LAUNCH HOUSING CAPITAL CITIES
HOMELESSNESS INDEX 2023

APPENDIX: CITY PROFILE MELBOURNE, AUSTRALIA

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IT'S TIME TO END HOMELESSNESS

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Melbourne has regularly topped the charts as one of the most liveable cities in the world, however, this privilege does not extend to all Melburnians. Homelessness and rough sleeping have been a growing and stubborn problem. Indeed, between 2016 and 2021, homelessness in Greater Melbourne increased by 17%, a further 3,500 people. Many Melburnians are struggling to live day-to-day. People on low incomes, particularly families on income support, face the most difficulty accessing affordable housing in the private rental market.

In March 2021, there were more than 32,000 private rental listings recorded for metropolitan Melbourne; but only 614 were affordable to families on income support. None were affordable for single-person households receiving Jobseeker.[1] Domestic and family violence has also exposed many women and children to housing stress and homelessness.

Between April 2020 and March 2021, nearly 4,000 people experiencing rough sleeping (or other precarious housing) in Melbourne were placed in temporary hotel accommodation as a government health response to the COVID-19 pandemic. This is almost six times as many people across metropolitan Melbourne compared to the official estimated number of people sleeping rough on census night in 2021 (695 people sleeping rough in Greater Melbourne). During this time homelessness was seen as a community priority and Melbourne *solved rough sleeping for a short period*, housing thousands of people in hotels during the height of the pandemic.

The supply of social housing has not kept pace with population increases, falling instead by nearly 700 dwellings in Greater Melbourne in the last five years. However, there are signs of positive change. A major development has been the Victorian State Government's $5.3 billion Big Build initiative, the largest investment in social housing in the state's history. This will deliver 12,000 new social and affordable housing over the next four years, which will increase the overall social housing stock to 4.3%, closer to the national average. While this will not fully address the current housing need, this is welcome news, and the Victorian Government should continue to expand on these commitments.

Geographical area

Greater Melbourne is a large geographical area officially defined as the Greater Capital City Statistical Area (GCCSA) in the state of Victoria.[2] Spanning a total of 9992.5 square kilometres, it encompasses 31 local government areas (LGAs), including the City of Melbourne LGA.[3]

Greater Melbourne was home to an estimated 4,976,157 people in 2021[4], making it the second most populous city (after Greater Sydney) in Australia. Greater Melbourne is situated on the traditional lands of the Wurundjeri people of the Kulin Nation.

In the main, data presented in this report is based on the geographical area of Greater Melbourne, also known as metropolitan Melbourne.

1 Anglicare Rental Report, 27 March 2021, https://www.anglicarevic.org.au/wp-content/uploads/2021/04/Victorian-Rental-Affordability-Snapshot-2021.pdf
2 GCCSA is a geographical area, or boundary, that functionally represents capital cities in each state/territory; defined by the Australian Bureau of Statistics (ABS), it is used in the analysis of official statistics and other data, https://www.abs.gov.au/statistics/standards/australian-statistical-geography-standard-asgs-edition-3/jul2021-jun2026
3 https://en.wikipedia.org/wiki/Local_government_areas_of_Victoria_(state)#Municipalities_of_Greater_Melbourne
4 https://dbr.abs.gov.au/region.html?lyr=gccsa&rgn=2GMEL

Definition of rough sleeping and homelessness

According to the official definition from the Australian Bureau of Statistics (ABS), homelessness refers to anyone who has no dwelling, or is in an inadequate dwelling, provides no tenure or tenure is short or limited or prevents them from having control of, and access to, space for social relations[5]. This broad definition recognises that while homelessness is about the lack of shelter, importantly, it is also about the loss of home (security, privacy, warmth, connection, and belonging).

Rough sleeping, the most extreme form of homelessness, refers to people who are destitute on the streets, sleeping in cars, parks, tents, or in derelict buildings. But homelessness also includes anyone staying in specialist homelessness services, anyone staying temporarily with other households, living in boarding houses or other temporary lodgings, or living in 'severely crowded' dwellings.[6]

Population and ratio of rough sleeping and homelessness

According to the 2021 census data, the level of rough sleeping in Victoria fell by 100 people (9%), from 1,123 people in 2016 to 1,023 people in 2021.[7] This compares to a 3% rise in the 2016 census, up from 1,090 people in 2011.

As a point-in-time count, the census provides a snapshot of the number of people sleeping rough at a particular time every five years. As such, it does not reflect the dynamics of rough sleeping over time. This can include, for example, people moving between different categories of homelessness, from rough sleeping to couch surfing to specialist homelessness services and back to rough sleeping. Such changes are not captured by a point-in-time census conducted every five years. Nevertheless, the census provides important insights into homelessness trends over time.

The 2021 Census, however, is an exception, given the extraordinary circumstances resulting from the COVID-19 global pandemic and the range of policy measures introduced by a number of states/territories across the country.[8] These measures have impacted the 2021 Census homelessness estimates particularly for rough sleeping, supported accommodation, temporary accommodation, and boarding houses.[9]

As shown in Table 1, across Greater Melbourne almost 700 people were enumerated to be sleeping rough on census night 2021, around 100 fewer people than in 2016; a decrease that does not necessarily reflect government resources and significant effort by the homelessness sector to move vulnerable people sleeping rough into safe temporary accommodation.

As a rate, the raw number translates to 14 people sleeping rough per 100,000 residents in Greater Melbourne.

• In contrast, local data shows that at the end of 2021, in the City of Melbourne alone, there were 84 people sleeping rough, giving a comparatively higher rate of 56 people rough sleeping per 100,000 residents.[10] This data indicates the fluid and changing nature of rough sleeping.

Table 1. Rough sleeping (point-in-time)

	Greater Melbourne (2021)
Estimated number sleeping rough (point-in-time):	695 People*
Rate of rough sleeping per 100,000 residents:	14 People**

Sources:

* 2021 Census - Counting People, Estimating Homelessness (Enumerated), TableBuilder: People living in improvised dwellings, tents, or sleeping out by Greater Capital City Statistical Area (GCCSA).

** Based on the 2021 estimated population for Greater Melbourne: 4,917,750, Census of Population and Housing 2021, TableBuilder: Person's Place of Usual Residence by GCCSA.

5 Cat. No. 4922.0 – Information Paper – A Statistical Definition of Homelessness (2012), https://www.abs.gov.au/AUSSTATS/abs@.nsf/mf/4922.0
6 Severely crowded is defined as needing an extra four or more bedrooms to accommodate a household's usual residents, based on the Canadian National Occupancy Standard, https://www.abs.gov.au/ausstats/abs@.nsf/Lookup/4922.0main+features62012
7 Estimating Homelessness, 2021 Census of Population and Housing, https://www.abs.gov.au/statistics/people/housing/estimating-homelessness-census/2021#homeless-operational-groups
8 https://www.ahuri.edu.au/analysis/brief/what-2021-census-data-told-us-about-homelessness
9 Impacts of the COVID-19 pandemic: https://www.abs.gov.au/methodologies/estimating-homelessness-census-methodology/2021
10 Launch Housing data – By-Name-List, City of Melbourne, https://www.melbourne.vic.gov.au/about-melbourne/melbourne-profile/Pages/facts-about-melbourne.aspx (Rate based on estimated population of 149,601 people for Melbourne City 2021: https://abs.gov.au/census/find-census-data/quickstats/2021/20604)

Overall homelessness

Across Victoria, overall homelessness increased by 24%, from 24,817 people in 2016 to 30,660 people in 2021.[11] In Greater Melbourne, homelessness increased by 3,507 people (17%) from 20,541 people in 2016.[12]

The different forms of homelessness experienced by people in Greater Melbourne on census night in 2021 are detailed in Table 2.

- Overall, close to 500 people were homeless per 100,000 residents in Greater Melbourne on census night 2021.
- Rough sleeping represents a relatively small proportion (3%) of overall homelessness. The vast majority of people experiencing homelessness were in some type of insecure or precarious accommodation.
- Around a quarter of people counted as homeless on census night in 2021 were staying in specialist homelessness services; but close to two-thirds were living in boarding houses or in severely crowded dwellings.
- Severe overcrowding[13] can potentially lead to other forms of homelessness, including sleeping rough, through forced exits.[14]

- This category, usually dominated by recently arrived migrants and international students, is lower than previous years (39% in 2016) due to COVID-19 border closures.
- Greater use of administrative data by the ABS was able to provide more accurate estimates for the number of people in boarding houses; indeed, the numbers of people in this category were almost double the 2016 census estimates (3,955 people).[15]
- Further, people staying in temporary accommodation increased by 1,092 people (from 84 people in 2016), reflecting additional government funding that enabled people experiencing homelessness to be moved into hotels and motels.

Table 2. Type of homelessness (point-in-time)

	Greater Melbourne (2021)
People living in improvised dwellings, tents, or sleeping out (rough sleeping)	695 (3%)
People in supported accommodation for the homeless	5,671 (24%)
People staying temporarily with other households	1,539 (6%)
People living in boarding houses	7,289 (30%)
People in other temporary lodgings (hotels/motels)	1,176 (5%)
People living in 'severely' crowded dwellings	7,681 (32%)
Total number homeless	**24,048 (100%)***
Rate of homelessness per 100,000 population	**489 people****

Sources:

* 2021 Census of Population and Housing, Estimating Homelessness (Enumerated), TableBuilder, Homelessness Groups by Greater Capital City Statistical Area (GCCSA) Point-in-time (PIT).

** Rate per 100,00 based on the 2021 estimated population for Greater Melbourne: 4,917,750, Census of Population and Housing 2021, TableBuilder. Person's Place of Usual Residence by GCCSA.

11 Estimating Homelessness, 2021 Census of Population and Housing, https://www.abs.gov.au/statistics/people/housing/estimating-homelessness-census/2021#homeless-operational-groups
12 2021 Census of Population and Housing, Estimating Homelessness (Enumerated), TableBuilder, Homelessness Groups by Greater Capital City Statistical Area (GCCSA) Point-in-time (PIT).
13 A severely crowded dwelling needs an extra four or more bedrooms to accommodate a household's usual residents, as defined by the Canadian National Occupancy Standard, https://www.abs.gov.au/ausstats/abs@.nsf/Lookup/4922.0main+features62012
14 What is overcrowding and severe overcrowding and what can be done about it? Policy Evidence Summary, September 2019, AHURI, available at: https://www.facs.nsw.gov.au/__data/assets/pdf_file/0015/810123/overcrowding-and-severe-overcrowding-policy-evidence-summary.pdf
15 COVID-19 impacts on homelessness enumeration: https://www.abs.gov.au/methodologies/estimating-homelessness-census-methodology/2021

Structural factors affecting homelessness

Social and affordable housing

Affordable housing is defined as '*housing, including social housing, that is appropriate for the housing needs of very low income, low income, and moderate-income households*'[16].

Housing is critical to ending homelessness but both social housing and affordable private rental are in short supply in Greater Melbourne. In the last five years, the supply of social housing in Greater Melbourne fell by 677 units, from 42,401 dwellings in 2016 to 41,725 dwellings in 2021, while around 67,000 households were on the waitlist, as of 31 December 2022.[17]

As shown in Table 3.

- Social housing stock represents just 2.3% of total dwellings, well below the national average of 4.3%, and the OECD average of 7%.[18]

Meanwhile, the private rental market has not responded to the needs of low-income households:

- Only 614 listings, out of a total of more than 32,000 private rental lettings advertised in Greater Melbourne in March 2021, were affordable to households on income support.
- And for many in private rental, housing was unaffordable pushing more than 109,000 households (48%) into rental stress, exposing them to greater risk of homelessness.

Table 3. Social and affordable housing measure

	Greater Melbourne
Number of social housing rented dwellings (% of total dwellings) (2021)	41,724 (2.3%)*
Number of new private rental listings affordable for households on income support (2021)	614 (2.0%)**
% of low-income households in rental stress (bottom 40% of income distribution paying more than 30% of gross income on housing) (2019-20)	48.1%*** (109,128)

Sources:

*   (2021 data) Social Health Atlas of Australia, Victoria, 2022, available at: https://phidu.torrens.edu.au/social-health-atlases/data#social-health-atlases-of-australia-local-government-areas, Total private dwellings: 1,781,346.
**   Anglicare Rental Report, 27 March 2021, https://www.anglicarevic.org.au/wp-content/uploads/2021/04/Victorian-Rental-Affordability-Snapshot-2021.pdf (Total new listings = 32,288 in metropolitan Melbourne).
*** Housing Occupancy and Costs, Australia, 2019-20, Table 13.1, available at: https://www.abs.gov.au/statistics/people/housing/housing-occupancy-and-costs/2019-20#data-download, % based on total number lower-income renter households: 226,996.

Level of income and poverty

Poverty increases the risk of homelessness.[19] Research evidence shows that income inequality is a driver of homelessness.[20] Without adequate levels of income, access to housing is extremely problematic for low-income and disadvantaged households.

In the last 12 months, for example, more than 105,000 people accessed specialist homelessness services in Victoria, with close to half (44%) needing support due to financial difficulties. Further, many people who sought assistance were financially vulnerable. Of those aged 15 years and over, three-quarters (or 50,054 people) reported some form of income support payment as their main source of income.[21]

Table 4 shows the level of income inequality in Greater Melbourne, along with the cost of private rental.

- The average weekly income for households in Greater Melbourne was $1,174.00; but the poorest households, those in the bottom 20% income distribution, lived on approximately a third of that amount ($454.00).
- The average household would find that 35% of their income would be consumed by the cost of rent in Greater Melbourne, an indication of rental stress.
- With an average weekly income of $454.00, it is the poorest households that would struggle the most to afford a typical private rental in Greater Melbourne and experience the most intense financial hardship and stress. After paying for rent, poor households would be left with less than $5.00 per day to live on, including being able to buy food, pay bills and cover health needs.

16 Victorian Planning and Environment Act 1987, *Section 3AA: Meaning of Affordable Housing*.
17 https://www.homes.vic.gov.au/applications-victorian-housing-register-vhr
18 https://www.oecd.org/els/family/PH4-2-Social-rental-housing-stock.pdf
19 Australian Homelessness Monitor, 2018, available at: https://data.launchhousing.org.au/app/uploads/2018/05/LaunchHousing_AHM2018_Report.pdf
20 https://www.ahuri.edu.au/sites/default/files/migration/documents/AHURI_RAP_Issue_193_What-is-driving-homelessness-in-Australia.pdf
21 Specialist homelessness services 2020–21: Victoria, Fact Sheet, available at: https://www.aihw.gov.au/getmedia/7b4924b3-a48b-4150-9fac-7de836dcccfd/VIC_factsheet.pdf.aspx

- Single person households on basic income support of just $350.85 per week[22], less than a third of the average household income ($1,174.00), were completely priced out of the private rental market in Greater Melbourne.

Table 4 also shows that in Greater Melbourne:

- Households with children were more likely to experience poverty than other households. These households are at a considerable disadvantage, without enough money for food, clothing, health needs, housing, or to take part in school activities, exposing adults and children to severe stress.[23]
- For children, the effects of growing up in poverty increases the likelihood of experiencing poverty as an adult, as well as increasing the risk of homelessness.[24] [25]

Table 4. Income and poverty measures

	Greater Melbourne
Median weekly rent (2019)	$420.00*
Mean weekly equivalised disposable household income (2019-20)	$1,174.00**
Mean weekly equivalised disposable household income - bottom 20% income distribution (2019-20)	$454.00**
Poverty rate – overall (2018)	12.6%***
Poverty rate – children (under 15 years) (2018)	17.0%***

Sources:

* Rental Report, December Quarter 2019, https://www.dhhs.vic.gov.au/past-rental-reports.

** Data cube 13: States and Territories, (Table 13.5) https://www.abs.gov.au/statistics/economy/finance/household-income-and-wealth-australia/latest-release#:~:text=In%202019%E2%80%9320%2C%20the%20average,income%20was%20%241%2C124%20per%20week.

*** https://vcoss.org.au/wp-content/uploads/2018/11/Every-suburb-Every-town-Poverty-in-Victoria-VCOSS.pdf.

Family Violence

Family violence is a leading cause of homelessness for women and children in Victoria (and Australia more broadly). Women and children fleeing violence are one of several groups acknowledged as a priority cohort under the National Housing and Homelessness Agreement.[26]

Among the more than 105,000 people who accessed specialist services in Victoria last financial year (2020-21), close to half (47% or 49,035 people) sought assistance due to family violence (including domestic violence).[27]

- Table 5 shows the number of family violence-related crimes in Greater Melbourne reported to police in the last 12 months (2020-21) and indicates the number of people potentially at risk of homelessness.
- Overall, the rate of family violence was 1,177 crimes per 100,000 population, based on more than 60,000 police reports over 12 months.

Table 5. Family violence measure

	Greater Melbourne
Number of family violence-related crimes (2020-21)	60,710
Reported family violence crimes per 100,000 population	1,176.7[28]

Source:

Victoria Police Data Tables (2020-21), Table 2, https://www.crimestatistics.vic.gov.au/family-violence-data-portal/download-data-tables.

22 Basic income support of $350.85 per week in 2019, below the poverty line of $529.81 (Table 4), https://melbourneinstitute.unimelb.edu.au/__data/assets/pdf_file/0007/3207823/Poverty-Lines-Australia-June-2019-Final.pdf

23 https://vcoss.org.au/wp-content/uploads/2018/11/Every-suburb-Every-town-Poverty-in-Victoria-VCOSS.pdf

24 Bramley, G. and Fitzpatrick, S. (2017) 'Homelessness in the UK: Who is Most at Risk?', Housing Studies, vol. 33, no. 1: 96-116, 10.1080/02673037.2017.1344957: 10.1080/02673037.2017.1344957.

25 Esperanza Vera-Toscano and Roger Wilkins (2020) Does poverty in childhood beget poverty in adulthood in Australia? Melbourne Institute: Applied Economic & Social Research, University of Melbourne, available at: https://melbourneinstitute.unimelb.edu.au/__data/assets/pdf_file/0008/3522482/Breaking-Down-Barriers-Report-1-October-2020.pdf

26 https://www.dss.gov.au/housing-support-programs-services-homelessness/national-housing-and-homelessness-agreement

27 Specialist homelessness services 2020–21: Victoria, Fact Sheet, available at: https://www.aihw.gov.au/getmedia/7b4924b3-a48b-4150-9fac-7de836dcccfd/VIC_factsheet.pdf.aspx

28 Calculation based on 2019-20 estimated population for Greater Metropolitan Melbourne of 5,159,211 residents, available at: https://www.melbourne.vic.gov.au/about-melbourne/melbourne-profile/Pages/facts-about-melbourne.aspx

POLICY CONTEXT

Rough sleeping and homelessness

In 2018, the Victorian State Government launched the Homelessness and Rough Sleeping Action Plan (HRSAP).[29] As the title indicates, the main focus of the HRSAP is to assist people sleeping rough.

Just as with homelessness generally, the HRSAP recognises that people experiencing rough sleeping are a diverse group. For some people, it will be their first experience, for others, rough sleeping has been intermittent involving a long-term cycle of various forms of crisis accommodation, institutions, and then back on the streets. Many people have major mental health issues linked to childhood trauma and victimisation, acute and chronic physical health difficulties, and problematic substance dependence.

The HRSAP is informed by four key themes to address the incidence and impact of rough sleeping[30]:

- Intervening early to prevent homelessness;
- Providing stable accommodation as quickly as possible;
- Providing support to maintain accommodation; and
- An effective and responsive homelessness service system.

While admirable and welcomed, a main criticism of the HRSAP has been its failure to provide long-term housing, which made the HRSAP almost impossible to implement. The lack of long-term housing meant that the only option for people sleeping rough continued to be short-term crisis or transitional accommodation.[31]

Investment in social and affordable housing

Housing markets and policies have a direct impact on the scale and nature of homelessness.[32] Among low-income households, social housing plays a critically important role as a 'preventative factor against homelessness', given that rent is linked to household income rather than rental market increases.[33] Unfortunately, the policy neglect of social housing over the past 20 or more years, means that the stock of social housing has not kept pace with population growth.

In 2020, the Victorian State Government announced a $5.3 billion investment to boost the supply of social housing across the state. Officially titled the Big Social Housing Build, it represents the largest social housing investment by a state/territory government and is widely welcomed. However, the investment will do little to address current levels of homelessness and only bring Victoria's supply of social housing stock up to the national level (4.2% of total dwellings).[34]

- The $5.3 billion investment will provide 12,200 new affordable and social housing homes over the next four years, which includes 9,300 social housing units and 2,900 affordable and low-cost homes.[35]
- However, this is extremely modest when compared to around 18,000 dwellings needed right now just to house the 24,100 clients (including nearly 6,000 children) receiving support from specialist homelessness services, *on any given day*[36] (and without factoring in the more than 123,000 households experiencing rental stress in Greater Melbourne alone).[37]

29 https://www.dhhs.vic.gov.au/sites/default/files/documents/201802/Rough%20Sleeping%20Action%20Plan_20180207.pdf
30 https://www.dhhs.vic.gov.au/sites/default/files/documents/201802/Rough%20Sleeping%20Action%20Plan_20180207.pdf (p.11)
31 Inquiry into homelessness in Victoria, Final Report, available at: https://www.parliament.vic.gov.au/images/stories/committees/SCLSI/Inquiry_into_Homelessness_in_Victoria/Report/LCLSIC_59-06_Homelessness_in_Vic_Final_report.pdf
32 Australian Homelessness Monitor 2018, available at: https://www.launchhousing.org.au/ending-homelessness/research-hub/australian-homelessness-monitor-2018
33 Inquiry into homelessness in Victoria, Final Report, available at: https://www.parliament.vic.gov.au/images/stories/committees/SCLSI/Inquiry_into_Homelessness_in_Victoria/Report/LCLSIC_59-06_Homelessness_in_Vic_Final_report.pdf (p.263)
34 https://chp.org.au/publication/make-social-housing-work/
35 https://www.premier.vic.gov.au/victorias-big-housing-build
36 AIHW, On Any Given Day – Victoria, 2021, https://www.aihw.gov.au/getmedia/3ccecbee-8880-43d8-99cd-26c535f3c2cb/aihw-hou-327-infographic-Vic.pdf.aspx
37 A University of Melbourne study estimated around 16,000 affordable housing dwellings would be needed annually over ten years (from 2019 to 2020) to meet demand, https://msd.unimelb.edu.au/__data/assets/pdf_file/0004/2876008/Project-3000-Producing-Social-and-Affordable-Housing-on-Government-Land.pdf (p.17)

Responding to homelessness and the COVID-19 pandemic

The policy focus on rough sleeping by state/territory governments was gaining momentum even before the COVID-19 pandemic. But the global health crisis led to unprecedented and immediate policy intervention by states/territories to accommodate people sleeping rough in temporary hotel/motel accommodation.[38]

At the federal level, the most important policy lever directly affecting homelessness relates to the income support safety net. During the early months of the pandemic, the increase in Newstart Payment (now JobSeeker) resulted in the average income of the poorest households (decile 1) rising by 40%. Remarkably, at the time, this would have resulted in a large proportion of rental housing suddenly being 'affordable' to the poorest households.[39]

Overall, in Victoria, funding for homelessness initiatives totalled around $174.6 million, putting the state ahead of all Australian jurisdictions.[40] During the early months of the global health crisis, rough sleeping had effectively been ended. By August 2021, around 19,000 people had been placed temporarily in hotels/motels.[41]

The Victorian Government's $150 million *From Homelessness to a Home Program*, launched in July 2020, enabled 1,845 households staying in emergency accommodation to transition to more stable and long-term housing and be able to access support for 18 to 24 months. Funding for emergency hotel accommodation was extended to April 2021 for 2,000 people.

And in October 2021, an additional $66 million in funding enabled up to 250 families with children to remain in temporary accommodation until access to stable housing could be secured, along with needed support.

Funding for the *Private Rental Assistance Program* was also increased to enable people leaving emergency hotel accommodation to access private rentals.

In general, COVID-19 magnified the vulnerability of people experiencing homelessness, especially people sleeping rough, and importantly,

- showed just how critical housing is to health and wellbeing, emphasising the urgent need for more social and affordable housing;
- the interconnectedness between health and housing; and
- the speed at which government policy can change to benefit the most vulnerable and marginalised members of the community.

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38 Australian Homelessness Monitor, 2020, available at: https://data.launchhousing.org.au/app/uploads/2020/10/Australian-Homelessness-Monitor-2020.pdf

39 Australian Homelessness Monitor, 2020, available at: https://data.launchhousing.org.au/app/uploads/2020/10/Australian-Homelessness-Monitor-2020.pdf

40 Flatau, P., Lester, L., Seivwright, A., Teal, R., Dobrovic, J., Vallesi, S., Hartley, C. and Callis, Z. (2021). *Ending homelessness in Australia: An evidence and policy deep dive*. Perth: Centre for Social Impact, The University of Western Australia and the University of New South Wales. DOI: 10.25916/ntba-f006. Available at: https://apo.org.au/sites/default/files/resource-files/2022-02/apo-nid315326.pdf

41 Pawson, H., Martin, C., Thompson, S., Aminpour, F. (2021) 'COVID-19: Rental housing and homelessness policy impacts' ACOSS/UNSW Poverty and Inequality Partnership Report No. 12, Sydney (p.85).