‘Shelter is a dignity’: towards antiracism practices in rental housing

THE UNIVERSITY OF MELBOURNE

Acknowledgement of Country

This report was authored on the traditional lands of the Wurundjeri Woi Wurrung people of the Kulin nations. We offer our respect to Elders past, present, and emerging, recognising that the sovereignty of this land was never ceded. We express solidarity with all First Nations communities, acknowledging the enduring impact of colonialism and racism evident throughout this report. We recognise that Australia's unequal distribution of housing resources is rooted in the broader history of violent settler-colonial dispossession of First Peoples, which has shaped racist institutions, laws, and policies.

"We [Aboriginal people] have been homeless in our own lands."

Travis Lovett – Commissioner, Social Justice Hearings, June 2024, Yoorrook Justice Commission

Acknowledgements

This project would not have been possible without the support of our industry partner, Tenants Victoria, who promoted and facilitated the survey distribution through their networks; and who did extensive outreach with community for the focus groups. Special thanks to Farah Farouque from Ethnic Communities Council of Victoria, and Ben Cording from Tenants Victoria for their ongoing support and input into this project. We would like to also thank Nazer Nazir from Australia Afghanistan Initiative Inc, Reham Ishag from Spectrum, Shazia Syed from Women's Health in the North, Poly Kiyaga from Junubi Wyndham and Huda Moutaz Asmael Al-Azzawi for supporting us in the focus group outreach and facilitation. We also would like to thank the Antiracism Hallmark Research Initiative at the University of Melbourne for funding this project. We also acknowledge that some of the images in this report came from freepik.com and unsplash.com. Last, but not least, we are deeply grateful to all participants who shared their time, stories, and lived expertise with us, this work would not have been possible without them.

We are particularly indebted to our survey respondents and focus group participants who shared their experiences. We acknowledge the challenge of openly discussing experiences of racism and do not take for granted our participants' bravery in stepping forward and supporting this project. Erika extends her thanks to Franka Vaughan for her mentorship, and VicHealth for funding her postdoctoral fellowship, which has provided the opportunity to further develop this work.

This report was authored by Erika Martino, Ang Li, Aguer Athian, Alan Loow, Ilan Wiesel, Sunshine Kamaloni and Rebecca Bentley.

Recommended citation

Martino, E., Li, A., Athian, A., Loow, A., Wiesel, I., Kamaloni, S., & Bentley, R. (2025). *'Shelter is a dignity': Towards antiracism practices in rental housing*. Melbourne School of Population and Global Health, University of Melbourne.

Ethical clearance

This research project is supported by ethical clearance granted by the University of Melbourne Human Ethics Committee, Reference Number 27891.

Contents

Terms used in this report

In addition to cited definitions, terms below have been adapted from Tenants Victoria, Diversity Council Australia, and Australian Human Rights Commission resources.

ABS: Australian Bureau of Statistics

Antiracism: An active approach to promoting racial equity by challenging racist practices, policies, and ideas.

CaLD: While the authors acknowledge that there are diverse terms used to describe multicultural communities, we have adopted the widely used term Culturally and Linguistically Diverse (CaLD) that has been adopted by the Victorian Government. This describes communities with varied cultural, ethnic, linguistic, and national backgrounds, typically including those born overseas in non–main-English-speaking countries or whose first language is not English.

Covert Racism: concealed or subtle rather than obvious or public

CRA: Commonwealth Rent Assistance

Cultural safety: We use cultural safety here with respect for its origins in Indigenous health. In this document it refers to safety for culturally and linguistically diverse tenants. It has been defined in healthcare services research as professionals and organisations who continually examine and address their own biases, assumptions, and structures, and are accountable to consumers and communities. Care is culturally safe when defined by those receiving it and shown by progress toward health equity, with ongoing self-reflection and action to reduce bias across care and the workforce (Curtis et al., 2025).

Cultural racism: The perpetuation of racist beliefs and stereotypes that drive both structural and individual racism.

DFV: Domestic and family violence, a form of gender-based violence that occurs across all socioeconomic levels.

First Nations: Refers to Aboriginal and Torres Strait Islander peoples, the Traditional Custodians of Australia.

Institutional/systemic racism: Normalised racist behaviours, policies, or practices embedded in organisations or society.

Internalised racism: When individuals adopt and reinforce negative stereotypes about their own race or cultural group.

Interpersonal racism: Everyday racism that includes harassment, exclusion, or subtle comments or microagressions.

Intersectionality: Coined by Kimberle Crenshaw (1989), this recognises that overlapping social identities (e.g., race, gender) create unique experiences of discrimination or privilege.

Microaggressions: Casual remarks or actions that reinforce racist ideas or stereotypes, often causing cumulative harm.

Overt Racism: Intentional and/or obvious harmful attitudes or behaviours towards another individual or group.

Property manager/agent: Licensed individual managing rental properties on behalf of owners, including social housing providers.

Race: A social construct with no biological basis, yet influential in shaping social hierarchies and inequalities.

Racialisation: The process of assigning individuals to racial categories to uphold social or political hierarchies.

Racial discrimination: Actions, beliefs, or policies that cause unequal treatment based on race, ethnicity, or culture.

Racism: Systems, policies, and attitudes that create inequitable opportunities based on race.

Rental provider (also known as landlord): Defined in the Residential Tenancies Act 1997 (Vic) as a person letting or intending to let a property under a rental agreement.

Rental racism: Term grounded in advocacy, otherwise known as 'racialised housing discrimination' which is 'differential treatment at any stage in the housing continuum – from acquisition, to remaining and maintaining, to selling or moving out – based on the race of the individual, family, or residents in a community' (Cross et al., 2023).

Rental Sector: In Victoria, the rental sector comprises the private rental market, community housing and public housing. Our findings focus on private rentals, but we use the plain term 'rental sector' because some CaLD participants rarely distinguished between tenure types and often moved between them.

Renter (also known as tenant): Defined in the Residential Tenancies Act 1997 (Vic) as a person to whom premises are let or intending to be let under a proposed residential rental agreement.

Structural / Systemic racism: An organised social system that ranks individuals by race, reinforcing inequalities.

Trauma-informed approach: A strengths-based practice that prioritises physical, psychological, and emotional safety to support individuals affected by trauma.

Vic RTA: Residential Tenancies Act 1998 (Vic)

Foreword

Our collaborative and multidisciplinary research team is informed by direct personal and community experiences with discrimination and racism.

We acknowledge that data alone cannot fully express the lived reality of racism within the rental system. We acknowledge that racism is not just a series of isolated acts by individuals, but operates at a structural level embedded in rental laws, policies and institutional culture that shapes renter's health outcomes. As this report testifies, the personal burden of navigating and challenging this harm is significant. Therefore, the responsibility to challenge discriminatory structures must fall on institutions as a core ethical and governance duty, not on those who are targeted. We offer this report as a resource for policymakers and practitioners, acknowledging that empirical research must be integrated with the voices of those affected to build a truly equitable Victorian rental system.

Summary of Key Findings

This report identifies diverse forms of rental racism in Victoria, how people respond and the impact of these experiences. It draws on survey data (n=144 responses) and focus group insights (n=5 groups) from a diversity of CaLD communities.

Survey findings

- Racism occurs at all stages of renting – accessing, living in, and exiting tenancies – and takes interpersonal, institutional, structural, and cultural forms.
- 82% of respondents reported that discrimination is a very or fairly big problem in the rental sector.
- 69% had direct experiences of rental racism; this rose to 85% when vicarious experiences were included.
- Direct discrimination was most common when trying to access housing: 61% reported being denied housing or treated less favourably, and 53% reported being unable to rent in particular locations.
- Men, people born in Africa, those experiencing financial stress (unable to afford essentials after paying housing costs), and those who were currently in social housing were more likely to report rental racism.
- The most common cohorts engaged in discriminatory practices were estate agents/property managers (60%), rental providers (32%), and neighbours (20%).
- Common responses to discrimination included anger, frustration, powerlessness, hopelessness, and depression.
- 67% indicated that their health and wellbeing worsened because of these experiences, with participants who reported more frequent experiences more likely to also report that their health had worsened.

Focus Group findings

- The most significant barriers to accessing housing included high rental costs and exclusion based on receiving Centrelink assistance, along with discrimination based on race, religion, gender and family structure (i.e., having children or being a single parent).
- Young people, refugees, large families and women with a history of DFV reported feeling stigmatised and struggled in particular to access housing.
- Renters felt financially exploited because of pressure to offer above the advertised rent (otherwise known as rent bidding), paying large advance payments, payment to use online tenant-screening tools, above market rent advertisements via social media, and when agents and/or providers withheld bonds unreasonably.
- Renters felt excluded based on their cultural background in applications due to requirements for excessive documentation when applying, ignored phone calls, name-based bias, selective inspection codes at viewings, online tenant-screening tools and in person viewings conducted in disrespectful ways.
- Renters felt pressured to move from their home because of rental provider needs, rent hikes, poor quality or inappropriate housing or DFV, with some being made homeless.
- Renters accessed formal and informal community support to help them navigate the rental systems and to secure accommodation.
- Bicultural housing support workers reported that they did not have sufficient resources to support people in finding homes.
- Renters described structural barriers to pursuing their legal rights or engaging with processes for reporting rental racism due to fears of rental provider retaliation and increasing their risk of housing insecurity and/or homelessness.
- Renters disclosed that experiences of rental racism negatively impacted their employment, relationships, and sense of community connection.
- Renters disclosed that experiences of rental racism caused hypervigilance, fear, stress, anxiety, depression, and poor physical health.
- Renters called for greater tenant education and representation, stronger regulation and better discrimination reporting mechanisms, along with more public investment in social housing and culturally safe housing support services.

Recommendations for Reform

- Strengthen the bicultural workforce in the rental sector to challenge discrimination, expand interpreter services, and provide coordinated rental support.
- Improve reporting pathways by making complaints simpler, safer, multilingual, and backed by proactive audits.
- Embed cultural safety through mandatory anti-racism training, community-led programs, and sector-wide standards.
- Co-produce an Antiracism Housing Framework and strengthen enforcement of anti-discrimination laws.
- Advance research using audit methods, tenant screening studies, and case studies of effective housing reform.

1. Introduction: Why examine housing, health and racism?

> *'The ultimate hidden truth of the world is that it is something we make and could just as easily make differently'*
> *- David Graeber*

Australia is facing an acute housing crisis in the private rental sector, with escalating rents, and reduced housing availability (Ong ViforJ et al., 2022). Capital city rents have jumped 57% since 2015, with social housing now just 4.1% of all homes (Azize, 2025). Low-income households are especially vulnerable. In 2019–20, 42% of all low-income households were experiencing rental stress, defined as spending more than 30% of income on housing. This figure rises to 58% for those in the private rental sector (ABS, 2022). The recent Rental Affordability Index reported that Melbourne had reached its lowest affordability level since the index began, with a single person on jobseeker now spending 99% of their income on rent (median) (SGS, 2024). Further, another report revealed that 28% of people often or sometimes could not pay their rent or mortgage or went without meals, healthcare or medicines (O'Donnell et al., 2024).

People from culturally and linguistically diverse (CaLD) backgrounds are disproportionately impacted. For example, 19% of permanent migrants, and 55% of humanitarian migrants, who arrived in Australia within the last five years are living in areas classified as the most socioeconomically disadvantaged (IRSAD Quintile 1) (ABS, 2024). Further, newly arrived migrants are more likely to rent their homes than the general Australian population within these first five years of arrival (60% versus 31% respectively), with 46% of humanitarian migrants who spend more than 30% of their income in rent (ABS, 2022). Many migrants, particularly CaLD groups and those with limited English, face challenges engaging in the rental system, such as when communicating with rental providers and/or estate agents (Easthope et al., 2018).

Further, discrimination in the private rental sector occurs across diverse social categories (e.g., age, gender, race) and at all stages of the housing journey (i.e., from application through to eviction) (Maalsen et al., 2021), with evidence of racialised housing discrimination across Australia and in Victoria (AHRC, 2018; MacDonald et al., 2016; Nelson et al., 2015; NHSAC, 2024; VEOHRC, 2012). Such racialised discrimination in the rental sector, henceforth 'rental racism', is when someone is treated badly or unfairly because of a personal characteristic such as race, country of birth, ethnic origin, or skin colour; characteristics that are protected by the law (Consumer Affairs Victoria, 2023).

In addition to these impacts, addressing rental racism in essential infrastructure such as housing warrants attention for several key reasons. There is a large body of evidence that shows discrimination in access to affordable, secure and good quality housing directly translates into poorer physical and mental health outcomes for minoritised groups (Bentley et al., 2012; Martino et al., 2022). For example, exposure to housing that is overcrowded, lacks ventilation, light and adequate sanitation can contribute to higher rates of respiratory, cardiovascular, and infectious diseases, along with increased psychological stress and poor mental health outcomes (Baker et al., 2016; Ruiz-Tagle & Urria, 2022). Further, racism itself drives health inequalities, particularly when racism intersects with other markers of marginalisation such as socioeconomic status and institutional inequity (Gatwiri et al., 2021; Kairuz et al., 2021; Paradies, 2006). Research suggests daily stress processes are cumulative and that both discrimination and the anticipation of it can trigger stress responses, which may increase risk of hypertension, accelerated aging, heart disease, and premature mortality (Acker et al., 2023; Hicken et al., 2014; Y. C. Paradies & Cunningham, 2008). The psychological toll of racism can also contribute to anxiety, depression, post-traumatic stress disorder (PTSD), and decreased overall well-being (Keene & Blankenship, 2023; Stopforth et al., 2022; Williams et al., 2019), with heightened stress levels, increasing risk of cardiovascular diseases, hypertension, and other stress-related illnesses (Gatwiri et al., 2021; Kairuz et al., 2021; Paradies, 2006). The mental health costs of racism are substantial, costing the Australian economy $37.9 billion per annum (approximately 3% of annual GDP) (Elias & Paradies, 2016).

Rising anti-immigration sentiment makes experiences of racism in the rental market more likely. A recent study showed that almost half (49%) of the respondents think immigration intake to Australia is too high (an increase from 23% in 2023), with 76% who think Australia should reject immigrants based on their race, ethnicity or religion (O'Donnell et al., 2024). In this context, there are calls for better data on racism in Australia to support antiracism efforts

(Ben et al., 2024). Despite evidence of racism in Victoria's rental system, we know little about how rental racism plays out during the housing journey, how renters respond and resist to such practices, and how it impacts health. Tenants Victoria (TV) – who educate renters about their rights and advocate for renters in law and policy making – consulted with 118 CaLD groups in Victoria in 2021 as part of their slate of community engagement activities. As part of this, they undertook a small pilot to learn more about what they identified as 'rental racism' as a barrier to entry into the private rental market among the Victorian South Sudanese community members residing in Melbourne's outer western suburbs. As one resident from their pilot work noted: 'you have to change your name to even view the rental house. I work full time; I have income and yet I have to change my name… We need help for our housing'. Building on this work, researchers at the University of Melbourne partnered with Tenants Victoria to gain a better understanding of the experiences and impacts of rental racism in some CaLD communities.

The project aimed to examine:

1. What forms and to what extent is rental racism experienced in some multicultural communities?
2. How do people respond to these experiences?
3. How do these experiences of, and responses to, rental racism impact health and wellbeing?

An anonymous online survey was conducted between February-April 2024, open to anyone who had lived in rental in the last five years (n=144). Findings from the survey were complimented by five focus groups (n=37 [20 women, 17 men]) and open text responses from the survey. Focus groups were conducted with a diversity of cultural groups across a diversity of locations across Melbourne.

2. Settler-Colonial Policy Context

Migrant settlers, including those in this study, remain implicated in ongoing colonial harm towards First Nations communities. At the same time, migrants have themselves been negatively racialised and restricted by the state. Soon after Federation, the Commonwealth enacted the Immigration Restriction Act 1901, entrenching the 'White Australia' identity (Tavan, 2004). Contemporary immigration and citizenship processes continue to privilege applicants from predominantly English-speaking countries, reproducing whiteness as the foundation of the nation's future (Cox, 2010).

Against this backdrop, several legal and policy instruments seek to address racialised discrimination in housing. Federally, the Racial Discrimination Act 1975 (Cth), Section 12, prohibits discrimination in land, housing and accommodation (Racial Discrimination Act, 1975), with complaints lodged with the Australian Human Rights Commission (AHRC), which investigates and tries to resolve them (AHRC, 2025). In a recent summary report of public consultations run by the Department of Social Services (2024, p. 2) stakeholders expressed the desire to 'make housing choices possible without discrimination, segregation or exclusion'. More recently, the AHRC's National Anti-Racism Framework (NARF) (2024) identifies housing as a key site of racial inequity and calls for coordinated action by governments, industry and civil society.

In Victoria, the Anti-Racism Strategy, 2023–2025 (2024) recognises system-embedded racism and names housing discrimination and insecure housing as key barriers for CaLD communities; it commits to racially inclusive services, anti-racism training, stronger cultural safety across homelessness services, and partnering with Aboriginal community-controlled organisations in housing design and delivery. The Equal Opportunity Act 2010 (Vic) prohibits discrimination in accommodation on protected attributes including race, with complaints handled by the Victorian Equal Opportunity and Human Rights Commission (Equal Opportunity Act 2010, n.d.), amongst others. The Residential Tenancies Act 1997 (Vic) and Residential Tenancies Regulations 2021 (Vic) govern rental applications, the kinds of information rental providers or agents may request, use of tenancy databases, rules around rental bidding, and prescribed minimum standards for rental properties (Residential Tenancies Act 1997, n.d.). The Fairer Safer Housing review (2015) resulted in more than 130 reforms designed to improve the rights and safety of Victorian renters, with changes commenced in 2021. Further, recent legislative changes suggest a move toward strengthening standards in the real estate sector. The Consumer and Planning Legislation Amendment (Housing Statement Reform) Bill, passed in March 2025, introduced key measures such as banning no-fault evictions, extending notice periods, implementing standardised rental forms, and bolstering dispute resolution frameworks (Consumer and Planning Legislation Amendment (Housing Statement Reform) Act 2025, 2025). It also mandates further training for agents and property managers. While the content of this training is yet to be made public, the reform signals a broader intent to lift industry practices.

3. Conceptual Framework

There are broad frameworks that describe how racism operates at different levels, through interpersonal, institutional, structural or cultural racism. There are specific actions, attitudes, or mechanisms that reinforce racism in and through rental housing within these frameworks. For example, a housing provider may engage in interpersonal racism by racially profiling certain cultural groups, and refusing to rent to that particular group.

Further, seemingly neutral policies can maintain institutional racism by disproportionately excluding certain racial minorities, leading to indirect discrimination. For example, humanitarian migrants often face challenges finding housing due to larger family sizes, a lack of rental history, and limited English proficiency (Ziersch et al., 2020). Further, Australia's unequal distribution of housing resources is rooted in our violent settler-colonial dispossession of First Peoples, which has shaped structural racism through our institutions, laws, and policies (Porter & Kelly, 2023). This history has driven racial spatial segregation, combined with policies that concentrate minoritised groups in areas with environmental hazards or unequal access to resources (Dunn et al., 2018). Cultural racism, through the perpetuation of beliefs and stereotypes sustains these various forms of structural and individual racism. For instance, rental providers may refuse to rent to a family that follows certain practices perceived as 'undesirable' such as cooking with strong spices or dressing a certain way, along with associated microaggressions or gaslighting amongst other practices (Carmody, 2018; Rosen et al., 2021).

In seeking to understand these different forms of rental racism and how they map to health, the study used two established conceptual frameworks. First, 'housing pathways' (Clapham, 2002) which has been used in housing research to understand the multiple ways in which housing is perceived, experienced and used by people across different phases of their rental journey (Stone et al., 2021). Second, Lazarus and Folkman's (1984) stress and coping model, which has been used in housing and health research with refugees to show how stress arises from an individuals' assessment of a situation (in this context racism) and their ability to manage it through coping strategies (Ziersch et al., 2020).

4. Methodology

4.1 Quantitative Data Collection

An anonymous online survey was conducted between February-April 2024, open to anyone who had lived in rental in the last five years (n= 144). The survey used unrestricted snowball sampling to recruit participants from the Australian public. Recruitment channels included social media (Facebook, X, LinkedIn, WhatsApp), the Tenants Victoria newsletter, and community networks. Posters were also distributed across Melbourne in public spaces such as libraries and community centres. The survey invitation outlined the aims of the study, which were to better understand people's experiences in rental housing, with a particular focus on racial discrimination. Racial discrimination was defined in the invitation as being treated badly or unfairly because of a personal characteristic such as race, country of birth, ethnic origin, or skin colour, characteristics that are protected by law. The invitation also set out eligibility criteria, which required participants to be over 18 years of age and who were, or had been, a renter with a multicultural background in the last five years in Australia. Participants were informed that if they agreed to take part, they would be asked to provide consent and complete an anonymous, confidential survey taking approximately 10 minutes to complete. The survey asked a small number of demographic questions, as well as questions about housing experiences, health, and wellbeing. At the conclusion of the survey, participants had the option to provide contact details if they wished to enter a draw to win one of several $50 gift cards.

It is acknowledged that this approach presents limitations in survey research design (i.e., degree of representativeness and data accuracy) and that participants needed access to the internet with a basic degree of English proficiency. Despite recruitment limitations, the final sample for this project captured a diverse cohort of renters, with a few exceptions which are likely attributed to the survey's target group (CaLD renters, in Melbourne, Victoria). Gender was close to representative; as was age distribution and those who were born overseas. There was a significant over representation of those who identified as First Nations (10%); those in urban metropolitan areas (92%), those living in Victoria (75%), and those who spoke a language other than English at home (50%).

The researchers piloted a Measure of Rental Racism (MoRR) scale based on a rapid review of discriminatory rental practices and adapted versions of several validated racism measurement tools (Krieger et al., 2005; McNeilly et al., 1996; Paradies & Cunningham, 2008; Williams et al., 1997). Responses were summed and weighted (based on frequency of exposure) to calculate an overall rental racism score and binary exposure measures (i.e., at least one exposure per type). The survey also asked questions about individual responses to these experiences, along with a general question about how such experiences impacted their health and wellbeing. Participants were provided with information on reporting discrimination through the VEOHRC community reporting tool (VEOHRC, n.d.). Where possible, survey questions aligned with ABS, HILDA, and Scanlon Institute survey question design for compatibility.

4.2 Qualitative Data Collection

Focus group discussions were conducted to complement the survey data, offering deeper insights into participants' experiences. Focus groups are a common method used in housing studies to understand how residents perceive their social and built environments and how this impacts their health (Andersen et al., 2016). Guided by community-based research principles (Jull et al., 2017), the research team collaborated with Tenants Victoria's community partners for convenience and snowball sampling, and to secure accessible locations for discussions. The focus group aims were two-fold: 1) to empower renters with advice on renter rights; and 2) to learn more about community experiences and what changes were needed. The focus group questions were adapted from the Australian Human Rights Commission instrument on how to talk about racism (AHRC, 2019). The questions were centred on three themes: housing experiences and how people responded, impacts, and what changes people felt were needed. A bicultural worker from Tenants Victoria cofacilitated each focus group, and offered rental rights advice as issues were raised. All participants received $100 gift cards.

Depending on participants' English proficiency, responses were either written on butcher paper or mapped on a whiteboard with translator and/or facilitator support. Sessions lasted approximately 90 minutes, were audio-recorded, transcribed, and conducted with informed consent. Five focus groups with 37 people (17 identifying as men and 20 as women) from a diversity of cultural groups across a diversity of locations in Melbourne were conducted. This included the Pakistani speaking community in Glenroy, Middle Eastern Arabic speaking community in Craigieburn, Hazara and Southeast Asian community in Dandenong, and the South Sudanese community in Werribee.

4.3 Data Analysis

Summary descriptive statistics are presented (%) for most variables with some correlation analysis to explore the relationships between a few key variables using available survey data. Note that the extent to which the results can be fully generalisable is limited as the dataset is not fully representative of the broader population, and the sample size is limited. For qualitative data, thematic analysis was undertaken using Nvivo 14 to manage the data.

Due to the sensitivity of the topic and to preserve confidentiality, demographic details of survey participants are aggregated where feasible, and minimal demographic data for the focus group participants is shared. Quotes used are anonymous and edited where appropriate.

5. Results

5.1 Survey Findings

Racial backgrounds in housing demographics

- 42% Australasia
- 11% South East Asia
- 11% South Asia
- 10% Africa
- 7% East Asia
- 6% Europe
- 6% Middle East
- 3% Americans
- 3% other

Housing affordability demographics

- 73% experiencing housing affordability stress
- 30% income on housing costs
- 29% paying more than 50% on housing
- 27% unknown

5.1.1 Personal and Housing Demographics

- 58% identified as female (36% male, 4% non-binary; with 2% preferring not to say).
- 10% identified as First Nations.
- 61% between 18-39 years of age (32% between 40-59; 8% over 60 years of age).
- 20% arrived after 2019.
- 47% born overseas.
- 50% spoke a language other than English at home.
- 75% living in Victoria (New South Wales, 13%); Queensland (4%); South Australia (4%); Australian Capital Territory (2%); Western Australia (2%); and the Northern Territory (1%).
- 92% living in urban metropolitan areas.
- 42% born in Australasia (42%) (South East Asia (11%), South Asia (11%), and Africa (10%), followed by East Asia (7%), Europe (6%), the Middle East (6%) and the Americas (3%), with 3% choosing other).
- 67% rented through a real estate agent or private rental provider (24% owning or paying off a mortgage, 6% rented through social housing, and 3% paying board).
- 48% were experiencing financial stress (e.g., could not afford essential items like food and bills.
- 20% were unable to afford at least one meal per day.
- 73% were experiencing housing affordability stress (paying more than 30 per cent of their income on housing costs, with 29% paying more than 50% on housing).
- 42% of participants had moved more than three times in the last five years.
- 35% submitted more than 10 applications prior to securing their last rental home.

5.1.2 Experiences of Rental Racism

- 82% reported that discrimination was a very or fairly big problem in rental housing in Australia.
- 69% had at least one direct experience of rental racism.
- 85% had at least one direct or vicarious (the witnessing of someone else) experience of rental racism.

The top three experiences were 1) witnessing or heard of someone experiencing rental racism (64%); 2) denied housing or treated less favorably during the housing application process (61%); and 3) compelled to do extra cleaning when vacating (59%).

Figure 1: At least one experience of rental racism by type

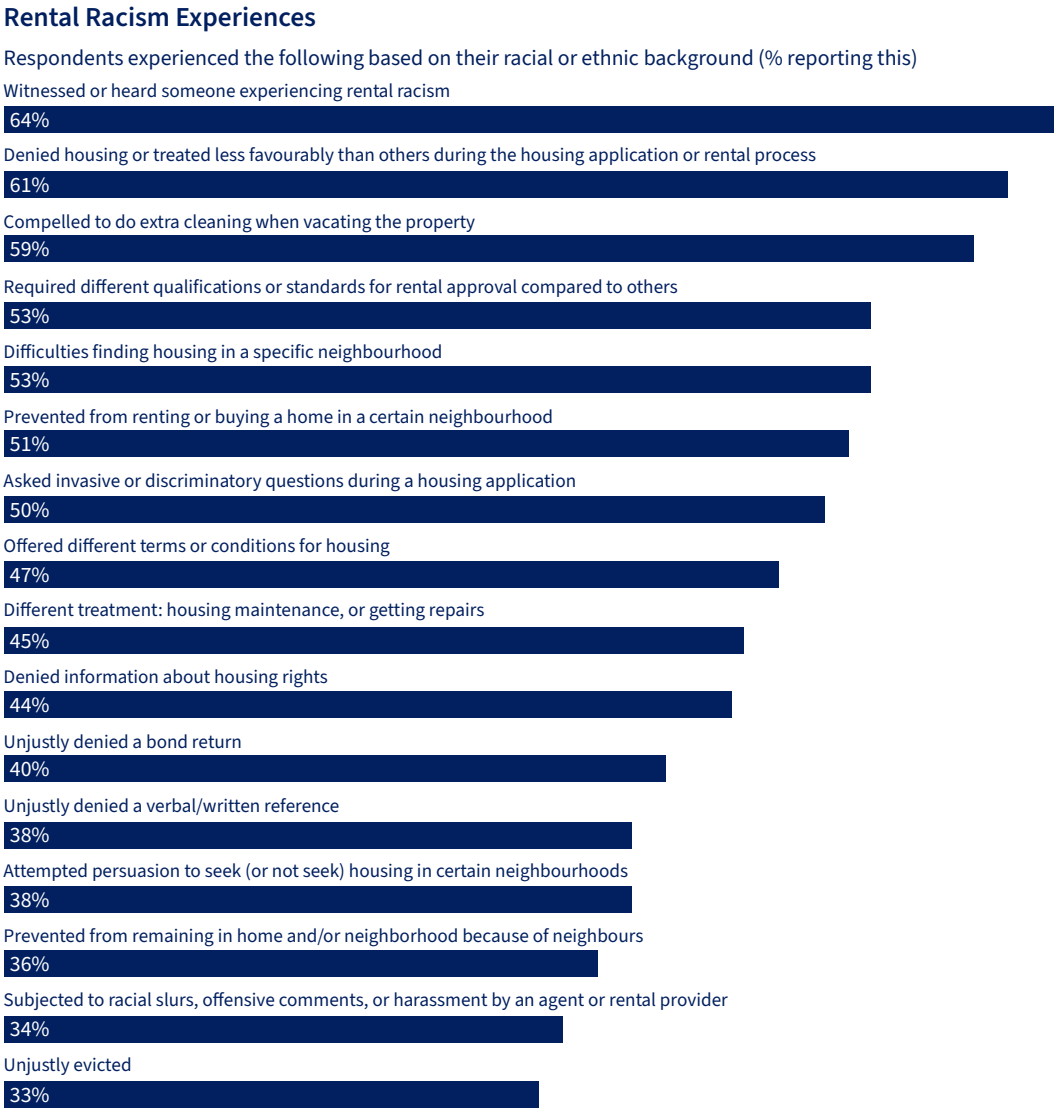
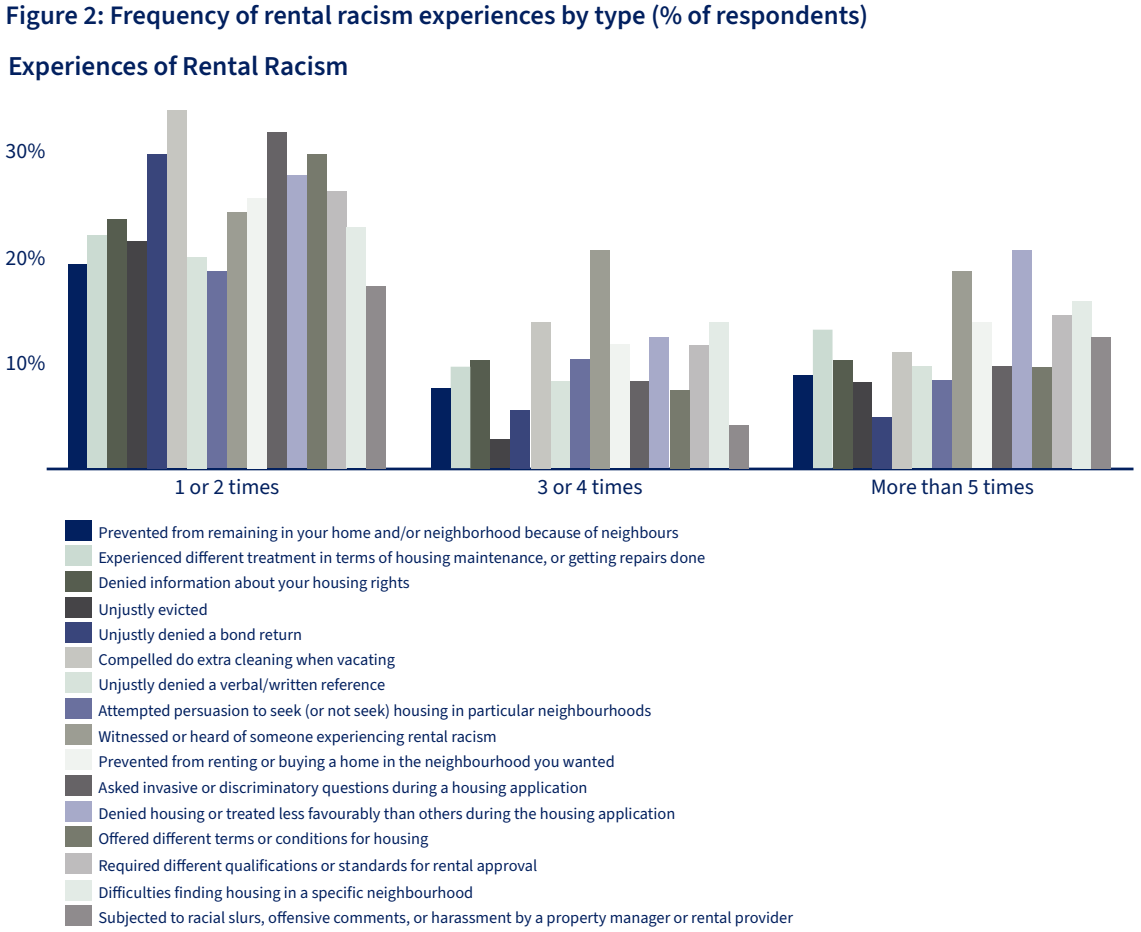


Figure 2: Frequency of rental racism experiences by type (% of respondents)



5.1.3 Experiences by other key demographics

Experiences of rental racism were scored by frequency and analysed by other demographic characteristics such as gender, age, country of birth, or income (using financial stress as a proxy). Where subgroups are low in numbers (n<20) (e.g., gender-diverse, First Nations), we omit data entirely to avoid unstable estimates and reduce re-identification risk. Further, where possible, groups were aggregated together (e.g., CoB). Also, please note this is a non-probability sample, and hence estimates are descriptive and not population-representative.

The groups with the highest mean rental racism score included those who identified as men (15), those who were born in Africa (20), those experiencing financial stress (20), and those who had transitioned into social housing (28).

The most common cohorts who engaged in discriminatory practices

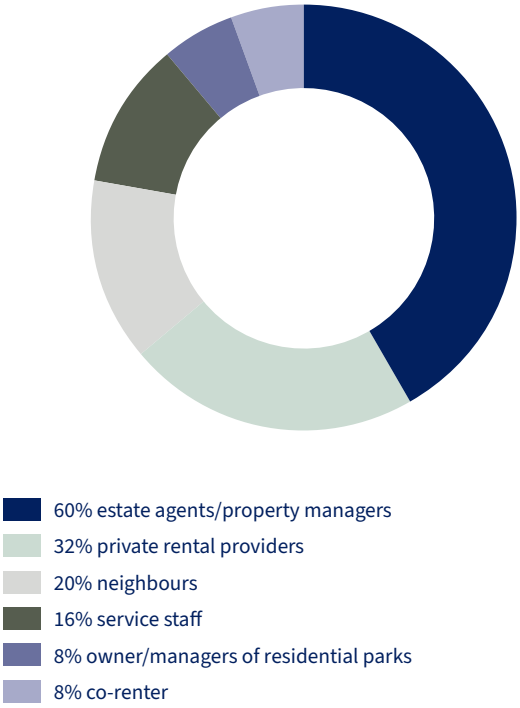
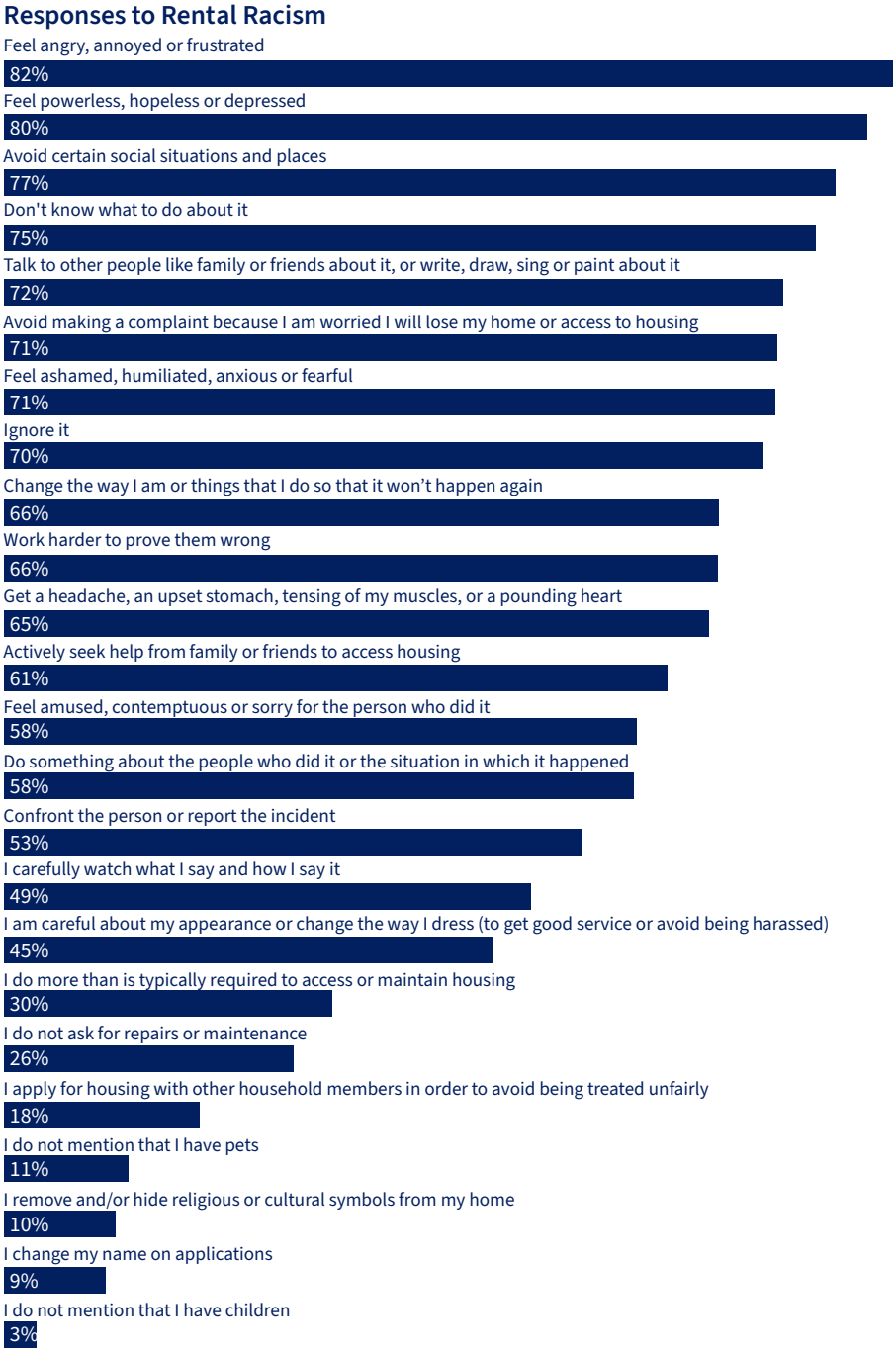


Table 1: Mean score and standard deviation (SD) by subgroup

Group	Rental racism mean score (SD)
Gender	
Woman/Female	9 (11)
Man/Male	15 (12)
Age	
18-39	11 (11)
40-59	12 (12)
60+	13 (13)
Duration in Australia	
Less than five years	7 (7)
More than five years	12 (11)
Country of Birth	
Australasia	12 (12)
Africa	20 (12)
Asia	10 (10)
Language spoken at home	
English speaking	10 (11)
Non-English speaking	13 (12)
Household Structure	
Couple, no children	9 (8)
Couple, with children	12 (12)
One parent, with children	13 (14)
Single	11 (11)
Shared living	13 (11)
Rental Tenure	
Homeowner	9.8 (10.5)
Private rental	11 (10)
Social housing	28 (17)
Paying board	16 (21)
Financial and housing status	
Not in financial stress	10 (11)
Financial stress	20 (12)
Not in Housing Stress	8 (11)
Housing Stress (paying >30% of income on rent)	14 (12)

Figure 3: Responses to Rental Racism (% of respondents)



5.1.4 Responses and Impacts to Racism

75% don't know what to do when they experience rental racism, with 47% never confronting the person or reporting the incident.

Survey respondents expressed that they would be more likely to report racism to an anti-discrimination body if they could report anonymously (56%), action is taken against those engaging such practices (57%) and compensation was awarded (53%).

The top three responses to these experiences were 1) feeling angry, annoyed or frustrated (82%); 2) feeling powerless, hopeless or depressed (80%); and 3) avoiding certain situations and places (77%). 67% indicated that their health and wellbeing worsened as a result of these experiences.

A correlation analysis was conducted to examine the relationship between rental racism and self-reported changes in health and wellbeing. The analysis revealed a significant positive correlation between higher rental racism scores and reports of worsened health ($r = 0.31$, 95% CI [0.12, 0.47], $p = .001$). This indicates that participants who reported that their health had worsened also tended to report higher levels of racist experiences compared to those whose health remained the same or had improved. The effect size was moderate.

5.2 Qualitative results

The focus groups provided rich accounts of participants' interactions with the rental housing system in Australia. The open-ended survey responses and focus group data is presented below under three key themes: experiences and responses to racism, the impacts of racism and solutions that participants called for. Participants spoke about experiences of all forms of racism (interpersonal [covert and overt], institutional, structural, cultural) at different phases of the housing journey – from searching, applying and securing a home, to living in the home, up until vacating and reclaiming their bond.

5.2.1 Shared experiences and responses: 'the name that tells the story'

Shared experience #1: Exclusion from the rental application process

Participants described a variety of experiences and shared significant challenges they encountered while trying to secure housing, particularly in the first year. One participant recalled that finding a rental in Australia 'is 90% of your life in the first few years ... you need to allocate a lot of money' (Hazara, man). Tenants reported being held to higher standards in the application process, including needing multiple references, advance rent payments (sometimes up to half a year, despite legislated caps on how much rent in advance is payable in most instances), and requirement of evidence of high income or stable employment. Participants described, especially upon arriving in Australia, that they faced more rules, regulations and expectations than 'locals' when trying to access a home – that it was 'a long journey to get a property' (Pakistani, woman).

Discussions revealed that some CaLD migrants felt that they needed 'more gold stars' on their applications, with 'red tapes' in the application process, with multiple websites to navigate (Hazara, man). One of the participants suggested that the additional paperwork and expectations during the application process – such as providing bank statement with savings and multiple references – was 'bribery in another form' (Pakistani, woman). Others recounted that they could not secure a place without a local reference, and that even when provided, they were discredited 'because they don't believe the private landlord if he says good or bad about you' (Hazara, man).

Further, others faced barriers due to visa and work rights, which impacted their ability to secure stable employment, and hence provide proof of regular income for a rental (such as pay slips).

Others described feeling disadvantaged because they had children, with 'belief in the community that if you've got children, there will be less chances of you getting a house' (Hazara, man), and that:

'most of the agents they directly told us it's because the owner always prefers the ones without kids. And the ones that are working because they [the owner] need their own financial security' (Pakistani, woman)

Shared experience #2: Paying more just to get a home

Participants described experiences of racial profiling through financial vetting processes, where they felt that income, employment, or visa status were used to discriminate, observing that 'the system or the rules are made for a certain group of people' (Hazara, man). In an effort to mitigate rejection and some of the structural barriers to housing access, many detailed how they offered 'obnoxious' sums of money, more than the advertised rent, or a larger deposit to 'give weightage' (Pakistani, woman) to their application to secure a home:

'I offered $10 per week more plus six months advance pay... Because I applied too much, more than 30 to 50 [times], and I couldn't get an answer. Then when I offered this, three homes came to me in one day, and they rang me to say congratulations the property is yours' (Hazara, man).

One participant detailed the financial and emotional costs of his family's sustained exposure to racism:

> *'my cousin was facing racism when they were looking for a property, they've been searching for so long … the person told them to pay more than $4000, two months in advance ... because of the fear of homelessness, they had no choice' (South Sudanese, man).*

There were also examples of explicit overcharging practices through social media:

'they just use your vulnerability in order to make more profit on their property, which is very unfair. It is exploitation. It's actually happening, and I see it, [properties] that's announced privately on social media, 50% of them are overcharging' (Hazara, man)

Or alternatively being 'punished' for late rental payments:

> *'when it's time to pay for the rent and I say: "I need one or two days because I don't have much money to pay for this week". They [the agency] say: "OK, you can pay late, but I'll charge you an extra $100 for every day' (Malaysian, woman).*

Such exploitation was described by one of the participants as opportunistic due to a failed system:

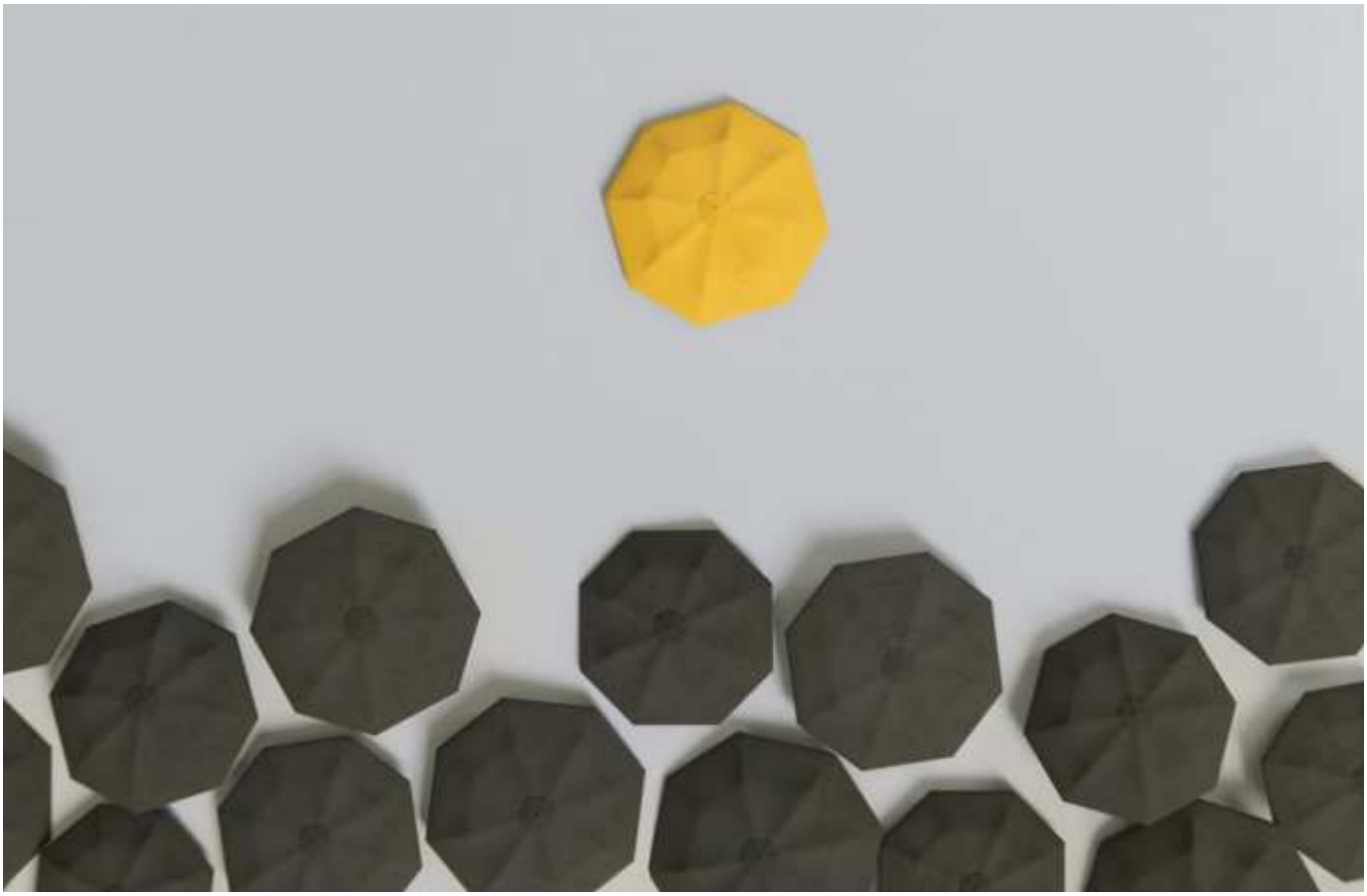
'the ethics is not there ... It's all based on if someone is having some vulnerability. Instead of helping them, they just try to misuse, like some of the private landlords that rent them more, charge them more for a house. It's because that person couldn't get a house through the system' (Hazara, man).

Such exploitation was sometimes practiced in more covert ways, with migrants offered rooms in overcrowded housing, for example:

'they had a six-bedroom house and they told us: "we will give you something to rent, we will give you one bedroom". We said "OK" because we were so desperate. When we got it, there were six other girls living in that house' (Pakistani, woman).

Additionally, some reported how the online application process both exploited them financially and excluded them from housing:

'Most of the rental applications are done online ... and there is no support from real estate [agents] to give a hard copy ... and sometimes they [agents] use a third-party app where you have to pay a fee. You first have to pay a fee and then there's a section where it asks for your background check ... and even when they put the application through, they [prospective tenants] don't get through and they lose that money. It's more like a scam. You don't get the house, and they are losing that money' (South Sudanese, man).



Shared experience #3: Everyday racism

Many participants recounted overt and covert racism while searching for housing due to their membership to a particular cultural or religious group. As one participant noted, 'stigma remains. Especially for South Sudanese families ... the landlord will say: "my house could be destroyed by the house invasion"' (South Sudanese, man). Another recalled being told by an agent that 'no, the 10 year old girl is wearing a hijab. That is oppression against women. No, I'm not going to give them a house' (Housing support worker for refugees). Some felt that there was additional 'stigma if you are a refugee. [Owners think]: These people that are coming from camp. They don't know how to live in the city. They don't respect all the other things, they will damage my house. Why do I have to take the risk?' (South Sundanese, man). One survey respondent reported being told to 'go back to [their] own country' from a rental provider during VCAT mediation. There were also accounts of agents preferring white applicants, ignoring CaLD applicants, or selectively distributing inspection codes. For example, one survey respondent recounted that 'real estate agents [were] giving codes to only select people when inspecting', while another respondent indicated that they had 'benefited from racial discrimination when applying for a rental property ... we were the only white couple at a packed inspection and were quickly accepted'.

Experiences ranged from being actively ignored by agents where 'some agents don't even answer your phone [call]' (Hazara, man) or not receiving responses due to their names or accents, for example, 'It's also the name that tells the story. So what can you do? How much can you hide?' (Pakistani, woman). Another was told explicitly it was because of her ethnic background:

'One of the agents said that you're the best candidate. He was so confident. He told us: "you'll get the house. Don't worry". But we didn't. And then at the end we were kind of upset because we were banking on that specific house. And then, in between the lines, he [the agent] told us it could be your ethnic background' (Pakistani, woman)

As one person observed, this has intergenerational impacts:

'Whenever you mention your Muslim name, you fail straight away, they won't consider you. And this is even true for people who are here [as] second generation or third generation, who speak good English. But the moment that you have a Muslim name, you're discounted from the process … if your name is Mohammed they just put you in the rubbish and don't want you' (Hazara, man)

Another recalled conducting their own audit to validate their experience of racism:

'One evening I took a walk. Just around the area to the beach and I saw this very nice house, which is nicer than what I stayed in ... they had rental information for lease, so I took the number and I called. It was an agent. When I called, this lady said before I could ask how many bedrooms, how much was the rent per week, she was asking me questions: "Where you from?" Because she heard, she knew, I was not Australian. And then I told her I was Malaysian. She asked: "how long have you been here, how many people are going to stay?" ... She kept on asking questions about me and then just as I was about to ask her about the rental rate, how many rooms and all that she said: "I have to go because I'm very busy. I'll call you back". Then I called her again a day later, the same number. She was also busy. Then the third time I called, she didn't answer the

phone, so I was very curious because I liked that house! You know, it's nice looking from outside. What I did was, I gave her number to my best friend, he's an Australian. So he called for me. And when he called she attended to him. And she told him that it was a four-bedroom apartment, and the rent was about $1000 per week. So I assume she made an assumption I could not afford … So, I feel very discriminated at that point. Had [my friend] not called, I would think she's busy or somebody had taken it. But this is like, it hurts!' (Malaysian, man)

Such exclusion was identified at a community level by one of the bicultural housing support workers:

'I work with lots of real estate agents... there are more than 5,000 real estate agencies across Melbourne and there are only a handful of them that are willing to work with us and with our clients ... I specifically find it difficult getting accommodation for people of African, or Rohingya, or Burmese background ... if I say that this client is an Afghani they say: "OK, yes, we consider it". If I say they are Arabs or Syrian Arabs or Syrian Kurds they say: "yes, we do it". But if I say that they are from, let's say, Congo. Or they are from Somalia or they are from Eritrea, I start hearing: "um, ahhh"... And some of them say: "I'm not renting if they are African"'

Further, some participants reported that racism extended to interactions with neighbours. For example, one woman reported that 'if there are so many landlords next to us they will say 'you cannot do street parking in our area, you move your car"' (Pakistani, woman), and another recounted feeling pressured to move:

'We had to find another property because the place was in a building of flats and we were the only [people] with a kid. So my boy was one and a half and at that time he was a very active boy. So every other day we used to get complaints regarding the noise, even when some other neighbours would have guests, yet we would get a notification to be mindful of the noise. One day I remember a lady she just knocked at my door and I told her to please come inside; and my boy was sleeping. He was having his nap while the people downstairs had some guests. They had kids. We were an easy target for every noise that was around. So every day we were 'asked' to get another property' (Pakistani, woman).

One of the participants described Islamophobic harassment at home and a lack of effective police response, leaving them to create their own solutions to feel safe:

'I am Muslim and I am not drinking alcohol or wine, but I repeatedly saw people bringing some bottle of wine and alcohol and putting it in my garden … in my neighbourhood I am the only Muslim. I tried to call the police and report it because I felt that this was racist against my faith. But the police just put me on hold and he came back and he said this is not like a crime, so we cannot do anything. But they are harassing, bullying … and maybe one day they will throw that bottle through my glasses [windows]. And I was so disappointed with the police. I thought that when I'm facing a problem, I could go to the police and talk to them... I was really feeling so disappointed and scared and unsafe. I think there's still so much racism going on for people. They might look different or maybe they have a different faith, different background ... I put a fake camera that showed the people that I am recording and after that – it's very interesting – after that it stopped, so I was happy with the result ... You can see the migrants are always finding their own way, their own solutions, because we cannot find legal help' (Hazara, woman).

Others recalled being further stigmatised by other migrant groups in the community, highlighting how diverse the migrant – and housing – experience can be:

'One person said: "you know what? No complain. We in our community, we sat down and we created opportunities for our children. You better sit and create opportunities". That was a challenge ... we are not the same as the other communities. Other communities, they came here with working visas, or as migrants. They can choose ... to change their environment, but the refugee has no choice ... for us as refugees, we don't have that support for our children. We don't have a company that can employ our children in it. We don't have a business' (South Sudanese, man)

Shared experience #4: higher scrutiny for renters and low accountability for providers

Many of the participants recounted being compelled to choose houses in poor condition simply because they had no other options. These poor conditions included issues such as damaged wooden floors, water entering through gaps, dusty environments, mould, and insect infestations. Some participants shared that agents and rental providers were unresponsive and refused to maintain properties. Maintenance requests were ignored, heating was denied through winter, and inspections were intrusive and culturally insensitive. Participants highlighted that they often felt obliged to do the repair work themselves and were told 'this is the house you accepted' (Hazara, woman). One of the bicultural housing support workers observed that poor housing conditions were common for new arrivals that housing 'comes at a compromise'. Others felt burdened by double standards because 'the landlord they require you to steam clean the house when you vacate. But when you go there, they don't give it to you like that' (Hazara, man), yet they felt explicitly blamed for reasonable wear and tear of the home:

> *'They don't do any proper maintenance ... even if you are living at the property for five to six years. And at the end of that they put all the blame on you' (Pakistani, woman).*

Some of the women felt that their rental inspections where overly intrusive, for example, 'when they come for inspections, they are specifically checking on you' (Pakistani, woman), and that this went against cultural norms:

'In our culture... we don't mingle with other people, like men especially. We're not comfortable. We have our own privacy, so it's not really comfortable for us, for anyone to just get into the house' (Pakistani, woman)

Others indicated that their rental agreements were only 'verbal contracts' (Hazara, woman) and that even despite taking care of the property, that (despite the law saying that verbal agreements are subject to full legal rights) and that they were not afforded the protection of a rental agreement:

'I'm a foreigner. She's also a foreigner. She did not follow the normal rules. She did not get me to sign the tenancy agreement. Which means that anytime she can kick me out, of course I can also leave at any time. But I managed to stay. She was happy. Me staying there, taking care of the house' (Malaysian, man)

Others indicated that they felt subjected to excessive surveillance and microaggressions than non-migrants likely due to their racial background:

'When they give them [white people] the property, they don't say anything. But when they give it to international students or someone from overseas then they 'see' everything. They said to us: "you have to clean it properly like you are the cleaners. You have to clean"' (Pakistani, woman).

Some detailed how this extended to more intimate aspects of home life, including parenting practices:

'He [the owner] would keep such scrutiny on us. One day, the owner's wife, she came to the house and she said [about my 2 ½ year old daughter]: "are you going to toilet train her in the house?" And I was like, "what?" And then she said to me: "it's a newly built house, the carpets are new". And I told her: "don't worry, she's already trained". But I was constantly afraid of an accident. I was like, are they going to ask me?' (Pakistani, woman)

Another detailed how the lack of maintenance that they received placed them at physical risk:

'there were two break ins at that property and he did nothing. He put bedroom locks on the main door. So anybody can come in and open with any key. So we have to do everything ourselves. It was a very bad experience' (Pakistani, woman).

Further, participants regularly described being unfairly charged from their bond for minor repair and/or cleaning issues (even after professional cleans), and that they often felt pressured to settle because they needed positive rental provider references when applying for future housing:

'my landlord, he got some bad idea in his intentions. He said: "you have done this, you have done that". He wanted the money. There was a window for the kitchen, the window was very old. He said $900 to change it. But he bought it in front of my eyes, for $45 from Spotlight [shop] and he put it in himself and he was charging me $900 for that. Then I said I will go to VCAT. And then he said: OK, we are going to give you that [money] back. Always this thing really works: when you say "I'm going to VCAT" (Pakistani, woman)

Another bicultural housing support worker recalled how agents failed to communicate issues or payment discrepancies early, which placed families at risk of eviction:

'How come you will let someone not pay rent from 2022 to 2025 without any notification? I know you should get a notice if you are late. Where I live at the moment, if you are on a fortnightly payment and you miss your fortnight by three days you get an eviction note. So how did that build up?' (South Sudanese, woman).

Shared experience #5: Pressured to relocate or remain in certain areas

Conversations revealed that participants were sometimes steered by agents towards other properties that were more expensive and/or of a poorer quality. They mentioned that being repeatedly rejected in applications also steered them toward outer suburbs, with little public transport options or unreliable bus networks, which created time and cost pressures associated with car purchase. As one participant observed, they had to move to an outer suburb making travel to work and TAFE difficult (Hazara, man). People recounted being frequently displaced due to rent increases or 'we always move because the owner sells the house' (Pakistani, woman). Some remained in inadequate and poor-quality housing because of the 'hardships experienced in the application process, we spent ten years in the house' (Pakistani, woman) or because they anticipated rejection, or felt fearful that they would not find another place:

'We knew everything. We could read it from the Tenants Victoria website. We knew we could do this, this, and this. But we didn't because we felt we were on our own and we just have this person and if he's displeased, then we have nowhere to go. With kids, it's not easy to find somewhere, it's not easy to relocate' (Pakistani, woman).

One of the support workers, who worked closely with the South Sundanese community, detailed many examples whereby women, often single parents, with no rental history, who had escaped DFV, where made homeless by the system:

'I have a mother of eight children and she's pregnant. Now to get another child. And she's homeless now. She applied [for many homes] and she's driving around, with her children. In this cold weather. She applies for 10 houses per week. Coming from an outer suburb she drives around now for two months. She's not getting anything, not feedback, not an offer for a house. And she's homeless. She got eight children herself, and one is coming. And now she has a friend, another family of eight people, they accommodate her and they all live in the living room. Her family is living there, with all the people (9+9) sitting there together' (South Sudanese, man).

One of the women in the focus groups detailed how she herself ended up experiencing homelessness due to a combination of discrimination and DFV, exacerbated by her lack of rental history as an older migrant woman:

'I need to move because I need safety, but I know I have no choice. Because of no money, no jobs. I tried really hard to look for a new home, a new area but nothing. My case worker told me I had to leave that home...I didn't know where to go. I told myself, maybe camping? Somewhere in the bush, with a tent? Somedays I go to stay with one friend, then another friend, then another ... but other people camping, they help me to live...' (Thai, woman)

Another alleged harassment towards women from their rental provider:

'One day I was taking a shower and he [the owner] opened the [bathroom] door. I told my husband that [he can] see all the girls when he stands there. I don't know if he [the owner] was an idiot. I don't know if he was doing it on purpose or what, but we lived in that house for 10 days. I told those girls: 'you have rights. Why are you not telling him to put on a lock?' She said that if she didn't have the room, then where would she go? I am new here and have just started my journey' (Pakistani, woman)

Many expressed concern that rental providers – cognisant of the high costs of relocation and the limited choices of CaLD renters – were hedging their bets and increasing rents or allowing unsafe environments:

> *'I know landlords in this area increased the rent up to 30%, so that is very unfair ... misusing that because the person needs to move and it costs $1-2k to move to another property. And then they may not find another property in the same location ... Then they need to stay' (Hazara, man)*

Shared experience #6: Finding housing security through community networks

Despite limited institutional support, many relied heavily on community networks, drawing on friendships, cultural ties, and informal advice from agents and friends to secure housing, navigate discrimination, and maintain stability. For example, participants recalled receiving advice from agents that they should 'give more favours' to make sure that the rental provider 'feels secure and they keep you' (Malaysian, woman), while another felt that she had a:

'very good agent. She was very kind and she understood everything, including the struggle ... she was able to help him [husband] understand and look at his history and we got a place here' (Pakistani, woman)

Many participants described relying primarily on their community for support in navigating the rental system:

'You have to go to someone else. Either your friends or your family members who know the language, who know the system, how to complete the form ... that's also being grateful for good friends as well because when I came here, I had classmates and friends from a long time ago. They helped me to go to some of these inspections and they gave me some tricks like advance payment, so that was very helpful' (Hazara, man).

Community networks were crucial in bridging gaps left by formal services, including support for repairs and navigating rental provider expectations. One bicultural housing support worker described advising people to rely on informal workarounds:

'You can find another stove for free somewhere on Gumtree or Facebook marketplace and bring it and replace it. I know it is not legal [that the landlord won't fix it]. But the reality is different'

Other participants spoke of supporting their family and community through subletting or pooling resources and covering rent to meet rental demands, with one head tenant who was subletting explaining:

'Sometimes I have to put an advance from my own money before they [other household members] give me the money. So I have to pay in advance with my money because I have a consistent earning, my salary is quite good. So I have to top up for the others if they pay me late. At the front I have to do more favours. I say: I put like $1000 extra for you. Is that safe? Is that OK?' (Malaysian, woman)

These forms of support were often described as mutually beneficial, allowing community members to meet their own housing needs while also supporting others:

'We had a one-bedroom apartment ... With that apartment, we had to share because we were not able to afford it ... and the sharing was mostly done with people who were coming directly from outside Australia and they were not able to find any accommodation. Lots of people in the community because they know we're willing to share and we were not able to afford the rent ... And the reason they had to stay longer with us was because they were not able to find another property to go to. It was the same story' (Pakistani woman)

The desire to remain close to community was also reflected in housing choices, even when the quality of housing was poor:

'I used to live in a house myself, it was a substandard house. It wasn't a house that I would not really want to live. But because it was in an area where I knew the landlord and the neighbours and the people and the community centre. I stayed there. I stayed there for 8 1/2 years. I had the same problem finding a house in the same area because it was too expensive. But I wanted to stay in the same area, I knew the neighbours, was by the schools, shopping centres, and the neighbours are also my childcare providers, and school picker upperers...' (Bicultural Housing support worker for refugees)

5.2.2 Shared Impacts: 'more stresses and anxiety, and brings up trauma'

Shared impact #1: Stress, fear and hypervigilance take a mental toll on renters

The stress of navigating structural barriers, housing instability, and everyday discrimination led to significant emotional and psychological distress for many participants. They described experiences of fear, depression, and constant vigilance; a form of anticipatory stress that made their housing feel mentally and emotionally unsafe:

'There's a lot of fear and also lots of hurt because our community, when they apply for rental properties, they don't expect [housing] because they feel that they don't get accepted. And if they apply for ten applications a day, they still get zero' (South Sudanese, man).

'It's an extra punch for each application... It impacts your work and your productivity every day. So the stress related to each application ... you put something in and low success creates negativity' (Hazara, man)

These stressors were compounded for those with a history of trauma, 'because it is very hard for terrorised people. We don't like music, we need to sleep' (Thai, woman), and for newer migrants:

'The system and the market - how it's been customised, how it's been designed - sometimes it doesn't work when it's someone's first experience on arrival, coming and experiencing settlement, which is stressful in its own nature. That actually builds up more stresses and anxiety and brings up trauma' (Hazara, man)

Others shared how fears around migration status and visa security added another layer of stress, discouraging them from raising complaints or asserting their rights:

'when multicultural communities come here, they are very keen to follow all the rules and regulations and they are very scared; scared that if something happens it will directly affect their visa status, especially students, or people on temporary residency. Because I was on temporary residency for five years. So everything I'm looking for, for my kids, I was thinking first about my temporary residency, because I thought: "no, I'm not a permanent resident, what if something happened, what will happen to my children, will it affect my visa application?". So you are all the time mentally stressed' (Pakistani woman)

Even standard tenancy processes, such as reclaiming bond money through VCAT, were described as producing 'unnecessary stress' and 'depression' (Pakistani woman). Many participants spoke of becoming hypervigilant, constantly managing their homes and adjusting their behaviour to avoid scrutiny from rental providers and agents:

> *'Don't touch the walls. Kids can't touch the wall if they touch the wall, there's the fingerprints. They inspect' (Pakistani woman)*

'For eight years, I never put any decoration piece up. Not even a calendar. One calendar I put up with a small pin ... and whenever they came for the inspection, I would take it off' (Pakistani woman)

'For one whole year, I wasn't able to put a wall clock up because the owner, who was living just next to us would keep on telling us that: "it's a new property, it's a new property". And so one of my friends she visits. And she asked: "why don't you put something in? You know, the tenants agreement, now they allow you to put nails" ... you know she helped us. But you know what? It's not just about empowering us by just telling us what we can do. Because we got this property with so much struggle, we were indebted, in our mind, to this owner. We did not want to upset him because we were in such a situation that we knew we couldn't go anywhere. So whatever they said, even if it was verbal, written, we know that we can put a nail, but we knew they wouldn't like it' (Pakistani woman).

'when we are cooking we use masala - you know, we like a strong smell with our food. It's a good smell for us. So when we had an inspection, I never cooked. Otherwise, if I cook biryani ... then their focus will go onto my kitchen. So that's why I don't want to put their focus on my kitchen. So that's why I don't cook then' (Pakistani woman)

Some incidents were experienced as deeply violating, for example, 'I was sleeping and I didn't hear someone knocking. And [the agent] opened the door with families. They were inside the house. I was like this [shocked] … It was so traumatising' (Pakistani woman). Over time, some participants detailed that they felt helpless and frustrated, or felt disillusioned by repeated discriminatory treatment:

'It never ends. It always happens everywhere… even for certain applications. Still having the discriminations as racist… Day to day now, everything has started to shatter' (Malaysian, woman).

'They're think we are dumb, to them we are money. That we are not very clever. There is racism against the multicultural, innocent communities … We knew everything, but we couldn't act. They manipulate' (Pakistani, woman)

Many participants felt they had nowhere to turn for help:

'[The community] don't know that there are some agencies that can help… when I was facing these problems, I was just stressed every day… confused to talk even with my neighbours' (Hazara, woman).

'The man said at the reception at [the community housing provider]: "now I'm homeless with my family". All of them. Four of them. Now I hate life. I have nowhere to sleep with my children' (South Sudanese, man)

The toll of housing-related stress extended to physical health, with individuals reporting that they had little time to do exercise. One woman detailed how she repeatedly had to take her infant son to the doctor because of an insect infestation in the carpet which caused respiratory problems and skin issues, and another detailed exposure to extensive mould. Participants spoke about how dangerous conditions placed them at risk:

'I am still using the very old, ancient… stove… the agent said it's still OK… but I can smell the gas. I have to cook outside now because I'm thinking about my safety' (Malaysian, woman).

Shared impact #2: Housing stress fracturing families and communities

Housing stress significantly impacted relationships and family wellbeing, parenting, and intimate relationships. For many, the mental load of insecure housing disrupted daily life and strained household dynamics. Participants described how constant pressure around affordability, availability, and security diverted time and emotional energy away from their families. As one person said, 'it impacts on your work and your family and relationship and time with children, whether you take them to swimming' (Hazara, man). Or as another reflected, 'people are working three jobs. Because you have to support the family' (South Sudanese, man). Some of the participants detailed how parents risked losing their children through the child protection system because they could not access housing, or that some felt pressured to gamble (e.g., purchasing lottery tickets) to try to increase their income for housing. Another, who worked directly with the South Sudanese community, reflected on the impact that this had on his community:

'Once you kick a family out, where are they going to go? They're going to have to crash with a different family, and that is a burden to the family that they're moving to. And I don't think this happens to other Australians. It happens always to the South Sudanese or Africans or Black people. Always in our community there are issues like this. A mother will be kicked out from her house by the real estate agent or by the owner. Sometimes they come to us here, and we struggle to help them and then they have to go and crash with their relatives and become a problem with that family. And then now you have two families in trouble' (South Sudanese, man).

Others spoke about the emotional toll that housing stress placed on men in particular, especially in communities where men are expected to be the primary financial providers. Long working hours, rejection in the rental market, and the stigma of not securing stable housing were described as harming self-esteem and long-term health:

'They're really struggling hard ... and working overtime which is actually adding to the mental and emotional health issues. I've seen men working more than 12 hours even, which is not sane. And this adds to lots of domestic problems, mental and emotional health problems. And it costs. You're earning in one way. And you're losing in another way' (Pakistani, woman)

Others reflected on how housing-related stigma could disrupt cultural norms and family expectations, even across borders:

'My younger sister got a proposal from a boy in Australia … and the mother told us he's living in shared accommodation. And it was so shocking… The proposal was totally retracted' (Pakistani woman).

Renters who tried to take initiative to improve unsafe or deteriorating properties were often ignored by agents, leaving them feeling both unprotected and blamed by those they lived with:

> *'I said: "please change the fence. This is your property. I am always looking after your property. But how about you guys? You have to help me too" ... and I got blamed from the others [in the house]. I never had peace, sleep or anything. I have to always keep my eyes on, watch everywhere, every time' (Malaysian woman).*

Participants detailed how the broken housing system was causing and exacerbating trauma; and how it drove individuals and families to mental - and family - breakdown:

'I try to go with her. To let her know that there is someone, for support, but I don't have the actual support that she needs. I watch, through her eyes, how the children, how they are suffering. She's really traumatised, her mental health [suffers] to look for the houses here in the morning, dropping children in the house. She had family violence. That's why she left where she lived. One of the children has been diagnosed with mental health and is now in the hospital due to family separation. He's now in hospital, and still there and the family has to be split because she can't accommodate the whole family at one house. They are accommodated at other friend's places and then she gathers them in the morning ... they have a blanket to lay on the floor because they cannot be accommodated' (South Sudanese, man).

Further, reflections highlighted that the limited options currently available to those who are at risk of homelessness can place families at greater risk, with children at risk of leaving school:

'What we have seen is that when families are in housing crisis, we've supported some to stay in motels ... teenagers or young people from 14-15 years and above, they don't want to stay in the motels with their parents. So what happens? They go out and stay with friends. What this creates is that mum or dad don't know where the children are, don't know what they're doing. They don't continue going to school. There's no parent to stop them ... some of them have ended up engaging with people on the wrong side of the law' (South Sudanese, man).

A key point raised was that community cohesion – often relied on to support others – was being eroded, causing social fragmentation:

'How are you perceived in the community? I think it puts people's morals down, self-confidence, self-esteem, everything just dives. People are known to isolate themselves, they don't want to connect with other community members because of the shame they're going through ... people are not interacting anymore because of the financial stress that comes with the increase of rent and that has affected the community in a certain way ... some people cannot handle the pressure so they tend to create their own community whereby they feel like they are in the same bracket financially and then that breaks the community. There's emotional breakdown as well' (South Sudanese, man).

'I think the impact on families when someone is not able to get a house is huge, especially the mental one. Especially for our community, usually it is the men that carry the responsibility for the financial aspect of the life. And if he cannot get a house and he gets rejection because of low income then their self-esteem is highly impacted and because we live as a community and we live in a very collective system and some people may see: "oh, I cannot get a house, while others have a house"'. And this pressure on the men, they usually keep it to themselves and don't say it. Especially the men from Afghanistan that don't have the experience of support services available for them, where they go and get counselling. They get used to that culture when they come here, they keep it all to themselves. And I think in the long run it is very hard for their health ... they may go away with it for a short term, but in the long term ... you will see those impacts once they get to 60-70 years [of age]' (Hazara, man)

Shared Impact #3: Empowering renters through learning and exercising rights

While the rental system has significant negative health and community impacts, it also prompted many participants to become more informed and confident in asserting their rights as tenants. Some attended rental rights information sessions at Tenants Victoria. Some became peer educators or informal advocates within their communities, supporting people to 'just keep going' (Pakistani woman) and challenging poor treatment and sharing legal information. For example, one woman 'became a peer educator just to help others know their rights' (Pakistani woman). For others, rights awareness emerged only after personally experiencing discrimination or hardship:

'as a multicultural community, when we come here and we get the house, we don't think about it. That you know, you have rights. If you go through this process, or some of your family or friends or someone goes through this process, then you know what your rights are' (Pakistani woman)

Housing support workers also described how they developed strategic responses to repeated discrimination by redirecting clients away from certain agencies, while advocating where possible:

'I talk to [agencies] more and more about what we do and how we do it … We do networking, behind the scenes, to try to find them a home'

5.2.3 Shared Solutions: from 'misusing authority' to 'breaking this monopoly'

Participants shared a range of ideas to address structural racism in the housing system. As one participant noted:

'Having shelter is a dignity ... when the person is being denied shelter, this means that's a very big bridge for his dignity or her dignity, and also in the same way he will feel that he's not a complete human. And I want that to change. That everyone can be at home. Everyone can feel that his dignity is being respected, whether he is a poor person or whether he is a rich person' (South Sudanese, man).

These included increasing tenant education and representation, to stronger regulation, and public investment in support services, bicultural supports and infrastructure. Across these contributions, a clear desire emerged: to shift power away from rental providers and agents towards a more equitable and accountable housing system. The solutions identified below by CaLD renters go on to inform the recommendations later in this report.

Shared solution #1: Greater tenant advocacy, information and grass roots leadership

A consistent theme was the need for stronger community education and bicultural support and access to clear, culturally appropriate information on rental rights and responsibilities to protect renters from exploitation. For example, 'they don't have the knowledge to fight back ... it would be nice to have that community consultation and education in terms of the rental rights, so people don't panic' (South Sudanese, woman). Participants stressed that education helped build confidence to challenge unfair treatment, for example, 'if I talk to the real estate, and they feel that I'm able to advocate for myself, they will not increase the rent ... I think community education is important' (Hazara, man)

Specifically, that it would be:

'good to be able to ask questions to someone from the community who can conduct a community consultation, who speaks the language, maybe the community will have a better understanding ... to do some recordings, videos so that all organisations can circulate around the social media and pass to clients, put on the WhatsApp group ... in their own dialects or even in English. If there's videos where we can circle it around, then the families will see and the community members will know' (South Sudanese, man).

Suggestions also included tailored information sessions, translated tenancy agreements so that people understood what they were signing, attaching multilingual tenancy rights to all lease agreements, and greater financial advice on arrival to support homeownership. Many called for more diverse and culturally representative leadership within housing services and government:

'We need a representative for people like us… we're not born here… we need someone to become our representative. With our problems, with our voice ... someone in real estate agencies who can understand migrant people' (Malaysian woman)

'The problem is at a leadership level. Those in the mainstream, when you live for long time, you don't experience the problem of the new arrivals ... I think in the co-designing or problem solving level of an organisation there should be people from refugee and migrant communities, especially in their board. It should be inclusive and then they can bring them from the top to down ... case workers, they are aware of that. They have the language skills, but the change needs to happen in the medium level of an organisation or the top. So they get the funding, they get work' (Hazara, man).

Shared solution #2: Balancing power between renters, providers and agents

Participants spoke about wanting the security of longer leases, housing that was safe and in good condition, and the need for stable and controlled rent increases. Yet, as one woman observed, many of the issues her community faced was because 'you don't have a level playing field. You are discriminated [against] because the person who's accommodating you knows that you're vulnerable' (Pakistani, woman). There was a shared sentiment that regulation was needed to shift this power dynamic and support better tenure security, quality housing and affordability. Some felt that there was a 'misuse of authority' and that 'power is with the landlord and with the real estate agent and there is nothing for the renter' (Hazara, man). There was little faith 'in the real estate application process because they don't hear back' and that 'the whole rental market is privatised' with minimal rules that were 'not monitored by any organisation, the way that people feel supported' (Hazara, man). As was identified by most of the participants in the focus groups and raised also in the survey was a need for greater accountability of agents and 'we need better regulation of real estate agents and landlords' (Pakistani, woman). There was a strong sentiment that the current system allowed rental providers and agents to act without oversight:

'Government needs to be involved in governing the owners, setting rules for them. They [owners] can't just impose anything on the rentals because they have their property' (Pakistani, woman)

'I think there has to be accountability for landlords and real estate agents, which there isn't ... they put their own rate, they put their own fees on certain things. There has to be a system that watches and monitors – the system to be able to manage that huge range of misuse' (Hazara, man).

'I think we're all aware of the rental racism in the community ... in facing that kind of racism through real estate agencies, how can the real estates be held accountable? How can we advocate or how can we prove that this thing has been happening because it is, it's happening (South Sudanese, woman).

Participants recommended more regulation and government involvement such as 'harsher penalties for landlords and real estate agents, and much stricter laws regarding tenants' rights' and 'enforcement ... against discrimination' (Pakistani, woman). Another highlighted the need for improved reporting systems, because 'people who face racism often have a difficult time proving it, hence perpetrators continue their bad behaviour' (survey). Specifically, there were calls for better reporting mechanisms for renters:

'there has to be a discrimination report mechanism ... it's not just about the application, but it's when you feel unsafe, when you feel misused and there is a safety concern or if there is bullying or if there is anything ... that brings transparency to the table for both parties, the landlord or the real estate agent, for the tenants to feel safe' (Hazara, man).

Some called for inspectors to 'confirm minimum standards before signing a lease' (Hazara, woman), while others suggested the creation of an independent complaints body, and mandatory, transparent rental provider ratings or reference systems. For example:

'There's always a reference check for the tenant. Here is a proposition: How come the owners don't have a rating or a reference check? For example, even if you're getting an Uber driver, then you know the rating of that driver. So when you're applying for a property, just on the website, if we can have that kind of rating. Because that gives accountability and this can impact his income stream' (Pakistani, woman)

There were calls to ban identity and name-based questions in applications:

'take the names of the clients off the rental application when you fill it in. You fill it in, put all your details, but the agent or the landlord is not allowed to see your name until they have accepted the application, and when they give you this house for rent' (Bicultural housing support worker for refugees)

'I think they should omit the question of asking if you're an Aboriginal or Torres Strait Islander origin, and what is your ethnic background, because that hits directly at racism. I have literally felt that. It's not supposed to be asked if we're saying we're not doing racism. Why is the question over there? Why am I being asked? My religion, my nationality, my medical background? That hits directly to the thing that they're going to [use to] segregate in this town' (Pakistani, woman).

Participants also felt that the government could better collect data to identify who agents were rejecting, and subsequently offer training at an organisational level, to 'educate the real estate agents to understand, the needs of the communities they are working with' (South Sudanese, man).

Shared solution #3: Greater investment in support services, bicultural housing support and infrastructure

Participants also called for much stronger public investment in a diversity of housing supply and increased funding for settlement support services to meet diverse community needs. As one participant observed 'if there's lack of housing and no opportunity ... I think is a kind of misusing authority' (Hazara, man). Some suggested that without addressing the scarcity of affordable rentals, new laws alone would not shift the imbalance:

'Break this monopoly of the owner being in that position where they can sometimes benefit from the vulnerability of the applicant like myself ... if one owner has 100 applications to one property, you can imagine the power dynamics. You won't be able to shift this just by introducing some rules' (Pakistani woman)

Specifically, the groups spoke about the need for more public housing with 'buildings that are owned by the government' (Pakistani, woman), especially for 'single mothers with children … or Centrelink income .. or young people (South Sudanese, man):

'when an immigrant comes in, before you find a job for that person, please find accommodation. Accommodation even comes before food I would say. You don't have somewhere to go, you don't care what you eat, you don't care what you wear. You don't care about a job at all. Even for us, we're willing to pay the money, but just make sure that the vulnerable people, they're not being ripped off, they're not being conned because they don't have that knowledge' (Pakistani, woman).

> *'Australia, it is a big country, we are a continent, we are a capitalist society, but still we can offer at least one home for everyone ... then you can enjoy your life. You can go somewhere and then spend time with your children and family. So that's a wish' (Hazara, man)*

'government needs to step in and act on behalf of the people. They're giving visas, they're getting funds, but they're not giving the proper facilities for that. That is very disappointing because they're calling people, they're calling students: "bring the money, bring it, give us the fee. Give us this, give us that. Give us the taxes after that"' (Pakistani woman)

More broadly, there was a call from some participants to empower communities with resources and knowledge to create their own homes, and communities:

It's going to be controversial. We need to go back to the basics. Where we all come from [South Sudan], we build our own houses. But because of the regulations here, building houses have become so commercialised ... The department website where they call them 'owner builder'. That information is not known because I think people would choose to build their own houses if given an opportunity. Because building a house is something everybody does where we come from ... But here it's been commercialised in such a way that it's very difficult to think about building your own house' (South Sudanese, man).

6. Discussion

The aim of this research project was to better understand experiences of rental racism. Through a pilot survey and focus groups, we collected both quantitative and qualitative insights that revealed the diverse nature of racism in Victoria's rental housing system. Discrimination was reported across interpersonal, institutional, structural, and cultural levels, and affected all stages of the housing journey, though it was most frequently encountered at the point of accessing housing. Perceptions and experiences of unfair treatment were pervasive. Four in five survey participants identified discrimination as a significant issue, and more than three in five reported direct experiences of rental racism. For those who had also witnessed incidents, the proportion rose to four in five. These figures echo other community surveys, such as Shelter SA (2019), where nearly 80% of respondents had experienced or witnessed racial discrimination in the private rental market. A 2024 Victorian study similarly reported that 76% of respondents indicated they or someone they cared for had encountered racist treatment (Peucker et al., 2024).

The prevalence rates in this study are substantially higher than those reported in research examining general experiences of racism in Australia. For example, the Scanlon Institute found that 34% of people born overseas and from non-English-speaking backgrounds reported experiencing racism in the past 12 months. Further, in our study, 82% of participants described discrimination as a very or fairly big problem in the rental sector, substantially higher than the 63% of Australian adults who viewed discrimination as a significant problem more generally (O'Donnell et al., 2024). These variations likely reflect differences in methodology and sample characteristics. Our recruitment strategy (i.e., directly asking people whether they had experienced unfair treatment in housing) may have heightened reporting, as did our deliberate focus on renters from CaLD backgrounds. Nonetheless, the findings highlight that racism is not experienced evenly across life domains: rental housing emerges as a particularly acute site of racialised discrimination.

Our findings also show that the timing and duration of when individuals access certain forms of housing matters, and the intersectional nature of rental racism. Experiences of discrimination were shaped not only by race and ethnicity, but also by gender and household structure, socioeconomic status, migration history and visa status. For example, men, those born in Africa, individuals experiencing financial stress and those who moved to or were living in social housing reported higher rental racism scores in the survey. This is concerning given low-income families face persistent threats of eviction, housing instability, fees, and potential legal actions, which adversely affect their sense of home and community (Garboden & Rosen, 2019). Further, focus group accounts demonstrate how media-driven narratives about so-called 'African gangs' have undermined people's sense of safety (Gatwiri & Moran, 2023; Majavu, 2020), stigmatising them and restricting their ability to access housing. This suggests that the rental sector is a key site of hypervisibility of black African men underwritten by a strong anti-blackness in the contemporary Victorian rental sector. These accounts also revealed that young people, refugees and women with a history of DFV and with large families, were also identified as key groups disproportionately impacted. We know that precarious housing is closely linked to poorer mental health for refugees, with increased risk for women, those experiencing financial hardship, those living in a lower SES area, and those who receive no assistance or support (McShane, Li, et al., 2025). Further, this study highlights how forms of rental racism are diverse, often subtle, not always apparent to those targeted, and may occur outside of regulated settings, such as in informal interactions and the amount of information and/or follow-up provided (Nelson et al. 2015; MacDonald et al. 2016).

The focus group insights showed that some of the housing support workers we spoke with aren't empowered to support their clients. CaLD individuals find it hard to find information or take effective action against rental providers and estate agents who will often take advantage of renters who they perceive to lack knowledge of their rights, or operate under the assumption that they will not challenge certain behaviors. Further, renters highlighted how home visits and tenant-screening tools facilitated discrimination and exploitation, aligning with international evidence that this is often the case (Rosen et al., 2021). Further they described structural barriers to pursuing their legal rights or engaging with processes for reporting rental racism due to fears of rental provider retaliation and negative consequences. Our findings align with other work that show how individual rental providers make informal judgments based on intuition, home inspections, or family characteristics like the presence of children, which they will 'overlook' when motivated by financial gain (Rosen et al., 2021). The communities we spoke with called for tenant education and representation, stronger regulation and better discrimination reporting mechanisms, and more public investment in social housing and culturally appropriate and multilingual housing support services.

The discrimination described in this report has damaging consequences, undermining the ability of individuals and families to build stable and dignified lives in Australia. It is crucial that this issue is brought to the forefront of public discourse, and that where possible individual, organisational and policy-level actions are taken to prevent and address rental racism. To strengthen accountability and evidence-based policy reform, we recommend the development of a robust monitoring and evaluation framework to support the goals of the Victorian Government's Anti-Racism Strategy, Housing Statement, and Public Health and Wellbeing Plan. This should include equity-focused indicators to track racial disparities in housing outcomes disaggregated by race, ethnicity, and cultural background across key domains such as affordability, security of tenure, housing quality, and access to services. This would quantify the extent to which specific racial or ethnic groups are disadvantaged and identify where interventions are most needed (see Perucca, 2025; Sustainable Development Solutions Network, 2025).

Building on some participant insights that emphasised the need for stronger regulation of housing providers and improved support for new migrants to prevent and respond to rental racism, the next section details opportunities for reform.

6.1 Recommendations for Policy Reform

We know that protecting and improving the mental health and wellbeing of migrants and refugees is contingent on access to suitable housing; which is based on a country's policy context (Martino et al., 2022; McShane, Block, et al., 2025). Public discussions about racism in Australia are increasing, alongside a renewed commitment from the Federal government to address racism (Muralidharan et al., 2024). Building on the community insights presented in this report, there are several ways to better support National and State level antiracism aims through housing responses that foster inclusive housing environments and that aim to improve health outcomes for racialised groups. Such responses require the active involvement of impacted communities in the design and implementation of these responses to support culturally appropriate outcomes.

6.1.1 Strengthen the bicultural workforce in the rental sector

Strengthening the bicultural workforce is a crucial step in meeting CaLD community needs. Bicultural workers bring lived experience, cultural knowledge, and trusted community networks that allow them to act as cultural bridges between renters, housing providers, and support services. As the Ethnic Communities' Council of Victoria (ECCV, 2025) highlights, bicultural workers are uniquely positioned to build trust, enhance cultural safety, and provide culturally responsive pathways into complex systems. Embedding a bicultural workforce within tenancy advice, and property management would not only improve service accessibility but also disrupt discriminatory practices to support renters' rights. To realise this potential, the Victorian Government should provide sustainable funding for bicultural worker roles in the housing sector, and develop clear professional standards and training pathways.

Further, there are opportunities to provide clear, multilingual rental agreements, accessible resources outlining tenant rights, and integrate professional interpreter services as a standard component for all housing service providers where needed. Federal and state housing departments, tenancy authorities, community housing organisations, and peak real estate bodies could pilot interpreter and translation services, and improve funding, and service accessibility. These services could be expanded within three to five years to all real estate agencies. This timeframe allows for the necessary workforce expansion, recruitment, and training of interpreters to ensure they are available in key settings, particularly for tenancy support services, community housing providers, and at tenancy tribunals.

Victoria would benefit from establishing a dedicated Private Rental Liaison Officer (PRLO) model to improve outcomes for renters facing barriers to accessing or sustaining tenancies in the private rental market. South Australia's Private Rental Liaison Program (PRLP) offers a good example, providing intensive support, including advocacy, negotiation with providers, and tenancy education, for vulnerable households over a six-month period. While Victoria funds similar services through Private Rental Brokerage Programs (PRBPs), these are often fragmented and inconsistently delivered through a patchwork of community sector providers that vary widely by location and provider capacity. A statewide PRLO initiative could provide more coordinated, proactive assistance, particularly for low-income and racialised renters, and strengthen pathways out of homelessness and housing precarity.

6.1.2 Strengthen opportunities to report

The former Australian Race Discrimination Commissioner Chin Tan called for the 'collection and evaluation of data' (Tan, 2020). While several discrimination reporting mechanisms exist (AHRC, 2025; Islamophobia Register Australia, 2022; Jumbunna, 2024; Lang & Tekanyo, 2025), some participants described existing complaints mechanisms as ineffective, similar to other work highlighting barriers to reporting. The primary body responsible for addressing racial discrimination in housing is the Victorian Equal Opportunity and Human Rights Commission (VEOHRC), with national oversight through the Australian Human Rights Commission (AHRC) under the Racial Discrimination Act 1975. VEOHRC receives and mediates discrimination complaints under the Equal Opportunity Act (EOA) 2010, but it does not make determinations or award compensation. The RTA (specifically Section 30A) imports the EOA's protections, however, this is considered a civil wrong not a crime, with legal scholars suggesting that 'the duty to eliminate discrimination ... has not had any impact because it is not enforceable' (Allen, 2021, p. 463). As others have identified, this system places the burden on individuals to lodge complaints, gather evidence, and pursue remedies against more powerful actors (Gatwiri & Moran, 2023; Peucker et al., 2024) – underscoring the need for clearer pathways, guidance and support for renters to pursue remedies.

Some existing models that could support increased reporting might include the Consumer Affairs Victoria's (CAV) Rental Dispute Resolution Victoria (RDRV) (2025), a free dispute resolution service that assists with disputes including rent increases, repairs and bonds. This could be expanded to include routine audits, or community-based reporting channels to better capture systemic issues in the rental market. Further, there are opportunities to improve existing reporting processes (e.g., VEOHRC) to further reduce barriers and strengthen accountability (Allen, 2021). Key opportunities include providing multilingual and community-embedded reporting channels; embedding bicultural workers as navigators to guide tenants through the process; and strengthening anti-victimisation protections so renters feel safe to report. VEOHRC could also take on a more proactive role by auditing real estate practices where multiple complaints arise, reducing the evidentiary burden on individuals. At the national level, greater harmonisation between AHRC processes might support consistent standards and clearer expectations for both renters and property managers across jurisdictions.

6.1.3 Strengthen cultural capabilities and cultural safety practices

Research shows that rental providers act as gatekeepers to housing markets, with significant power to shape access and outcomes for tenants (Desmond & Gershenson, 2016; Garboden & Rosen, 2019; Rosen, 2014). Yet in Victoria, cultural safety is not embedded within professional standards for the rental sector. The Estate Agents (Professional Conduct) Regulations 2018 outline general expectations for honesty, fairness, and good faith but do not mandate cultural literacy or anti-racism or diversity, equity and inclusion training for property managers or agents (Consumer Affairs Victoria, 2022). Given ongoing reports of rental racism by rental providers, there is a clear gap in professional requirements and accountability. In practice, this means making screening, inspections, communication, repairs, and evictions free from bias and stereotypes; codesigning policies with tenant communities and reviewing them regularly for unintended harms; pairing staff training with clear accountability and consequences, not just awareness; and tracking and openly reporting key equity metrics, demonstrating improvement over time.

In line with other sectors, participation in cultural safety training to ensure respectful and fair treatment should become a standard requirement for all property managers, real estate agents, and housing providers, which has been shown to reduce bias and discriminatory practices in certain contexts (Wang et al., 2024). To make this accessible, training could be developed as industry-recognised micro-credentials or online modules as part of the mandatory Continuing Professional Development (CPD) that will be required for the real estate sector (Housing Statement Reform Act 2025, n.d.). For example, in Queensland, training programs have been developed to equip real estate professionals with the skills to engage with First Nations peoples in culturally safe ways (Queensland Government, 2024). Further, there are promising examples of community housing providers developing tools to better meet the needs of their tenants (YWCA Australia, 2025).

Alongside these reforms, there is a need to support and fund housing and tenancy support programs led by CaLD communities. Community-led initiatives are more effective at addressing the unique housing needs and challenges of minoritised groups, leading to better and more stable housing outcomes. By resourcing communities to design and deliver culturally relevant programs, the rental sector can strengthen trust, accountability, and equity. In parallel, industry-wide standards should be developed and enforced to mandate culturally safe practices within the rental sector.

This requires clear guidelines and toolkits, co-designed with affected communities and housing experts, that provide practical strategies for eliminating bias, embedding culturally responsive frameworks, and ensuring fair treatment. These reforms align with the priorities of the National Anti-Racism Framework, which calls for systemic change that embeds cultural safety and community leadership in housing policy and practice.

6.1.4 Review and Strengthen Anti-discrimination Laws and Frameworks

The authors stand with the recent NARF recommendation (no. 10) that the Racial Discrimination Act 1975 be amended to include a positive duty, to eliminate racial discrimination (AHRC, 2024, p. 16). Specifically, a. by an employer, business or undertaking; b. in the provision of goods and services, with a particular focus on health, education, retail and hospitality, sport, housing, and financial settings; c. in the access to places and facilities; and d. in the provision of land, housing and other accommodation. The authors propose the co-production of an Anti-Racism Housing Framework developed in partnership with people with lived experience of racialised housing injustice, community organisations, housing providers, and policymakers. This framework would articulate a set of clear principles and translate them into practical, actionable strategies for implementation across housing systems and services. Strategies could include equity impact assessments, mandatory cultural safety training, inclusive tenant engagement models, and mechanisms to report and address racial discrimination in housing access and service delivery. The framework would be designed for piloting in housing organisations, both government and non-government, to evaluate effectiveness, refine approaches, and build sector-wide capacity for systemic change.

6.2 Recommendations for Research

While racism studies will often offer insights into the 'what, where and who', they often fail in the 'how and why' (McCabe & Rosen, 2023). We must ask ourselves, how and why are certain groups being structurally excluded and displaced? Who is experiencing housing conditions that are undignified, and over-scrutinised and why? We recommend action research grounded in the lived experiences of rental racism, displacement, and insecure housing – particularly those most at risk – as a means of informing policy and amplifying community-driven solutions. Analysing how providers screen tenants would also shed light on the ways housing systems continue to reproduce racial inequality, through both overt racial bias and more subtle, institutionalised forms such as algorithmic decision-making and digital screening tools (Rosen et al., 2021). Given the stigma and legal risks associated with admitting to discrimination practices, the tools adopted in this study – survey and focus groups – are likely to be inappropriate to study providers and property managers due to differences between what they say they do say versus what they actually do (Pager & Quillian, 2005). Audit methods – which is a type of field experiment – are increasingly being adopted to examine rental racism across different geographies and contexts (Auspurg et al., 2019; Gaddis & DiRago, 2023; Gaddis & Ghoshal, 2020). Last, further research should consider evaluating the health benefits of housing interventions for minoritised tenants; with a focus on the impacts of grass roots, prosocial initiatives. This might constitute mapping characteristics, implementation, and reported impacts of antiracism practices (including training, assessment tools, frameworks and programs) for housing providers and tenants. Such work could include not only private and institutional providers (e.g., build-to-rent, purpose-built student accommodations, retirement villages and land-lease communities), but also public providers (e.g., state housing authorities), community and Aboriginal-controlled housing providers (e.g., nonprofits, cooperatives, and homelessness services), and specialist providers (e.g., NDIS housing, family violence refuges).

7. Conclusion

This report highlights that 'shelter is a dignity' and that we cannot maintain 'existing structures, laws, and social norms [whereby] society can impose social, economic, and health costs on racial minorities that impinge on their well-being and human dignity' (Elias et al., 2021, p. 45). Decades of evidence show that exclusion from crucial infrastructure like housing can engender significant levels of inequality, leading to poor health, social isolation and hindered access to other life opportunities such as employment, transportation, and education.

In mapping the rental journey using a health lens, we were able to highlight how rental racism shapes the health and housing journeys of migrants. The communities we spoke with detailed solutions that could reduce their risk of exposure to racism, and the authors support key reforms that could be considered to increase cultural capacity and support a more culturally safe rental sector. Yet, the negative experiences detailed underscore the imperative to tackle housing reform more broadly as part of a comprehensive, intersectional approach to dismantling structural racism. To understand, prevent, and address rental racism, we must recognise that colonialism continues to shape our housing system as a commercial, legal, political and social determinant of health where the value of housing is tied to its value as a commodity rather as a home. Instead, this study reminds us that the rental sector is a place that CaLD families and communities navigate to create homes. Perhaps more broadly, it asks us to consider at what stage are people 'moving' (or not) up the housing ladder, and whether we need a different ladder altogether? How can we create the conditions to facilitate different forms of rental housing – whether it be more secure rental, or different forms of collaborative rental housing? And how do we instead prioritise a rental housing system that supports communities to create homes for them to connect, feel safe in, and thrive in?

8. References

ABS. (2022, May 25). *Housing Occupancy and Costs, 2019-20 financial year*. Australian Bureau of Statistics. https://www.abs.gov.au/statistics/people/housing/housing-occupancy-and-costs/latest-release

ABS. (2024, June 26). *Migrant settlement outcomes, 2024 | Australian Bureau of Statistics*. https://www.abs.gov.au/statistics/people/people-and-communities/migrant-settlement-outcomes/latest-release

Acker, J., Aghaee, S., Mujahid, M., Deardorff, J., & Kubo, A. (2023). Structural Racism and Adolescent Mental Health Disparities in Northern California. *JAMA Network Open*, *6*(8), e2329825. https://doi.org/10.1001/jamanetworkopen.2023.29825

AHRC. (2018). *Australian Human Rights Commission: 2018-19 Complaint statistics*. Australian Human Rights Commission.

AHRC. (2019). *Let's talk race: A guide on how to conduct a conversation about racism*. Australian Human Rights Commission. https://humanrights.gov.au/our-work/race-discrimination/publications/lets-talk-race-guide-how-conduct-conversations-about

AHRC. (2024). *The National Anti-Racism Framework: A roadmap to eliminating racism in Australia*. Australian Human Rights Commission. https://humanrights.gov.au/anti-racism-framework#:~:text=The%20Framework%20contains%2063%20recommendations,as%20workplaces%20and%20data%20collection.

AHRC. (2025). *Complaints under the Racial Discrimination Act*. Australian Human Rights Commission. https://humanrights.gov.au/our-work/complaint-information-service/complaints-under-racial-discrimination-act

Allen, D. (2021). An Evaluation of the Mechanisms Designed To Promote Substantive Equality In The Equal Opportunity Act 2010 (Vic). *Melbourne University Law Review*, *44*(2), 459–501.

Andersen, M., Williamson, A., Fernando, P., Redman, S., & Vincent, F. (2016). "There's a housing crisis going on in Sydney for Aboriginal people": Focus group accounts of housing and perceived associations with health. *BMC Public Health*, *16*, 429. https://doi.org/10.1186/s12889-016-3049-2

Auspurg, K., Schneck, A., & Hinz, T. (2019). Closed doors everywhere? A meta-analysis of field experiments on ethnic discrimination in rental housing markets. *Journal of Ethnic and Migration Studies*, *45*(1), 95–114. https://doi.org/10.1080/1369183X.2018.1489223

Australian Government. (2024). *Summary report: Consultations on the National Housing and Homelessness Plan*.

Azize, M. (2025). *Out of Reach: Australia's Rental Crisis and the Decline of Social Housing*. Everybody's Home.

Baker, E., Lester, L. H., Bentley, R., & Beer, A. (2016). Poor housing quality: Prevalence and health effects. *Journal of Prevention & Intervention in the Community*, *44*(4), 219–232. https://doi.org/10.1080/10852352.2016.1197714

Ben, J., Elias, A., Sharples, R., Dunn, K., Truong, M., Mansouri, F., Denson, N., Walton, J., & Paradies, Y. (2024). Racism Data in Australia: A Review of Quantitative Studies and Directions for Future Research. *Journal of Intercultural Studies*, *45*(2), 228–257. https://doi.org/10.1080/07256868.2023.2254725

Bentley, R., Baker, E., & Mason, K. (2012). Cumulative exposure to poor housing affordability and its association with mental health in men and women. *Journal of Epidemiology and Community Health*, *66*(9), 761–766. https://doi.org/10.1136/jech-2011-200291

Carmody, J. (2018, August 16). Being evicted for your cooking or told to hide from prospective tenants—The ugly reality of renting. *ABC News*. https://www.abc.net.au/news/2018-08-17/racism-in-the-rental-sector-wa/10129418

Clapham, D. (2002). Housing Pathways: A Post Modern Analytical Framework. *Housing, Theory and Society*, *19*(2), 57–68. https://doi.org/10.1080/140360902760385565

Consumer Affairs Victoria. (2023). *Unlawful discrimination in renting*. Consumer Affairs Victoria. https://www.consumer.vic.gov.au/housing/renting/legal-and-dispute-support/unlawful-discrimination

Consumer Affairs Victoria, V. G. (2025). *Resolving renting disputes*. Consumer Affairs Victoria. https://www.consumer.vic.gov.au/housing/renting/legal-and-dispute-support/resolving-disputes

Consumer and Planning Legislation Amendment (Housing Statement Reform) Act 2025, Pub. L. No. Act number 6/2025 (2025). https://www.legislation.vic.gov.au/as-made/acts/consumer-and-planning-legislation-amendment-housing-statement-reform-act-2025

Cox, L. (2010). The Value of Values? Debating Identity, Citizenship and Multiculturalism in Contemporary Australia. In C. Slade & M. Möllering (Eds), *From Migrant to Citizen: Testing Language, Testing Culture* (pp. 77–97). Palgrave Macmillan UK. https://doi.org/10.1057/9780230281400_5

Cross, R. I., Huỳnh, J., Bradford, N. J., & Francis, B. (2023). Racialized Housing Discrimination and Population Health: A Scoping Review and Research Agenda. *Journal of Urban Health*. https://doi.org/10.1007/s11524-023-00725-y

Curtis, E., Loring, B., Jones, R., Tipene-Leach, D., Walker, C., Paine, S.-J., & Reid, P. (2025). Refining the definitions of cultural safety, cultural competency and Indigenous health: Lessons from Aotearoa New Zealand. *International Journal for Equity in Health*, *24*(1), 130. https://doi.org/10.1186/s12939-025-02478-3

Desmond, M., & Gershenson, C. (2016). Housing and Employment Insecurity among the Working Poor. *Social Problems*, *63*(1), 46–67. https://doi.org/10.1093/socpro/spv025

Dunn, K. M., Blair, K., Bliuc, A.-M., & Kamp, A. (2018). Land and housing as crucibles of racist nationalism: Asian Australians' experiences. *Geographical Research*, *56*(4), 465–478. https://doi.org/10.1111/1745-5871.12313

Easthope, H., Stone, W., & Cheshire, L. (2018). The decline of 'advantageous disadvantage' in gateway suburbs in Australia: The challenge of private housing market settlement for newly arrived migrants. *Urban Studies*, *55*(9), 1904–1923. https://doi.org/10.1177/0042098017700791

ECCV. (2025). *Building Our Bicultural Workforce: Harnessing multicultural talent in Victoria's community sector*. Ethnic Communities' Council of Victoria. https://eccv.org.au/wp-content/uploads/2025/06/ECCV-Building-Our-Bicultural-Workforce-report-2025.pdf

Elias, A., Mansouri, F., & Paradies, Y. (2021). Social and Economic Impacts of Racism. In A. Elias, F. Mansouri, & Y. Paradies (Eds), *Racism in Australia Today* (pp. 241–273). Springer. https://doi.org/10.1007/978-981-16-2137-6_7

Elias, A., & Paradies, Y. (2016). Estimating the mental health costs of racial discrimination. *BMC Public Health*, *16*(1), 1205. https://doi.org/10.1186/s12889-016-3868-1

Equal Opportunity Act 2010. Retrieved 17 December 2024, from https://www.legislation.vic.gov.au/in-force/acts/equal-opportunity-act-2010

Gaddis, S. M., & DiRago, N. (2023). *Audit Studies of Housing Discrimination in the United States: Established, Emerging, and Future Research* (SSRN Scholarly Paper No. 3796335). Social Science Research Network. https://doi.org/10.2139/ssrn.3796335

Gaddis, S. M., & Ghoshal, R. (2020). Searching for a Roommate: A Correspondence Audit Examining Racial/Ethnic and Immigrant Discrimination among Millennials. *Socius*. https://doi.org/10.1177/2378023120972287

Garboden, P. M., & Rosen, E. (2019). Serial Filing: How Landlords use the Threat of Eviction. *City & Community*, *18*(2), 638–661. https://doi.org/10.1111/cico.12387

Gatwiri, K., & Moran, C. (2023). Reclaiming racial dignity: An ethnographic study of how African youth in Australia use social media to visibilise anti-Black racism. *Australian Journal of Social Issues*, *58*(2), 360–380. https://doi.org/10.1002/ajs4.224

Gatwiri, K., Rotumah, D., & Rix, E. (2021). BlackLivesMatter in Healthcare: Racism and Implications for Health Inequity among Aboriginal and Torres Strait Islander Peoples in Australia. *International Journal of Environmental Research and Public Health*, *18*(9), Article 9. https://doi.org/10.3390/ijerph18094399

Hicken, M. T., Lee, H., Morenoff, J., House, J. S., & Williams, D. R. (2014). Racial/Ethnic Disparities in Hypertension Prevalence: Reconsidering the Role of Chronic Stress. *American Journal of Public Health*, *104*(1), 117–123. https://doi.org/10.2105/AJPH.2013.301395

Housing Statement Reform Act 2025, 6/2025. Retrieved 13 October 2025, from https://www.legislation.vic.gov.au/as-made/acts/consumer-and-planning-legislation-amendment-housing-statement-reform-act-2025

Islamophobia Register Australia. (2022). Report an incident. *Islamophobia Register Australia*. https://islamophobia.com.au/report-an-incident/

Jull, J., Giles, A., & Graham, I. D. (2017). Community-based participatory research and integrated knowledge translation: Advancing the co-creation of knowledge. *Implementation Science*, *12*(1), 150. https://doi.org/10.1186/s13012-017-0696-3

Jumbunna. (2024). *Call It Out | Report incidents of racism and discrimination*. Call It Out. https://callitout.com.au/

Kairuz, C. A., Casanelia, L. M., Bennett-Brook, K., Coombes, J., & Yadav, U. N. (2021). Impact of racism and discrimination on physical and mental health among Aboriginal and Torres Strait islander peoples living in Australia: A systematic scoping review. *BMC Public Health*, *21*(1), 1302. https://doi.org/10.1186/s12889-021-11363-x

Keene, D. E., & Blankenship, K. M. (2023). The Affordable Rental Housing Crisis and Population Health Equity: A Multidimensional and Multilevel Framework. *Journal of Urban Health : Bulletin of the New York Academy of Medicine*, *100*(6), 1212–1223. https://doi.org/10.1007/s11524-023-00799-8

Krieger, N., Smith, K., Naishadham, D., Hartman, C., & Barbeau, E. M. (2005). Experiences of discrimination: Validity and reliability of a self-report measure for population health research on racism and health. *Social Science & Medicine*, *61*(7), 1576–1596. https://doi.org/10.1016/j.socscimed.2005.03.006

Lang, E., & Tekanyo, E. (2025). *Racism Register*. Racism Register. https://racismregister.org/

Lazarus, R., & Folkman, S. (1984). *Stress, Appraisal, and Coping*. Springer Publishing Company.

Maalsen, S., Wolifson, P., Rogers, D., Nelson, J., & Buckle, C. (2021). *Understanding discrimination effects in private rental housing, AHURI Final Report No. 363*. https://www.ahuri.edu.au/research/finalreports/363

MacDonald, H., Nelson, J., Galster, G., Paradies, Y., Dunn, K., & Dufty-Jones, R. (2016). Rental Discrimination in the Multi-ethnic Metropolis: Evidence from Sydney. *Urban Policy and Research*, *34*(4), 373–385. https://doi.org/10.1080/08111146.2015.1118376

Majavu, M. (2020). The 'African gangs' narrative: Associating Blackness with criminality and other anti-Black racist tropes in Australia. *African and Black Diaspora: An International Journal*. https://www.tandfonline.com/doi/abs/10.1080/17528631.2018.1541958

Martino, E., Li, Y., Kali-Opio, J., & Bentley, R. (2022). Between liminality and a new life in Australia: What is the effect of precarious housing on the mental health of humanitarian migrants? *Cities*, *131*, 103900. https://doi.org/10.1016/j.cities.2022.103900

McCabe, B. J., & Rosen, E. (Eds). (2023). *The Sociology of Housing: How Homes Shape Our Social Lives* (1st edition). *University of Chicago Press.

McNeilly, M. D., Anderson, N. B., Armstead, C. A., Clark, R., Corbett, M., Robinson, E. L., Pieper, C. F., & Lepisto, E. M. (1996). The perceived racism scale: A multidimensional assessment of the experience of white racism among African Americans. *Ethnicity & Disease*, *6*(1–2), 154–166.

McShane, S., Block, K., Baker, E., Li, Y., & Bentley, R. (2025). Beyond shelter: A scoping review of evidence on housing in resettlement countries and refugee mental health and wellbeing. *Social Psychiatry and Psychiatric Epidemiology*. https://doi.org/10.1007/s00127-025-02851-1

McShane, S., Li, A., Block, K., & Bentley, R. (2025). Housing and wellbeing: Long-term precarious housing trajectories following humanitarian migration and resettlement. *Social Science & Medicine*, 117943. https://doi.org/10.1016/j.socscimed.2025.117943

Muralidharan, P., Hosseini, Y., & Arashiro, Z. (2024). *An Anti-Racism Framework: Experiences and Perspectives of Multicultural Australia. Report on the national community consultations, commissioned by the Australian Human Rights Commission*. Federation of Ethnic Communities' Councils of Australia. https://humanrights.gov.au/our-work/race-discrimination/publications/anti-racism-framework-perspectives-multicultural

Nelson, J., MacDonald, H., Dufty-Jones, R., Dunn, K., & Paradies, Y. (2015). Ethnic Discrimination in Private Rental Housing Markets in Australia. In R. Dufty-Jones & D. Rogers (Eds), *Housing in Twenty-First Century Australia: People, Practices and Policies*. Routledge.

NHSAC. (2024). *State of the Housing System*. National Housing Supply and Affordability Council, Australian Government.

O'Donnell, J., Guan, Q., & Prentice, T. (2024). *Mapping Social Cohesion*. Scanlon Foundation Research Institute.

Ong ViforJ, R., Singh, R., Baker, E., Bentley, R., & Hewton, J. (2022). Precarious housing and wellbeing: A multi-dimensional investigation. *AHURI Final Report*, *373*. https://doi.org/10.18408/ahuri8123801

Pager, D., & Quillian, L. (2005). Walking the Talk? What Employers Say Versus What They Do. *American Sociological Review*. https://doi.org/10.1177/000312240507000301

Paradies, Y. (2006). Defining conceptualizing and characterizing racism in health research. *Critical Public Health*, *16*(2), 143–157.

Paradies, Y. C., & Cunningham, J. (2008). Development and validation of the Measure of Indigenous Racism Experiences (MIRE). *International Journal for Equity in Health*, *7*(1), 9. https://doi.org/10.1186/1475-9276-7-9

Perucca, J. (2025, July 14). Human Rights Scorecard for Cities. *The Shift*. https://make-the-shift.org/human-rights-scorecard-for-cities/

Peucker, M., Vaughan, F., Doley, J., & Clarke, T. (2024). *Understanding reporting barriers and support needs for those experiencing racism in Victoria. Research report*. Victoria University.

Porter, L., & Kelly, D. (2023). Dwelling justice: Locating settler relations in research and activism on stolen land. *International Journal of Housing Policy*, *23*(4), 817–835. https://doi.org/10.1080/19491247.2022.2132461

Queensland Government. (2024). *ourplace: A First Nations Housing and Homelessness Action Plan 2024-2027*. Queensland Government. https://www.housing.qld.gov.au/__data/assets/pdf_file/0020/51662/our-place-a-first-nations-housing-and-homelessness-action-plan-2024-2027.pdf.pdf

Racial Discrimination Act, Cth (1975). https://www.austlii.edu.au/cgi-bin/viewdb/au/legis/cth/consol_act/rda1975202/

Residential Tenancies Act 1997. Retrieved 17 December 2024, from https://www.legislation.vic.gov.au/in-force/acts/residential-tenancies-act-1997

Rosen, E. (2014). Rigging the Rules of the Game: How Landlords Geographically Sort Low–Income Renters. *City & Community*, *13*(4), 310–340. https://doi.org/10.1111/cico.12087

Rosen, E., Garboden, P. M. E., & Cossyleon, J. E. (2021). Racial Discrimination in Housing: How Landlords Use Algorithms and Home Visits to Screen Tenants. *American Sociological Review*, *86*(5), 787–822. https://doi.org/10.1177/00031224211029618

Ruiz-Tagle, J., & Urria, I. (2022). Household overcrowding trajectories and mental well-being. *Social Science & Medicine*, *296*, 114051. https://doi.org/10.1016/j.socscimed.2021.114051

SGS, E. and P. (2024). *Rental Affordability Index*.

Shelter SA. (2019). *"I am tired of being treated like a second-class citizen!": Racial Discrimination in the Private Rental Market*. Shelter SA. https://www.sheltersa.asn.au/site/wp-content/uploads/190430-Shelter-SA-Research-Report-on-Racial-Discrimination-in-Private-Rental-FINAL.pdf

State of Victoria. (2024). *Victoria's Anti-racism Strategy 2024-2029*. Department of Premier and Cabinet,. https://vic.gov.au/victorias-anti-racism-strategy

Stone, W., Goodall, Z., Peters, A., & Veeroja, P. (2021). *Aboriginal Private Rental Access in Victoria: "Excluded from the Start", A Report Commissioned by the Consumer Policy Research Centre.* Swinburne University of Technology, Melbourne.

Stopforth, S., Kapadia, D., Nazroo, J., & Bécares, L. (2022). The enduring effects of racism on health: Understanding direct and indirect effects over time. *SSM - Population Health*, *19*, 101217. https://doi.org/10.1016/j.ssmph.2022.101217

Sustainable Development Solutions Network. (2025). *In the Red: The US Failure to Deliver on the Promise of Racial Equality*. United States Racial Inequality in Delivering the SDGs. https://us-inequality.sdgindex.org/

Tan, C. (2020, May 9). COVID-19 has prompted a spike in racist attacks. We need to start tracking them better. *ABC News*. https://www.abc.net.au/news/2020-05-09/coronavirus-covid-19-racist-attacks-data-collection-strategy/12229162?nw=0

Tavan, G. (2004). The dismantling of the White Australia policy: Elite conspiracy or will of the Australian people? *Australian Journal of Political Science*, *39*(1), 109–125. https://doi.org/10.1080/1036114042000205678

VEOHRC. (n.d.). *Community reporting tool | Victorian Equal Opportunity and Human Rights Commission*. Retrieved 15 September 2025, from https://www.humanrights.vic.gov.au/get-help/community-reporting-tool/

VEOHRC. (2012). *Locked out: Discrimination in Victoria's private rental market*. Victorian Equal Opportunity and Human Rights Commission.

Victorian Government. (2015). *Fairer Safer Housing*. Engage Victoria. https://engage.vic.gov.au/fairersaferhousing

Wang, M. L., Gomes, A., Rosa, M., Copeland, P., & Santana, V. J. (2024). A systematic review of diversity, equity, and inclusion and antiracism training studies: Findings and future directions. *Translational Behavioral Medicine*, *14*(3), 156–171. https://doi.org/10.1093/tbm/ibad061

Williams, D. R., Lawrence, J. A., & Davis, B. A. (2019). Racism and Health: Evidence and Needed Research. *Annual Review of Public Health*, *40*(1), 105–125. https://doi.org/10.1146/annurev-publhealth-040218-043750

Williams, D. R., Yu, Y., Jackson, J. S., & Anderson, N. B. (1997). Racial Differences in Physical and Mental Health: Socio-economic Status, Stress and Discrimination. *Journal of Health Psychology*, *2*(3), 335–351. https://doi.org/10.1177/135910539700200305

YWCA Australia. (2025). *Women's Liveability Assessment*. Women's Liveability Assessment. https://www.womensliveability.org.au/

Ziersch, A., Due, C., & Walsh, M. (2020). Discrimination: A health hazard for people from refugee and asylum-seeking backgrounds resettled in Australia. *BMC Public Health*, *20*(1), 108. https://doi.org/10.1186/s12889-019-8068-3

9. Appendices

Appendix I: Survey

1. **Where do you currently live?** [select state]
2. **What is your age?** [select range]
3. **Which gender do you identify as?** [select option]
4. **Are you Aboriginal or Torres Strait Islander?** [select option]
5. **In which country were you born?** [select option]
6. **In what year did you first arrive in Australia to live here for one year or more?** [year]
7. **Do you use a language other than English at home?** [select the one most commonly used].
8. **What is the structure of your household?** [select option]
9. **Do you own your home, rent it, or do you live there rent free?** [select options by housing provider type]
10. **In the last five years, how often have the following things happened to you?** [select options about accessing housing, different treatment because of racial or ethnic background; never, 1-2 times, 3-4 times, more than 5]
11. **In the last five years, how often have the following things happened to you?** [select options about maintaining and leaving housing, different treatment because of racial or ethnic background; [4 options: never - more than 5]
12. **Who treated you this way?** [select options]
13. **Have you ever had to change the way you are, or things that you did so that you would not be treated badly or unfairly in rental housing? If so, what have you done?** [behaviour / actions options]
14. **What do you think is the reason you have been treated badly or unfairly in rental housing?** [select options]
15. **If you are treated badly or unfairly as a renter/tenant because of your race, country of birth, ethnic origin or skin colour how often do you:** [emotions /mental processes options]
16. **If you have been treated badly or unfairly because of your race, country of birth, ethnic origin, or skin colour in rental housing, did this make your health and wellbeing:** [5 options: become much worse - to become much better]
17. **How many times have you moved in the past 5 years?** [6 options: never – 5 or more times]
18. **Have concerns about being treated badly or unfairly because of your race, country of birth, ethnic origin, or skin colour in rental housing prevented you from moving from your current home?** [3 options]
19. **Thinking about the last time you applied for rental housing in Australia, how many applications did you submit before you were successful in securing your current home?** [4 options: fewer than 5-more than 20]
20. **Overall, how big a problem do you think racial discrimination is in rental housing in Australia?** [4 options: very big problem-no problem]
21. **After paying your rent, board or mortgage, do you usually have enough money for …?** [4 options]
22. **How much of your income do you pay on rent, board or mortgage?** [4 options of %]
23. **What is your postcode?** Please type in a 4 digit number. If unsure, please type in your suburb
24. **Are there any other issues or concerns about your current housing situation that you would like to share?**
25. **Can you provide any other examples of discrimination that you or someone you know has faced?**
26. **What do you think could be done to stop people being treated badly or unfairly in rental housing?**
27. Thank you for participating. **Did you know you can report being treated badly or unfairly through the VEOHRC community reporting tool?** In the future, would you: [4 options to report rental racism]

Appendix II: Rental Racism Score Questions

In the last five years, how often have the following things happened to you? [4 option: never, 1-2 times, 3-4 times, more than 5]

1. **You felt you were prevented from renting or buying a home in the neighbourhood you wanted because of your racial or ethnic background**
2. **You were asked invasive or discriminatory questions related to your racial or ethnic background during a housing application**
3. **You felt you were denied housing or were treated less favourably than others of a different race or ethnicity during the housing application or rental process**
4. **You felt you were offered different terms or conditions for housing because of your racial or ethnic background (e.g., paid more rent or bond, additional contract conditions, different lease length or type)**
5. **You felt you required different qualifications or standards for rental approval compared to others because of your racial or ethnic background (e.g., more application questions, credit analyses or reference checks/fees)**
6. **You had difficulties finding housing in a specific neighbourhood because of your race or ethnicity**
7. **You were subjected to racial slurs, offensive comments, or harassment by a property manager or rental provider**
8. **You were prevented from remaining in your home and/or neighborhood because neighbours made life so uncomfortable**
9. **You felt you experienced different treatment in terms of housing maintenance, or getting repairs done because of your race or ethnicity**
10. **You were denied information about your housing rights**
11. **You felt you were unjustly evicted**
12. **You felt you were unjustly denied a bond return**
13. **You felt you had to do extra cleaning when vacating the property**
14. **You felt you were unjustly denied a verbal/written reference**
15. **Someone tried to persuade you to seek (or not seek) housing in particular neighbourhoods**
16. **You witnessed or heard of someone being treated unfairly by a property manager or rental provider because of that person's racial or ethnic background**

Appendix III: Focus Group Guide

Icebreaker:

Please introduce yourself, please share with the group what you are hoping to get out of the discussion.

Theme 1:

In what ways do you think someone's race, where they were born, ethnic origin or skin colour impacts people's housing experiences?

(if appropriate prompt to write down any initial thoughts that come to mind on a post-it notes and stick it up on the whiteboard or wall).

Theme 2:

Have you ever been treated differently because of your racial or ethnic background in regard to housing, or witnessed someone else experience it? If so, how did you respond?

Theme 3:

How do you think rental racism has impacted your life (eg your health and wellbeing, your ability to work, your relationships)

Possible prompts:

- How often do you think such events or experiences happen, or continue to happen? Why?
- Who do you think is more likely to experience rental racism? Why?
- Do you think these personal experiences are common across the community ? How and why?

Theme 4:

What can be done to address rental racism?

Possible prompts:

- Who can people talk to about these experiences?
- Do you feel comfortable and confident using the existing systems in place to be able to complaint or report? Why or why not?
- What are the priorities going forward? What would you like to see change?
- Is there anything else you would like to share?

THE UNIVERSITY OF MELBOURNE

Contact us

The University of Melbourne
Grattan Street, Parkville, Victoria 3010, Australia
mspgh.unimelb.edu.au/centres-institutes/centre-for-health-policy/healthy-housing

RFQ14238