

Understanding Overcrowding in South West Sydney: Stage 2 Report



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This report has been prepared for
Shelter NSW

by

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1 Executive Summary

1.1 Background

Understanding Overcrowding in Southwest Sydney was commissioned by Shelter NSW to assist in understanding the housing experiences and needs of households living in severely overcrowded dwellings in South Western Sydney as a rapidly growing but under-researched form of homelessness. The research aims to understand the drivers and impacts of overcrowded living from the perspective of those affected, and to propose policy solutions that can help address these needs in ways that are sensitive to the cultural diversity of these communities.

For the purpose of this study, households are deemed to be in 'severely' crowded dwellings, according to the Australian Bureau of Statistics definition, where 4 or more additional bedrooms are needed to be suitably housed, and to be 'homeless' because they do not have control of, or access to space for social relations. The needs of those in 'overcrowded' living conditions (those needing 3 additional bedrooms to be suitably housed) are also included as a form of 'marginal' housing.

The project was conducted in two stages. The first undertook detailed desktop analysis of Census and other published data, focusing particularly on areas of South Western Sydney and cultural groups most affected by overcrowding in order to understand the scope, quantum and nature of the problem from a quantitative perspective, and to provide a context to the qualitative aspect of the research to be conducted in Stage 2. There was a particular focus on Canterbury Bankstown LGA, as the local Council and community networks had expressed an interest in partnering on some potential solutions (see Stage 1 Report).

The Stage 1 research was completed in early 2021, with the intention to commence qualitative research soon after. However, a range of issues made access to services, cultural networks and affected people and households very difficult, in particular Covid 19 restrictions and issues that disproportionately affected communities in South Western Sydney, as well as some logistical and cultural sensitivities of overcrowding that meant that the methodology had to be revised several times.

The project was recommenced in mid-2022. Following the release of the 2021 Census, the Stage 1 report was augmented by more recent data, which also provides some insight into changes that have arisen due to the Covid 19 pandemic and the significant decline in migration during the past few years (see Appendix 1 to this report). We were also able to conduct the qualitative research contained in this report, which is a vital part of the project, due to the lifting of Covid restrictions, as well as contacts that were brokered by local services and networks. Without their assistance we would not have been able to complete the project.

In many ways, the qualitative component of this study provides a snapshot of experiences of overcrowding in South Western Sydney for some of the most vulnerable people in the housing market at this most challenging time, with stories illustrating the resilience of individuals and families living in overcrowded conditions. They also show how factors related to overcrowding can

widen its adverse impacts such as severe stress and anxiety, and how a well-functioning family, and community support, can help mitigate the adverse impacts of overcrowding.

1.2 Objectives, Research Questions & Methodology

1.2.1 Objectives of the Research

This study aims to contribute to filling identified gaps in the Australian literature on overcrowding, particularly qualitative research on the experience of overcrowding in an area with a high rate of severe overcrowding, how people adapt to living with overcrowding and the nuances of the impacts of overcrowding in an urban Australian context.¹ It also seeks to provide some insight into the changing dynamics of severe overcrowding during a period where there was likely to be increased pressure on families in overcrowded dwellings during the Covid 19 period, as well as reduced migration that occurred during that time

Accordingly, it seeks to propose practical and tailored policy recommendations relevant to people and groups who may experience overcrowding very differently in this context, and to focus on the particular needs of those most likely to experience adverse impacts severe overcrowding, and/or to remain in this situation for longer periods of time.

As such, the objectives of the Shelter NSW study are to:

- Identify and describe the characteristics of people living in overcrowded dwelling in south west Sydney;
- Articulate and understand their housing experiences and needs in a case study and from the perspective of people and communities most affected;
- Develop and recommend policy solutions that would help to address these identified housing needs, and acknowledge the different experiences and drivers of severe overcrowding.

1.2.2 Research Questions

Following from these objectives, and the arising from the quantitative research conducted in Stage 1 of the study, the three overarching research questions are:

- What are the main drivers of severe overcrowding in a case study area with high rate of severe overcrowding and populations most at risk of severe overcrowding?
- What are the impacts of severe overcrowding on those more vulnerable in the housing market?
- What policies, strategies and actions are likely to be effective from the key drivers and impacts identified?

¹ Brackertz, N., Davison, J., Borrowman, L. and Roggenbuck, C. (2019) Ibid, Pg 7.

1.2.3 Methodology

A mixed methodology was used in the research, comprising quantitative research to understand the scope, extent and distribution of the issue in two stages. The first stage involved an analysis of the 2016 Census and other published data that was available at the time the research was commenced (see Stage 1 report).

The second stage, reported here, involved updating data with the release of the 2021 Census and more recent housing data; and a selected review of relevant literature to literature review to further understand and provide a context to the qualitative research. This also assisted in clarifying the research questions and designing the qualitative research, which included interviews with services and networks providing support to migrant communities in South Western Sydney to better understand the issues and to help access households living in overcrowded situations, and focus groups with people affected by overcrowding, supported by services and networks, including acting as interpreters. The constraints and delays related to Covid 19 restrictions, particularly in areas that also shaped the scope of the qualitative research that was able to be undertaken.

A detailed statement of methodology and related issues is provided in **Section 4** below.

1.3 Key Drivers of Severe Overcrowding

1.3.1 Overview

Section 5 below provides an analysis of findings on key drivers of severe overcrowding from the quantitative and qualitative research for this study. Our research indicates that there are a range of drivers of severe overcrowding among particular social and cultural groups, and within discreet geographic areas, and that such drivers are often complex, interactive and multi-faceted.

1.3.2 Structural Drivers in the Housing Market

There are a range of **structural drivers** related to housing including the following.

Housing Cost and Affordability

Although housing affordability is likely a key factor on overcrowding for very low and low-income overseas migrants in the case study areas, and for new arrivals from the Humanitarian stream in particular, it is clear that people in severe overcrowding are **not an homogenous group** with regard to their ability to compete in the housing market, and the degree of choice they have in their housing and living arrangements.

- The **much lower than average individual incomes and unaffordability of rent** on even a 1 bedroom unit for all people on very low incomes and some on low incomes would clearly be a major barrier for many people seeking to live in smaller households, for example, close to but separate from the extended family. Likewise, the fact that a 3 bedroom house is only affordable to some moderate income households, and that a 4+ bedroom house is not affordable to any very low, low or moderate income households would be a strong incentive for larger or multiple families to share costs by living together, regardless of cultural drivers.

- However, the fact that those living in severe overcrowdings in Canterbury Bankstown LGA had a **much higher than average household incomes and greater concentration in the highest income ranges** indicates that there are other factors at play, including cultural preferences, the value placed on family support, lack of supply and accessibility of suitable housing stock near community networks and services, and living together whilst saving for home purchase.
- Yfoundations report that young people living in overcrowded conditions are largely on very low and low incomes. As such, by far the main issue facing young people at risk of and experiencing homelessness, including those living in severe overcrowding is the lack of access to affordable and appropriate private rental, and that they will often need smaller accommodation.
- It is also noted that flats and units are considerably cheaper than the Greater Sydney average in Canterbury Bankstown LGA, which is also likely to be a strong attractor for new arrivals and households on very low and low incomes, as well as the fact that such areas are 'gateway suburbs' for new arrivals. This indicates that lower amenity flats and units in these areas are likely to remain an important source of low cost and (for some) affordable accommodation, so that the provision of a high proportion of affordable rental housing as part of any redevelopment will be crucial in enabling people to continue to settle and to live in these types of localities.

Supply and access to appropriate dwellings

Again, there are mixed findings with regard to supply and accessibility of housing suited to larger households, and again likely **considerable differences in the degree of choice and accessibility** for different groups.

- The predominance of smaller flats and units in areas like Canterbury SA3 clearly restricts housing stock available for private rental and purchase for those needing or wanting to live within this area, whereas the nature of stock is less an issue in areas like Bankstown SA3, where separate houses are the predominant dwellings form, although cost would be prohibitive those on very low and low incomes, and many on moderate incomes.
- Change in dwelling size has been **quite polarised** from 2016-21, with a substantial increase in 1 bedroom units and in 4 and 5+ bedroom houses, the latter most likely through increased capitalisation of 3 bedroom dwellings. There has also been a significant increase in severely overcrowded households living in separate houses over the past years. There is also evidence of increased home ownership among those in severe overcrowding, as would be expected from the literature outlined below. However, it is also likely that the past few years are not typical due to Covid restrictions, including an 85% decrease in overseas migration, so that caution is needed in interpreting the data from the last Census.
- It is noted that the trend in **social housing** is quite different, with a higher rate of dwellings as flats and units (42%) and medium density dwelling types (29%), and an increase in the rate of smaller strata dwellings from 2016-21, resulting in **more restricted choices for larger families** renting or seeking to rent social housing.

- **Availability of and access to private rental and social housing** – constrained supply of private and social rental *per se* is also a major driver of overcrowding, regardless of the income or preferences of overcrowding, including from the perspective of those interviewed for this study
- Although there is evidence of increased home ownership among overseas migrants over time, the majority of people in severe overcrowding are recent arrivals (less than 5-10 years), and the majority are thus in **private rental**. For this group, access to appropriate and affordable private rental close to family and community support is important, **particularly in the first 5-10 years of settlement, and in the longer term for those on lower incomes, those who settle via the Humanitarian stream, and other more vulnerable groups**. Most participants in this study reported being willing to live with overcrowding in private rental in order to remain within a supportive community and close to services. The very low vacancy rate for private rental over the past few years is noted in this regard.
- Also, many services and participants talked about the **stretched social housing system**, with bottlenecks for large households seeking to enter, transfer and/or exit social described frequently. NSW Land and Housing Corporation (LAHC) data shows that there is currently a 10+ year waiting time for dwellings with 4+ bedrooms and a high rate of unmet need for such bedroom dwellings, with a number of participants in the study describing long waits to access social housing, and to be transferred to a more suitable property, with some in excess of 10 years.
- Importantly, master plan documents recently exhibited for the redevelopment of the **Riverwood estate within Canterbury Bankstown LGA** do not appear to provide any dwellings larger than three bedrooms, whether social housing or private.² With 10% of the existing Riverwood estate characterised by LAHC/DCJ as ‘large families’, it is unlikely that new dwellings will be suitable for them to return to be re-housed in the redevelopment area.

1.3.3 Policy Drivers

There are also a range of **policy drivers** related to immigration and settlement policy, and to housing policy and strategic planning including the following.

Immigration and Settlement Policy

- The relatively **short duration of accommodation and other support** for people arriving through the Humanitarian stream (12-18 months) compared with the duration for which such support is likely to be required (at least 5-10 years) and longer in the case of people with complex trauma, long-term or permanent unemployment or disability, and the lower incomes and low rates of home ownership compared with those entering is the Family or Skilled Migration stream;

² Architectus (2021) Planning Report: Riverwood Estate State Significant Precinct, Pg 28.

- The fact that those arriving on Humanitarian visas are **not eligible for Centrelink payments or to apply for social housing** until they have been granted permanent resident status, which can take some years, leaving them with no accommodation or income when initial support ends.

State Government and LAHC Policy

NSW State Government and NSW LAHC policy explicitly or implicitly can be problematic in a number of ways.

In terms of **social housing**, government policy generally:

- Favours the replacement of larger social housing that are older separate houses with predominantly smaller one- and two-bedroom strata dwellings;
- Lacks provision for larger families (and families generally) in estate redevelopment, including in master planning for Riverwood estate;
- Has resulted in loss and non-replacement of dwellings lost through redevelopment and poor asset management practices over some decades, including the loss of around 5,000 dwellings in NSW between from FY11-12 to FY 19-20, a 3.8% reduction in social housing dwellings;³
- Has provided for inadequate funding to keep pace with growing need for social housing, including for large family dwellings.

In terms of renewal precincts and sites that are **privately owned or owned by other government authorities**, government policy generally:

- **Dwelling mix targets** in **regional and local strategic plans** need to ensure that there is provision of adequate larger dwellings suited to large families, and this is often not the case in strategic planning documents reviewed;
- Lack of firm and/or adequate **affordable housing targets** in private renewal areas and major rezonings, and of implementation of available mechanisms that could generate affordable rental housing in perpetuity, for example, an Affordable Housing Contribution Scheme under section 7.32 of the *Environmental Planning and Assessment Act 1979*.

1.3.4 Social and Cultural Drivers

Other factors related to **social and cultural issues** were also identified in the qualitative part of the research.

- Having a large immediate family with many children; cultural norms and preferences for multi-generational family living, including for support with childcare or looking after older people; and accepting or 'making do' with overcrowding to remain located in and

³ Legislative Council, Portfolio Committee No 4 – Industry, *Budget Estimates 2020-21: Supplementary Questions*

connected to a local area due to strong social and cultural ties were reported to be strong drivers of overcrowding in the case study areas.

- Specialist, culturally-appropriate services are concentrated where their communities live. Many migrants, particularly those who are new to Australia, do not speak English well or at all and/or have complex needs, rely on such services to trouble-shoot and navigate many common Australian systems, meaning that they would find it very difficult to move away from their established community networks and services.
- Muslim women living in Lakemba in particular spoke about their preference to remain in the area where they feel happy, safe and accepted regardless of crowding, and the challenges they have faced in relation to discrimination and safety when they move outside of their established communities as a major driver in remaining in severe overcrowding, despite significant negative impacts for some.
- In relation to social housing, a number of families in Riverwood estate reported that they are awaiting an offer to transfer due to severe overcrowding, but are concerned that any offer will require them to leave their area where they have strong cultural and social connections, and well-established relationships with services to meet their individual and family needs.
- It is understood that under-occupancy rather than over-occupancy is more of a policy concern within social housing. However, one CHP operating in southwest Sydney noted demand for larger dwellings within their portfolio and difficulties head leasing such properties in the private market.

1.3.5 Other Drivers of Overcrowding & Homelessness

Based on interviews and focus groups conducted, a range of other factors that can contribute to overcrowding including:

- **Family violence and relationship breakdown** - when a woman leaves a relationship or household, it was reported that the only accommodation option that she can find often involves overcrowding, most commonly with extended family, which can bring its own difficulties and challenges in relation to family conflict and expectations;
- A major issue raised by most renters (private and public) who participated in the study was about the **poor standard and condition of their property**, and difficulty getting repairs and maintenance done. This, rather than overcrowding *per se*, was often the main issue raised in relation to dissatisfaction with their dwelling, and was a major source of stress and health concerns. There were reported to be **significant barriers** in addressing these issues, including lack of culturally appropriate services and interpreters, and fears associated with contacting a tenancy support service or similar due to experiences of trauma in their country of origin, or that they may lose their home if they made a complaint about repairs and maintenance, especially in the current private rental context.

1.4 Impacts of severe overcrowding

Section 5 below reports on findings regarding the main impacts of severe overcrowding from the perspective of some of the people and groups most affected by overcrowding in South Western Sydney. This is generally informed by the qualitative aspects of this research.

Feedback from stakeholders and our discussions with those experiencing overcrowded living validate and **provide additional depth to previous Australian findings**. Overall, it is apparent that there can be both adverse and positive impacts of overcrowding, and that people living in such situations weigh up overcrowding with other factors, for example, dislocation from family, cultural and social connections.

In terms of the positive aspects of living with extended family and retaining cultural and community connections outlined above, it is clear that these could be achieved with access to appropriate housing in the locality without the more negative impacts of overcrowding.

The more problematic aspects of severe overcrowding described by participants to the study include the following.

- Some experiences of overcrowding, particularly when it is persistent and/or results in severe or prolonged experiences of stress or anxiety, can have negative outcomes on mental and physical health and wellbeing. The experiences of some South West Sydney families during the Covid pandemic, particularly in 2021 when lockdown restrictions were much tighter in this area compared to other parts of Sydney and NSW, illustrate the complexities and nuances of these findings.
- Living with overcrowding, regardless of whether it is a 'choice', 'culturally-normative' or not, is not without challenges to a family in terms of lack of space and privacy, negotiating sharing of facilities and spaces for different uses and increased tensions, stress and conflict between household members, and increased mental health issues.
- Other impacts discussed by participants include inability to socialise at home due to lack of facilities and space, and concerns that they are unable to meet cultural obligations and expectations in this regard; lack of space for children, teenagers and young adults who are studying to find quiet areas and set up appropriate spaces for these activities, or mean that other family activities are compromised, such as parents not being able to go to bed until their teenager has finished studying in their bedroom.
- As outlined above, poor housing quality, lack of maintenance and repairs in social and private rental housing, and insecurity of tenure in private rental, were often seen as more of a concern, and often more stressful for families, with greater impacts on mental and physical health than overcrowding *per se*.
- As noted, some large families who participated in this study are living with overcrowding in social housing in Riverwood due to lack of responsiveness and/or delays to their requests for transfer. Whilst they experience day to day challenges of living with overcrowding, the concerns and adverse health impacts that they describe relate primarily to the poor condition of their homes due to water issues, mould and lack of maintenance rather than

size and overcrowding in and of themselves. Also, despite issues with the standard, size and/or condition of their current dwelling, they are very concerned about dislocation from the area and the strong social, cultural, service and community connections that they have developed while living in the area, which is adding to existing stress.

- It is positive that services interviewed shared a few social housing transfer success stories of large families living with overcrowding who moved to a larger dwelling which improved health and wellbeing outcomes for the families, but noted that ‘too many large families have been living with overcrowding for many years’ without any movement on transfer applications.
- yFoundations and Canterbury Bankstown Working With Youth Network (CBWWYN) services report that cohorts of young people (aged 15-24 years) including migrants, those from CALD backgrounds and tertiary students are at-risk of experiencing overcrowding, as well as at-risk of homelessness due to being ‘put out’ of an overcrowded family household. Additional crisis and affordable housing options, education and advocacy for young people are recommended by these services.
- Local child and family services (Canterbury Child Family Interagency members), who continue to advocate for the needs of the many lower income, large families with children in the area regarding the combination of disadvantage, housing stress and overcrowding and resultant adverse impacts to health and wellbeing, note that overcrowding is an issue that they have not seen improve in the area since their own detailed research in 2009. The value of specialist child and family services, including early education and schools, and their individual and combined (such as through the CCFI) efforts to support the ‘non-physical’ aspects of home for all families, including those experiencing overcrowding, cannot be under-estimated.

1.5 Policy Recommendations

1.5.1 Overview

The third research question is, *What policies, strategies and actions are likely to be effective from the key drivers and impacts identified?*

Policy recommendation are related to several broad areas including elevating the issue of overcrowding on the public policy agenda, structural issues in the housing market, immigration and housing policy, and measures to ensure that services are more responsive to the needs of more vulnerable groups living in overcrowded conditions.

These are looked at in turn below.

1.6 Priority Areas and Groups

1.6.1 Rationale

At the time of the 2021 Census, there were a total of **5,980 dwellings in NSW** that were severely overcrowded and overcrowded, including around **750 such dwellings in Canterbury Bankstown LGA**, the area with the largest concentration of severe overcrowding and overcrowding, and one of the most disadvantaged areas in Australia. This was around 0.2% of all occupied private dwellings (OPDs) in NSW, and 0.6% of all (OPDs) in Canterbury Bankstown LGA.

Those in severely overcrowded housing are far from an homogenous group, and they are largely concentrated in a small number of LGAs, with the greatest concentration in disadvantaged LGAs in Sydney's South West, which act as 'gateway' areas for new arrivals. Although a relatively small number of people are in this situation, the impacts on these households can be severe, particularly for those on very low and low incomes; recent arrivals, in particular, those arriving through the Humanitarian stream; those who are more vulnerable due to a history of trauma, family conflict and stress, or mental or physical health issues, or other vulnerabilities. It is also noted that 76% of those in severe overcrowding were born overseas, and that 46% of those living in severe overcrowding arrived in Australia during the past 10 years.

The impacts are also likely to be far more prolonged and more severe for people with limited choice in a highly constrained and unaffordable housing market, including those arriving through the Humanitarian stream, who are far less likely to access home ownership in the long-term, and far more likely to be experiencing the prolonged effects of trauma.

Although there is a need to provide appropriate policy responses for the wide range of people and households living in overcrowded conditions, arguably the priority for policy should be **focused on those most vulnerable**, and those who are **least likely to be able to resolve their housing situation in the private market** within a reasonable timeframe.

1.6.2 Recommendations

- 1) **It is recommended that Shelter NSW** use the evidence in this study to advocate to Federal, State and local governments for increased priority on severe overcrowding and overcrowding as a form of homelessness and marginal housing, particularly:
 - a) Within areas with high rates of overcrowding, that are 'gateway' areas with large overseas born populations, and facing high levels of disadvantage (e.g. Canterbury Bankstown, Cumberland, Fairfield, Campbelltown and Liverpool LGAs) (see Table 2.1 below);
 - b) People arriving via the Humanitarian stream, noting their increased vulnerability and lack of access to social housing, Centrelink and other entitlements until they receive permanent residency, which can be some years;
 - c) Communities facing multiple disadvantage in relation to high rates of disability and unemployment, and low incomes, including those from Syria, Iraq, Myanmar, Afghanistan, and Africa;

- d) Recent arrivals (5-10 years), given the likelihood that they will in severe overcrowding at disproportionate rates, in particular, those on very low, low and moderate household incomes.

1.7 Increase Supply of Appropriate, Affordable Housing Suited to Large Households

1.7.1 Maintain and Increase Social Housing Suited to Large Families

Rationale

Waiting times of 10+ years, the high relative demand for larger dwellings in culturally diverse allocation zones, and qualitative evidence of significant barriers to accessing and/or transferring into social housing appropriate to larger families in overcrowded living conditions, and the impacts of these factors, clearly indicates the need to increase the amount of dwellings stock suitable to households in this situation.

This is exacerbated by the significant decline in the number of social housing dwellings in NSW over at least the past decade through sale and redevelopment, and inadequate investment in social housing stock and maintenance over a much longer time period.

Replacement of houses with mainly one and two bedroom strata dwellings, the predominance of such dwellings in the current mix, inadequate planning for large (or any) families in renewal projects such as Riverwood estate, and apparent lack of consideration of the cultural needs and preferences of applicants and tenants also contributes to severe overcrowding and its impacts.

It is also noted that more flexible forms of land use and housing delivery such as mobile homes on large lots with older houses as secondary dwellings, which can be fast tracked as complying development, would likely be beneficial as a form of 'meantime use' while decisions are being made about the future of such stock. This could be suitable for young adults, couples or older people who want to remain close to family, but would also like some independence.

Opportunities for more flexible development are also possible in new development, for example, duplexes, quadplexes or large apartments that can be divided into smaller homes in the future when family needs or size changes, or where dwellings can be re/combined as families grow. Increasing funding for head-leasing of larger (5+ bedroom) homes through the private market would also be of benefit in areas like Canterbury Bankstown LGA, where there has been an increase in large houses, including in private rental.

Recommendations

- 2) **It is recommended that Shelter NSW** continue to advocate to NSW State Government and LAHC to ensure that:
 - a) There is a significant increase in fundings for new social housing to meet growing need to reduce waiting times and numbers, and increase opportunities for tenant transfer to appropriate dwellings;

- b) that all social housing renewal projects and major redevelopment sites in LGAs most affected by overcrowding, including Riverwood in Canterbury Bankstown LGA, factor in an adequate number of larger (4 to 6+ bedroom homes) suited to extended and multi-generational families in the master planning phase, including consideration of cultural needs in design;
 - c) that there is no net loss of social housing, and a net increase in affordable rental housing in all renewal projects;
 - d) improve asset maintenance and repairs, noting evidence from this research that the poor condition and lack of timely maintenance and repairs add significantly to the adverse impacts of overcrowding on affected families, and in some cases are the main source of stress.
- 3) **It is recommended that Shelter NSW** advocate to NSW State Government and LAHC to promote more flexible use of land and resources, including:
- a) development of larger (4+ bedroom) strata dwellings designed to be adaptable to changing uses/family sizes/requirements, for example, duplexes, quadplexes or similar that can be divided into smaller homes in the future, or where dwellings can be re/combined as families grow;
 - b) placement of relocatable mobile homes as a form of secondary dwelling with complying development status on large sites with older houses, including as a form of ‘meantime use’ while decisions are made regarding the future of redevelopment for dwellings;
 - c) work with culturally diverse communities in areas with a high concentration of people in severely overcrowded and overcrowded dwellings to develop other flexible models of housing and delivery appropriate to their changing needs (e.g. pilot projects in Canterbury Bankstown, Cumberland and Fairfield LGAs);
 - d) increasing funding for head-leasing of larger (5+ bedroom) homes through the private market in priority LGAs.

1.7.2 Include Larger Households in Strategic Planning

Rationale

As noted, at the time of the 2021 Census, there were a total of **5,980 dwellings in NSW** that were severely overcrowded and overcrowded, including around **750 such dwellings in Canterbury Bankstown LGA**, the area with the largest concentration of severe overcrowding and overcrowding, and one of the most disadvantaged areas in Australia. Although this is likely to be an under-estimate, due to Census undercounting, under-reporting and the decline in overseas migration during the past few years, it does at least provide some indication of the quantum of the problem and a possible **minimum target** for the creation of large (at least 4-6+ bedroom dwellings).

The top 20 LGAs in NSW are also listed in **Table 2.1** below, and could provide the basis for developing strategic priorities including minimum targets in areas with the highest rate of severely overcrowded and overcrowded dwellings, high levels of disadvantage and newly arrived migrants and refugees. The strong preferences and needs of people interviewed for this study to remain

within their community, close to services and cultural networks, is also noted as an important factor in planning (see also Appendix 1 for more detail).

Recommendations

- 4) **It is recommended that Shelter NSW** use the evidence provided in this report to:
- a) Advocate for minimum targets by LGA for larger (4 to 6+ bedroom) dwellings suitable for large extended and multi-family households living in severely overcrowded and overcrowded dwellings that enable people to remain within their communities, informed by Table 2.1 and below;
 - b) Seek to ensure that there are evidence-based targets for dwellings suited to large families in all strategic documents in LGAs most affected by overcrowding, including in:
 - i) Forthcoming Plans by the Greater Cities Commission;
 - ii) Local Government Local Strategic Planning Statements and Housing Strategies;
 - iii) Planning for major private and public redevelopment areas/sites, including under State Government fast track renewal programs such as the Rezoning Pathways Program;
 - iv) State plans for future social housing, particularly in areas with a high concentration of people living in severely overcrowded and overcrowded dwellings.

1.7.3 Develop Pilot Projects and Flexible Housing Models

Rationale

Qualitative research for this study indicates that those living in overcrowded housing are far from an homogenous group with regard to their culture, preferences, way of living, income and degree of choice in the housing market. For example, the needs of a large Iraqi family who have arrived on a Humanitarian visa may be quite different to a group household of students from China, or a family from Vietnam arriving on a Family visa and living in owner occupied housing. Likewise, needs are likely to change over time household formation of younger people, or the need for an older person to move to a more accessible dwellings, but still remain close to family and community networks.

A one size fits all policy approach is therefore unlikely to meet the diverse needs of these groups, or their changing needs over time.

Further, the Australian literature indicates that the needs of these groups are often poorly understood by policy makers, and those engaged in planning and designing housing form and urban development.

As such, there is a significant opportunity to develop pilots of models that would be suitable for priority groups in overcrowded housing **in close consultation with these groups**, and with local services and councils in priority areas, including Canterbury Bankstown, Cumberland and Fairfield LGAs.

It is also noted that market solutions would be affordable to some of those in severe overcrowding who want to remain within their communities, in particularly, those on high household incomes,

and would increase accessibility to suitable rental and purchase housing stock in where this (rather than affordability per se) is the main driver of overcrowding.

Recommendations

- 5) **It is recommended that Shelter NSW** seek to develop pilot projects in priority areas in close consultation with priority communities, services and local councils, including:
- a) Larger family accommodation provided as one dwelling, with the potential to be reconfigured as required over time;
 - b) Flexible dwellings/design that can be adapted over time, for example, duplexes, quadplexes or similar that can be divided into smaller homes in the future, or where dwellings can be re/combined as families grow;
 - c) Mobile homes as a form of secondary dwelling with complying development status on large sites that can accommodate younger or older people, or couples with children seeking to remain with the family but with some independence of living arrangements (see examples on private sites involving private landlords with ‘underperforming’ assets and other examples at Appendix 2);
 - d) Shared equity models that can support home ownership for those who may be more marginal in terms of accessing a conventional home loan, but for whom new Federal shared equity opportunities may be feasible;
 - e) Larger apartments (4+ bedrooms) as part of residential flat buildings that could be divided into smaller apartments as needs change (e.g. configuring so that two kitchens and living spaces are provided for);
 - f) Other models that provide for more flexible living arrangements as needs change over time, developed in close consultation with priority communities in high need areas as pilot or demonstration projects.

1.7.4 Maintenance and replacement of low cost rental

Rationale

Despite the fact that many older flats and units in areas like Canterbury, Auburn, Fairfield and Liverpool would be unsuitable for larger families, are ‘walk-ups’ that are not physically accessible to many older people, and reported to often be in a poor state of repair, they at least represent lower cost and some of the only affordable rental housing available through the private market in Greater Sydney. They are also likely to be providing an important source of rental accommodation for newly arrived migrants and refugees seeking to settle close to their cultural communities, networks and services, noting that around 70% of such flats are in the private rental market.

This stock of older flats and units is likely to be progressively threatened with redevelopment through urban renewal programs. It is highly likely that replacement apartments will not be affordable to any very low or low income households, or to most moderate income households. The operation of Part 3 Retention of existing affordable rental housing under the NSW Housing

SEPP (formerly Part 3 of *SEPP (Affordable Rental Housing) 2009*) has proven to be weak instrument in relation to the protection and replacement of low cost flats and boarding houses.

As such, it is important that a proper assessment of the social impacts of all redevelopment projects, precincts and sites involving low cost older flats and units be fully assessed, and that appropriate mitigation be provided. This includes the replacement of lower cost and affordable rental housing lost through appropriate mechanisms, including an Affordable Housing Contribution Schemes (in the case of rezoning), planning agreements, and/or appropriate conditions of consent by the determining authority, supported by State, regional and local strategic plans. Such affordable rental housing should also include a reasonable component of housing suited to larger families in priority LGAs (see also Section 1.7.5 below).

Recommendations

- 6) **It is recommended that Shelter NSW** advocate to State and local governments in priority LGAs affected by redevelopment of older flats and units to:
 - a) Undertake or require a proper assessment of the social impacts of urban renewal, and ensure that there is reasonable replacement of lower cost and affordable rental lost through available legal mechanisms;
 - b) Ensure that the mix of affordable housing created includes an adequate component of housing suited to larger families is provided;
 - c) Regional and local plans, and master planning for urban renewal projects and sites recognise and make provision for the replacement of lower cost and affordable flats and units lost in priority areas.

1.7.5 Use of Public Land & Available Mechanisms

Rationale

For larger families in overcrowded dwellings that are most disadvantaged in the housing market by virtue of income and other vulnerability, and who are unlikely to access private rental or purchase in the longer-term, there is a need to create larger affordable rental housing in perpetuity. This will generally require deep subsidies and strong intervention through the planning system, including direct funding of social housing outlined above; subsidies through the use of Council and other public land for affordable housing partnerships; and affordable housing contributions through voluntary planning agreement under and/or Affordable Housing Contributions Schemes under the *Environmental Planning and Assessment Act 1979*.

There needs to be adequate provision for larger dwellings suited to families in any affordable rental housing created.

Recommendations

- 7) **It is recommended that Shelter NSW** advocate to State and local governments in priority LGAs to create affordable rental housing in perpetuity, including an adequate component of affordable housing for suited to large families, through policies and mechanisms available to them, including:

- a) Dedication of Council land for use in affordable housing partnerships with registered Community Housing Providers (CHPs);
- b) Identification and dedication of land owned by other public authorities for use in affordable housing partnerships with registered CHPs;
- c) Inclusion of at least 30% affordable (including social) rental housing in all renewal sites, including publicly and privately owned sites;
- d) Ensuring Affordable Housing Contribution Schemes under section 7.32 of the Act, or a planning agreement or similar mechanism is in place prior to major up/rezoning of any land within priority LGAs;
- e) Include more flexible dwellings types in mix, and opportunities for community consultation, such as those outlined above, in any masterplan or renewal planning;
- f) Support the development of affordable dwelling types, such as boarding houses and co-living developments within priority LGAs to enable younger adults or single people to remain near their families and community networks should the seek to live independently;
- g) Support the development of affordable, culturally appropriate seniors within priority LGAs to enable older people remain near their families and community networks should the seek to live independently and/or need higher levels of care.

1.8 Immigration and Settlement Policy

1.8.1 Review Entitlements of Humanitarian Visa Holders

Rationale

As outlined above, there are current limitations to time periods for which new arrivals can receive support with accommodation and other needs, and lack of access to social housing and Centrelink entitlements until new arrivals are granted permanent residency. These factors are contributing to severe overcrowding in 'gateway areas' like South Western Sydney, and financial hardship and stress for individuals and families affected.

Recommendations

- 8) **It is recommended that Shelter NSW** advocate to Federal and State Governments to:
- a) Make support for accommodation and other needs available for at least 5 years for people arriving under the Humanitarian stream, and/or
 - b) Review eligibility criteria for social housing, Centrelink payments and health care for people awaiting permanent residency;
 - c) Work with CHPS to pilot a medium term housing or similar program for Humanitarian visa holders and new arrivals that meet relevant needs based criteria as an interim measure, developed in consultation with affected communities and services in priority LGAs.

1.9 Removing Other Barriers Rationale

1.9.1 Rationale

Other barriers identified during the research included access to services, and to private rental in a constrained market due to cultural and other social factors. There is a need to improve access for those more vulnerable, who are least likely to have access to support and advocacy services and the private rental market, as well as redress for issues with repairs and maintenance, noting that this was a major area of stress for those living in crowded dwellings.

1.9.2 Recommendations

- 9) **It is recommended that Shelter NSW** seek to improve access for people from culturally diverse backgrounds in overcrowded housing to support and advocacy services, particularly in priority LGAs, including:
 - a) Working with Tenants Advice and Advocacy Services and the NSW Department of Fair Trading to:
 - i) Identify priority groups that they are not seeing
 - ii) Undertake community education within priority communities to increase awareness of services
 - iii) Engage in proactive outreach to community groups, schools and networks to increase their reach
 - iv) Ensure that services are culturally appropriate and accessible.
- 10) **It is recommended that Shelter NSW** seek to raise awareness of cultural needs, issues and barriers among Real Estate Agents, including through:
 - a) Awareness raising of cultural needs and issues with REAs in priority areas
 - b) Informing them of free interpreter services
 - c) Identify 'champions' in REAs, potentially from relevant cultural/communities
 - d) Head leasing pilot developed in close consultation with local community services and networks and a registered CHP targeting communities most affected by severe overcrowding.

2 Overview of Recent Australian Literature

2.1 Definition, Rates and Distribution

Severe overcrowding is form of homelessness identified by the Australian Bureau of Statistics (ABS).⁴ The ABS states that people living in 'severely' crowded dwellings (where 4 or more additional bedrooms are needed to be suitably housed) are considered to be 'homeless' because they do not have control of, or access to space for social relations. Further, individuals and/or groups within such households do not have personal living space, an ability to maintain privacy or exclusive access to kitchen facilities and a bathroom. People living in overcrowded dwellings (needing 3 additional bedrooms) are deemed by the ABS to be 'marginally housed'.

The ABS maintains that if people living in 'severely' crowded dwellings had accommodation alternatives it would be expected that they would have exercised them, and while many situations of overcrowding are not a threat to health and safety, severe and sustained overcrowding can have health and safety risks for occupants.⁵ It is understood that including people living in severely overcrowded dwellings in ABS counts of homelessness has been controversial;⁶ and, as discussed later, the findings of JSA's research also raise questions about the degree of choice that could be exercised by some households in severe overcrowding.

Severe overcrowding is experienced by a small proportion of people in the Australian context. In Greater Sydney, at the time of the 2021 Census, 11,986 people were counted in 'severely overcrowded' dwellings (0.2% of all people) and 1,353 dwellings were counted as 'severely overcrowded' (0.07% of all occupied private dwellings).

A spatial analysis of how homelessness changed geographically in Australia between 2001 and 2016 shows that severe overcrowding has increased and become more urbanised over the period, including in particular parts of Sydney (Auburn, Fairfield, Canterbury, Merrylands-Guildford) and

⁴ 'Severely crowded dwellings': usual residents living in dwellings reported in the ABS Census requiring 4 or more extra bedrooms to accommodate them according to the Canadian National Occupancy Standard (CNOS). Living in a severely crowded dwelling is the sixth homelessness group identified by the ABS. 'other crowded dwellings': usual residents living in dwellings reported in the ABS Census requiring 3 extra bedrooms to accommodate them according to the CNOS. The ABS does not classify these people as homeless but considers them to be in marginal housing and may be at risk of homelessness. The other five homelessness groups identified by the ABS include: Persons living in improvised dwellings, tents or sleeping out; Persons in supported accommodation for the homeless; Persons staying temporarily with other households; Persons living in boarding houses; and Persons in other temporary lodging. ABS (2018) Census of Population and Housing: Estimating Homelessness, accessed online: <https://www.abs.gov.au/statistics/people/housing/census-population-and-housing-estimating-homelessness/latest-release#overcrowding>; ABS (2012) Information Paper – A Statistical Definition of Homelessness 2012.

⁵ ABS (2016) Census of Population and Housing, Estimating Homelessness, Overcrowding.

⁶ Parkinson, S., Batterham, D., Reynolds, M. and Wood, G. (2019) The Changing Geography of Homelessness: A Spatial Analysis from 2001 to 2016, AHURI Final Report 313, Australian Housing and Urban Research Institute Limited, Melbourne. Brackertz, N., Davison, J., Borrowman, L. and Roggenbuck, C. (2019) Overcrowding and severe overcrowding: an analysis of literature, data, policies and programs, report prepared by AHURI Professional Services for NSW Department of Communities and Justice, Australian Housing and Urban Research Institute Limited, Melbourne.

Melbourne (Casey-South).⁷ In 2016, 44% of all people counted as homeless in the Census were people living with ‘severe overcrowding’.⁸ As discussed later, however, there has actually been a decrease in people in severe overcrowding from 2016-21, largely related to constraints on overseas migration during the Covid 19 pandemic.

2.2 Factors affecting Overcrowding

Overcrowding rates were been found to be highest in areas with higher rates of young children (aged less than 14 years), and cultural and linguistical diversity including Indigenous or non-English speaking backgrounds. In capital cities, it is strongly associated with areas of high employment, lower incomes and a higher than average concentration of males;⁹ whilst rates of overcrowding increased most in areas identified as having a shortage of affordable housing supply.¹⁰

Groups more likely to experience severe overcrowding include recent migrants to Australia, Indigenous people and tertiary students. Additional sub-groups identified include people from lower socio-economic backgrounds, older people, women escaping domestic violence and young people and international students.¹¹

Economic, social and cultural drivers of overcrowding in Australia have been identified in literature including poor housing affordability and tight housing markets, particularly the combination of low incomes, high rents and a limited supply of/access to suitably sized housing for large families/households; migration, family growth, temporary mobility (particularly in Indigenous contexts) and cultural considerations, norms and expectations.¹²

2.3 Impacts of Overcrowding

The impacts of overcrowding have been explored widely in international literature in different cultural contexts, and less widely in Australia particularly overcrowding in urban settings. Adverse impacts identified relate to health and wellbeing, child development and education, household conflict and increased risk of forced mobility/homelessness; while positive impacts or benefits include pooling finances, reduced costs and improved housing stability, sharing caring

⁷ Parkinson et al (2019) Ibid, Pg. 44.

⁸ Parkinson et al (2019) Ibid, Pg. 27.

⁹ Parkinson, S., Batterham, D., Reynolds, M. and Wood, G. (2019) The Changing Geography of Homelessness: A Spatial Analysis from 2001 to 2016, AHURI Final Report 313, Australian Housing and Urban Research Institute Limited, Melbourne, Pg 1, 59.

¹⁰ Parkinson et al (2019) Ibid, Pg. 57-58. Dockery, A.M., Moskos, M., Isherwood, L. and Harris, M. (2022) How many in a crowd? Assessing overcrowding measures in Australian housing, AHURI Final Report No. 382, Australian Housing and Urban Research Institute Limited, Melbourne.

¹¹ Dockery et al (2022) Ibid, Pg 45.

¹² Parkinson, S., Batterham, D., Reynolds, M. and Wood, G. (2019) The Changing Geography of Homelessness: A Spatial Analysis from 2001 to 2016, AHURI Final Report 313, Australian Housing and Urban Research Institute Limited, Melbourne. Brackertz, N., Davison, J., Borrowman, L. and Roggenbuck, C. (2019) Overcrowding and severe overcrowding: an analysis of literature, data, policies and programs, report prepared by AHURI Professional Services for NSW Department of Communities and Justice, Australian Housing and Urban Research Institute Limited, Melbourne.

responsibilities and maintaining family/social/cultural/community connections. Adverse impacts of overcrowding can be exacerbated by different factors including severity and persistence.¹³

Empirical evidence that explores the impacts of overcrowding in Australia has also been undertaken.

Dockery et al (2022) used multiple waves of the Household, Income and Labour Dynamics in Australia (HILDA) and Building a New Life in Australia (BLNA) longitudinal surveys to explore the relationship between household density (the best measure possible using these datasets) and occupant wellbeing.¹⁴ The study included interviews with organisations and people experiencing overcrowding including Indigenous people (from APY Lands, Alice Springs Town Camps and Adelaide) and people from culturally and linguistically diverse (CALD) backgrounds from Alice Springs, Adelaide and Western Sydney.

They found the relationship to be ‘highly nuanced’ with often negative associations between density and wellbeing at very low levels of resident density (uncrowded households), and with no association or even positive association for some indicators of wellbeing at higher levels of resident density, including for children which has been previously identified in Australia.¹⁵

Particular groups where more negative associations between increased density and wellbeing are identified were for parents and in households with multiple families living together. They also find that how well family members get along or function together is a critical moderating variable, with the negative effects of higher density reduced for well-functioning families. They also note that current population-average estimates of overcrowding likely mask substantial differences in how physical resident density measures translate to subjective experiences of crowding, particularly for distinct cultural groups living with crowding in Australia.¹⁶

2.4 Tenure among migrants to Australia

2.4.1 Tenure Change Over Time

Deloitte Access Economics (2011) undertook research for the National Housing Supply Council which used a range of Australian data sources including the 2006 ABS Census and various surveys of migrants undertaken by the (then) Department of Immigration and Citizenship to explore the

¹³ Brackertz, N., Davison, J., Borrowman, L. and Roggenbuck, C. (2019) Overcrowding and severe overcrowding: an analysis of literature, data, policies and programs, report prepared by AHURI Professional Services for NSW Department of Communities and Justice, Australian Housing and Urban Research Institute Limited, Melbourne. Dockery, A.M., Moskos, M., Isherwood, L. and Harris, M. (2022) How many in a crowd? Assessing overcrowding measures in Australian housing, AHURI Final Report No. 382, Australian Housing and Urban Research Institute Limited, Melbourne.

¹⁴ Dockery, A.M., Moskos, M., Isherwood, L. and Harris, M. (2022) How many in a crowd? Assessing overcrowding measures in Australian housing, AHURI Final Report No. 382, Australian Housing and Urban Research Institute Limited, Melbourne.

¹⁵ Dockery M (2020) Housing density and children’s wellbeing in Australia: Are children’s homes too empty? Bankwest Curtin Economics Centre Working Paper 20/20, Perth: Curtin University, Pg 20.

¹⁶ Dockery (2022) Ibid, Pg. 37.

housing aspirations of new settlers to Australia. The analysis identified differences in the housing characteristics of migrants to Australia (those born overseas) and those born in Australia.

The analysis showed that regardless of age or income, migrants were more likely to rent than non-migrants and less likely to be living in their own home (purchasing or owned outright) except for those aged 80+. They note that there are other exogenous factors whether cultural, demographic or socioeconomic that play a role in determining tenure status of migrants to Australia.

The study also found that the housing characteristics for migrants change over time, with some distinct changes in the first few years of settlement. Notably that:

- While 70% initially rent, after 10 years in Australia 32% are renting as many migrants move into homeownership within this period;
- Purchasing increases with time in Australia, after 1 year 12% of migrants are purchasing which increases to a peak of 50% at year 14 after arrival; and
- Migrants become more self-sufficient over time, the proportion of those living with others and not renting or purchasing themselves falls from 12% after 1 year to 6% after 5 years.

The study also shows tenure differences by:

- Country of birth, with migrants from European countries more likely to own (74%) than rent (18%) while migrants from Asian countries less likely to own (59%) than rent (34%) (noting that these are the only groups described). They report that this difference is not associated with time in Australia, but rather a function of income.
- Visa type, with migrants who enter on Family visas more likely to own compared to migrants who enter on Skilled and Student visas more likely to rent.
- Tenure differences also relate to dwelling structure type, with migrants who own more likely to live in a house (80%) and those who rent more likely to live in a townhouse, flat or unit (70%); with this difference regardless of visa type.

2.4.2 Tenure Differences between Migrant Groups

More recent data provided by the **ABS 2016 Australian Census and Migrants Integrated Dataset** (ACMID) which uses combined data from the 2016 Census and permanent migrant settlement data from the Department of Social Services (DSS)¹⁷ to explore the outcomes of permanent migrants who arrived in Australia between 2000 and 2016. This data excludes people who indicated in the Census that they were an overseas visitor and those on a Temporary or Bridging visa.¹⁸

This data shows a similar move into home ownership for new migrants. In 2016, there were significant differences between visa type and home ownership for those arriving in Australia

¹⁷ <https://www.abs.gov.au/statistics/people/people-and-communities/understanding-migrant-outcomes-insights-australian-census-and-migrants-integrated-dataset-australia/latest-release>, accessed 21/12/2022.

¹⁸ Understanding Migrant Outcomes - Insights from the Australian Census and Migrants Integrated Dataset, Australia methodology, <https://www.abs.gov.au/methodologies/understanding-migrant-outcomes-insights-australian-census-and-migrants-integrated-dataset-australia-methodology/2016>, accessed 23/12/2022.

between 2000 and 2016, with 58% of those arriving on Family visas and 56% of those arriving on Skilled visas in owner occupancy by 2016 compared with only 31% of those arriving via the Humanitarian stream.

3 Key Findings from Quantitative Research

3.1 Overview

This section provides an overview of the nature and extent of severe overcrowding in the case study areas and Greater Sydney as a whole, as well as relevant local housing market conditions, as a context to the qualitative research undertaken in Stage 2 of the research.

Stage 1 of the study conducted a detailed quantitative analysis of the characteristics of those most affected by severe overcrowding in Greater Sydney as a whole, and in case study areas with among the highest density of such severe overcrowding. This is reported in JSA (2021) *Understanding Severe Overcrowding in Southwest Sydney: Report 1: Quantitative Analysis*, to which the reader is referred for detailed data and analysis. This research is summarised in **Section 3.2** below.

Section 3.3. below provides an overview of updated data and analysis from the recently released ABS (2021) Census and the NSW Rent and Sales Report (September Quarter 2022) to provide a more recent perspective, including on any changes that have arisen over the past three years of the Covid 19 pandemic. Detailed data and analysis are provided in **Appendix 1**.

3.1 Summary of Findings from Stage 1 Research

3.1.1 Geographic Analysis

Overview

At the time of the 2016 Census, there were a total of 15,122 people living in ‘severely crowded’ dwellings (needing four or more additional bedrooms to be suitably housed) in Greater Sydney. The SA3s with the highest concentration of such people were Inner Sydney, Auburn and Fairfield SA3s, which each contained at least 10% of all people in Greater Sydney living in severely crowded dwellings, followed by Canterbury SA3, which had 6.5% of all people in Greater Sydney living in severely crowded dwellings, whilst Bankstown SA3 accommodated 5.2% of this group. The latter two areas that make up Canterbury Bankstown LGA were ranked 6th and 7th of all SA3s in terms of the number of people living in severe overcrowding in Greater Sydney at that time.

Greater Sydney Context

There were major differences in the housing structure and tenure, income, living arrangements, demography and country of birth between people living in severely crowded dwellings in Greater Sydney and the general population of Greater Sydney at the time of the 2016 Census. This included that people in severe overcrowding were:

- Less likely to live in separate houses than the general population (57% and 64% respectively), and more likely than average to live in flats and units (32% compared with 23%); with an average of 2.3 bedrooms per dwelling for such households;

- More likely to live in private rental (66% compared with 29% of the general population), although the same proportion of each group lived in social housing (around 4%);
- Far more likely to be living in multi-family households (35% compared with only 6% for the Greater Sydney average), as well as in group households (26% compared with 13%);
- Far more likely to be born overseas (76% compared with 39% for all Greater Sydney residents), with the countries of birth that were most represented amongst those in severe overcrowding being China (10%), India (7%), Vietnam and Afghanistan (6% each), Thailand and Indonesia (5% each), Pakistan (4%), and Nepal, New Zealand and Iraq (3% each);
- Far more likely to be recent arrivals to Australia, with 46% of those in severely crowded dwellings in the past 10 years compared with the Greater Sydney average of 12%; and eight times the average rate for arrival in the 6 months prior to the 2016 Census (8% compared with 1% of all people);
- Far more likely to speak a language other than English at home (82% compared with 38% for all Greater Sydney residents), and to speak English 'not well or not at all' (24% compared with 7%);
- A much younger median age (26 compared with 36 years), likely due to the higher rate of children as well as young people and students in group households amongst those living in severely crowded dwellings;
- The individual income of those in severe overcrowding is far more likely to be concentrated in the very low to low income range, with only 4% on incomes of \$75,000 per annum or more compared with 24% for Greater Sydney as a whole; and median individual incomes 42% lower than the Greater Sydney average;
- However, household incomes are more likely to be in the higher income ranges, with around 78% of households that are severely overcrowded having annual incomes of around \$100,000 compared with 54% of all households in Greater Sydney, likely due to the much higher number of adults and much larger households among defined as severely crowded; and median household incomes are around 43% higher for those in severely crowded dwellings;
- Despite this, the unemployment rate of this cohort was more than double the Greater Sydney average (15.6% compared with 6.4%); and a lower proportion reported that they were employed (50% compared with 61%);
- A much lower rate of post-secondary qualifications (39% compared with 56% for all people in Greater Sydney aged 15 years and older);
- Those aged 15 years and over living in severely crowded dwellings are much more likely to be engaged in tertiary studying (41% compared 16% for all people aged 15+ years in Greater Sydney), with the majority of these at university;
- The largest group of people living in severely crowded dwellings was households with eight or more people living in three- or four-bedroom dwellings (32% of the cohort), noting also that 9% of people living in severe overcrowding were in households where eight or more people were living in two-bedroom dwellings; and that areas of South Western Sydney tended to have

the highest concentration in Greater Sydney of people living in households with eight or more people.

Bankstown and Canterbury SA3s

Although demographic and housing trends for people living in severely crowded dwellings in Bankstown and Canterbury SA3s were generally similar to trends for such people in Greater Sydney as a whole at the time of the 2016 Census, some local differences were also evident, including the following.

- People in Bankstown SA3 were far more likely than average to live in separate houses; and those in Canterbury SA3 more likely than average to live in flats and units;
- Likely related to housing type, the Bankstown cohort had well above average rates of owner occupancy compared with all people living in severe overcrowding in Greater Sydney, and in Canterbury SA3;
- The Bankstown cohort were also much more likely than average to live in single and multiple family households, and far less likely to live in a group household, whilst Canterbury SA3 was much closer to the Greater Sydney average in this regard;
- The country of birth profile of each SA3 was also quite different:
 - By far the largest group of those in severe overcrowding in Bankstown SA3 was from Vietnam (35%), with 6% born in Lebanon and 3% born in mainland China;
 - The largest overseas born group in Canterbury SA3 was from Pakistan (13%), followed by Myanmar (11%) and mainland China (9%);
- Bankstown SA3 had a well below average proportion of people living in severe overcrowding who had arrived in Australia in the past 10 years, and of those who had arrived in the year that the 2016 Census had been conducted; whilst Canterbury SA3 was only slightly below the Greater Sydney average;
- Like the Greater Sydney overcrowded cohort, median individual income was much lower than average, but was particularly low for people living in severe overcrowding in Canterbury SA3. Household income was again higher than for the general population of Greater Sydney, but household income amongst those living in severe overcrowding was much lower for Canterbury SA3 than for all people in Greater Sydney;
- The level of post-secondary qualifications in both SA3s was much lower than amongst the Greater Sydney severely overcrowded cohort, particularly in Bankstown SA3;
- The cohort living in Bankstown were far less likely to be engaged in post-secondary study than their Greater Sydney counterparts, whilst Canterbury SA3 was somewhat lower than the average in this regard.

Housing Cost and Affordability

- In terms of housing cost and affordability, the cases study areas under were relatively low cost in terms of rental compared with Greater Sydney as a whole. However, a median priced two-

bedroom unit was only affordable to the upper 35% of the low income band in Canterbury-Bankstown LGA, and a three-bedroom house was only affordable to the upper 60% of moderate income households, although this was more affordable than the Greater Sydney averages.

- Housing stress was much higher than average among all households of both Bankstown and Canterbury SA3s, likely due to the lower than average incomes in these areas as well as the higher than average concentration of very low and low income households:
 - In Bankstown SA3, 54% of very low, low and moderate income renting households were in housing stress compared with 42% for Greater Sydney. Very-low-income households in the SA3 were the most likely to be in rental stress, with 33% in moderate stress and 44% in severe stress (77% in total). Low-income renting households also had a high rate of housing stress (69%), with 53% in moderate stress and 16% in severe stress.
 - In Canterbury SA3, again, 54% of all renting households were in rental stress compared with 42% for Greater Sydney. Very-low-income households were the most likely to be in rental stress, with 33% in moderate stress and 55% in severe stress (88% in total). Low-income households also had a high rate of rental stress (66%), with 55% in moderate stress and 11% in severe stress.

3.1.2 Analysis by Country of Birth

At the time of the 2016 Census, the top 10 countries of birth for people living in severe overcrowding in Greater Sydney were Australia (12,276 persons; 29%), followed by mainland China (3,809; 9%), India (2,691; 6%), Vietnam (2,450; 6%), Thailand (1,824; 4%), Afghanistan (1,749; 4%), Nepal (1,647; 4%), Pakistan (1,415; 3%), Indonesia (1,380; 3%), and Iraq (1,290; 3%).

As noted, of the largest country of birth (COB) groups in severe overcrowding in Bankstown and Canterbury SA3s were people born in Vietnam (260), Pakistan (126) and Myanmar (106). These were the only COB groups with more than 100 people in 2016. They are also represented in reasonable numbers amongst new arrivals.

In the period from 2015-2020, the largest groups to arrive in Australia on Offshore Humanitarian Visas with a reasonable presence in South Western Sydney at the time of the 2016 Census were those from Iraq (29,346), Syria (16,532), Myanmar (8,532) and Afghanistan (6,749).

There were considerable differences between the household composition, dwelling structure and tenure between various COB groups. Moreover, those living in severe overcrowding are **not a homogenous group**.

By way of example, four of the groups that were among the most likely to live in severe overcrowding, that were more prevalent in South Western Sydney and were more likely to recent arrivals, had the following characteristics.

- People **born in Vietnam** who were living in severe overcrowding at the time of the 2016 Census were more likely to live in multi-family households and to have a larger average household size; to be owner occupiers and to live in separate houses; to have a relatively high labour force

participation rate but quite high unemployment rate (9%); less likely to have post-secondary qualifications and less likely to be post-secondary students; to have a relatively low individual median income but relatively high household income; somewhat more likely to be female; and had a relatively wide spread of age groups and a median age of 36 years.

- Those **born in Pakistan** were more likely to live in group households; to be concentrated in private rental; to be equally as likely to live in separate houses as flats and units; to have a relatively high labour force participation rate but also a high unemployment rate (10%); to be more likely to have post-secondary qualifications, and far more likely to be tertiary students; to have a relatively low individual median income, but a relatively high household income; were much more likely to be male; and to have a relatively young age profile, with the largest proportion aged between 25 and 34 years, with a median age of 26 years.
- People **born in Myanmar** were more likely to live in a separate house; to live in one of multi-family households; to be private renters; to have a relatively low labour force participation rate and a very high unemployment rate; to have a relatively young age profile and low median age; much more likely to be male; and to have a very low rate of post-secondary qualification and school completion.
- People in severe overcrowding **born in Iraq** were more likely to live in multi-family and couple with children households, and to have a relatively large average household size; to live in private rental and in separate houses; to have a very low rate of labour force participation (only 20% of whom around one-third were unemployed); be far less likely to have post-secondary qualifications or to have completed year 10, and much less likely to be post-secondary students; to have a very low individual median income and relatively low household incomes as well; be equally likely to be male and female; more likely to have a wider spread of age groups, and a median age of 31; and to have a very high rate of disability (15.5%, or around three times the average rate for Greater Sydney).

3.1.3 Potential Drivers of Severe Overcrowding

The overview of key demographic and housing factors from the **Stage 1 quantitative research** outlined above indicated that there are likely to be a range of potential drivers, degree of choice and impacts in relation to severe overcrowding as a form of homelessness across different parts of Greater Sydney and communities disproportionately affected by severe overcrowding. Moreover, communities affected by overcrowding, drivers, impacts and policy responses required are unlikely to be homogenous.

The very low individual incomes, above average reliance on private rental, much higher than average unemployment and much lower rates of post-secondary qualifications, as well as the much higher than average rate of new arrivals and of lack of English proficiency together point to a potential lack of choice of and access to suitable housing as a key driver of severe overcrowding for some groups. These factors potentially point to the exclusionary nature of the rental housing market, even in areas where it is relatively low cost compared with elsewhere in Greater Sydney, with very high rates of housing stress among very low and low income renters, and an upward trend in the real cost of rental, indicating strong pressure on the rental market that excludes people who are not competitive with regard to income, employment, language and/or cultural barriers,

and/or without a positive rental history. The very high rate of disability and particular disadvantage of some COB groups, including those arriving as refugees from countries like Iraq and Myanmar, would likely provide a further barrier to accessing appropriate housing.

At the same time, differences in the characteristics of different COB groups point to different degrees of choice in relation to their housing situation, as well as different housing and needs and trajectories over time. For example, the high rate of tertiary students, relatively high rates of labour force participation and/or tertiary qualifications, predominance of group rather than family households together with high household incomes indicate that some communities would have potentially greater choice in securing suitable rental accommodation, and may be living in severe overcrowding due the relatively short-term nature of the arrangement, a desire to save money, and/or wiliness to be more flexible due to their young age or student status.

Others with more choice may be those in communities with higher rates of owner occupancy living in larger and/or separate houses and multi-family households, where severe overcrowding may relate to a desire to save money whilst saving for a home of their own, and/or where expectations of family support while a newly arrived migrant gets established in their new country, may increase the willingness to live in more overcrowded situations.

For others, such as those living in large single and multi-family households, above average dependence on private rental, higher rates of recent arrivals and poor English language proficiency, and where there is particularly high indicators of vulnerability, severe overcrowding may flag stronger housing market exclusion, including serious unaffordability of housing and lack of suitable rental stock to meet the needs of larger families, particularly where such rental tends to be concentrated smaller flats and units.

The quantitative research indicates that it is likely that a range of factors are at play in the degree of choice or exclusion from the housing market, and as drivers of high rates of severe overcrowding amongst some geographic and cultural communities. The quantitative data provides an important context to this study, and an understanding of the socio-economic conditions of different areas and communities in this situation. However, the data also raised many questions and suggests a range potential underlying factors, such as those outlined above, that lead some areas and communities to have disproportionate levels of severe overcrowding, and likely disproportionate impacts related to degree of housing choice and trajectory.

A more nuanced understanding of the drivers of severe overcrowding for different areas, communities and housing markets can only be provided by qualitative research that seeks to understanding the differing motivations, choices and lived experience of those living in severely overcrowded dwellings, and of the community agencies, networks and support services working with them. This more nuanced understanding in turn suggests appropriate policy responses for different groups and housing market contexts rather than a one-size-fits-all response.

Seeking this more nuanced understanding has been the focus of qualitative stage of this research, reported below.

3.2 Update of Quantitative Analysis from ABS (2021) Census and 2022 Rent & Sales Report

3.2.1 Overview

Appendix 1 of this Report provides an update of the Stage 1 quantitative report¹⁹ using a range of data including the ABS 2021 Census and the most relevant DCJ Rent and Sales Report.

This section provides a summary of analysis reported in **Appendix 1**.

3.2.2 Ranking of LGAs in 2021

People Living in Severely Overcrowded and Crowded Dwellings

The table below shows the number of people in severely overcrowded dwellings (needing four or more dwellings, who are including among those defined as 'homeless' by the ABS) for the 20 LGAs in NSW with the highest numbers of people in this cohort. It also shows the total number for severely overcrowded dwellings and crowded dwellings (needing 3 additional bedrooms as deemed to be 'marginally housed') as both of these types of households are likely to require much larger dwellings than those in which they are currently living.

The SEIFA Disadvantage ranking is also provided to aid in understanding which LGAs may be a higher priority for policy due to high rates of overcrowding as well as more severe levels of community disadvantage. Fairfield LGA, for example, has the third highest rate of households in severely overcrowded dwellings, is in the 8% of most disadvantaged LGAs in Australia, and is also a gateway area for newly arrived migrants including those on Humanitarian visas, and so would be a priority for policy intervention on the basis of community need and social equity.

The majority of people living in severely overcrowded dwellings lived in Canterbury Bankstown, Cumberland, Fairfield, Blacktown, Sydney and Liverpool LGAs, comprising 51% of people living in severely overcrowded dwellings. Of these, **Canterbury Bankstown LGA** had the largest number of this cohort (14% of all those living in severe overcrowding in NSW) (see Appendix 1 for detail).

Considering concentration of overcrowded households, rate of people born overseas including new arrivals, and overall community disadvantage, priority LGAs from a policy perspective are likely to be Canterbury Bankstown, Cumberland, Fairfield, Liverpool and Campbelltown, noting also that although Blacktown LGA does not have a low SEIFA ranking overall, it has a significant rate of overcrowding, overseas born people and pockets of severe disadvantage, and could also be considered a priority area for targeted policy for addressing overcrowded living issues.

¹⁹ JSA (2021) *Understanding Severe Overcrowding in Southwest Sydney: Report 1: Quantitative Analysis* for Shelter NSW

Table 3.1: Top 20 LGAs by No. of Persons in Severely Crowded and Crowded Dwellings (need 3 & 4+ more b/r) & SEIFA Disadvantage

	Total Severely Crowded Dwellings	% of All Severely Crowded Dwellings in NSW	Total Severely Crowded + Crowded Dwellings	% of All Severely Crowded + Crowded Dwellings in NSW	SEIFA Disadvantage (% for Australia)
Canterbury-Bankstown	224	13.6%	749	12.5%	24
Cumberland	197	12.0%	684	11.4%	22
Fairfield	133	8.1%	518	8.7%	8
Blacktown	103	6.3%	349	5.8%	58
City of Sydney	105	6.4%	385	6.4%	83
Liverpool	61	3.7%	248	4.1%	35
Parramatta	57	3.5%	203	3.4%	87
Campbelltown (NSW)	49	3.0%	161	2.7%	33
Bayside (NSW)	49	3.0%	240	4.0%	94
Georges River	45	2.7%	194	3.2%	94
Penrith	29	1.8%	122	2.0%	68
Burwood	42	2.6%	121	2.0%	68

	Total Severely Crowded Dwellings	% of All Severely Crowded Dwellings in NSW	Total Severely Crowded + Crowded Dwellings	% of All Severely Crowded + Crowded Dwellings in NSW	SEIFA Disadvantage (% for Australia)
Inner West	43	2.6%	117	2.0%	92
Northern Beaches	23	1.4%	89	1.5%	98
Ryde	25	1.5%	51	0.9%	92
Strathfield	26	1.6%	116	1.9%	82
Central Coast (NSW)	25	1.5%	87	1.5%	60
Newcastle	21	1.3%	67	1.1%	67
The Hills Shire	12	0.7%	39	0.7%	99
Hawkesbury	14	0.9%	38	0.6%	83

Source: JSA 2022, ABS Census 2021

3.2.3 Change from 2016 to 2021 in Selected Areas (People)

The number of people in **severely overcrowded households** decreased by 23% between 2016 and 2021 in Greater Sydney, likely related to the major decline in overseas migration including overseas during the Covid 19 pandemic (an 85% decrease in Australia between 2019 and 2021). Two other SA3s in South Western Sydney with current and historically high rates of severe overcrowding have also been analysed for comparison, and also show significant decline in people in severe overcrowding over the period.

It is interesting that the two case study areas (**Bankstown and Canterbury SA3s** that make up Canterbury Bankstown LGA) have **gone against the overall trend** and slightly increased the number of people living in severely crowded dwellings.

It may be that the LGA continues to be a primary resettlement area, despite a decrease overseas migration more generally, with possible factors also related to the nature of migration to the LGA (e.g. a higher rate of those on Humanitarian Visas), the degree of community connection of existing residents, that such migration is not as student-driven as some other areas, and/or to the factors related to the housing market more generally.

[Note that the numbers below are somewhat different in the SA3s as these do not align with LGAs above].

Table 3.2: No. of Persons in Severely Crowded Dwellings (need 4+ more bedrooms)

	Bankstown SA3	Canterbury SA3	Auburn SA3	Fairfield SA3	Greater Sydney
2016	787	998	1,537	1,613	15,488
2021	812	1,007	940	1,153	11,986

Source: ABS Census 2016, 2021

The number of people in **overcrowded households** (needing three extra bedrooms) also decreased by 15% between 2016 and 2021 in Greater Sydney, with a slight increase in this cohort in Bankstown SA3, and a slight decrease in Canterbury SA3.

Table 3.3: Number of persons in overcrowded dwellings (need 3 more bedrooms)

	Bankstown SA3	Canterbury SA3	Auburn SA3	Fairfield SA3	Greater Sydney
2016	1,613	1,840	2,324	2,912	28,624
2021	1,716	1,747	1,784	2,704	24,423

Source: ABS Census 2016, 2021

3.2.4 Change from 2016 to 2021 in Selected Areas (Dwellings)

A total of **660 dwellings** were either severely crowded or crowded (needing 3 or more bedroom) at the time of the 2021 Census in Canterbury Bankstown LGA. Of these, **180 dwellings** were severely crowded and **480** were overcrowded.

Although there was also a decrease in the two case study SA3s that make up Canterbury Bankstown LGA, this was much lower than the average rate of decrease, as shown below.

Table 3.4: Number of severely crowded dwellings (need 4+ more bedrooms)

	Bankstown SA3	Canterbury SA3	Auburn SA3	Fairfield SA3	Greater Sydney
2016	94	125	195	173	1,896
2021	86	114	110	121	1,353

Source: ABS Census 2016, 2021

Table 3.5: Number of overcrowded dwellings (need 3 more bedrooms)

	Bankstown SA3	Canterbury SA3	Auburn SA3	Fairfield SA3	Greater Sydney
2016	226	269	351	388	4,306
2021	222	258	264	347	3,495

Source: ABS Census 2016, 2021

3.2.5 Characteristics of people in overcrowded dwellings in 2021

The following provides a summary of **selected characteristics of people living in severely crowded dwellings in 2021**, with detailed analysis provided in **Appendix 1**. The reader is also referred to the summary of 2016 Census data above.

Predominance of Overseas Migrants

There were quite similar findings to 2016 with regard to the **predominance of migrants, particularly those more recently arrived**, and people whose **first language is not English** amongst those in severe overcrowding in 2021. There is also evidence that overcrowding decreases with length of time of arrival.

- There continues to be a predominance of people born overseas among those in severe overcrowding, although there has been some reordering of the main cultural and language groups over the past 5 years.²⁰ Canterbury SA3 in particular has a very high rate of those living in severe overcrowding born overseas (more than two thirds).
- People in severely overcrowded dwellings are far more likely to speak languages other than English at home. Around 77% of those in severely crowded dwellings speak only English at home compared to 40% of the general population.
- The 2021 Census data also indicates that rate of severe overcrowding among overseas migrants in Greater Sydney decreases with length of time of residency in Australia - from 10.5% of migrants arriving in 2019 to 1.8% who arrived in 2011 (a decrease of 83%), with that decrease more than would be predicted by the changes in total

²⁰ See Appendix 1 of this Report for detail.

migration.²¹ This suggests that many migrants exit overcrowded dwellings over time, likely related to changes in family composition or living arrangements, for example, with the death of parents, household formation of adult children over time, and/or new arrivals staying temporarily moving out.

- A similar effect can be seen when considering five-year intervals. Those arriving in 2017-2021 were 39% of migrants in overcrowded dwellings compared to 16% of migrants in Greater Sydney generally, whereas those arriving in 1997-2001 were 5.0% of migrants in overcrowded dwellings compared to 8.6% of migrants in Greater Sydney generally, which again indicates a lessening of overcrowding among migrants the longer they have been in Australia.

Personal and Household Incomes

Personal incomes were **lower than average, similar to the 2016 Census analysis, although** household incomes **much higher than average** for those in severe overcrowding, including in Canterbury SA3 in 2021:

- The personal (individual) income of those in severe overcrowding was more likely to be concentrated in the lowest income ranges in 2021. Around 40% of people in Greater Sydney as a whole had personal incomes of around \$40,000 per annum or less compared with 61% of people living in severe overcrowding in Greater Sydney, 59% in Canterbury SA3 and 63% in SA3;
- However, household incomes (all earning adults) were far less likely than average to be in the very low and low income range, with only 9% of households in severe overcrowding across Greater Sydney on very low and low incomes compared with 42% for the Greater Sydney average, and a very low rate of households among those in severe overcrowding in Bankstown SA3 (3%) and Canterbury SA3 (11%) as well;
- Considering all those in the statutory target group for 'affordable housing', 19% of households living in severe overcrowding in Greater Sydney were on very low, low or moderate incomes compared with 60% for all Greater Sydney households. Rates of these target groups were considerably higher than the Greater Sydney overcrowding average in Canterbury SA3 (31%) and Bankstown SA3 (26%), although still much lower than for all households in Greater Sydney.
- Those in severe overcrowding in 2021 were far more likely than average to be concentrated in the highest income ranges, with 36% of such households earning more than \$250,00 per annum compared with only 11% for all households in Greater Sydney, and similarly higher rates for case study SA3s; and 8% of those in severe overcrowding on incomes of more than \$400,00 per annum compared with only 1.8% for Greater Sydney as a whole. The rate of severely overcrowded households on more than \$400,000 per annum was even higher in case study areas, at around seven times the Greater Sydney average (13% for Bankstown SA3 and 15% for Canterbury SA3).

21

Housing Structure and Tenure

There appears to be an increase in people in severe overcrowding renting **separate houses** in 2021 compared with 2016, and some increase in owner occupancy.

In terms of **dwelling structure**:

- There has been a considerable change in the housing type of those living in severe overcrowding since 2016, with this cohort far more likely to live in separate houses than the general population of Greater Sydney in 2021, with 82% of those in Bankstown SA3 and 70% of those in Canterbury SA3 living in houses (70% for those in severe overcrowding in Greater Sydney and 63% as a whole);²²

The rate of people in severe overcrowding living in separate houses has increased considerably from 2016 in Greater Sydney and in each of the case study areas, particularly Canterbury SA3, where only 49% of the cohort living in separate houses in 2016 (see Section 2.1 of the Sage 1 Report²³ for detail). This likely indicates the preference of larger households to live in a separate house when these are available, the higher average incomes of severely overcrowded households, and factors related local housing market including the relative decrease in real rents for houses in the case study areas over the past 6 years, as discussed later (see also Appendix 1).

In terms of **dwelling tenure**:

- People living in severely overcrowded dwellings in Greater Sydney and selected SA3s were **far more likely to live in private rental**, and at rates greater than for all people living in Greater Sydney (60% compared to 31%).

It is interesting that people living in severely overcrowded dwellings in Greater Sydney have **increased their rate of owner occupancy since 2016** (27% compared with 36% in 2021). This could be due to more existing households purchasing dwellings, which would be expected with longer duration of residency,²⁴ and/or related to the decrease in overseas entry and the overseas student population, who would be more likely to be private renters.

Although there were similar rates of owner occupancy in Bankstown SA3 over the period (40%), the rate of **owner occupancy increased significantly in Canterbury SA3** (from 26% in 2016 to 43% in 2021). Together with the increase in living in separate houses in this SA3, this indicates some people living in severe overcrowding who were formerly renting flats in Canterbury SA3 have purchased houses in the intervening period, which again would be expected from relevant research.²⁵

²² See Section 2.3 of Appendix 1 for detail.

²³ JSA (2021) *Understanding Severe Overcrowding in Southwest Sydney: Report 1: Quantitative Analysis* for Shelter NSW.

²⁴

²⁵

3.2.6 The Housing Context

Appendix 1 also looks at the housing context of the case study areas, and changes over time in dwelling structure, size and tenure, overall and in terms of private and social rental. This is also to understand the extent to which the local housing market is able to provide choice for larger households to remain in their community.

In summary, the following are relevant to later discussion on housing availability, suitability and choice in the case study areas.

- In terms of **dwelling structure**, although separate houses continue to be the predominant dwelling type in **Bankstown SA3** and **Greater Sydney**, there has been a decline in separate houses as a proportion of all dwellings over the past 10 years, and an increase in the rate of flats and units. The dwelling profile is quite different in **Canterbury SA3**, where a minority of dwellings are separate houses, and there has been a substantial increase in flats and units;
- In terms of **number of bedrooms** in Greater Sydney, there has been a substantial increase in the rate of one bedroom dwellings, and of 4 and 5+ bedroom dwelling, and a decrease in 3 bedroom dwellings from 2011-21, indicating both redevelopment of existing older dwellings and increased capitalisation of larger dwellings (adding bedrooms, and redevelopment for larger houses). Bankstown SA3 saw major increases in 4 and 5+ bedroom dwellings and a commensurate loss of three bedroom dwellings; whilst Canterbury SA3 also saw significant increases in 4 and 5+ bedroom dwellings, a decline in 3 bedroom dwellings, but a relatively large increase in 1 bedroom dwellings as well.
- In terms of **tenure**, there was a **significant decline in social rental** across Greater Sydney from 2011-21 in both proportional and absolute terms. Bankstown and Canterbury SA3s had a proportional loss of social housing as well, but a slight increase in the number of households in social housing. **Owner occupancy also declined substantially** in Greater Sydney and the case study SA3s as a whole, with commensurate increases in private rental over the period.
- Considering private renters generally, there has been an increase in the rate of private renters living in flats and units (from 50% to 55%), and a commensurate decrease in the rate of private renters in houses and medium density dwellings types across Greater Sydney and Canterbury Bankstown LGA, and a particularly high rate of private renters in Canterbury SA3 living in flats and units in 2021. Changes in bedroom numbers reflect those for general stock.
- In 2021, 42% of households in social housing in Greater Sydney were in flats and units, and the rest evenly divided between houses and medium density dwellings types, with the main change from 2011-21 being a decrease in the rate of those living in separate houses and an increase in those in medium density dwelling types. There is a particularly low rate of social housing tenants in Canterbury SA3 living in separate houses in 2021 (21%).
- From 2011-21, there was reasonable growth in the rate of social housing comprising 1 bedroom and a decline in three bedroom dwellings in Greater Sydney, whilst the relative

rate of 5+ bedroom dwellings increased slightly, although 4 bedroom dwellings also declined. Some notable changes by SA3 were:

- An increase in the relative rate of one and two bedroom dwellings used as social housing in Bankstown SA3;
- A proportional increase in 1,2 and 5+ bedroom stock in Canterbury SA3, although a gain a decline in three bedroom dwellings.

3.2.7 The Housing Cost and Affordability Context

Housing Cost

Although rent for houses in Canterbury Bankstown LGA was quite comparable to or somewhat more expensive than to Greater Sydney in **September 2022**, flats and units were generally much cheaper than average to rent in the LGA, as was Bankstown SA3. Canterbury SA3 was generally more expensive than the LGA average for flats and units, although there were generally too few houses for rent for data to be reported.²⁶

In terms of **change over time**, real rents (adjusted for inflation²⁷) in the LGA have generally been declining since at least 2017, apart from 4+ bedroom houses, which apparently experienced stronger demand. Interestingly, units in the LGA were cheaper to rent in 2022 than they were in 2017, although rents decreased less from 2019 to 2022 than in the previous few years, and did not appear show significant 'Covid effects' with regard to movement out of Sydney and lower rates of overseas migration.

Housing Affordability

At September Quarter 2022, the median rent on a 3-bedroom house in **Canterbury Bankstown LGA** was the same as the Greater Sydney average, and was affordable to most moderate income households as defined, but to no very low or low income households. A four or more bedroom house was around 12% more expensive than for Greater Sydney, and was affordable to the very top of the moderate income range, meaning that virtually all very low, low and moderate income households as defined could not affordably rent such a dwelling in the LGA.

However, rent on flats and units in Canterbury Bankstown LGA was much cheaper than the Greater Sydney median, likely due to the relative age and amenity of the stock, with a one bedroom unit affordable to most low income households, a 2 bedroom unit affordable to around half of low income households, and a 3 bedroom unit affordable to most moderate income households. In contrast, a three bedroom unit in Greater Sydney was affordable to only high income households.

²⁶ DCJ NSW Rent and Sales Report, September Quarter 2022.

²⁷ Using the consumer price index rather than nominal (unadjusted) values, which are misleading.

4 Stage 2 Research: Methodological Issues

4.1 Research Questions

The remainder of this report details the findings and considerations arising from research conducted in the Stage 2 qualitative research, and also draws on analysis from the Stage 1 (quantitative) research and literature where relevant.

It is reported against the three broad research questions:

- What are the main drivers of severe overcrowding in a case study area with high rate of severe overcrowding and populations most at risk of severe overcrowding, from the quantitative analysis and from the perspective of those affected?
- What are the impacts of severe overcrowding on those more vulnerable in the housing market?
- What policies, strategies and actions are likely to be effective from the key drivers and impacts identified?

4.2 Qualitative Methodology

4.2.1 Development of Methodology and Implementation

The qualitative aspect of this research aimed to better understand the experiences and needs of those living with overcrowded housing from their perspective.

JSA sought to gather a diversity of experiences and of households living with overcrowding, including four key country of birth groups (people born in Vietnam, Pakistan, Myanmar and Iraq) each with quite different household and tenure characteristics that were identified through the quantitative analysis (Report 1, JSA 2021).

Initially, we aimed to access a sample of households through a door knock survey and follow up interviews in Statistical Area 1's (SA1s) within South West Sydney that included relatively large numbers of households in severe overcrowding. Site visits to three of these SA1s in Auburn, Lakemba and Parramatta/Harris Park were undertaken to assess feasibility of this approach. It became apparent whilst planning the logistics of such a door knock that, even though there were reasonable numbers in some SA1s, this represented only a very small percentage of all households in the SA1, so that there would need to be a doorknock of potentially 1,000 or more households to get a representative survey and sufficient respondents, as well as needing to pre-identify the language spoken at home in order to bring the correct interpreter.

When it became apparent that a door knock would be too difficult logistically, an attempt was made to work with service providers and community groups to identify households in culturally diverse groups with large numbers living in severe overcrowding in order to be able to understand

the range of factors affecting these groups, including similarities and differences in drivers, experiences and preferences.

Unfortunately, this also became difficult as services were unable to identify the number and types of households that we had initially selected based on the quantitative analysis, and at that time (mid-2021) there were significant barriers to direct contact with households and active engagement of services and group with the project due to Covid restrictions, lockdowns and curfews in South West Sydney and the intense response being undertaken by services to meet the needs of their communities. We direct readers to Muslim Women Australia's excellent reporting of the challenges and triumphs of their service delivery to women and families during this period of the pandemic in *Hope Over Fear: MWA Service Delivery Quarterly Report on Covid-19 Greater Sydney Lockdown (July-September 2021)*.²⁸

Ultimately, a more flexible and iterative method of accessing relevant households was developed, in partnership with agencies and community groups. Following the lifting of some Covid restrictions in late 2021, JSA consulted with a range of services through four well-established interagency groups of multiple services that regularly meet to network, share information and deliver joint events and projects including:

- Canterbury Bankstown Child and Family Interagency
- Canterbury Bankstown Multicultural Interagency
- Canterbury Bankstown Working With Youth Network
- Fairfield Liverpool Homelessness Interagency

A forum was also held with Yfoundations Youth Council, as it was felt by Project Reference Group members that the ability to capture a student and youth homelessness voice was also important.

JSA used the interagency forums to introduce the study and gather feedback from services who work directly with individuals, families and households that may be experiencing overcrowding. Workers from many different services shared their insights and observations of overcrowding, its impacts and some case studies of clients whose needs included the challenge of overcrowded living.

Key services and workers were identified through the interagency meetings and project reference group for in-depth, one-on-one interviews to better understand their perspective on current nature, scale, context and issues associated with overcrowded housing and to identify individuals and households experiencing overcrowding that may be willing to share their experiences with JSA. Interviews were carried out by telephone, online and where possible face-to-face with workers from:

- Canterbury City Community Centre (4Cs)
- City of Canterbury Bankstown
- Hume Community Housing

²⁸ Hope Over Fear: MWA Service Delivery Quarterly Report on Covid-19 Greater Sydney Lockdown (July-September 2021), available online <https://mwa.org.au/submissions-and-reports/hope-over-fear/>, accessed 06/12/2022.

- Lebanese Muslim Association
- Muslim Women Australia
- NSW Health, Healthy Homes and Neighbourhoods, Riverwood
- NSW Service for the Treatment and Rehabilitation of Torture and Trauma Survivors (STARTTS) /NSW Health, Karen Community Garden Project
- The Tripoli & Mena Association
- Yfoundations and the Youth Homelessness Representative Council

Working closely with key services interviewed and those most engaged with the project, JSA held group discussions with individuals known to workers who may have had the experience of living in overcrowded households, or who were currently understood to be experiencing overcrowding. Depending on the service and nature of the relationship with the client, non-housing workers do not always know the specifics of household composition and dwelling structure to know if a family is living with 'severe' overcrowding according to the ABS definition. Given this is difficult to apply, their understanding of what it meant to live in an 'overcrowded' household was accepted.

Each of the discussion groups was unique in terms of participant recruitment, discussion question format and delivery as we were largely guided by the services and specialist community workers who provided access to an existing social group or recruited participants, although each was guided by the broad objectives of the project and research questions. In most cases, specialist community workers provided language interpretation support during discussions as many participants did not speak English well or at all. Workers advised this approach to allow existing groups to run as usual as possible and to help recruited participants feel more at ease to engage in the discussion and share their experiences with the worker's support.

Group discussions included:

- STARTTS/NSW Health weekly Karen community elders social group (held online during the pandemic), where some participants were known by the worker to have experience with overcrowding. Participants generally lived in and around the Fairfield LGA.
- Tripoli & Mena Association weekly women's social group, where some participants were known by the worker to have experience with overcrowding. Participants generally lived in the Canterbury-Bankstown LGA.
- Women engaged with 4Cs programs (English classes, skill development and employment courses) identified by 4Cs as experiencing overcrowding in private rental. Participants lived in the Lakemba and Punchbowl suburbs in the Canterbury-Bankstown LGA (see Appendix 2 for profile of participants).
- Women known to/engaged with the NSW Health HHAN Riverwood service experiencing overcrowding in social housing on the Riverwood estate.
- Muslim Women Australia also facilitated a one-on-one interview with a woman who was experiencing a longer than anticipated period of overcrowded living with extended family

during the Covid pandemic, and shared details of another woman's experience of overcrowding on her behalf;

- Yfoundations youth forum.

Workers advised that care must be taken in talking with families about their experience of overcrowding. That it can be a sensitive topic as some families may be reticent to share their experiences for concern or fear of being 'judged' or 'in trouble' for how they are living or parenting. It was important that discussions with participants about their experience of overcrowded living take a strengths-based approach to highlight their resilience, ingenuity and strategies to 'make do' with the space that they have; whilst still exploring their concerns and perceptions of the challenges and impacts of overcrowded living, 'housing choice' and what (if any) changes they would make if they could to their situation in the current context. Discussions explored:

- participants' housing histories in Australia;
- how they feel about the community of South West Sydney where they currently live;
- how they found/came to live in their overcrowded home;
- the location, structure, facilities and residents of the home;
- how crowded living affects the participant and their family;
- how the family 'makes do' with their space, sharing and negotiating use of spaces and facilities between household members;
- whether they would consider moving to another area to access more suitable housing for their family; and
- what advice they would give to a friend or family member struggling with overcrowded living.

Discussion groups and interviews ranged from one to two hours, with participants offered a \$50 Coles Group grocery voucher at the conclusion as a thank you for their time and participation.

The qualitative component of this study would not have been possible without the contribution and support from Canterbury City Community Centre (4Cs), Muslim Women Australia, The Tripoli and Mena Association, STARTTS/NSW Health Karen community support, NSW Health Healthy Homes and Neighbourhoods Riverwood, Yfoundations and all the participants who shared their experiences and insights with JSA.

4.2.2 Methodological limitations

Identifying, recruiting and engaging with participants for this study was difficult. Despite being a form of homelessness, many people experiencing severe overcrowding in South West Sydney may not seek assistance or support for their housing needs and may not be otherwise engaged with or known to services. Many services and community groups consulted are not housing services and may not have a detailed understanding of a client's household composition and dwelling to identify overcrowding. Even housing services, like Hume Community Housing, advised that while they have information on overcrowding within their existing portfolio, but that HOMES waiting list

data does not necessarily show whether a large family is overcrowded but rather what their dwelling requirements are.

Many people experiencing overcrowding are migrants to Australia, some of whom do not speak English well or at all. Many have arrived in Australia through the Refugee and Humanitarian Program, who have been displaced from their country of origin as a result of conflict, persecution and human rights abuses²⁹ and may have complex needs as a result of their experiences.³⁰ The Covid pandemic presented additional barriers to access and the capacity of services and participants to engage with the study. This has likely exacerbated concerns about talking with services such as Tenancy Advice and Advocacy Services, for example, about unsafe or unsatisfactory rental property conditions and the like.

As such, this study provides insight into **only a slice** of the experience of overcrowding in south west Sydney based on the stories and insights shared with us. Nearly all participants in the discussion groups were female migrants to Australia living in family households. Participants' countries of birth include Indonesia, Lebanon, Palestine, Pakistan, Myanmar (Burma) and South Sudan/Sudan. Women who participated, or whose stories were shared by workers, are connected to the services for a range of non-housing related matters including education, skills and employment development, social support, relationship breakdown, domestic and family violence. Overcrowded living is generally not a concern that women have presented to services with, rather it is a feature of their circumstances which the worker has become aware of.

Unfortunately, the direct perspective of men experiencing overcrowded living is not strongly represented amongst the study participants; nor are the experiences of other key groups identified in the quantitative analysis, particularly people born in Vietnam and Iraq, and those living in non-family group households. Insights and reflections from these groups would greatly enhance our understanding of the experiences and needs of those living with overcrowding in southwest Sydney.

²⁹ <https://immi.homeaffairs.gov.au/what-we-do/refugee-and-humanitarian-program/about-the-program/about-the-program>, accessed 06/12/2022.

³⁰ <https://www.startts.org.au/>, accessed 06/12/2022.

5 Key Drivers of Severe Overcrowding

5.1 Overview

The first research question is, *What are the main drivers of severe overcrowding in a case study area with high rate of severe overcrowding and populations most at risk of severe overcrowding?*

Taken together, the research from Stages 1 and 2 of the study indicates that there are a range of drivers of severe overcrowding among certain social and cultural groups and within discreet geographic areas, and that such drivers are often complex, interactive and multi-faceted. These include:

- Structural drivers related to the housing market, including cost and affordability, diversity of supply, and availability of and access to social housing and private rental;
- Policy drivers related to:
- Immigration and settlement including those related to entitlements of visa holders, access to employment, training, housing, income support, personal and health support, and settlement requirements;
- Housing policy and strategic planning, including those related to social housing re/development, dwelling targets to meet projected future need, and the strategic directions of State and local government;
- Social and cultural drivers including factors related to:
- Historical settlement patterns, locational preference, the importance of access to community, family and service support, maintaining family and community connections, and personal and family expectations; and
- Social and cultural barriers including language, prejudice in the rental market, access to information about the housing market and services that could support and assist people living in severe overcrowding and unsuitable or unsafe housing, and reluctance to access services or lodge a complaint to a landlord, and the like; and
- The complex interactions between these factors;
- Factors that increase the risk of homelessness more generally, including family stress, conflict and breakdown, domestic violence, exacerbated by cultural expectations, living conditions and the Covid pandemic.

Each of these issues is looked at in turn below.

5.2 Structural Drivers

5.2.1 Housing cost and affordability

The higher rate of people on low **individual incomes** among those living in severe overcrowding is likely to be a driver of living in larger households to share housing and other costs, particularly given even a 1 bedroom unit is not affordable to most people on very low and low incomes. The much lower than average individual incomes of people living in severe overcrowding would thus be an additional barrier to renting, for example, for an adult child or married couple seeking to rent a smaller unit.

On the other hand, the fact that Canterbury Bankstown is one of the less expensive LGAs in Greater Sydney, and more affordable than the Greater Sydney average for units and three bedroom houses, including affordability for many moderate income households, has likely been a driver of settlement of migrants and refugees, particularly new arrivals and those on lower incomes.

As would be expected, having more earning adults in a household contributes to a much **higher than average household income** for those in severe overcrowding, a much lower than average rate of such households on very low, low and moderate incomes. The concentration of those living in severe overcrowding in the higher income ranges indicates that the issue is as much about **supply and accessibility of appropriate housing types and size** for many of these households, and potentially about increasing the capacity for family member to **save and enter home ownership**. This is also supported by relevant studies, and by 2021 Census data regarding changes in overcrowding and tenure over time.

Nonetheless, there are households that remain in severe overcrowding for long periods of time, who are on very low household incomes, and enter home ownership at much lower rates, in particular, those who enter via the Humanitarian stream.³¹

It is clear that people in severe overcrowding are **not an homogenous group** with regard to their ability to compete in the housing market, and the degree of choice they have with regard to their housing and living arrangements, so that a one-size-fits-all policy solution is not appropriate for what is likely to be a very diverse cohort.

5.2.2 Housing supply and diversity

Overview

There are mixed findings with regard to housing supply and diversity in Greater Sydney and the case study SA3s, as outlined above.

Although there has been an increase in flats and units, and decrease in separate houses in Greater Sydney and case study areas from 2016-21, houses remain the predominant dwellings type in Greater Sydney and Bankstown SA3, although flats and units are predominant in Canterbury SA3.

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In terms of dwelling size, it is interesting that this is quite polarised in Greater Sydney, with a substantial increase in one bedroom units, and in 4 and 5+ bedroom houses from 2016-21, and significant decline in 3 bedroom dwellings, likely due to redevelopment as well as increased capitalisation of houses. There was also a significant increase in the rate 4 and 5+ bedroom houses in Bankstown and Canterbury SA3s, as well as some proportional increase in one bedroom dwellings in the latter. Changes in private rental size also reflect these trends.

It is also interesting that there has been a significant increase in the rate of severely overcrowded households who live in separate houses over the past 5 years, and that the rate is much higher than for all people in Greater Sydney, including in Canterbury and Bankstown SA3s.

The trend in social housing is somewhat different, with a higher rate of dwellings in flats and units, and an increase in the rate of such dwellings from 2016-21; and an increase in one and two bedroom dwellings in Bankstown and Canterbury SA3s, as well as an increase in 5+ bedroom dwellings in the latter.

As such, the availability of larger separate houses suited to a large family is much lower than average in Canterbury SA3, in which **Lakemba suburb** is located, though not in Bankstown SA3, although the increased likelihood that this cohort will live in separate houses in both areas (as well as Greater Sydney) indicates that there are still elements of choice for many people living in severe overcrowding, though this is doubtless far more limited for others in the context of the nature of supply, as discussed below.

Dwelling Types for Rent in Lakemba Suburb (Canterbury SA3)

DCJ NSW Rent and Sales Report

The most recent DCJ Rent and Sales Report (September Quarter 2022) for the 2195 postcode (suburbs of Lakemba and Wiley Park) reports that 4,876 total bonds are held. Around 76% of bonds held (n=3,676) are for flats/units, with 3,097 bonds held for two-bedroom flats and units (64% of total bonds held). A median two-bedroom flat/unit in the 2195 postcode was \$360 at the September Quarter 2022.³²

Rental snapshot Lakemba

As at 14 December 2022, there were 38 properties advertised for rent in the Lakemba suburb – 32 apartments and 6 houses. Thirty of these properties (79%) were two-bedroom units, most are older style, brick walk-ups that are typical in the area. Prices for these units ranged from \$340 to \$490 per week, affordable to low-income households as per the September 2022 Quarter. Most participants in our Lakemba discussion group privately rented dwellings like these.

There were three newly constructed two-bedroom units advertised for \$560 and \$570 per week. There were three properties for rent with 4 or more bedrooms (8%), all houses with prices advertised as \$560, \$640-690 and \$750. All of which would be affordable to some moderate-income households (see Appendix 3 for detailed rental snapshot).

³² DCJ Rent and Sales Report No 141, Rent Tables, September Quarter 2022,

Dwellings in Lakemba don't tend to accommodate large families. Three-bedroom places would be the max, most are two-bedroom. It is very rare that you find places with more bedrooms. Four or five bedroom places are usually privately owned and owner occupied. Migrants and refugees that are newly arrived cannot afford to buy or rent these larger places.

People want to stay in the Canterbury Bankstown LGA because they get help in the language that they need. This is where the services are.

Shared by Tripoli and Mena Association, Arabic community worker

5.2.3 Availability of and Access to Rental

Private Rental

There was a decrease in private renting among those in severely overcrowded dwellings over the past 5 years (from 66% in 2016 to 60% in 2021), and an increased in owned occupancy. As such, private rental remains the primary tenure, although it is also noted that the majority of people in severe overcrowding are relatively recent arrivals (resident less than 10 years). For this group, access to appropriate and affordable private rental close to family and community support is important, particularly in the first 5-10 years of settlement, and for those on lower personal and household incomes.

Most participants in this study spoke about living with overcrowding in private rental dwellings in order to remain in an area, and within a supportive community. No doubt there are other families who must move away from established networks and services to access housing that is lower cost and more suitable. One service described how such moves can be particularly difficult for single parents with employment increasingly distant from their home.

Large, single parent families

Many large families earning low incomes move to the southern and western outskirts of Sydney to access housing that is more affordable and suitable. However, their work may remain further to the east with additional travel time and costs. This situation can be particularly problematic for single parents, often female headed households, who are further away and for longer periods of time from the children at home. As one community working with refugee families from South Sudan shared,

You end up with 12-year-olds looking after 3-year-olds. One mum that I can think of, she sprained her ankle and either the washing machine broke or they didn't have one and she was having to walk to a laundromat, carrying and laundering clothing for her and six children. It was a total disaster. People in that type of situation are really stressed. It doesn't take much for the wheels to totally fall off.

Shared by CBWWYN Interagency member

Social Rental

As outlined above, flats and units are now the predominant dwelling type for social housing (42%) in Greater Sydney, and only 29% of social housing stock as separate houses, and an increase in the

rate of 1 and 2 bedroom strata dwellings from 2016-21. Only 21% of social housing in Canterbury SA3 was separate houses in 2021.

Through this study, we have heard from services and participants about the stretched social housing system. Bottlenecks for large households at entry, transfer and exit have been described frequently.

Waiting times for four or more-bedroom dwellings are 10 or more years in the Bankstown, Canterbury and Riverwood allocation zones. Eligibility requirements for social housing in NSW include citizenship or permanent residency status in Australia, precluding those waiting for applications to be processed.

Master plan documents recently exhibited for the redevelopment of the Riverwood estate, within Canterbury Bankstown LGA, do not appear to provide any dwellings larger than three bedrooms, whether social or private.³³ With 10% of the existing estate characterised by LAHC/DCJ as 'large families', it is unlikely that new dwellings will be 'suitable' for them to return to be re-housed in the redevelopment area. The plans as exhibited do not adequately meet existing or projected need for dwellings that will suit larger families.

Concerted advocacy

It took me six months of concerted advocacy, calling DCJ every day, to get emergency accommodation for a large family of seven with four children with high support needs that was at-risk of homelessness.

It breaks my heart to think about it. How do you look a mum in the eye and say I cannot help you?

Shared by CBWWYN Interagency service worker

Taking on a lot of risk

Large, low-income families in social housing are unlikely to leave for a larger property in private rental. It is far less secure, unlikely to be available and unaffordable. They would be taking on a lot of risk to leave social rental in the current rental context.

Shared by Hume Community Housing, 03/08/2022

Family of 6, two-bedroom unit, Riverwood

It is really hard for us to think about if we are going to move [leave social for private rental]. We can't afford the rent you know. It would be too hard for us to pay private. So, we just keep waiting. I am a support worker. Sometimes I am working, sometimes I am not. I work now in the facility and it is better than working in-home care. I can only work so much because I have a new baby.

I have been thinking about whether I would move. I'm still waiting to see. If I'm still in this situation [waiting for a social housing transfer], say when my baby is 5 years old, I am not going

³³ Architectus (2021) Planning Report: Riverwood Estate State Significant Precinct, Pg 28.

to stay. I can't stay in this two-bedroom unit in this building for that long. I can't imagine it. It will be very hard either way.

Shared by discussion group participant, women living with overcrowding in social housing
Riverwood

LAHC Local Area Analysis Canterbury-Bankstown LGA

Detailed data on LAHC's dwelling portfolio, and the characteristics of households on the social housing waiting list, particularly at local/small geographic levels is not publicly available. LAHC has prepared a Local Area Analysis for the Canterbury-Bankstown LGA that is available online.³⁴

The figure below shows the types of social housing dwellings available in the LGA compared with the waiting list types. There is a mismatch between the explanation above the figure that states 'the greatest demand is for smaller dwellings for one or two people' and the figure which **shows expressed demand for 4-bedroom dwellings exceeding supply of larger dwellings** (identified by JSA with **orange circle**), with a higher level of priority housing demand for four-bedroom dwellings compared to 0-1 bedroom dwellings in this area. The share of priority waitlist demand for four-bedroom dwellings is not much smaller than the share of demand for two and three bedroom dwellings.



Figure 5.1: Type of LAHC properties in Canterbury-Bankstown LGA compared with waitlist

Source: NSW LAHC (2021), Pg 18.

³⁴ NSW LAHC (2021) Local Area Analysis Canterbury Bankstown LGA

Waiting times for social housing

Expected waiting times for social housing applicants by allocation zone is presented online by DCJ as at 30 June 2021.³⁵ The following figures show that the expected waiting time for 4+ bedroom property in the Bankstown, Canterbury and Riverwood and allocation zones is 10+ years.

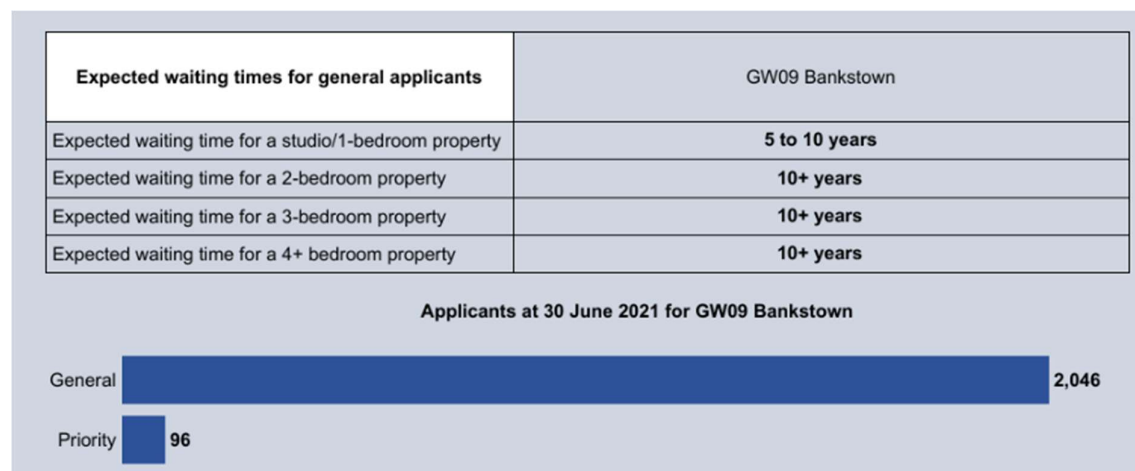


Figure 5.2: Expected waiting times for social housing, Bankstown allocation zone

Source: <https://www.facs.nsw.gov.au/housing/help/applying-assistance/expected-waiting-times>, accessed 13/12/2022



Figure 5.3: Expected waiting times for social housing, Canterbury allocation zone

Source: <https://www.facs.nsw.gov.au/housing/help/applying-assistance/expected-waiting-times>, accessed 15/08/2022

³⁵ As at December 2022, the most recent data available is as at 30 June 2021, <https://www.facs.nsw.gov.au/housing/help/applying-assistance/expected-waiting-times>, accessed 12/12/2022.

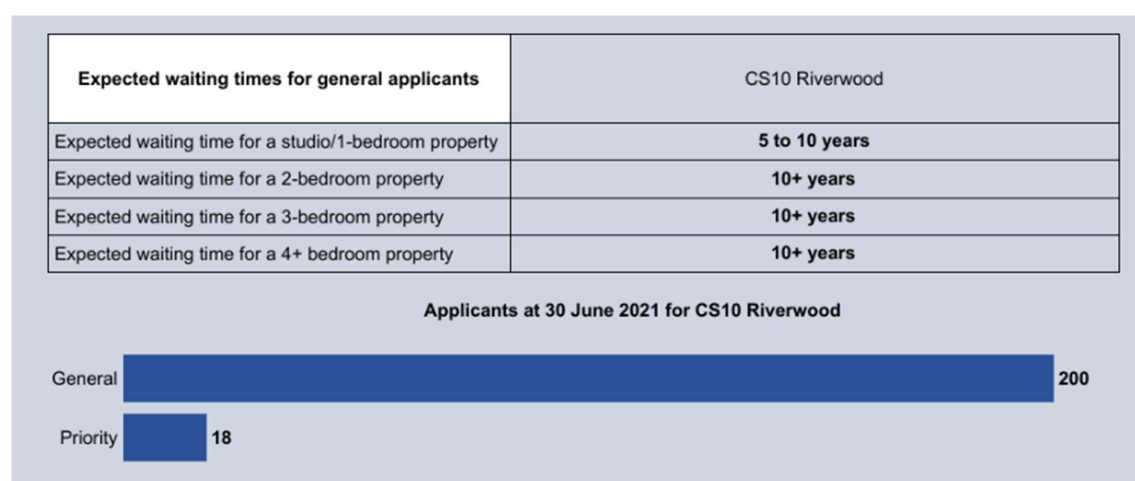


Figure 5.4: Expected waiting times for social housing, Riverwood allocation zone

Source: <https://www.facs.nsw.gov.au/housing/help/applying-assistance/expected-waiting-times>, accessed 15/09/2022

Many of the participants interviewed are living in private rental. Some have not applied for social housing, either because they may not be eligible due to their residency status or because they feel that 'social housing is for people worse off than me and my family.'

Others interviewed report that they have been on the social housing waiting list for over 10 or 15 years, since first arriving in Australia. They do not believe that they will **ever** receive an offer of social housing. They also know from others who have received an offer, that it is unlikely to be where they have established networks and have created their home.

5.3 Policy Drivers

5.3.1 Immigration and Settlement Policy

Most of the people we were able to speak with who have experience with overcrowding are overseas migrants to Australia. Some are more recent arrivals than others, including some who have arrived through the Humanitarian Settlement Program.

Some migrants to Australia, particularly low-income earners and those with additional needs or characteristics, such as having a large family, have struggled to secure and sustain private rental housing that is suitable and affordable. Immigration and settlement policy can contribute to the experience of overcrowding, as people may pool resources to access housing and/or put up with overcrowding in the absence of alternatives that they feel are suitable for their needs.

Housing and Settlement Support

The Humanitarian Settlement Program (HSP) is a Federally funded program that provides people entering Australia on Refugee and Humanitarian Visa types with intensive support when they first arrive for 12 to 18 months, including some services and other funding that provides support for up to five years of settlement. Short-term accommodation is provided for a temporary period, generally up to 18 months. During that time, the person or family is supported to find and secure suitable

private rental accommodation, which can be difficult in areas with limited availability, low affordability and other barriers such as requirements for a large family.

Reduced entry through the humanitarian program during the Covid pandemic

From March 2020, the arrival of refugees under Australia's Humanitarian Program virtually ceased due to international border restrictions. In addition, the Australian Government reduced the annual humanitarian intake in October 2020 budget from 18,750 to a ceiling of 13,750 places over the following four years. From August 2021, in response to the humanitarian situation in Afghanistan, the Government provided a range of pathways to allow evacuees fleeing the conflict entry into Australia.

From November 2021, the Government commenced a staged reopening of international borders and entry under the Humanitarian Program commenced in December. In the May 2022 Budget, the Government maintained the Humanitarian Program at 13,750 places over the next four years. However, the Government will also provide an additional 16,500 humanitarian places for Afghan nationals across the four years from 2022–23, effectively this will bring the annual humanitarian intake to 17,875.

Source: Settlement Services International and Western Sydney University (2022) Foundations for Belonging: Insights on newly arrived refugees: Family separation and reunion during the pandemic, April, Pg 16.

The Lebanese Muslim Association delivers Settlement Engagement and Transition Support (SETS)³⁶ and Youth in Transition Support (YTS)³⁷ services, both Federally funded programs to support humanitarian entrants and vulnerable migrants. The SETS program provides support for newly arrived migrants to Australia on Refugee and Partner visa types within their first five years of settlement.

LMA reports that their clients on Refugee visas are primarily from Syria and Iraq, while clients on Partner visas are from Syria, Iraq, Lebanon, India, Bangladesh and Pakistan who have come to join a partner. They generally seek support with LMA for physical or mental health, financial concerns or if the relationship has broken down.

Mainly all of my clients are renting

Mainly all of my clients are renting. Only a few are eligible for social housing as they are newly arrived on Refugee Visas. Those with Partner Visas are generally more established in Australia in private rental or are sometimes purchasing.

Some are struggling with overcrowding. We do not provide housing, but work with and refer to partners who do.

Shared by The Lebanese Muslim Association

³⁶ <https://immi.homeaffairs.gov.au/settling-in-australia/sets-program>, accessed 08/12/2022.

³⁷ <https://immi.homeaffairs.gov.au/settling-in-australia/support-for-young-refugees/youth-transition-support-services>, accessed 15/12/2022.

NSW Settlement Partnership advocacy priorities for housing

In September 2022, the NSW Settlement Partnership (NSP), a consortium of 21 providers of settlement services in NSW led by Settlement Services International, released its *Exploring Settlement* report that provides a client-centred view of settlement, advocacy priorities and opportunities for service improvement. With regards to housing, the NSP notes that finding secure, affordable accommodation is a challenge, noting that, '*It is expensive, and finding housing appropriate for larger families can be difficult*'.³⁸

NSP's advocacy priorities for housing moving forward are to:³⁹

- * Recognise that housing is a core issue that underpins stability across many areas of life, including health, safety, and security, and it is therefore linked to a range of settlement outcomes.
- * Fund housing subsidies for humanitarian entrants at different stages of settlement, including on arrival through the Refugee Transitional Housing Subsidy (RTHS).
- * Permanently remove or reduce the waiting period for newcomers to access Commonwealth Rental Assistance and improve access to homelessness services for people from CALD backgrounds.

5.3.2 Housing policy and strategic planning

Planning system that responds to overcrowding

Hidden in plain sight

Whatever is in the Census is likely a tremendous undercount of the reality of how many people are in some dwellings. Our area has some rough sleeping and visible homelessness, but severe overcrowding definitely. During Covid, when certain buildings went into lockdown, heaps and heaps of people came out, way more than you would expect from the number of units in the building. So, we definitely know it is happening.

It is a hard line to tread from a safety and compliance standpoint, as people may be worse off than before and further pushed into homelessness. They probably have nowhere else to go and they are likely in a better situation than where they have come from, but at the same time you don't want people in unsafe situations or getting hurt.

We could probably do better at preventing it from happening. For example, student accommodation is not always provided alongside new university facilities. There is nothing preventing nearby high-rise units becoming packed with students asked to pay cash.

Interview with a South West Sydney Council community worker who shared insights '*as myself and not necessarily with my Council worker hat on*', 28/04/2022.

³⁸ Settlement Services International, NSW Settlement Partnership (2022) *Exploring Settlement: Life in Australia*, September, Pg 17.

³⁹ Settlement Services International, NSW Settlement Partnership (2022) *Exploring Settlement: Life in Australia*, September, Pg 8.

Under-occupancy, over-occupancy & transfers in social housing

Under-occupancy of social housing properties has been identified by DCJ and CHPs, particularly as tenants who live in larger dwellings that previously accommodated their children ‘age in place’ on their own, or as a couple after the children have grown up and left home. The extent of this issue can vary geographically based on tenant demography and stock profile in a local area.

As Hume Community Housing shared, under-occupancy among its portfolio is more problematic than over-occupancy, but sourcing dwellings generally through head leasing in the private market that are suitable for large families is a challenge.

Under-occupancy and over-occupancy in social housing

There is overcrowding in our existing portfolio, but it is really difficult to find larger alternatives to head lease in the current market. Some families seek a transfer to a larger home, but others just sit tight as they do not want to leave their area, move their children out of schools and away from medical and social supports.

Our stock in Bankstown is mainly units. Fairfield and Liverpool there are more houses, but they are generally smaller and do not have enough facilities and amenities. Moving a family from two to four bedrooms is one thing, but there are very few to no five-bedroom properties and they are mostly leasehold. If we had another 5 five-bedroom properties, we could find a family for each of them in a week. We are limited in what can achieve within our budget.

We are preparing an under-occupancy strategy. There is more under-occupancy than over-occupancy in our portfolio, but there are few smaller properties to move those who are under-occupying into. It has been our policy that downsizing is a choice. Sometimes overcrowding is a better option than no option at all.

Shared by Hume Community Housing

Some large families in social rental become overcrowded over time and require a transfer to a larger property. Severe overcrowding is one of the grounds by which a household could obtain a transfer if they are able to meet transfer assessment criteria, which includes evidence.

DCJ’s transfer policy states that severe overcrowding includes:

- an adult or couple sharing a bedroom with a person aged over three years.
- four or more children sharing a bedroom.
- three or more unrelated adults sharing a bedroom.⁴⁰

⁴⁰ DCJ Family and Community Services (2022) Transfer Policy, 31 March; accessed 28/04/2022 <https://www.facs.nsw.gov.au/housing/policies/transfer-policy>.

Family of 6 living in two-bedroom unit in Riverwood social housing, successful transfer

A family of six including mother, father, three children (sons age 14 and 16, daughter age 6) and father's mother (grandmother) were living in a social rental two-bedroom unit in Riverwood. The mother and sons had recently come to Australia from Vietnam to join the rest of the family. The mother was able to receive support through SETS funded casework at LMA.

Living with overcrowding was causing considerable stress for the family. The unit was really suitable for two or three people, not six. There was no privacy for anyone. The parents were concerned about the children's development as they did not have a lot of English or connections and were very isolated. There was tension and conflict in the house, particularly between the mother and her mother-in-law. Covid lockdowns arrived and made existing stresses and difficulties worse, and brought additional financial pressures with reduced casual work.

The family applied for a transfer, a process which required significant support and documentation to show that the grandmother had serious health conditions that made the unit (which was not at ground level) unsuitable. A transfer offer to a larger property in Merrylands eventually came, which suited the family as the mother already had casual work in Merrylands. Living with overcrowding had been very stressful for the family. It was a good result that we were able to get a transfer eventually.

Shared by Lebanese Muslim Association, 03/06/2022.

Through the Canterbury Children and Family Interagency, JSA was connected to the Senior Social Worker with the NSW Health integrated care initiative, Healthy Homes and Neighbourhoods (HHAN) program based at Riverwood. The HHAN program works closely with many migrant families living in social housing in Riverwood who have come to Australia on refugee and humanitarian visas. She has over 30 years' experience working with women, children and families in different social settings and has undertaken research regarding the health and social needs of women from Sudan who have experienced female genital mutilation, particularly how to make services better for them.⁴¹

The social worker has written many support letters for families in Riverwood to accompany their request to DCJ for transfer due to severe overcrowding. It is very difficult because there are few larger dwellings in the area and people are hesitant to leave the area.

⁴¹ Fotheringham, P., Raymond, D., Khanlari, S., Jiang, W., Gleeson, S., Miller, E., & Eastwood, J. (2021). A qualitative study into the health and social care needs and barriers to service access for Sudanese women living in a socioeconomically disadvantaged area of Sydney, Australia. *International Journal of Integrated Care*, 20(S1), 5. DOI: <http://doi.org/10.5334/ijic.s4005>; Deslyn Raymond, Erin Miller, Dan Sprange, Robert Borg, Elaine Tennant, John Eastwood, Developing new pathways to Health and Social Care for vulnerable clients in targeted Primary Schools; Raymond D, Miller E, Davis A, Sprange D, Eastwood J. Development and enhancement of pathways created to Health and Social Care for clients in areas of family disadvantage in targeted Primary Schools in Sydney, Australia. *International Journal of Integrated Care*. 2021;20(S1):6.

The following case study illustrates the complex needs of many such families, and the difference a larger and more suitable dwelling can make.

Transfer a huge psychological boost

One of my clients from a country in the Middle East has complex PTSD after years of family violence and abuse. She finally left her partner and was ostracised by the family for leaving. She and her three children were able to get a tiny two-bedroom unit in Riverwood.

The house she left from her marriage was large with four-bedrooms, but it was all for show as she was made to feel like a servant. It was not her 'home'. The small unit in Riverwood was a hovel in comparison. The ex-partner would say, *'You have brought my children to this horrible place. Look what you have done.'* She was doubly shamed.

One of the children also has complex medical conditions. We were finally able to get the family a transfer to a larger social housing townhouse in Riverwood. It is one of the best outcomes that we have had. When that happened, she and the children got a huge psychological boost. Now we can work on addressing the other chronic health issues.

Shared by Senior Social Worker, NSW Health, Healthy Homes and Neighbourhoods at Riverwood

The successful transfers for the families described above are **reported to be rare**. There are many other large families in Riverwood who continue to wait for a transfer whilst living with overcrowding.

JSA held a discussion group with a group of Sudanese women who are **living with overcrowding on the Riverwood estate**. The following case studies illustrate the challenge of living with overcrowding whilst waiting for a transfer, as well as the value of local supports and connections.

Family of six in a two-bedroom unit in Riverwood

Amani (not her real name) lives with her husband and four children (aged 3 to 12 years old) in a small two-bedroom unit on level four of a walk-up in Riverwood. *'With all the children and the shopping, walking up those stairs is a problem!'*

Her unit has no balcony and the lounge room is very small. Two of her children share one of the bedrooms with their parents, while the two other children share the second bedroom which is only large enough to fit a single bed.

'It is very hard. You can't do anything. The children want to play soccer but there is no space. There is just enough space for them to have a few toys to play with. I have old people living downstairs. I cannot have the children making too much noise for them.'

Amal laughs with the other ladies when they think back to the challenges and the seemingly absurd things that the families did to get by in their small units during the Covid lockdowns.

'You cannot imagine what it was like for our families! All the neighbour kids would normally play all together and they could not. My kids love to go with me to do the shopping, they could not. We did not have

devices for our children to do their home schooling. The schools were very good. They care about the families. We had to collect paper work for all the children, and then work with each one of them. It was very hard.'

The future prospect of being re-housed away from the area due to the proposed redevelopment of the Riverwood estate and each other is not something she likes to think about, *'Our kids are all friends. We get together often with the kids. We don't want to lose this social and community support. It is so important to us.'*

Family of six in a two-bedroom unit in Riverwood

Hiba lives with her husband and four children (aged 4 months to 12 years old) in a small two-bedroom unit on the second level of a walk-up in the Riverwood estate. She works as a support worker in aged and disability care. She is working fewer shifts these days because she has a new baby.

My house is very bad, but they [DCJ/LAHC] do not fix it. We have been waiting for four years for a transfer. They just tell us that you are going to move eventually, so you just have to wait. I am very tired of cleaning all the mould every day. Water comes in through the window in the bathroom.

It is very hard to use the space we have as a family. The living space is very small. The bedrooms are very small. There is no outdoor space where the kids can play. I don't know how much longer we can stay in this two-bedroom unit. If we are still in this situation by the time my baby is 5 years old, we may just have to go.

I just can't imagine moving to another part of Sydney or moving outside of Sydney. If it was just me and not my kids, I would try. But my kids, they have friends here and are happy at school here. It is very hard for them to contemplate moving, and for me too actually. My work is here. My friends are here and my family is here. It would be very hard to go to another area, and have to find other friends there.

Especially as I need someone to help me and my husband take care of the kids. Sometimes I need to be at work and cannot pick up the kids from school and my friends here take care of my kids. So, it is very hard to think about going to another area and to be looking again for friends. It takes time to get to know what kind of a friend someone will be, and to know if I can leave my kids with them or no. It would be very difficult.

The ladies laugh as Hiba recalls a conversation she had with the local DCJ worker about her transfer application and being re-housed out of the area, away from each other, as part of the redevelopment.

They [DCJ] say there is no availability in this area, you will have to leave the area to say Campbelltown or Blacktown. We say, 'If you transfer all of us together, then we will go.' They [DCJ] just laugh, because they know that is impossible even if they can sympathize with us. They [DCJ] have new areas a bit far from here, after Liverpool, after Blacktown, after Campbelltown, miles away. It is new and good, but we laugh when we say, 'We will go if you take all of us together. But otherwise, I cannot go by myself out there. I cannot imagine leaving them [my friends in Riverwood].'

Masterplan for Riverwood Estate redevelopment

In September 2022, the DPE exhibited the masterplan for the redevelopment of the Riverwood social housing estate.⁴² After learning about the experience of some large families with overcrowding at Riverwood, including transfer request delays and concern about dislocation, we reviewed documents on exhibition to understand how plans for the future of the area considered the needs of existing and future large families.

While the proposal documentation notes that 10% of existing households on the estate are ‘large families’, the characteristics and circumstances of these families are not described.⁴³ The Equity-Focused Health Impact Assessment (HIA) also reports that 10% of the existing population are large households but likewise **does not describe or explore the needs of this group** in any detail.⁴⁴

The HIA identifies the following impacts (likelihood reported as ‘high’) associated with rehousing existing social housing tenants:

- Some social housing tenants may experience psychological distress associated with any required rehousing and the wait to be rehoused; and
- Tenants who relocate may lose important social ties and supports (e.g. reduced social capital) which may lead to diminished wellbeing and feelings of isolation.

The HIA notes that a proposed mitigation measure is that the LAHC has advised that, *“all social housing residents will have the option to return to the redeveloped Study Area if a suitable property is available.”*⁴⁵ The HIA further identifies that, *“There is demand for dwellings to support existing families living in the Study Area and to support the inclusion of families in the renewal, including those on the waiting list for social housing, and those families looking for affordable private housing in a convenient location.”* With the proposed mitigation measure that, *“Consideration should be given to providing a mix of social housing dwellings including accommodating family households.”*⁴⁶

Whilst the final dwellings mix is yet to be finalised, the proposal as exhibited does not provide any larger dwellings of 4 or more bedrooms, whether private or social, and a limited supply of social housing dwellings that are three-bedroom (only 5%, n=52 dwellings).⁴⁷

While LAHC Riverwood Renewal FAQs may state that, *“Residents will be able to express their interest in returning to the Riverwood estate if they continue to meet the eligibility criteria”*⁴⁸, with no larger 4+ bedroom dwellings and few three-bedroom social housing properties so far proposed, many existing

⁴² NSW DPE, Riverwood Estate SSP, <https://www.planningportal.nsw.gov.au/riverwood-estate>

⁴³ Architectus (2021) Riverwood Estate State Significant Precinct, Planning Report, Pg 28.

⁴⁴ Cred Consulting (2022) Equity-Focused Health Impact Assessment – Riverwood Estate State Significant Precinct, prepared for NSW LAHC, June, Pg 22.

⁴⁵ Cred Consulting (2022) Equity-Focused Health Impact Assessment – Riverwood Estate State Significant Precinct, prepared for NSW LAHC, June, Pg 7.

⁴⁶ Cred Consulting (2022) Equity-Focused Health Impact Assessment – Riverwood Estate State Significant Precinct, prepared for NSW LAHC, June, Pg 9.

⁴⁷ Architectus, Riverwood Estate State Significant Precinct, Planning Report, 5.9 Dwelling Mix, Pg 82, Table 22, Pg 112.

⁴⁸ NSW DPE, Riverwood Renewal: Frequently Asked Questions, July 2022.

‘large households’ will be unlikely to meet future ‘eligibility criteria’ due to overcrowding and will likely require re-housing elsewhere.

Dislocation from local area where strong social, community and service supports have been built will have adverse social impacts on many of these large families, particularly those with complex individual and family health and wellbeing needs.

Case studies and feedback from our discussion group with families experiencing overcrowding in the Riverwood estate, including those below, provided throughout this report illustrate their sentiments about their connections and concerns about dislocation.

5.4 Social and Cultural Drivers

5.4.1 Overview

Groups more likely to experience severe overcrowding have been identified including recent migrants to Australia (particularly refugees and humanitarian entrants), Indigenous people and tertiary students.⁴⁹ Economic drivers of severe overcrowding including poor housing affordability and tight housing markets have been explored and documented. Parts of southwest Sydney, like Canterbury-Bankstown LGA, are areas where the combination of low incomes, high rents and a limited supply of, and access to, suitably sized housing for large families/households as drivers overcrowded living.⁵⁰

Southwest Sydney also includes what are characterised as ‘gateway suburbs’ where many new migrants are attracted where other migrants have settled and often have good access to services and networks that allow people from similar background and language groups to establish themselves in a new area.⁵¹

Social and cultural drivers of overcrowding including migration, family growth, temporary mobility (especially in Indigenous contexts) and cultural considerations, norms and expectations; and particularly the nuances of these factors for different groups are less well-understood and documented in the Australian context, although recent research has been done.⁵²

⁴⁹ Parkinson, S., Batterham, D., Reynolds, M. and Wood, G. (2019) *The Changing Geography of Homelessness: A Spatial Analysis from 2001 to 2016*, AHURI Final Report 313, Australian Housing and Urban Research Institute Limited, Melbourne, Pg 54.

⁵⁰ Parkinson, S., Batterham, D., Reynolds, M. and Wood, G. (2019) *The Changing Geography of Homelessness: A Spatial Analysis from 2001 to 2016*, AHURI Final Report 313, Australian Housing and Urban Research Institute Limited, Melbourne. Brackertz, N., Davison, J., Borrowman, L. and Roggenbuck, C. (2019) *Overcrowding and severe overcrowding: an analysis of literature, data, policies and programs*, report prepared by AHURI Professional Services for NSW Department of Communities and Justice, Australian Housing and Urban Research Institute Limited, Melbourne.

⁵¹ Brackertz N et al (2019) *Ibid*, Pg 55, Citing Easthope Easthope, H., Stone, W. and 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*, vol. 55, no. 9, pp.1904–1923.

⁵² Dockery, A.M., Moskos, M., Isherwood, L. and Harris, M. (2022) *How many in a crowd? Assessing overcrowding measures in Australian housing*, AHURI Final Report No. 382, Australian Housing and Urban Research Institute Limited, Melbourne.

The qualitative findings of this study help to paint the picture of **what life is like for a particular cohort living with overcrowding** in South West Sydney, a culturally rich part of the city with strong social and cultural ties that bind people to the area. It is important to note that our access to people living with overcrowding was guided by services who are providing supports and programs for people in need in some way. There are many people who may be experiencing overcrowding who are not connected with services – either because they are not in need, do not perceive that they are in need, choose not to access services or have some barrier that limits their contact with services.

As such, for those who participated in our focus groups or we were invited into their existing group, their home in South West Sydney (whether around Lakemba, Riverwood or Fairfield) is generally a first point of settlement in Australia. For those who arrived through the humanitarian program, this is reported to have been a safe haven after years of war, trauma and displacement.

People we talked with overwhelmingly reported that they would prefer to stay in this area, in some cases despite their unmet housing needs, due to the proximity to employment, educational opportunities, public transport, social and cultural ties and supports, feelings of safety, as well as the schools, medical services, places of worship and other services where trusted professionals speak their language and have some understanding of their lives and complex needs.

Some social and cultural drivers of overcrowding in this context identified through this study include:

- Cultural norms and practices of large, multi-generation families to live together until and after marriage of children (Karen refugee families case study);
- Families choosing to live with overcrowding in small, private rental units around Lakemba in order to remain in the area and to maintain cultural and social connections;
- Families in social housing in Riverwood who are awaiting an offer to transfer due to severe overcrowding, but are concerned that any offer will require them to leave their area where they have strong cultural and social connections, and well-established relationships with services to meet their individual and family needs.

5.4.2 Cultural norms and practices

Dockery et al's (2022) interviews with CALD households experiencing overcrowding in Adelaide and Western Sydney found that many are multi-generation families, where living together as a large family was 'culturally normative and a they did not consider their homes to be overcrowded'. That said, respondents to the study are reported to have been 'cautious of extrapolating' such expectations to all people from CALD and Indigenous backgrounds when others may have no choice but to share an overcrowded home due to affordability and availability of housing.⁵³

Insight into the experience of overcrowding amongst Karen families from Burma/Myanmar provided by a community worker and our discussion with members of an elders social group indicated similar sentiments. However, again we note the need to be 'cautious of extrapolating' such expectations which may not necessarily reflect 'choice' for all households in such situations.

⁵³ Dockery et al (2022) Ibid, Pg 20, 60.

Karen families in south west Sydney

The Karen people are a persecuted ethnic group from Eastern Burma/Myanmar who have fled fighting and persecution to refugee camps in Thailand since the mid-1980s, with conflict ongoing. In 2020, an estimated 100,000 Karen people were living in refugee camps in Thailand.⁵⁴ Karen families have been resettled as refugees since the late 1990s, with significant intake by Australia since 2005/06 under the Refugee category visa program (visa sub class 200 - Refugee, 202- In Country Special Humanitarian, and 204- Women at Risk). Around 2,000 Karen people live in Australia, with the majority resettling in Victoria⁵⁵ but also in South West Sydney.⁵⁶ The majority of Karen people lived in rural areas and small mountain villages working on paddy farms, gardens and orchards, and have been keen to find work on farms and gardens in Australia.⁵⁷

A STARTTS/NSW Health community development program delivers support and activities for Karen elders, women and children including social groups, community gardens, exercise and movement classes. Not being a housing service provider, the specific details of a family's housing circumstances and level of overcrowding is not necessarily known to the worker and they do not deliver in-home services or care. The community worker provided insights into the experience of overcrowding amongst this group.

"I know that some Karen families are large and have multiple generations in one house – grandparents, parents and children. There is one family where the mother comes to our group. She has four or five children and lives with her partner, mother-in-law and her mother-in-law's mother (8 or 9 person household). So, it's probably a bit crowded! They rent a house (privately) in Fairfield, but I don't know how many bedrooms they have or how they set it up. I know they have a garden with plants, food and flowers. The children may not have enough space. They share care of the children and the older members of the household. Support goes both ways for this family.

I haven't heard from the people I work with that overcrowded living is a problem. It is my observation that most Karen people in Australia would rather live together. After years of living in refugee camps where people lived all together, they are used to that, especially the older people. It is also customary for people to continue living with their parents even after they have married to look after each other. Some young people who have grown up in Australia may choose to live away from their family after they marry, but that is really only if they can afford it. For those who cannot afford to move out, they will choose to live with their elderly parents and grandparents where they can help look after their children and they can help the older ones with transport and language support, to get to and navigate doctor's appointments that sort of thing.

Many Karen people have settled around Fairfield, Guildford and Blacktown. People feel safe here and they are connected to Karen organisations and services that are here. However, many families have left Sydney for regional areas where there are established Karen communities like Bendigo, Tamworth and Wagga Wagga because they could afford to buy a house and pick up agricultural work. One man that I know moved to

⁵⁴ Australian Karen Foundation, <https://australiankarenfoundation.org.au/about-us/>, 26/04/2022.

⁵⁵ <https://www.ako.org.au/about-us>

⁵⁶ <https://www.startts.org.au/services/community-services/karen-community-garden-project/>

⁵⁷ <https://kcssf.org.au/about-us/karen-people-in-bendigo/>

Wagga Wagga for a job at the meatworks. After a year or so, other family members went to join him. They have bought a house and from what I know, they love it there.”

Shared by STARTTS/NSW Health Karen community development worker, 26/04/2022

Hume Community Housing noted that housing affordability and cultural factors can contribute to families living together, regardless of tenure type.

Staying with or moving back to parents

Due to housing costs and instability, people are moving back in with their parents in private housing and social housing. Some families do have cultural ways where children reside at home until or even after marriage, which can lead to overcrowding.

Shared by Hume Community Housing, 03/08/2022

Yfoundations noted that whilst some multi-generational households may choose to live together resulting in overcrowding, that ‘choice’ is not necessarily without adverse impacts.

The CALD community is a huge, non-homogenous group. It is incredibly cynical to emphasise ‘choice’ in this context. Even if families from different cultural backgrounds would ‘choose’ to live in multi-generational households, this doesn’t mean that overcrowding isn’t an issue.

Often houses are in poor state of repair, and rented at an incredibly high rate. A change in the type of housing stock available may be most needed. Talking about ‘choice’ should not be an excuse to not provide adequate housing.

Shared by: Yfoundations, 31/08/2021

5.4.3 Choosing to remain connected to an area / community

Connection to culture and community

Brackertz et al (2019) note that many people living in overcrowded households do so with close or extended family members or co-ethnic friends or relatives, for reasons of affordability, social capital and ‘to cement kinship bonds’.⁵⁸ They highlight that location close to community, work and social networks are ‘prized among some migrants’ and that relocating people far away from these would be counter-productive. Other studies cited by Brackertz et al report that for some people in certain groups, foreign students in Australia and recent migrants in the UK, overcrowding has been tolerated for a period in order to maintain those networks and location.⁵⁹

Feedback from our Lakemba discussion group participants demonstrates some tolerance of overcrowding in order to live in a specific location that people are strongly connected to for social

⁵⁸ Brackertz et al (2019) Ibid, Pg 72.

⁵⁹ Brackertz et al (2019) Ibid, Pg 72. Citing Gao, M. C. and Liu, X. A. (1998) From student to citizen: a survey of students from the People’s Republic of China (PRC) in Australia, *International Migration*, vol. 36, no. 1, pp.27–48; Robinson, D., Reeve, K. and Casey, R. (2007) The housing pathways of new immigrants, Joseph Rowntree Foundation, York.

and cultural reasons. They have ‘weighed-up’ the positives and negatives of relocation out of the area for a larger dwelling, and are ‘sitting tight’.

Family of 7, three-bedroom house

Before we moved to Lakemba, we lived in Queensland. My older son said, ‘Mama I don’t want to move to Sydney and Lakemba. I have heard that it is very bad. Too many people, dirty and too many from our culture.’ And I said to him, ‘I need Lakemba. I want to move to Lakemba because we need community. We need people from our background around us.’

We moved to and lived in Lakemba for three years. We had to move to Wagga Wagga for a while because of our visa. Before we moved back to Sydney I said to my son, ‘Ok, maybe we will not live in Lakemba. Maybe we will move a bit further out and it will be cheaper. We will try and find a better or bigger place.’ And my son said, ‘No Mama, Lakemba.’ He had changed his mind.

Participant in discussion group for women living with overcrowding in Lakemba area

Everything is open and it is alive

I have lived in other places in Australia. After six pm everything is closed, it is scary. In Lakemba, no. Everything is open and it is alive.

Participant in discussion group for women living with overcrowding in Lakemba area

My husband cannot drive, he can walk to the mosque

I don’t want to leave Lakemba. Same reasons as everyone else. It is close to everything and the community here. My husband cannot drive, he has to walk. It is easier for us to get everywhere walking by living here. To the mosque, he can make it from our house, it is only a fifteen- or twenty-minute walk.

Participant in discussion group for women living with overcrowding in Lakemba area

Feeling safe and accepted

Lakemba discussion group participants further described how they feel connected to, and safe in, the local community.

I know that she will be safe here

I’m not worried about my daughter coming home late at night from university or from the city on her own. I know that she will be safe here. My neighbours will be out and people will be looking out for her. Even at one in the morning there are people out and about. That is why we live here. I would not want to live somewhere else.

Maybe my children will eventually leave one day and I will be left with the little unit for myself. I will wait for that.

Participant in discussion group for women living with overcrowding in Lakemba area

Even after midnight, she can get help

She says that she is getting old. No, she would not move further out in Sydney away from Lakemba and this area. She says that if she needs anything, even at midnight, she can get help from the other children or the neighbour, anyone around here. People will come and help her. That is why she lives here.

Worker interpreting/paraphrasing for participant in discussion group for women living with overcrowding in Lakemba area.

Family of seven, two-bedroom unit

I used to live in Griffith for a time. Every day, my husband went to work and my children went to school and I was alone.

Here in Lakemba when Eid festival is on, it is a big community party. We can feel Ramadan here. There is a mosque here. The older children can go out with their friends and enjoy. I can walk around with my hijab on and feel safe. No one notices it in this area.

We are happy here. Maybe we could go somewhere and maybe have a big house, but we don't want to go. In our two-bedroom unit, in one bedroom six people sleep – two adults and four children. The other bedroom is for my teenager because they are doing their HSC this year.

We want to stay here. It is easy here. My kids when they go to school, there are other children who speak the same language as them. We are happy to stay here. We don't want to move even though we have a very small house.

Worker interpreting/paraphrasing for participant in discussion group for women living with overcrowding in Lakemba area.

They do not get strange looks

When they go outside the area for something they say people look at them like they are strangers. When they are here, they say that they do not feel like strangers. There are people who look like them. There are people who wear the scarf here. They do not get strange looks for it. She would never take the train by herself. Today, it was her first time on the train by herself to get here, from Punchbowl to Lakemba.

Worker interpreting/paraphrasing for a participant in discussion group for women living with overcrowding in Lakemba area.

Connection with overcrowding can outweigh greater suitability and dislocation

Lakemba discussion group participants explain how they tolerate overcrowding in order to stay in their community. Some would not choose to leave the area, even if there was the opportunity for housing that was more suitable and equally affordable, as they perceive that the social costs to them and their family to be too great.

Family of six, two-bedroom unit

What she is saying is that she had two friends who moved from Lakemba, one to Campbelltown and one to Glenfield, and that every day they are coming back to Lakemba. They are not happy because they miss the community here.

She says, 'We considered moving there because we could have a larger house. But we would not leave here with a happy heart. We would be so sad to leave here. We don't know how much longer we can last in our two-bedroom unit with four children. We have been looking for a three-bedroom place for a year and couldn't find anything that we could afford.'

The problem with the houses in Lakemba is that the rent is high and the places are very old and not well-maintained. Even if you find another larger place, you may be leaving one problem for another problem. The real estate people they know this and they don't care. They know people want to live here [and don't have to do maintenance].

Participant in discussion group for women living with overcrowding in Lakemba area

Participants shared stories about families who have relocated out of the area for more suitable housing. They note that some families struggle to settle into their new area due to dislocation from community and cultural services and supports.

They are back every day

There are women that we know that have moved out past Liverpool for a bigger place and they are still coming back to Lakemba every day to do their shopping and spending time with their friends and then going back when the children finish the day at school.

Participant in discussion group for women living with overcrowding in Lakemba area

The following is one such story of a large family of 9 that received an offer of social housing offer after waiting for 16 years but had to leave their community and local supports to accept.

Family of 9, relocates from Lakemba to Miller after 16 years on social housing waiting list

Elham and Abdel have seven children ranging in age from a new baby born in 2022 to a 14 year old. The couple came to Australia from Palestine in 2005 and settled in Lakemba. They applied for social housing when they first arrived. They waited sixteen years before an offer of social housing was made in 2021. The family was living in a cramped unit in Lakemba and accepted the offer to move to a four-bedroom, one bathroom home in Miller provided by the DCJ. If they did not accept, they were told that there would not be another offer.

Miller is 25km due west, or a 30-minute drive, from Lakemba. It is a long way from the bustle of Haldon Street in Lakemba with its Ramadan evening street food festival, Islamic bookstores, Lebanese sweetshops, Bengali and Afghan restaurants and multiple support services for Muslim and/or Arabic speaking people and families, particularly for women like the Tripoli and Mena Association, Muslim Women Australia, Islamic Women's Welfare Association and a few female GPs in the area that provide culturally appropriate care in community languages.

It has been difficult for the family to leave their community in Lakemba. They are all finding it hard to make friends and the older children are struggling to settling into their new school. Elham continues to make the 30-minute drive to Lakemba to attend the Women's Group every Friday morning from 10am until 12pm, after she has seen the children off to school. Around a dozen women meet each week to share their daily worries and triumphs with each other while creating small artworks organised by the unflappable community worker who facilitates the group and at the same time provides practical support and problem-solving such as translation and assistance filling in forms for Centrelink, housing applications for DCJ and help with real estate agents.

Elham does not speak English. The community worker interprets what she has to say about her new home in Miller, *"The house is okay. The bedrooms are very small and there is no garage."* The group wraps at 12pm sharp so that the women can return home to prepare the house and evening meal for their families by the time the afternoon school bell rings. Elham has found nothing like this group in Miller. She will continue to make the drive to Lakemba each week for as long as she can.

Case study developed from information shared by Tripoli and Mena Association and participant of women's social group discussion

5.4.4 Concern about social housing transfer out of area

The few large families living with overcrowding in social housing in the Riverwood estate who participated in this study have all made requests for transfer due to overcrowding and have been waiting for many years. They have been told by DCJ that there are few larger, more suitable dwellings in the area and that, when an offer is made, it is unlikely to be in the in the local area. The prospect of relocating to an area without friends and family support is particularly daunting for some participants.

I cannot go by myself out there

We can move from here, but you have to move all of us together. We need our community! They [DCJ] say there is no availability in this area, you will have to leave the area to say Campbelltown or Blacktown. We say, if you transfer all of us together, then we will go. They [DCJ] just laugh. They have new area a bit far away from here, after Liverpool, after Blacktown, after Campbelltown, miles away. It has new buildings and good environment. We say, we will go if you take all of us [in the community] together; but otherwise, I cannot go by myself out there!

Participant in discussion group for women living with overcrowding at Riverwood estate

The families recently received letters informing them that that planning for the redevelopment of the Riverwood estate is underway. From what they understand, most of the new social housing dwellings will be smaller and not suitable for their large families, so that it is unlikely that they will be rehoused in the redevelopment area.

It is not for the big families

It [the Riverwood estate redevelopment] is not for the big families. Two or three bedrooms only. They didn't talk about the big families. At least four or five bedrooms are needed for the big families. But they did not talk about that. Three or four bedrooms with a balcony, with decent sized bedrooms, that would be good. But if it is all small sizes of rooms and just two or three bedrooms again, that will not be any better.

Participant in discussion group for women living with overcrowding at Riverwood estate

Whilst the families are grateful for the access to affordability that social housing provides, they are concerned about dislocation through transfer or due to the redevelopment from Riverwood where they have developed strong cultural and social connections, and well-established relationships with services to meet their individual and family needs.

Family of six in three-bedroom unit, Riverwood

Everyone just wants to be here. It is better for me because I have a lot of friends that are all from my country. It is better for me and for my kids. Before I lived in Campbelltown, in a house, for a time. I did not like it. There was nobody. No family. No friends. It wasn't my area.

My husband is disabled and he needs to be close to his brother, who helps and supports him. He comes and sees him nearly every day. He lives in Riverwood as well. It was difficult when we were in Campbelltown. There was no one to help me. I look after my kids and my husband. It is hard for me. But here I have a lot of friends and my husband's family around me to help me.

Participant in discussion group for women living with overcrowding at Riverwood estate

Value of cultural, community & service supports for large Sudanese families in Riverwood

We get outside together. We have barbeques. We do plans for the school holidays. We take the kids out to play all together, take them to swim or to the movies all together. The Daddies they organise community soccer training for all the kids all together on the weekends, on Sundays. The men get together through sport. The Daddies will organise things for that, they will bring tea and they will sit down and watch all the kids play together.

Sometimes there might be information sessions about different issues that happen during those times. We don't want to lose that kind of community support, getting together. We have the Sudanese House here in Riverwood, it is where we go for our mosque. We don't want to lose that. It is really important for us, for our health - our social health and mental health.

We have our female doctor here as well. She is working with NSW Health. They worked very hard during Covid lockdown to organise meetings and give us information about all of the issues like the vaccine and how to help people if they get Covid. They prepared medicines and hampers for the families that were affected by the corona. It was really good support during that time.

Participant in discussion group for women living with overcrowding at Riverwood estate

5.4.5 Needs, experiences and aspirations of young people

Children under 18 years of age and those aged from 19 to 24 years old are a group identified by Brackertz et al (2019) as over-represented amongst those experiencing severe overcrowding in NSW in 2016 compared to the general population.⁶⁰

Yfoundations report that by far the main issue facing young people at risk of and experiencing homelessness is the lack of access to affordable and appropriate private rental. Their annual survey of 40 youth homelessness service providers and their own observations identified young people (aged 15-24 years) disproportionately represented amongst those experiencing overcrowding to be migrants, those from CALD backgrounds, tertiary students and those living in rural and remote communities.

While housing affordability was identified as the most critical concern, other factors that intersect and can drive overcrowding amongst young people include lack of supported, medium-term accommodation options for young people; insufficient income support for young people who are not permanent residents/Australian citizens including temporary protection visas and student visas; lack of rental references and discrimination in the rental market.

CBWWYN services shared that young people experiencing overcrowding within a family can be particularly at risk of homelessness. They highlighted the need for more short-term crisis accommodation and improved education and advocacy to help young people navigate the rental system.

Advocacy for young people who may be pushed out due to overcrowding

Migrant young people or children of migrants often don't know where they fit in Australia and they are under such pressure. Additional pressures within the household can exacerbate the pressure that they feel. If their parents aren't in the position to get out of this living situation they are in, what are their options? The pressure of overcrowding in such households can put young people out.

There is a need for more crisis accommodation and respite for young people, and improved advocacy to know their rights in the private rental market. Young people that do enter the private market often are not aware of their rights and can be taken advantage of by landlords who do not do the things they are meant to do – address issues with mould, windows that don't work, etc. Not knowing how the rental system works, not having an adult in the house and not having a support network can lead to young people being taken advantage of.

Shared at CBWWYN Interagency

Reflections of young people who have experienced overcrowding

JSA met with the Youth Homeless Representative Council (YHRC), a group of young people (aged 18-25) brought together by Yfoundations who meet four times a year to discuss and take action on issues affecting children and young people at risk of or experiencing homelessness. We heard from

⁶⁰ Brackertz et al (2019) Ibid, Pg 35.

YHRC participants about their experiences of overcrowding and other issues related to homelessness.

The following are two case studies provided by young people reflecting on their experience of overcrowding, and the importance of finding, safe, secure and affordable long-term housing.

Maree (not her real name), in her early 20s.

I was homeless for a number of years, but the most overcrowded accommodation I lived in was the 2 years I spent in a psychiatric facility. The rooms were overcrowded and I often shared with 4 other women. Patients in the ward are in psychosis, so often this meant that you were in a room where people showed signs of distressing behavior. There was no privacy, and I was often woken up with people screaming at night. I didn't feel safe, and once I woke to a male patient looming above me with a cigarette lighter. He was actually harmless, but it gave me a great shock. There was no peace and quiet and very little privacy.

I was placed in transitional accommodation which is a shared house run by a specialist mental health support service. Although I had my own room, life there was unpredictable and chaotic. There were a lot of people who would come and go, and they would often bring other people with them who I did not know. I didn't feel safe and my schooling was disrupted. I didn't have the space to heal.

Following on from this, I was offered my own accommodation. Stable accommodation has totally changed my life. When I was homeless, I had no choices. I wanted a good future – wanted to be a nurse – but there were no opportunities to study. Everything was unpredictable and chaotic.

Stable accommodation, meant that I could re-engage with education and I then sat my HSC. I could get on top on my mental health and drug and alcohol issues, and was able to stop self-harming. It gave me a chance at life.

My biggest turning point was my first night when I got my apartment.... It was the best night sleep I had in years, no noise, no screaming. I could just close my door, and relax. I felt pure joy.

I was living alone, and it was the first time I really felt safe. I had my own place. I could lock my door. It helped me heal. I needed to lived alone, to have safety and predictability, not to have to worry about who would be there. But I'm reaching a stage now that I am open to living with other people.

I am still living in relatively stable accommodation, but I'm still part of the (supported youth accommodation) system. It is my biggest dream to be out of the system. In the system, you have time limits on the length that you can stay somewhere. Having to move over and over again is quite traumatizing. I have to move soon, so that is traumatizing. I will finally feel secure when I have my own place, a place that isn't going to change. I am currently applying for a shared accommodation.

James (not his real name), in his mid-20s.

I've experienced overcrowding three times, but I haven't spoken about it before, nor did I really think of my previous housing situations as overcrowding, but I guess they were.

When I was around 6- to 8-year-old, I was living with mother, brother and sister when we became homeless and had to stay with one of my mother's mates. We lived in a two-bedroom apartment, and there were always so many people around. The kids always slept on the couch. There was usually a minimum of 6 or 7 people in a two-bedroom apartment on any one night. I do think this housing situation may have affected my schooling.

I didn't go to school a lot, even before this. I missed a lot of school despite the school being within a 100m from home. I could see the school from my window. I think I missed around 72 days of kindergarten, but I could already read better than others in my class, so I wasn't left behind. I learnt to read from PlayStation video games, which had subtitles. I didn't go to preschool, so all I knew was home and staying around my mother. I think that the main reason I went to school was when my mother wanted to get us out from under her feet.

Later, when I was older, around 16 or 17 years old, I stayed with my older sister and her partner and four kids. Everyone was sleeping in the living room except for the sister and her partner – it wasn't a good environment for me to be in. But at the time it was normal for me. Kids see their upbringing as 'normal' – this is the only experience you have.

For kids in these situations, school is an escape. A lot of kids got trapped in drug and alcohol and domestic violence situations during the Covid 19 lockdown and would have lost this escape. Lockdown must have done harm to kids and young people in these situations.

When I was in transitional housing, there was only one person per bedroom. But when partners and other randoms come over, it can make it hectic, so it's also like being in overcrowded housing. It's not your own family - they're not people you can trust – so I used to stay in my bedroom most of the time. It was just a small room, so it was very confined.

I'm now in private rental... it took me a long road to get here. My experience in transitional and supported accommodation meant that I was lucky enough to have a rental history and a full-time job by the time I left, so I could get into the private rental market. My accommodation means so much to me. I can have my family and friends around to visit when we're not in lockdown.

It's meant the world to me. I never thought I'd be homeless - but I've had to do it the long way, the hard way.

It's been a hell of a ride through Covid. I lost my job early, that meant that I could lose my housing. I managed to get another job and keep my house, but it was traumatic to be facing possible homelessness again.

My aim is to move towards home ownership. No one in my family has ever owned a home. It would give me a real sense of achievement. Renting can be hard because you have to move all the time. Home ownership can give you the stability you need, particularly if you have a family. Growing up, we had to move multiple times. I don't want this in my future.

The Lakemba discussion group participants were asked to reflect on what their older children might think about their future and where they would like to and see themselves living. Four different participants provided the following responses.

My son says, 'When I am big and I get a job, we will move. My dream is a big house.'

Their future plan is for a job and a bigger house for children, In sha'Allah.

For those children who are born here, they have friends from all other cultures. They have jobs and work with people from all other cultures. Their mind is open to other things. For those of us who have come to Australia recently and do not have that, we need to be near our community.

For my children, they know that everything around here is easy for their mother. Even if they have good jobs and could get a bigger house elsewhere, they would want it to be near their parents in Lakemba.

5.5 Other Factors Affecting Homelessness

Based on feedback received, other factors that can contribute to overcrowding include:

- Family violence and relationship breakdown, when a woman leaves a relationship/household and accommodation that involves overcrowding, often with extended family, is the only option; and
- Lack of information, awareness, education and advocacy appropriate to those experiencing adverse impacts associated with overcrowding to seek redress for their situation and/or navigate the rental systems (private and social) to better meet their housing needs.

5.5.1 Family violence & relationship breakdown & overcrowding

Stories of overcrowding resulting from women with and without children leaving a relationship and household due to family violence and having to seek shelter with extended family are common.

Women escaping family violence were identified by Dockery et al (2022) as at risk of overcrowding due to limited availability of suitable social housing (crisis, transitional and longer-term) that resulted in women and their children being forced to stay with family members in overcrowded households.⁶¹

She was stuck

A 21-year old woman with two children fled family violence and had to move in with her parents and extended family, resulting in a 10 member household in a two-bedroom dwelling. She was not eligible for Start Safely program and it would be a one year wait for priority housing. The accommodation was totally unsuitable, but she felt that she was 'stuck' with no other option due to lack of financial capacity.

⁶¹ Dockery et al (2022) Ibid, Pg 48.

The lack of alternative, affordable accommodation is a huge barrier for victims to leave family violence.

Shared by CB Multicultural Interagency member

This can affect women of all ages

There are not necessarily cultural norms or expectations that an extended family would take a female family member leaving family violence into their home. Some families do not want or cannot take on the additional responsibility or financial impost.

A young woman recently came for help to complete a Rentstart Bond Loan application to find her own private rental property. She arrived in Australia from Lebanon in 2019 with her then husband, who had family in Sydney. She recently left the abusive relationship and divorced. Her phone is in her father-in-law's name and she does not have the password to open it. She does not speak English. She has been staying with different extended families, each horribly overcrowded and stressful. Her uncle found out that she applied for Centrelink, and is now demanding \$250 per week rent to stay in the house from the \$650 fortnightly payment she receives.

Our aim is to help her into a small private rental that she can afford that is in the area so she can be close to cultural services and supports that she trusts.

This can affect women of all ages. Older women may have 'better luck' accessing social housing due to their age, but offers are for properties not in the local area. I helped a 70-year-old woman who left because of family violence. She was offered social housing in Miller. It was like moving to another country for her. She took it as she had nothing else, but she has no supports there.

Shared by The Tripoli and Mena Association

5.5.2 Knowledge, support and advocacy to navigate rental system

Services noted the need for improved information, education for people to navigate the rental system, and access to advocacy services to support them in this process. Young people and migrants new to Australia are reported to have little to no knowledge or understanding of the rental system, how to navigate it, or how to advocate for their rights within the system.

Participants in focus groups and services report that people living with overcrowding, as are likely many others, are reluctant to raise issues with a landlord or seek assistance from a tenancy service about sub-standard conditions or lack of maintenance for fear of 'making waves' that may lead to a rent increase or termination notice. Many live in fear of losing their home.

Often they just don't

There is a real lack of knowledge of the rental system. People, especially young people, have no idea what their rights actually are to have things fixed. But even if they do, they may be scared to exercise them. Perhaps changes could be made to the Tenancy Act with greater obligations for landlords to undertake repairs and keep things maintained adequately. We need real estate agents to care, and often they just don't.

Shared by CBWWYN interagency member

They did nothing

A friend showed her the house. It was easy to get, but after they moved in there were a lot of problems. Before they signed the agreement the real estate said that they would fix all of these things, but once they moved in and asked them to fix it, they did nothing.

Worker interpreting/paraphrasing for participant in discussion group for women living with overcrowding in Lakemba

They say they are going to fix it but they don't

She is saying that her windows will not properly close so that when it rains the water is coming in. Her house is also leaking into the kitchen through the lights. It crackles, the electricity. It is dangerous! They say they are going to fix it but they don't.

Worker interpreting/paraphrasing for participant in discussion group for women living with overcrowding in Lakemba

Family of 5 (single parent with four children) in a two-bedroom unit

A 40 year old woman with four children (three daughters aged 6, 7 and 15 and one son aged 11) were living together in a two-bedroom private rental unit in Liverpool. Her husband had recently died. The mother and three daughters shared one bedroom and the son has his own bedroom.

The woman became connected with a local service and according to that service, knows that she probably should and would like to find another place to live for the family, but that she says she *'does not know how or even how to start looking'*.

The unit that they are in is close to and convenient to the children's' school and shops. The service reports that finding something in a similar location that is larger will be difficult and much less affordable.

Shared by Fairfield Liverpool Homelessness Interagency member, 15/06/2022

6 Impacts of Severe Overcrowding

6.1 Overview

The second research question is, *What are the impacts of severe overcrowding on those more vulnerable in the housing market?*

The adverse impacts of overcrowded living are explored in international and Australian literature with particular concerns related to personal and family health and wellbeing, child development and education, household conflict and increased risk of forced mobility/homelessness.⁶²

Positive impacts or benefits of living in overcrowded situations have also been identified, but are less understood and well-documented in the Australian context, and include pooling finances, reduced costs and resultant improved housing stability, sharing caring responsibilities and maintaining family, social, cultural and community connections.⁶³ Dockery et al (2022) note that the realisation of the benefits of overcrowding generally rely on the household being well-functioning.⁶⁴ These positive impacts are often weighed up by individuals against the potential negative outcomes.⁶⁵

Additional factors of overcrowding identified as having wider social, economic and health outcomes include where there is overcrowding that persists over time for a person or household, or is cyclical; with lack of rights to complain; results in severe or prolonged experiences of stress or anxiety; impedes child health, development or educational opportunity and the chances the child might be taken into child protection; undermines tenant safety and health; results in property damage or sub-standard dwelling conditions; results in family conflict, abuse or violence, relationship breakdown and dissolution of lease; and leads on to other forms of homelessness.⁶⁶

Dockery et al's (2022) recent work in Australia utilising waves of the HILDA and BLNA survey data finds that the relationship between household density and occupant wellbeing to be highly nuanced, and that reliance on simple metrics of household composition and number of bedrooms is insufficient and for certain targeted groups overcrowding should be 'reframed' away from density measures to indicators of household functioning and subjective reactions to living in a crowded environment.

Positive impacts of living in a large, well-functioning household include caring for family members, strengthened family ties, promotion of cultural identity and financial benefits, can also occur alongside negative impacts including lack of privacy, noise, antisocial behaviour, health and wellbeing concerns, and family strain.⁶⁷ Negative impacts of overcrowding identified in this study

⁶² Brackertz, N., Davison, J., Borrowman, L. and Roggenbuck, C. (2019) Overcrowding and severe overcrowding: an analysis of literature, data, policies and programs, report prepared by AHURI Professional Services for NSW Department of Communities and Justice, Australian Housing and Urban Research Institute Limited, Melbourne.

⁶³ Brackertz, N et al (2019) Ibid, Pg 61-62. Citing Banfield (2013)

⁶⁴ Dockery et al (2022) Ibid, Pg 3.

⁶⁵ Brackertz, N et al (2019) Ibid, Pg 67.

⁶⁶ Brackertz, N et al (2019) Ibid, Pg 65.

⁶⁷ Dockery et al (2022) Ibid, Pg 2.

include limited access to space and privacy, excessive noise, incidents of anti-social behaviour, poorer health and wellbeing, child safety and wellbeing concerns, increased housework, food theft, and family and financial strain.⁶⁸

Feedback from stakeholders and our discussions with those experiencing overcrowded living demonstrate and **provide additional depth to previous Australian findings** above including that:

- there can be both adverse and positive impacts of overcrowding;
- in some cultural contexts people weigh up overcrowding with other factors and, for some, overcrowding is preferred to dislocation from family, cultural and social connections; and
- forms of overcrowding, such as when persistent and when resulting in severe or prolonged experiences of stress or anxiety, can have more negative outcomes. The experiences of some South West Sydney families during the Covid pandemic, particularly in 2021 when lockdown restrictions were tighter in this area compared to other parts of Sydney and NSW, illustrate the complexities and nuances of these findings.

6.1.1 Physical and mental health impacts

There is extensive international literature that investigates the impacts of overcrowding on health and wellbeing.⁶⁹ Physical and mental health impacts associated with overcrowding have also been described in recent Australian literature including participants describing increased stress, poorer mental health, communicable disease spreading through a household due to limited and overused facilities and difficulty keeping things clean.⁷⁰

Due to the timing of this study, participants spoke primarily about the physical and mental health challenges of living with overcrowding during the Covid pandemic like limiting the spread of infection and fraying nerves during lockdown.

Hume Community Housing spoke about the stress families experience when they take in family members who would be otherwise homeless, often leading to overcrowding.

Riverwood participants spoke about the impact on their physical and mental health of living with poor housing quality for an extended period. These comments were generally about mould and moisture issues rather than overcrowding.

One toilet

In a small house with one toilet, if one person gets any infection everyone gets it. It doesn't matter what you do.

Participant of discussion group for women living with overcrowding in Lakemba

⁶⁸ Dockery et al (2022) Ibid, Pg 68.

⁶⁹ For example World Health Organisation (2018) Housing and Health Guidelines, Chapter 3, Household crowding, which includes a systematic review of the international literature regarding the exposure-response relationship between exposure to crowding and poorer health compared with those not exposed to crowding.

⁷⁰ Dockery et al (2022) Ibid, Pg 78-79.

No matter what we did, we would get it

My husband had Covid. He was stuck in one bedroom and we were all in the other bedroom or in the lounge room. When he would go to toilet, they would wait for a half an hour and then clean it. It was very hard. In a very small space, no matter what we did we would get it.

Participant of discussion group for women living with overcrowding in Lakemba

He had just had enough

You cannot imagine the lockdown situation for our families!

You would not believe it, one of my sons he is eight years old, during the lockdown one day he went into the toilet, opened the bathroom window and stood on the sink and just screamed, 'Ahhhhhhhhhhh!' I asked him, 'Why did you do that?' 'I don't know', he said. He had just had enough.

Participant of discussion group for women living with overcrowding in Riverwood

We have seen the tremendous impact on mental health of taking family in

The stress of the situation on the whole household can lead to many adverse impacts – mental health, child protection, elder abuse. Parents will try and take in their children if they are experiencing homelessness, no matter what age.

We have seen the tremendous impact on mental health of taking family in, living with overcrowding and not having an exit solution for them. We have seen grandparents under such stress that it led to abuse of children with special needs. We have seen elder abuse where an older person's pension is used for the family's rent and they have no money for their other needs.

Shared by Hume Community Housing, 03/08/2022

My home is very old

I'm very tired about cleaning all the mould every day. You have to do it every day, but it still comes back the next day. Water comes in through the window in the bathroom. My home is very old.

Participant of discussion group for women living with overcrowding in Riverwood

It has been three years

I love this area, but my house is very bad. I have asthma and there is black mould all in my bedroom and a big problem in my bathroom. There is a big hole in the ceiling and it leaks from above. They do not fix it. Someone came and checked, but they do not fix.

It smells horrible. It is disgusting. They say that the problem is the unit above and that needs to be fixed first, but it has been three years.

Participant of discussion group for women living with overcrowding in Riverwood

6.1.2 Child development and education

There is extensive international literature that investigating the impacts of overcrowding on children's health, early development and education.⁷¹

Australian empirical studies exploring the effects of overcrowding in and of itself on children's development and wellbeing have been mixed, with some evidence of a negative relationship between household density and learning outcomes particularly for Indigenous children but also evidence of higher occupancy levels associated with positive learning outcomes across the general population of Australian children.⁷²

Dockery (2020) stresses that such results do not imply that 'crowding' is a good thing and that 'overcrowding' is not a problem for those experiencing it, but that outcomes are more nuanced.⁷³ Recent mixed methods undertaken by Dockery et al (2022) research reports concerns raised by stakeholders and people experiencing overcrowding including a lack of quiet space for older children to study, lack of space for younger children to play freely and children witnessing and/or being at risk of experiencing fighting, domestic violence and sexual assault.⁷⁴

Concerns about the impacts of housing stress on children and families in the Canterbury LGA, including aspects of overcrowding, was raised by the Canterbury Child and Family Interagency in 2009 in its comprehensive *Housing, Families and Children* report, which sought to inform the discussion of future housing policy in relation to the needs of local families. The report stressed that 'for a young child, a few years in a household that is experiencing financial stress, sub-standard facilities and overcrowding with the associated impacts on your parents' wellbeing, is far from the start in life that we want for our local children'.⁷⁵

Ten family services in the area (including some that participated in this study) delivered a survey through workers to around 100 families in the area about their housing situations. The report was critical of housing policy at the time which favoured the development of smaller dwelling types (e.g. two bedroom units) which did not address the housing needs of the many large, low-income families in the Canterbury area, who 'for cultural and social reasons wish to make the area their long-term home'.⁷⁶

The report made five recommendations including that a greater mix of dwelling types be provided for low-income families in established communities, that planning for affordable housing be responsive to identified needs in Canterbury (high density of young children; high rates of private rental, overcrowding, people from non-English speaking background and low rates of social housing); that adequate green space, community and recreational facilities are provided; that

⁷¹ Brackertz et al (2019) Ibid, Pg 18.

⁷² Dockery et al (2022) Ibid; Dockery M (2020) Housing density and children's wellbeing in Australia: Are children's homes too empty? Bankwest Curtin Economics Centre Working Paper 20/20, Perth: Curtin University.

⁷³ Dockery M (2020) Housing density and children's wellbeing in Australia: Are children's homes too empty? Bankwest Curtin Economics Centre Working Paper 20/20, Perth: Curtin University, Pg 20.

⁷⁴ Dockery et al (2022) Ibid, Pg 79-80.

⁷⁵ Canterbury Child and Family Interagency (2009) *Housing, Families and Children...A snapshot of families living with housing stress: Implications on family health and wellbeing*, June, Pg 6.

⁷⁶ Canterbury Child and Family Interagency (2009) *Housing, Families and Children...A snapshot of families living with housing stress: Implications on family health and wellbeing*, June, Pg 6.

policies acknowledge, and further research document, that housing is critical to the health and wellbeing of families and their capacity to participate and contribute to society.⁷⁷

Discussion group participants noted that finding quiet space for study was difficult, particularly for older children in later years of high school or undertaking tertiary study.

Thirteen years since Canterbury Child and Family Interagency (2009) *Housing, Families and Children* report

Unfortunately, not a lot has changed for families in the area. Financial pressures have gotten worse. Rents are higher and wages haven't increased as much and many families are living in very overcrowded conditions.

During Covid, there were additional payments to individuals and services to ease financial stress to provide food, help with bills etc. We also saw a massive exodus. Prices went down and there was a lot of availability. Real estate agents had lists and lists of units all priced the same for many months.

But by mid-2022, that had all changed. The extra payments stopped and things have gotten tougher financially. People try and save money by moving into a smaller house or sharing with another family. Lakemba is a fairly transient community. People come in and feel safe here, but they do tend to move out. In the longer-term, if they can afford to people might purchase a bit further out in Merrylands for example.

Shared by the 4Cs, 26/04/2022.

Concern for children's development and mental health

One of the main impacts of overcrowded living is with children, their development and the impact on their mental health. This hasn't changed or improved since the interagency did its own work on housing stress for families in the area in 2009.

Shared by Canterbury Bankstown Family and Child Interagency member, 10/05/2022

Family of six in two-bedroom unit

I live with my husband and four children aged 8, 7, 5 and 2 years old. The three oldest children all share a room together. The baby is with me and my husband in the other. There is nowhere outside for the children to play. It is very hard.

Lakemba is good for us because the Muslim community is here. There is Arabic class for the children. I go to the community centre.

Participant of discussion group for women living with overcrowding in Lakemba

⁷⁷ Canterbury Child and Family Interagency (2009) *Housing, Families and Children*...A snapshot of families living with housing stress: Implications on family health and wellbeing, June, Pg 7.

Family of seven in two-bedroom unit

We have been living in our two-bedroom unit for the last 12 years. We rent from a real estate agent. There are seven of us. Me and my husband and five children. Four girls and one boy. Two of my daughters are at Uni and my son is doing his HSC this year. The two younger girls share a room with me and my husband and the two older girls and boy are in the other room.

It is very hard for them all to study. And all seven sharing the one toilet. It is very, very difficult!

Participant of discussion group for women living with overcrowding in Lakemba

(The whole room erupted into laughter with everyone talking at once in multiple languages about the challenges of a large family sharing one toilet)

6.1.3 Negotiating space, facilities and household conflict

Services and focus group participants also shared the challenges of sharing one toilet, bedrooms and other facilities in overcrowded situation, and the way that this can cause or exacerbate family conflict.

One toilet

The toilet is the main problem! One says I need shower, go now. The other says, no I need now and do not knock! Sister and brother fight.

My son, if he has to go to work early, he wakes up at 4 o'clock and prepares his breakfast. So, the others wake up a bit later, so they stay up a bit later and they are noisy. To get up that early my son needs to get to sleep early. He will get angry with them when they are noisy.

I say, 'What can I do?' We can't do anything, just pray, pray, pray.

Participant in discussion group for women living with overcrowding in Lakemba

Family of six in two-bedroom unit

Since she moved to Sydney, she has been living in the same two-bedroom apartment with her husband and four children - one boy and three girls. It is getting very hard for the four children to share one room as they are getting older. The boy doesn't want to be with the girls, the girls don't want to be with the boy. It is always a big argument. When they are studying, they have to use the lounge room, but it is almost not feasible as someone is always coming and going and making noise. It is very difficult for them.

She is looking for a bigger house but it is very expensive. She would prefer to stay in this area as the children are happy at school and they have part-time work.

Worker interpreting/paraphrasing for participant of discussion group for women living with overcrowding in Lakemba

6.1.5 Unable to socialise at home

Others described the difficulties of socialising in an overcrowded dwelling.

Can you imagine how full that room would be?

What she is saying is that it is very embarrassing when someone invites you to their home to not be able to invite them to yours. But we cannot invite people over because of our small space. Because of our cultural background, unless they are very, very close friends and they can sit together, the men and women sit separately.

Because we do not have the space to sit together or separately, we cannot invite people that we really want to invite because there is no space. The women cannot go sit together in a bedroom that six people share, with all of their clothes, books and things. Can you imagine how full that room would be? There is just no space.

Worker interpreting/paraphrasing for participant in discussion group for women living with overcrowding in Lakemba

We celebrate with friends outside

We have a very small house and there are five of us, three children and two adults. Sometimes we celebrate with friends outside.

One family that are our friends are 10 people. It is not possible for them to come to our little place and us all to be together.

Participant in discussion group for women living with overcrowding in Lakemba

6.1.6 'Making do' with a small space

Focus group participants also described ways in which they have adapted to living in overcrowded dwellings, with very limited space for activities, daily functions and possessions.

I am constantly tidying

If it is raining, we cannot dry our clothes outside. I put a drying rack in the corner of the lounge room and I tie a clothesline to the cupboard to hang the clothes on and then I turn on the ceiling fan. We manage like that. We put clothes, books, everything into the corners of the one room. Corner, corner, corner. I am constantly tidying and moving things to the corner.

Participant in discussion group for women living with overcrowding in Lakemba

Family of six (5 adults, 1 child) two-bedroom unit

She lives with her husband, son, daughter-in-law, granddaughter and brother-in-law. She and her husband share one bedroom and the son, daughter-in-law and granddaughter share the other. The uncle is in the lounge room. She tries her best to tidy the home. Always tidying, but it is very difficult.

Worker interpreting/paraphrasing for participant in discussion group for women living with overcrowding in Lakemba

You need to be organised

You have to be flexible and you need to be organised. You need to get up early so you can prepare everything before the children wake up. With the young children, they have their evening meal first so that they can get to bed first. The older children then have their meal and do their studying while the others are asleep.

Participant in discussion group for women living with overcrowding in Lakemba

6.1.7 Experiences of overcrowding during the Covid pandemic

As this study occurred during the Covid pandemic, the experiences of overcrowded living shared by participants reflect the additional concerns and stresses of this context. Forms of overcrowding identified were reported to result in wider adverse impacts, such as persistence of impacts and prolonged experiences of stress, illustrated through the story of some South West Sydney families.

Public health restrictions in 2021 were differentiated by geography, with the tightest restrictions in 12 LGAs to the South and West of Greater Sydney.

2021 Covid-19 LGAs of concern in Sydney

From July to September 2021, the Government accumulated a list of 12 'LGAs of concern': These LGAs were: Bayside, Blacktown, Burwood, Campbelltown, Canterbury-Bankstown, Cumberland, Fairfield, Georges River, Liverpool, Parramatta, Strathfield and some suburbs in Penrith LGA. Residents of suburbs in these LGAs faced stricter stay-at-home orders, a night-time curfew and more overt enforcement by government and police authorities.

In July 2021, the NSW Government stipulated that workers in Canterbury-Bankstown LGA, as well as healthcare and aged care facility employees in Fairfield and Cumberland LGAs, would have to obtain negative COVID tests every 3 days to leave their LGA for work reasons.

Source: Barnes and Crosbie (2022) Covid-19's Lasting Impacts on Workers, Australian Catholic University and United Workers Union, <https://unitedworkers.org.au/media-release/new-report-reveals-liberal-government-mismanagement-during-covid-lockdowns/>, October.

Restrictions and bans on construction during this period were identified by services as having a significant financial impact on many families in the area. This period was followed by cost-of-living increases (food, fuel etc) that has caused additional concern for lower income households and increases in presentations for emergency relief to local services.

Family of 7 in three-bedroom house (3 adults, 4 children)

My daughter said, 'I want one bedroom to myself. I am bigger now. I don't want to sleep with you anymore.' I say, 'We cannot move now because your father cannot find a job with the coronavirus. He was working door to door and doing construction work. Since corona, it all stopped - nothing now. Our income is low. I have some Centrelink but my husband, no, because he had some income. I say just be patient until you get a job and then you can buy me a house, in sha'Allah (laughs).

Participant of discussion group for women experiencing overcrowding in Lakemba

One family's experience of overcrowding in South West Sydney demonstrates the exacerbating effects of two of these factors, **persistence** and **prolonged experiences of stress and anxiety**, which were amplified due to the experience of overcrowding occurring during the Covid pandemic.

Abia's unexpected experience of overcrowding during the Covid pandemic

Abia came to Australia with her family from Lebanon when she was seven years old. She is now forty-five, married and a mother to four children aged 26, 24, 14 and 9. Her home is in South West Sydney, where she has always lived; especially Lakemba where she and her husband lived in a flat that they have owned for twenty-five years.

I love this community. I wear the scarf and when we would go on holidays up the coast, I would feel so uncomfortable from the stares and sometimes nasty name calling. When you come to this area [around Lakemba and South West Sydney] you just feel at home. You feel accepted. That is the main reason why we stay.'

In 2020, the couple sold their Lakemba unit and purchased land in Revesby, a bit further out but still in the area, where they planned to build their 'forever home'. Their property settlement and building plans were stymied by protracted issues with Council requirements and delays due to the Covid pandemic. They thought that things would resolve in a few months and made the decision to move in temporarily with Abia's parents and extended family in Greenacre.

Abia, her husband and three daughters share the upstairs of the house with her parents. The couple and grandparents each have a bedroom, while two of Abia's daughters sleep in the lounge room and the third sleeps on a small couch in the kitchen where Abia's mum watches her programs on a small television late into the night. Abia's three adult siblings (two brothers and sister) and their children share the ground floor of the house. Eleven family members live in the house, with many other siblings, aunts, uncles and children coming and going at all times.

'My parents' place is a hub. I have six brothers and sisters in the area, with four of us at home and the other two in and out all the time with their kids. It is constant sensory overload until midnight every night.'

The expected few months of inconvenience of Covid turned into a year and a half, coinciding with the second Covid wave, severe lockdown in South West Sydney and significant adverse health and social impacts for Abia and her family.

'We moved in with my parents in April 2021. The second lockdown came in May. There was heavy policing that we went through that winter. All eleven of us had to go outside every morning in the cold and dark to line up in the street and have our names called out by the police like a roll call. If my eight-year-old was still asleep they would say, 'Can you get her up?' It didn't feel like it was to check in on us, but just to make sure we were staying in that house. It felt like we were some sort of culprits. I understand that at the time there was a lot of uncertainty and that the police had their directives, but looking back it was a real eye opener to me that maybe there is significant racism and inequity here with how different areas and groups were treated at the time.'

We caught Covid in August and it went through the house like wildfire. We were admitted to hospital, my dad for over a month and my mum and I for four or five days each. My husband was sick at home but able to keep looking after everyone. We didn't know if dad would make it or not. It was really hard. When he did come home, he needed a lot of care. It was me who looked after him. He still struggles with breathing and his

lungs, after all this time. I have long Covid and am coming to terms with my limitations has been very difficult. I could barely read a paragraph in the first few months after Covid, and I love books. I still struggle to read. It has gotten better but only slightly. My mum has her own anxieties and is scared to leave the house at times.'

MWA reports that the impact of restrictions during the second lockdown in South West Sydney was significant, with many families operating small businesses and men in trades particularly affected by construction bans and shutdowns. Many families, like Abia's, had purchased land that became increasingly unaffordable to build on due to increased costs of building materials and inflation.

Day to day challenges of overcrowded living, such as seven people sharing one upstairs bathroom, Abia's shift-worker husband trying to sleep with constant noise and her children having nowhere quiet to study, that have persisted for much longer than anticipated due to extenuating factors has taken its toll on Abia and her family.

'The children do not have their own space. I have set up a tiny desk in our room, so if they need to use that space one at a time for quiet they can, but that means my husband and I do not have our space. The children are struggling. At times, one refuses to go to school. There is no organisation or structure to the household and there is so much that I can't control. The stress has made my anxiety and health conditions worse.'

Despite the difficulties, Abia and her family have shown amazing resilience and strength. She feels fortunate knowing that her situation is temporary and grateful that her family has been open and honest with each other and able to talk through some of the challenges of living together.

'It is hard living with my parents, but I still have parents to live with. What about those who do not have that? It is not easy, but it is a privilege. I really worry about those who do not have that option. Connecting with my parents on a daily basis, and for them to connect with my children, has been a bonus.'

Case study developed from interview with Muslim Women Australia worker and client

7 Policy implications / recommendations

Discussion groups with participants focused on their experiences of living with overcrowding, while interviews with services and discussions at inter-agency meetings sought feedback on policy changes and recommendations to reduce adverse impacts of overcrowding. Key recommendations included:

- Addressing issues of supply, diversity and affordability of housing;
- Addressing issues in the private rental market;
- Working with particular groups to better understand their housing needs and need for information, education and advocacy; and
- Ensuring access to high quality outdoor and indoor community areas and facilities.

7.1 Housing supply, diversity and affordability

Increasing housing supply, diversity of stock that includes larger dwellings with suitable bedrooms and facilities for larger families and particularly increasing access to affordable housing are all identified as ways to reduce overcrowding and the adverse impacts of overcrowding.

‘Meanwhile use’ ideas and measures to support larger households during a period overcrowding such as by adding caravans, tiny homes or secondary dwellings to existing properties have also been suggested. It is noted that not all sites may be suitable for these types of initiatives, Council approvals may be required and neighbours may object. For CHPs such investments would likely only be undertaken on property that they own, rather than on LAHC sites.

The Kids Under Cover studios for young people at-risk of homelessness that provide a flat-packed pre-fabricated studio to give a family additional space is one such example.⁷⁸ Another example is the Room to Breathe program in the Northern Territory which builds additional living spaces such as bedrooms, granny flats, bathrooms, and outdoor cooking places, to improve the liveability of existing homes and reduce adverse impacts of overcrowding.⁷⁹ These types of initiatives have been recommended elsewhere.⁸⁰

Large in-fill and redevelopment projects in southwest Sydney, particularly those on public land like the Riverwood State Significant Precinct estate redevelopment, should include some provision of larger dwellings suitable to meet the existing and future needs of lower-income large families, including multi-generational families.

There are calls to expand eligibility / increase access to crisis accommodation for groups who may be currently ineligible for this support due to migration status. However, current feedback is that there are significant blockages at all points within the social housing system from entry to exit, with

⁷⁸ <https://www.kuc.org.au/what-we-do/how-we-help/studio-program/>,

⁷⁹ NT Government, Department of Territory Families, Housing and Communities, Room to Breathe, <https://ourfuture.nt.gov.au/about-the-program/room-to-breathe>, accessed 20/12/2022.

⁸⁰

particular challenges for large households. Without a substantial increase in the supply of housing, both social and private particularly in certain areas, it is unlikely that an expansion of eligibility is practical or possible.

There is nowhere to transition into

We have seen a large increase in referrals in the six months to June 2022. I have been a caseworker with the service for six years and have never seen the pressure on the organisation's transitional housing portfolio as significant as in 2022. Out of 30 properties that are intended for shorter-term stays (up to 6 months), none have been available for the last 18 months. There is nowhere for people to move from transitional accommodation into, whether social housing or private rental market, that is suitable or affordable to them. The increase in referrals is due to 'increasing poverty' from increasing costs in rent, fuel, food and utilities that are hitting individuals and families without any real increases in wages. Property owners deciding to renovate, raise rents and getting new tenants in who can pay more are all factors at play. For DCJ to approve payment for new bond, a household must be housed appropriately and not entering into overcrowding. A family of 6 may only be able to find a small two-bedroom property that is affordable, but unable to access bond support due to level of crowding.

Shared by Fairfield Liverpool Homelessness Interagency member, caseworker.

Services also suggested changes to DCJs Rentstart Assistance products and programs⁸¹ again to expand eligibility to those ineligible due to migration status, but also to have some flexibility around dwelling suitability and 'overcrowding'. For many large, low-income families seeking private rental in southwest Sydney, there may be few to no dwellings available that will meet size and affordability requirements to access Rentstart Bond Loan program funding.

7.1.1 Addressing issues in private rental market

As many people experiencing overcrowding are in the private rental market, it is an area where initiatives to reduce overcrowding and/or reduce adverse impacts of overcrowding have been explored.

Programs and initiatives to reduce discrimination in private rental market, particularly for groups more likely to experience severe overcrowding (migrants, Indigenous people and tertiary students), such as further regulation around rental application/selection processes to reduce indirect discrimination have been raised.⁸²

Providing additional support and assistance for particular groups to better understand the mechanisms of applying for housing and navigating the rental market, or assistance to overcome discrimination, has also been suggested.⁸³

Services report that many people and families require additional support to navigate application for private rental housing. Discussion group participants were generally reluctant to raise concerns

⁸¹ Service NSW, Rental assistance, <https://www.service.nsw.gov.au/services/housing-and-property/renting>, accessed 07/12/2022.

⁸² Dockery et al (2022) Ibid, Pg 107-108, Citing Bate 2020; Maalsen, Wolifson et al (2021).

⁸³ Brackenert et al (2019) Ibid.

about their existing housing with a private landlord or to seek assistance from a tenancy service, for fear of ‘making waves’ that could lead to a rent increase or termination notice.

7.1.2 Working with particular groups more likely to experience overcrowding

Migrants

Migrants, particularly more recent arrivals, those who arrive through the HSP and especially asylum seekers and others who are ineligible for social housing and Centrelink financial support have particular housing needs in the first few years of settlement. International students are a sub-group of migrants that have been identified as at risk of exploitation and overcrowding.⁸⁴

Previous studies have suggested specialist ‘housing hubs’ for migrant or refugee groups in certain areas with bilingual and multi-lingual workers to assist people around housing options, case management and advocacy.⁸⁵ It is not known whether any such initiatives have been trialled in any gateway suburbs, such as in western Sydney which the study refers to.

There are non-housing services that provide specialist support, information and education for new migrants and CALD communities around Australia. Working with and through existing services; multi-cultural services, organisations and existing social networks and with key groups most likely to experience overcrowding using consultative approaches that can balance the need to reduce adverse impacts while maintaining any benefits of the living situation such as locational preferences, social and cultural ties and opportunities.

Young people

Identified by Yfoundations:

1. More programs and supports to help young people access affordable rental housing
2. More funding for models that have been proven to work, like Youth Foyer (supported living, focussing on education and or training, relevant supports) and evidence-based Treatment Foster Care programs across NSW
3. More investment in social housing for young people
4. Raising the rate of youth allowance and jobseeker
5. Boost and expanding eligibility access to programs, income and other support for young people who are not permanent residents or have citizenship (as noted above).
6. Develop a National Housing and Homelessness Strategy

⁸⁴ UNSW Human Rights Clinic (2019) No Place Like Home: Addressing Exploitation of International Students in Sydney’s Housing Market, Migrant Worker Justice Initiative, Sydney, https://www.law.unsw.edu.au/sites/default/files/imce/files/UNSW0006-No-Place-Like-Home_Executive-Summary.pdf.

⁸⁵ Brackertz et al (2019) Ibid, Pg 72, Citing Evans and Gavarotto (2010) Long way home? The plight of African refugees obtaining decent housing in Western Sydney, Social Policy Research Centre, Anglicare, Sydney.

7.1.3 Access to quality public spaces and community facilities

Access to quality public spaces and community facilities is important for everyone, but especially important for people living with overcrowding. Services and families interviewed noted the importance of libraries, parks and free facilities/services being delivered in areas where overcrowding is identified.

Jam packed with young people

Libraries in areas with a lot of overcrowded living are jam packed with young people because they have nowhere to be at home to study.

Shared by 4Cs community worker, 26/04/2022

Safe, public spaces and facilities provide additional quiet spaces for study and work; as well as large spaces for noisy gatherings and play not possible at home. Design of such spaces should be undertaken in close consultation with people experiencing overcrowding to better understand and cater for their needs and preferences for use.

Calls about families staying at restaurants all day

The worker who coordinates a night-time homelessness outreach service in Liverpool/Fairfield notes that overcrowding in social and private housing contributes to people visiting the mobile service. *'People are looking to get out of the limited space in their home and for social interaction that is not in a clinical setting'*.

The service is exploring running a daytime van service, in addition to its night services, as there is a demand for the food, clothing, materials and social support/referral service at all hours. The service reports that more children are coming down to meet the van and access food. The daytime service would run more as a mobile pantry.

The service receives regular calls from fast food and other restaurants in the area about families staying at the restaurant all day to use lighting, electricity, wifi and heating/cooling to do their work or study. The worker suggests that overcrowded housing is likely contributing to this use of these private/public spaces.

Shared by Fairfield Liverpool Homelessness Interagency member, St Vincent de Paul Society Night Patrol Liverpool.