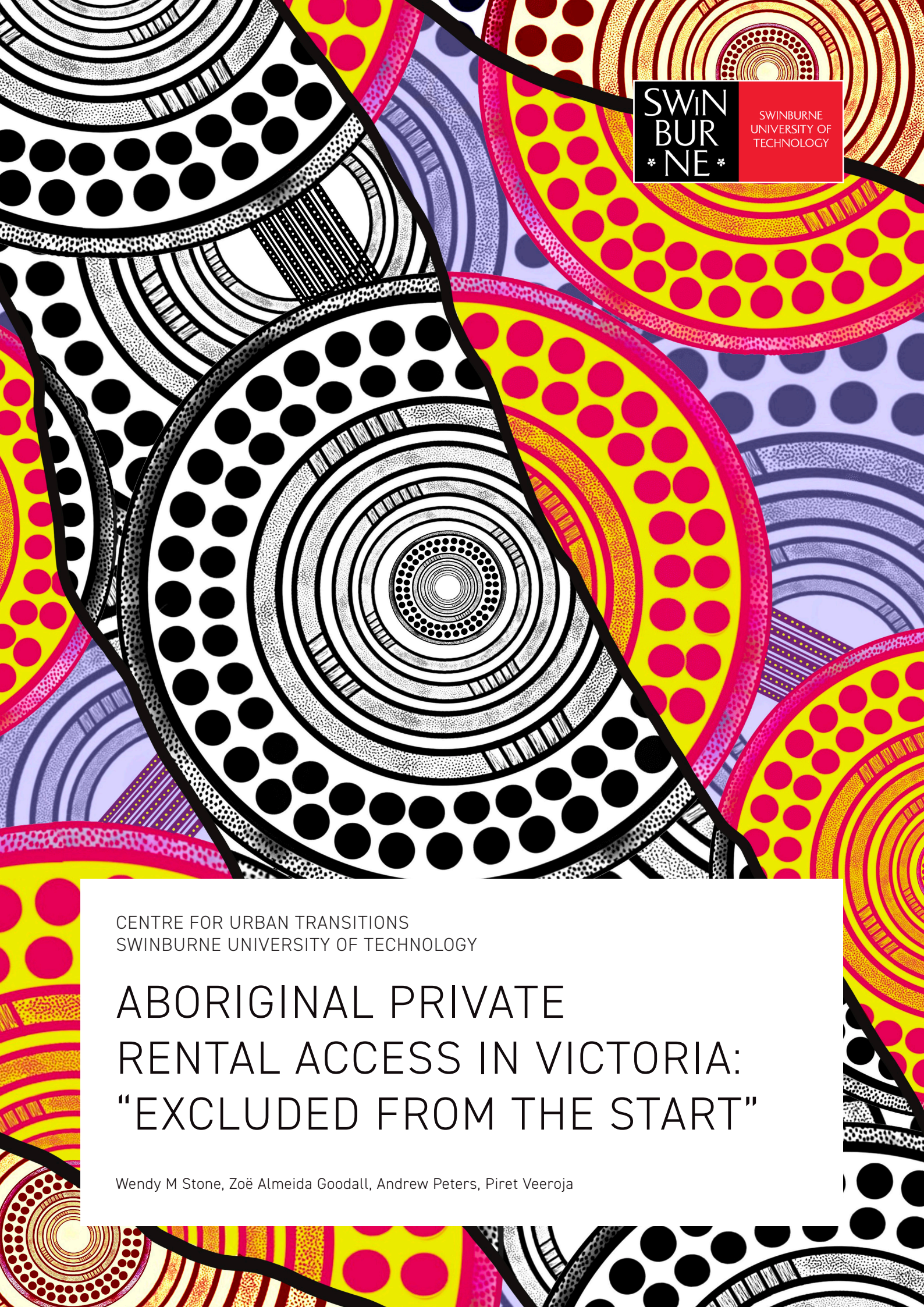

CENTRE FOR URBAN TRANSITIONS
SWINBURNE UNIVERSITY OF TECHNOLOGY

ABORIGINAL PRIVATE RENTAL ACCESS IN VICTORIA: "EXCLUDED FROM THE START"

Wendy M Stone, Zoë Almeida Goodall, Andrew Peters, Piret Veeroja

Artwork

Title: "Kinship"
Artist: Mark Cleaver
Description: The title of the work is "Kinship" and represents that although we are all on different paths in life, that we are all extraordinary individuals that are connected as one to our community - And that we all have the right to belong in our own unique way.
About me: My name is Mark. I am a queer Palawa Kani person from Melbourne, Victoria, and I use art as a way of speaking what I feel without having to use words. I also use my art as creative therapy for dealing with my diagnosis of Multiple Sclerosis and to help me feel connected to my family and culture.

Swinburne University of Technology's Acknowledgement of Country

We respectfully acknowledge the Wurundjeri People of the Kulin Nation, who are the Traditional Owners of the land on which Swinburne's Australian campuses are located in Melbourne's east and outer-east, and pay our respect to their Elders past, present and emerging.
We are honoured to recognise our connection to Wurundjeri Country, history, culture and spirituality through these locations, and strive to ensure that we operate in a manner that respects and honours the Elders and Ancestors of these lands.
We also respectfully acknowledge Swinburne's Aboriginal and Torres Strait Islander staff, students, alumni, partners and visitors.
We also acknowledge and respect the Traditional Owners of lands across Australia, their Elders, Ancestors, cultures and heritage, and recognise the continuing sovereignties of all Aboriginal and Torres Strait Islander Nations.

The research has benefited from the support of Swinburne University of Technology's Moondani Toombadool Centre and the assistance of Professor Andrew Gunstone and Ms Vicky Peters.
Visit the Centre, at **https://www.swinburne.edu.au/about/strategy-initiatives/moondani-toombadool-centre/**

Commissioning and Funding

This Report was commissioned by the Consumer Policy Research Centre and conducted by researchers at Swinburne University of Technology, on behalf of the Office of the Residential Tenancies Commissioner, Victorian Legal Aid and Aboriginal Housing Victoria.

The project was initiated within a longer-term process of consultation with Aboriginal communities across Victoria, that identified the need for independent, stand-alone evidence to inform future processes of policy development and/or tenancy reform. The Aboriginal Private Rental Access project was guided by close input and engagement with its Steering Committee:

- Heather M. Holst (Office of the Residential Tenancies Commissioner)
- Lauren Solomon (Consumer Policy Research Centre)
- Jenny Samms (Aboriginal Housing Victoria)
- Claire Weigall (Aboriginal Housing Victoria)
- Joel Townsend (Victorian Legal Aid)
- Rowan McRae (Victorian Legal Aid)
- Mark P. O'Brien (Office of the Residential Tenancies Commissioner)

This research was undertaken with support and commitment of members and representatives of the Victorian Indigenous Housing and Homelessness Network. The research team would like to specifically acknowledge the support of Aboriginal Housing Victoria staff members Claire Weigall, Peter Jones (formerly AHV) and Norma Bainbridge.

Acknowledgements

This research would not have been possible without the generous contribution of study participants who shared their time, experiences and insights with the research team. The research team acknowledges and is grateful for the trust shown in them, by research participants in detailing their housing experiences, their housing aspirations and their insights about how privately rented housing in Victoria might be improved for future Aboriginal Victorians. It has been a privilege to have been part of these important conversations, and to share stories in this Report.

This research was undertaken in 2021, during which time all people and organisations involved were affected by lockdowns and ongoing COVID-19 impacts. This context made participation and recruitment more difficult and as a research team we are deeply thankful to all those who participated and supported participation during this challenging period of time.

Finally, the research was supported by colleagues including Dr Iris Levin (RMIT University), Dr Angela Spinney and Associate Professor Andi Nygaard (Swinburne University of Technology). We are additionally grateful for the administrative assistance of our Centre Coordinator, Mr Rob McMahon. Any errors or shortcomings of the research are the sole responsibility of the research team.

Report Authors

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Recommended citation

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Ethical clearance statement and ethics clearance number

This research project is supported by ethical clearance granted by a Full Committee of the Swinburne University Technology Ethical Committee for Review of Human Ethics, Animal Ethics and Biosafety, Reference Number **20214343–5989.**

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Research background and aims

Swinburne University of Technology researchers were contracted by the Consumer Policy Research Centre, on behalf of the Office of the Commissioner for Residential Tenancies, Victorian Legal Aid and Aboriginal Housing Victoria to conduct research into discrimination and other barriers faced by Aboriginal Victorians trying to access the private rental market. The culmination of the research is this report, which aims to:

- provide analysis of systemic problems or access barriers Aboriginal people encounter accessing private rental identified through the various parts of the research;
- include examples or case studies illustrating the problems or barriers to accessing private rental accommodation and any successful access strategies used by individuals or support services; and
- include any suggestions for reform or change made by research participants.

A mixed methods qualitative research approach

This project is guided by an Indigenous Knowledge Framework, in which the research findings are based in the story telling and perspectives of Aboriginal Victorian people about their lived experiences and perspectives of private rental sector (see Part 1). The findings and stories were collected, and are presented, largely along the structure of the 'Renter's Journey' (Curry 2019), in which stories were recorded in a narrative form and included reflection on stages of the rental process.

The research was undertaken using five main approaches, triangulated within findings and conclusions chapters:

- Literature and policy reviews of existing evidence and approaches;
- Yarning circles with organisations in metropolitan and regional Victoria;
- Yarns with professional representatives who work in or in related fields to private rental housing and Aboriginal tenancies; and
- Yarns with Aboriginal Victorians with lived experience of the private rental sector.

Context: The significance of the private rental housing sector

Australia is a country dominated by cultures and aspirations geared to homeownership. The private rental sector in Australia has become increasingly significant in recent decades, as a longer–term rather than transitional home; at the time of the most recent 2016 Australian Census, a third of Australians were found to rent privately.

For Aboriginal Victorians, the private rental sector has also increased in significance in recent decades. Data from the 2016, 2011 and 2006 Census years indicates that the proportion of Aboriginal Victorians renting privately has increased in this 10–year period, from 27.9% to 35.4% of the population. This increase has occurred at the same time that that there has been a significant reduction in the overall proportion of Aboriginal Victorians living in social housing (from 30.1% in 2006 to 18.6% in 2016), as well as a more modest increase in the proportion of Aboriginal Victorians purchasing or owning their homes (an increase from 42% in 2006 to 46% in 2016).

Private rental housing is a potentially significant and increasingly important component of Aboriginal Victorian housing pathways, however existing evidence indicates significant barriers to private rental access and opportunities for Aboriginal and/or Torres Strait Islander Australians:

- There is significant international research on rental discrimination on the basis of ethnicity, and some research on rental discrimination based on other factors.
- In Australia, there is a small selection of research on ethnic rental discrimination, and a larger body of research on general rental discrimination and the associated issues of screening, risk–assessment and disadvantaged tenants.
- There is a need for more research regarding how the structural racism experienced by Aboriginal and Torres Strait Islander people manifests in their search for housing in the private rental sector.

A review of evidence highlights the importance of an intersectional research approach, the difficulty of proving unlawful discrimination and the need for further research differentiating between landlords and real estate agents in the realm of discrimination. Understanding these barriers is critical for resolving them.
Informed by the review of evidence and policies, this research examined Barriers, Impacts and Experiences, and Opportunities and Solutions, in Aboriginal Victorians' private rental journeys. In each case, data and analysis is organised by the stages of the Renter's Journey (Curry 2019), from establishing values and goals before even seeking a property, to exiting a property when the need for change arises.
In relation to barriers, impacts and experiences of Aboriginal Victorians in the private rental sector, as told to us by people with lived experience of tenancy (or seeking tenancy) and organisational professionals who work with them, our key findings are that:

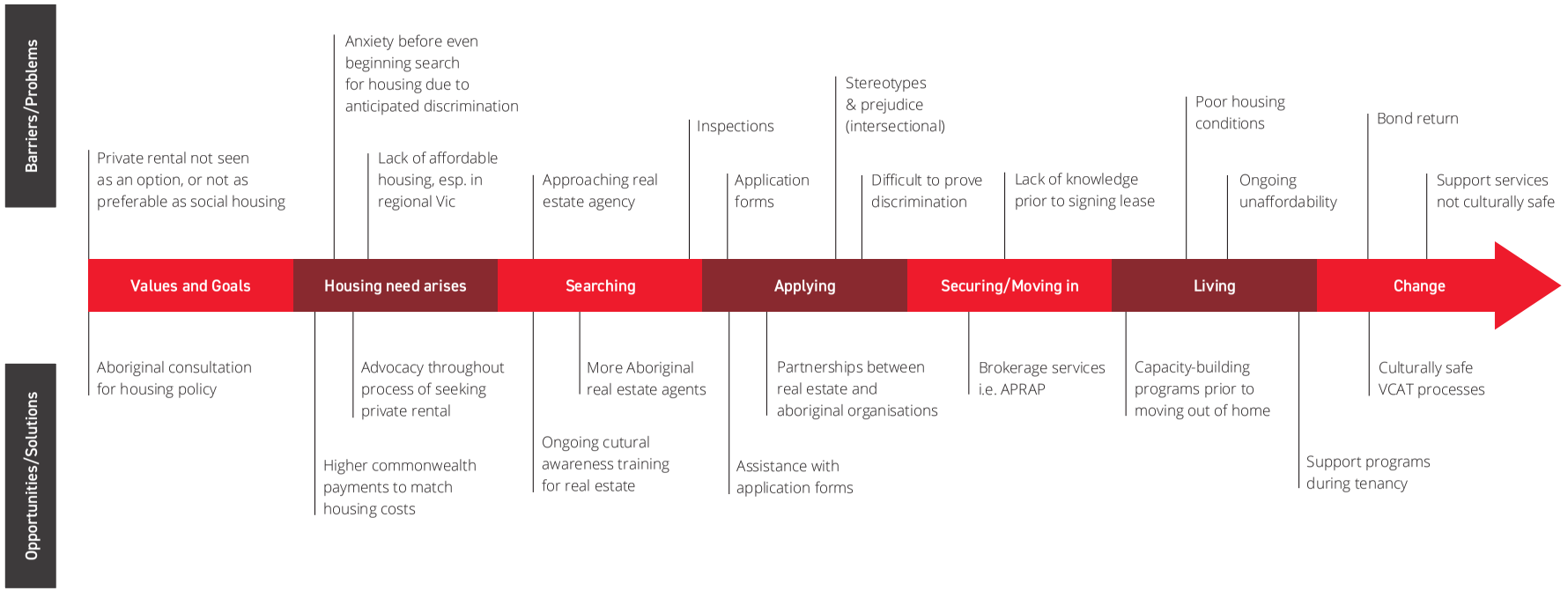
- Barriers arise at every stage of the Renter's Journey, due mainly to prejudice and discrimination as well as structural disadvantage.
- The 'Applying' stage gives rise to the most barriers.

In relation to Opportunities and Solutions, suggested and recommended by Aboriginal Victorians with lived experience of tenancy (or seeking tenancy) and organisational professionals who work with them, our key findings are:

- Many suggestions involve increased collaboration between Aboriginal–controlled organisations, government services and real estate services.
- Additionally, increased participation by Aboriginal people, in developing and facilitating housing solutions for Aboriginal people, is required.
- Specific solutions including increased transparency of processes, cultural training for real estate industry sectors, and additional mentoring and support for prospective and current tenants, are outlined in detail within the Report, in ways that can directly inform key stages of process solutions at all stages of the Renter's Journey.
- Programs such as Aboriginal Private Rental Access Programs (APRAP) and related support are found to show early promise as a bridge between discriminatory and exclusionary processes and practices, and better housing futures for Aboriginal Victorians.

Barriers, impacts and experiences, as well as opportunities and solutions reported on in this research are presented visually in summary form, over the page.

Summary figure: *Barriers/problems and opportunities/solutions for Aboriginal Victorians seeking housing in the private rental sector, mapped along the Renter's Journey*



Concluding Remarks

Research that includes the perspectives, viewpoints and lived experiences of Aboriginal Victorians, and Aboriginal people in Australia generally, about their housing experiences, needs and aspirations, is relatively rare. Our research, founded in frameworks of the Renter's Journey, housing aspirations and an Indigenous Knowledge Framework, provides cause for both concern and optimism.

For current and future generations of Aboriginal Victorians, private rental housing forms a necessary potential part of housing pathways. However, private rental can only form a significant and positive part of Aboriginal housing pathways where doors are open and access to housing opportunity is assured.

The systemic barriers and challenges facing Aboriginal Victorians examined in this Report represent an extension of long-term barriers and systemic discrimination that perpetuate cycles of disadvantage and disempowerment among Aboriginal people of Victoria. As explained in the voices of Aboriginal people with lived experience, these practices, cultures and processes act, in many ways, to lock Aboriginal Victorians out of private rental housing pathways "from the start". Intersectional forms of disadvantage are compounded, and widespread negative impacts for families and communities follow.

However, the experiences and stories of Aboriginal people with lived experience of private rental in Victoria also suggest there are grounds for optimism and points of promise for change. Most significantly, involving Aboriginal people's perspectives in the research reported here directs future efforts towards culturally appropriate, safe and informed partnerships for opportunities and to inclusive practices of private rental reform. Additionally, we find that as well as partnerships offering a means of 'opening the private rental door', it is essential that future development of policies, programs, practices and cultural reforms of the Victorian private rental sector include Aboriginal people as informants, mentors and experts. The concept of connection that is central to Aboriginal and Torres Strait Islander cultures is systemically absent. Greater connection between elements of the private rental sector may assist in Aboriginal Victorians feeling more connected and engaging in the sector.

Part 1: Introduction

1.1 Research background and aims

Swinburne University of Technology researchers were contracted by the Consumer Policy Research Centre, on behalf of the Office of the Commissioner for Residential Tenancies, Victorian Legal Aid and Aboriginal Housing Victoria to conduct research into discrimination and other barriers faced by Aboriginal Victorians trying to access the private rental market. The culmination of the research is this report, which aims to:

- provide analysis of systemic problems or access barriers Aboriginal people encounter accessing private rental, identified through the various parts of the research;
- include examples or case studies illustrating the problems or barriers to accessing private rental and any successful access strategies used by individuals or support services; and
- include any suggestions for reform or change made by research participants.

1.2 Research design and methods

Indigenous research methodologies

The multicultural nature of contemporary Australian society is more evident than ever with almost 30% of our population being born overseas and just over 3% of the population being Aboriginal and/or Torres Strait Islander (ABS 2021a; 2021b), and both proportions increasing. This diversity provides exciting challenges for researchers looking to understand and address the various challenges faced by many Australians, including the housing industry. Finding relevant and effective ways to conduct research is clearly one such challenge.

Academia is an institution grounded in tradition, and particularly tradition grounded in our colonial, European heritage. For many, such research traditions have become limiting in conducting research with culturally diverse peoples. Alternative ways of researching have become not only desirable, but almost a necessary element of contemporary research and knowledge creation. In the case of research with Indigenous Australians, learning and understanding non–Western research methods is crucial to cultural understanding.

In this context, the notion of Indigenous knowledge has become a vital tool. Emerging as a globally legitimate academic field of inquiry over the past three decades, concepts of Indigenous knowledge provide multiple ways for researchers to begin to learn and understand about not only Indigenous cultures, peoples and histories and their position on contemporary society, but also the broader community and the interactions within. Sheehan explains that such alternative methodologies have merit in academia as the key method in the dominant research culture remains evidence–based research (Sheehan 2011). The key for researchers today is that evidence-based research can accept methodological diversity, so that multiple approaches can be utilised without one being favoured over another (Peters 2017).

At a fundamental level there are inherent distinctions between Western and Indigenous forms of knowledge that Semali and Kincheloe (1999) highlighted through a connection–fragmentation nexus. Western knowledge concepts emerge from the European Enlightenment, and in particular, Cartesian dualist separations of mind and body that tend to categorise and fragment contemporary knowledge into 'disciplines' (e.g. science, law, business, mathematics etc.). Indigenous knowledge systems are focussed on recognition of connections between humans and our ecosystems–all things (Spinney et al. 2020). Such methods are embedded in culture, cultural experiences and contexts, and distinguish themselves through an inherent connectedness to all things (Battiste 2009; Nakata 2004; Semali and Kincheloe 1999).

Indigenous knowledge systems are essentially human–based and share a number of characteristics with Western Knowledge, although there are unique elements. In particular, Peters (2017) identified four main characteristics that both distinguish Indigenous knowledge and are its essential elements: connectedness; reciprocity; context; and reflexivity.

- Connectedness (or relationality) refers to how indigenous knowledge highlights and is grounded in relationships. It shows how all things around us are connected and that Indigenous knowledge is a method of learning about and understanding your own connection to these things, including land, language, history and the environment (including plants, animals and intangible elements such as dreams and visions). Indigenous Knowledge not only recognises that we are connected to every part of the world around us, but helps us to identify these connections.
- Reciprocity is the acknowledgment of a responsibility to community. It challenges the Western assumptions of scholarly ownership of knowledge, and sees knowledge as a shared responsibility. When conducting research on Indigenous peoples, for example, developing a mutual understanding of the aims for the research and the benefits to the Indigenous community is vital before the research takes place. Any knowledge derived therefore is shared between the researcher and the community and should remain part of ongoing and free dialogue.
- Context refers to the locations of the knowledge (in a geographic sense) and the inherent specificity of it. Simply put, this means that Indigenous knowledge remains specific to certain groups and the land to which they are connected. Indigenous Knowledge reflects how Indigenous groups know themselves, each other and their environment. It is fluid and changes over time to reflect the changing environment from which it comes.
- Reflexivity is the responsibility to ensure that knowledge is not only shared, but maintains the connections discussed above. Research about Indigenous people that creates new knowledge should not be conducted as an end point, but become the starting point for a new cycle of knowledge. In this respect, the connections must be maintained and not only by informed by the knowledge, but inform it. Reflexivity ensures that knowledge and knowledge sharing is a never–ending story (Peters 2017, 183).

This project was conducted with these principles in mind. As an overarching concept, the data was collected with a view to 'gathering stories' of the Aboriginal participants, and by following and understanding the principles of connection, reciprocity, reflexivity and context.

1.3 Research framework

The Renter's Journey

The Renter's Journey report, written by Curry (2019) for the Consumer Policy Research Centre, uses a tool called "consumer journey mapping, well known in the private sector as a way to improve service processes and user experience, but to date not widely used in policy analysis" (Curry 2019, 3). The report creates maps of the 'journey' that renters take as they go through the renting process, marking along the way critical 'pain points' where issues arise and policy could intervene.

The eight stages of the renter's journey are: Values and Goals; Need Arises; Searching; Applying; Securing; Moving In; Living; Change (Curry 2019, 23). The framework acknowledges the challenges present at all steps of renting, and takes into account the complex emotions that may arise at each stage.

The renter's journey provides a useful framework for analysing discrete stages of rental processes as well as understanding the narrative of the navigation individuals and communities make through the rental stages, over time. We drew on the renter's journey framework in this research as:

- a framework for undertaking fieldwork with participants, in a way that is consistent with Indigenous Knowledge Frameworks in which narrative and stories are able to be shared with coherence, chronologically; and
- a structure for presentation of the original analysis presented throughout this Report, including in the analysis of stages of rental journeys (Parts 5 and 6).

Housing aspirations

This research is also informed by a 'housing aspirations' approach (Stone et al. 2020; Crawford and McKee 2016). Focusing on aspirations rather than current occupancy draws attention to the values, goals, plans and strategies of individuals and households in relation to their housing. This approach encourages us to look beyond the current housing of residents as a form of expressed demand for housing of particular types or tenures–and to assess what residents' ideal form of housing is, including at key stages of the lifecourse.

Aspirations are shaped by opportunities and priorities, suggesting that the gap is likely to be tangible rather than imagined (Crawford and McKee 2016), and that constrained aspirations have very real effects for those experiencing them:

> *It is important to understand how, why and for whom aspirations may be constrained. Building upon a housing aspirations gap framework is a focus on discrete attributes of housing, which recognises that housing provides a 'bundle of services' (Bassett and Short 1980). Policy development requires evidence about what households want from the 'housing bundle' in terms of key shelter and non–shelter aspirations. 'Shelter' includes control of occupancy and reduced life–time housing costs, while 'non–shelter' includes stability/flexibility, psycho–social (ontological) security and wealth accumulation (Bridge, Cockburn–Campbell et al. 2003).*

In a large national study, Stone et al. (2020) examined the housing aspirations of low to moderate income households across the lifecourse, to assess whose housing aspirations were being met well by their current housing and living arrangements, which population groups were experiencing the largest 'aspirations gaps'–the difference between housing being occupied and the housing residents indicate would support them well at that life stage – and how these aspirations and aspirations gaps manifest across population groups and locations nationally in Australia.

The research included a dedicated focus on Indigenous Australian households. Interview data provided a means of comparing the housing aspirations of mid–life non–Indigenous and Indigenous people. Overall, the results indicated that at all stages of the lifecourse, Aboriginal and Torres Strait Islander people's housing aspirations gaps were greater than for non–Indigenous Australians:

> *The range of Indigenous participants and perspectives to this Inquiry is diverse and varied. Many housing aspirations are shared regardless of whether participants are Indigenous or not; of all people a large majority want a safe, long–term home. However this Inquiry has also revealed through in–depth qualitative interviews in three states that Indigenous Australians find it more difficult to reach their housing aspirations than others in the same life stage. (Stone et al. 2020)*

Importantly, the study identified the need for evidence in which the aspirations of Indigenous individuals and communities are examined in relation to key housing pathways, including those related to the private rental sector–and that a dearth of such evidence currently exists

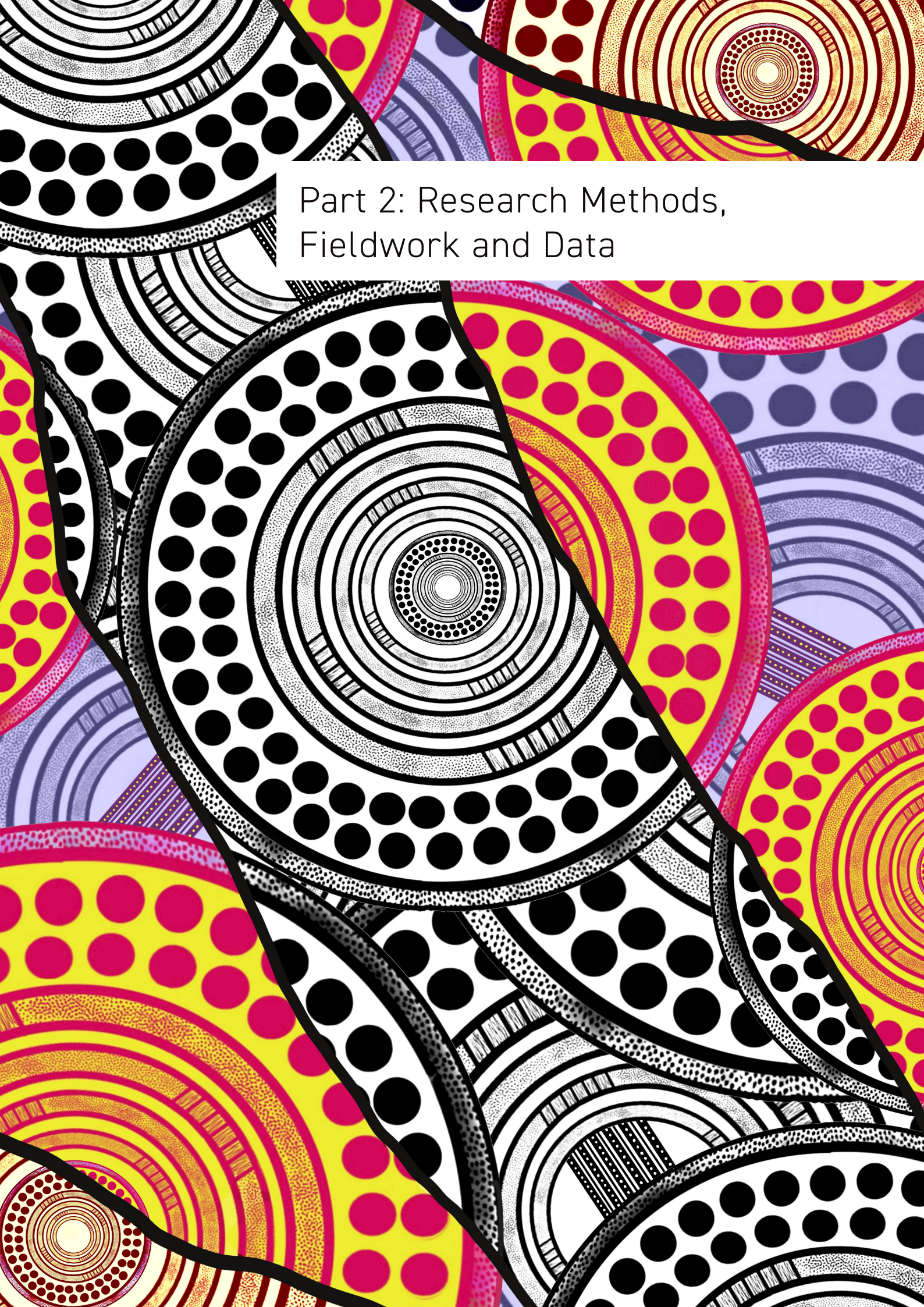
1.4 Terms and language used in this Report

Within this Report a range of literature, policy, and data sources are drawn from that use a range of terms to refer to Aboriginal people and cultures. Throughout this report we refer to First Nations people(s) who participated in the research and who currently reside in Victoria as "Aboriginal", "Aboriginal Victorians", or "Aboriginal and/or Torres Strait Islander(s) people(s)". We use the word "indigenous" when referring to a broader (e.g. international) First Peoples context. When referencing other sources, the terminology used by each source is used here.

"Community" refers to and acknowledges all Aboriginal people living in Victoria. We use the phrases "Aboriginal" and Communities (plural) to acknowledge the diversity of Aboriginal people and communities, their different histories, political dynamics, social situations and cultural characteristics. Some Aboriginal people will prefer to use other terms to convey their mob or clan group: for example, Wurundjeri, Boonwurrung, Taungerong, and Wathaurong; some Aboriginal people from Victoria may prefer "Koori" (a collective term in use in south-eastern parts of Australia rather than a mob or clan name). When we refer to Elders and Traditional Owners we have written these words with a capital letter to show deep respect we have for these positions and their significance in the Community. We have also written Country in capital to show the importance and sacredness of Land and Country and Aboriginal and Torres Strait Islander connections to it.

1.5 Structure of this report

The remainder of this Report is set out as follows:
Part 2 establishes the research methods, fieldwork and data analysis approaches taken in the research and is supported by fieldwork materials at Appendix A;
Part 3 examines the current private rental context in Victoria and identifies relevant recent policies and policy directions geared to supporting Aboriginal housing pathways, including select national and international examples;
Part 4 provides an overview of existing literature focused on access barriers to renting and rental discrimination, drawing from both Australiana and international literature;
Part 5 is the first of two dedicated chapters in which original thematic analysis of the voices, viewpoints and experiences gathered in original fieldwork for this research are presented. This part focuses on barriers, impacts and experiences;
Part 6 is the second chapter analysing the voices, viewpoints and experiences of participants to the research. This part focuses on solutions and opportunities;
Part 7 concludes the research by summarising the research findings and pointing to key directions.
Parts 1–7 of the Report are supported by a **Reference list** of references used in the Report and Appendices related to background contextual analysis of Census data, fieldwork tools and summaries associated with the conduct of this research.



Part 2: Research Methods, Fieldwork and Data

2.1 A mixed methods qualitative research approach

This project is guided by an Indigenous Knowledge Framework, in which the research findings are based in the storytelling of Aboriginal Victorian people about their lived experiences and perspectives of the private rental sector (see Part 1). The findings and stories were collected, and are presented, largely following the structure of the 'renter's journey' (Curry 2019), in which stories were recorded in a narrative form and included reflection on stages of the rental process.

Literature and policy reviews of existing evidence

The first parts of the methodology are:

1. Context: An analysis of Australian Bureau of Statistics Census data showing location and key demographic attributes of Aboriginal Victorian people and renting, including a spatial account of major rental locations in Victoria, and;
   a review and collation of select Victorian, national and international policy approaches to supporting improved access to privately rented housing by Aboriginal Victorian, Aboriginal and Torres Strait Islander Australians and/or First Nations peoples in international context (Part 3);
2. Existing evidence: A review of literature, including grey literature (reports, policy evaluations, reviews) and academic literature (journal articles, books), focused on identification of key themes related to access to privately rented housing and the potential role discrimination plays as a barrier to the private rental sector nationally/ internationally (Part 4).

Yarning circles and yarns as an Indigenous Methodology

Three types of yarns were undertaken, to collect primary data and insights for the project (presented in Parts 5 and 6):

3. Yarning circles were hosted online, in which the perspectives and insights of people working in organisations directly associated with supporting Aboriginal Victorians were sought and shared. The first Yarning Circle included metropolitan participants, with the second including regional participants. A majority of participants were Aboriginal Victorians. Yarning circles are designed as an open discussion rather than researcher-led, and encourage and embrace participant perspectives.
4. Individual/group yarns with individuals from housing, homelessness, property and real estate sectors were undertaken to focus on issues raised in the Yarning Circles, in more depth, and to ensure that a wide range of perspectives were included in the research. A mix of Aboriginal and non-Aboriginal individuals participated in these yarns.

Table 1: *Yarns with professional participants, showing number of participants and location*

Yarning Circles with Organisations	1 x metropolitan group (8 participants)	1 x regional group (6 participants)
Yarns with Professionals	6 x metropolitan participants	6 x regional participants

All participants in the Metropolitan and Regional Yarning Circles with Organisations were selected from housing and homelessness organisations, and all had current roles involving direct client/tenant experience.

The yarns with individual professionals were also split between metropolitan and regional areas, ranging from participants based in far western regional Victoria, to Gippsland, Bass Coast, regional areas around smaller cities of Ballarat and Bendigo, as well as a mix of outer, middle and inner suburban areas of Melbourne.
In numerous instances, professionals from the Yarning Circles and individual Yarns had experience across sectors (such as government, not for profit, industry/property sector) in addition to their current role.
Of the 12 individual professionals:

- one was a current licensed real estate agent, with three others having had prior real estate agency experience;
- two worked in homelessness and/or crisis accommodation programs that were dedicated to working with Aboriginal clients;
- five worked in various housing assistance support schemes, including Aboriginal–specific programs;
- one worked in a legal organisation, and;
- three worked in Aboriginal-specific social housing allocation and/or support programs.

5. Individual yarns with Aboriginal Victorians wanting to live in/not wanting to live in private rental housing, living in private rental housing and/or having previously lived in private rental housing were undertaken to understand stories and lived experience of Aboriginal private renting. Participants were recruited through a variety of means, including via promotion of the study within Aboriginal services and organisations, via flyers to a wide range of housing and associated organisations and snowballing techniques, whereby information about the study could be spread via word of mouth between friends, families, communities, and/or between organisations and clients. Eleven of the yarns were conducted online due to COVID-19 related restrictions, with eight undertaken face-to-face by the research team.

Table 2: *Yarns with participants, showing stage of rental journey per participant*

	Housing of tenant participants at the time of the study		
Yarns	**Prior to private rental**	**Living in private rental**	**Lived in private rental**
Participants N = 19	1 homeless 1 Aboriginal Housing 1 Prospective private tenant	3 share-house tenants 3 tenants renting with partner 3 single parent tenants 1 adult child renting with parent 3 single person tenants 1 couple parent tenant	2 previous tenants, each now home purchasers

Fieldwork materials used in recruitment and conduct of yarning circles and yarns are included at Appendix A. In all cases, culturally safe conditions were provided and supported for the research, including the option of having the presence of an Aboriginal member of the research team and/or community worker via Aboriginal Housing Victoria. This was offered in all cases but in some cases was not requested. In most cases, yarns were conducted by the lead researchers.

2.2 Triangulation and data analysis

Data from all research approaches above have been triangulated in the analysis of rental stories and experiences presented in Parts 5 and 6 of the Report. Themes that emerged in policy and literature reviews informed and guided yarns with participants. Yarning circles and yarns have been analysed to corroborate themes emerging in Parts 5 and 6 of the analysis, as well as to identify additional narratives (for example, where tenants highlight issues that may not have arisen in yarns with organisational professionals, or vice versa).

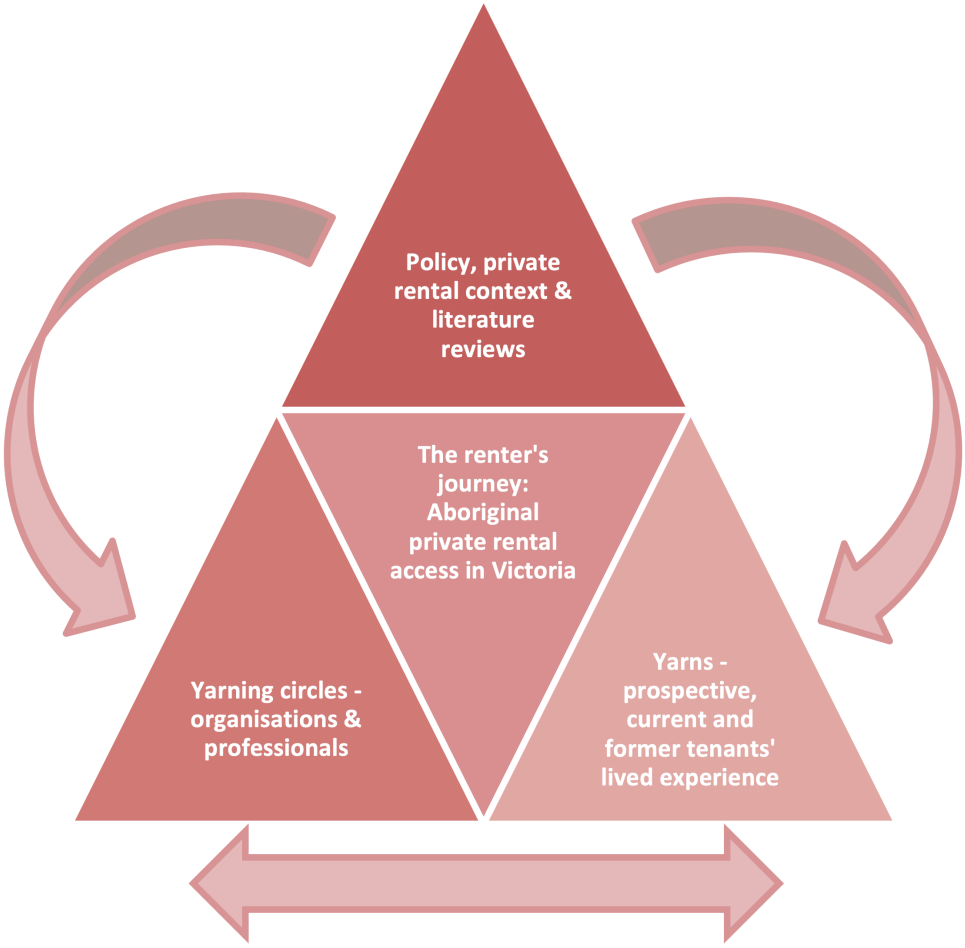
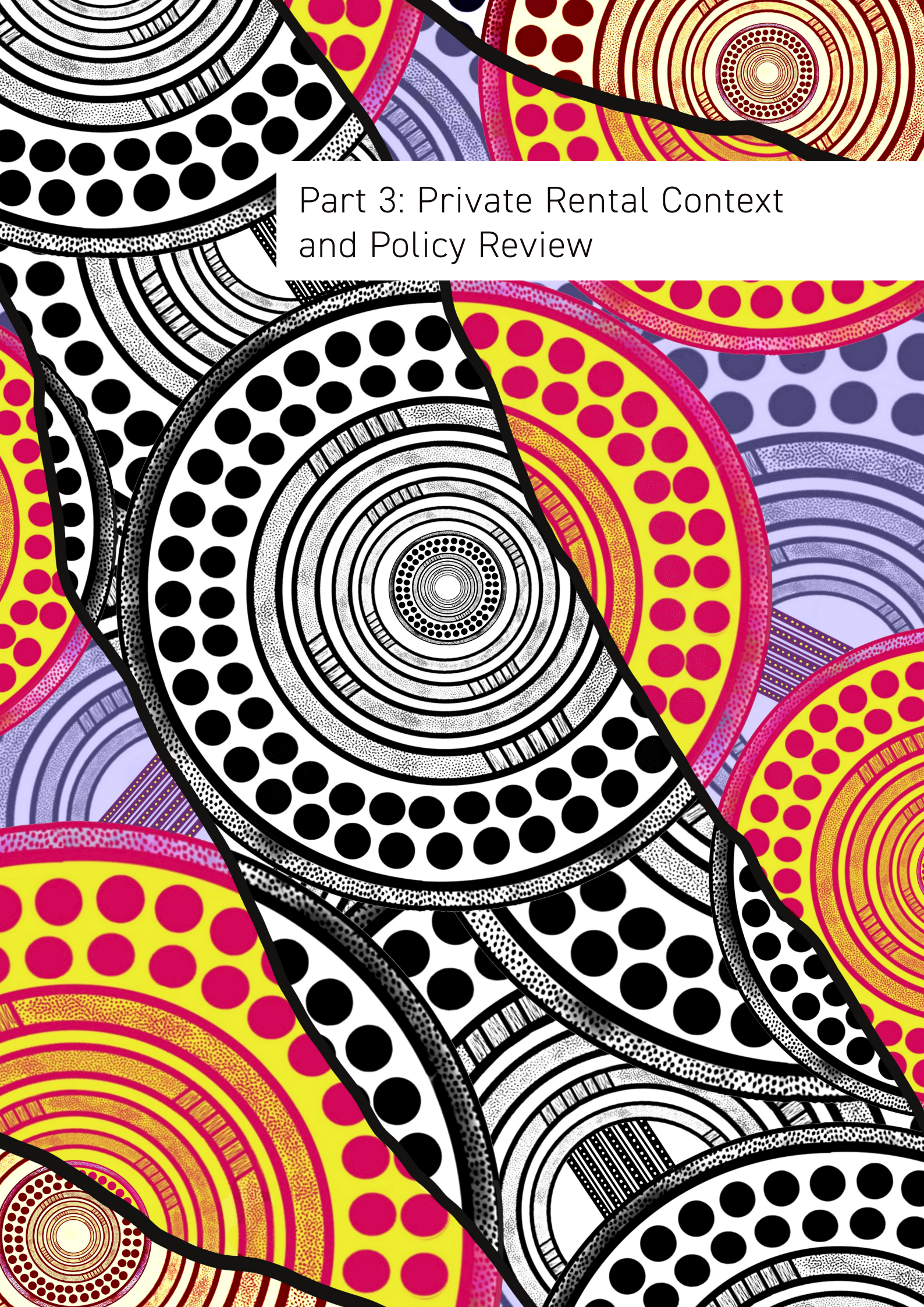


Figure 1: *Triangulation of data to examine the renter's journey, including barriers and challenges, and solutions and opportunities*

Insights from the policy, context and literature reviews were used to support the design of guides and schedules for Yarning Circles and Yarns within the fieldwork stages of the research. Analysis of narratives, stories and insights about the private rental sector and the lived experience of private rental by study participants were analysed simultaneously.

Part 3: Private Rental Context and Policy Review



Key points

- The private rental sector is an increasingly significant housing tenure in Australia, now housing more than a third of all Australians, many of whom will live in privately rented homes for lengthy periods or all of life.
- Shortages of social housing coupled with high costs of home purchase mean that privately rented dwellings provide a significant and necessary housing option for metropolitan and regional-based Aboriginal residents within Victoria (see Appendix C for detailed breakdown of locations and tenure).
- Existing evidence indicates barriers to private rental access for Aboriginal Victorians reduce their housing opportunities, with a range of policy interventions designed to improve access to privately rented dwellings.

3.1 Context: The significance of the private rental housing sector

Australia is a country dominated by cultures and aspirations geared to homeownership (Stone et al. 2021; Burke et al. 2020). The private rental sector in Australia has become increasingly significant in recent decades, as a longer-term rather than transitional home (Pawson et al. 2021; Hulse 2019; Stone et al. 2013). Whereas once, the sector was considered more of a transitional tenure between leaving a family home, and home purchase (Burke et al. 2014), this is no longer the case. At the time of the most recent 2016 Australian Census, a third of Australians were found to rent privately (Hulse et al. 2019). Internationally, the private rental sector features as an increasing tenure form in countries similar to Australia. However, recent evidence indicates that the privately rented housing sector in Australia is unusual by international standards in that it is characterised by relatively 'light touch' regulation, in internationally comparative terms (Hulse 2019), and is underpinned by a large number of small-scale investors, rather than institutional investor sectors. The implication of this second point is an emphasis on rapid financial returns on investment, rather than long-run housing strategy (Pawson et al. 2021).

In many parts of Australia, residential tenancy reforms have been undertaken in very recent years that respond to the need to improve balance between the rights of tenants with those of landlords/investors (Martin et al. 2018; Hulse et al. 2018). This generally includes a focus on: terms of leases and promotion of longer-term residency; increased housing conditions and quality; changes to grounds for evictions and cessation of leases; and the ability of residents to modify dwellings (Pawson et al. 2021; Stone et al. 2021; Hulse et al. 2018).

3.2 Context: The significance of private rental for Aboriginal Victorians

For Aboriginal Victorians, the private rental sector has also increased in significance in recent decades. Data from the 2016, 2011 and 2006 Census years, at Figure 2 below, indicates that the proportion of Aboriginal Victorians renting privately has increased in this 10-year period, from 27.9% to 35.4% of the population. This increase has occurred at the same time that that there has been a significant reduction in the overall proportion of Aboriginal Victorians living in social housing (from 30.1% in 2006 to 18.6% in 2016), as well as a more modest increase in the proportion of Aboriginal Victorians purchasing or owning their homes (an increase from 42% in 2006 to 46% in 2016).

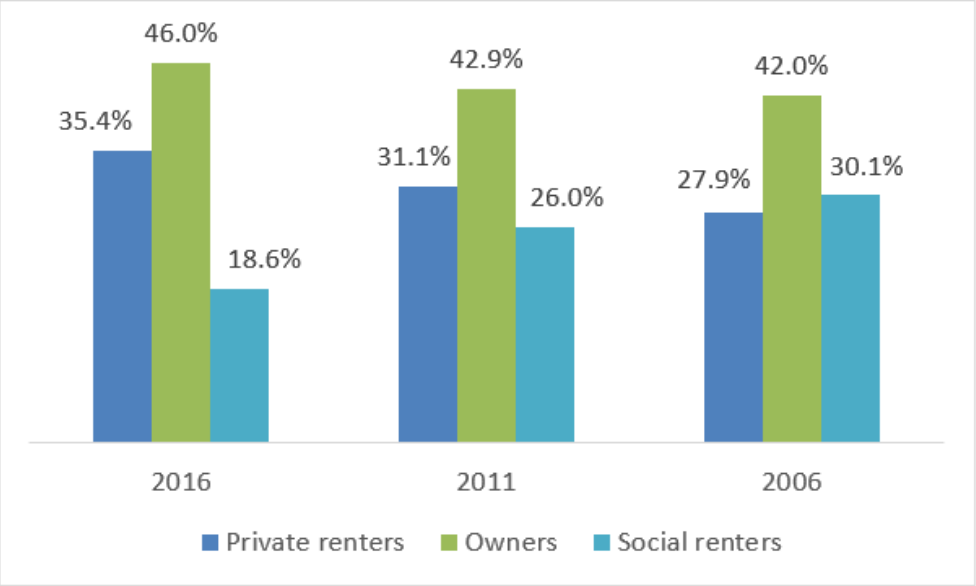


Figure 2: *Percentage of Aboriginal Victorians by tenure in Census 2006, 2011 and 2016, Victoria. Source: Australian Bureau of Statistics Census years 2006, 2011, 2016, original analysis.*

The importance of private rental housing for Aboriginal Victorians is seen within metropolitan and regional parts of the state. Figure 3 and Appendix C show that at the time of the 2016 Census there were slightly more Aboriginal people living in metropolitan Melbourne (n= 24,294) compared to regional Victoria (n= 23,509). The highest population of Aboriginal Victorians are located in Greater Geelong (n= 2,389), Greater Shepparton (n= 2,187), Mildura (n= 2,069), Greater Bendigo (n= 1,849) and Wyndham (n= 1,747). The first four LGAs are in regional Victoria and Wyndham is an outer Western suburb in metropolitan Melbourne. The highest proportion of Aboriginal and Torres Strait Islanders compared to all population are located in Swan Hill (3.9%), Mildura (3.8%), Greater Shepparton (3.5%), East Gippsland (2.9%) and Wodonga (2.5%). All these LGAs are in regional Victoria.

Figure 4 and Table 3 show the number of Aboriginal Victorians who are private renters. The most private renters are in Greater Geelong (n=734), Wyndham (n=722), Greater Bendigo (n=669), Mildura (n=658) and Whittlesea (n=588).

Figure 5 and Table 3 show the proportion of Aboriginal and/or Torres Strait Islanders who are owning or renting from private and social landlords in the LGAs, showing areas with largest populations of Aboriginal residents. In terms of housing tenure share, those locations with most Aboriginal private renters are Wyndham (46.8%), Melton (41.3%), Wodonga (40.2%), Greater Bendigo (39.0%) and Ballarat (38.9%). The most Aboriginal owners are in Yarra Ranges (67.3%), Mornington Peninsula (56.7%), Casey (55.7%), Frankston (51.3%) and Melton (51.0%). The highest proportion of Aboriginal social renters are in East Gippsland (38.6%), Mildura (34.0%), Darebin (33.6%), Greater Shepparton (28.1%) and Latrobe (27.6%). Importantly, private rental housing across both regional and metropolitan locations within Victoria point to diversified housing pathways and opportunities.

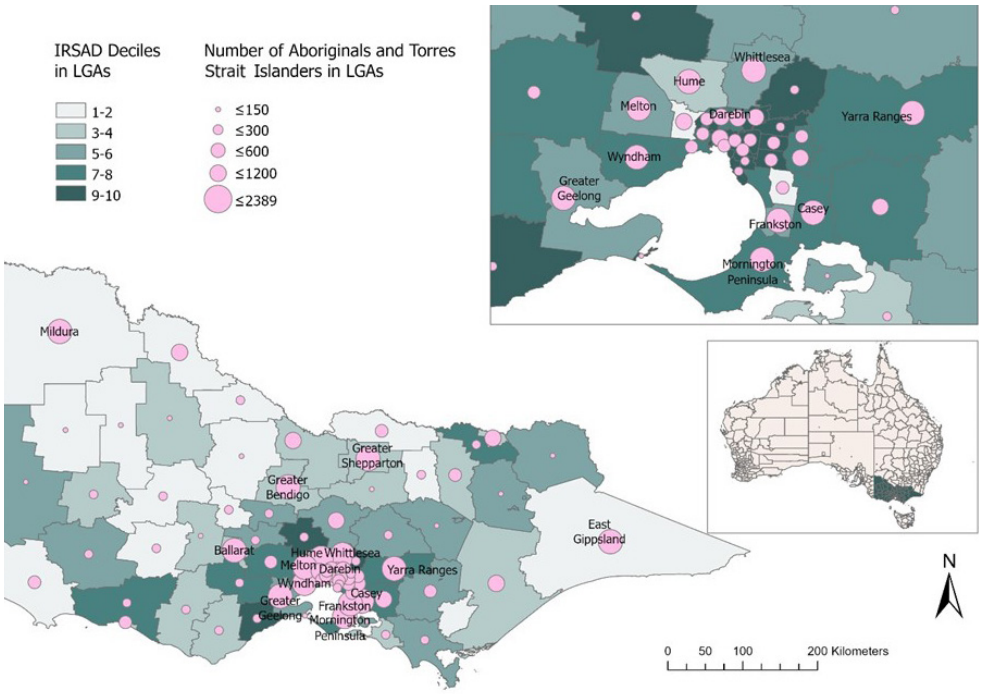


Figure 3: *Number of Aboriginal persons, in LGAs (Victoria). Source: Australian Bureau of Statistics Census 2016 (TableBuilder)*

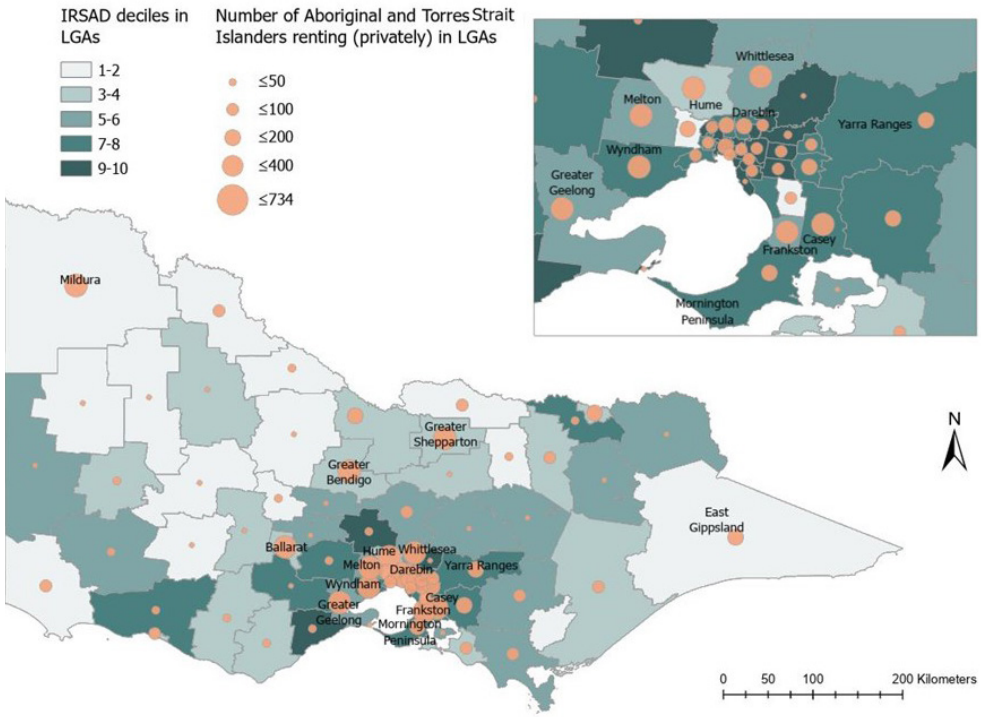


Figure 4: *Number of Aboriginal persons renting from private landlords, in LGAs (Victoria). Source: Australian Bureau of Statistics Census 2016 (TableBuilder).*

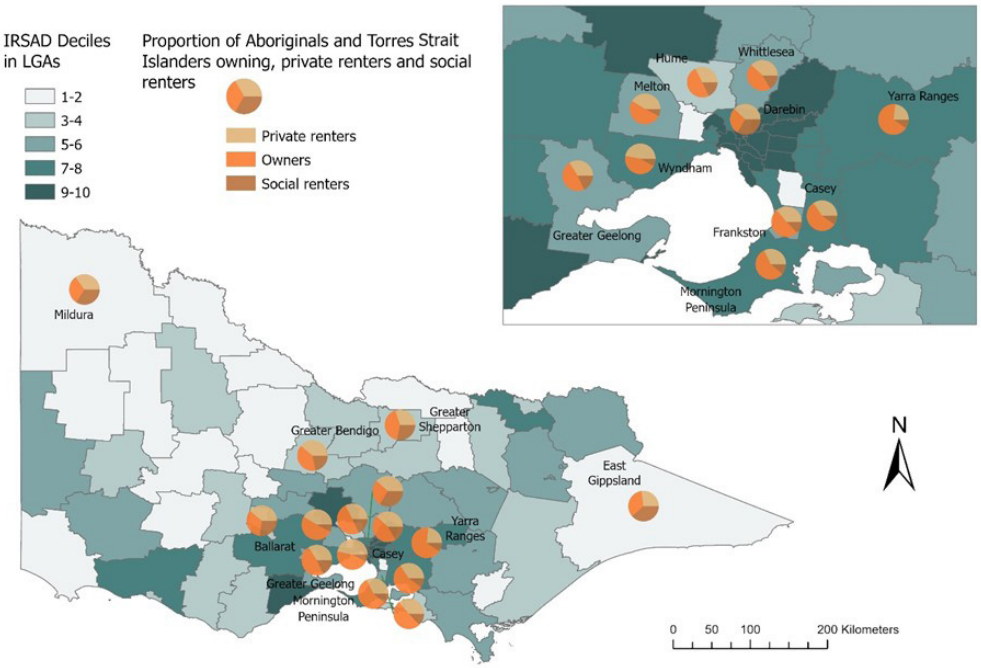


Figure 5: *Proportion of Aboriginal persons who own, or rent from private and social landlords in LGAs (showing LGAs with highest numbers of Aboriginal residents). Source: Australian Bureau of Statistics Census 2016 (TableBuilder)*

Table 3: *Number of Aboriginal persons who own their housing, or rent from private and social landlords in Victoria by LGA.*

	Aboriginals and/or Torres Strait Islanders						
LGA	Private renter		Owner		Social renter		Total
	n	%	n	%	n	%	n
Alpine (S)	37	38.1	55	56.7	5	5.2	97
Ararat (RC)	31	32	58	59.8	8	8.2	97
Ballarat (C)	531	38.9	466	34.2	367	26.9	1,364
Banyule (C)	182	28.8	313	49.5	137	21.7	632
Bass Coast (S)	131	46.1	146	51.4	7	2.5	284
Baw Baw (S)	124	27.9	221	49.8	99	22.3	444
Bayside (C)	42	24.9	96	56.8	31	18.3	169
Benalla (RC)	67	35.4	77	40.7	45	23.8	189
Boroondara (C)	135	47	130	45.3	22	7.7	287
Brimbank (C)	318	43.9	258	35.6	149	20.6	725
Buloke (S)	19	29.7	36	56.3	9	14.1	64
Campaspe (S)	204	26.6	340	44.4	222	29	766
Cardinia (S)	285	39	397	54.4	48	6.6	730
Casey (C)	523	34.5	845	55.7	150	9.9	1,518
Central Goldfields (S)	51	31.5	87	53.7	24	14.8	162
Colac-Otway (S)	75	31.8	127	53.8	34	14.4	236
Corangamite (S)	71	52.6	64	47.4	0	0	135
Darebin (C)	394	38.1	293	28.3	348	33.6	1,035
East Gippsland (S)	305	27.2	383	34.2	433	38.6	1,121
Frankston (C)	428	36.1	608	51.3	150	12.6	1,186
Gannawarra (S)	63	35.2	99	55.3	17	9.5	179
Glen Eira (C)	120	54.5	89	40.5	11	5	220
Glenelg (S)	144	34.4	183	43.7	92	22	419
Golden Plains (S)	13	7	172	93	0	0	185
Greater Bendigo (C)	669	39	672	39.2	373	21.8	1,714
Greater Dandenong (C)	160	35.3	137	30.2	156	34.4	453
Greater Geelong (C)	734	34.1	1,029	47.8	391	18.2	2,154
Greater Shepparton (C)	575	29.9	808	42	540	28.1	1,923
Hepburn (S)	48	35.3	84	61.8	4	2.9	136
Hindmarsh (S)	9	13.8	48	73.8	8	12.3	65
Hobsons Bay (C)	171	39.3	199	45.7	65	14.9	435
Horsham (RC)	85	33.5	91	35.8	78	30.7	254
Hume (C)	441	32.5	673	49.6	244	18	1,358
Indigo (S)	62	35.8	111	64.2	0	0	173
Kingston (C)	171	31.5	312	57.5	60	11	543
Knox (C)	231	32.9	406	57.8	65	9.3	702

Latrobe (C)	376	33.4	439	39	310	27.6	1,125
Loddon (S)	28	24.3	87	75.7	0	0	115
Macedon Ranges (S)	61	22	201	72.6	15	5.4	277
Manningham (C)	72	36.5	108	54.8	17	8.6	197
Mansfield (S)	9	18	41	82	0	0	50
Maribyrnong (C)	173	44.4	128	32.8	89	22.8	390
Maroondah (C)	170	31.7	277	51.6	90	16.8	537
Melbourne (C)	205	65.3	51	16.2	58	18.5	314
Melton (C)	467	41.3	576	51	87	7.7	1,130
Mildura (RC)	658	34.9	585	31.1	641	34	1,884
Mitchell (S)	169	29.1	361	62.1	51	8.8	581
Moira (S)	159	36.2	221	50.3	59	13.4	439
Monash (C)	127	33.9	165	44	83	22.1	375
Moonee Valley (C)	184	47.3	172	44.2	33	8.5	389
Moorabool (S)	87	24.9	236	67.4	27	7.7	350
Moreland (C)	367	48.6	288	38.1	100	13.2	755
Mornington Peninsula (S)	369	32.2	650	56.7	128	11.2	1,147
Mount Alexander (S)	44	28.6	88	57.1	22	14.3	154
Moyne (S)	52	31	81	48.2	35	20.8	168
Murrindindi (S)	39	22.8	123	71.9	9	5.3	171
Nillumbik (S)	27	12.2	186	84.2	8	3.6	221
Northern Grampians (S)	42	26.8	86	54.8	29	18.5	157
Port Phillip (C)	170	50.7	88	26.3	77	23	335
Pyrenees (S)	27	30.3	62	69.7	0	0	89
Queenscliffe (B)	0	0	8	100	0	0	8
South Gippsland (S)	114	46.5	116	47.3	15	6.1	245
Southern Grampians (S)	53	25.9	108	52.7	44	21.5	205
Stonnington (C)	161	57.9	89	32	28	10.1	278
Strathbogie (S)	41	43.2	51	53.7	3	3.2	95
Surf Coast (S)	63	32.6	125	64.8	5	2.6	193
Swan Hill (RC)	171	24.4	233	33.2	298	42.5	702
Towong (S)	37	50	33	44.6	4	5.4	74
Unincorporated Vic	5	100	0	0	0	0	5
Wangaratta (RC)	147	40.3	149	40.8	69	18.9	365
Warrnambool (C)	176	35.6	162	32.8	156	31.6	494
Wellington (S)	158	30	280	53.2	88	16.7	526
West Wimmera (S)	6	20	24	80	0	0	30
Whitehorse (C)	119	36.8	163	50.5	41	12.7	323
Whittlesea (C)	588	38	705	45.5	255	16.5	1,548
Wodonga (C)	343	40.2	293	34.3	218	25.5	854
Wyndham (C)	722	46.8	700	45.4	120	7.8	1,542

Yarra (C)	152	41.5	105	28.7	109	29.8	366
Yarra Ranges (S)	293	23.1	854	67.3	122	9.6	1,269
Yarriambiack (S)	22	30.6	47	65.3	3	4.2	72
Total	15,102	35.4	19,658	46	7,938	18.6	42,698

Note: this table does not include Aboriginal persons in other tenure types or who did not report tenure type
Source: Australian Bureau of Statistics Census 2016, TableBuilder.

Challenges to private rental access: Ongoing impacts of colonisation and discrimination against Aboriginal and Torres Strait Islander people

The damaging legacies of the colonisation of Australia can be evidenced in many measures. Aboriginal and Torres Strait Islander people are "the most disadvantaged cultural group in areas such as health, welfare, education, incarceration, housing and income" (Peters 2017, 93). The 2020 Closing the Gap report shows that more progress |is needed to close the gap between Aboriginal people and non–Aboriginal people in the areas of child mortality, reading, writing and numeracy skills for children, and school attendance rates–and, crucially, "the target to close the gap in life expectancy by 2031 is not on track" (Australian Government 2020, 11). Aboriginal and Torres Strait Islander people constitute 2% of the national population, but 27% of the national prison population (Australian Law Reform Commission 2017, 21).

There is also persistent discrimination against Aboriginal and Torres Strait Islander people, despite the implementation of anti-discrimination laws. As well as structural discrimination, which contributes to the discrepancies outlined above, there is also interpersonal discrimination in the form of racist attitudes. Studies on racist attitudes in Australia frequently report overt racism against Aboriginal and Torres Strait Islander people. In a report by Blair et al. (2017), commissioned by SBS for the documentary Is Australia Racist?, they note, "The rates of racism experienced by Aboriginal and Torres Strait Islander participants were much higher than non-Aboriginal and Torres Strait Islander participants and also for those respondents who spoke a language other than English compared to those who only speak English" (Blair et al. 2017, 10). The most common reported setting for experiencing racism was within educational institutions such as schools and universities (Blair et al. 2017, 10). Racism is also prevalent in Australian media, as detailed in a report by All Together Now (2019) on 'race-related social commentary' in Australian newspapers and television. Of note, the report found that Aboriginal and Torres Strait Islander people received the third-most frequent negative coverage, after Muslims and Africans (All Together Now 2019, 16). In terms of overt racism, Aboriginal and Torres Strait Islander people were the group most frequently depicted through negative stereotyping. 'Indicating that someone gets preferential treatment due to their race' and 'Framing Western culture & values as superior to that of others' were also more frequent in coverage of Aboriginal and Torres Strait Islander people than for other groups (All Together Now 2019, 18). Evidently, the stereotype that Aboriginal and Torres Strait Islander people receive 'preferential treatment' conflicts with the reality of discrimination both overt and implicit. Implicit bias against Aboriginal and Torres Strait Islander people may also be held by those who do not act 'overtly' racist, as a study by Shirodkar (2018, 25) found that, "The results in this dataset show that regardless of identity, Australian participants of the test held, on average, an implicit or unconscious bias against Aboriginal and Torres Strait Islanders. Given the large sample size, the results are robust." Indeed, "75 per cent of Australian participants had a positive bias score, i.e. in favour of Caucasian faces" (Shirodkar 2018,

11). These results have important implications for attempts to tackle discrimination, as unconscious biases may be harder to undo.

Established housing–related issues experienced by Aboriginal and Torres Strait Islander people

In line with the disadvantages experienced in the areas of health, education and incarceration rates, Aboriginal and Torres Strait Islander people also experience well–established housing issues. These issues are not unique to Australia, as Indigenous people experience systemic housing problems such as homelessness, overcrowding and poor housing conditions in Canada (Rodrigues et al. 2020; Webster 2015), the United States (Housing Assistance Council 2013; Pindus et al. 2017) and New Zealand (Lysnar et al. 2016; Paul et al. 2020).

In an inquiry into the funding and delivery of homelessness-reduction programs for Indigenous Australians, Spinney et al. (2016, 9) report that "Indigenous Australians are over-represented as clients of homelessness services, making up 2.5 per cent of the total Australian population, but around 9 per cent of the total homeless population. The kind of homelessness experienced by Indigenous Australians also tends to be more severe."

In Victoria, the problem of Aboriginal homelessness is particularly profound, as the state has "the highest rate of presentation for homeless assistance by Aboriginal people anywhere in Australia" –17% of Aboriginal people in Victoria sought assistance from a homelessness service within the previous year (Aboriginal Housing Victoria 2020, 8).

Housing issues are not limited to homelessness, however, as the Steering Committee for the Review of Government Service Provision (SCRGSP) (2020) highlights continued problems of overcrowded housing and poor housing quality for Aboriginal and Torres Strait Islander people, which can contribute to environmental health diseases. In a study of Aboriginal people's housing problems in Sydney, issues highlighted included overcrowding, precarious housing, and poor housing conditions such as mould and damp, all of which leads to poor health outcomes for children and adults (Andersen et al. 2016). Furthermore, an Australian Human Rights Commission (AHRC) (2020) report on the issues that matter to Aboriginal and Torres Strait Islander women and girls (the first report of its type in 34 years) states that, "In addition to an overall chronic shortage of housing and a decline in housing affordability, too many women reported direct and systemic discrimination when it came to private and social housing" (AHRC 2020, 287). At most risk of systemic discrimination are "Women with large families, single mothers or women on social welfare" (AHRC 2020, 287), pointing to the complex, multi-faceted and intersectional nature of this discrimination (Crenshaw 1991).

Much Australian research on housing issues makes note of the incompatibility between Western norms and structures pushed by governments and the preferences and norms of Aboriginal and Torres Strait Islander people. The AHRC (2020, 287) argues that the housing sector "preferences a Western-centric idea of a household and disregards Aboriginal and Torres Strait Islander cultural norms", which contributes to discrimination against Aboriginal and Torres Strait Islander tenants. The SCRGSP (2020, 10.9) suggests that problems of overcrowded housing could be reduced, in part, by "ensuring that social housing for Aboriginal and Torres Strait Islander people are governed by people with an understanding of their cultural needs" and ensuring culturally appropriate social housing design. One piece of housing research that takes up collaboration and the incorporation of Aboriginal epistemology is Penfold et al.'s (2020) research with the Jerrinja people of Orient Point, NSW, on relational understandings of the house-as-home. Penfold et al. (2020, 1530) contend their research has potential to inform culturally appropriate housing design.

3.3 Policy Review: Current Victorian policy approaches to Aboriginal housing issues

Access to the now-significant private rental sector is important for both immediate shelter for Aboriginal Victorians, as well as for enabling wellbeing in other spheres of life, including improved health, education, employment, training and safety. These imperatives are recognised in criticisms of current housing programs for Aboriginal and Torres Strait Islander people and subsequent recommendations, made in a position paper by the National Aboriginal Community Controlled Health Organisation (NACCHO) (January 2021, n.p.):

> *Due to the ongoing lack of progress in improving Aboriginal housing and the critical impacts on the health of Aboriginal and Torres Strait Islander people, the formation of an Aboriginal and Torres Strait Islander Housing Sector which is community controlled is essential.*

In this section we provide a brief overview of some of the more significant Victorian, national and international policies and program types that seek to directly support improved housing for First Nations people, including for Aboriginal Victorians specifically.

The Victorian Aboriginal Housing & Homelessness Framework

The private rental sector exists in a wider housing pathways and aspirations context. This includes Aboriginal people's limited access to homeownership as well as inadequate supply of social housing. For Aboriginal Victorians, the private rental sector plays a potentially critical role toward independence, or as a pathway toward the more secure options of homeownership or social housing. The private rental sector is also a means of exiting homelessness. Recent announcements and implementations of schemes by the Victorian Government are geared to assisting Aboriginal Victorians to access the private rental sector, remain housed by sustaining tenancies, and increase homeownership

The Victorian Aboriginal Housing & Homelessness Framework "provides the building blocks for reconceptualising Aboriginal housing in Victoria" (Aboriginal Housing Victoria [AHV] 2020, 11). The result of a literature review, data analysis, policy background papers, discussion papers, a state-wide summit and a community symposium, the Framework aims to increase Aboriginal homeownership levels to the same levels as non-Aboriginal Victorians, provide every Aboriginal Victorian with a home, and "end a period in which to be homeless is a rite of passage for too many young Aboriginal people" (AHV 2020, 11). The Framework's purpose is for Aboriginal Victorians to achieve "quality housing outcomes" within a generation (AHV 2020, 12). Of particular relevance to this project is Objective 3: 'Open doors to home ownership and private rental' and within that, 'increase uptake of private rental' through "Work[ing] with the Residential Tenancy Commissioner to investigate apparent discrimination against Aboriginal people in the private rental market" (AHV 2020, 17). The Framework sets out the first policy framework embraced by the Victorian Government to improve housing outcomes for Aboriginal people. The first Annual Report Card (AHV 2021a) exploring the implementation of The Framework against housing outcomes highlighted Aboriginal people in Victoria are "facing a growing exposure to a private rental market in which around half of low-income earners experience housing stress" (AHV 2021a, 10). While progress has been reported in establishing the governance and engagement aspects of the Work Plan, work continues on securing funding to progress priority proposals (AHV 2021a).

HomesVic Aboriginal Victorians Shared Equity Program

In April 2019, the State Government announced an expansion of its HomesVic pilot program that would uniquely serve Aboriginal Victorians. The HomesVic pilot was introduced to help up to 400 first home buyers purchase a property by reducing the required amount for a home loan (AHV 2021b). The HomesVic Aboriginal Victorians Shared Equity Program aims to "help up to 40 Aboriginal Victorians get on the first rung of the property ladder" in partnership with Aboriginal Housing Victoria (Premier of Victoria 2019). If eligible applicants provide a 5% deposit, the Government provides "up to 35 per cent for properties valued up to $500,000 and a sliding scale shared equity contribution for properties valued above $500,000" (Premier of Victoria 2019). Certain metropolitan, regional and peri-urban locations were available for applicants to purchase homes in. Eligibility is based upon maximum gross yearly income, residing in Victoria for at least two years previous, purchasing the dwelling as the principal place of residence, and being able to provide Confirmation of Aboriginality (AHV 2021b).

Social housing increase

As part of the Victorian Government's post–coronavirus lockdown Big Housing Build, a $5.3 billion investment into social and affordable housing has been made. According to the Government, "10 per cent of Victoria's social housing boost will be targeted to housing developments to meet the needs of Aboriginal Victorians", through both Aboriginal Community Controlled Organisations and mainstream social housing providers (State Government of Victoria 2021). Of the 9,300 new social housing homes, approximately 1,000 of these new homes will be allocated to Aboriginal families. Moreover, the Big Housing Build in 2020 provided $35 million of post-COVID stimulus funds to provide upgrades, repairs and refurbishments for Aboriginal communities, led by Aboriginal Housing Victoria, and delivered though a consortium of 18 Aboriginal Community Controlled Organisations (ACCOs) (Smit 2020).

Aboriginal Private Rental Assistance Program

As part of the Victorian Aboriginal Housing and Homelessness Framework (launched 26 February 2020), the Aboriginal Private Rental Assistance Program (APRAP) is a preventative intervention that provides holistic support to households experiencing or at risk of homelessness (Department of Health and Human Services 2020). The APRAP is driven by two key principles:

1. Increase uptake of Private Rental
2. Build a systems-based partnership between the mainstream and Aboriginal housing and homelessness systems

The APRAP includes four elements:

An APRAP State-wide coordinator drives and supports the implementation of the program and undertakes capacity building activities that will enhance and practice and support positive outcomes for Aboriginal households sustaining or entering into private rental. Key components include:

- Building capacity, facilitating information sharing and best practice.
- Improving coordination and collaboration between APRAP and mainstream PRAP providers.
- Facilitating private rental forums with ACCOs both APRAP and non–APRAP funded provider.
- Communication conduit between APRAP program and Homes Victorian implementation, progress and outcomes.
- Seek biannual consumer feedback on their experiences of the APRAP program

and the benefits and challenges of living in private rental.
- Produce culturally appropriate resources and information on private rental.

APRAP Plus is an outreach intervention for households living in or entering private rental tenancies, working alongside APRPR brokers to provide additional support to households to establish or maintain their housing. APRAP Plus is designed to:
- Provide time-limited outreach intervention to support tenancies.
- Address issues which are contributing to the risk of tenancy breakdown.
- Achieve outcomes that lead to successful, sustainable private rental tenancies.
- Reduce preventable exits from private rental.
- Prevent homelessness.

Private rental brokers who generate and maintain access opportunities in the private rental market, building links and identifying referral pathways with legal, health, education and community services to support prevention and early intervention. Key components include:
- Advocate for at risk tenancies and negotiate payment plans.
- Build strong relationships with the real estate industry and landlords to leverage opportunities.
- Understand the causes and impacts of homelessness and have skills in holistic assessment and referral.
- Understand local private rental housing market dynamics and identify access opportunities for at risk households.
- Facilitate and improve a household's capacity to access and sustain private rental tenancies. This includes ensuring all eligible households are in receipt of relevant government concessions and payments, including Commonwealth Rent Assistance.
- Build relationships with housing and homelessness staff in the local area that means better access to resources and better outcomes for Aboriginal households.

Private rental assistance brokerage is a flexible fund designed to be tailored to the needs of the household and used to the best effect given the local private rental market conditions. It may include:
- Rent in advance or in arrears, or rental subsidies.
- Guarantees to cover any loss of rent damage costs that are not covered under insurance or the bond.
- Costs associated with accessing private rental such as storage costs, transport rental inspections, or payment of bond.
- Costs associated with establishing a new tenancy such as furniture, appliances, removalist costs or utility connection.
- Landlord incentives–this may include minor works to the property that will benefit the tenant.

Koori Support at VCAT

The Victorian Civil and Administrative Tribunal (VCAT) hears residential tenancy disputes, among other functions. The Koori Support Team at VCAT aims to create culturally safe options for coming to a VCAT hearing (VCAT 2021). They support Aboriginal people by assisting with interpreting letters and providing information, connecting people to appropriate legal and support services and attending hearings (VCAT 2021). VCAT also provides Koori hearing rooms for Aboriginal or Torres Strait Islander people coming to VCAT, explaining:

> *A Koori hearing room is a place where you can feel comfortable in your surroundings. It has been smoked and has Aboriginal flags, artwork and possum skin cloaks. An*

> *acknowledgment of the traditional owners of the land can take place at the start of your hearing (VCAT 2021).*

COVID-19 measures

In April 2020 the Victorian Government's introduced a Rent Relief Grant, complementing other COVID-19 measures such as a moratorium on evictions and rent increases. Renters were able to apply for a grant of up to $3,000 paid directly to their landlord, if they had already negotiated a rent reduction and meet the grant eligibility criteria regarding being in rental stress (Premier of Victoria 2020). The Residential Tenancies Dispute Resolution Scheme was temporarily established as part of a new laws and temporary protections during the COVID-19 pandemic.

The service was designed to help people communicate more effectively and to ensure that a fair, reasonable and just agreement is reached. If parties were not being transparent or fair, orders could be made that balanced the interests and considered the circumstances of both parties to sustain the tenancy wherever possible.

Victorian rental law reforms – March 2021

New rental laws in Victoria provide new rights for all tenants–banning rental bidding, allowing tenants to make physical changes and alterations to their rental, requiring rental properties to meet minimum standards, requiring key information be disclosed to tenants before entering a rental agreement, as well as allowing pets in homes (Tenants Victoria 2021a). The new laws also prevent 'no reason' notices to vacate and landlords will be required to provide a valid reason if they want to give a notice to vacate (Tenants Victoria 2021b). In circumstances where landlords have a valid reason to issue a notice to vacate, they may be required to provide evidence–such as a building permit if the reason includes large renovations.

3.4: Policy Review: National and international policy approaches to Indigenous private rental housing issues

The Wongee Mia project–Perth, WA

The Wongee Mia project (translated from Noongar as 'Strong Home"–"Wongee" meaning strong woman, with "Mia" meaning home (Ruah Community Services 2021)) is a pilot initiative from a Housing First collective impact project called 50 Lives 50 Homes, which targets vulnerable rough sleepers in Perth (Vallesi et al. 2020, 2). Wongee Mia is specifically designed to support Aboriginal people who are chronic rough sleepers. In an article reporting on the project, Valessi et al. (2020, 3) describe the project as providing support via "the input of Elders on relationships, preferred living arrangements, and culturally appropriate responses. In contrast to traditional one-to-one case management models, the Wongee Mia project takes a "family-centred approach", whereby the total caseload is the whole family of one person." An action research methodology is embedded in the project, which allows for continuous learning, reflection and adaptation. Starting from an individual person, the project then identifies all family members who may pose a risk to their tenancy, and works to house the whole family in a culturally sensitive way.

Audit testing for indicators of disparate treatment – Portland, Oregon, USA

In the city of Portland, Oregon in the United States of America, the Portland Housing Bureau releases regular Fair Housing Audit Testing Reports conducted by the not–for–profit organisation Fair Housing Council of Oregon (FHCO). In the most recent report, for example, the organisation conducted 94 audit tests "on the basis of Source of Income, Race, and National Origin" between January 2018 and June 2019 (FHCO 2019, 2). They found 28% of tests resulted in a "positive outcome", i.e. "one or more differences are identified in the information provided to the protected class tester which could be considered adverse when compared to the comparative tester" (FHCO 2019, 4). Testers – people who apply for rental properties – record their interactions with agents and landlords to see if there is disparate treatment such as follow-up communication, different terms and conditions, or misrepresentation of property availability. While the audit testing does not specifically test for discrimination on the basis of Indigenous status, this approach provides an innovative way to record a snapshot of discrimination in the rental market of a particular jurisdiction.

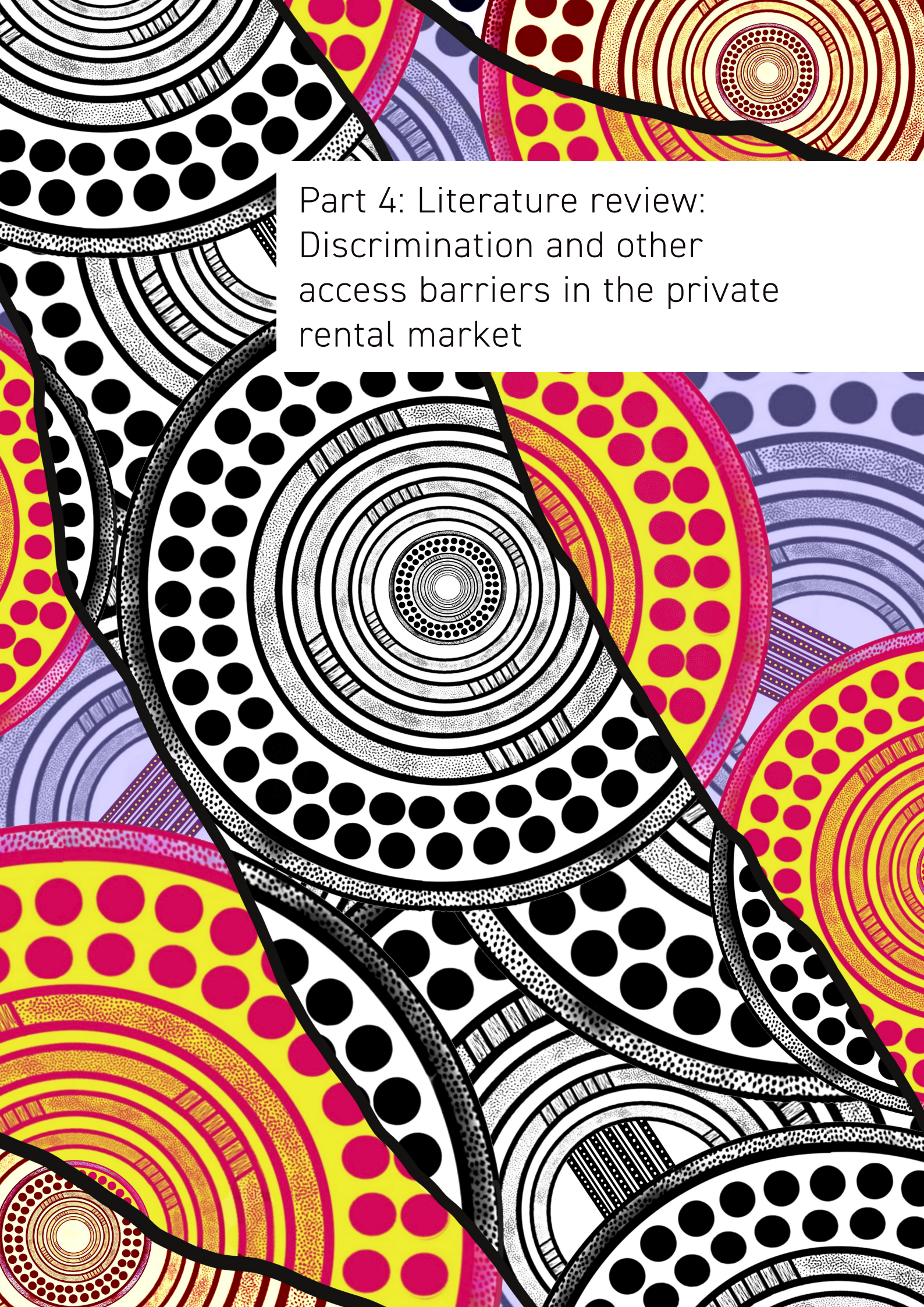
Te Ara Mauwhare: Pathways to Home Ownership–New Zealand

Te Ara Mauwhare is an initiative run by Te Puni Kōkiri (Ministry of Māori Development) to "identify, trial, and evaluate innovative approaches to assist low to median income whānau to move towards home ownership" (Te Puni Kōkiri 2020). There are five trials across locations, which use a combination of shared ownership, shared equity and rent–to–own models. This includes a "shared equity whānau cooperative model for a co-housing pod" in an affordable housing development (Te Puni Kōkiri 2020).

Transparent reporting of rental evictions, Eviction Lab–United States

A common problem for identifying and quantifying the impacts of discrimination in the private rental market is a lack of available data detailing the experiences of renters and the behaviour of market actors. Eviction Lab at Princeton University in the United States draws on millions of records to produce a public database of evictions going back to 2000. Researchers can use the data to evaluate the impact of laws and policies and quantify the prevalence, causes and impacts of eviction. The Eviction Lab highlights that low-income women, especially poor women of colour are at highest risk of eviction in the United States (Eviction Lab 2018).

Part 4: Literature review: Discrimination and other access barriers in the private rental market



Part 4: Literature review: Discrimination and other access barriers in the private rental market

Key points

- There is significant international research on rental discrimination on the basis of ethnicity, and some research on rental discrimination based on other factors.
- In Australia, there is a small selection of research on ethnic rental discrimination, and a larger body of research on general rental discrimination and the associated issues of screening, risk-assessment and disadvantaged tenants.
- There is a need for more research regarding how the structural racism experienced by Aboriginal and Torres Strait Islander people manifests in their search for housing in the private rental sector.
- This review highlights the importance of an intersectional research approach, the difficulty of proving unlawful discrimination and the need for further research differentiating between landlords and real estate agents in the realm of discrimination.

4.1 Rental discrimination: International research

In this section, for the sake of brevity, we discuss research about discrimination only in the private rental sector, not public housing. While some research discerns rental discrimination through interviews, such as McKee et al.'s (2020) interviews with young low-income renters about their experiences, a significant amount of international research on rental discrimination involves field experiments of 'paired tests' where inquiries or applications are made for vacant rental properties in order to examine discrimination. Generally, researchers will create inquiries or applications from a group thought to be at risk of discrimination (e.g. ethnic minorities, immigrants, same-sex couples) as well as a control group, and compare the responses received from real estate agents or landlords. Experiments can be done through phone calls or emails, where details about the applicant can be discerned through their name, accent or other provided information.

While most research on rental discrimination concerns ethnicity (see below), there is some research that examines other groups at risk of discrimination. Two studies in Sweden suggest that male same–sex couples experience rental discrimination, but female same–sex couples do not (Ahmed et al. 2008; Ahmed and Hammarstedt 2009). Same-sex couples and single–parent families were the subject of a later Canadian study by Lauster and Easterbrook (2011), which suggested that single mothers, single fathers and male same–sex couples were discriminated against compared to heterosexual couples in Vancouver. Single motherhood and disability were the factors explored in a US study by Tomlin (2017), which found that applicants (all using a 'white' female name) "who inquire about a unit's handicapped accessibility or mention their child during their initial contact with a landlord are found to receive statistically fewer responses, and statistically fewer positive responses" (Tomlin 2017, 37).

Also examining disability was a Belgian study by Verhaeghe et al. (2016), which used similar paired–test methodology to examine discrimination against people with a visual impairment who had an assistance dog. They found that discrimination against people with a visual impairment was substantial, but real estate agents discriminated less than private landlords, which the authors theorise is due to agents' better knowledge of anti–discrimination laws (Verhaeghe et al. 2016, 237).

4.2 Rental discrimination based on ethnicity: International research

Most international literature on ethnic rental discrimination reports on paired testing field experiments. In the US, this type of experiment is common. For example, an experiment found different responses and language over email when landlords received inquiries from 'white names' versus 'African American names', including faster replies, longer emails and more polite language in response to white renters (Hanson et al. 2011). Similarly, an earlier experiment sent inquiry emails from Arab, African American or white names, and tested this before and during the Iraq War, finding "African American and Arab names received significantly fewer positive responses than the White name, and the African American name fared worst of all", before and during the war (Carpusor and Loges 2006, 934). A larger project outlined the results of 4,600 paired tests across 20 cities in the US, comparing real estate agents/rental offices' treatment of African Americans and Hispanics to treatment of whites in 1989 and 2000; the authors found that disparate treatment persisted, but declined in many aspects over the decade (Ross and Turner 2005).

There have also been experiments of this kind beyond the US. In Spain, researchers sent emails using native and foreign–sounding names about apartments in Madrid and Barcelona, finding that not only did immigrants face differential treatment to Spanish natives, but the response varied in relation to the proportion of immigrants in the area (Bosch et al. 2015). A quantitative meta–analysis of 71 field experiments on ethnic rental discrimination in the US, Canada and Europe over the past 40 years found a "consistent decline" in discrimination over time, and that a "significant part of the discriminatory behaviour can be attributed to missing information about the social status of applicants" (Auspurg et al. 2019, 95).

Other European research examines ethnic rental discrimination through different methods and at different scales. One study of Denmark, Finland, Norway and Sweden compared housing policies and housing outcomes for immigrants across the four countries, finding that "differences in housing policies can have special consequences for immigrants additional to the effect on income groups" (Andersen et al. 2013, 40).

Also focusing on the discriminatory potential of state policies, a recent study in the UK examined the impacts of 'Right to Rent' legal provisions, which mandated that private landlords conduct immigration document checks on all prospective tenants, or risk fines, prosecution and even jail time (McKee et al. 2021).

The researchers interviewed housing and migration organisational professionals, and argued that the provisions lead to discrimination wherein prospective tenants who do not 'look British' (i.e. white) may be rejected because landlords do not want to undertake onerous checks or risk prosecution if they make a mistake (McKee et al. 2021, 101–102).

Other research examines more localised discriminatory practices. A case study of one particular city–Turin, Italy–demonstrated that "even when national/international laws support refugees, local implementation and informal practices may create major obstacles on the path to social inclusion" (Bolzoni et al. 2015, 412), in this case through local authorities' actions impeding refugees' access to housing. Finally, in Belgium, researchers telephoned real estate agents in the Brussels Capital Region pretending to be landlords, to see if real estate agents would undertake discriminatory practices for choosing a tenant if the owner requested it. They found that "an important share of realtors is willing to act discriminatory upon request", using various strategies including straightforward exclusion and discouraging minorities (Verstraete and Verhaeghe 2020, 703).

An important strand of rental discrimination research examines ethnicity in conjunction with other factors. For example, a Finnish experiment by Öblom and Antfolk (2017) used email inquiries with Arabic, Finnish or Swedish -sounding male and female names to investigate racial and gender bias. Results found evidence of discrimination against Arabic–

sounding names and male names. Researchers in Italy conducted a similar experiment across 41 cities, using names that were either Italian–sounding, Arab/Muslim–sounding or East European–sounding, and found that discrimination seemed to be present in only part of the country, as well as "closely correlated with the size of the flat" (Baldini and Federici 2011, 1). They also found that "The most discriminated are the names of Arab origin and, within the same ethnic group, men" (Baldini and Federici 2011, 13). An Irish experiment similarly tested for ethnicity and gender differences, creating applications by men and women of Irish, Polish and Nigerian heritage to see if there were additional differences between European and non–European migrants. Gender and ethnic discrimination were found, with women more likely than men to receive invitations to view apartments, and Irish applicants more likely than Polish, who in turn were more likely to receive invitations than Nigerian applicants (Gusciute et al. 2020). Another large-scale US study investigated gender, ethnicity and sexual orientation through an email correspondence test with 6,490 different property owners in 94 cities (Schwegman 2019). In this study, they found that same–sex male couples were less likely to receive a reply to their rental inquiry, and same–sex black male couples are subtly discriminated against compared to heterosexual black couples, but also, "property owners subtly discriminate against Black and Hispanic couples, compared with White couples, regardless of sexual orientation" (Schwegman 2019, 266). Incorporating other factors, a US study examined the effects of race, gender and felony history when rental applicants called to inquire about a property, finding that, surprisingly, there were no significant gender or race differences, but "the 'felon label' proved determinative [for discrimination], more important than any other caller characteristic" (Evans et al. 2019, 773). A Belgian experiment by Heylen and Van den Broeck (2016) examined ethnicity, gender, disability and financial means, using a mixture of phone and email inquiries in different scenarios. Findings were mixed, but the authors note that "gender proved to be an important factor, as men with a Moroccan/Turkish background were discriminated in the phone–call approach (in contrast to women), whereas regarding financial means, women were treated more negatively than men" (Heylen and Van den Broeck 2016, 223). Also in relation to financial means, a study in New Caledonia compared the responses to European and Kanak (Indigenous) rental applicants who flagged employment as a civil servant (i.e. financial stability) and those who did not, finding that the European applicant who did not signal financial stability was still contacted more than the Kanak civil servant applicant (Bunel et al. 2019). They also found that real estate agents discriminated less than private landlords (Bunel et al. 2019, 78).

4.3 Rental discrimination: Australian research

While there is some research in Australia on ethnic rental discrimination (see next section), there is also significant research examining discrimination on other, or additional, grounds. Tually et al.'s (2016) work explores the role of private rental brokerage programs in Australia, arguing that program activity "is clearly impacted by market failures around addressing the needs of some clients, especially because of discrimination, stigma and stereotyping" (Tually et al. 2016, 5). They note that "Indigenous Australians, clients of refugee backgrounds and clients with disability (especially mental health issues) are particularly vulnerable" (Tually et al. 2016, 5). Curry's (2019) Renter's Journey report also raises discrimination as an issue, with the report focusing specifically on discrimination faced by newly-arrived migrants and older women. A survey jointly administered by Choice, NATO (National Association of Tenancy Organisations) and National Shelter, weighted to be representative of the Australian renting population, found half the sample reported experiencing some form of discrimination in the last five years when searching for a rental property. This included "discrimination for having a pet (23%), for receiving

government payments (17%), on the basis of age (14%), for having young children (10%) and being a single parent (7%). Discrimination on the basis of race (6%), for needing to use a bond loan (5%), gender (5%), disability (5%) and sexuality (2%) are also experienced, though are less common" (Choice et al. 2017, 20). A survey by the Victorian Equal Opportunity and Human Rights Commission (2012, 11) on discrimination in Victoria's private rental market found that having children was "the most commonly identified attribute leading to refusal of a rental property", followed by, in order, age, race, marital status and disability.

Shortly before this report was finalised, Maalsen et al. (2021) released a report titled Understanding Discrimination Effects in Private Rental Housing, which, similarly to this report, found discrimination occurs across the entire rental system and all rental processes in Australia.

While not always using the language of 'discrimination', researchers have also explored the concept and consequences of 'screening' renters deemed to be 'high-risk'. Issues faced by low–income renters when accessing the private rental market have been explored by Tenants Union of Victoria (2008), while Short et al. (2008) examine risk-assessment practices in the private rental sector and how these impact on low-income renters. Hulse et al. (2011, 59) report that people with children, large families, people with disability and people receiving welfare benefits may be considered high-risk and therefore have trouble obtaining secure occupancy, while Power (2017) considers pet ownership to be a similar barrier. Short et al. (2003) have also researched tenancy databases or blacklists, which can be used to screen for 'risky' tenants, although legislation in Victoria has since tightened to make it more difficult for property managers to blacklist tenants unfairly (see, e.g. Tenants Victoria 2020). Finally, in a recent addition to the literature, Bate (2020) summarises existing research on 'lawful and unlawful' discrimination and 'risky' tenants, and proposes solutions for making the rental application and selection process less subject to bias. Her solutions include more transparency from landlords and real estate agents about their selection process, and more education for landlords and real estate agents about discrimination and appropriate tenant assessment (Bate 2020, 32).

4.4 Rental discrimination based on ethnicity: Australian research

Some Australian research examines rental discrimination based primarily on ethnicity. For example, a team of researchers used a paired testing experiment on real estate agents in metropolitan Sydney, finding that "real estate agents provided greater levels of service, advice and encouragement to Anglo-Australians, and less to Indian-Australians and those from a Muslim Middle-Eastern background" (Nelson et al. 2015, 1). The same group of authors also found statistically significant differences in treatment between Anglo, Indian and Muslim Middle Eastern renters (MacDonald et al. 2016). Furthermore, they investigated whether rental discrimination against Indian and Muslim Middle Eastern renters in Sydney "is more likely to occur in neighborhoods with a particular mix of ethnicities, socioeconomic profiles, or quality of social goods and whether this geographic pattern reinforces spatial disadvantages of these minorities in a way that abets their social exclusion" (MacDonald et al. 2018, 226).

With a wider geographic scope, the Equal Opportunity Commission (EOC) of Western Australia (2009) inquired into whether people from culturally and linguistically diverse backgrounds and Aboriginal and Torres Strait Islander people are discriminated against on the basis of race in the private rental sector. The EOC summarises the nature of the problem succinctly, explaining that:

The issue of race discrimination in the rental market is further complicated by current high demand and low supply of private rental accommodation, and a market in which 'screening' and 'ranking' of applicants is a necessary and accepted practice for property

owners. In such a market, there may often be a fine line between exclusion on the basis of ostensibly reliable (and lawful) factors such as income or employment status, and unlawful ones such as race, gender and religion. Furthermore, the use of lawful methods of discriminating may serve to conceal unlawful discrimination, rendering the proof of such discrimination difficult (Equal Opportunity Commission, Western Australia 2009, 39). Research from Shelter SA (South Australia) has examined rental discrimination against Aboriginal and Torres Strait Islander people specifically, by analysing complaints data at the Equal Opportunity Commission and conducting a survey (Walshe 2019). Their survey found that 72% of respondents said the private rental sector was unaffordable, and over half of respondents said they were afraid to report maintenance and repairs in their rental due to identifying as Aboriginal (Walshe 2019, 41). Andersen et al. (2018) also detailed experiences of rental discrimination from their interviews about Aboriginal people's housing disadvantage in Sydney. Participants described racism from property managers as a barrier to accessing rental housing, as well as racist attitudes from non-Aboriginal neighbours if they did obtain housing (Andersen et al. 2018, 641-642).

The challenge of rental discrimination on the basis of ethnicity in Australia lies not just in eliminating it, but in proving its existence, as the EOC (2009) quotation makes clear. As part of establishing the existence of ethnic rental discrimination, more research is needed in Australia on this subject. The extent, nature and patterns of this problem need further attention. We conclude this review with a summary of the findings and a discussion of the important recurring ideas from the literature.

4.5 Conclusion

This review demonstrates that internationally, there is significant research on rental discrimination on the basis of ethnicity, and some research on rental discrimination based on other factors. In Australia, however, there is a small selection of research on ethnic rental discrimination, and a larger number of studies on general rental discrimination and the associated issues of screening, risk-assessment and disadvantaged tenants. When we place the small amount of Australian research on ethnic rental discrimination in the context of the established discrimination, bias and ongoing disadvantage faced by Aboriginal and Torres Strait Islander people, it becomes clear that there is a research gap. We need to know more about how the structural racism currently experienced by Aboriginal and Torres Strait Islander people manifests in their search for housing in the private rental sector.

After reviewing the above literature–and considering the policy context and framework for this research–four key points emerge:

The importance of an intersectional approach to intersectional problems

A handful of studies that we reviewed here, or in our policy context section, focus on multiple factors of discrimination, and how these intersect to produce specific experiences. The Canadian study by Rodrigues et al. (2020) and the Australian Human Rights Commission (2020) project, though different in scope, both paid attention to the problems experienced by Indigenous women in their respective countries, including the ways in which structural sexism and racism shape their disadvantage. On the topic of rental discrimination, three European studies (Baldini and Federici 2011; Gusciute et al. 2020; Öblom and Antfolk 2017) examined gender and race as the basis of discrimination, while Heylen and Van den Broeck's (2016) study examined these factors in addition to disability and financial means, Schwegman (2019) examined gender, race and sexual orientation, Bunel et al. (2019) examined ethnicity and financial stability, and Evans et al. (2019) examined gender, race and felony history. The recent Australian report by Maalsen

et al. (2021, 1) directly states as one of their key points that, "There is an intersectional experience of discrimination in the PRS [private rental sector] with differing effects for those facing one or more areas of structural disadvantage."
These studies point to the importance of an intersectional research approach (Cho et al. 2013; Crenshaw 1991), where ethnicity is not considered as the sole determining factor for discrimination. Schwegman (2019, 253) states that most literature on housing discrimination does not focus on people who have membership in more than one stigmatised group, and in his particular study he found that "being a sexual minority does not reduce, and may exacerbate, the level of discrimination experienced by individuals who are also racial minorities" (Schwegman 2019, 266).
Similarly, in Bunel et al.'s (2019) study, being Kanak (Indigenous) and not signalling financial stability was suggested to disadvantage applicants more than being European and not financially stable. Discrimination can be influenced by ethnicity in conjunction with other factors, depending on the prejudices of the real estate agent or landlord – for example, a renter may face discrimination because she is Aboriginal and a single mother, because it is those factors in combination that the landlord considers 'high risk'. But, reliance on the 'paired test' method in most rental discrimination research means that often only one factor of discrimination is tested. Future research could branch out from this much-used method and investigate rental discrimination through other processes. The Belgian experiment by Verstraete and Verhaeghe (2020), where researchers posed as landlords and asked real estate agents if they would enact discrimination on their behalf, provides an example of a novel method that could be replicated in other contexts. Intersectional research approaches are required for investigating a problem that is complex and multi-faceted. As Maalsen et al. (2021, 2) note, responses to rental discrimination must be "intersectionalised", holistic and multi-scalar. Additionally, an intersectional approach ties in with the concept of connection, which is central to Aboriginal and Torres Strait Islander cultures.

The difficulty of proving unlawful discrimination

The EOC's (2009, 39) contention that there is a fine line between exclusion on a 'lawful' basis and exclusion on an 'unlawful' basis – and that using 'lawful methods' can hide unlawful discrimination – connects with Bate's (2020) argument that anti-discrimination legislation alone is not sufficient. As Bate (2020, 32) argues, legislation cannot address "other forms of discrimination, which although 'lawful', are not necessarily equitable or ethical and are clearly restricting many renters' ability to secure a home." While there is clearly discrimination in Australia's private rental market on the basis of ethnicity, as well as other factors, strengthening anti-discrimination legislation will not be enough to increase access to the market for affected tenants.

As the EOC (2009, 39) contends, screening and ranking applicants will always occur when there are multiple applicants for a single rental property. The EOC report was written in a context of "high demand and low supply of private rental accommodation" (EOC 2009, 39), which exacerbates competition between renters. It would therefore be interesting to investigate if Melbourne's recent increase in rental vacancy (as a result of the COVID-19 pandemic causing movement to regional areas and a decrease in international students) (see, e.g. Heagney 2020) reduces the basis for rental discrimination; with more available properties and reduced competition, would renters normally subject to discrimination have an easier time securing a property? And conversely, will rental discrimination rise in some regional (especially coastal) areas, where rental availability is now low and therefore subject to increased competition (see, e.g. Terzon 2021)?

Where the screening and ranking of rental tenants occurs, biases will always be present, perhaps even subconsciously (Shirodkar 2018). Given that only one application can be successful, and feedback is not customarily provided to unsuccessful tenants, proving discrimination in these circumstances is extremely difficult. Therefore, as Bate (2020, 32) argues, anti-discrimination legislation alone cannot fix this problem.

The need to differentiate between landlords' and real estate agents' discrimination

Related to the previous point is a question that emerges in some literature: are landlords or real estate agents more likely to enact discrimination? In Verhaeghe et al.'s (2016) study, they suggested that real estate agents in their study knew more about anti-discrimination law and therefore enacted discrimination less, although it was still present. Verstraete and Verhaeghe's (2020) study – where pretend landlords asked if real estate agents would act discriminatory towards tenants – demonstrated that "an important share of realtors is willing to act discriminatory upon request" (Verstraete and Verhaeghe 2020, 703). In Bunel et al.'s (2019, 78) work, they draw attention to the number of previous studies that found differences between private landlords and real estate agents in relation to discrimination. Their result, that landlords discriminated more than agents,

> *is an interesting result because it invalidates the hypothesis that housing discrimination is essentially driven by the preferences of real-estate agents. While we found real estate agents to be involved in the process of discrimination as regards such access, we are not in a position to determine whether they acted based on their own preferences or whether they responded to requests expressed more or less explicitly by those whom they represented (Bunel et al. 2019, 78).*

We suggest that this is a key thread to follow in future research. Bate (2020, 32) suggests anti-discrimination education for agents and landlords could lessen discrimination in Australia. Reducing real estate agents' discrimination and bias may be possible through anti-discrimination education, but targeting landlords would be more difficult, as they are not formally organised or licenced in the same way. As Martin (2018) points out, Australian landlords' level of skill and training is not scrutinised, as "neither does the law nor the market operate in a way to make them disclose their bona fides to prospective tenants. In the application process, it is always tenants, never landlords, who make applications, provide references and payslips, and submit to database checks" (Martin 2018, 187). Further investigation of whether rental discrimination originates more from landlords or real estate agents is needed, because different strategies would be required to target the different groups.

Knowledge gaps, limitations of evidence

A final point to emerge in this review are gaps remaining in existing evidence about the differential ways that the above three points manifest a) across different locations and geographies, such as in regional areas compared with metropolitan ones, b) for gendered experience including around the roles that women and men play within family households, and how and in what ways gender diversity may affect these findings, and c) across the lifecourse, including for older and younger Aboriginal and Torres Strait Islander people.

Part 5: Barriers, Impacts and Experiences

Key points

- In this section, we examine the barriers, impacts and experiences of Aboriginal Victorians in the private rental sector, as told to us by people with lived experience of tenancy (or seeking tenancy) and organisational professionals who work with them.
- Findings are sorted by the stages of the Renter's Journey (Curry 2019), from establishing values and goals before even seeking a property, to exiting a property when the need for change arises.
- Our key findings are that barriers arise at every stage of the Renter's Journey, due mainly to prejudice and discrimination as well as structural disadvantage.
- The 'Applying' stage gives rise to the most barriers.

5.1 Values and goals

Is private rental an aspiration?

There was variation regarding whether private rental was considered an aspiration for Aboriginal Victorians, and whether it should be. An organisational professional who worked for APRAP (the Aboriginal Private Rental Access Program) stated that private rental might not be considered as a valid option by many people who have grown up in social housing:

> *I say that because I myself was like that, earlier in my life. In my early 20s I thought if I – I wanted to get my own place, a rental, I had to go on the wait list; the government housing or Aboriginal housing wait list. So it wasn't until I was a little bit older and I was a bit more, say, worldly, which is a funny term to use, but that's such a crazy thing. Growing up in – I would have called it a bubble, or - and when I became more worldly I realised, "okay, no, private rental is an option as well." So I think that's also something that needs to be mentioned. (Professional 7, APRAP worker)*

But there were mixed opinions on whether private rental was actually a better option than social housing. For example, one tenant listed the advantages of private rental as, "Oh, [tenants] don't need to wait too long usually for maintenance. And if they want to move and get another property, it's much easier to apply. It's straightforward, apply for another unit or a rental property rather than the rules and regulations that come with government housing" (Anita). However, a different tenant listed similar factors as reasons she preferred social housing: "But yeah, I would rather go back into [public] Housing, where it's low rent, and maintenance comes fast, and just stuff like that, just a lot more, and less stress for me" (Gemma).

The high price of the private rental sector was particularly off-putting for Gemma, who was discouraging her family from entering the sector because of its unaffordability:

> *Yeah, yep, like I've explained to everybody, my mum, and my siblings, "You know, don't get a private rental, because it's unless you're willing to sacrifice a lot of things, and be pretty much broke at the end of the week, then yeah." (Gemma)*

Gemma also cited the issue that "you have to pay the rent on time, otherwise they'll give a notice for eviction straight away", something that Jarrah, a tenant who also worked for a social housing organisation, elaborated on as a reason why private rental wasn't considered ideal:

> *A: [...]a number of the [social housing tenants] that I've dealt with, they don't really aspire to get into private rental. [...]*
>
> *Q: Why do you think that might be the case?*

> *A: To be honest, the number one reason I think is that, once you rent with us, if you can't pay your rent, you can not pay your rent, you can get into arears and then we can help, do everything we can to help, they can pay off whatever arears they fall into, which is a slippery slope and it's dangerous. (Jarrah/Professional in social housing)*

An organisational professional who worked in homelessness and community housing services also stated that living in private rental was "an expectation, not necessarily an aspiration for the applicants":

> *Part of the public housing and community housing policy says that they need to be "attempting to access alternate accommodation", and that includes private rental. So if you have somebody who has complex needs and isn't working, perhaps doesn't present particularly well on the day, may not have transport to get to go and see a property. It's not stacked in their favour. It's certainly stacked against their ability to be able to be successful in any outcome. (Professional 2, homelessness and community housing services)*

Case Study 1: Tahnee's Story: Private rental is one option to think of when launching from home

Tahnee is a young Aboriginal Victorian woman thinking about leaving home and starting her own housing pathway. Currently, Tahnee is living in her parents' family home, in social housing in suburban Melbourne. Tahnee doesn't know yet whether she will move into social housing or private rental, but she does think that each is an option.

Tahnee is assessing options, seeking advice from support workers and family and friends about the benefits and challenges of living in either government/community or privately rented housing. She has benefited from some of the supports available in social housing, to help to understand how to apply for each type of housing, so that she has as many options available to her as possible.

For Tahnee and her partner, private rental definitely represents one possible aspiration as they look towards greater independence and starting a family of their own.

Case Study 2: Kayla's Story: Private rental housing as a gateway to home ownership

Kayla is a young Aboriginal Victorian woman living in a privately rented home. Kayla had previously experienced homelessness, couch surfing from friend to friend, before she found employment and more stable rental housing.
Recently, Kayla's workmates had given her advice about saving, how to plan to purchase a house and land package, and had encouraged her and supported her to do so. Kayla said this encouragement, plus long-term support from her parents and siblings, was key to her housing independence.
Kayla described being focused on her financial and housing security, for a stable future. She used online tools, and had trained herself to be disciplined in her spending, and directed all her energy toward her home ownership aspirations.

> *I don't need Aboriginal assistance now for buying my home, I want to leave that support for other people who need it more. I've been following 'Barefoot Investor', I got my sister into it, my boyfriend, and other friends, we're all into it. I learned financing and budgets from my mother and now I'm in a Facebook Group for Barefoot Investors. I got the book. Setting goals, celebrating my savings and watching my bank account go up. I tell my friends they should all get started. We definitely could have a 'Barefoot Investors for Blackfellas', yeah that would work. (Kayla)*

5.2 Need arises

Anxiety before the process begins

One participant flagged that for many Aboriginal Victorians, there's a sense of dread and anxiety when they begin to consider private rental, due to the anticipation of discrimination and prejudice throughout the journey. An organisational professional working in homelessness services discussed that many Aboriginal Victorians feel apprehensive before "even looking at a property, going through and googling, or going into a real estate just to have a property list provided to them, is a big challenge" (Professional 5, homelessness services).
Yeah, well if you actually talk to a lot of Aboriginal and Torres Strait Islander people, they'll tell you that this is it's an anxiety, it's this thing of an overwhelming feeling that comes when they know that the only option they have is to go into private rental, because there's nothing else available. They're sick of couch surfing, they're sick of living in overcrowding, so they become overwhelmed just by the before, thinking about what the process is going to be. Am I going to be facing this? Is this going to be a challenge? Is this going to be a barrier? Am I going to have enough for this? Or, am I going to be? Am I going to have enough for the bond? Am I going to have enough for the what's-a-name? So, it's about having all those things in place as well. Is the real estate, and the owner going to accept an application from an Aboriginal person, from a person that identifies [as Aboriginal]? (Professional number 5, homelessness services)

Lack of affordable housing

Very pronounced in regional Victoria is the lack of affordable housing in the private rental sector. Multiple organisational professionals discussed the increased competition for regional properties, exacerbated by the COVID-19 pandemic increasing migration from Melbourne to regional areas:

> *Q: Is that the cost going up and the competition in the market?*
>
> *A: Yeah, the cost and the competition with – what's happened, I think, too, is that during COVID people have found that they now work from home, so they don't need to live in the city no more. They can live in the country and work from home. They come out to these countries areas where the rent is really cheap and they offer more money because they're working. They offer more money to the renters, and then they get it - the person will get it on priority before people that come from low socioeconomic backgrounds, and that's an issue out here at the moment. People - and because [town 1] and [town 2] are cheap. Go back, as I said, 18 months ago, two years ago, you'd could rent a unit, probably a two-bedroom unit in [town 1] for less than $200 a week. [...] And there were heaps of them. There was an abundance of them. Now, you struggle, because they're just driving the prices up with all these people moving out to the country. (Professional 6)*
>
> *And that's just basically for the lack of housing and the affordability. And just in my sector, as I said I work with young people, so it's not so much families or couples. So, they're generally single young people – and it's the affordability. So, it's very rare that you will get a unit come along that's $220 a week, that might be affordable for them. We keep our eye out at the real estate every day, and as soon as one comes up, we have got young people applying for them. But they're far and between, the amount of times they come up. (Professional, regional yarning circle)*
>
> *But quite a lot of the regional areas don't have the same amount of available properties in the area, which then makes the market very competitive. So say for instance there's – there might be – and I've heard this just by conversation – there might be 50 or 70 or even 100-plus applicants on one property. And if there's someone who's being supported through APRAP, the chances are that they might lose out to somebody else who might be a single – not single – just a husband or wife, both earning $80,000 plus, and they've got no kids, no pets. (Professional 7, APRAP worker)*

5.3 Searching

Beginning the search

Related to the discussion of Aboriginal Victorians feeling anxiety before beginning the search for housing (in 'Need arises') was the story by one organisational professional who was a former real estate agent. She discussed witnessing discrimination when Aboriginal tenants stepped into the real estate office:

> *So someone coming in wanting to enquire about a property. The attitude that they received from the receptionist was immediately, I guess a standoffish approach from the receptionist. That was just due to the colour of their skin, unfortunately, before they even spoke. It was something that happened immediately, and it was an unfortunate situation, because they were judging straight away, that character. And I knew it, you could see it from 10 miles away. I was in the background just watching.*

> *They enquired about a property, wanted to inspect it, and basically was told, "You need to follow the process." They weren't aware of the process. They had to go online and register, all these sort of long, drawn out processes that aren't necessarily mob friendly, I guess you could say. That's kind of where I stepped in. (Professional 1, former real estate agent)*

The idea that the process of searching for property isn't mob friendly was also reflected in the comments of a current real estate agent. He spoke of how the entirely online real estate process is a deterrent for people searching for housing:

> *Because, a lot of [potential tenants] don't have that available access to the internet and to the way that the marketing is done now for real estate transactions entirely. A lot of people don't still get that. And I'm talking about indigenous people and I'm talking about older people as well, who have been cut off from actually knowing where to go and what to do. So, it's really worrying for everybody, as well as the indigenous community for that and they need to do something about it. (Professional 12, real estate agent)*

Open inspections

Open inspections were flagged as an area ripe with potential for discrimination. This could be overt, as in the story told by an organisational professional who worked for APRAP:

> *I've seen a couple of real estate agencies, a couple of property managers actually, close the inspection time, just because some of the Aboriginal tenants actually arrived there, and they didn't feel that this tenant would be able to get into private rental. And when those tenants actually reach the house to do that inspection, they said, "No, we're just closing the inspection, sorry you are late." (Professional 11, APRAP worker)*

The structure of inspections both pre-COVID pandemic – long queues – and during the pandemic –rigid time-frames – could also cause difficulties:

> *During COVID, it's been quite difficult because you've had an appointment time to go and view a property. So if somebody can't get there precisely within their 10-minute allocation, they're missing out on that, so they're not considered at all. They're just simply a no show in the eyes of the real estate agent. So those sorts of things are difficult. Presenting - previous to COVID, there's been 50 or 60 people outside the property. That's really daunting. That's really daunting, all sort of lined up waiting to go. For some of our families, if mum's got to take three or four kids with her to go through a property, that's quite shameful. From a real estate agent's point of view, that could be a disadvantage. Because kids are usually fairly fractious by the time it's mum's turn to have a look through. By the time you've got hang around and wait and do all that sort of stuff, it's terribly frustrating. (Professional 2, homelessness and community housing services)*

However, Anita found that online inspections, during the stricter COVID restrictions, actually allowed for less discrimination because she wasn't visible to the real estate agent:

> *A: You need to go to the inspections. During COVID it wasn't too bad, because all the inspections were [inaudible] online so you did a virtual tour of the house. Before COVID, you went to the inspections in person. And I think they're doing in person inspections again now that COVID's a bit relaxed.*
>
> *Q: Was it better online from your point of view?*
>
> *A: Yeah, it was, because they couldn't identify me as an Aboriginal person. (Anita)*

Intersectional barriers when searching

When searching for property, certain factors combined with being Aboriginal to compound discrimination. The former real estate agent, recounting the story of witnessing discrimination in her office, reflected that the receptionist was prejudiced,

> *But just due to the colour of their skin. And they were pretty - they were darker than me. I'm not the darkest, but they were - and their English was - they spoke language, so they didn't have very good speaking English, but they understood enough to get through. (Professional 1, former real estate agent)*

The idea of a 'double whammy' was also raised, where socioeconomic status, location, being an ex-social housing tenant, having children and more could intersect with racial discrimination:

> *A: Yeah. I've dealt with a lot of families that have told me about [inaudible] but while it may or may not be their experience, they definitely do feel discriminated again. Whether that's because of their race or because they're in social housing, it's unclear. Often – you know, sometimes they will report language that is definitely racist against first nations people. But often it can be their sort of perception that people don't particularly want social housing in their street. (Professional 4, social housing organisation)*

> *A: I think it's a combination. I think it's a real combination. And I think the other - for instance, if I was to go down to [metropolitan suburb], race wouldn't really matter because it's a really multicultural area, but when you come out - the further east you come out the more racist people get. (Professional 6)*

The concept of intersectional barriers was captured through the idea that tenants who "tick all the boxes" will experience more difficulty:

> *So I often find that when I hear people chatter about the private rental market it's often from that original experience, and then every other experience from there adds to that to where they are now. So it might not be that's happening now, but everything has added to that yarn. So they're feeling they're discriminated against, they've got a dog, they've got young children, escaping family violence, that's just you're ticking all the boxes then. So the more boxes you're ticking the more negative experience you're going to have and feel that you've got. (Professional in metropolitan yarning circle)*

Case Study 3: Gemma's Story: From regional housing, to renting in the city

Gemma's history:

As a young woman Gemma grew up and lived in social housing. When she tried to find her own housing in regional Victoria, she experienced overt racism as a barrier to housing access. The racial barriers were compounded by other barriers, including lack of references from the private housing system (as a social housing resident), being a Centrelink client and having low income. To access rental housing when she moved to the city, Gemma searched online and in local community groups, when she could not find housing through a real estate agent.

> *I had to disclose that I was Aboriginal, and I hated it, I just hated the fact that I had to say that. Which, it yeah, it put my confidence down, because I was thinking they have stereotypes around here. And maybe they think I was going to get into the house and damage it. And yeah, I just thought it was really hard at the time showing up to inspections, and just stuff like that, yeah.*

Gemma was also concerned that a tenancy she had years earlier in which a former co-tenant had problems paying rent, would affect her own future rental options. Gemma's experience highlights the impact of historical deficit thinking in housing for Aboriginal people.

> *Where I used to live, it was a bad situation for me. So, I just thought maybe that's in my history. I kind of thought that would come up, so it kind of made me step back a few times, and think oh, this may ruin my whole application.*

Gemma's access to housing but need for more support:

Now, despite having housing, she finds the lack of support in the private rental system very difficult. Gemma would like to have some of the support that she had previously experienced in social housing, and believes this would help her to remain housed in private rental housing:

> *I have no access to no support at all. Like, I'm doing everything on my own, just me and my partner, we're just living how we can to get through it, dealing with everything on our own. I'm the type of person that like my pride is too big to reach out to support people. And basically, every time I've gone to the housing support, they tell me that the income is too low on Centrelink, and I can't access this, I can't access that, and just yeah. And when I try to get support workers, they tell me, "You look for a house, we'll help you apply." And it's just I just feel like there's not enough support to make me want to show up to the appointment, and because I have to do everything on my own at the end of the day. It's just like, well there's no point coming to you guys, because you're going to tell me to do everything I've been doing anyway, so yeah.*

Case Study 4: Julie's Story: From homelessness to a secure, privately rented family home

Julie is an Aboriginal Victorian woman living in a family home she is proud of. Julie rents her home from a real estate agent, with whom she has a very good relationship. Julie has rented three homes from the same agent, as her children have grown up and as her employment pathway improved due to her secure housing.

Julie's history:

As a young woman and single mother with young children, Julie could not find or afford housing as a single parent.

Access to private rental housing as a housing pathway:

Initially she found it challenging to find suitable and affordable housing. As her employment skills developed and her career grew, her ability to afford better quality housing did, too.

> *So, I've had one different property manager, but every time they know I'm looking for a property, everyone is fighting for me to get in their properties. … they've got my back because they've seen where I've been, and I'm a good tenant, I pay my rent, the house is never messy or – yeah, that's why they have my back, I'd say. (Julie)*

A positive private rental pathway to 'home':

Julie's story, despite her clear early challenges often faced by Aboriginal people, illustrates the positive role that real estate agencies can play in facilitating secure housing pathways for Aboriginal Victorians, including families with children. It also highlights the clear links between secure housing, stable employment and income, and intergenerational education. Julie has been able to demonstrate the relevant skills and stability necessary for the housing journey to her own children. However, it highlights the need to reduce other barriers so renters don't need to strike it lucky in finding a supportive real estate agent.

5.4 Applying

'Applying' was definitely the stage of the Renter's Journey where the most problems were reported. This may be because the application process for private rental is confusing, opaque and highly variable – discrimination may be rife, but there is no way to prove it.

Complicated application forms

The lack of flexibility when it came to rental property application forms was raised repeatedly as an issue. In particular, the dominance of 1Form and other digital platforms used by real estate agencies created issues of access:

> *Even the application process, you have to apply online, and you have to produce all these documents, and you have to upload them. And even if you go in and hand an application in over the counter, it's kind of like, oh, that's not how we do it, and, we don't do it like that, we do it electronically. There's so many - I think people get used to one system and one system only, and then they're not used to an anomaly coming along. But yeah, I think the access is a bit of an issue. But it's more just the understanding of the process, and there's no sort of flexibility on that sometimes. (Professional 1, former real estate agent)*

> *And if you don't look good on paper then you – as [colleague] was saying, you pretty much get passed on immediately. And I think that's the whole point. I totally agree with what [colleague] says. There is still that really – that discrimination of, "well, it doesn't look good on paper, so let's just forget about it." I would often talk to landlords and say, "no-no-no, you need – okay, this may not come out good on a piece of paper, on an application, but consider this. Consider -"*

> *[...] You can't express yourself, or you can't express it as a private agent to a landlord, in writing or in a paper. It's that – don't just take it what's on paper. You need to think about this outside the box a little bit. (Professional 8, social housing organisation)*

> *Jedda: Yeah, 1Form's all online. So you need Internet and access to a computer or a smart device to do that.*

> *Q: Yeah, and you're saying not everybody will have access to a computer, or the skills to use the computer, the knowledge?*

> *Jacinta: Yeah. And if you try to do it on your mobile –*

> *Lara: It's a pain. Oh my goodness. Yeah.*

> *Jacinta: It's so difficult.*

> *Jedda: You really want a bigger screen to be doing it. Because it asks a lot of questions. And with reason. But yeah, if you're first time filling that out, having that additional support provided by either the real estate or another service would be really helpful.*

Ticking the box

Another point of contention that highlights the opacity of the private rental sector's processes is whether rental applications have a tick-box to indicate if the applicant is Aboriginal and/or Torres Strait Islander. Some participants indicated that a box did exist on rental applications, and could be used to perpetuate discrimination. It was not clear to professional organisation participants nor to participants with lived experience why such boxes were included when this arose:

> *…you shouldn't be faced with the choice of "Am I or aren't I an Aboriginal person when I'm making an application for private rent". (Professional 2, homelessness and community housing services)*

> *And I don't see why that needs to be on a rental application. It's not a necessity – it doesn't need to be there. But it could be there, and it can be ticked. Indigenous people are proud, and want to tick that box – but it should not become a barrier for them for getting a private rental. (Professional in regional yarning circle)*

> *I'm trying to get one of my clients to go through the private rental market, not ticking the box anymore when they do apply, because I find that they are automatically excluded. That's what the communication coming to me is. It's sad that it's got to that stage for some of those clients. I've had clients that have applied 60 or 70 times, and are continuously getting knocked back – and that could be for a whole range of reasons behind the scenes. Primarily they're feeling like they're being excluded right from the start, if the indigenous box is ticked around this area sometimes. (Professional in regional yarning circle)*

Conversely, others had not seen a box on application forms and were surprised it would be allowed, when asked about it in interviews:

> *No, I don't think so. I would've thought that that would've been discriminative. That's prejudice, isn't it? If there was ever that box there to tick. (Jarrah)*

Reputation and blacklisting

The term 'blacklisting' was seen as problematic and potentially racist in nature in a number of conversations held with research participants for this study, and there was a lack of awareness of where the term arose. Yet more problematic were the ways blacklisting practices were perceived to be used against Aboriginal people. One problem more specific to regional Victoria was the inability to successfully apply for housing if the tenant – or their family – had a 'bad reputation' that was already cemented in the minds of property managers. Beyond formal blacklisting systems, the 'everyone knows everyone' closeness in some parts of regional Victoria could inhibit tenants from being chosen for properties, even where rental histories may have formally been erased from database systems:

> *There is not many – it's a small-knit community and people already know everyone, each and everyone. And I think real estate has got some sort of a system where they can look into different client's background. If it's blacklisted or if a tenant is blacklisted, they won't add that tenant in to the property or to the list as well. (Professional 11, APRAP worker)*

> *I think one of the – a very big factor in more regional areas is that because communities are a lot smaller, people are able to find out who's who via the social grapevine in the area. And potential risk from that is that if someone were to have –*

be having some hardships, one or two or three, four years, or any time in their history where they may not have been working, or there might have been other issues – AOD or – there's lots of issues or barriers that Indigenous communities face. But maybe that particular individual may have worked towards creating a better positive outcome in their life, or an opportunity may have – there are lots of things to get back on track.

But if they're applying for a private rental in those more regional communities, and say that landlord or the agent goes, "oh no, I've heard from Joe Blow that they used to be like this," then they might get thrown into the 'do not rent to' pile. So that's one of the other potential main risks in regional areas that we're finding. (Professional number 7, APRAP worker)

So predominantly, it's hidden, you get the occasional overt comment, but it's predominantly a hidden, quite insidious perspective that they have against renting to Aboriginal people. In a small community, that's compounded because everybody knows everybody and the real estate agents do talk to each other at local level. So yeah, it's difficult. (Professional 2, homelessness and community housing services)

For some tenants, this word-of-mouth caused them to leave their regional hometowns, even though it meant sacrificing cultural connection:

A: Yeah, that's mainly the reason I left a small town. I didn't want to be stereotyped anymore, or looked at because of my family's history and all that. So, ever since I left, my life got a lot better. But it's also a sacrifice on the cultural side as well.

Q: Yeah, with just being away from your ties?

A: Yeah, yep. And being away from traditional lands, and all the activities they do. Like, the nieces and nephews growing up, and yeah, it's a big sacrifice to just want to live peacefully and simple. (Gemma)

I'm original from [location], which is a small town. And yeah, that's definitely one of those places where everyone knows everyone. Your name is known, no matter who you are, just because everyone knows everyone. So you'd definitely carry that stigma around with you. I wouldn't even bother trying to apply for a house in my home town. (Anita)

Who's responsible for discrimination?

As discussed in our literature review, a difficulty with proving rental discrimination is being unable to pinpoint it to the real estate agent or the landlord. This theme repeatedly emerged in discussions with participants, with opinions differing on whether the real estate agent or landlord was truly responsible for vetting tenants – and therefore, who could be held accountable for discrimination. The varying opinions reflect the opacity of the decision-making process in allocating private rentals:

Q: In your experience [name], do you feel that landlords make that explicitly clear? Like they don't want Aboriginal tenants? Or do you think it's more an agent issue?

A: I think it's at agent level first off because they vet all of the applications [researcher], so the landlord doesn't even see them till they've been vetted. So the agents are making a call before it goes to the landlord. (Professional 2, homelessness and community housing services)

> *So there are, this sort of discrimination actually varies. And also, all the applications, doesn't get decided by the real estate agent – they are actually sent out to the landlords, and then they decide. So, we don't actually see what's happening. Everything happens at the background by the landlord – you don't know which houses are owned by what people. So, all the sort of things I think, actually might act as a barrier, because of the landlord. But obviously so then, real estate agents you can just see how they react to those application forms, or to that client. (Professional in regional yarning circle)*

> *Q: Do you think that that decision is at the real estate office or with the landlord?*

> *A: Both. Well, I think that the process – my understanding is that the real estate agent at the time will choose the top three of all applicants that go through that house at that inspection time, and then they pass those top three to the landlord. So that's why I make sure that I'm dressed to my absolute best and strike up a conversation with that real estate agent. And definitely plug myself and where I work in a non-obvious way. And try to seem as white as possible. (Anita)*

> *… but at the end of the day, it's totally the landlord's choice. You can't – the property managers can't do much. It totally depends on the landlord and most of the landlords would – I don't know – would actually try to get someone who is financially stable. And as I said, due to migration policies, people from metropolitan Melbourne are trying to move into the regional sector. (Professional 11, APRAP worker)*

The current real estate agent we spoke to provided a clear delineation between real estate agents and landlords' decision-making, but this process may not be the same at all agencies:

> *As an agency, what we do, we have to then pass that onto the landlord, for their review, and for them to make the decision – Ultimately, it's their decision who they choose as a tenant, with guidance from us to say, "Look, we think these people fit your property perfectly." (Professional 12, real estate agent)*

Intersectional barriers when applying

As in the searching stage, intersectional barriers arose during the application stage that compounded Aboriginal people not being chosen for properties. These barriers may vary by location; one metropolitan organisational professional stated that there were problems housing single men, while a regional organisational professional highlighted problems housing single mothers:

> *I see particular barriers though for single men. I think for women who are experiencing family violence and so forth there's quite a lot of support for women, particularly if they've got children. But if you're a male the opportunities reduce significantly for you because you're looking after one person. So on an application for housing it looks better when you've got kids as dependents and da, da, da, and often the fellas don't. (Professional in metropolitan yarning circle)*

> *One of my issues around the private rental market at the moment is, it needs to be more, leveraged more for single mothers, and people fleeing from domestic violence. I'm finding that's a huge barrier at the moment towards a lot of my clients in that private market. (Professional in regional yarning circle)*

Furthermore, while low income or receiving Centrelink was flagged as a barrier, another participant stated that even applicants on very high incomes could be discriminated against for being perceived as Aboriginal:

> *I've applied for many places, even before the one I was in previous to this. I was in a private rental for two years, and yeah, just I applied for over a hundred rental properties, and all was not approved. Because of my income, because I'm on Centrelink, because I didn't have previous rental history with a real estate; just those certain barriers, yeah. My income was a major factor as well, yeah. (Gemma)*

> *Or they've had family members that, "Oh yeah, I went for a property, but I wasn't given it, blah, blah, blah." They're on CEO wages, and I'm talking 120,000 – 130,000 – 140,000 a year – 150,000 a year, and can't get a what's-a-name. Why? Because, even the organisation that they possibly work for, even part-time or whatever, putting that on their application could also be a stigma, because they work for an Aboriginal organisation. (Professional 5, homelessness services)*

Stereotypes and prejudice

Racist stereotypes and prejudice towards Aboriginal people were frequently reported as a barrier to being chosen for rental properties. As tenants in the yarning circle expressed, disclosing being Aboriginal led to being stereotyped as a bad tenant:

> *Jacinta: But sometimes – I've known of others who have had a really hard time getting housing because they've –*

> *Q: Identifiable or disclosed as Aboriginal?*

> *Jacinta: Aboriginal, yeah. And it didn't matter what shade of brown their skin was. As soon as they mentioned it, they didn't get housing, so –*

> *Q: It might sound like a silly question, or an obvious one or something, but why do you think that is?*

> *Jacinta: It's the same old stereotypical –*

> *Jedda: How long's your arm! <laughter>*

> *Jacinta: - opinions of Aboriginal people; all dole bludgers, all drugs, can't pay their rent –*

> *Jedda: They get everything for free –*

> *Jacinta: - dirty, don't keep things clean. All the typical stuff. That's what people think, and they don't change their minds.*

However, such prejudice is easily obfuscated, as Anita stated:

> *Q: Do you think it's always unconscious? Or is it sometimes quite conscious and deliberate?*

> *A: Oh, I think some [real estate agents] could be quite deliberate. And I think people are quite open about that, but how do you say, "You didn't approve me because I'm*

> *Aboriginal." They're not going to say that. They don't give you any reason about why you're not approved anyway. They just say it's a tough market. (Anita)*

But prejudice could also be more open, through comments made to tenants:

> *Can I just say I was in private rental, and it was actually not through real estate, it was private rental and secured it through friends of friends, but when they come to do their first year of inspection they looked around the property and they went to me, "Wow, this is in better condition than what I thought we were going to see it in" and I was like, "Excuse me?" So that's already that preconceived idea about how Aboriginal and Torres Strait Islander people actually preserve their homes that they live in, because it's their homes. (Professional in metropolitan yarning circle)*

The possibility that tenants might have family move in was also flagged as a barrier, and wasn't recognised as an act of care:

> *Female: I think [family moving in] can present as a barrier for private rental because the private rental what's his name already has a preconceived idea about that with us as Aboriginal and Torres Strait Islander people as bad, but it's about our caring for our mob, it's about making sure that they for the short term have their needs met or to help them find somewhere that is safe and secure for them instead of couch surfing or living a person without a home for years and years on end. That's what we do to care for our community and for our families.*
>
> *Male: Yeah, my team leader told me a story yesterday about a situation where, "So how many of there are you and are you going to have a lot of people over, how many people?", having to ask them questions like that just because they had that preconception that there's going to be a big mob in there. (Professionals in metropolitan yarning circle)*

Despite this prejudice impacting on access to housing, and stereotypes affecting the way Aboriginal tenants are treated, the myth persists that Aboriginal people get 'free housing':

> *Jedda: [...] The amount of people that have told me, "oh, you get free housing. They get free housing. How do you get the free housing?" I'm like, "It's Housing Commission! You also have access to Housing Commission!"*
>
> *Carla: I've noticed that when you go into Centrelink there's ABSSTUDY, there's Aboriginal Housing. It is a separate column. And then the people that don't go to that pipe, they think, "oh, it's all free." But no, it's a statistics thing. This is how many Aboriginal people are here. This is how many non-Aboriginal people are here.' And they just don't understand that.*

5.5 Securing and moving in

Lack of knowledge prior to signing lease

The main barrier when tenants did secure a rental property was a lack of knowledge of their rights and responsibilities when signing a lease, as this organisational professional discussed. Tenants unaware of these things were more likely to run into problems later, with real estate agents not reliably providing sufficient support to bridge knowledge barriers:

> *[…] a lot of the private agents are in too much of a hurry. Again, it's just that pressure to, "pay your money. [Pay your fees]. Yeah, just initial here, here and here. And then off you go." And again, it's such a crap way of doing it. Because this is where the problems come from. Our clients go, "yeah, yeah, I'm going to go out. And I'm finally on my feet, and I'm really confident I'm going to go at a private rental." And then it's just doomed to fail, because they go through an agent that cannot be bothered with them. They cannot be bothered explaining the right policy, and what certain things mean about breaking leases and terminations. And it just gets so messy. […] So it's that education about [inaudible]. Do you know what you're signing when you sign this lease, when it means this? And I've always found that when you go through with so many people, they have no idea. They've got no idea what the lease means, what certain things mean. (Professional number 8, social housing organisation)*

5.6 Living

Poor housing conditions

Poor housing conditions was the main issue faced once tenants had moved into their properties. Sometimes this arose from having to accept less secure rentals, without protections under rental law, because they kept being rejected on more legitimate rental applications:

> *[…] Because I've got friends who are Indigenous. And when they were renting they just kept getting knocked back from applications for properties. So they went – so they just – they started renting from someone they knew, so it was cash in hand rent for that person. But the conditions that they lived in were disgusting, and they couldn't put it through anything, like onto VCAT, for it to have maintenance works rectified and things like that, because they were renting privately-privately, really. (Professional 10, social housing organisation)*

Poor housing conditions could also persist because of not wanting to 'rock the boat' with the property manager by asking for repairs:

> *Jedda: I find myself putting up with dodgy conditions, because I'm scared to upset the waters of my landlord. I've been lucky that I haven't had issues with my landlord, but I think part of that is because I don't request things to get fixed too often. Maybe one thing a year. I'll be like, "oh, that tap's been leaking for seven months now. Could we maybe fix that up?" <laughs>*
>
> *Q: Is that about not wanting them – not wanting to cause –*
>
> *Jedda: Well, I've heard so many horror stories from all my friends when they've tried to ask for something to get repaired or fixed, that it's really caused a lot of tension between them and their landlord. And so I'm just really anxious of doing that, and so I just try to keep the waters nice and calm. And so I just put up with it and be like, "oh, that's just my dodgy apartment!"*

Other tenants had tried to contact their property managers about maintenance issues, but did not receive timely responses:

> *– landlords or real estate agents, they really do have a power over us, because they're the person keeping us from being homeless or staying with family. [Details various health hazards in property] It's really unsafe. I have reported it, done everything, but it's been over a year and nothing has been done about it. (Carla)*

Having to jump through hoops to get stuff fixed in the property. Waiting forever to get stuff done. Just recently I put in a request to have certain things fixed around the house, and nothing was done. So I let it go for probably a few months, because I don't like to rock the boat either. Because I know that they can be difficult to deal with, and I don't want to be in that situation. But anyway, I decided to follow these things up, and I used examples of, "[details of hazard] If that falls, potentially that's going to shatter and that's going to injure somebody." And then I eventually got a response. (Brody)

Ongoing unaffordability

Another issue was ongoing financial problems and unaffordability; once the hurdle of moving costs and bond were cleared, there were still multiple costs that were often hard to cover. And while some programs could assist with rent and bond, it was harder to find assistance with other ongoing payments:

If they're on Centrelink payments or if they're working part time or if they're working in positions that just aren't deemed affordable for them to continue to live independently because of the cost of living, it's about teaching them how you manage that money and everything also moving forward, managing your budget so that you're able to pay your rent, so you're able to pay your utilities, be able to have food on your tables, provide clothing and everything. (Professional in metropolitan yarning circle)

But there's a lot of support for people to establish their tenancy – like we talk about bond loans, rent in advance, PRAP, furniture. We find a lot of the issues are starting to happen through the tenancy. And a lot of people have vehicles, and all of a sudden rego comes up – or they've had a cold winter and they've had the heater going flat-out, and they get all of a sudden, a huge gas bill. These are the issues that cause the rent, I guess – when they get a big bill, they've got to pay their power bill, because they don't want their power cut off, but which way do I go. And that's where we generally get asked for support, there's financial difficulties. And it's not necessarily that they've blown their money on stuff that doesn't need it, putting luxuries before priorities. But it's just getting hit at once. (Professional in regional yarning circle)

A: It does, yeah, every fortnight, [rent] takes my full payment. That's a lot of money to live in private rental, and also pay the bills and [I've still got] my food shopping, and baby stuff, and yeah, it's just too much.

Q: Yep, you don't have a lot of give in the budget?

A: Yeah, yep. I have to sacrifice a lot to yeah, pay the rent. (Gemma)

Anita also flagged that there was a lack of support for Aboriginal people who weren't receiving income support but still struggled financially:

A: … If I have any dramas, I'd just contact the real estate directly. As an Aboriginal person, I feel like I don't qualify. I'm in that little box where the ones of us that work don't qualify for anything. Because we don't have the pension or healthcare cards. We can't apply for assistance when we're going through hardship. And the services are more – like in the [ACOS or orgs] are more aimed at people on Centrelink and things like that. So it's like where do I go? I don't really have anywhere.

Q: Do you think that's a gap?

A: Definitely. I mean, even though we work, like we still struggle at times. You know, it's still hard for us. Because we don't have that concession card or pension card, everything's full price. And I'm a single parent now, so it's even more harder as a single parent renting privately. It's bloody expensive. (Anita)

5.7 Change

Bond returns

Getting bond back at the end of a tenancy was raised as a challenge, even if there was an imbalance where a landlord had provided inadequate housing conditions:

I think the bond issue is a big one. So end of tenancy, ease of access to bonds, particularly in circumstances where the landlord may be taking an issue around conditions, but we know the landlord themselves has probably been in breach of their obligations though to the client. We see that a lot. And then we see the client having the capacity to outlay the bond has been an issue. (Professional 3, lawyer)

[...] - but it was – and then, when we moved out, they found a couple of things that were wrong with the property. [Details]. They insisted they were not going to give me my bond until that was done. But it had to be instant! It takes forever for them to do something, but – (Lara)

Lack of culturally safe support services

Another barrier when exiting the property was the lack of culturally appropriate or safe tenant services, with Consumer Affairs highlighted as being off-putting:

Jedda: I know if someone says to me, "you should contact Consumer Affairs," I'm like, "no, that's not going to happen." I'm not going to do it.

Jacinta: It's too difficult for people to do that.

As these tenants detailed, the technical jargon used by support services could exacerbate stress, rather than helping:

Jedda: Because you've got to remember as well, a lot of our community experience higher health concerns, and part of that is mental health, mental illness. And through intergenerational trauma, all of that, a lot of our community members do experience depression, anxiety, PTSD, vicarious trauma. [...]

Jacinta: And they often speak in a language that you can't understand. So it's really difficult.

Q: The real estate people? The housing people?

Jacinta: And the support people, like Consumer Affairs and –

Lara: Yeah, they use a jargon.

Jacinta: - they use all those technical terms and "according to the law and the constitution", and people don't understand. So it's just – it goes over their head.

Conclusion

From our discussions with tenants and organisational professionals, we found that barriers and difficult experiences arose at every stage of the Renter's Journey. The application stage presented the most barriers, but at every stage there were common themes of prejudice, discrimination and compounded disadvantage. Additionally, most services that tenants interacted with, from real estate agencies to government support such as Consumer Affairs, were sources of stress that exacerbated challenges rather than providing satisfactory service.

We acknowledge that we have focused entirely on negative experiences in this chapter. Some tenants and organisational professionals spoke of positive experiences in the private rental sector or described successfully obtaining housing without facing prejudice. By omitting these stories, we do present an overwhelmingly dismal picture of the private rental sector for Aboriginal Victorians. However, the aim of this chapter has been to explore and understand lived experiences of the barriers, challenges and negative experiences associated with renting privately, so that solutions and opportunities address the worst problems. In the next chapter, we present the opportunities and solutions suggested by Aboriginal Victorian tenants (or prospective tenants) and organisational professionals who work with them.

Part 6: Opportunities and Solutions

Key points

- In this section, we discuss the opportunities and solutions suggested and recommended by Aboriginal Victorians with lived experience of tenancy (or seeking tenancy) and organisational professionals who work with them.
- Findings are sorted by the stages of the Renter's Journey (Curry 2019), from establishing values and goals before even seeking a property, to exiting a property when the need for change arises.
- Our key finding is that many suggestions involve increased collaboration between Aboriginal-controlled organisations, government services and real estate services.
- Additionally, increased participation by Aboriginal people, in developing and facilitating housing solutions for Aboriginal people, is required.

6.1 Values and goals

Incorporating Aboriginal perspectives into housing policy

It was suggested that incorporating Aboriginal people and Aboriginal-controlled organisations into housing policy discussions would lead to better dialogue about the private rental sector. While new governance processes have been established as part of the Victorian Aboriginal Housing and Homelessness Framework to better incorporate Aboriginal people into policy discussions (such as the Implementation Working Group and Aboriginal Housing and Homelessness Forum), and Aboriginal Community Controlled Organisations offering increasing housing services, respondents suggest there may be benefits in further strengthening of accessible and culturally safe avenues to encourage participation. This would be in line with prioritising 'connection' of all elements of the system, an important concept as outlined in the Executive Summary.

> *...but I suppose it's just wherever there's a big announcement around policy that's in the housing space, it would just be good to ensure that guaranteed timely informed consultation took place with Aboriginal control organisations. So, umbrella health organisations, umbrella social security organisations – I think it's really important to include those organisations. (Professional 3, lawyer)*

> *Q: ...are there any ways that you know of that people can really have their say in what they need in a sort of policy development approach?*

> *A: Yeah. I think community forums. And [workplace] have run them a couple of years ago, not sort of very many people turned up. But yeah, I guess – and then there was a summit a couple of years ago, but I'm not sure how they were represented. Yeah, I think a community forum or like perhaps a few community groups getting together and having a community forum. Of course, we find it very successful when we're having something for the Aboriginal community, we like to have a big feed, you know, make it accessible. So whether you have to organise travel or – but yeah, generally we like to – yeah, maybe if you're looking at maybe running something out of the Aboriginal Advancement League or somewhere that's really culturally safe for them. (Professional 4, social housing organisation)*

6.2 Housing need arises

Improved Commonwealth payments

A major suggestion was the need for Commonwealth payments to be higher, including JobSeeker and Rent Assistance, so that they match the cost of living and housing.

> *I think one of the policy things that they could look at would be the level of rent assistance that people are eligible for or can access, because that would make a big difference to poverty within the household if they're able to get into it. (Professional 2, homelessness and community housing services)*

> *I think at this moment, the government should actually look into increasing the rental assistance which is quite low at this stage, like $40 or $50 max per week. So, I think they should actually instead of fixing a number, they should actually fix a certain percent, like 25% of rental assistance will be provided to whoever is on Centrelink. That way if someone's rent is more than $400 – if someone's rent is around $300, they would get 25% of rental assistance, that would be very much helpful. Instead of paying $40, if it's 25% of $300, that would be around what? $60 or $70, that would be helpful for a lot of clients who are just based on Centrelink, who doesn't have a good income or who are not working. Government should look into those things of rental assistance. (Professional 11, APRAP worker)*

The dissolution of the Commonwealth JobKeeper program at the beginning of 2021 was also flagged as something that has destabilised ability to pay rent, in the ongoing pandemic context occurring at the time of this research:

> *There is flexibility to deal with those barriers in terms of how assistance is provided, and what sorts of things can be paid for with the funding through the APRAP funding. But it is limited to those persons who meet that eligibility requirement of ensuring that the rent for that property doesn't exceed 55% of the household income. And I think lots of mainstream [inaudible] are facing at the moment is that because of – if someone was housed during the JobKeeper phase, since that payment has been cut, and they haven't been able to – or they've fallen behind in their rent, and because they don't meet that eligibility requirement, I think that is causing some barriers for providing assistance. (Professional 7, APRAP worker)*

However, it is worth noting what Anita said (in 5.6 – Ongoing unaffordability) about how providing support only to Centrelink recipients means a lack of assistance to people who are employed, but still struggling financially. Increasing Rent Assistance is important to ensure more housing is affordable for people on income support, but would not provide help to the many tenants who require financial assistance but are not Centrelink recipients.

Employment and finance assistance

The connection between employment and access to private rental was raised by Jedda, who discussed the need for more employment support:

> *But there's not much support in place to actually go, "well, how can we support employment opportunities to get you out of this situation?" It's very much the victim blaming. And again, not seeing us as human beings but just as someone that's privileged to get the opportunity to stay in a rental, or something like that. And it would actually help the economy and help the rental market if they could be providing supports to link – especially people at risk of homelessness, linking them in with employment opportunities.*

> *Because then they're getting an income. They can provide their rental payments on time. They can contribute that way. And I'm just not really seeing much support in that space. And a lot of our community do experience that. (Jedda)*

Employment support designed by and for Aboriginal people that specifically aims to keep people out of rental arrears and avoid eviction could be a useful avenue for Aboriginal-controlled organisations.

In another case, a tenant who had previously been homeless, was currently living in private rental housing ahead of moving into her own home (under construction at the time of interview), identified the value and need for financial literacy training and knowledge for Aboriginal people, from young ages, to support better futures. In this case, Kayla described the knowledge she had originally gained from her parents, and subsequently from her co-workers and colleagues within the construction industry, as invaluable.

> *I don't need Aboriginal assistance now for buying my home, I want to leave that support for other people who need it more. I've been following 'Barefoot Investor', I got my sister into it, my boyfriend, and other friends, we're all into it. I learned financing and budgets from my mother and now I'm in a Facebook Group for Barefoot Investors. I got the book. Setting goals, celebrating my savings and watching my bank account go up. I tell my friends they should all get started. We definitely could have a 'Barefoot Investors for Blackfellas', yeah that would work. <laughing> (Kayla)*

Advocacy and mentoring

Participants also raised the possibility of advocacy and mentoring across the whole process of seeking private rental.

> *So yeah, I just wanted to add, there seems to be a sense of real hesitation going through the whole private market process – applying for housing, and interviews, and you get cheated on that. Really a lot of my clients really need strong advocacy, because there's a really strong hesitation just doing it themselves. (Professional, regional yarning circle)*

> *We have the Aboriginal housing people per region, don't we? I think there might be three for this region, which covers [regional town] to [regional town]. If there were an offsider to that, say like a mentor, as you said, that would say, work alongside the government housing people to help people understand how to apply and what to do in private rental and all of that sort of stuff. But yeah, I don't' know, that could work. I think that'd be good. (Anita)*

These comments link in with the suggestions in section 6.6, Living, about the need for early support and guidance before people begin searching for their first rental property. Advocacy and mentoring that spans the whole Renter's Journey could mean tenants receive support as soon as barriers look like they will arise, rather than the tenant having to seek specific assistance – often through services that are not culturally safe – after something goes wrong. Being paired with a mentor/advocate when housing need arises could save Aboriginal Victorians from facing many of the problems identified in Part 5.

Case Study 5: David's Story: Private rental skills and knowledge through supported university housing

David is a young Aboriginal Victorian man living in a privately rented share-house with a couple of fellow university students, in Melbourne. David believes he has the skills, experience and knowledge needed to feel confident about his ability to maintain his current housing and to find suitable rented housing in the future – or perhaps to one day purchase a home.

David's history:

David grew up in social housing in regional Victoria. After high school, David moved into university accommodation in Melbourne, where he took part in an Aboriginal-specific support program. This experience included skill-development and mentorship about how to budget for rental payments, independent living skills and financial literacy and support.

In his second year at university, David decided to move from the university campus into a share-house with two other students he had met in the supported residences. The group has since lived in three houses together and always managed rental payments, property upkeep, and access to new rental housing when needed. David believes the skills he has developed will enable him to pursue other study and employment options, once he completes his degree and wants to move interstate.

David suggests the kind of family support he grew up with, along with the housing support program at university, have provided the firm foundation for successful future pathways – and that all young people could benefit from these types of supports.

Assisted housing and skills development, to positive housing pathways for life:

David identifies the support and living skills he gained as essential for young people leaving home and navigating the rental system:

> *I think even just before looking to move out of home, it would be good to have a chat with someone who could just say, "This is everything – a checklist of what you need to do. This is how inspections work, this is – yeah, what you need to do in regards to utilities. Yeah, and it's like, maybe this is what the proportion of your income should be when you're trying to rent." […] – I mean even just a checklist or a guide or something that kind of outlines what you need to expect, what you need to do maybe. (David)*

6.3 Searching

Cultural awareness training

It was often suggested that real estate agents needed some sort of cultural awareness training to improve their interactions with Aboriginal customers:

> *Q: At a rough guess, [name] – and this will have to be rough, and that's fine. What percentage of property managers do you think would be either receptive to cultural training and not receptive to it? In your experience.*
>
> *A: For this region I would say at least 20% of them would be receptive of this training and the other 20 or 30% might already know about it. I think, 20, 25% of them would need these trainings. Because many of the property managers you will see 18 or 20-year-old young faces. Whenever you go into a property, a real estate you'll see all these new faces over there and they're managing these properties. (Professional 11, APRAP worker)*
>
> *A: Yeah, I think there's room for private property managers to be more educated with different diversity of culture, culturally appropriate language used, or get away from the jargon and be jargon-friendly or jargon free with their processes to apply for a property. Be more open and flexible to different situations that may arise. People may not have access to the internet and they're just going through the paper on the weekend, and they come into the agency physically and want to inspect. They don't realise that there's - they might have scheduled opens during the week, or they might only have privates. There's so much jargon that goes along with working in that industry, you tend to - just to express it freely to someone who doesn't understand. (Professional 1, former real estate agent)*
>
> *I think even in real estates, and I know they're private, but they have to look at cultural awareness training within them too. And give them people an understanding that not everyone has the privileged life that they have. [...] Yeah, I think there needs to be ongoing cultural awareness training, not just a once-off, but it has to be ongoing, so that they are aware. (Professional 5, homelessness services)*

However, as Anita pointed out, cultural awareness training is not a perfect cure-all for discrimination if the knowledge isn't taken on board or people are resistant to learning:

> *You could say, "Oh, [real estate agents] need cultural awareness. They need training." Blah, blah, blah. But I don't know that that's the answer either. I mean, you could give those trainings and offer those trainings. Is it mandatory? Probably not. Are they going to take it on board? Probably not. Are they going to do it if it's not mandatory? Probably not. So I don't know. I don't know what the answer is. (Anita)*

Increasing Aboriginal real estate agents

One of the questions we asked was whether increased Aboriginal presence in real estate agencies would help counter the patterns of discrimination faced by tenants and potential tenants. The former real estate agent felt that being Aboriginal meant she could provide culturally appropriate service after customers were treated with prejudice:

> *I kind of came out to reception and said, "How can I help?" They immediately started calling me sis, and identified where I was from, and that I was one of them. And that's where we had the talk about how we can get them through the property. I think I ended up taking them through, the next day I think it was, and at the time of the inspection, they exposed to me a couple of incidents that they'd had, similar to the estate agent that I was working for at the time, with that immediate kind of - not rejection. I think it's more, just like a barrier put up, unfortunately. (Professional 1, former real estate agent)*

While some others agreed that more Aboriginal real estate agents would be good, others raised that the experience of being 'the Aboriginal real estate agent' could be a burden, or culturally unsafe:

> *I would definitely say there's a need for Aboriginal training for the real estate agents, or if we had some Aboriginal or some Indigenous people getting into the real estate agencies, then it would be a major outcome for these programs. Because they would have the same knowledge of what these clients are going through. Definitely we need some sort of Aboriginal real estate agencies or if there's training for the real estate agents who are already working with different properties, so that they can get that cultural idea or cultural knowledge... (Professional 11, APRAP worker)*

> *I think it would [make a difference], but you have to make sure that there's cultural safety there, when you do it, as you know. So, it's about how do you balance? (Professional 5, homelessness services)*

> *Q: Do you think that could make a difference if more Aboriginal people are in the sector?*

> *A: No, I don't think so. Because I've been in that position where, for example we'll say real estate, since that's the topic. A real estate wants to employ an Aboriginal person so that they seem culturally diverse or that they have a diverse staff range. And you're just a token. You're the tokenistic black girl in reception. What do they hope to gain from that? That they'll bring more Aboriginal people through the door, but still have the same perceptions in their minds? Like to me, that's just, no, doesn't work. And I'd feel really sorry for that receptionist or rental manager or whatever they're called, to be the only one in there and feel that pressure, being the only Aboriginal person in that organisation. Yeah, I've been in that position before and just all the questions and comments that you get, being so – in that tokenistic position, it's just – it's ridiculous. I wouldn't want that for anyone. From my mob at all. (Anita)*

Any attempts to increase the presence of Aboriginal people in real estate would have to avoid tokenism – as Anita stated, having one Aboriginal employee wouldn't necessarily fix the perceptions of the other employees. While the benefits of having Aboriginal property managers could be great for Aboriginal tenants, as Professional 1 relayed in her story, increasing the number of Aboriginal property managers would need to be done in a culturally safe way.

Case Study 6: A real estate agent's story: Taking the lead on Aboriginal Victorian housing

As a long-time real estate agent, Robert had seen what he described as poor and discriminatory practices against Aboriginal and other Victorians, before deciding to establish his own family real estate business and operate differently.
Robert and his wife, who is Aboriginal, and their now-adult children own and operate what they perceive as a more fair real estate agency, in their local regional community. Robert says they take care to know local people, support the digital access and knowledge that all prospective tenants need to apply for properties, and indicate that they are able to operate in a more fair way due to their cultural understanding of the barriers that can face Aboriginal Victorians when discrimination goes unaddressed.

> *As an agency, what we do, we have to then pass that onto the landlord, for their review, and for them to make the decision – Ultimately, it's their decision who they choose as a tenant, with guidance from us to say, "Look, we think these people fit your property perfectly." (Robert, real estate agent)*

Robert would like to see more Aboriginal-owned and managed real estate agencies in the state, to increase awareness of discrimination and increase cultural diversity in the sector. He believes that engaging with networks of Aboriginal business owners, operators and chambers of commerce can greatly assist outcomes for Aboriginal people's housing futures.

6.4 Applying

Cultural awareness training

Participants discussed the benefits of cultural awareness training for real estate agents, to counter stereotypes that lead to Aboriginal people's rental applications being rejected.

> *A lot of people don't [discriminate], don't get me wrong. There's a high percentage that don't. But I think it's inherent of a lot of real estate agents, especially private property managers, just to go with who they feel the landlord would approve. A white family with two incomes. It's like a mindset thing. But I think the APRAP role will definitely help. It's more about who accesses it and how often, and whether or not it is used to its full potential. And that all comes down to education too, the private real estate agents as well. Private property managers probably wouldn't have a clue that it's available. So you really need to educate them and show them that it's there. (Professional 1, former real estate agent)*

> *It's not going to come down to the process of what the applicant does. It's about changing the opinion or the stigma around private rental and the way that [agents] sell it to the landlords. You've got to break the barriers and the stigma of the agents that just go, "fill in an application. All I want is have you been in credit for the last six months?" "Well -" – and again, only a brave private agent will go – think outside the box and go, "hang on, no, let's ask the questions and stuff." And I can tell you, there's few and far between private agents would dare go outside the box in terms of keeping a private investor happy. Because that's just the way the industry works. (Professional 8, social housing organisation)*

> *I guess, for me, from the real estate perspective, and possibly the owner's perspective too, because that real estate also has to engage with the owner around who they want on their property, living in their properties. Giving them a better understanding of what Aboriginal and Torres Strait Islander people are, and who they are, and not to put them in that same you know – tar us all with the same brush, because we all do come as individuals, like in the Anglo-Saxon or non-Aboriginal person community. We're all individuals. Stop tarring us with the same brush, look at us as individuals. (Professional 5, homelessness services)*

While real estate agents certainly have a role in choosing and vetting tenants (although the extent of that role is unclear, as discussed in section 5.4 – Who's responsible for discrimination?), the landlord is also key. As Professional 5 says, it's ultimately about who the owner wants living in their property. Cultural awareness training for landlords therefore seems like it would be extremely beneficial. However, as discussed in our literature review, landlords in Australia are not formally organised and need no qualifications to lease property. Therefore, targeting landlords and suggesting – let alone enforcing – programs to reduce discrimination would be extremely difficult.

Assistance with application forms

As application forms were raised as major barrier in the application process, some sort of program that provided assistance with application forms was discussed. This could involve real estate agents offering more guidance with how to fill out applications:
So I think if [private real estate agents] can be better at being more flexible with their policies, and not being so rigid with their ways of thinking. Be available to help fill out an application form with a tenant. It's not hard. (Professional 1, former real estate agent)
However, Aboriginal-controlled programs or organisations were identified by some participants as the organisations that could play a major role, especially where there is mistrust between Aboriginal people and real estate agencies. This includes Aboriginal community service hubs and similar:

> *What I would like to see is an organisation like [Aboriginal organisation] and [Aboriginal organisation] and other organisations similar, maybe just have some computers set up in their organisation that people can come and use the computers to be able to do things like fill out applications for rental and stuff. [...] And also have these organisations where there is somebody, if they need a bit of guidance and help, that they can get in contact and make an appointment to see the person. And the person might be able to sit and help them fill out an application. (Jacinta)*

In the APRAP program, tenants can receive this sort of one-on-one assistance with applications:

> *The online process is quite difficult for the tenants because they don't have much of a knowledge, like how to upload these documents or how to fill out different things online, and they don't have internet access. Many people that we find don't [have] a phone, so they don't know how to use the internet or the computer, so whenever a client comes in, we ask those things, whether you know it or not. If they say, we don't know how to make an application online, then we do it for them, and we make sure that all the – we make sure that whenever we're doing it, they actually understand how we are doing it. So, in future - if they get a call from a real estate saying they haven't uploaded this document or they need to upload a recent one, then they can contact us and say, "Look, we need to upload another document," or something like that. (Professional 11, APRAP worker)*

If Aboriginal organisations and community centres had the ability to assist tenants with application forms in the way that APRAP workers do, it could make a significant difference to Aboriginal tenants who struggle with the application process. A dual advantage would be that assistance with application processes could impart increased confidence and skills in using computers and in increasing digital literacy, particularly for older Aboriginal Victorians.
However, there is also an argument to be made that rental applications do not need to be so complex or difficult; if prospective tenants are struggling to comprehend these forms, it means the forms need to be designed better. From an Indigenous Knowledge standpoint, such a process would be informed by experiences of Aboriginal people and could be undertaken by Aboriginal people or include Aboriginal people as design partners.

Partnerships between real estate and Aboriginal organisations

Partnerships between real estate agencies and Aboriginal-controlled organisations or programs was raised as a way of working alongside real estate agents to address problems and solutions:

> *Having more partnerships with real estate agents would be another good thing, and I know we've got a roundtable meeting in [town] this week for [region] to talk about homelessness and what we can do there, and how can we strike up more partnerships with some of the real estates around here so that we can try to get people into private rentals. (Professional 6)*

> *There'd be so many renters and clients that I could say, "look, this may not present well in terms of rent, they've had some issues in that." And if I printed off a rent statement now and the agent's like, "well, they're behind." But there are some renters out there that would really struggle to get a written reference, if the agent doesn't know them. But you could say, "look, this person's fantastic. They're such a good person to deal with, however, in the last three months, they've fallen behind," it's not going to look great. But that's all they expect. It's just like, "well, just send me a rent statement," sort of thing. […] And as much as you can sell it – and I think that's where – I guess that's the industry itself, is that it comes back to that, "well, how does the application look?" "Well, it doesn't look great, but I've spoken with the agent and I've spoken with the housing officer." That to me is where we've got to break down the barriers and the issues of just that, "well, have you got a reference? Have you got an application?" (Professional 8, social housing organisation)*

One particular area for partnership could be targets or incentives for housing at-risk or marginalised people, as Professional 7 suggested.

> *And I think also maybe policies around having – real estate agents having maybe a clause to say that they would help to reach a target to house, say, people – [inaudible] or APRAP, but single mums, dads; a lot of those at-risk people, or people who might face more barriers. It might be good to have targets in real estate agents, so that they can then report that to REIV or whoever the overarching body for the real estate market is, with some sort of incentives or tax breaks or – I'm not too sure how that would work. (Professional 7, APRAP worker)*

Partnerships with national or state-based real estate industry peak bodies, such as REIV, or individual real estate agencies, would need to provide benefits of some kind for the real estate representatives. Furthermore, incentives would be required for landlords who lease their properties as part of such a scheme.

Stronger oversight from Consumer Affairs Victoria

Another suggestion for reducing discrimination came from a real estate agent, who raised the need for more oversight from Consumer Affairs:

> *[…] And Consumer Affairs, I think, are a little bit slack in a lot of ways too, they're our governing body, but I see things happening now in our industry they're not governing and people are getting away with it. But, no one reports it, so they don't do anything about it.*
>
> *Q: So, you're talking about almost hidden discrimination or something like that then.*
>
> *A: Pretty much. Yeah, it is. It's wrong. But they just keep getting away with it, because – We're heavily governed as an industry in terms of money, but when it comes to people or the people who are governing us, on the ground, in the field, doing their role, checking on agents and checking the way they do business, it just doesn't happen. I've been a business owner for 10 years and I haven't seen Consumer Affairs once in my office. Once. […] I personally think Consumer Affairs checking on agencies at least annually, as a visit to their office and even out on the ground, going to open homes, sitting on bits and pieces like that. (Professional 12, real estate agent)*

6.5 Securing and moving in

APRAP

As discussed in the policy review section of this report, APRAP is an innovative new program that can provide resources to establish a tenancy.

> *And I don't know whether you know about supports or not, supports which APRAP can provide. APRAP can provide different sorts of supports like bond, like rent in advance and some furniture and appliances to establish the tenancy, but even with the bond, we usually apply for bond loan first, so if the client is not eligible for the bond loan, then we actually provide that bond. (Professional 11, APRAP worker)*

APRAP also provides innovative insurance schemes.

> *Q: You also mentioned early on, and I think it's another program, the landlord incentive, is it?*
>
> *A: Yeah. So, the landlord incentive works, like for housing insurance. So, suppose if a landlord knows about the client, so if a tenant has got domestic violence, has gone through domestic violence, and the landlord has issues with the tenant saying that might happen – some sort of damage might happen to their house. So, the house insurance, or the landlord insurance might actually encourage them, because the landlord insurance actually incorporates the whole house – like any sort of damage, or rental loss, or any sort of tenancy issues, that landlord insurance covers. So, we actually explain all these things to the real estate agent, and to the private landlords.*
>
> *Q: You provide that incentive – who pays that insurance?*
>
> *A: That's through APRAP, landlord incentive – like house insurance, or any minor property damage, or a client with disabilities, any modifications to the house like grab rails or anything to the toilet, if they have got a 12-month lease. So, one of the main criteria is to get landlord incentive is that the tenant has to have a 12-month lease*

with the landlord, then they can actually access the landlord incentive, like the house insurance. (Professional, regional yarning circle)

However, one real estate agent, whose business has strong ties to the local Aboriginal community, had never heard of APRAP. While the scheme is relatively new at the time of the research, in order to increase the successful impact of APRAP or similar schemes, more publicity around APRAP is needed, especially to reach out to and work alongside real estate agencies.

I haven't heard of it, to be honest. It's the first I've heard of it. I think if they're going to offer assistance like that, it will definitely put other real estate agents possibly at ease on, okay, they're getting the support from the government, we've got this in the way that we know the secure tenants, they're going to do the right thing. [...] But, I think if that scheme is in place or they're promoting that, the government needs to reach out to the right areas where there are strong populations of indigenous people and work with those agents directly. And, we'd be up for that, they just need to approach us and let us know about it. (Professional 12, real estate agent)

6.6 Living

The need for capacity building to help tenants with the challenges of living in the private rental sector was frequently raised, whether this was prior to young people moving out of home, or more ongoing support throughout their tenancy.

Early support – pre-moving out of home

Some participants suggested the need for education that taught prospective tenants how to look after a property and budget for all the costs of living. This was suggested as particularly useful for young people, before they move into a first rental property:

So, a lot of people have been raised, and it's in general society where they don't have the values of looking after a house, and know how to look after it. They're living the way that they were taught to live. So, it's about how do we straighten that, and change that, so they value their homes, and maintain them to as standard, so that they are able to live without the stigmas that are put on them then? (Professional 5, homelessness services)

I just wanted to add just my – I think there needs to be a bit of formalised, or not formalised probably, but a bit of education for new renters going into any rental agreement. Whether it's social housing or private rental. So just about financial responsibilities. Because just recently I've had a few quite young renters come through, and they've never, ever, ever, ever lived on their own. [...] What's happening is they've both getting tied up and getting excited about they can have NBN in their name, and they can do this and they can do that, and let's get Foxtel. [...] Because she can't afford to pay Foxtel and have an Internet connection, plus get a new phone, plus then you've got your rent. And you do have to pay your gas and your electricity or your – you know what I mean? (Professional 10, social housing organisation)

As well as finance and budgeting, it was suggested that there needs to be more resources for young people to understand their rights, as well as how to navigate the process of finding a house and moving in:

But also what we find is when you're working particularly with young people they refer young people to a website, and if you're a young person and never seen a

website, horrendous. They can't understand it, and it's not that they're dumb, it's just that it's written in a certain way which is often that government language stuff. […] So young people, particularly just being someone to help them understand what's been written or what they need to do. So that plain language stuff around their rights is really important because we find we just don't have a lot of that stuff available to hand out. (Professional in metropolitan yarning circle)

I think even just before looking to move out of home, it would be good to have a chat with someone who could just say, "This is everything – a checklist of what you need to do. This is how inspections work, this is – yeah, what you need to do in regards to utilities. Yeah, and it's like, maybe this is what the proportion of your income should be when you're trying to rent." […] – I mean even just a checklist or a guide or something that kind of outlines what you need to expect, what you need to do maybe. (David)

Lara: Now, I've said to a lot of my friends that I know that do rent, I said to them, "when you're first thinking about rent, don't just look at, 'okay, it might be $325 a week.' That's okay if you can afford that now. But I bet you every year, they're going to put it up $5-10. Are you going to be able to afford that little bit extra when it does go up?" Yeah.

Jedda: I think something else that would be really helpful is also just learning how to properly inspect a house. I know when I was looking around I'm like, "oh, this is nice," and I'm just looking like, "where can I put things?" and mentally imagining how I could decorate. I'm not looking at what are the conditions of the property and I'm not knowing the right questions to ask. And so that was a learning curve for me.

These early support schemes could potentially be an area of collaboration between Aboriginal-controlled organisations and tenant advocacy services.

Ongoing support – during the tenancy

While APRAP was praised for offering support at the start of the tenancy, the need for ongoing support throughout the tenancy was also flagged, rather than support ending once the property was secured:

Well, I'm just learning about [APRAP] now, and what that will look like for our mob, and the wider society, how that will look for them. So, I haven't had really too much in that area. I think that from what I'd heard, it is it could be a good program, but because it runs for – I don't know, they get support for so many months, or whatever it is. And we want them to be in sustainable and affordable accommodation, but while they're getting that support over that period of time, and then they have to – Yeah, if their circumstances have changed in that period of time, how do we? What does that look like for them moving forward with it still being able to be affordable and sustainable even after that? So, oh yes, it may look like it's affordable and sustainable pre-entry, and on entry, then by the time the Private Rental Program, they're discharged from that, because their timelines are up. (Professional 5, homelessness services)

Partnerships between real estate agencies and Aboriginal organisations were discussed in section 6.4, in relation to tenants applying for properties. An extension of this could involve such partnerships continuing throughout the tenancies, as in this example where an organisation communicates with real estate agents – with the tenants' consent – to intervene if something goes wrong for the tenant:

> *And we ask the real estate agent to please let us know as soon as possible, as soon as something starts going pear-shaped – whether there's a complaint of noise, or whether they're getting behind in rent. Rather than let it get to the point where they get evicted, we can come in and help out. We have access to, and we don't make it knowledgeable to the young people, but we do have a quiet word to the real estate agent, if they do happen to fall behind in rent, we have got a bit of funding there to get them back up to scratch. And that way, we can have a yack with the people, to make sure that they're budgeting right, or where their money is going, that they do put their priorities first. (Professional at regional yarning circle)*

One example of real estate agents working with tenants and developing strong relationships over time was the case of Julie, who kept the same property manager as she moved between four different properties and felt that the real estate agency 'had her back':

> *So, I've had one different property manager, but every time they know I'm looking for a property, everyone is fighting for me to get in their properties. […] So, yeah, it's - yeah, they've got my back because they've seen where I've been, and I'm a good tenant, I pay my rent, the house is never messy or - yeah, that's why they have my back, I'd say. (Julie)*

More formalised, ongoing, collaborative support programs, including partnerships between Aboriginal organisations and real estate agencies, could lead to more stories like Julie's.

6.7 Change

VCAT processes

Changing the VCAT process to be more culturally appropriate and safe was suggested.

> Absolutely, and I think they're starting to get it – or I know down in Frankston they've got an Aboriginal specific position that works within VCAT now, but I think they really need to look at how they have a VCAT hearing. So how they have koori court hearings maybe something similar for VCAT because it is quite daunting for people to go there. We all know if they don't show up then a nod of possession is going to be granted and then once that's there it's just daunting for the tenant, and then before you know it the cops are at the door and you've got a locksmith there changing the locks and it's all over. And all they had to do was go and present at the hearing, but it's too daunting and you understand that. So that's definitely something that's needed out there. (Professional in metropolitan yarning circle)

As outlined in section 3.3 of this report, Koori Support is available at VCAT, including the availability of Koori Hearing Rooms. Whether this is adequately culturally safe should perhaps be investigated.

Conclusion

A variety of opportunities and solutions were suggested by tenants, prospective tenants and organisational professionals. Many suggestions involved increased collaboration between Aboriginal-controlled organisations, government services and real estate services. In Part 7, we present a diagram that outlines the major barriers and problems experienced by Aboriginal Victorians in the private rental sector (as outlined in Part 5), alongside the major opportunities and solutions for change (as outlined in this section).

Part 7: Conclusion

7.1 Aboriginal private rental access and the Renter's Journey

This report has been conducted to:

- provide analysis of systemic problems or access barriers Aboriginal people encounter accessing private rental, identified through the various parts of the research;
- illustrate the problems or barriers to accessing private rental and any successful access strategies used by individuals or support services; and
- include any suggestions for reform or change made by research participants.

To achieve these aims, the research has been conducted using the central concept of a Renter's Journey, informed by a housing aspirations lens and underpinned in method and conduct by an Indigenous Knowledge Framework. Aboriginal Victorians are centrally positioned in this method, which emphasises the cultural perspectives, cultural safety, and voices of Aboriginal Victorians.

Understanding Aboriginal Victorians' rental journeys

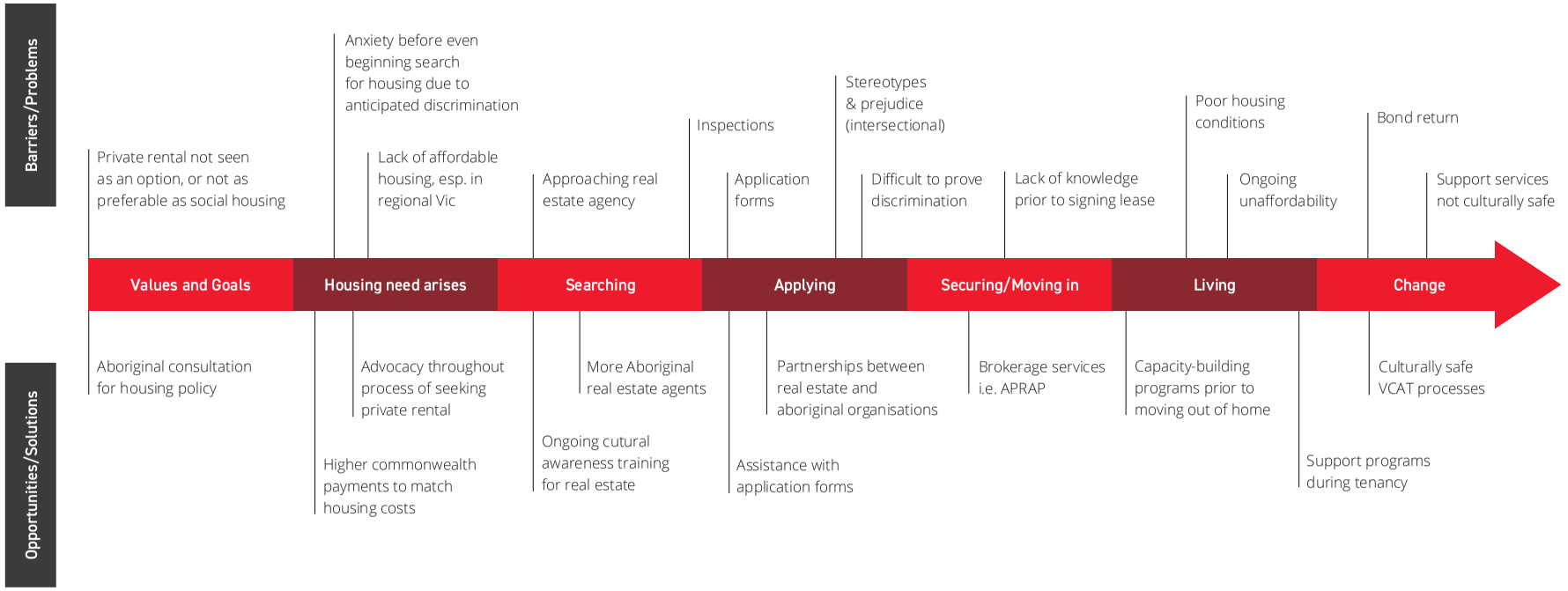
The private rental sector is an increasingly significant housing tenure in Australia, now housing more than a third of all Australians, many of whom will live in privately rented homes for lengthy periods or all of life. Shortages of social housing coupled with high costs of home purchase mean that privately rented dwellings provide a significant and necessary housing option for metropolitan and regionally-based Aboriginal residents within Victoria. Existing evidence indicates barriers to private rental access for Aboriginal Victorians that reduce housing opportunities, with a range of policy interventions designed to improve access to privately rented dwellings.

To investigate private rental access barriers and journeys experienced in the Victorian context, the research has been undertaken in a series of stages, using a triangulation of data and methods to highlight barriers and challenges for Aboriginal Victorians at all stages of the renter's journey – with the finding that the most pronounced barriers are at the access stage of 'Applying'.

Our methods have included: a review of existing evidence and current policy initiatives; yarning circles with organisations in regional and metropolitan Victoria; yarns with organisational representatives of housing, homelessness, property/real estate and related sectors, and – most significantly – yarns with Aboriginal Victorians with lived experience of private rental housing.

The triangulation of stories, perspectives and narratives from a) organisations and professional workers in housing and related sectors and b) the lived experience of Aboriginal Victorians, also points to solution and opportunity points, for all stages of the renter's journey. The barriers and problems faced by Aboriginal Victorians are presented visually alongside opportunities and solutions in summary form in Figure 6 and recapped, below.

Figure 6: *Barriers/problems and opportunities/solutions for Aboriginal Victorians seeking housing in the private rental sector, mapped along the Renter's Journey*



7.2 Housing accessibility and affordability

Access to private rental housing and its affordability – both upfront and ongoing – represent the two largest barriers to Aboriginal Victorian people's private rental housing pathways.

Findings of this research show that there is variation in perspectives and lived experience regarding whether private rental was considered an aspiration for Aboriginal Victorians, and whether it should be. Barriers to private rental before and at the 'Applying' stage of the Renter's Journey are experienced as considerable, and in many cases insurmountable and exclusionary to the point of being off-putting. Key factors identified as amplifying barriers include:

Locational variation in barriers and challenges to private rental access: regional 'small town' knowledge of family groups, histories and ingrained stereotypes of Aboriginal residents can inhibit being chosen for properties. Alternatively, metropolitan housing markets offer relative anonymity but are high cost and often unaffordable. Furthermore, a side-effect of the COVID pandemic has been increased migration from Melbourne to regional areas, which many participants said was reducing the availability of rental housing for locals, increasing competition for limited properties.

Generational differences in capabilities, experiences and aspirations of Aboriginal Victorians: older Aboriginal Victorians with long-term experience of Aboriginal Housing are less experienced in the practices and processes associated with private rental, compared with younger, more mobile generations. In each case, knowledge of private rental from family groups and Community can be an invaluable and deciding factor in whether or not to apply for rental housing.

Intersectional barriers: the combination of Aboriginality, with the possibility of low income, income support recipiency, being a family that includes children or other dependents, as well as health/disability and or other support needs, renders private rental access extremely challenging for Aboriginal Victorians. Concerns are raised in this research about these as well as stereotyping of Aboriginal Victorians as violent or neglectful/willingly damaging of property. Of additional concern is a perception that previous or current experience of social housing acts to further stigmatise Aboriginal private rental applicants and is a barrier to private rental pathways.

Racially-based discrimination directed towards Aboriginal Victorians: was asked about explicitly in this research for purposes of improved understanding of, and responses to, racialised housing barriers. In a majority of cases, perspectives of tenants and professionals indicated that racial discrimination is an active part of the challenge Aboriginal Victorian people face in finding appropriate rental housing beyond the social housing sector, and to developing wide housing aspirations.

Our analysis shows that the site of racism is obscured behind and within administrative processes and gate-keeping practices of real estate agents and landlords. It is typically not clear to Aboriginal applicants who perceive racial discrimination whether the source of discrimination lies in property management or property ownership. In some cases, where racially-based language or difference in treatment is experienced within real estate settings, research participants were more clear that the real estate sector has a large and significant role in either maintaining racial discrimination – or being a more active partner in changing racist and discriminatory practices.

Solutions to prevent future racist or intersectional discrimination: were identified in both the literature review and yarns with research participants. Increased transparency and ability of prospective tenants to engage with decision-making processes or review of this is key. Programs such as 'first applicant' approaches or concepts including 'ability to pay' (rather than ability to pay more for rent) warrant further investigation as promising sites of inclusive practice change.

Finally and significantly, this research has identified an urgent need for an increased focus on culturally appropriate, safe and informed processes, practices and cultures at all stages of the Renter's Journey in the Victorian private rental sector. In analysis of all parts of the Renter's Journey presented in this Report, Aboriginal participants have identified culturally unsafe and inappropriate current practices, mirrored with identified solution opportunities for positive, transformative change. From the values and aspirations that underpin future housing pathways among prospective tenants, to Applying, Living and Change components of the Renter's Journey, the experiences of Aboriginal Victorians presented here suggest scope and directions for change. For private rental sector development and reforms to be culturally safe and appropriate, we additionally find that it is critical for Aboriginal Victorians to be involved as active partners in change-development processes and opportunities.

7.3 Concluding remarks

Research that includes the perspectives, viewpoints and lived experiences of Aboriginal Victorians, and Aboriginal people in Australia generally, about their housing experiences, needs and aspirations, is relatively rare. Our research, founded in frameworks of the Renter's Journey, housing aspirations and an Indigenous Knowledge Framework, provides cause for both concern and optimism.

For current and future generations of Aboriginal Victorians, private rental housing forms a necessary potential part of housing pathways. However, private rental can only form a significant and positive part of Aboriginal housing pathways where doors are open and access to housing opportunity is assured.

The systemic barriers and challenges facing Aboriginal Victorians examined in this Report represent an extension of long-term barriers and systemic discrimination that perpetuate cycles of disadvantage and disempowerment among Aboriginal people of Victoria.
As explained in the voices of Aboriginal people with lived experience, these practices, cultures and processes act, in many ways, to lock Aboriginal Victorians out of private rental housing pathways "from the start". Intersectional forms of disadvantage are compounded, and widespread negative impacts for families and communities follow. For Indigenous groups the world over, the notion of connection is a critical part of culture and identity. For Aboriginal and Torres Strait Islanders, this connection is an important part of their contemporary lives and identities. The evident lack of connection and integration between various elements of the private rental sector seems to exacerbate some of the issues identified in this report and contribute to the challenges identified.
However, the experiences and stories of Aboriginal people with lived experience of private rental in Victoria also suggest there are grounds for optimism and points of promise for change. Most significantly, involving Aboriginal people's perspectives in the research reported here directs future efforts towards culturally appropriate, safe and informed partnerships for opportunities and to inclusive practices of private rental reform. 'Connecting' all of these parts can not only encourage positive engagement from

Aboriginal Victorians, but also engage with ancient elements of Aboriginal culture and history. Additionally, we find that as well as partnerships offering a means of 'opening the private rental door', it is essential that future development of policies, programs, practices and cultural reforms of the Victorian private rental sector include Aboriginal people as informants, mentors and experts.

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Appendix A: Fieldwork materials

Information statement for yarning circles/workshops

Aboriginal Private Rental Access in Victoria – Information Statement
HREC Project Number 20214343-5989

Workshops

Researchers:
Professor Wendy Stone (Centre for Urban Transitions), Dr Andrew Peters (Department of Social Sciences), Dr Iris Levin (Centre for Urban Transitions), Associate Professor Andi Nygaard (Centre for Urban Transitions), Ms Zoë Goodall (Centre for Urban Transitions), Dr Piret Veeroja (Centre for Urban Transitions).

Project outline

This project is a partnership between Swinburne University of Technology, the Victorian Residential Tenancies Commissioner, Aboriginal Housing Victoria and the Consumer Policy and Research Centre.

The aim of this research partnership is to recommend strategies for improving access to private rental by Aboriginal renters by investigating ways to reduce discrimination and other barriers to access for Aboriginal Victorians.

Our overall research question for this research project is: How can we understand barriers to accessing the private rental market for Aboriginal renters?

This research project will involve metropolitan and regional workshops, interviews with current, former and prospective tenants, and interviews with property managers.

What does participation involve?

We invite you to be part of a discussion forum or a yarning circle so we can further understand the problems faced by Aboriginal Victorians accessing, living in or exiting housing in the private rental sector. With your consent, we will ask you questions relating to:

- Your knowledge of Aboriginal housing pathways and aspirations
- Your professional experience in working with Aboriginal people accessing or living in the private rental housing sector
- Your organisational role in the rental system
- Your views about how barriers to Aboriginal renting might be reduced in future.

The workshop will take approximately one hour and will be conducted by members of the Swinburne research team, supported by Aboriginal Housing Victoria staff. Before the workshop commences, the researcher will describe the project to you and give you an opportunity to ask questions.

During the interview you do not have to answer any questions that you are not comfortable talking about and you are welcome to ask your own questions. You can also stop participating at any time and this will not affect you in any way.

There may be no direct benefit to you from participating in this research. Participating in the workshop will assist in guiding policy development that could be used to deliver a range of housing policy improvement options.

Privacy and confidentiality

If you agree, we would like to audio record the interview to make sure we can accurately record the views of participants. Your comments will be anonymously grouped with responses from other interviews. The findings will be anonymised for inclusion in:

- a report of the research; and
- other dissemination of the findings, e.g. journal articles.

There will be no identifying information that can be traced back to you in any way in the report or reference made to you as an individual. The final report can be made available to you if you would like a copy.

Non–identifiable interview transcripts and audio files will be stored in Swinburne OneDrive for Business for ten years and shared only with the named research team. Signed consent forms will be stored separately. We may use the data collected here for future research projects, conducted by members of this research team.

Do I have to take part in the research project?

Taking part in a research project is voluntary. It is your choice to take part or not. You do not have to agree if you do not want to. If you decide to take part and then change your mind, that is okay, you can withdraw from the project. If you choose not to take part or start and then stop the study, it will not affect your relationship with the University, staff or colleagues.

Further information

For further information about the project, please contact:
Wendy Stone at Swinburne University on wmstone@swin.edu.au or on 03 9214 8967.
This project has been approved by or on behalf of Swinburne's Human Research Ethics Committee (SUHREC) in line with the National Statement on Ethical Conduct in Human Research. If you have any concerns or complaints about the conduct of this project, you can contact:
Research Ethics Officer, Swinburne Research (H68),
Swinburne University of Technology, PO Box 218, HAWTHORN VIC 3122 Australia.
Tel (03) 9214 3845 or +61 3 9214 3845 or resethics@swin.edu.au

Information statement for tenant interviews

Aboriginal Private Rental Access in Victoria–Information Statement
HREC Project Number 20214343-5989

Researchers:
Professor Wendy Stone (Centre for Urban Transitions), Dr Andrew Peters (Department of Social Sciences), Dr Iris Levin (Centre for Urban Transitions), Associate Professor Andi Nygaard (Centre for Urban Transitions), Ms Zoë Goodall (Centre for Urban Transitions), Dr Piret Veeroja (Centre for Urban Transitions).

Tenant Interviews

About this project

This project is a partnership between Swinburne University of Technology, the Victorian Commissioner for Residential Tenancies, Aboriginal Housing Victoria and the Consumer Policy Research Centre.

The aim of this research partnership is to recommend strategies for improving Aboriginal renters' access to private rental housing. We'll do this by investigating ways to reduce discrimination and other barriers against Aboriginal Victorians.

In short, we want to understand the barriers faced by Aboriginal Victorians who want to live in private rental housing.

This research project will involve metropolitan and regional workshops, interviews with current, former and prospective tenants, and interviews with organisational professionals like property managers and housing brokers.

What does participation involve?

We would like to interview you so we can further understand the problems faced by Aboriginal renters accessing housing in the private rental sector. With your consent, we will ask you questions relating to:

- Your knowledge and experience of Aboriginal housing pathways and aspirations
- Your experience accessing or living in the private rental housing sector
- Your experience of organisations that you have had contact with or know of in the rental system
- Your views about how barriers to Aboriginal renting might be reduced in future.

The interview will take approximately 45–60 minutes and will be conducted by members of the Swinburne research team. Before the interview commences, the interviewer will describe the project to you and give you an opportunity to ask questions.

The interview can be attended by a community development officer employed by Aboriginal Housing Victoria. This is your choice. Please let the researcher know if you prefer to opt out of this support.

During the interview you do not have to answer any questions that you are not comfortable talking about and you are welcome to ask your own questions. You can also stop participating at any time and this will not affect you in any way.

Participating in the interview will assist in guiding policy development that could be used to deliver a range of housing policy improvement options. You will be provided with a thank you voucher for your time, at the time of your interview.

Privacy and confidentiality

If you agree, we would like to audio record the interview to make sure we can accurately record the views of participants. Your comments will be anonymously grouped with responses from other interviews. The findings will be anonymised for inclusion in:

- a report of the research; and
- other dissemination of the findings, e.g. journal articles.

There will be no identifying information that can be traced back to you in any way in the report or reference made to you as an individual. The final report can be made available to you if you would like a copy.

Identifiable data will be shared only with the named research team. Non-identifiable interview transcripts and audio files will be stored in Swinburne OneDrive for Business for ten years. Signed consent forms will be stored separately.

De-identified, completely anonymised data will also be shared with the Victorian Commissioner for Residential Tenancies and the Consumer Policy Research Centre. We may use the data collected here for future research projects, conducted by members of this research team.

Do I have to take part in the research project?

Taking part in a research project is voluntary. It is your choice to take part or not. You do not have to agree if you do not want to. If you decide to take part and then change your mind, that is okay, you can withdraw from the project. If you choose not to take part or start and then stop the study, it will not affect your relationship with the University, staff or colleagues.

Support

If any component of participation in this project causes distress or discomfort, please contact the following organisations for support.

Lifeline 131114
Beyond Blue 1300 224636
Tenants Victoria Tenant Advice Line 94162577

This project has consulted the following resources to ensure best practice for research involving Aboriginal and/or Torres Strait Islander participants:

- National Statement Chapter 4.7
- Ethical conduct in research with Aboriginal and Torres Strait Islander Peoples and communities (NHMRC 2018)

Members of the team have benefited from cultural competency training with the Koorie Heritage Trust, Victoria, 2020.

Appendix A: Fieldwork materials

Further information

For further information about the project, please contact Wendy Stone at Swinburne University on wmstone@swin.edu.au or on 03 9214 8967.
This project has been approved by or on behalf of Swinburne's Human Research Ethics Committee (SUHREC) in line with the National Statement on Ethical Conduct in Human Research. If you have any concerns or complaints about the conduct of this project, you can contact:
Research Ethics Officer, Swinburne Research (H68),
Swinburne University of Technology,
PO Box 218, HAWTHORN VIC 3122 Australia.
Tel (03) 9214 3845 or +61 3 9214 3845 or resethics@swin.edu.au

Information statement for organisational professional interviews

Aboriginal Private Rental Access in Victoria–Information Statement
HREC Project Number 20214343–5989

Researchers:
Professor Wendy Stone (Centre for Urban Transitions), Dr Andrew Peters (Department of Social Sciences), Dr Iris Levin (Centre for Urban Transitions), Associate Professor Andi Nygaard (Centre for Urban Transitions), Ms Zoë Goodall (Centre for Urban Transitions), Dr Piret Veeroja (Centre for Urban Transitions).

Professional Participant Interviews

Project outline

This project is a partnership between Swinburne University of Technology, the Victorian Residential Tenancies Commissioner, Aboriginal Housing Victoria and the Consumer Policy and Research Centre.

The aim of this research partnership is to improve access to private rental by Aboriginal renters by investigating ways to reduce discrimination and other barriers to access for Aboriginal Victorians.

Our overall research question for this research project is: How can we understand barriers to accessing the private rental market for Aboriginal renters?

This research project will involve metropolitan and regional workshops, interviews with current, former and prospective tenants, and interviews with organisational professionals.

What does participation involve?

We invite you to be interviewed so we can further understand the problems faced by Aboriginal renters accessing housing in the private rental sector. With your signed consent, we will ask you questions relating to:

- Your knowledge of Aboriginal housing pathways and aspirations
- Your professional experience in working with Aboriginal people accessing or living in the private rental housing sector
- Your organisational role in the rental system
- Your views about discrimination against Aboriginal renters, including if you have ever seen or heard about this discrimination as a professional
- Your views about how barriers to Aboriginal renting might be reduced in future.

The interview will take approximately 45–60 minutes and will be conducted by members of the Swinburne research team. Before the interview commences, the interviewer will describe the project to you and give you an opportunity to ask questions.

During the interview you do not have to answer any questions that you are not comfortable talking about, especially given this interview may ask about discrimination you have witnessed as a professional. You are welcome to ask your own questions. You can also stop participating at any time and this will not affect you in any way.

There may be no direct benefit to you from participating in this research. Participating in the interview will assist in guiding policy development that could be used to deliver a range of housing policy improvement options.

Appendix A: Fieldwork materials

Privacy and confidentiality

If you agree, we would like to audio record the interview to make sure we can accurately record the views of participants. Your comments will be anonymously grouped with responses from other interviews. The findings will be anonymised for inclusion in:

- a report of the research; and
- other dissemination of the findings, e.g. journal articles.

There will be no identifying information that can be traced back to you in any way in the report or reference made to you as an individual. The final report can be made available to you if you would like a copy.

Identifiable data will be shared only with the named research team. Non-identifiable interview transcripts and audio files will be stored in Swinburne OneDrive for Business for ten years. Signed consent forms will be stored separately.

De-identified, completely anonymised data will also be shared with the Victorian Commissioner for Residential Tenancies and the Consumer Policy Research Centre. We may use the data collected here for future research projects, conducted by members of this research team.

Do I have to take part in the research project?

Taking part in a research project is voluntary. It is your choice to take part or not. You do not have to agree if you do not want to. If you decide to take part and then change your mind, that is okay, you can withdraw from the project. If you choose not to take part or start and then stop the study, it will not affect your relationship with the University, staff or colleagues.

Further information

For further information about the project, please contact:
Wendy Stone at Swinburne University on wmstone@swin.edu.au or on 03 9214 8967.

This project has been approved by or on behalf of Swinburne's Human Research Ethics Committee (SUHREC) in line with the National Statement on Ethical Conduct in Human Research. If you have any concerns or complaints about the conduct of this project, you can contact:
Research Ethics Officer, Swinburne Research (H68),
Swinburne University of Technology, PO Box 218, HAWTHORN VIC 3122 Australia.
Tel (03) 9214 3845 or +61 3 9214 3845 or resethics@swin.edu.au

Consent form for yarning circles/workshops

NB. This form was used as the basis for verbal consent.
Aboriginal Private Rental Access in Victoria–Consent Form
HREC Project Number 20214343-5989

Researchers:
Professor Wendy Stone (Centre for Urban Transitions), Dr Andrew Peters (Department of Social Sciences), Dr Iris Levin (Centre for Urban Transitions), Associate Professor Andi Nygaard (Centre for Urban Transitions), Ms Zoë Goodall (Centre for Urban Transitions), Dr Piret Veeroja (Centre for Urban Transitions).

- I have read the information statement and I understand its contents.
- I believe I understand the purpose, extent and possible risks of my involvement in this project.
- I voluntarily consent to take part in this research project.
- I have had an opportunity to ask questions and I am satisfied with the answers I have received.
- I understand that this project has been approved by Swinburne University of Technology and will be carried out in line with the National Statement on Ethical Conduct in Human Research (2007).
- I understand I will receive a copy of the Information Statement.

In relation to this project, please highlight your response to the following:

- I agree to be interviewed by the researcher: Yes/No
- I agree to allow the interview to be recorded by electronic device: Yes/No
- I agree to make myself available for further information if required: Yes/No
- I agree to my data from this interview being used in future research projects: Yes/No
- by members of this research team: Yes/No

I acknowledge that:

- My participation is voluntary and that I am free to withdraw from the project at anytime without explanation;
- This project is for the purpose of research and not for profit;
- I will not be identified in publications or otherwise without my express written consent

I agree to participate in this project:

Participant Name:
Participant Signature:
Date and time:

Consent forms for tenant and organisational professional interviews

NB. This form was used as the basis for verbal consent.
Aboriginal Private Rental Access in Victoria–Consent Form
HREC Project Number 20214343-5989

Researchers:
Professor Wendy Stone (Centre for Urban Transitions), Dr Andrew Peters (Department of Social Sciences), Dr Iris Levin (Centre for Urban Transitions), Associate Professor Andi Nygaard (Centre for Urban Transitions), Ms Zoë Goodall (Centre for Urban Transitions), Dr Piret Veeroja (Centre for Urban Transitions).

- I have read the information statement and I understand its contents.
- I believe I understand the purpose, extent and possible risks of my involvement in this project.
- I voluntarily consent to take part in this research project.
- I have had an opportunity to ask questions and I am satisfied with the answers I have received.
- I understand that this project has been approved by Swinburne University of Technology and will be carried out in line with the National Statement on Ethical Conduct in Human Research (2007).
- I understand I will receive a copy of the Information Statement.
- I understand that identifiable data will only be viewed by the named researchers at the top of this page
- I understand that de-identified, anonymised data from these interviews will be viewed by the Consumer Policy Research Centre and the Victorian Commissioner for Residential Tenancies

In relation to this project, please highlight your response to the following:
I agree to be interviewed by the researcher: Yes/No
I agree to allow the interview to be recorded by electronic device: Yes/No
I agree to make myself available for further information if required: Yes/No
I agree to my data from this interview being used in future research projects: Yes/No
by members of this research team: Yes/No

I acknowledge that:

- My participation is voluntary and that I am free to withdraw from the project at anytime without explanation;
- This project is for the purpose of research and not for profit;
- I will not be identified in publications or otherwise without my express written consent

I agree to participate in this project:
Participant Name:
Participant Signature:
Date and time:

Appendix A: Fieldwork materials

Interview schedule for yarning circles/workshops

1. In your professional role, how and when do you interact with Aboriginal Victorians seeking private rental?
2. Can you tell us about the different housing pathways and aspirations that you see with Aboriginal Victorian clients?
3. Do you think these housing pathways and aspirations have changed/are changing over time?
4. How do you think the private rental sector features in those aspirations and pathways?
5. What do you think are some of the barriers for Aboriginal Victorians trying to access the private rental sector?
6. Do you think discrimination features in these barriers?
   a. What kind of discrimination? (e.g. based on race, race & income, race & partnership status, race & gender)
   b. How do stereotypes and preconceptions about Aboriginal people play a role in this discrimination?
7. How do these barriers feature at different stages of the application process?
   a. What role do these barriers play in maintaining tenancies?
   b. In your view, are there challenges with renewing and exiting tenancies?
8. What do you think are the impacts of these barriers? (e.g. for individuals, for community, for housing aspirations)
9. How do you think the policy and practice context might be amended to reduce these barriers?
10. What kind of supports do you think Aboriginal Victorians may need to overcome these barriers?
11. How can the voice of Aboriginal Victorians can play an active role in any future processes of policy development towards reducing these barriers?

Appendix A: Fieldwork materials

Interview schedule for tenant yarns

Preface:
"We're trying to identify the positives and negatives about government housing support for Aboriginal people, and your story can help us. We want to hear your story, in your words, about your experiences in the housing market. They can be good ones, bad ones–there are no right and wrong answers. We just need to hear your honest story about living in the rental market."

1. Can you tell us a bit about your current housing arrangements and, if you want to, a little about how you came to be living where you are now?
2. What do you want from your housing now and in the near future? (e.g. location, dwelling type, whether owning or renting, housing security and safety, knowing you can stay in the house for a long period, who you want to live with)
3. Have your ideas of what you want from your housing changed over time as you've gotten older?
4. Would you live in private rental if you could?
5. What's your view and experienceof the private rental sector? (e.g. is it affordable, is it accessible)
6. Do you think Aboriginal people face barriers trying to get into private rental?
7. Do you think there is discrimination when Aboriginal people try to get private rental housing?
   a. What kind of discrimination? (e.g. based on being Aboriginal, being Aboriginal and income, Aboriginal & partnership status, Aboriginal & gender)
   b. Do you think stereotypes and ideas about what Aboriginal people are like play a role in this discrimination?
8. How do you think these barriers show up at different stages of the application process?
   a. What role do these barriers play in being able to keep your place?
   b. Do you think there are also challenges in renewing your tenancy or in ending your lease?
9. Have you ever experienced or heard about other Aboriginal people in Victoria experiencing discrimination when they try to get a private rental place?
10. Have your feelings about discrimination in private rental stopped you from applying for private rental housing?
11. What has been your experience when you have applied for private rental?
12. Have you ever successfully obtained private rental housing?
13. How do these barriers affect people, in the short term and the longer term?
14. What do you think should be changed to make things fairer?
15. What kind of help do you think Aboriginal people in Victoria may need to overcome the barriers that are put up that stop them getting private rental houses?
16. How can the voice of Aboriginal people help change policy in Victoria to get rid of these unfair barriers?

Appendix A: Fieldwork materials

Interview schedule for organisational professional interviews

1. Can you tell us about the different housing pathways and aspirations that you see with Aboriginal Victorian tenants/prospective tenants?
2. Do you think these housing pathways and aspirations have changed/are changing?
3. How do you think the private rental sector features in those aspirations and pathways?
4. What do you think are some of the barriers for Aboriginal Victorians trying to access the private rental sector?
5. Do you think discrimination features in these barriers?
   a. What kind of discrimination? (e.g. based on race, race & income, race & partnership status, race & gender)
   b. How do stereotypes and preconceptions about Aboriginal people play a role in this discrimination?
6. How do these barriers feature at different stages of the application process?
   a. What role do these barriers play in maintaining tenancies?
   b. In your view, are there challenges with renewing and exiting tenancies?
7. Have you ever experienced (or intervened in) a situation where there may have been discrimination against Aboriginal Victorian tenants/prospective tenants seeking to access private rental? If yes, can you tell us about it?
8. Can you think of any changes that could reduce these barriers?
9. What kind of supports do you think Aboriginal Victorians may need to overcome these barriers?
10. How can the voice of Aboriginal Victorians can play an active role in any future processes of policy development towards reducing these barriers?

Recruitment flyer for tenant interviews

Recruitment flyer for organisational professional interviews

Appendix B: Tenant participant summary and pseudonyms

Table 4: *Tenant participants, showing current tenant status, gender, location and pseudonym*

Summary information about tenant participants to the study

Pseudonym	Private rental status	Metro/regional	Brief history/context
Gemma (female)	Current private tenant	Metro	Partnered, long-term private renter, previously regional social housing tenant.
Anita (female)	Current private tenant	Metro	Single, previously lived in regional area.
David (male)	Current private tenant in share house	Metro	University student, previously lived in university residences with Aboriginal support program, formerly regional social housing.
Tahnee (female)	Currently living with parent in social housing, looking to leave home	Metro	Currently looking at private rental and social housing options to leave home with partner.
Sandy (female)	Social housing tenant	Metro	Long-term social housing tenant, couple with children.
Coen (male)	Homeless (couch surfing)	Metro	Long-term homeless, casually employed, mental illness and drug/alcohol addiction.
Jarrah (male)	Home owner	Metro	Previously private tenant, long-term home owner
Cathy (female)	Home owner	Metro	Previously private tenant and social housing tenant.
Julie (female)	Current private tenant	Metro	Single mother, previously social housing tenant, homeless, to private rental, with improved rental housing over time.
Jedda (female)	Current private tenant	Regional	Single renter, former share-house private tenant, prior social housing tenant.
Jacinta (female)	Current private tenants	Regional	Single older woman, living in share-housing, long history of private rental and social housing.
Lara (female)	Current private tenant	Metro	Single parent of young adult, long history of private rental in local area.
Alira (female)	Current private tenant	Metro	Young adult child of primary tenant.
Carla (female)	Current private tenant	Regional	Living alone, precarious lease, notification of eviction due to poor housing conditions/ demolition of property, facing homelessness at time of interview.
Kay (female)	Current private tenant	Regional	Couple family, long-term private rental history locally.

Appendix B: Tenant participant summary and pseudonyms

Brody (male)	Current private tenant	Regional	Long-term private rental.
Liam (male)	Current private tenant	Regional	Couple household, early rental history, with family history of private and social rental.
Ron (male)	Current private tenant	Metro	Couple with children, longer-term private renter with social housing experience.
Kayla (female)	Current private tenant, moving into home purchase	Metro	Single parent, formerly homeless and social housing, with long-term private rental experience. About to move into home she has purchased and built.

Appendix C: Additional demographic data

Table 5: *Number of Aboriginal and/or Torres Strait Islander People in Victorian LGAs*

LGA	Metro/ regional	Aboriginal and/or Torres Strait Islanders		Number of non-Indigenous		Number of Indigenous status "not stated"		Total
		n	%	n	%	n	%	n
Greater Geelong (C)	Rest of Vic.	2,389	1.0	215,214	93.7	12,192	5.3	229,795
Greater Shepparton (C)	Rest of Vic.	2,187	3.5	56,135	88.8	4,895	7.7	63,217
Mildura (RC)	Rest of Vic.	2,069	3.8	48,101	88.2	4,344	8.0	54,514
Greater Bendigo (C)	Rest of Vic.	1,849	1.7	100,759	92.2	6,681	6.1	109,289
Wyndham (C)	Greater Melb.	1,747	0.8	207,072	94.5	10,284	4.7	219,103
Whittlesea (C)	Greater Melb.	1,628	0.8	187,626	94.5	9,198	4.6	198,452
Casey (C)	Greater Melb.	1,607	0.5	284,303	95.0	13,473	4.5	299,383
Ballarat (C)	Rest of Vic.	1,478	1.5	93,300	92.9	5,634	5.6	100,412
Hume (C)	Greater Melb.	1,461	0.7	186,373	93.9	10,676	5.4	198,510
Yarra Ranges (S)	Greater Melb.	1,359	0.9	138,850	94.6	6,601	4.5	146,810
Mornington Peninsula (S)	Greater Melb.	1,324	0.9	142,059	94.1	7,596	5.0	150,979
Frankston (C)	Greater Melb.	1,318	1.0	124,139	93.2	7,739	5.8	133,196
Melton (C)	Greater Melb.	1,289	1.0	127,051	93.7	7,194	5.3	135,534
East Gippsland (S)	Rest of Vic.	1,252	2.9	39,066	89.0	3,570	8.1	43,888
Latrobe (C)	Rest of Vic.	1,192	1.7	65,337	90.7	5,476	7.6	72,005
Darebin (C)	Greater Melb.	1,183	0.8	136,820	93.1	9,003	6.1	147,006
Wodonga (C)	Rest of Vic.	986	2.5	35,701	91.6	2,267	5.8	38,954
Campaspe (S)	Rest of Vic.	864	2.4	33,056	90.8	2,500	6.9	36,420
Moreland (C)	Greater Melb.	832	0.5	152,670	94.0	8,857	5.5	162,359
Swan Hill (RC)	Rest of Vic.	817	3.9	17,468	84.3	2,442	11.8	20,727
Brimbank (C)	Greater Melb.	809	0.4	183,157	93.9	11,046	5.7	195,012
Cardinia (S)	Greater Melb.	781	0.8	87,458	93.9	4,855	5.2	93,094
Knox (C)	Greater Melb.	757	0.5	147,880	96.1	5,178	3.4	153,815

[1]This is an ABS Census category and refers to Australians not of Aboriginal and/or Torres Strait Islander origin

Appendix C: Additional demographic data

Banyule (C)	Greater Melb.	711	0.6	116,109	95.4	4,900	4.0	121,720
Melbourne (C)	Greater Melb.	663	0.4	147,273	84.9	25,630	14.8	173,566
Wellington (S)	Rest of Vic.	651	1.5	38,508	91.5	2,937	7.0	42,096
Mitchell (S)	Greater Melb.	640	1.6	36,914	90.7	3,147	7.7	40,701
Kingston (C)	Greater Melb.	583	0.4	143,221	95.2	6,584	4.4	150,388
Maroondah (C)	Greater Melb.	580	0.5	104,827	95.8	4,053	3.7	109,460
Warrnambool (C)	Rest of Vic.	544	1.6	30,592	91.8	2,190	6.6	33,326
Greater Dandenong (C)	Greater Melb.	517	0.3	144,928	94.4	8,044	5.2	153,489
Moira (S)	Rest of Vic.	488	1.7	25,907	91.4	1,935	6.8	28,330
Baw Baw (S)	Rest of Vic.	487	1.0	43,903	92.8	2,907	6.1	47,297
Hobsons Bay (C)	Greater Melb.	475	0.5	83,520	94.5	4,387	5.0	88,382
Glenelg (S)	Rest of Vic.	468	2.5	17,099	90.1	1,416	7.5	18,983
Monash (C)	Greater Melb.	444	0.2	178,328	95.7	7,572	4.1	186,344
Port Phillip (C)	Greater Melb.	431	0.4	92,652	89.9	9,993	9.7	103,076
Yarra (C)	Greater Melb.	430	0.5	79,779	90.6	7,837	8.9	88,046
Maribyrnong (C)	Greater Melb.	426	0.5	77,163	93.0	5,381	6.5	82,970
Moonee Valley (C)	Greater Melb.	421	0.4	109,694	94.5	6,015	5.2	116,130
Wangaratta (RC)	Rest of Vic.	383	1.4	25,754	92.2	1,787	6.4	27,924
Moorabool (S)	Rest of Vic.	368	1.2	29,175	92.8	1,893	6.0	31,436
Whitehorse (C)	Greater Melb.	354	0.2	157,787	96.4	5,479	3.3	163,620
Boroondara (C)	Greater Melb.	328	0.2	160,478	95.8	6,786	4.0	167,592
Stonnington (C)	Greater Melb.	317	0.3	97,062	92.9	7,078	6.8	104,457
Bass Coast (S)	Rest of Vic.	299	0.9	29,669	92.4	2,144	6.7	32,112
Macedon Ranges (S)	Rest of Vic.	294	0.6	42,185	93.1	2,828	6.2	45,307
Horsham (RC)	Rest of Vic.	291	1.5	18,027	93.7	921	4.8	19,239
South Gippsland (S)	Rest of Vic.	270	1.0	25,597	92.0	1,964	7.1	27,831
Colac-Otway (S)	Rest of Vic.	253	1.2	19,138	92.3	1,342	6.5	20,733
Glen Eira (C)	Greater Melb.	249	0.2	134,669	95.7	5,750	4.1	140,668
Southern Grampians (S)	Rest of Vic.	244	1.6	14,512	93.3	800	5.1	15,556

Appendix C: Additional demographic data

Nillumbik (S)	Greater Melb.	233	0.4	57,695	96.1	2,131	3.5	60,059
Mount Alexander (S)	Rest of Vic.	215	1.2	16,771	91.3	1,386	7.5	18,372
Manningham (C)	Greater Melb.	209	0.2	112,334	96.5	3,857	3.3	116,400
Benalla (RC)	Rest of Vic.	208	1.5	12,278	91.0	1,010	7.5	13,496
Golden Plains (S)	Rest of Vic.	205	1.0	20,032	94.1	1,042	4.9	21,279
Gannawarra (S)	Rest of Vic.	200	1.9	9,391	91.2	707	6.9	10,298
Indigo (S)	Rest of Vic.	200	1.3	14,458	93.3	837	5.4	15,495
Surf Coast (S)	Rest of Vic.	198	0.7	27,047	93.9	1,568	5.4	28,813
Bayside (C)	Greater Melb.	188	0.2	91,347	95.4	4,235	4.4	95,770
Central Goldfields (S)	Rest of Vic.	186	1.5	11,823	92.4	787	6.2	12,796
Moyne (S)	Rest of Vic.	182	1.1	14,857	91.7	1,161	7.2	16,200
Murrindindi (S)	Rest of Vic.	177	1.3	12,106	90.5	1,100	8.2	13,383
Ararat (RC)	Rest of Vic.	175	1.5	10,485	91.3	823	7.2	11,483
Northern Grampians (S)	Rest of Vic.	172	1.5	10,544	91.8	772	6.7	11,488
Hepburn (S)	Rest of Vic.	154	1.0	13,727	89.8	1,397	9.1	15,278
Corangamite (S)	Rest of Vic.	153	1.0	14,513	91.8	1,142	7.2	15,808
Pyrenees (S)	Rest of Vic.	129	1.8	6,421	90.7	531	7.5	7,081
Loddon (S)	Rest of Vic.	119	1.6	6,478	87.9	776	10.5	7,373
Alpine (S)	Rest of Vic.	117	0.9	11,977	89.0	1,358	10.1	13,452
Strathbogie (S)	Rest of Vic.	111	1.1	9,157	91.2	772	7.7	10,040
Towong (S)	Rest of Vic.	89	1.6	5,254	91.6	390	6.8	5,733
Hindmarsh (S)	Rest of Vic.	79	1.4	5,164	92.4	346	6.2	5,589
Yarriambiack (S)	Rest of Vic.	79	1.2	5,927	91.5	471	7.3	6,477
Buloke (S)	Rest of Vic.	68	1.1	5,487	90.1	538	8.8	6,093
Mansfield (S)	Rest of Vic.	66	0.7	7,931	90.0	811	9.2	8,808
Unincorporated Vic	Rest of Vic.	62	0.7	6,952	78.2	1,880	21.1	8,894
West Wimmera (S)	Rest of Vic.	32	0.9	3,535	94.2	185	4.9	3,752
Queenscliffe (B)	Rest of Vic.	7	0.3	2,463	92.3	199	7.5	2,669
Migratory - Offshore - Shipping (Vic.)	Rest of Vic.	3	0.8	336	88.4	41	10.8	380
Total		47,803	0.8	5,560,555	93.5	337,654	5.7	5,946,012

Appendix C: Additional demographic data

Table 6: *Tenure of Victorians by Indigenous Status, in Victorian LGAs*

	Aboriginal and/or Torres Strait Islanders							Non-Indigenous							Not stated						
LGA	Private renter		Owner		Social renter		Total	Private renter		Owner		Social renter		Total	Private renter		Owner		Social renter		Total
	n	%	n	%	n	%	n	n	%	n	%	n	%	n	n	%	n	%	n	%	n
Alpine (S)	37	38.1	55	56.7	5	5.2	97	2,324	21.6	8,288	76.9	166	1.5	10,778	35	25	102	72.9	3	2.1	140
Ararat (RC)	31	32	58	59.8	8	8.2	97	1,730	19.4	6,942	77.7	265	3	8,937	31	22.6	103	75.2	3	2.2	137
Ballarat (C)	531	38.9	466	34.2	367	26.9	1,364	22,763	26.1	60,864	69.8	3,556	4.1	87,183	202	22.6	608	67.9	85	9.5	895
Banyule (C)	182	28.8	313	49.5	137	21.7	632	21,703	19.8	84,274	76.8	3,768	3.4	109,745	100	11.9	664	79.2	74	8.8	838
Bass Coast (S)	131	46.1	146	51.4	7	2.5	284	6,382	23.2	20,603	74.9	504	1.8	27,489	72	17.8	323	79.8	10	2.5	405
Baw Baw (S)	124	27.9	221	49.8	99	22.3	444	7,635	18.3	33,464	80.2	625	1.5	41,724	73	18.7	314	80.5	3	0.8	390
Bayside (C)	42	24.9	96	56.8	31	18.3	169	17,468	20.1	68,051	78.1	1,582	1.8	87,101	91	15.8	443	76.8	43	7.5	577
Benalla (RC)	67	35.4	77	40.7	45	23.8	189	2,153	18.8	8,801	76.8	500	4.4	11,454	39	24.7	113	71.5	6	3.8	158
Boroondara (C)	135	47	130	45.3	22	7.7	287	40,947	27	109,734	72.3	1,179	0.8	151,860	171	22.1	591	76.5	11	1.4	773
Brimbank (C)	318	43.9	258	35.6	149	20.6	725	42,278	24.6	125,760	73.2	3,666	2.1	171,704	546	28.8	1,267	66.8	83	4.4	1,896
Buloke (S)	19	29.7	36	56.3	9	14.1	64	633	12.6	4,294	85.7	86	1.7	5,013	3	4.1	66	90.4	4	5.5	73
Campaspe (S)	204	26.6	340	44.4	222	29	766	5,377	17.8	23,970	79.2	925	3.1	30,272	79	18.5	322	75.2	27	6.3	428
Cardinia (S)	285	39	397	54.4	48	6.6	730	18,070	21.5	65,147	77.7	680	0.8	83,897	122	17	574	80.2	20	2.8	716
Casey (C)	523	34.5	845	55.7	150	9.9	1,518	53,817	19.8	214,277	78.7	4,135	1.5	272,229	450	22.9	1,451	73.7	67	3.4	1,968
Central Goldfields (S)	51	31.5	87	53.7	24	14.8	162	1,933	17.6	8,636	78.7	404	3.7	10,973	29	16.3	132	74.2	17	9.6	178
Colac-Otway (S)	75	31.8	127	53.8	34	14.4	236	3,025	17.4	13,780	79.4	560	3.2	17,365	19	7	223	82.3	29	10.7	271
Corangamite (S)	71	52.6	64	47.4	0	0	135	2,097	16.4	10,446	81.9	217	1.7	12,760	37	17.9	162	78.3	8	3.9	207
Darebin (C)	394	38.1	293	28.3	348	33.6	1,035	42,073	32.9	81,136	63.4	4,669	3.7	127,878	294	29.3	577	57.6	131	13.1	1,002
East Gippsland (S)	305	27.2	383	34.2	433	38.6	1,121	6,632	18.4	28,416	79	915	2.5	35,963	100	18.1	423	76.6	29	5.3	552
Frankston (C)	428	36.1	608	51.3	150	12.6	1,186	29,576	25.1	85,212	72.4	2,865	2.4	117,653	277	25.9	740	69.2	52	4.9	1,069
Gannawarra (S)	63	35.2	99	55.3	17	9.5	179	1,341	15.7	7,025	82.4	164	1.9	8,530	19	14.2	112	83.6	3	2.2	134
Glen Eira (C)	120	54.5	89	40.5	11	5	220	40,548	31.6	86,833	67.6	1,059	0.8	128,440	157	24.3	471	72.9	18	2.8	646
Glenelg (S)	144	34.4	183	43.7	92	22	419	2,822	17.9	12,506	79.2	462	2.9	15,790	45	18.7	178	73.9	18	7.5	241
Golden Plains (S)	13	7	172	93	0	0	185	1,414	7.3	17,888	92.6	14	0.1	19,316	11	5.3	196	94.7	0	0	207
Greater Bendigo (C)	669	39	672	39.2	373	21.8	1,714	22,178	23.4	69,209	73.1	3,313	3.5	94,700	221	21.5	766	74.4	42	4.1	1,029
Greater Dandenong (C)	160	35.3	137	30.2	156	34.4	453	44,344	33.1	85,495	63.8	4,080	3	133,919	357	33	640	59.1	86	7.9	1,083
Greater Geelong (C)	734	34.1	1,029	47.8	391	18.2	2,154	47,694	23.7	147,513	73.2	6,183	3.1	201,390	409	21.5	1,339	70.5	151	8	1,899
Greater Shepparton (C)	575	29.9	808	42	540	28.1	1,923	11,923	23.1	37,720	73.2	1,894	3.7	51,537	138	24.1	391	68.2	44	7.7	573
Hepburn (S)	48	35.3	84	61.8	4	2.9	136	1,867	14.8	10,596	83.8	186	1.5	12,649	30	17.2	139	79.9	5	2.9	174
Hindmarsh (S)	9	13.8	48	73.8	8	12.3	65	648	13.7	4,018	85.1	53	1.1	4,719	5	8.2	53	86.9	3	4.9	61
Hobsons Bay (C)	171	39.3	199	45.7	65	14.9	435	20,345	25.5	57,400	72.1	1,908	2.4	79,653	135	21.6	460	73.7	29	4.6	624
Horsham (RC)	85	33.5	91	35.8	78	30.7	254	3,269	19.5	12,962	77.5	504	3	16,735	37	21.4	118	68.2	18	10.4	173
Hume (C)	441	32.5	673	49.6	244	18	1,358	38,742	22	132,838	75.4	4,623	2.6	176,203	361	23.5	1,076	70.2	96	6.3	1,533
Indigo (S)	62	35.8	111	64.2	0	0	173	2,054	15.3	11,203	83.4	181	1.3	13,438	25	14.2	148	84.1	3	1.7	176

Appendix C: Additional demographic data

Kingston (C)	171	31.5	312	57.5	60	11	543	30,470	22.3	104,146	76.2	2,033	1.5	136,649	180	19.6	692	75.4	46	5	918
Knox (C)	231	32.9	406	57.8	65	9.3	702	24,192	17.1	114,745	81.3	2,281	1.6	141,218	200	20.6	715	73.6	56	5.8	971
Latrobe (C)	376	33.4	439	39	310	27.6	1,125	12,612	20.4	46,282	75	2,806	4.5	61,700	152	22.1	467	67.8	70	10.2	689
Loddon (S)	28	24.3	87	75.7	0	0	115	713	12.2	5,071	86.9	52	0.9	5,836	28	26.2	79	73.8	0	0	107
Macedon Ranges (S)	61	22	201	72.6	15	5.4	277	4,900	12.2	34,921	86.7	476	1.2	40,297	34	8.5	352	88.2	13	3.3	399
Manningham (C)	72	36.5	108	54.8	17	8.6	197	19,956	18.6	86,620	80.9	533	0.5	107,109	103	16.1	528	82.8	7	1.1	638
Mansfield (S)	9	18	41	82	0	0	50	1,106	16.4	5,525	82.1	97	1.4	6,728	8	10	72	90	0	0	80
Maribyrnong (C)	173	44.4	128	32.8	89	22.8	390	27,301	37.5	41,987	57.7	3,499	4.8	72,787	138	28.9	276	57.7	64	13.4	478
Maroondah (C)	170	31.7	277	51.6	90	16.8	537	21,077	21	77,275	77	1,941	1.9	100,293	111	18.4	471	78.1	21	3.5	603
Melbourne (C)	205	65.3	51	16.2	58	18.5	314	71,016	62.8	35,723	31.6	6,356	5.6	113,095	261	43.1	212	35	132	21.8	605
Melton (C)	467	41.3	576	51	87	7.7	1,130	24,032	19.8	95,980	79.3	1,077	0.9	121,089	223	22.3	758	75.7	20	2	1,001
Mildura (RC)	658	34.9	585	31.1	641	34	1,884	10,531	24.2	31,509	72.3	1,529	3.5	43,569	142	24.3	411	70.4	31	5.3	584
Mitchell (S)	169	29.1	361	62.1	51	8.8	581	5,888	17.4	27,371	80.7	659	1.9	33,918	85	19.5	337	77.1	15	3.4	437
Moira (S)	159	36.2	221	50.3	59	13.4	439	4,456	18.9	18,527	78.6	585	2.5	23,568	58	19.3	225	75	17	5.7	300
Monash (C)	127	33.9	165	44	83	22.1	375	48,578	29.2	114,903	69.1	2,743	1.7	166,224	201	23.5	613	71.5	43	5	857
Moonee Valley (C)	184	47.3	172	44.2	33	8.5	389	26,572	25.4	73,522	70.3	4,496	4.3	104,590	145	18.7	508	65.5	122	15.7	775
Moorabool (S)	87	24.9	236	67.4	27	7.7	350	4,070	14.6	23,251	83.2	611	2.2	27,932	54	18.8	225	78.1	9	3.1	288
Moreland (C)	367	48.6	288	38.1	100	13.2	755	50,537	35	90,760	62.9	3,065	2.1	144,362	296	27.1	733	67.1	64	5.9	1,093
Mornington Peninsula (S)	369	32.2	650	56.7	128	11.2	1,147	24,532	18.5	105,987	80	1,901	1.4	132,420	267	19.5	1,044	76.2	59	4.3	1,370
Mount Alexander (S)	44	28.6	88	57.1	22	14.3	154	2,270	14.8	12,773	83.5	248	1.6	15,291	42	17.6	192	80.3	5	2.1	239
Moyne (S)	52	31	81	48.2	35	20.8	168	2,100	15.7	11,235	83.7	83	0.6	13,418	23	12.2	159	84.6	6	3.2	188
Murrindindi (S)	39	22.8	123	71.9	9	5.3	171	1,419	12.8	9,542	86.3	99	0.9	11,060	26	14.9	148	85.1	0	0	174
Nillumbik (S)	27	12.2	186	84.2	8	3.6	221	4,396	7.8	51,439	91.8	207	0.4	56,042	40	10.3	337	87.1	10	2.6	387
Northern Grampians (S)	42	26.8	86	54.8	29	18.5	157	1,541	16.2	7,656	80.4	321	3.4	9,518	19	15.8	98	81.7	3	2.5	120
Port Phillip (C)	170	50.7	88	26.3	77	23	335	41,103	48	41,071	47.9	3,532	4.1	85,706	169	35.8	223	47.2	80	16.9	472
Pyrenees (S)	27	30.3	62	69.7	0	0	89	705	12.6	4,859	86.9	25	0.4	5,589	6	6.7	83	93.3	0	0	89
Queenscliffe (B)	0	0	8	100	0	0	8	423	18.3	1,877	81.2	12	0.5	2,312	8	25	24	75	0	0	32
South Gippsland (S)	114	46.5	116	47.3	15	6.1	245	3,605	15.2	19,808	83.4	347	1.5	23,760	32	11	250	86.2	8	2.8	290
Southern Grampians (S)	53	25.9	108	52.7	44	21.5	205	2,067	15.7	10,665	81.1	414	3.1	13,146	30	18.9	123	77.4	6	3.8	159
Stonnington (C)	161	57.9	89	32	28	10.1	278	37,446	41	51,566	56.5	2,286	2.5	91,298	110	25.7	272	63.6	46	10.7	428
Strathbogie (S)	41	43.2	51	53.7	3	3.2	95	1,317	15.9	6,857	82.7	121	1.5	8,295	25	18.1	108	78.3	5	3.6	138
Surf Coast (S)	63	32.6	125	64.8	5	2.6	193	4,974	19.6	20,286	79.9	120	0.5	25,380	36	14.4	214	85.6	0	0	250
Swan Hill (RC)	171	24.4	233	33.2	298	42.5	702	3,163	20.2	11,851	75.8	630	4	15,644	41	14.5	217	77	24	8.5	282
Towong (S)	37	50	33	44.6	4	5.4	74	762	15.9	4,007	83.5	30	0.6	4,799	3	4.2	68	95.8	0	0	71
Unincorporated Vic	5	100	0	0	0	0	5	679	55.4	540	44	7	0.6	1,226	0	0	11	100	0	0	11
Wangaratta (RC)	147	40.3	149	40.8	69	18.9	365	4,148	17.3	18,959	79.1	872	3.6	23,979	47	15.9	239	81	9	3.1	295

Appendix C: Additional demographic data

Warrnambool (C)	176	35.6	162	32.8	156	31.6	494	6,966	24.5	20,177	71	1,292	4.5	28,435	78	26.6	190	64.8	25	8.5	293
Wellington (S)	158	30	280	53.2	88	16.7	526	6,321	18.2	27,366	78.9	993	2.9	34,680	93	20.7	342	76.2	14	3.1	449
West Wimmera (S)	6	20	24	80	0	0	30	360	11.7	2,692	87.3	30	1	3,082	6	10.7	50	89.3	0	0	56
Whitehorse (C)	119	36.8	163	50.5	41	12.7	323	37,699	25.4	107,994	72.8	2,604	1.8	148,297	156	18.9	620	75.2	48	5.8	824
Whittlesea (C)	588	38	705	45.5	255	16.5	1,548	41,623	23.2	135,572	75.7	1,974	1.1	179,169	380	23.8	1,159	72.5	60	3.8	1,599
Wodonga (C)	343	40.2	293	34.3	218	25.5	854	9,036	27.7	21,629	66.4	1,925	5.9	32,590	75	28.1	168	62.9	24	9	267
Wyndham (C)	722	46.8	700	45.4	120	7.8	1,542	56,059	28.3	140,159	70.7	1,911	1	198,129	383	29.8	865	67.3	37	2.9	1,285
Yarra (C)	152	41.5	105	28.7	109	29.8	366	32,580	43.9	33,876	45.6	7,789	10.5	74,245	154	29.7	185	35.6	180	34.7	519
Yarra Ranges (S)	293	23.1	854	67.3	122	9.6	1,269	16,741	12.6	115,269	86.6	1,139	0.9	133,149	180	15.3	971	82.5	26	2.2	1,177
Yarriambiack (S)	22	30.6	47	65.3	3	4.2	72	725	13.5	4,607	85.6	49	0.9	5,381	13	14.3	78	85.7	0	0	91
Total	15,102	35.4	19,658	46.0	7,938	18.6	42,698	1,300,572	25.0	3,783,738	72.7	121,691	2.3	5,206,001	9,581	22.0	31,397	72.0	2,626	6.0	43,604

Demographic characteristics and location of Aboriginal Victorians in the private rental housing sector

Socio-demographic characteristics of Aboriginals and /or Torres Strait Islanders in Victoria data is from:

- ABS Census 2016 (Counting Persons, Place of Enumeration)
- ABS Census 2011(Counting Persons, Place of Enumeration)
- ABS Census 2006 (Counting Persons, Place of Enumeration)

Census data is sorted based on Indigenous Status (Australian Aboriginal and/or Torres Strait Islander origin). Respondents were asked if they identified themselves as being of Australian Aboriginal and/or Torres Strait Islander origin and is sorted as follows:

- Aboriginals and/or Torres Strait Islanders: contains people who selected a) Aboriginal, b) Torres Strait Islander or c) both Aboriginal and Torres Strait Islander as Indigenous Status in Census
- Non-indigenous or visitor: people who selected a) Non-Indigenous or b) Overseas visitor
- Not Stated

Tenure is captured:

- Private renters – rented through real estate agent or rented through person not in the same household
- Owners – owned outright or owned with mortgage
- Social renters – rented from State or Territory housing authority or rented from housing co-operative, community or church group
- Other types of tenures are not considered, participants who did not distinguish tenure or landlord type are not considered.

Family household composition variable from Census is used to distinguish household composition and is divided as:

- Couple family with no children - One family household: Couple family with no children
- Couple family with children – One family household: Couple family with children
- One parent family - One family household: One parent family
- Multi family household - One family household: Other family, two family household: Couple family with no children, two family household: Couple family with children, two family household: One parent family, two family household: Other family, three or more family household: Couple family with no children, three or more family household: Couple family with children, three or more family household: One parent family, three or more family household: Other family
- Lone person household - Lone person household
- Group household – group household
- Visitors only households, other non-classifiable households and not applicable responses were not considered.

Dwelling structure is divided as:

- Separate house - Separate house
- Semi-detached house - Semi-detached, row or terrace house, townhouse etc. with one storey or semi-detached, row or terrace house, townhouse etc. with two or more storeys
- Apartment - Flat or apartment in a one or two storey block, flat or apartment in a three storey block, flat or apartment in a four or more storey block or flat or apartment attached to a house
- Other – Caravan, cabin, houseboat, improvised home, tent, sleepers out, house or flat attached to a shop, office, etc, or not stated

Appendix C: Additional demographic data

Table 7: *Socio-demographic characteristics of Aboriginal and/or Torres Strait Islanders (compared to non-Indigenous and Indigenous status "not stated" populations)*

Victoria		Census 2016						Census 2011						Census 2006					
		Aboriginal and/or Torres Strait Islanders		Non-Indigenous		Not stated		Aboriginal and/or Torres Strait Islander		Non-Indigenous		Not stated		Aboriginal and/or Torres Strait Islander		Non-Indigenous		Not stated	
		n	%	n	%	n	%	n	%	n	%	n	%	n	%	n	%	n	%
Number		47,834	0.8	5,560,574	93.5	337,652	5.7	38,062	0.7	5,071,070	94.8	242,092	4.5	30,154	0.6	4,625,335	94.1	259,862	5.3
Tenure	Private renter	15,110	1.1	1,300,575	98.1	9,633	0.7	10,485	1.0	1,032,145	97.9	12,109	1.1	7,413	0.9	811,972	97.7	11,359	1.4
	Owner	19,653	0.5	3,783,766	98.7	31,387	0.8	14,452	0.4	3,586,394	98.5	40,455	1.1	11,139	0.3	3,378,696	98.3	48,287	1.4
	Social renter	7,950	6.0	121,726	92.0	2,620	2.0	8,780	6.2	129,274	91.2	3,713	2.6	7,987	5.7	127,789	91.1	4,504	3.2
HH income (weekly)	Q1	8,265	1.4	554,422	97.2	7,806	1.4	8,087	1.2	634,066	96.8	12,948	2.0	5,685	1.0	533,359	96.2	15,173	2.7
	Q2	11,151	1.1	1,030,769	97.9	10,460	1.0	6,980	1.0	710,941	97.7	9,784	1.3	6,162	0.9	636,182	97.3	11,424	1.7
	Q3	6,574	0.8	763,603	98.4	5,470	0.7	6,039	0.7	799,633	98.2	8,517	1.0	4,851	0.6	819,249	98.1	10,606	1.3
	Q4+Q5	13,703	0.5	2,473,552	98.9	12,894	0.5	9,414	0.4	2,226,748	98.9	16,478	0.7	6,995	0.4	1,962,656	98.8	17,288	0.9
Private renters with HH income	Q1	2,728	1.7	152,350	97.3	1,553	1.0	2,133	1.4	143,888	97.0	2,258	1.5	1,124	1.1	102,702	96.9	2,126	2.0
	Q2	4,564	1.5	291,621	97.7	2,273	0.8	2,556	1.4	184,601	97.5	2,124	1.1	2,146	1.3	161,759	97.3	2,337	1.4
	Q3	2,535	1.2	216,094	98.3	1,210	0.6	2,071	1.0	198,974	98.1	1,854	0.9	1,551	0.9	173,677	98.1	1,800	1.0
	Q4+Q5	3,763	0.7	502,125	98.8	2,226	0.4	2,516	0.6	392,226	98.7	2,689	0.7	1,631	0.6	279,570	98.7	2,099	0.7
HH composition	Couple without children	4,601	0.4	1,087,792	98.7	9,978	0.9	3,470	0.3	1,005,012	98.4	13,085	1.3	2,609	0.3	905,297	98.1	15,356	1.7
	Couple with children	18,018	0.7	2,665,531	98.6	20,332	0.8	13,972	0.6	2,453,093	98.3	29,149	1.2	11,051	0.5	2,317,814	98.1	32,678	1.4
	One parent family	13,883	2.3	585,689	96.4	8,265	1.4	11,877	2.1	542,382	96.1	9,983	1.8	9,821	1.9	495,829	95.9	11,307	2.2
	Multifamily household	2,745	1.0	261,433	98.0	2,590	1.0	2,115	1.0	212,027	97.3	3,874	1.8	971	0.9	106,118	97.0	2,300	2.1
	Lone person household	4,251	0.8	548,521	97.6	9,178	1.6	3,243	0.6	493,937	97.2	10,932	2.2	2,247	0.5	427,964	96.5	13,431	3.0
	Group household	1,971	0.8	232,175	98.0	2,666	1.1	1,456	0.7	192,129	97.9	2,760	1.4	990	0.7	148,742	97.9	2,256	1.5

[2]HH - household

Appendix C: Additional demographic data

Private renters with HH composition	Couple without children	1,429	0.6	236,528	99.0	987	0.4	999	0.5	186,770	98.7	1,514	0.8	686	0.5	137,270	98.6	1,215	0.9
	Couple with children	4,824	1.0	485,155	98.3	3,518	0.7	3,486	0.9	362,655	97.8	4,665	1.3	2,307	0.8	266,352	97.6	4,184	1.5
	One parent family	5,289	2.6	198,660	96.3	2,400	1.2	3,566	2.0	170,633	96.5	2,597	1.5	2,508	1.7	139,617	96.4	2,664	1.8
	Multifamily household	867	1.3	65,603	97.9	537	0.8	526	1.0	50,830	97.4	805	1.5	195	1.4	13,397	96.3	321	2.3
	Lone person household	1,390	0.9	145,370	98.3	1,115	0.8	972	0.8	123,142	98.2	1,285	1.0	679	0.6	106,208	98.0	1,467	1.4
	Group household	1,178	0.8	154,834	98.7	916	0.6	839	0.7	124,312	98.5	1,100	0.9	554	0.6	94,841	98.5	868	0.9
Age	Under 19	20,737	1.4	1,352,021	93.5	73,534	5.1	17,554	1.3	1,271,658	94.2	60,397	4.5	14,340	1.1	1,208,466	93.7	67,225	5.2
	20-29	7,933	0.9	812,683	93.1	51,854	5.9	5,915	0.8	730,107	94.1	39,738	5.1	4,517	0.7	626,658	93.4	39,804	5.9
	30-39	5,462	0.6	803,108	93.7	48,737	5.7	4,541	0.6	720,728	95.0	33,155	4.4	4,025	0.6	690,876	94.5	35,974	4.9
	40-49	5,432	0.7	759,852	94.0	43,136	5.3	4,424	0.6	730,610	95.5	30,400	4.0	3,280	0.5	687,582	95.0	32,769	4.5
	50-59	4,242	0.6	696,337	93.9	40,995	5.5	3,035	0.5	641,606	95.6	26,767	4.0	2,181	0.4	589,131	95.0	28,706	4.6
	60-69	2,643	0.4	567,337	93.7	35,324	5.8	1,626	0.3	484,486	95.4	21,673	4.3	1,064	0.3	386,153	94.5	21,485	5.3
	70+	1,389	0.2	569,231	92.6	44,072	7.2	970	0.2	491,878	94.1	29,953	5.7	744	0.2	436,465	92.6	33,896	7.2
Private renters with age	Under 19	6,883	2.0	328,219	96.8	3,818	1.1	4,935	1.8	263,857	96.4	4,949	1.8	3,466	1.6	211,864	96.2	4,926	2.2
	20-29	3,290	1.0	340,362	98.6	1,690	0.5	2,184	0.8	285,199	98.4	2,349	0.8	1,639	0.7	226,974	98.9	804	0.4
	30-39	1,983	0.7	281,343	98.9	1,283	0.5	1,436	0.7	214,179	98.6	1,601	0.7	1,053	0.6	167,737	98.4	1,734	1.0
	40-49	1,427	0.9	159,511	98.5	982	0.6	1,046	0.8	127,616	98.3	1,155	0.9	707	0.7	98,396	97.9	1,383	1.4
	50-59	933	0.9	99,160	98.3	748	0.7	585	0.8	75,363	98.2	825	1.1	378	0.6	58,105	97.7	1,007	1.7
	60-69	425	0.7	57,637	98.3	543	0.9	203	0.5	40,227	98.1	576	1.4	110	0.4	27,685	96.7	846	3.0
	70+	163	0.5	34,346	97.9	564	1.6	93	0.4	25,704	97.2	655	2.5	58	0.3	21,214	96.7	664	3.0
Dwelling structure	Separate house	38,774	0.9	4,257,809	94.5	207,395	4.6	31,166	0.7	4,066,171	95.5	158,553	3.7	24,849	0.6	3,755,732	95.0	172,142	4.4
	Semi-detached house	4,198	0.6	670,000	93.8	39,975	5.6	2,026	0.5	397,244	94.2	22,400	5.3	1,547	0.4	335,374	93.0	23,773	6.6
	Apartment	2,499	0.5	456,527	90.1	47,415	9.4	2,970	0.6	448,541	91.2	40,464	8.2	2,394	0.5	386,777	88.7	47,031	10.8
	Other	396	1.4	23,690	81.1	5,117	17.5	439	1.5	26,560	90.3	2,400	8.2	352	1.1	27,539	89.4	2,898	9.4
Private renters with dwelling structure	Separate house	11,815	1.5	750,785	97.6	6,717	0.9	8,379	1.3	637,525	97.5	8,147	1.2	5,704	1.2	482,182	97.4	7,307	1.5
	Semi-detached house	1,900	0.7	268,060	98.7	1,612	0.6	830	0.6	145,886	98.5	1,453	1.0	604	0.5	118,458	98.4	1,351	1.1
	Apartment	1,266	0.5	270,234	99.1	1,178	0.4	1,223	0.5	242,267	98.5	2,455	1.0	1,032	0.5	204,801	98.3	2,607	1.3
	Other	64	1.0	6,254	98.0	66	1.0	52	0.8	6,464	98.4	56	0.9	67	1.0	6,525	97.6	94	1.4

Appendix C: Additional demographic data

Table 8: *Socio-demographic characteristics of Aboriginal and/or Torres Strait Islanders in Victoria*

Census (Data about Victoria)		2016						2011						2006					
		Aboriginal and/or Torres Strait Islanders		Non-Indigenous or visitors		Not stated		Aboriginal and/or Torres Strait Islanders		Non-Indigenous or visitors		Not stated		Aboriginal and/or Torres Strait Islanders		Non-Indigenous or visitors		Not stated	
Number		47,834		5,560,574		337,652		38,062		5,071,070		242,092		30,154		4,625,335		259,862	
		n	%	n	%	n	%	n	%	n	%	n	%	n	%	n	%	n	%
Tenure	Private renters	15,110	35.4	1,300,575	25.0	9,633	22.1	10,485	31.1	1,032,145	21.7	12,109	21.5	7,413	27.9	811,972	18.8	11,359	17.7
	Owners	19,653	46.0	3,783,766	72.7	31,387	71.9	14,452	42.9	3,586,394	75.5	40,455	71.9	11,139	42.0	3,378,696	78.2	48,287	75.3
	Social renters	7,950	18.6	121,726	2.3	2,620	6.0	8,780	26.0	129,274	2.7	3,713	6.6	7,987	30.1	127,789	3.0	4,504	7.0
	Total	42,713	100.0	5,206,067	100.0	43,640	100.0	33,717	100.0	4,747,813	100.0	56,277	100.0	26,539	100.0	4,318,457	100.0	64,150	100.0
Household income (weekly)	Q1	8,265	20.8	554,422	11.5	7,806	21.3	8,087	26.5	634,066	14.5	12,948	27.1	5,685	24.0	533,359	13.5	15,173	27.8
	Q2	11,151	28.1	1,030,769	21.4	10,460	28.6	6,980	22.9	710,941	16.3	9,784	20.5	6,162	26.0	636,182	16.1	11,424	21.0
	Q3	6,574	16.6	763,603	15.8	5,470	14.9	6,039	19.8	799,633	18.3	8,517	17.8	4,851	20.5	819,249	20.7	10,606	19.5
	Q4+Q5	13,703	34.5	2,473,552	51.3	12,894	35.2	9,414	30.8	2,226,748	50.9	16,478	34.5	6,995	29.5	1,962,656	49.7	17,288	31.7
	Total	39,693	100.0	4,822,346	100.0	36,630	100.0	30,520	100.0	4,371,388	100.0	47,727	100.0	23,693	100.0	3,951,446	100.0	54,491	100.0
Private renters with household income	Q1	2,728	20.1	152,350	13.1	1,553	21.4	2,133	23.0	143,888	15.6	2,258	25.3	1,124	17.4	102,702	14.3	2,126	25.4
	Q2	4,564	33.6	291,621	25.1	2,273	31.3	2,556	27.6	184,601	20.1	2,124	23.8	2,146	33.3	161,759	22.5	2,337	27.9
	Q3	2,535	18.7	216,094	18.6	1,210	16.7	2,071	22.3	198,974	21.6	1,854	20.8	1,551	24.0	173,677	24.2	1,800	21.5
	Q4+Q5	3,763	27.7	502,125	43.2	2,226	30.7	2,516	27.1	392,226	42.6	2,689	30.1	1,631	25.3	279,570	39.0	2,099	25.1
	Total	13,590	100.0	1,162,190	100.0	7,262	100.0	9,276	100.0	919,689	100.0	8,925	100.0	6,452	100.0	717,708	100.0	8,362	100.0
Household composition	Couple without children	4,601	10.1	1,087,792	20.2	9,978	18.8	3,470	9.6	1,005,012	20.5	13,085	18.8	2,609	9.4	905,297	20.6	15,356	19.9
	Couple with children	18,018	39.6	2,665,531	49.5	20,332	38.4	13,972	38.7	2,453,093	50.1	29,149	41.8	11,051	39.9	2,317,814	52.7	32,678	42.3
	One parent family	13,883	30.5	585,689	10.9	8,265	15.6	11,877	32.9	542,382	11.1	9,983	14.3	9,821	35.5	495,829	11.3	11,307	14.6
	Multy family household	2,745	6.0	261,433	4.9	2,590	4.9	2,115	5.9	212,027	4.3	3,874	5.6	971	3.5	106,118	2.4	2,300	3.0
	Lone person household	4,251	9.3	548,521	10.2	9,178	17.3	3,243	9.0	493,937	10.1	10,932	15.7	2,247	8.1	427,964	9.7	13,431	17.4
	Group household	1,971	4.3	232,175	4.3	2,666	5.0	1,456	4.0	192,129	3.9	2,760	4.0	990	3.6	148,742	3.4	2,256	2.9
	Total	45,469	100.0	5,381,141	100.0	53,009	100.0	36,133	100.0	4,898,580	100.0	69,783	100.0	27,689	100.0	4,401,764	100.0	77,328	100.0

Appendix C: Additional demographic data

Private renters with household composition	**Couple without children**	1,429	9.5	236,528	18.4	987	10.4	999	9.6	186,770	18.3	1,514	12.7	686	9.9	137,270	18.1	1,215	11.3
	Couple with children	4,824	32.2	485,155	37.7	3,518	37.1	3,486	33.6	362,655	35.6	4,665	39.0	2,307	33.3	266,352	35.2	4,184	39.0
	One parent family	5,289	35.3	198,660	15.4	2,400	25.3	3,566	34.3	170,633	16.8	2,597	21.7	2,508	36.2	139,617	18.4	2,664	24.9
	Multy family household	867	5.8	65,603	5.1	537	5.7	526	5.1	50,830	5.0	805	6.7	195	2.8	13,397	1.8	321	3.0
	Lone person household	1,390	9.3	145,370	11.3	1,115	11.8	972	9.4	123,142	12.1	1,285	10.7	679	9.8	106,208	14.0	1,467	13.7
	Group household	1,178	7.9	154,834	12.0	916	9.7	839	8.1	124,312	12.2	1,100	9.2	554	8.0	94,841	12.5	868	8.1
	Total	14,977	100.0	1,286,150	100.0	9,473	100.0	10,388	100.0	1,018,342	100.0	11,966	100.0	6,929	100.0	757,685	100.0	10,719	100.0
Age	**Under 19**	20,737	43.3	1,352,021	24.3	73,534	21.8	17,554	46.1	1,271,658	25.1	60,397	24.9	14,340	47.6	1,208,466	26.1	67,225	25.9
	20-29	7,933	16.6	812,683	14.6	51,854	15.4	5,915	15.5	730,107	14.4	39,738	16.4	4,517	15.0	626,658	13.5	39,804	15.3
	30-39	5,462	11.4	803,108	14.4	48,737	14.4	4,541	11.9	720,728	14.2	33,155	13.7	4,025	13.3	690,876	14.9	35,974	13.8
	40-49	5,432	11.4	759,852	13.7	43,136	12.8	4,424	11.6	730,610	14.4	30,400	12.6	3,280	10.9	687,582	14.9	32,769	12.6
	50-59	4,242	8.9	696,337	12.5	40,995	12.1	3,035	8.0	641,606	12.7	26,767	11.1	2,181	7.2	589,131	12.7	28,706	11.0
	60-69	2,643	5.5	567,337	10.2	35,324	10.5	1,626	4.3	484,486	9.6	21,673	9.0	1,064	3.5	386,153	8.3	21,485	8.3
	70+	1,389	2.9	569,231	10.2	44,072	13.1	970	2.5	491,878	9.7	29,953	12.4	744	2.5	436,465	9.4	33,896	13.0
	Total	47,838	100.0	5,560,569	100.0	337,652	100.0	38,065	100.0	5,071,073	100.0	242,083	100.0	30,151	100.0	4,625,331	100.0	259,859	100.0
Private renters with age	**Under 19**	6,883	45.6	328,219	25.2	3,818	39.7	4,935	47.1	263,857	25.6	4,949	40.9	3,466	46.8	211,864	26.1	4,926	43.3
	20-29	3,290	21.8	340,362	26.2	1,690	17.6	2,184	20.8	285,199	27.6	2,349	19.4	1,639	22.1	226,974	28.0	804	7.1
	30-39	1,983	13.1	281,343	21.6	1,283	13.3	1,436	13.7	214,179	20.8	1,601	13.2	1,053	14.2	167,737	20.7	1,734	15.3
	40-49	1,427	9.4	159,511	12.3	982	10.2	1,046	10.0	127,616	12.4	1,155	9.5	707	9.5	98,396	12.1	1,383	12.2
	50-59	933	6.2	99,160	7.6	748	7.8	585	5.6	75,363	7.3	825	6.8	378	5.1	58,105	7.2	1,007	8.9
	60-69	425	2.8	57,637	4.4	543	5.6	203	1.9	40,227	3.9	576	4.8	110	1.5	27,685	3.4	846	7.4
	70+	163	1.1	34,346	2.6	564	5.9	93	0.9	25,704	2.5	655	5.4	58	0.8	21,214	2.6	664	5.8
	Total	15,104	100.0	1,300,578	100.0	9,628	100.0	10,482	100.0	1,032,145	100.0	12,110	100.0	7,411	100.0	811,975	100.0	11,364	100.0
Dwelling structure	**Separate house**	38,774	84.5	4,257,809	78.7	207,395	69.2	31,166	85.2	4,066,171	82.3	158,553	70.8	24,849	85.3	3,755,732	83.4	172,142	70.0
	Semi-detached house	4,198	9.2	670,000	12.4	39,975	13.3	2,026	5.5	397,244	8.0	22,400	10.0	1,547	5.3	335,374	7.4	23,773	9.7
	Apartment	2,499	5.4	456,527	8.4	47,415	15.8	2,970	8.1	448,541	9.1	40,464	18.1	2,394	8.2	386,777	8.6	47,031	19.1
	Other	396	0.9	23,690	0.4	5,117	1.7	439	1.2	26,560	0.5	2,400	1.1	352	1.2	27,539	0.6	2,898	1.2
	Total	45,867	100.0	5,408,026	100.0	299,902	100.0	36,601	100.0	4,938,516	100.0	223,817	100.0	29,142	100.0	4,505,422	100.0	245,844	100.0

Appendix C: Additional demographic data

Private renters with dwelling structure	**Separate house**	11,815	78.5	750,785	58.0	6,717	70.2	8,379	79.9	637,525	61.8	8,147	67.3	5,704	77.0	482,182	59.4	7,307	64.3
	Semi-detached house	1,900	12.6	268,060	20.7	1,612	16.8	830	7.9	145,886	14.1	1,453	12.0	604	8.2	118,458	14.6	1,351	11.9
	Apartment	1,266	8.4	270,234	20.9	1,178	12.3	1,223	11.7	242,267	23.5	2,455	20.3	1,032	13.9	204,801	25.2	2,607	23.0
	Other	64	0.4	6,254	0.5	66	0.7	52	0.5	6,464	0.6	56	0.5	67	0.9	6,525	0.8	94	0.8
	Total	15,045	100.0	1,295,333	100.0	9,573	100.0	10,484	100.0	1,032,142	100.0	12,111	100.0	7,407	100.0	811,966	100.0	11,359	100.0