



A social action project by the Brotherhood of St Laurence

## Housing stress: How have low-income households fared during the housing boom?

**“I could probably safely say that if everybody was living in fairyland, we’d all like our own place—you know, we’d all like a bedroom for each of our kids, if that’s the situation, or a flat whatever ... but for the housing that we would like, it’s just not affordable and it’s just not there.”** (Single rooming house tenant, inner city)

### Inside this issue:

**What are the impacts of increases in housing costs on low-income households?**

**What are people being forced to go without?**

**What trade-offs do people make in order to obtain and retain housing?**

**What is the difference between what people pay and what they can afford?**

*The Brotherhood of St Laurence wishes to acknowledge Melita Hoskins, Jacqui Theobald and Sally Jope for their work on this project, as well as the people who told their stories.*

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To respect the privacy of participants, all names used are pseudonyms.

### What is housing stress?

Housing stress is defined in the National Housing Strategy (1991, p.ix), which states that households are in financial housing stress if they pay more than 30 per cent of income on housing and are in the lowest 40 per cent of the income distribution range.

Housing stress generates unacceptable pressures on individuals, families and the entire Australian community.

Despite the ‘housing boom’, Australia has experienced a continuing decline in the stock of affordable housing and is facing a housing affordability crisis. Nationally there is an estimated shortage of 150,000 units of affordable housing (Yates & Wulff 2000, pp.56–7).

There are approximately a quarter of a million people experiencing housing stress and if trends continue, the number will reach one million by 2020, even without including people in regional Australia (Berry & Hall 2001, pp.11–13).

Households in the bottom 20 per cent of income earners are especially vulnerable to housing stress: homebuyers and private tenants spend on average 64 per cent of their income on housing costs. Amongst households in the next lowest 20 per cent of income earners, homebuyers with a mortgage spend on average 31 per cent of their income on housing costs and private renters 32 per cent (Winter & Donald, 2001, p.17).

Furthermore, between 1986 and 1996 the proportion of lower income tenant households in housing stress increased in nearly all Australian capital cities,

including Sydney (67.3% to 80.7%), Melbourne (60.5% to 74%) and Adelaide (63.4% to 76.1%) with small increases also recorded for Hobart and Brisbane (Berry & Hall 2001, pp.11–12).

In 2001 it appeared to Berry and Hall (2001, p.13) that housing stress may be ‘climbing the income ladder, affecting ... those who have been described as the ‘working poor’ and, even middle income households’.

### This bulletin

In *Changing Pressures* Number 7 (July 1999), we explored problems faced by low-income private rental tenants, to promote understanding of some of the limitations of this tenure. Given that Rental Assistance—the major form of housing assistance for low-income households—relies upon the availability of affordable private rental accommodation and given the inflation of housing prices since that time, we decided to revisit this issue and focus on the experience of housing stress.

In this bulletin, we explore the effects of housing stress for people both in private rental and paying a mortgage and the consequences of this for the quality of life of our neighbours.

## Policy context

Australia does not have a national housing policy. While the federal government has a range of interventions that mainly support the provision of privately owned housing, there is plenty of evidence of a failure to ensure sufficient affordable housing stock. Current policies—and their associated subsidy streams—that could impact on the supply of affordable housing lack coordination and even appear to be contradictory (see Table 1).

Furthermore, taxation concessions to investors in rental housing appear to act as a disincentive to the supply of low-cost rental stock (Wood 2002); and the greatest concessions through the taxation system (exemption from taxation on capital gains or on imputed rent) benefit owner-occupiers, in particular those with high incomes (Yates 2002).

### Public housing

Public housing is funded jointly by the Commonwealth, states and territories under the Commonwealth State Housing Agreement (CSHA), the only source of funds to supply affordable housing for households unable to compete in the market. The CSHA accounts for the smallest subsidy

amount yet receives the most scrutiny. Furthermore, under the next CSHA, funds from the Commonwealth are mooted to continue to decline, from \$805M to \$725M in the first year, before being indexed for the next four years (Perkins 2002).

Expenditure on the CSHA has been in decline in real terms since the 1980s and annual additions to public housing have declined from between 10,000 and 15,000 to less than 5,000 dwellings in the last few years (Berry & Hall 2001, p.84). Current policy favours the targeting of scarce affordable housing resources to those with the highest (and often the most complex) needs and with the lowest incomes. The internal revenue now generated by Victoria's public housing only covers the cost of rental operations but is not sufficient to fund the acquisition of new stock, improvements to older stock or redevelopments of estates (Hudson 2002). Therefore, the decline in funds available through the CSHA is all the more significant.

### Rent assistance

Rent Assistance (RA) is the major form of direct housing assistance provided by the Commonwealth government to people living on

low incomes. It is a cash payment to income support recipients renting in the private market and in 2000–01 expenditure on RA exceeded \$1.7 billion (Hulse 2002). RA is paid as a proportion of rent and is capped at a certain level. Its value is eroded in areas where housing costs are high.

RA has failed to significantly alleviate housing stress amongst low-income households in the private market. For example, singles and couples without children who are eligible to receive rent assistance could not afford to rent any type of dwelling in either Melbourne or Sydney (Berry & Hall 2001, p.76).

RA also lacks horizontal equity, excluding working people on low incomes and creating a situation where income support recipients receive assistance to meet housing

**Table 1: Current Commonwealth housing assistance**

Type of assistance	Total value (billion dollars)	Benefits most	Subsidy per household, dollars	Reference
Non-taxation of imputed rent	8	Owner-occupiers in second highest income quintile	4,200p.a.	Yates 2002a, p.vi
Capital Gains Tax exemption	9–13 (2000-01)			
Tax concessions (negative gearing)	1 (1998–99)	High income-tax bracket property investors	n.a.	Wood 2001, p.426
Capital Gains Tax savings	n.a.		n.a.	
First Home Owners Grant	1.0	Owner-occupiers	7,000–14,000 (one off payment)	Yates 2002a, p.7
Rent Assistance (2000-01)	1.7	Renters and investors in private rental market	1,600p.a.	Hulse 2002, p.13
Commonwealth State Housing Agreement (Subsidy to public tenants)	0.9	Renters in public housing	4,000p.a.	Ballardin & Trudgett 2002, citing Munro 1997, p.4
Total housing subsidy	More than 21.6			

costs while low-income workers on similar incomes do not (Berry & Hall 2001, p.79). Similarly, low-income households struggling to meet mortgage repayments also receive minimal government housing assistance.

To be effective, RA relies upon a sufficient supply of low-cost, affordable housing in the private rental market. Yet while the proportion of Australian households in the private rental market is growing, affordable private rental stocks are decreasing.

Despite a net gain of 34 per cent in private rental stock in the period 1986 to 1996, the proportion of affordable housing stock fell by 28 per cent (Yates & Wulff 2000, p.50). Both negative gearing and capital gains tax exemptions contribute to this trend, encouraging investors to purchase high-value properties, rather than low-cost, affordable housing. The taxation system therefore provides investors with a disincentive for private investment in housing which low-income families can afford (Wood 2001).

## Home ownership

As a result of the housing boom, with house prices rising by 18.9% nationally between June 2001 and June 2002 (FACS 2002), housing affordability has decreased.

Historically high rates (around 70%) of home ownership are showing signs of declining, especially among the younger age-groups (25 to 44-year-olds) (Yates 2002b, p.34). Consequently the private rental market has increased, and has increased fastest where house prices have risen most rapidly (Berry & Hall 2001, p.10).

In 2000, the First Home Owners' Grant (FHOG) and the Commonwealth Capital Grant (CCG) were introduced to assist first home buyers to enter home ownership. Unfortunately for low-income households, real prices of both large and small dwellings have increased faster than real household incomes, leading to decreasing purchasing power for low and middle-income households. Between 1986 and 1996, median

household incomes for the bottom 40 per cent of income earners fell considerably in real terms in Adelaide, Melbourne and Sydney (Berry & Hall 2001, p.39).

The untargeted nature of these grants for homebuyers demonstrates the Commonwealth's continued belief in the ability of the market to supply adequate amounts and types of housing stock according to demand. The reality, however, is that the market is failing to supply adequate amounts of affordable housing in appropriate locations. Unfortunately, current government policies do little to address this problem.

## People who spoke to us

For the present research, 21 participants were recruited on the basis that they were on low incomes and paying more than 30 per cent of their income for housing costs—in other words, they were experiencing housing stress. Participants were recruited in inner, middle and outer suburbs of Melbourne and one regional area through community-based welfare agencies. Five of the participants were paying mortgages, 14 were in private rental housing, one was in community housing and one was homeless. For those who were homebuyers, the decision to purchase a home was based on their negative experiences in private rental and the expectation that home ownership would provide them with security in the long run.

The participants' ages ranged from 18 to 54, with more than half over the age of 35. Four were married; of the

17 who were single, four were separated. Thirteen of the participants had dependent children and ten were sole parents, nine of whom were women. All but one of the participants relied on government pensions and benefits as their main source of income.

The majority of participants reported that in recent years they had experienced times when they could not afford to pay rent and fell behind in rent payments. Moreover, most of the participants reported that they had experienced difficulty in finding affordable private rental accommodation in the area where they wanted to live. Several participants also revealed that their rent had increased substantially within the past two years.

Alongside the lack of affordable and well-located housing, many participants claimed the low levels of

income support payments contributed to the experience of housing stress. Most participants in private rental were not aspiring to home ownership because they did not see it as a possibility. Others had left home ownership and found private rental more manageable on a limited income.

Other issues identified as contributing to housing stress were family breakdown, poor health, and unemployment or underemployment. Childcare and associated costs were also identified by participants as factors that restricted them from finding employment and therefore kept them in housing stress.

## What people told us

### Three stories

The following stories illustrate the experiences associated with housing stress:

**Cathy** is a 37-year-old single woman who rents a small flat in a middle suburb. Over the past five years Cathy experienced problems finding private rental accommodation that was both affordable and located close to her workplace. She had only just moved into her flat when she was forced to resign because of pre-existing work-related injuries. She was earning \$600 per week and paying \$130 (22 per cent of her income) in rent. Since becoming unemployed, she has received Newstart allowance of \$210 per week, so rent now consumes 62 per cent of her income. This leaves her with a little over \$10 per day for all her living expenses including food, clothing, utilities, petrol and credit card payments. Cathy has the added stress of medical tests that she cannot afford:

*I'm living probably day to day, week to week and I've got other commitments and bills ... I've been putting off having medical tests done because financially I can't afford it on top of my normal living expenses ... I can't budget for \$320 worth of medical radiology scans on a Newstart Allowance on top of rent, it's just mission impossible. When you haven't got your health ... once you're in that situation, nothing else matters as long as you've got a roof over your head.*

Cathy does have the option of trading her location for more affordable housing. She was informed that if she applied for public housing in the town where she grew up, she might be housed quickly. However if Cathy moved so far from the city, she would not be able to access specialist medical services and her employment prospects would be reduced. She would also risk incurring a breach of her Newstart payment because Centrelink may impose penalties for recipients if they move to an area with higher unemployment. Cathy comments:

*I can go up there and maybe be housed ... but my work prospects, if I get past the health issue, aren't good, and if I need medical assistance it would have to be here in Melbourne ... it's sort of a catch 22.*

**Felicity** is a 38-year-old sole parent living with her three children. For many years Felicity experienced increasing financial hardship in private rental and difficulty in finding adequate housing. She also felt that real estate agents discriminated against her as a sole parent. In an attempt to provide a more secure future for her family, Felicity managed to borrow the money to purchase a house in an outer suburb of Melbourne. However, Felicity's position is as bad as if not worse than before, because she is no longer entitled to Rent Assistance and has extra costs of insurance and maintenance. From income support of \$420 per week, she pays \$200 (48 per cent of her income) on her mortgage repayments. This leaves her with \$220 per week—or \$7 per day per person—to pay for food, clothing, utilities, education, transport, housing maintenance and insurance.

As a result of her housing costs Felicity struggles to provide food for her children and finds she is getting further into debt:

*Each day I'm not working I'm falling into debt. My insurance, my telephone, my gas, everything is through my credit cards. I've maxed out one credit card, I've gone onto another ... and my food is [paid for] through credit cards. If I don't do it from a credit card then Mum and Dad are giving me food. How many times can you say 'no' to your children – or 'later' or 'maybe'?*

To her embarrassment Felicity also relies heavily on her parents for financial assistance:

*I was fortunate that I was able to purchase a home, but every cent was borrowed including the deposit ... My parents are subsidising me ... It is really quite embarrassing to have to rely as an adult on Mum and Dad and especially to cater to the needs of your children. If it wasn't for Mum and Dad I'd probably be out on the streets by now.*

The other issue confronting Felicity is the inappropriate location and size of her house:

*I don't want to live in this area—the only reason I am in this area is because this is the only place I could afford to buy. I'm too far away from my support, which is my mum and my dad... The*

*bedrooms are so small the kids can hardly breathe in their rooms. I'm grateful it's my own home but it's inadequate.*

As a result of her housing stress Felicity's health has also been jeopardised:

*I feel isolated and I'm scared ... It really does have a huge psychological impact on your well-being. If I'm not mentally healthy then it affects me physically and my hands shake and I become sick ... I can't work at the moment [be]cause I'm sick. So it's like a vicious circle.*

**Kelly** lives in an outer suburb in Melbourne with her three-year-old daughter. A sole parent, Kelly works full time to support herself and her daughter and struggles with her housing costs. She earns a gross income of \$400 per week. Since a recent rent increase, she pays \$175 or 44 per cent of her weekly income on rent. This leaves her with \$225 per week to cover all other costs such as childcare, transport, food, utilities and clothes.

*My daughter says 'I want to go there, I want this'... I say, 'All right sweetheart, one day' and your heart's breaking inside. You go crazy. You think about so many things you could do – the measures you think about and the extremes you're willing to go to just to put food on the table.*

As well as putting severe pressure on her budget, Kelly's housing is substandard:

*The lino's all ripped up, I've got cracks all through the wall, my shower is all caving in, [the water's] going into my hallway cupboard.*

## The impact of housing stress

### Housing-related poverty

Housing-related poverty affects all of our participants to different degrees and in varying ways:

- Some are unable to afford basic expenses.
- Some experience a negative impact on their health.
- Some are in debt resulting from bills and rental arrears.
- Some are in sub-standard housing.
- Some are disadvantaged by location.
- Some experience shame due to continued financial dependence on family.
- All can afford few recreation and leisure activities.

### Basic expenses

Participants frequently commented on the difficulties of being able to afford fundamental items such as food and clothing because of their housing costs:

*Your health is affected because you can't afford nutritious stuff because it's costly. If you were paying less rent you could be putting more into healthier food for your health.*

(Couple with two young children, renting house in regional area, spending 32 per cent of income on rent)

One single father with teenage children said he was spending a very high proportion of his income on rent and was left with only \$50 a week to cover expenses:

*For donkey's years, when the kids are growing up, you get a normal meal. Now things have changed, what do you tell them—'Well, I'm sorry, you can't have a normal meal'?*

(Sole parent renting a house in outer suburb)

### Health

High housing costs meant people were unable to afford medicine and medical specialists:

*And then when the kids do get sick and they have to see a paediatrician, it's hundreds of dollars just to see them, and people that are on the dole and paying private rent can't ... Your child just doesn't go to a specialist.*

(Couple with two young children, renting house in regional area, spending 32 per cent of income on rent)

One participant revealed that he was unable to afford medication, because he was paying 51 per cent of his weekly pension on rent for a substandard house. This left him with \$115 per week to cover his expenses.

*I don't buy my medication because I simply can't afford it. I'm up for \$15–20 a week. And if I don't take them, I'm putting myself at severe risk of another stroke and increasing the amount of blackouts. I'm living in totally inadequate housing ... I have steps that are too steep for a bloke that has blackouts and such.*

(Single male renting in middle suburb)

Of further distress to him was the fact that his rent was about to be increased by \$15 a week, leaving only \$100 to cover expenses. This combined with his unsuitable housing placed his health at severe risk.

### Mental health

We found a significant psychological impact of housing stress:

*You've got to have a roof over you head. When you're trying to deal with everything else and you have that added stress [of excessive rent] ... it starts to play with your mind.*

(Woman renting a flat in middle suburb)

We also found psychological effects related to loss of independence, leading to shame and embarrassment:

*I have folks in India and I'm literally on the verge of the begging bowl to them and had it not been for them, I would be out on the road. This is supposed to be an affluent society. Actually you can go around the bend.*

(Sole parent renting in outer suburb)

### Lack of leisure and recreation

When we asked participants to comment on what they were forced to give up as a result of their housing costs, recreation and entertainment were the first things to go:

*What's that? What's entertainment? The only thing I know as entertainment is you pull out a video and put it on and it's one you've pre-taped off the TV anyway because it's the only thing you can*

*afford. And the last time I can remember going on holidays would have been when my parents went to Queensland. I don't remember holidays.*

(Sole parent renting a house in a regional area, spending 55 per cent of income on rent)

A woman in another family spending 44 per cent of their income on mortgage costs described the strain placed on her family by the loss of sporting and recreational activities:

*My husband isn't a budget person so I've always done all that and I find it's actually put stress on our actual marriage. He's involved in the cricket club and (now) I have to say 'Oh sorry, you can't have that extra ten dollars today', and feel that I personally take that on. Or there is the kids asking me, 'Can we go to the movies over the school holidays?' and I have to say that we can't afford it.*

(Woman with two children, paying mortgage in outer suburb)

Another woman revealed that the cost of a single outing threatened to torpedo her careful budgeting:

*Well you don't go out very much and you're careful with your shopping. You don't have a life actually... I can't afford it, the bills come first and the mortgage has to be paid and I've got my house payments down to the barest minimum. If I want to take my granddaughter to the pictures you've got to pay two fares and you've got to buy her a little box of popcorn, that's 30 dollars, well that throws my budget out for a whole fortnight, [be]cause I live from fortnight to fortnight.*

(Single woman, outer suburb, spending 54 per cent of pension on mortgage)

## The impact of housing stress

### Debt and rental arrears

Some participants were being forced into debt to cover housing costs. This has the effect of creating insecure and unsustainable tenures, which in turn increases the risk of eviction and homelessness. People are faced with difficult choices:

*At the moment I'm in a bit of a dire strait, my 20-year-old daughter has actually just applied for a bank loan to give me the money to help with the arrears so that we won't be kicked out. I know I'm gonna have to move and I'm dreading it ... How can I save for a bond? I would have to borrow to relocate and I don't want to go far because my children are still in high school and do I really want that disruption for them?*

(Sole mother of six renting in middle suburb)

Another participant revealed how something as small as celebrating her daughter's birthday was enough to put her behind with rent payments:

*My daughter's birthday party was two weeks ago and now I'm behind in my rent because I actually had a birthday party ... I do feel it, with two kids by myself.*

(Sole parent renting in middle suburb)

### Having to choose between location and quality

A number of participants were suffering both from housing stress and from a lack of well located housing. For example, some people were forced to live in outer areas because it was the only option for them. In this sense they were forced to trade location for more affordable and better quality housing. Participants in middle suburbs experienced unaffordable and substandard housing as a result of trading quality for location.

### Outer suburbs

People renting in outer areas experienced disadvantages such as a lack of access to employment opportunities (including part-time and casual) and excessive travel times to work:

*The only reason I'm here is because that was the only affordable thing. If it was possible [I would go] somewhere around the central city. There are a lot of part time jobs you can pick up ... go there for a couple of hours. Going from here it takes a couple of hours going in, couple of hours going back and then you've wasted 2-3 hours in travelling, how do you look after the kids?*

(Sole parent renting in outer suburb)

One woman had been looking for housing that was more affordable and didn't require her to drive an hour to her daughter's childcare and then to work:

*I'd like to live at least in a 10-15 minute perimeter [sic] of work. I've been looking for almost a year for somewhere to rent close to my daughter's day care and so I can get to work. They're long days, as it is, working full time, and even longer when you're getting up that extra hour early to drop your daughter off. It has to be close... I can't afford to drive there every single day.*

(Sole parent paying 42 per cent of income on rent)

### Middle suburbs

Renting closer to the city sometimes provides better access to public transport and shopping. However housing is sometimes substandard and often overpriced:

*I'm in a real dive of a house. Tiles are falling off the bathroom and I'm forever gluing things back on. But I have a bus right out the front, my aunty next door and the shops are in walking distance, so that's why I pay so much for it.*

(Sole parent living in middle suburb, spending 36 per cent of income on rent)

Even in the middle suburbs, however, for some households public transport was inadequate:

*The main problem is that there's no public transport nearby and it's a fair walk to ... bus stops. The shops are so hard to get to. If you run out of milk I can't walk up to the shops because the walk is six to eight blocks.*

(Sole parent living in middle suburbs, spending 55 per cent of income on rent)

### Inner suburbs

Participants from inner areas identified a serious shortage of affordable and adequate housing, particularly for single people. The single people we spoke to were all unable to afford to privately rent houses or flats. Instead they lived in bed-sits, rooming houses, hostels or with friends and still found themselves spending large proportions of their income on rent for a single room.

One man who had lived in and out of boarding houses revealed:

*If you're paying \$300 a fortnight on rent and you're only getting \$400 a fortnight, that \$100 just doesn't cut it. You can't afford to feed yourself.*

(Single man renting a room in the inner city)

An 18-year-old woman had been forced to spend 80 per cent of her Youth Allowance payment of \$175 a week to continue renting by herself:

*I came down ... with my boyfriend and when he found out I was pregnant ... he took off. We got a bedsitter when he was with me and that was \$140 ... but now that he's gone I can't afford it ... and I've been to a few organisations and they don't help out.*

(Single woman)

## What is affordable?

On average, the amount of income that participants felt was affordable was approximately 30 per cent.

Participants commented on how that 'bit extra' every week would make a difference to their lives in terms of having sufficient disposable income to cover unexpected costs and bills.

*I could manage 30 per cent, just an extra 50 dollars a week would just give you enough... if something goes wrong with the fridge or freezer. That extra 40 or 50 dollars makes a huge difference.*

(Single woman mortgagee in outer area)

Another participant who was paying \$175 rent per week stated that she would live better paying only 30 per cent of her income on rent:

*\$120 would be great. That would be fine ... then I could pay the bills in top of that [because] at times my gas and electricity have been cancelled.*

(Sole parent renting in outer suburb)

Community housing (a rooming house program) was one of the few affordable options identified by people living in the inner city. This form of housing is government-subsidised, and supplies affordable as well as secure, stable

accommodation. Shared facilities mean it is not appropriate for people wanting or needing to live independently.

### What are people willing to pay for

The amount participants were prepared to spend on their housing was related to both its location and its quality.

#### Location

Some participants said they would be prepared to pay more for housing located close to the city and transport:

*It depends where you are. [This] is miles off, it depends on transport, it depends what distance it is.*

(Sole parent renting in outer suburb)

Another participant revealed that she was prepared to pay for a location in which she felt safe:

*Down here I feel safe ... down here I can walk around and it's nothing. It was a move of choice for me. Even though [before] I was in the Department of Housing ... and it was cheaper*

*rent. I still prefer the safety here, it might cost me extra but for my peace of mind I'm a lot better off.*

(Sole parent renting in regional area)

#### Quality

Some participants were prepared to pay more for better quality housing:

*It depends on the state of the house. We've been told to put our names down for a commission house ... [but] ... nothing ever gets done and the houses are old and run down ... with private [rental] they sort of get on it quicker. I'd rather be in private.*

(Couple renting in regional area)

## Implications

The stories in this bulletin illustrate the impact of housing stress on individuals and families.

In particular this research has illustrated that the effects for people experiencing housing stress can be categorised broadly into housing-related poverty and locational disadvantage. It is evident that the market is failing to supply adequate amounts of good quality and affordable housing in appropriate locations.

It is of particular concern that many families are struggling to meet the costs associated with providing adequate food, clothing and other essential items, as a result of housing costs. Also of concern is the fact that households are being forced to move to locations where access to employment,

childcare and support networks is limited. This appears to contradict policies in other areas, which are attempting to encourage labour market participation. More specifically, for children in families on low incomes, restricted participation in social activities can have detrimental effects on their well-being because these 'represent critical areas in ... their social development' (Ridge 2002, p.13).

In spite of the current housing boom, the extent and effects of housing stress show clearly that existing housing policies are failing low-income families. To improve the housing situations of people living on low incomes, the Brotherhood of St Laurence supports the development of a national housing policy framework that will promote:

- expanded provision through the CSHA of public housing that is both well located and of good quality
- expansion of rent assistance and housing assistance through the income support system to assist low-income households who are renting or buying their own home
- instruments to direct private sector property investment into affordable housing
- participation of all levels of government in response to this crisis.

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Published February 2003 by  
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