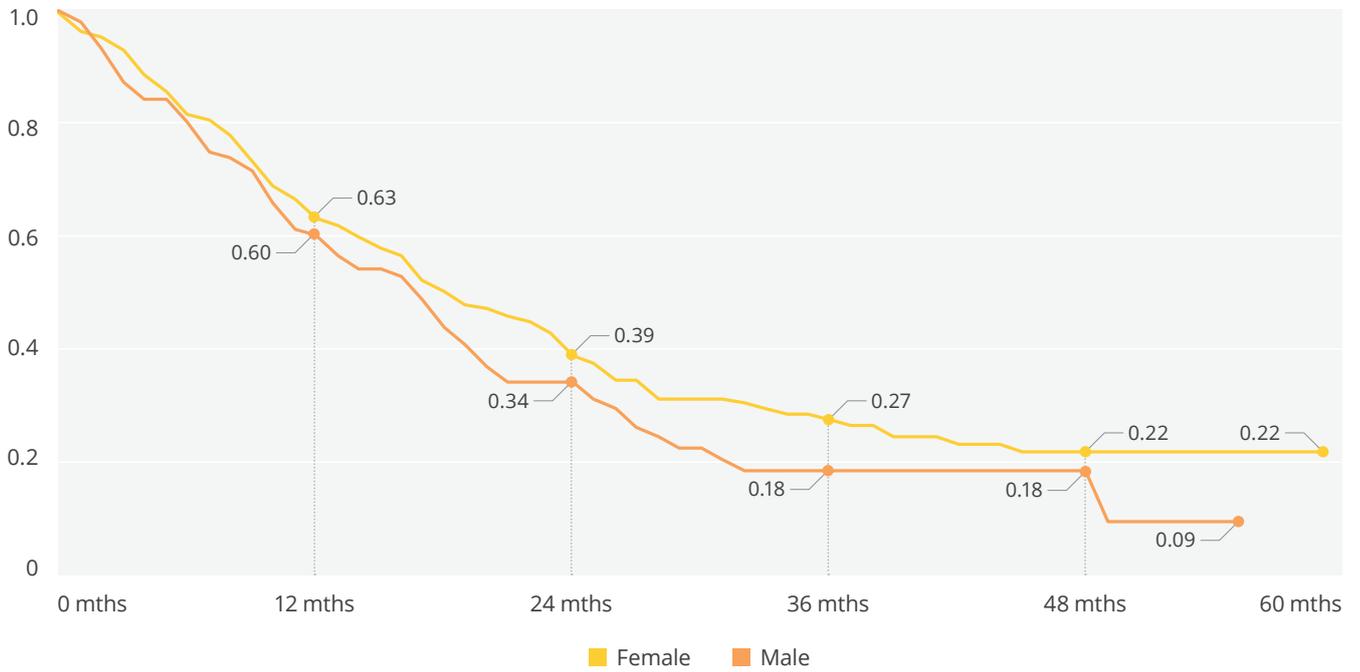
Tenant age is thus a very strong predictor of tenancy sustainment in Unison's Long-Term housing stock. However, this does not necessarily point to a problem for Unison to solve. Across both private and public rental markets, in different contexts, younger age is associated with shorter tenancies, and older age is associated with longer tenancies (Ambrose, 2005; Munch & Svarer, 2002).

Figure 5: Likelihood of sustaining Long-Term tenancy, by gender



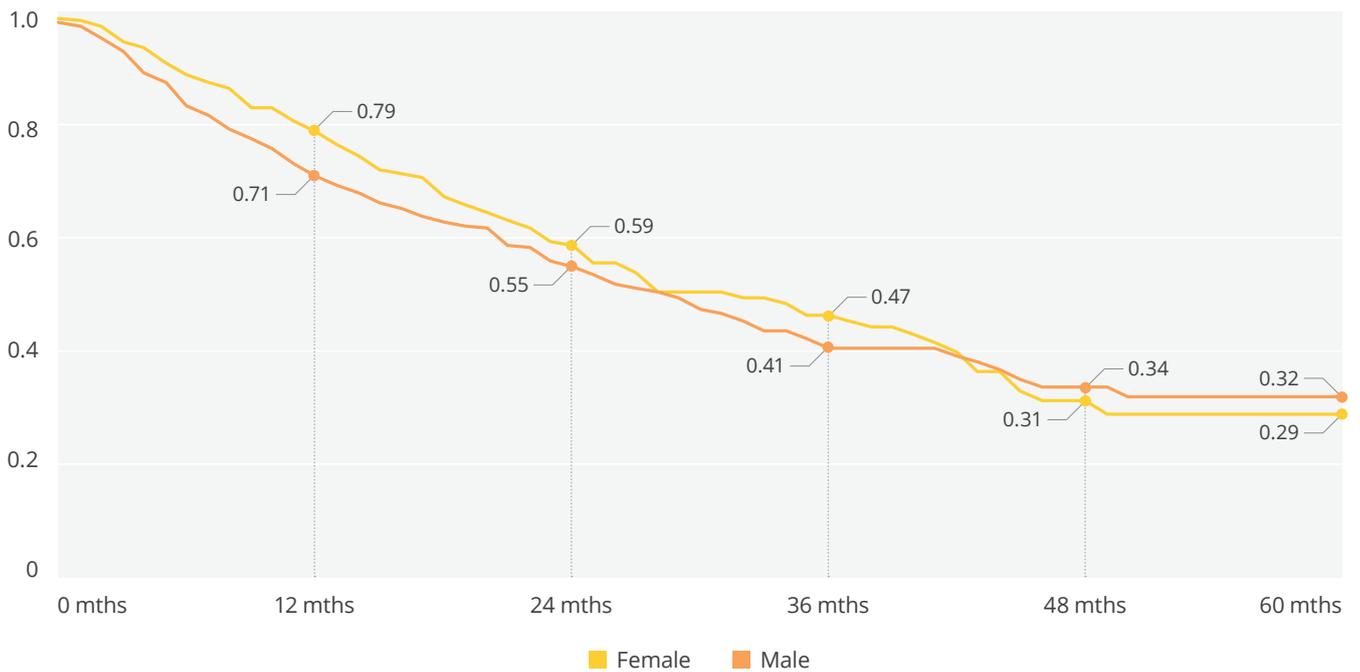
**Analysis**

**Figure 6:** Likelihood of sustaining Long-Term tenancy, by gender, age 25 years or younger

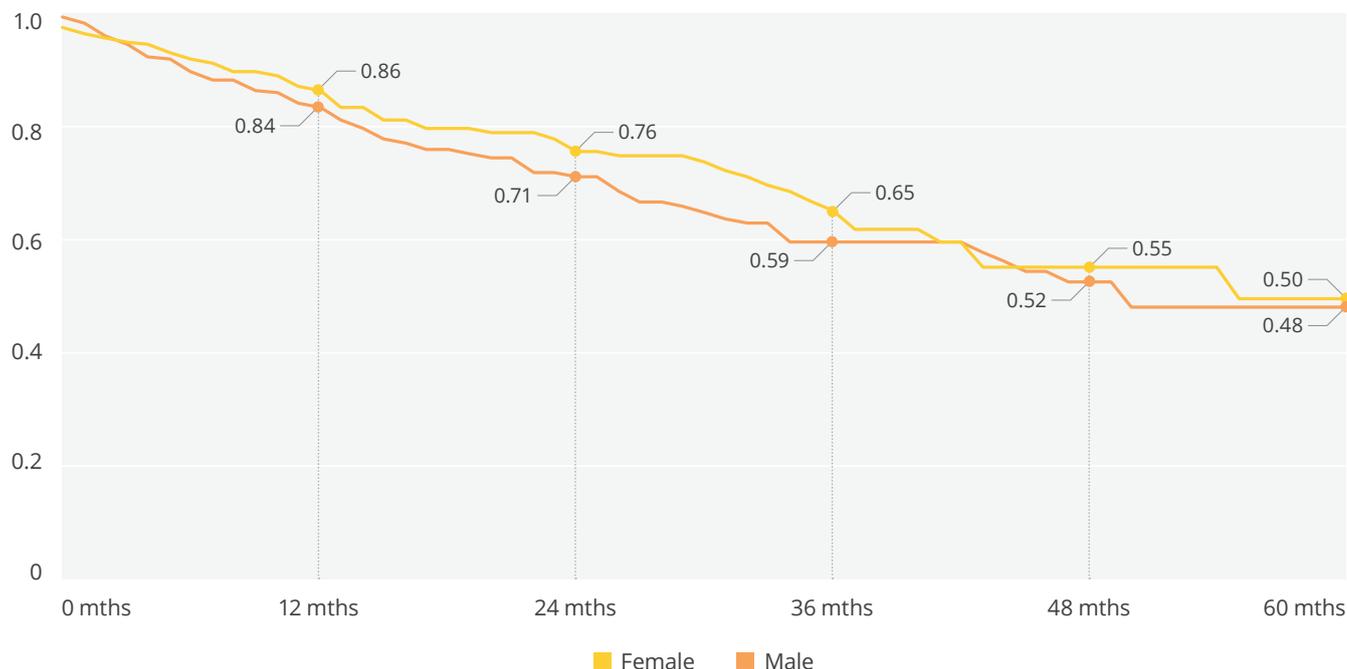


**Tenant age is thus a very strong predictor of tenancy sustainment in Unison’s Long-Term housing stock.** ”

**Figure 7:** Likelihood of sustaining Long-Term tenancy, by gender, age 26-44



**Figure 8:** Likelihood of sustaining Long-Term tenancy, by gender, age 45 and over



## Tenant income type

Earlier in this report, Table 5 showed a summary of income types among Unison tenancies, in Dataset 2 (both Long-Term and Rooming House tenancies started in or after 2014). The table consolidated 25 different income types into eight larger groupings: NSA (Newstart Allowance and similar), DSP (Disability Support Pension), Youth payment, Aged payment, Parenting payment, Other Government pension, Wages, and Other. Among Unison's Long-Term tenancies, Disability Support Pension is the most common income type (N=296, 23.6%), followed by Wages (N=284, 22.7%), and then by Newstart Allowance (N=195, 15.6%).<sup>10</sup>

A comparison of tenancy sustainment cumulative probability between DSP and NSA is of interest for three reasons. First, the two income types share similarities, as both are Centrelink payments for adults outside the

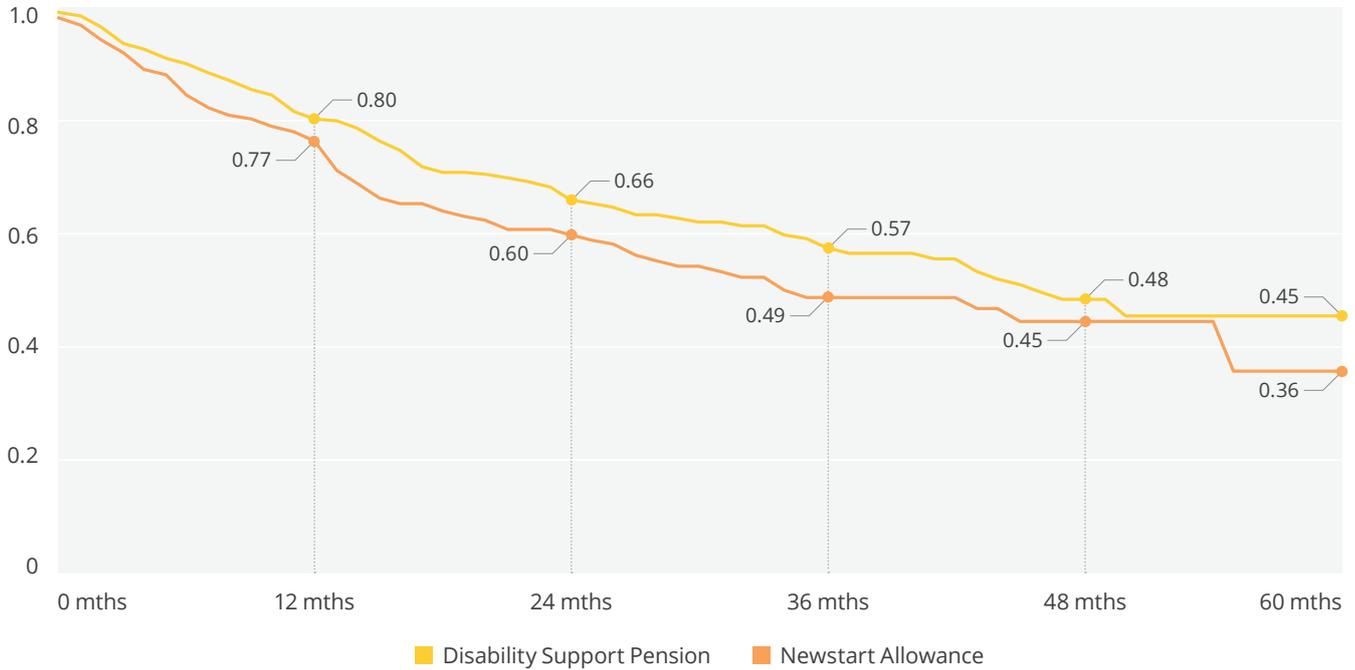
paid workforce, without young dependent children, and whose age exceeds the threshold of youth payments but is below the age threshold for the aged pension. Second, they are both large components of the Unison tenancy income base. And, finally there are differences between NSA and DSP that have implications for tenants and for housing providers alike. While both represent low incomes compared to the wider population, the DSP has a higher payment amount (a basic minimum rate of \$850.40 per fortnight for DSP,<sup>11</sup> compared to \$559.00 for NSA,<sup>12</sup> a difference of at least \$291 per fortnight), fewer requirements for demonstrating compliance (and therefore, fewer ways of being penalised or losing payments altogether), less restrictive asset testing, and greater access to transport and utility concessions. In short, DSP recipients have more money and more security than NSA recipients, even if both income sources are small compared to the wider population.

<sup>10</sup>Newstart Allowance makes up a higher proportion of Rooming House tenancies than of Long-Term tenancies: 187 of 684 Rooming House Tenancies (27.3%) compared to 195 of 1252 Long-Term tenancies (15.6%).

<sup>11</sup>Services Australia, 'Payment rates' <https://www.humanservices.gov.au/individuals/services/centrelink/disability-support-pension/how-much-you-can-get/payment-rates> Accessed 16/08/2019.

<sup>12</sup>Services Australia, 'Payment rates' <https://www.humanservices.gov.au/individuals/services/centrelink/newstart-allowance/how-much-you-can-get> Accessed 16/08/2019.

Figure 9: Likelihood of sustaining Long-Term tenancy, by income type



Given the above, there are strong financial incentives for low income tenants to prefer DSP over NSA, and, in turn, for housing providers to preference DSP recipients over NSA recipients. In moral terms (rather than financial viability terms) the incentives are not so clear, but social housing providers cannot always afford to consider this. Added to the blunt consideration that DSP recipients have a higher and more secure income than NSA recipients, is the additional consideration that tenancy retention rates are higher for DSP than for NSA (Figure 9).

It is possible, of course, that these considerations are related: that DSP recipients have a higher and more secure income, and therefore higher tenancy sustainment rates. But it is difficult to draw a direct line between the two, given that there are many possible confounding factors. Regardless, the ultimate outcome is that it is clear which income type is a 'surer bet' for tenancy sustainment: this difference is evident from every available month of tenancy duration, from one month through to 60 months / 5 years. Even after a single month the cumulative probability of tenancy retention for DSP are higher than for Newstart Allowance.

It is important to note, however, that the differences between these two income types are not as dramatic as in some other variables in this report, such as prior housing or tenant age. Perhaps this is because these large income type groups contain many variations of exactly these significant differences: with tenants both younger and older, previously homeless or not, and across various other differences, often relying upon these Centrelink payments. Rather, the DSP and Newstart Allowance is simply a small but persistent difference cutting across two large cohorts of Long-Term tenancies.

The differences in tenancy sustainment cumulative probability between NSA and DSP are most pronounced between approximately 1 year and 3.5 years. The cumulative probability for NSA sustaining Long-Term tenancies at 12 months is 0.77 (77%), compared to 0.8 for DSP (80%); at 24 months the cumulative probability is 0.6 for NSA (60%) and 0.66 for DSP (66%); and at 36 months, the cumulative probability is 0.49 for NSA (49%) and 0.57 for DSP (57%). That is, the difference in cumulative probability increases across respective years. After approximately 42 months / 3.5 years, the tenancy sustainment cumulative probabilities for the two income types begin to look more similar.

## Tenant disability status

There are twelve different tenant disability text values available in Dataset 2 (Unison tenancies started in or after 2014). Many of these disability values do not contain sufficient numbers for calculations of tenancy sustainment cumulative probabilities. We grouped the disability values for Long-Term tenancies into three larger categories to facilitate the calculation of tenancy sustainment cumulative probabilities. The three groups are: 'No disability' (where the absence of a disability is specifically stated, N=656), 'Disability unknown' (comprising the 'Not Stated' and blank listings, N=398), and 'Disability' (all other non-blank values, N=198).

Figure 10 shows that tenancies with a known disability show much higher sustainment rates than those with no known disability. These differences are evident early on and grow more marked over time. The cumulative probability of a Long-Term tenancy with a disability sustaining to 12 months is 0.78 (78%), compared to 0.74 for tenancies with no disability (74%); at 24 months the cumulative probability is 0.67 for tenancies with a disability (67%) compared to 0.55 for tenancies with no disability (55%); at 36 months the cumulative probability is 0.56 (56%) compared to 0.42 for tenancies with no disability (42%); at 48 months the cumulative probability is 0.50 (50%) compared to 0.34 for tenancies with no disability (34%); at 60 months the cumulative probability is 0.50 (50%) compared to 0.30 for tenancies with no disability (30%).

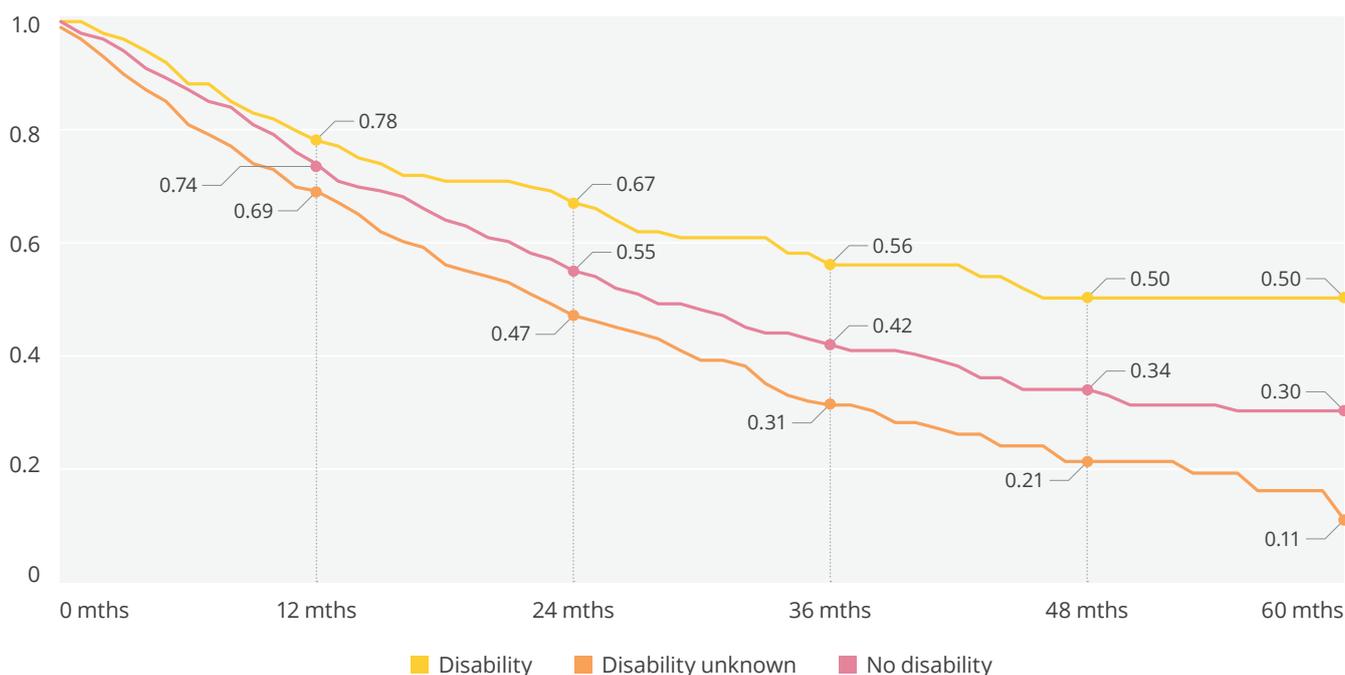
(42%). By 48 months / 4 years, Long-Term tenancies for tenants with a known disability have nearly twice the cumulative probability of sustaining than tenancies with no disability recorded: 0.5 compared to 0.3.

When considered separately, only one specific disability (Acquired Brain Injury, N=25) has a lower sustainment rate than the No Disability category, with a 50% threshold at 24 months, compared to 27 months for No Disability. Overall, the presence of a disability is a strong predictor of longer tenancy sustainment.

However, the lowest cumulative probability is for tenancies where the disability status is unknown. The unknown disability status group is sizable: 398 of the Long-Term tenancies (32%). The issue here is that we *do not know* about their disability status: they might have a disability, but equally they might not. In a sense, this group says less about disability than about a wider metric of data quality and engagement with tenants: **the group that we know the least about, are also the earliest to leave.**

A further point relating to disability is the set of confounding factors. Two are notable. First, the earlier

Figure 10: Likelihood of sustaining Long-Term tenancy over time, by disability status



analysis indicated that both tenant age and receiving the Disability Support Pension are associated with longer tenancy duration. Both these factors overlap with disability status. Tenant age is significantly correlated with disability status: the higher the age of the tenant at commencement, the more likely they are to also list a disability. Unsurprisingly, many tenants who have a disability also receive Disability Support Pension: 142 Long-Term tenants with a disability, receive DSP (71.7%). However, on the point of data quality: not all the tenants with DSP also list a disability, while 73 Long-Term tenancies with no disability listed with Unison are also receiving Disability Support Pension (11.1%), a pattern which is suggestive of data quality problems. Addressing data quality issues is one of our recommendations noted at the end of this report.

### **Property location (postcode)**

Unison's properties are spread over a wide geographic area. Some of those areas report high levels of socio-economic disadvantage, others do not. While the topic of location is complex, it is not particularly contentious to suggest that location matters, and we have raised the issues of 'area effects' in previous work from the Unison Housing Research Lab (Johnson and Watson 2017). Thus, it makes sense to pay attention to locations of tenancy properties, in addition to the attributes of the tenants and tenancies.

The de-identified Unison tenancy data used for this report contains some spatial data in the form of the 'postcode' field.<sup>13</sup> In theory, a higher level of spatial precision for Unison tenancies would be obtainable from joining to the full address details of the properties, which could then be geocoded as address

points,<sup>14</sup> comparable to the street address points commonly seen in applications like Google Maps. Spatial analysis based on address level geocoding may be possible for future research. In the meantime, using the 'postcode' field in this section of the report, thereby making use of the level of spatial data readily available in the dataset, demonstrates the possibilities of including spatial analysis with tenancy data.

The aim of including some spatial data here is not to replace the preceding analysis but, rather, to acknowledge the spatial component already present in this data, and to use this as a means for "representing the spatiality of social processes" (Kwan & Knigge, 2006, p. 2001). In some cases, spatial patterns may be present primarily because of the tenants within these spaces, in others, the locations themselves exert a strong influence. Either way, the social processes will present as spatial patterns, such as tenancy durations being much longer in one postcode than in another.

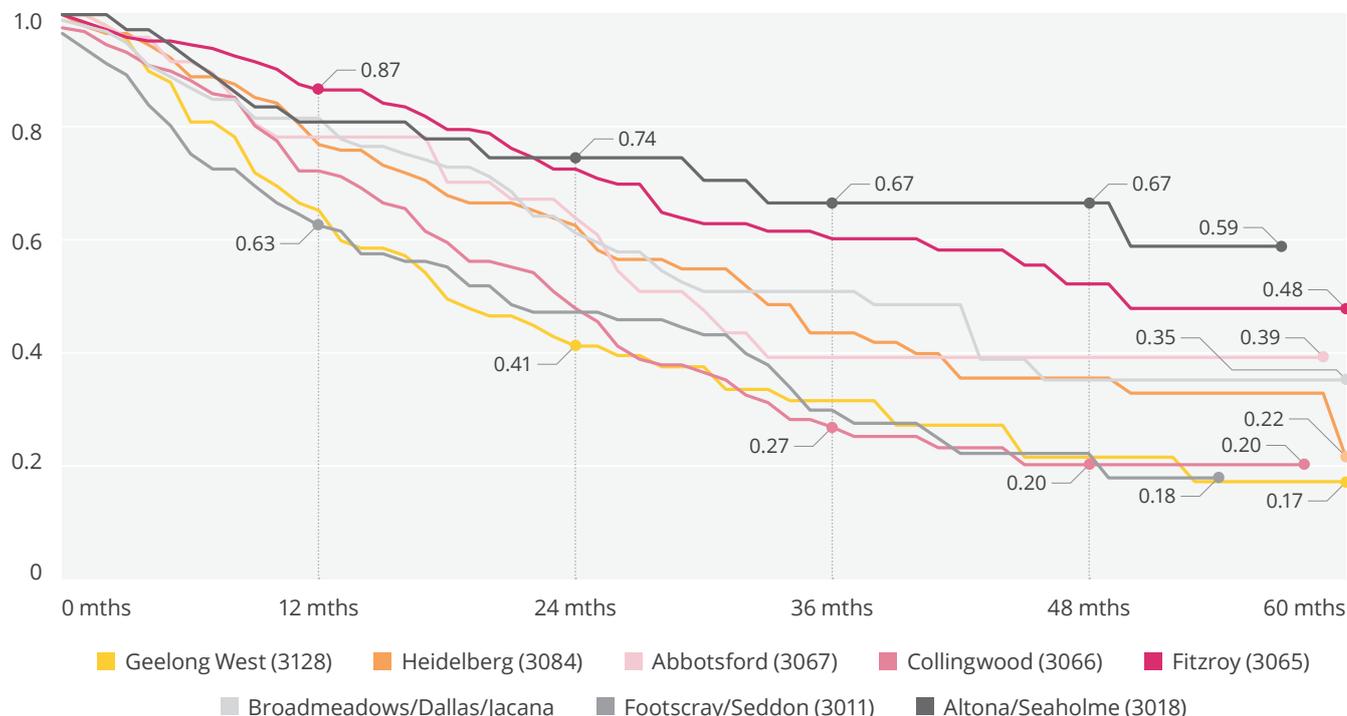
The results of calculating tenancy sustainment cumulative probability for Long-Term tenancies, separated by postcode, are shown in Figure 11. The analysis is restricted to postcodes with 40 or more Long-Term tenancies. This shows some variation in tenancy duration cumulative probability between postcodes. Among the eight postcodes with sufficient tenancy numbers with which to make calculations, the cumulative probability of sustaining a Long-Term tenancy at 12 months range from relatively low cumulative probabilities of 0.63 (63%) for postcode 3011 (Footscray and Seddon) and 0.65 (65%) for postcode 3218 (Geelong West and surrounds), to higher cumulative probabilities like 0.77 (77%) for postcode 3084 (Heidelberg, Eaglemont, and surrounds) and 0.87 (87%) for postcode 3065 (Fitzroy).

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<sup>13</sup>There is some further complexity to the postcode field in that pre-2014 Unison tenancy records list suburb names (e.g. Collingwood, Heidelberg) as postcodes. This complexity has been accounted for by the script we developed, by ascribing postcodes based on suburb name. Suburbs typically offer a greater level of spatial detail than postcodes, with multiple suburbs per postcode in the majority of metropolitan Melbourne and Geelong, so converting to postcodes loses some spatial detail. However, the loss of precision from using postcodes is balanced out by the requirements for calculating tenancy sustainment cumulative probabilities. Furthermore, the differences between Rooming House and Long-Term tenancies are such that it is still important to separate the two tenancy types, even if this means that even fewer postcodes have sufficient numbers of tenancies with which to calculate sustainment cumulative probability. We restricted our analysis to postcodes with 40 or more Long-Term tenancies.

<sup>14</sup>Geocoding' refers to the process of converting text or image information about a location, into digitised map data suitable for use in a Geographic Information System.

Figure 11: Likelihood of sustaining Long-Term tenancy, by postcode with 40 or more tenancies



Over time, the differences between postcodes are more pronounced. Postcodes 3011 (Footscray and Seddon), 3218 (Geelong West), and 3066 (Collingwood) each have no more than a 20% chance of sustaining a Long-Term tenancy to 48 months. By contrast, postcodes 3065 (Fitzroy) and 3018 (Altona and Seaholme) each have more than a 50% chance of sustaining a Long-Term tenancy to 48 months (cumulative probability of 0.52 and 0.66, or 52% and 66%, respectively). Somewhere in the middle of these different outcomes, postcodes 3047 (Broadmeadows and surrounds), 3084 (Heidelberg and surrounds), and 3067 (Abbotsford) each have around a 30-40% chance of sustaining a Long-Term tenancy to 48 months.

The spatial data cannot tell us *why* there are variations, but they can point to factors that are manifesting spatially. Perhaps the areas with low sustainment odd have high concentrations of Unison Long-Term tenants with characteristics associated with shorter tenancies: younger tenants, tenants with lower and less secure income, tenants previously homeless or in jail, and so forth. Or perhaps the properties in these postcodes are managed with stricter tenancy policies, so that non-payment of rent or other issues are quickly

acted upon. Perhaps the housing stock is of a lower standard. Perhaps these areas feel less convenient or less safe or less comfortable for tenants. And perhaps the neighbours are a problem for the tenants (or vice versa).

Most likely, variations between postcodes are attributable to multiple overlapping factors. Intuitively, readers residing in Victoria will know that the day-to-day experience of living in Fitzroy would be different to that of living in Geelong West, and that, likewise, there would be differences between living in Collingwood or in Heidelberg.

Postcode 3065 (Fitzroy) has the highest cumulative probability of tenancy sustainment at 12 months but falls below postcode 3018 (Altona and Seaholme) at subsequent milestones. Postcode 3018 (Altona and Seaholme) has the highest cumulative probability in the long-term, with very low drop-off rates between 12 months and 48 months. Workers at Unison will be familiar with at least one explanation for this: Altona houses a high concentration of tenants over 55 years of age. As shown earlier in this report, older tenants tend to sustain tenancies longer.

## Analysis

This may be accentuated by the fact that Altona is likely to be a pleasant area for older tenants: quiet but convenient, with many parks, a beach, affordable shopping options, and a train station. Preliminary results from the Maximising Impact tenant study show positive neighbourhood feedback from tenants in Altona. The same area would not necessarily suit younger tenants, or tenants recently in jail, but the placement of the over-55 tenants in this area does appear to be manifesting in longer tenancy sustainment.

Fitzroy, a very different area, also has relatively high Long-Term tenancy sustainment rates: perhaps this area 'ticks the boxes' for a different group of tenants, with close proximity to the city, multiple public transport options, crowds, service providers, and so forth. These respective postcodes also have different age profiles for the general population: at the 2016 Census, the median age for postcode 3018 (Altona and Seaholme) was 42 years, compared to 33 years for postcode 3065 (Fitzroy).<sup>15</sup>

Given the limitations posed by not having sufficient numbers of tenancies in many postcodes, it may be possible in future reports to make use of Local Government Areas (LGAs), or Statistical Areas used by the Australian Bureau of Statistics,<sup>16</sup> and thereby to include more Unison properties within the spatial analysis. An analysis of spatial variations for Rooming House tenancies may also be of interest. So, too, may be an analysis of neighbourhoods and neighbours: a hypothesis to test whether long tenancy duration in individual properties is associated with longer, or shorter, tenancy durations in neighbouring properties. We intend to look at the topic of spatial analysis in greater detail in subsequent reports.

**Given the limitations posed by not having sufficient numbers of tenancies in many postcodes, it may be possible in future reports to make use of Local Government Areas (LGAs), or Statistical Areas used by the Australian Bureau of Statistics, and thereby to include more Unison properties within the spatial analysis.**

<sup>15</sup>ABS, '2016 Quick Stats: 3018', [https://quickstats.censusdata.abs.gov.au/census\\_services/getproduct/census/2016/quickstat/POA3018?opendocument](https://quickstats.censusdata.abs.gov.au/census_services/getproduct/census/2016/quickstat/POA3018?opendocument)  
ABS, '2016 Quick Stats: 3065', [https://quickstats.censusdata.abs.gov.au/census\\_services/getproduct/census/2016/quickstat/POA3065?opendocument](https://quickstats.censusdata.abs.gov.au/census_services/getproduct/census/2016/quickstat/POA3065?opendocument)  
Accessed 17/10/2019

<sup>16</sup>ABS, 'Statistical Area level 1 (SA1)', [https://www.abs.gov.au/ausstats/abs@.nsf/Lookup/by%20Subject/1270.0.55.001~July%202016~Main%20Features~Statistical%20Area%20Level%201%20\(SA1\)~10013](https://www.abs.gov.au/ausstats/abs@.nsf/Lookup/by%20Subject/1270.0.55.001~July%202016~Main%20Features~Statistical%20Area%20Level%201%20(SA1)~10013) Accessed 17/10/2019.

# Discussion and Recommendations

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Tenancy sustainment is fundamental to resolving homelessness and addressing chronic housing instability. However, understanding patterns of tenancy sustainment is not as straightforward as might be imagined, and a study of social housing tenancy sustainment patterns necessitates some important disclaimers before presenting recommendations.

Thinking of tenancy sustainment purely as a quantitative measure ignores the point that just because someone sustains their housing for a long time does not necessarily mean it is a good outcome. Households might want to move but cannot because affordable housing options available to them are limited, or even non-existent. Furthermore, a small but conspicuous number of very long tenancies present Housing Associations like Unison with complex challenges that can often undermine the housing stability, health, and happiness of other tenants and neighbours. Similarly, just because some people have relatively short tenancies it is problematic to assume this is always a bad outcome. Indeed, we know that the housing mobility of younger people in the broader community is greater than older people, and similarly we know that single people are more mobile than families.

There are however, sound reasons to look at ways of raising tenancy sustainment rates for a social housing provider. Firstly, research consistently indicates that stable (good quality, affordable) housing is associated with better non-housing outcomes such as education, health and employment. Secondly, for communities to thrive they need at least some stable longer-term tenancies, otherwise the 'churn' of many short tenancies will override positive outcomes achieved with preceding tenancies.

Our analysis highlights that Unison, compared to community housing providers across the country, is holding on to its tenancies for longer. And, as our analysis also shows, households with some

characteristics and certain experiences are more likely to sustain their housing. The findings presented in this report provide Unison with a solid empirical foundation to guide future decision making and enhance housing and non-housing outcomes for its tenants.

The findings presented in this report provide further confirmation of the work we undertook in an earlier tenancy report, when we examined *early tenancy loss* (defined as tenancies ending before 18 months). The incorporation of an additional methodological approach (the techniques of *survival analysis*) has allowed us to extend our conception of tenancy duration beyond a binary definition of early tenancy loss, through to a much wider spectrum of time points at which tenancies exit or do not exit. The results present further sides to the story of early tenancy loss. Many of the characteristics we identified in that study are present in this report: those who are the most vulnerable are often the ones who find sustaining a tenancy hardest. For example, for tenants who have recently experienced homelessness or who have been in jail, the cumulative probability of sustaining a Long-Term tenancy with Unison is markedly lower than those who haven't.

But equally, through the application of survival analysis techniques we now have stronger evidence of who is more likely to sustain their housing: older people; those on the DSP and those who were previously in private rental or a boarding house. Survival analysis also highlights the significance of tenant age to tenancy sustainment, with the

differences between younger and older tenants striking enough to suggest that what constitutes a 'long' tenancy should be considered relative to tenant age. These techniques have also allowed to see, in greater detail, the points in time when the cumulative probability of tenancy sustainment drops the most. Across multiple subsets of Unison tenancies in this report, the greatest drop in tenancy sustainment probability is in the first year of tenancy.

In future analyses, the wider range of survival analysis techniques can be utilised to understand these patterns with greater sophistication, notably with the development of hazard models. These can be complemented and interpreted with reference to qualitative data, and with reference to the results of the longitudinal Maximising Impact study, which is tracking more detailed housing and health outcomes for a subset of Unison tenants over time.

In the meantime, we recognise that other factors influence tenancy sustainment patterns, but even with the limited dataset available to us there are opportunities for Unison to develop targeted strategies to reduce early tenancy loss and enhance sustainment patterns. Based on the findings presented in this report we offer five recommendations.

## Recommendations

Improving tenancy sustainment is not a straightforward task, as many of the factors that influence housing stability are outside of Unison's control. An easy way for Unison to increase tenancy sustainment rates, as well as improve its financial position, would be to target new tenancies to older people receiving the Disability Support Pension. However, 'cherry picking' households with these characteristics would undermine Unison's commitment to **housing the most vulnerable members of the community**. In order to stay true to its mission we offer five recommendations for Unison to consider. They are:

### Recommendation I

Identify and increase access to Long-Term housing stock for support providers that demonstrate regular contact with households and offer practical assistance in sustaining tenancies. Unison should develop a statement that clearly articulates its expectations of support agencies.

### Recommendation II

With respect to tenant age, rather than targeting older households, a more appropriate response might simply be to manage expectations differently. A long tenancy for a young person is shorter than for an older tenant, and this has broad implications with respect to Unison's goal of creating thriving communities. For instance, it might be prudent to have a policy of rotating younger and older tenants in a property: a series of young people in one property will have the neighbours seeing new faces often. Equally, Unison should anticipate that the high tenancy sustainment rates for older tenants may present in an unwillingness to move even when there are problems with the property or with neighbours. We recommend that Unison incorporate the knowledge that younger tenants are likely to move more often, and older tenants more likely to stay, into its planning and benchmarks.

### Recommendation III

Increasing overall tenancy duration is a positive goal, but some longer tenancies present challenges and directly impact on the stability of other tenants. Unison should examine whether there are high levels of churn in particular buildings or near particular tenancies.

### Recommendation IV

Continue a focus on data quality improvements. In a previous Unison Housing Research Lab report we raised the issue of data quality, noting the large amount of missing data necessary for identifying household type. We subsequently observed a substantial improvement in the 12 months following the release of the report. Two notable data deficits in this analysis were around 1) disability status and disability type, and 2) the distinction between affordable tenancies and social housing tenancies. We encourage Unison to address this, and other data deficits, by implementing a small, ongoing working group charged with the responsibility of assessing, and where necessary, addressing data quality issues.

### Recommendation V

A spell in incarceration prior to starting a Long-Term tenancy is clearly associated with a strong likelihood of early tenancy loss. Improving housing retention among this group has been an ongoing challenge over many years, and both policy makers and practitioners have struggled to find an adequate solution. In part this speaks to a range of issues outside of welfare and housing agencies' control. We recommend that Unison take an experimental and data-informed approach to identify the housing and/or support configurations associated with increases in tenancy sustainment for people exiting incarceration, even if these increases are modest. To action this, we suggest, firstly, that Unison take stock of its existing data in order to identify cases when tenancies preceded by incarceration have sustained over six months (given that this far exceeds norms); and, secondly, that Unison implement trials of different housing and support configurations for new tenancies in this cohort. For example, Unison could allocate some of these new tenancies to housing units scattered throughout the community, and some to housing in apartment blocks but with different thresholds (e.g. 20% and 40%). Given that there is not currently a clear solution for increasing tenancy sustainment for people exiting incarceration, and that exits occur quickly, there is scope for rapidly trialling and making incremental improvements.

**Improving tenancy sustainment is not a straightforward task, as many of the factors that influence housing stability are outside of Unison's control.**



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