

## Setting Them up to Fail?

### Initial Findings from a Study of the South Australian Private Rental Assistance Program

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This paper looks at some issues arising from the provision of bonds and emergency rent payments to private rental tenants under programs funded by the Commonwealth State Housing Agreement. Earlier this year a study of evictions in South Australia showed that private tenancies with a bond from the South Australian Housing Trust were failing quickly, regularly and expensively (Slatter and Beer 2003). The study suggested that these tenancies were failing at twice the normal rate. It also pointed out that in recent years the Housing Trust had been paying almost \$4 million per year to private landlords by way of bond claims and emergency payments of rent in advance and rent in arrears.

Two questions immediately arose. First, by providing bonds to private rental tenants was the Program merely setting them up to fail? Secondly, was there a more constructive way of spending \$4 million annually? After sketching the context of bond and rent assistance, this paper briefly describes the Evictions Study. It then outlines work currently under way to investigate the effectiveness of bond assistance: is it just setting customers up to fail? This leads to some discussion of the second question: are there more efficient ways of using the funds? While the material reviewed is exclusively South Australian, the issues will resonate across all State and Territories. Every Private Rental Assistance scheme includes assistance with rental bonds. Questions relating to their 'success' are highly relevant at a time when the effectiveness of the Private Rental Assistance Program is under the microscope

#### **Providing Bonds: the Private Rental Assistance Program**

The Private Rental Assistance (PRA) Program provides assistance under the Commonwealth State Housing Agreement (CSHA) to low income households experiencing difficulty in securing or maintaining private rental accommodation' (PC 2003: 16.8). State and Territory schemes are very diverse (AIHW 2001: Ch. 3; HAA 2002:176; PC 2003: Ch. 16), with various titles, various targeting structures (eligibility requirements), various affordability indicators (contribution and repayment conditions) and various products (forms of assistance) (AIHW 2003: 9-26). All assist with bonds.

If the aim of the PRA Program is 'to enable people to access and maintain accommodation in the private rental market' (AIHW 2001:68), assistance with bond loans is central to helping customers *access* private rental. The possibility of low-income households saving the amount necessary for bond, utilities connection, household goods and furnishings is seriously compromised by their lack of discretionary income (Roy Morgan Research 2003; PI 2003: 131). Even with well-honed budgeting skills, these

households can be effectively excluded from private rental by the cumulative expense of such establishment costs. Bond assistance can therefore be seen as a stepping-stone into the market.

However, it is more likely to be something of a banana skin if it simply leads to a tenancy that is unaffordable. Commonwealth Rent Assistance is designed to help with ongoing affordability in private rental. In a crisis, emergency payments of rent from the PRA Program may stave off eviction. This helps tenants *maintain* their accommodation but PRA rent payments are only intended to address immediate and transient rental crises. Nevertheless, they provide a useful adjunct to other help, now that private rental is the Federal government's tenure of choice for non-purchasing households (Badcock and Beer 2000: 164).

### **Bond Assistance in South Australia: Origins and Evolution**

Evidence of bond assistance to low income families seeking private rental housing can be traced back at least twenty-five years in South Australia. Initially such assistance was provided from State grants and administered by the Emergency Housing Office. This Office was established just as Australia's first residential tenancies legislation, the *Residential Tenancies Act 1978* (SA) passed into State law and bonds were regulated. In 1980 the Emergency Housing Office was brought within the responsibility of the South Australian Housing Trust (the Trust) and the assistance scheme was extended to low-income aged and young people as well as families. From 1984, Commonwealth funds were added to the State monies for the first time, producing a significant increase in the resources available and laying the foundation of the State's current PRA scheme. (SAHT 2003).

It is worth emphasising the 'emergency' nature of the early provisions and their origins at a time when the role of the private rental market was very different from its role today. In the early 1980s private rental was still seen as a predominantly transient tenure of convenience. However, since the late 1980s, Federal policy has shifted from the provision of social housing by State Housing Authorities to assisting renters into private rental. The proposed justifications for this shift include: a desire for equity of assistance across tenures; a conviction that cost, not supply, is the major problem for private renters and a desire for increased choice for those outside homeownership (Wulff and Yates 2001). This policy shift has seen a vast increase in spending on Commonwealth Rent Assistance and a radical reduction of funding for State Housing Authorities (Badcock and Beer 2000:166). At the same time, home purchase has become less affordable for many prospective purchasers and some lower-cost housing that was rented out has been sold to first-time homebuyers. These developments have impacted on the private rental market. Research has shown that more low- and middle-income households now rely on the private rental market for longer periods, unable to exit 'upwards' into unaffordable homeownership or 'sideways' into the ever-decreasing public rental stock (Dalton and Maher 1996; Wulff and Maher 1998; Wulff and Yates 2001). Consequently, the private rental market itself has significantly changed. As Hulse and Burke point out:

'(t)he private rental sector is really two distinct sub-markets, a largish and relatively successful sector of choice for those who have adequate incomes and a sizeable low cost low income sector for those who cannot access anything more affordable or appropriate.' (Hulse and Burke 2000)

This confers, by necessity, a new importance on bond assistance. Without it, low-income households would be excluded from the tenure that is now expected to accommodate them. They could be condemned to secondary or tertiary homelessness. Bond assistance has evolved from an emergency

response in an accommodation crisis to an essential adjunct of current policy settings.

### **The Trust and the Private Rental Market**

A close, but often unrecognised, relationship exists between the Trust and the State's private rental market. Since at least 1998-99, the Annual Reports of the Tenancies Branch of the South Australian Office of Consumer and Business Affairs show that Trust bonds have underwritten 27 per cent of the State's private rental tenancies.

As Hulse and Burke highlight, the private rental market has a substantial 'low income sub-market'. In South Australia, the proportion of low-income households in private rental has increased substantially over the last two decades, from 17.6 per cent in 1986 to 47.2 per cent in 2001 (SHP 2003: 99).

As a consequence, many private tenants have relatively high housing costs. For example, at the 2001 Census 14.9 per cent of renting households in the Adelaide Statistical Division experienced housing stress, paying more than 25 per cent of low household income on rent (NHS 1992: 46). Trust rents, by contrast, are capped at 25 per cent of income

In addition to low incomes, some private rental tenants may well have special needs or vulnerabilities. They may be on the Trust's wait list as Category 2 or Category 3 applicants. They are a tenant group that is relatively new to the private market. Landlords and property managers have noted this change. They have commented on the tenancy management quandaries they face in attempting to strike a balance between their own legitimate business interests and the tenants' legitimate needs (Hugo *et al*, 2000: 16.4). Inevitably, many of these tenants will have been assisted into private rental by means of a Trust bond guarantee.

In recent years, the Trust's own Annual Reports show that it has paid an average of \$4 million per year into the private rental market. About half of this results from landlords' claims against Trust bonds. In principle, these sums can be recovered as debts. The other payments, however, are emergency rent payments, which are grants and therefore not recoverable.

This significant support, exposure, and expenditure highlights the Trust's roles. The Private Rental Assistance Program casts it in the facilitative roles of gatekeeper to, and underwriter of, the State's private rental market.

### **The Eviction Study: a Growing Trend**

The stress in the private rental market has been reflected in higher levels of dispute and higher levels of eviction. During the period July 1997-June 2000 the caseload of the State's Residential Tenancies Tribunal doubled (Slatter *et al* 2000). Eviction by bailiffs also doubled during this time. Increasing friction in the market is not surprising when vacancy rates are low, competition for lower-priced rental is intense and housing stress is common among low-income renter households (Burke 1998:15).

The dynamics of the State's private rental market and the roles of the Trust were highlighted by a study into bailiff-assisted evictions completed this year (Slatter and Beer 2003). Among other findings, this work showed that some Trust-supported tenancies seemed unduly vulnerable to end very quickly and in debt.

The Study was designed to profile tenancies ending with eviction by bailiffs, the worst-case scenario for a tenancy. It was also designed to calculate the cost of the process to landlords. (A further study focussing on the tenant's perspective is currently under way.) All bailiff call-outs for a three-month period were logged. The relevant de-identified Tribunal files were then analysed and profiles of the tenancies and the possession procedure were

constructed. These comprised the tenancies' location by postcode; rent; type of landlord, source of bond, duration; reason for eviction and Tribunal history. By tracking the procedure it was possible to estimate the costs of the action as presented.

Fully 58 per cent of the bonds in the cases profiled were provided by the Trust. This is far in excess of the 27 per cent of Trust bonds across the market. It suggests that tenancies supported by Trust bond guarantees are disproportionately likely to end in bailiff-assisted eviction. Almost all the tenancies in the study sample failed because of arrears of rent.

Tenancies supported by Trust bonds lasted on average just under six months, from moving in to being moved out. This indicates that Trust-backed tenancies are particularly vulnerable within the private rental market. Private tenancies backed by a 'private' bond lasted seven months on average. Trust tenancies survived 26 months before eviction occurred, reflecting the Trust's 'successful Tenancies' program, with its emphasis on tenancy support and its decision to relegate eviction to the remedy of last resort.

The Evictions Study also found that one third of the tenancies ending with the bailiffs had been the subject of earlier conditional Tribunal orders. Conditional orders for possession offer the tenant a chance to save the tenancy. In the sample cases, this reprieve was very temporary. Tribunal process takes seven weeks or more after the initial 'notice to remedy' is served, when rent is at least 14 days in arrears. Cases that had been through the Tribunal twice, or even three times, within six months had clearly been in trouble almost from the start.

#### **Trust Evictions: A Declining Practice**

Since 2000, the Trust has actively pursued a 'Successful Tenancies' program. There has been a conscious redirection of resources away from evictions and towards early interventions to assist tenants sustain their tenancies and stay housed. By avoiding the dislocation of tenancy failure and eviction, it can be anticipated that a wide range of other 'costs' will be saved, including financial costs to the Trust and other government agencies; health, education and well-being 'costs' to the tenants and their families and social costs to the community (Phibbs: 2002). During the period July 2000-June 2002 the number of tenants evicted by the Trust was reduced to 46 per cent of the number for the preceding two years (SAHT 2002). Strategies used to achieve this reduction include home visits, probationary tenancies and the various Early Intervention Demonstration Projects, described in her Conference Paper by Anne Gale (also Gale 2003). The Evictions Study noted that, in contrast with private rental tenancies supported by Trust bonds which were failing twice as often as normal, Trust tenancies showed only half the number of evictions that their share of the market would suggest, a direct reflection of the 'Successful Tenancies' program.

#### **Putting the Evictions Study in Context: The Bond Study**

The Evictions Study implied a potentially dismal prognosis for Trust-backed tenancies. If 60 per cent of bailiff-assisted evictions involved tenancies with Trust bonds, surely even more must have ended in debt and dispute at earlier points? Many tenancies end without problems being formalised into a Tribunal case: problems arise, the tenant leaves; the landlord claims the bond. The spectre of comprehensive failure was being raised.

To correct or confirm this, it was therefore decided to undertake some preliminary work to place the findings of the Eviction Study within the broader context of the Trust's bond assistance experience. It was also anticipated that this initial work would identify areas where further inquiry would be necessary, including a closer consideration of emergency rent assistance. We have been very fortunate in this project to have the assistance

of Melissa Thompson, Principal Analyst with the Trust. Her expertise and patience have been invaluable.

Trust statistical records of ***bond recipients*** in each of the years from July 1998 to June 2003 were reviewed and interrogated to show:

- a profile of bond recipients from July 1998 to June 2003. This indicated features such as household type, age and gender. It also included information about the customer's accommodation at the time of applying for bond assistance and the general nature of the arrangement there.
- the main precipitating factors of customers' decisions to move.
- an indication of the level of housing stress (income to rent ratio) experienced after the bond was used to acquire accommodation;
- the type of accommodation that had been acquired.

Then Trust statistical records of ***bond outcomes*** from July 1998 to June 2003 were reviewed and interrogated to produce:

- an overall synopsis of bonds released by outcome: repaid to the Trust, part-claimed by landlord; all claimed by landlord.;
- a profile of 'successful' tenancies, being those for which the entire bond was repaid to the Trust, showing household type, age and length of tenancy;
- a profile of 'unsuccessful' tenancies, being those for which all or part of the bond was not claimed by the landlord, showing household type, age and length of tenancy;
- a synopsis of outcomes for customers receiving more than one bond during the period July 1998 to June 2003 ('repeat customers').
- a profile of 'repeat customers' indicating length of tenancies; main source of income; special needs and public housing status (wait list or not).

Two points should be noted. First, the information in most cases is based on customers' self-descriptions and may include some inaccuracies or irregularities in the application of standard classifications to individual circumstances.

Secondly, the two sets of statistics relate to two separate groups: customers receiving bonds during the specified five year period and tenancies that ended with bonds released during the same period. Although there will be some linkage, the profiles are not derived from each other and can only be very broadly compared..

The ***questions*** to be answered from the Bond Study were:

- what was the effect of bond assistance?
- what were the outcomes of bond assistance?
- what, if any, were the characteristics distinguishing 'successful' and 'unsuccessful' tenancies?
- what was the experience of 'repeat customers'?

#### **Eligibility for Bond Assistance in South Australia**

To be eligible for bond assistance, a customer must have: an 'appropriate' rental property; at least 3 months' residence in South Australia; a low income (not more than 35 per cent above the appropriate Centrelink

income); no ownership interest in residential premises and evidence of the rent to be paid, which should not exceed 65 per cent of the household income of a couple or 55 per cent of an individual applicant's income. Assistance is not normally available if the applicant has any existing debts owing to the Trust, nor if the applicant has been evicted from a Trust property within the six months before their application. At present, bond assistance is not available to Trust tenants wishing to move into private rental, although this is likely to change in the near future.

In special circumstances a customer may be able to overcome problems with eligibility by demonstrating an acute need for assistance under the Trust's 'Priority Eligibility Criteria'.

### **Customer Profile**

The profile of the bond recipient groups during each of the five years surveyed was remarkably consistent in age, gender and household type.

*Age:* Approximately 50 per cent of recipients fell within the age range 35 to 44; one third were aged below 25 and about 11 per cent were aged from 45 to 64. A minuscule one per cent were aged 65 and above.

*Gender:* there were consistently more female recipients than male. This is entirely accounted for by the fact that among single-parent households, female recipients outnumbered males by a factor of nine to one. In all other household types the numbers were balanced more or less equally.

*Household type:* single person and single-parent predominated, with single person households regularly making up 40 per cent of the total and single-parent households a further 33 per cent. Couples, with or without children, comprised about 13 per cent. Households with children, single-parent and couple, constituted 42 per cent of the total, couples being far outnumbered by single-parent households.

### **Accommodation Prior to Bond Assistance**

Approximately two-thirds of bond customers were living in a house or flat when they applied for bond assistance. This proportion was consistent throughout the five-year period. However, the proportion of customers applying from boarding houses, caravans, hotels, motels, shelters or from a state of self-identified homelessness rose from nine per cent to 16 per cent in that time.

Customers were asked to describe the arrangement they had for their current accommodation. Of those living in a house or flat, most simply noted that they were 'renting'. However, almost one third specified that they were sharing with parents, family or friends; moving between family or friends or were 'homeless'. These arrangements suggest insecurity (such as 'sofa surfing'), possible overcrowding and secondary or tertiary homelessness, even though the customer had 'shelter'.

### **Why did they Move?**

Customers' reasons for seeking a bond so that they could move were also remarkably consistent throughout the period under review. About 40 per cent indicated that they had 'no permanent place to stay'. This clearly echoed the information given about their living arrangements and appears to confirm the prevalence of secondary or tertiary homelessness. Domestic violence was also a regular precipitating factor, quoted by approximately 15 per cent of applicants. Others sought to address the effects of eviction, unaffordable rent, homelessness or a risk to their safety by moving out and moving on with the help of a Trust bond.

### **Housing Stress after Moving**

Affordability appears to have improved slightly during the period July 1998 – June 2003 for all household types. It improved most conspicuously for households with children, who on average now experience the least degree of 'housing stress' whereas in 1998-9 they experienced the most. This is probably attributable to changes in Centrelink benefits for families.

The table below shows the relative amounts. It also shows average housing stress across all household types to be considerably lower than the very high levels possible within the eligibility guidelines for bond assistance. On the other hand, it is clear that all types of household do suffer housing stress, spending well above the 25 per cent benchmark for rental housing.

Type	% Income 1997-8	% income 2002-3
Single	44	43
S/par't	41	37
Couple	44	39
Couple + child'n	39	33
Other	47	47

### **Using the Bond: Where To?**

Records of the years 1998-9 to 2002-3 appear to show that bonds helped to improve the accommodation of recipients. Bonds were overwhelmingly used to move into houses and flats and away from the less secure options such as boarding houses, hotels, motels, caravans and shelters. On average, 93 per cent of bond customers used their bond to rent a house or flat. The remaining 7 per cent used the bonds for the less secure forms of accommodation. While it is still disturbing, and perhaps somewhat counter-intuitive, that bonds would be used, for example to access shelters, nevertheless receipt of bond assistance reduced reliance on such accommodation.

The statistics therefore suggest some success from bond assistance in preventing or ameliorating primary, secondary and tertiary homelessness and in assisting all types of household into rental accommodation with medium rather than high levels of housing stress.

### **Bond Outcomes**

In the five years July 1998 – June 2003, a total of 61,983 Trust bonds were paid or refunded when tenancies ended. As with the profile of bond recipients, the profile of bond outcomes shows remarkable consistency. Each year more or less 37 per cent of bonds were claimed in full by landlords, 19 per cent were claimed in part and 44 per cent were reimbursed to the Trust in full.

This means that over half of all Trust bonds suffered some loss, a statistic that echoes the finding of the Evictions Study. However, remembering that one third of those bonds suffer only partial claims, the picture, if bleak, is not as disastrous as the Evictions Study suggested.

### **'Successful' and 'Unsuccessful' Tenancies**

As a working guide, the term 'successful' tenancies was used for tenancies where no claim was made against the bond; 'unsuccessful' was used to describe tenancies where some or all of the bond was claimed by the landlord.

Interestingly, there was nothing in the profile of the 'successful' tenancies to distinguish them from the profile of the bond recipients. The distribution of household types and ages was virtually identical. 'Successful' tenancies did show a distinct trend towards longer duration. Only 40 per cent or so ended within 12 months, about one quarter continued for up to five years and from 2000-01 a small number ended after five to ten years. This echoes, although it probably does not illustrate, the longer rental experience identified in the mid-1990s (Dalton and Maher 1996; Wulff and Maher 1998).

'Unsuccessful' tenancies also mirrored the recipient profile quite closely. However, there was a slight but noticeable over-representation of households aged under 25 (40 per cent here compared with 33 per cent of recipients) and a parallel under-representation of households over 45. The most conspicuous feature however, compared with the 'successful' tenancies, was the high incidence of short tenancies. Almost 40 per cent ended within six months, a further 30 per cent ended within six to 12 months. Only nine per cent lasted more than 2 years and a minuscule number lasted more than five years.

There are some indications here of an extra vulnerability for younger bond-assisted tenants, whose tenancies end early.

### **Repeat Customers**

Three quarters of bonds went to 'single bond customers', customers who receive assistance with only one bond from the Trust. Their experience mirrors exactly the overall pattern of claims: 56 per cent of these bonds are claimed in whole or in part; 44 per cent are returned in full to the Trust.

However, the remaining 25 per cent of bonds went to 'repeat' customers. During the five years under review repeat customers accounted for 16,236 bonds. The maximum number of bonds supplied to any one customer was nine.

Three quarters of the repeat bonds were provided after explicit waivers of existing debts to the Trust. This reflects the urgency and crisis of the customer's situation at each application.

Among repeat bond customers an interesting and very clear pattern emerged. The more bonds a customer received, the more likely it became that the landlord would claim against every bond. The incidence of 'successful' tenancies decreased. Compared with the 44 per cent of single bonds returned in full to the Trust, only 29 per cent were both returned where two bonds had been received, only 18 per cent were all returned where three bonds had been received, 11 per cent where four bonds had been received, eight per cent of five bonds, four per cent of six bonds and none of the customers receiving seven, eight or nine bonds returned all to the Trust without claim. Tenancies of repeat customers were overwhelmingly short: two thirds of them ended within 12 months and over 90% had ended within two years.

Of the 16,236 clients who received more than one bond, 5450 lost all, or some of, every bond to the landlord. That is, one third of the 'repeat' customers, or nine per cent of all bond customers over the period July 1998 – June 2003 experienced problems with every tenancy supported by the Trust.

This especially vulnerable group shows a small over-representation of households aged less than 25 if compared with the bond recipient profile: 40

per cent compared with 33 per cent. There is also an over representation of couples: 21 per cent compared with 14 per cent.

Only eight per cent of these households quoted a wage or salary as their main source of income. One third were primarily dependent on single parent benefit and 30 per cent were primarily dependent on New Start. Only 30 per cent of these households self-identified as having any special needs and only 10 per cent identified the Disability Support Pension as their main source of income. Half the customers in this small but vulnerable group were actively seeking Trust housing and were on the Trust wait list.

### **Setting them up to Fail?**

This preliminary statistical work has put the findings of the Evictions Study into a broader perspective. It suggests that the Study was accurate in identifying some Trust-backed tenancies as highly vulnerable. However, this should not be exaggerated. To recap, the main indications from the 1998-2003 bond data are:

- 44 per cent of all Trust bonds were repaid in full;
- there is some evidence that 'successful' Trust backed tenancies are lasting longer, beyond five years without incident;
- Trust bonds were overwhelmingly used to move from 'insecure' accommodation, taking customers out of situations of secondary and tertiary homelessness;
- Trust bond recipients on average moved into situations of moderate but not high housing stress;
- 56 per cent of Trust bonds suffered a total or partial claim from the landlord; these claims result in approximately half the Trust's exposure being realised;
- nine per cent of customers showed a consistent pattern of housing crisis over several 'unsuccessful' tenancies;
- many tenancies that encountered problems encountered them early, within the first six months;
- there is some evidence to suggest that younger tenants are finding it more difficult to sustain tenancies in the private rental market and this is true of single person and single parent households.

From the bond data, it cannot be suggested that bond assistance was generally 'setting them up to fail'.

However, there is a small proportion of customers, the nine percent 'repeat' bond customers who lose all or part of each bond, who are clearly experiencing great difficulty surviving in the private rental market. It may be deduced that their housing circumstances are regularly in crisis, causing Trust debt guidelines to be overridden to assist them with further bond support to access accommodation. Half of these customers are actively seeking Trust housing and are clearly 'waiting' in (and out) of private rental for access to the diminishing Trust stock.. They may be the true casualties of the shift in policy that favours the private market. With a capped rent and support from the 'Successful Tenancies' program, these customers might attain stable housing in Trust tenancies. However, stability in the private rental market could be a vain hope. Further work, as outlined below, should give more insight into their needs.

### **What Next?**

The findings so far indicate several areas that need further exploration. The next stage of the project is to look for qualitative data to illuminate questions such as:

- Why do tenancies ‘fail’? Particularly in the case of repeat customers, do factors such as housing stress, lack of money, budgeting skills, tenancy experience, crises in other life domains play a part? What practical, effective preventive or supportive strategies does this suggest? Are there ways of assisting tenancies through the early and very vulnerable period?
- What is the nature of claims made against Trust bonds? Were claims defended? Are Trust bonds vulnerable to opportunistic claims by landlords? Are Trust bonds vulnerable to tenants’ unconcern? If so, what strategies can be adopted to reduce these risks? Would bond audits and/or tenant contributions make a positive difference?
- What is the role played by emergency rent payments in helping customers maintain their accommodation?
- How can the Trust’s experience of ‘Successful Tenancies’ with its own tenants be translated to help tenants in the private rental market sustain their tenancies?

This last question links the work of this project to others now under way within the Trust. At the beginning of this paper, we stressed that bond assistance and emergency rent payments had become more important as the role of the private rental market has changed. Now that many low-income households are obliged to rely on private rental, bond assistance can indeed help them in *obtaining* accommodation. However, it is clear from the Evictions Study and the preliminary work outlined here that many of these households then have problems *maintaining* their private rental tenancies. The Trust, through its ‘Successful Tenancies’ program, has developed strategies to help its own tenants sustain their tenancies and has halved the number of evictions from Trust properties. The South Australian government, as part of its Social Inclusion initiative, has recently announced some financial support for the Trust to develop pilot projects extending these strategies to private rental tenancies at risk of failure. Strengthening such tenancies helps the tenants, the landlords, the Trust and the wider community, all of whom lose in a variety of ways when tenancies fail. Maintaining tenancies is more constructive than paying eviction debts.

At the National Housing Conference in November we will be able to discuss some of this further qualitative work, which is still very much a work in progress. The absence of qualitative research on the bond assistance scheme highlights a final, and fundamental, question that we will also explore further at the Conference:

- what is a truly ‘successful’ outcome of the Private Rental Assistance Program?

Three quarters of the Trust’s bond customers receive bond support for only one tenancy. Most of these tenancies last less than two years. Half of them result in debts to the Trust. What happens next? Has the bond been a stepping stone into the private rental market? Or has it merely pushed open a revolving door? Consideration bond by bond distracts from the consequences customer by customer. What do we want this Program to achieve?

**NOTE:** The views expressed in this paper are the views of the authors and should not be taken to represent the views of the South Australian Government, Government Agencies or Ministers.

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