The effects of discrimination on refugee and migrant housing needs

Research Report

Settlement Council of Australia

Acknowledgements

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About the Settlement Council of Australia (SCoA)

SCoA is the national peak body for Australia's dynamic settlement services sector. SCoA represents over 100 agencies in the settlement sector that offer settlement support to recently arrived migrants, including those from a refugee background.

SCoA members work directly with a wide range of new arrivals from diverse backgrounds, as well as the mainstream Australian community and various stakeholders.

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Abbreviations

AHURI	Australian Housing and Urban Research Institute
CALD	Culturally and linguistically diverse
HSP	Humanitarian Settlement Program
NGO	Non-governmental organisation
NSSOS	National Settlement Services Outcomes Standards
SCoA	Settlement Council of Australia
TPV	Temporary Protection Visa

Introduction

Refugees and migrants struggle to find appropriate accommodation. This can be because there are long waiting lists for public and social housing, there is little appropriate private housing stock and, when housing is available, new migrants can face discrimination. This discrimination is often based on cultural bias, racism, and a lack of understanding of the needs of culturally and linguistically diverse (CALD) families.

Housing is essential if people from refugee and migrant backgrounds are to settle successfully.[1] Best practice is for host countries to make sure that 'appropriate, affordable and long term housing is available and accessible'. [2] This paper clearly shows that Australia is not meeting the standard, as set out in SCoA's National Settlement Services Outcomes Standards (NSSOS).

The paper reviews the research that explores the barriers to accessing housing and their effects on refugees and migrants. While SCoA tries to accurately represent different perspectives, limited research means this is not always possible, and opinions may not represent those of all refugees and migrants.

Findings

Services

Refugees and migrants generally receive government and community housing assistance,[3] especially through settlement services, which often have innovative programs and determinedly help their clients find appropriate housing.

Aside from settlement organisations, support can come from family, friends, ethnic communities or places of worship.[4] Access to community networks and services for accessing housing is generally better in areas with larger migrant populations.[5] Such groups may help through information,[6] advocacy,[7] providing temporary accommodation,[8] or offering emotional support.[9]

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[1] Settlement Council of Australia, 'Addressing Barriers to Adequate Housing', *Settlement Council of Australia Policy Update,* [website], 2017, http://scoa.org.au/wp-content/uploads/2017/10/Addressing-Barriers-to-Adequate-Housing.pdf, (accessed March 12 2019).

[2] Settlement Council of Australia, National Settlement Services Outcomes Standards.

3 Australian Housing and Urban Research Institute, 'The role of housing and other services in successful settlement of new arrivals to Australia', AHURI Research & Policy Bulletin, no. 14, 2002.
4 Australian Housing and Urban Research Institute, p. 3.
5 P. Foley and B. Andrew, 'Housing need and provision for recently arrived refugees in Australia', AHURI Positioning Paper No. 49, Melbourne, Australian Housing and Urban Research Institute Limited, 2003, p. 22.
6 Migrant and Refugee Rental Housing Assistance Project, 'Finding a Home': A Research Report on Supporting Newly Arrived Migrants and Refugees to Secure Housing, p. 8.
7 Hinsliff, 'Integration or Exclusion? The resettlement experiences of refugees in Australia', p. 153.
8 Hinsliff, p. 139.
9 S. Elliott and I. Yusuf, '"Yes, we can; but together": social capital and refugee resettlement', Kotuitui: New Zealand Journal of Social Sciences Online, vol. 9, no. 2, 2014, p. 102.

Having support from people from similar backgrounds can help migrants and refugees to understand and access the housing system.

> *Case study*
>
> Sydwest Multicultural Services' Homelessness Program, operating in Blacktown, offers help and advice to improve outcomes for people finding it difficult to access social or private housing, or to maintain their current tenancies.
>
> The Housing Project Office participates in local advisory committees and working groups, working with government, social housing providers, real estate agencies and service providers, educating them on the challenges and barriers for new arrivals in finding and keeping accommodation.

Services, though, can face discrimination when sourcing accommodation for the refugees and migrants they support. For example, services may be turned away when they try to connect with agents, landlords or social housing groups, because those providers cannot help or do not want to work with refugees or migrants. One service reported turning away large families, knowing they will be unable to find appropriate housing.[10] In 'The Home Stretch' study, over 62 per cent of service providers had increased wait times for support because of problems securing housing.[11] Further, service providers report sometimes having to place migrants in poor housing due to limited availability.[12]

The *Place to Call Home* study found that certain services are less accessible to people of some ethnic backgrounds. Particularly, African migrants felt services were 'not made readily available' and that interpretation services for African languages were not appropriate.[13] Refugees may also avoid services if they are forced to continually retell their story, reinforcing their trauma.[14]

Given the number of people who receive housing assistance from family, friends, community groups or settlement organisations, there is clearly a culture of support.[15] However, service providers are struggling to meet needs with their current resources.[16] In the *Home Stretch* study, 'communities recognised their limited capacity and felt that it was inappropriate for governments to rely so heavily on the support of communities without providing support in

10 Olliff, 'The Home Stretch: Challenges and alternatives in sustainable housing for refugees and asylum seekers', p. 19.
11 Olliff, p. 5.
12 Olliff, p. 19.
13 Thompson and Francis, A Place to Call Home: Submission to the Human Rights Commission on housing and educational issues faced by Africa Australians, p. 13.
14 Thompson and Francis, p. 13.
15 Olliff, 'The Home Stretch: Challenges and alternatives in sustainable housing for refugees and asylum seekers', p. 52.
16 Olliff, p. 5.

return'.[17] Community volunteers would also like to be recognised and potentially gain employment skills.[18]

Social housing

Social housing includes both public rental housing provided by state and territory governments, and by community sector organisations. In recent years, the availability of social housing has not kept pace with growth in either overall available housing, or with the number of households.[19] There are systemic issues for refugees and migrants, who are put on the same public housing waiting lists as all Australians, without receiving any specific or targeted help.[20] Even when supported by service providers, many are unlikely to secure public housing in the short or medium term.[21] With the private rental market their only option, they face difficult application processes and discrimination.

> *Case study*
>
> The Eltham Refugee Housing and Support Project provided accommodation and settlement support to newly arrived refugees from Syria and Iraq. This project was delivered in partnership with St Vincent's Health Australia, who provided refurbished units on the site of their Eltham Aged Care facility. CatholicCare provided tenancy and settlement support. Refugee families paid rent while staying in the units and were assisted with orientation to the local area (transport and other services) and linked in to schools, training and employment opportunities. They were also assisted with English language, financial literacy, homework and social support.

In the *Finding a Home* study, refugees and migrants listed public housing 'as the most useful assistance they needed'.[22] Unfortunately, very few migrants are able to access public housing because of long waiting lists and a lack of appropriate accommodation. An AHURI survey found that one quarter of Middle Eastern migrants and over one third of African migrants are

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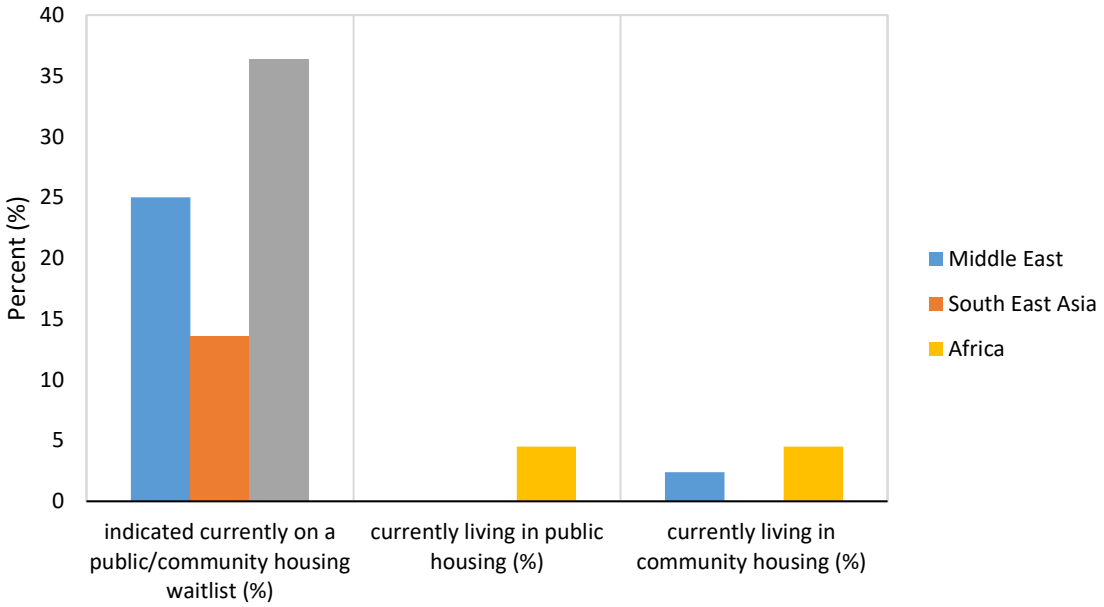
[17] Olliff, p. 52.
[18] R. Wasserman and H. Barrie, *Decade of Humanitarian Settlement in South Australia*, University of Adelaide, 2017, p. 30.

[19] https://www.aihw.gov.au/reports/housing-assistance/housing-assistance-in-australia-2018/contents/housing-in-australia
20 Department of Social Services, 'Settlement Services for Humanitarian Entrants', [website], 2018, https://www.dss.gov.au/settlement-and-multicultural-affairs/publications/settlement-services-for-humanitarian-entrants, (accessed 4 April 2019).
21 Shelter NSW, 'Are refugees contributing to housing stress?' [website], 2017, https://www.ssi.org.au/news/ssi-news-blog/1006-are-refugees-contributing-to-housing-stress, (accessed 4 April 2019).
22 Migrant and Refugee Rental Housing Assistance Project, 'Finding a Home': A Research Report on Supporting Newly Arrived Migrants and Refugees to Secure Housing, p. 10.

currently on a waiting list for social housing.[23] This is in a context where less than 10 per cent of African migrants and only 2.4 per cent of Middle Eastern migrants were actually living in social housing (see Figure 1).[24]

Figure 1: Migrants and social housing



Migrants waiting for social housing join nearly 200,000 other households in the queues.[25] Once on a waiting list, they are told that they may wait up to twelve years for housing to be available.[26] While this wait is faced by everyone who is entitled to public housing, migrants relying on the private rental market face difficulties beyond affordability,[27] as many CALD people are subject to discrimination from landlords and real estate agents.

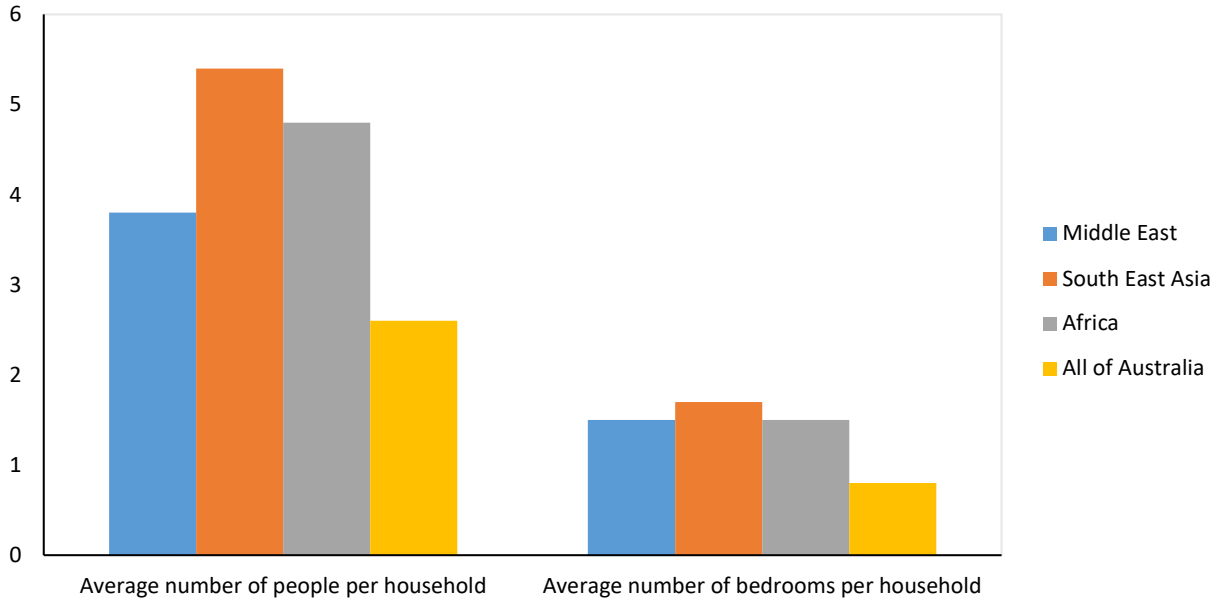
23 Flatau et al., 'Refugees, housing, and neighbourhoods in Australia', p. 46.
24 Flatau et al., p. 46.
25 Australian Institute of Health and Welfare, Housing assistance in Australia, [website], 2018, https://www.aihw.gov.au/reports/housing-assistance/housing-assistance-in-australia-2018/contents/housing-in-australia (accessed 4 April 2019).
26 Thompson and Francis, A Place to Call Home: Submission to the Human Rights Commission on housing and educational issues faced by Africa Australians, p. 15.
27 Beer and Foley, 'Housing need and provision for recently arrived refugees in Australia', p. 23.

Lack of appropriate housing

One of the biggest problems facing refugees and migrants in the housing sector is a lack of houses of appropriate size.

People from refugee and migrant backgrounds, as shown in Figure 2,[28] tend to have more children than the average Australian. The average number of people per household in the 2016 census was 2.6,[29] compared with South East Asian families, where the average number of people per household was 5.4.[30] Many migrants want housing that will accommodate larger families with more children or extended family members or friends.[31]

Figure 2: Average number of people and bedrooms per household



On the whole, the Australian housing market does not respond well to these needs. There are not many large, low-cost properties available. This means families live separately,[32] or there is overcrowding. In the *Finding a Home* study, 'all six focus groups expressed concern that [while] they were looking for housing they [had] to live with relatives or friends in very overcrowded conditions'.[33] Migrant families often settle for housing where one room is shared between four or five children, because anything larger is unaffordable.[34]

28 Flatau et al., 'Refugees, housing, and neighbourhoods in Australia', p. 46.
29 Australian Institute of Family Studies, 'Population and households', [website], 2016, https://aifs.gov.au/facts-and-figures/population-and-households, (accessed 30 March 2019).
30 C. Thompson and V. Francis, A Place to Call Home: Submission to the Human Rights Commission on housing and educational issues faced by Africa Australians, Catholic Education Office, 2009, p. 13.
31 V. Colic-Peisker, 'Visibility, settlement success and life satisfaction in three refugee communities in Australia', Ethnicities, vol. 9, no. 2, 2009, pp. 175-199.
32 Hinsliff, p. 149.
33 Migrant and Refugee Rental Housing Assistance Project, 'Finding a Home': A Research Report on Supporting Newly Arrived Migrants and Refugees to Secure Housing, Melbourne, Migrant Information Centre, 2007, p. 8.
34 Olliff, 'The Home Stretch: Challenges and alternatives in sustainable housing for refugees and asylum seekers', p. 9.

Overcrowded conditions can cause problems. Housing extra tenants without a landlord's knowledge can risk current tenancy[35] and future rental applications. It can also lead to health problems[36] and maintenance concerns.[37]

Available housing can also fail to meet the needs of the many single humanitarian entrants.[38] This is because one bedroom self-contained accommodation is expensive,[39] so single migrants can often only afford to live in rooming houses, which are commonly sub-standard.[40]

Hidden bias and direct discrimination

Hidden bias

Part of discrimination is hidden bias in the housing market.

There is evidence that real estate agents and landlords discriminate against tenants for one or a combination of reasons, including relying on government payments or other low income, having no rental references, being on a temporary visa, having limited English language skills, being a single parent, having many children, and coming from an ethnically diverse background.[41] Refugees and migrants often fit into a number of these categories, which puts them at a greater disadvantage than other applicants, including other Australians with low incomes. Assumptions about what makes a good tenant leads to discrimination against refugees.[42] For example, real estate agents may not understand how visas might affect leases.[43] In a study by the Australian Housing and Urban Research Institute, some refugees stated they faced discrimination by agents because they were Temporary Protection Visa (TPV) holders.[44]

35 Migrant and Refugee Rental Housing Assistance Project, 'Finding a Home': A Research Report on Supporting Newly Arrived Migrants and Refugees to Secure Housing, p. 8.
36 A. Ziersch, M. Walsh, C. Due and E. Duivesteyn, 'Exploring the Relationship between Housing and Health for Refugees and Asylum Seekers in South Australia: A Qualitative Study', International Journal of Environmental Research and Public Health, vol. 14, no. 9, 2017.
37 H. Easthope, W. Stone and L. Cheshire, 'The decline of "advantageous disadvantage" in gateway suburbs in Australia: The challenge of private housing market settlement for newly arrived migrants', Urban Studies, vol. 55, no. 9, 2018, p. 16.
38 P. Flatau, J. Smith, G. Carson, J. Miller, A. Burvill and R. Brand, 'The housing and homelessness journeys of refugees in Australia, AHURI Final Report No. 256, Melbourne, Australian Housing and Urban Research Institute Limited, 2015, p. 32.
39 Olliff, 'The Home Stretch: Challenges and alternatives in sustainable housing for refugees and asylum seekers', p. 5.
40 Easthope et al., 'The decline of "advantageous disadvantage" in gateway suburbs in Australia: The challenge of private housing market settlement for newly arrived migrants', p. 16.
41 J. Nelson, H. MacDonald, R. Dufty-Jones, K. M. Dunn and Y. Paradies, 'Ethnic Discrimination in Private Rental Housing Markets in Australia', in R. Dufty-Jones and D. Rogers (eds.), Housing in 21st-Century Australia: People, Practices and Policies, Surrey, Ashgate Publishing Limited, 2015, p. 47.
42 S. Evans and R. Gavarotto, Long way home? The plight of African refugees obtaining decent housing in Western Sydney, Sydney, Social Policy & Research Unit Anglicare, 2010, p. 16.
43 Migrant and Refugee Rental Housing Assistance Project, 'Finding a Home': A Research Report on Supporting Newly Arrived Migrants and Refugees to Secure Housing, p. 18.
44 A. Beer and P. Foley, 'Housing need and provision for recently arrived refugees in Australia', AHURI Final Report No. 48, Australian Housing and Urban Research Institute Limited, 2003, p. 30.

Other research suggests a lack of understanding about rental assistance. For example, a respondent from the *Place Called Home* study stated that agents prefer people who are employed, rather than those who rely on government payments because they 'aren't aware of automatic deductions of rent from Centrelink payments'.[45] Agents will also prefer tenants who are employed because their income is higher, so are less likely to fall behind in rent payments. This bias is a feature of a private housing market with few affordable properties for people whose main source of income is government payments. [46] However, this bias can be exacerbated by other barriers and discrimination towards refugees and migrants.

> 'I've had times where real estate agents have said to me straight up, "No, I don't want to work with them"… [This] is unjustified because they're basing that on nothing.'
>
> 'We call up other boarding houses or hostels and they won't take our clients. When they find out they're asylum seekers, they just absolutely refuse to.'
>
> (Olliff, 'The Home Stretch: Challenges and alternatives in sustainable housing for refugees and asylum seekers', p 16.)

Agents and landlords may also simply not be aware of the needs of migrants and the services available to them.[47] While many migrants have been supported by agents and helped to find accommodation,[48] many migrants feel agents ignore them.[49] Migrants feel that a lack of communication contributes to bias,[50] leading to indirect discrimination.

45 Thompson and Francis, A Place to Call Home: Submission to the Human Rights Commission on housing and educational issues faced by Africa Australians, p. 17.

46 Anglicare Australia, Rental Affordability Snapshot, p.4

47 Migrant and Refugee Rental Housing Assistance Project, 'Finding a Home': A Research Report on Supporting Newly Arrived Migrants and Refugees to Secure Housing, p. 17.

48 Hinsliff, 'Integration or Exclusion? The resettlement experiences of refugees in Australia', p. 141.

49 Evans and Gavarotto, Long way home? The plight of African refugees obtaining decent housing in Western Sydney, p. 12.

50 Thompson and Francis, A Place to Call Home: Submission to the Human Rights Commission on housing and educational issues faced by Africa Australians, p. 14.

In the *Finding a Home* study, almost two thirds of agents suggested additional information and training in this area would be useful.[51] Agents also responded positively to the idea of caseworkers explaining the unique situation of their clients and providing them with references.[52] However, attempts by settlement service providers to build relationships and understanding of the needs of new migrants have not always been successful.[53]

> 'Private real estates should be invited to learn about the issues of the Africans. I know when we arrive we get a lot of meetings, Public and Community Housing people go and meet the African people. Private real estates don't know us.'
>
> (*A Place to Call Home,* p 14.)

Direct discrimination in rental application processes

Racial and cultural discrimination towards people of refugee and migrant backgrounds is a significant cause of harm in the housing sector. Even though discriminating on the grounds of race is illegal,[54] it can be difficult to prove because agents do not give reason for rejecting tenancy applications.[55]

Discrimination was shown in an experiment conducted by Western Sydney University, where two people, one from an Indian or Middle Eastern background and one from an Anglo background, were matched according to characteristics such as age, sex, job, personality, and education level.[56] The matched testers went through private rental processes in Sydney. Overall, Anglo testers were more likely to be offered an appointment to inspect the property, be asked about their needs, be given useful information, and be contacted by the agent.[57] This experiment suggests ethnic discrimination in this sector, even though it was only undertaken in one market (Sydney) and limited to people of Indian and Middle Eastern backgrounds.

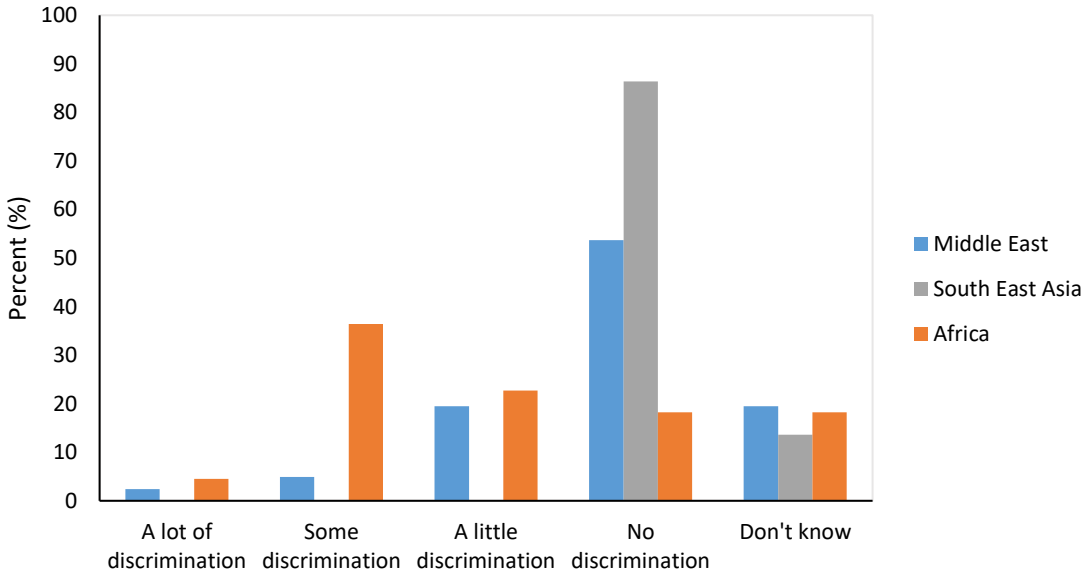
51 Migrant and Refugee Rental Housing Assistance Project, p. 18.
52 Migrant and Refugee Rental Housing Assistance Project, p. 12.
53 Olliff, 'The Home Stretch: Challenges and alternatives in sustainable housing for refugees and asylum seekers', p. 16.
54 Anti-Discrimination Act 1991 (ACT) s 21(1)(c).
55 Nelson et al., 'Ethnic Discrimination in Private Rental Housing Markets in Australia', p. 47.
56 Western Sydney University, 'Ethnic Discrimination in Private Rental Housing Market', [website], 2017, https://www.westernsydney.edu.au/challengingracism/challenging_racism_project/our_research/ethnic_discrimination_in_the_private_rental_housing_market, (accessed 25 March 2019).
57 H. MacDonald, 'A white face can be a big help in a discriminatory housing market', The Conversation [website], 2016, https://theconversation.com/a-white-face-can-be-a-big-help-in-a-discriminatory-housing-market-52962, (accessed 25 March 2019).

There is also other research that supports the findings. For example, in 'The Home Stretch' study, several service providers observed this kind of discrimination. Some reported that agents would tell migrants that available houses were no longer available after seeing them.[58] Another study found that 41 per cent of refugees perceived either 'some' or 'a lot' of intolerance towards them in the housing search.[59]

> 'There's a lot of discrimination. Not direct but it's clear when they relay what happened, that's what it was. Or they'll make an appointment to go and view a property and the person will literally take one look at them and say "sorry, the room's gone". That happens all the time.'
>
> (*The Home Stretch,* p 16.)

While almost all refugees and migrants experience forms of discrimination and intolerance, some groups are more at risk. Figure 3[60] shows that migrants from African backgrounds are most likely to experience racial discrimination, while people from European or South East Asian backgrounds are least likely.[61]

Figure 3: Perceptions of discrimination by migrants' origin



58 Olliff, 'The Home Stretch: Challenges and alternatives in sustainable housing for refugees and asylum seekers', p. 16.
59 Forrest et al., 'The Housing Resettlement Experience of Refugee Immigrants to Australia'.
60 Olliff, 'The Home Stretch: Challenges and alternatives in sustainable housing for refugees and asylum seekers', p. 16.
61 Australian Human Rights Commission, 'Who experiences racism?', [website], 2014, https://www.humanrights.gov.au/resources/what-you-say-matters/who-experiences-racism, (accessed 4 April 2019).

People are left without housing when faced by discrimination by agents who do not help them,[62] say that a house is unavailable when it is available,[63] or reject applications based on race. When people have attributes that may be considered 'positive' by agents, racial discrimination remains a barrier. For example, people of African backgrounds tend to have better English language skills than other migrants, but less success in the housing market.[64] Refugees and migrants rarely challenge this, because they lack the time and resources, or they fear risking future rental applications.[65]

Discrimination continues to affect housing needs even after housing is secured. A National Shelter study found renters who experienced discrimination are twice as likely to require urgent repairs.[66] The reason for this is unclear, but may be because they have to wait much longer before getting help with repairs.[67] Further, refugees and migrants may be charged with unfair costs. For example, refugees of African backgrounds 'find that their rent is increased at a far greater rate than that of the broader community'.[68]

There have been more positive outcomes, for example where property developers, landlords, and agents have been shown the benefits, or positive reasons, to help newly arrived people. Investing in housing that is suited to migrant or refugee families can fill a currently unmet demand in the market. As one agent working with service providers stated, 'it's a win-win situation for all parties: refugees, landlords, the real estate agent and the service provider'.[69]

Case study

The Migrant and Refugee Settlement Service 'Investors Can Help' program operating in Canberra. In this program, investors provide rental properties to humanitarian entrants. This provides financial benefits for the investors while giving humanitarian entrants affordable accommodation and also relies on the goodwill of investors.

62 MacDonald, 'A white face can be a big help in a discriminatory housing market'.
63 Department of Labour, Settlement and Housing, [website], 2006, file:///S:/Settlement%20issues/Housing/Int'l%20Models%20for%20Housing%20and%20Settlement/Goal6SettlementandHousingPDF.pdf, (accessed 30 March 2019).
64 Forrest et al., 'The Housing Resettlement Experience of Refugee Immigrants to Australia'.
65 Settlement Council of Australia, 'SCoA Positioning Paper: Addressing Barriers to Adequate Housing', 2012, p. 13.
66 Choice, National Shelter, and National Association of Tenant Organisations, Unsettled: Life in Australia's private rental market, 2014, p. 21.
67 Choice, National Shelter, and National Association of Tenant Organisations, p. 21.
68 Thompson and Francis, A Place to Call Home: Submission to the Human Rights Commission on housing and educational issues faced by Africa Australians, p. 17.
69 Refugee Council, Building relationships with real estate agents.

Conclusion

There are many reasons why refugees and migrants struggle to find appropriate accommodation. Issues with social housing, lack of appropriate housing stock and discrimination are some of these reasons. Discrimination against refugees and migrants is a significant barrier to the housing security of newly arrived people in Australia. Discrimination takes the form of ignoring migrant needs, showing bias to visa holders, or racially discriminating against certain people.

Settlement services around Australia are finding ways to support new migrants to get the accommodation they need to help them settle well, especially in their first year in Australia. They do this through building partnerships and relationships with real estate agents and landlords, as well as local and state/territory governments. Yet there is still a greater demand for housing, and discrimination remains a significant barrier for refugees and other migrants.

There is an ongoing need to work with all stakeholders in the housing sector, including through reform of social housing, integration of community volunteers into formal services, and education for real estate agents, property developers, and landlords.

Further research, too, could help identify and promote ways to reduce discrimination and improve housing opportunities for refugees and migrants.

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