



## **Acknowledgements**

Thank you to Mark Ludbrooke, Rhiannon Cook and Solange Frost





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# Glossary

AHO	NSW Aboriginal Housing Office
CHIA	Community Housing Industry Association NSW
DCJ	NSW Department of Communities and Justice
PWI-A	Personal Wellbeing Index - Adult
SAHF	Social and Affordable Housing Fund
SVDP NSW	St Vincent de Paul Society NSW (the “Company”)
SVDVH	St Vincent de Paul Housing

# 1 Executive Summary

The Social and Affordable Housing Fund (SAHF) is a key initiative of the NSW Government's 10-year vision for social housing *Future Directions for Social Housing in NSW*.

private sector multi-unit developments. Most tenants were impressed with the standard of the units and buildings. They were generally very happy with the unit design and fit-out, however there were some niggling complaints about the ventilation system at one of the sites, and some older tenants had to adjust to living in a smaller space than they were used to.

### Experiences of Amélie Housing

In all three sites participants said they were satisfied with the location of their housing. Tenants described the locations as 'awesome', 'fantastic', 'convenient' 'close to the shops', and with ease of access to services and transport hubs.

Satisfaction with the costs and value of accommodation was high. As a guide, about 89% of



## Satisfaction and wellbeing

Across all domains, Personal Wellbeing Index – Adult<sup>4</sup> (PWI-A) items survey data shows Amélie tenants were most satisfied with their personal safety and least satisfied with health. Amélie SAHF tenants generally have higher satisfaction compared with DCJ/AHO social housing tenants, however it must be noted that Amélie SAHF tenants include affordable housing tenants with higher incomes, whereas the DCJ/AHO cohort does not.

The biggest variance in scores was for safety, community inclusion, standard of living and future security where Amélie Housing tenants expressed higher levels of satisfaction than DCJ/AHO tenants, while the least variance in scores related to satisfaction with health (this may be because all social housing tenants are sourced from the same NSW Social Housing Register and typically have a higher proportion of health issues to that of the general population). We note caveats must apply to this finding because Amélie Housing tenants were newly housed at the time and may be less disadvantaged in some ways than DCJ/AHO tenants and applicants that completed the DCJ/AHO survey (which includes 52% public housing tenants, 27% private renters, 6% in temporary, crisis or emergency accommodation, and 15% other) (DCJ, 2024).

Compared to the general Australian population, Amélie Housing tenants had marginally lower satisfaction for six out of the nine items but scored higher than average for the personal safety, standard of living, and future security PWI-A items.

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<sup>4</sup> The PWI scale is commonly used to measure wellbeing. It contains seven items of satisfaction, each one corresponding to a quality of life domain: standard of living, health, achieving in life, relationships, safety, community-connectedness, and future security. These seven domains are theoretically embedded, as representing the first level deconstruction of the global question: 'How satisfied are you with your life as a whole?'

## **2 Introduction**

### **2.1 Background**

St Vincent de Paul Housing (SVDPH), a special purpose community housing company owned by



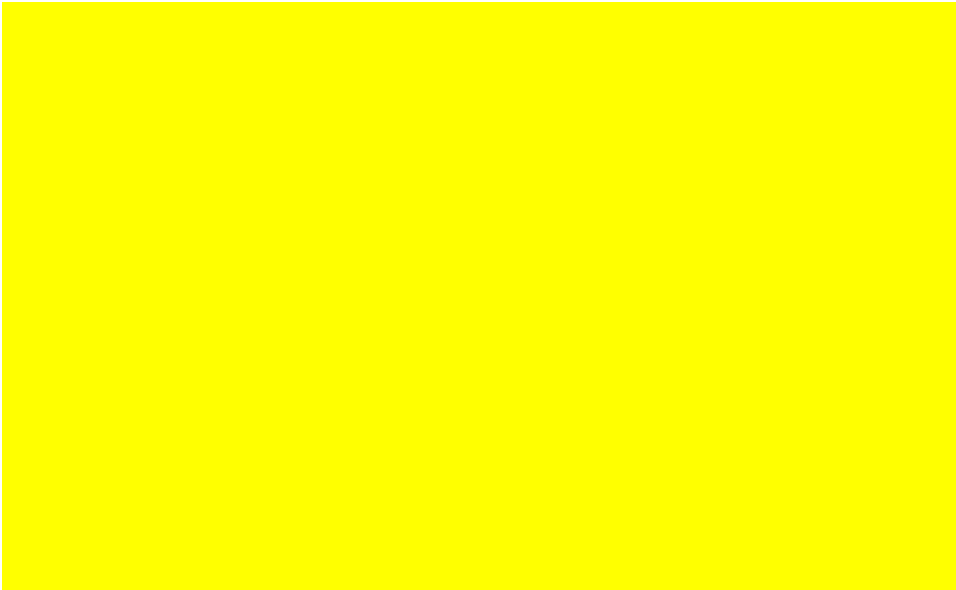


Wave 1 qualitative sample

Interviews were

Figure 2 indicates the ages of those interviewed. Eleven were aged 50-60 and 13 were aged under 40 (seven were aged 20-30, six were aged 31-40).

**Figure 2: Interviewees by age group**



As Figure 3 indicates, over half, 56%, were from culturally and linguistically diverse backgrounds, 41% were born in Australia Anglo and 3% were Aboriginal.

**Figure 3: Interviewees by cultural background**

### **3.1.2 Quantitative data**

The PWI-A is a standard measurement of subjective wellbeing (SWB). This scale measures SWB by asking people to rate their level of satisfaction with seven key areas of their life (Cummins, Mead & the Australian Unity-Deakin University Wellbeing Research Partnership, 2021). The PWI-



The SAHF program Tenant Satisfaction Survey is of existing SAHF tenants in a 70%/30% social/affordable housing split.

The DCJ/AHO Housing Outcomes and Satisfaction Survey is of public housing tenants and people on the NSW Housing Register (social housing applicants). The survey is online and there is a low response rate (13.5%) which is a limitation. While a small percentage of DCJ tenants and applicants would be employed, most are on Centrelink payments, so the cohort is less comparable to SAHF's mix of social and affordable housing tenants.



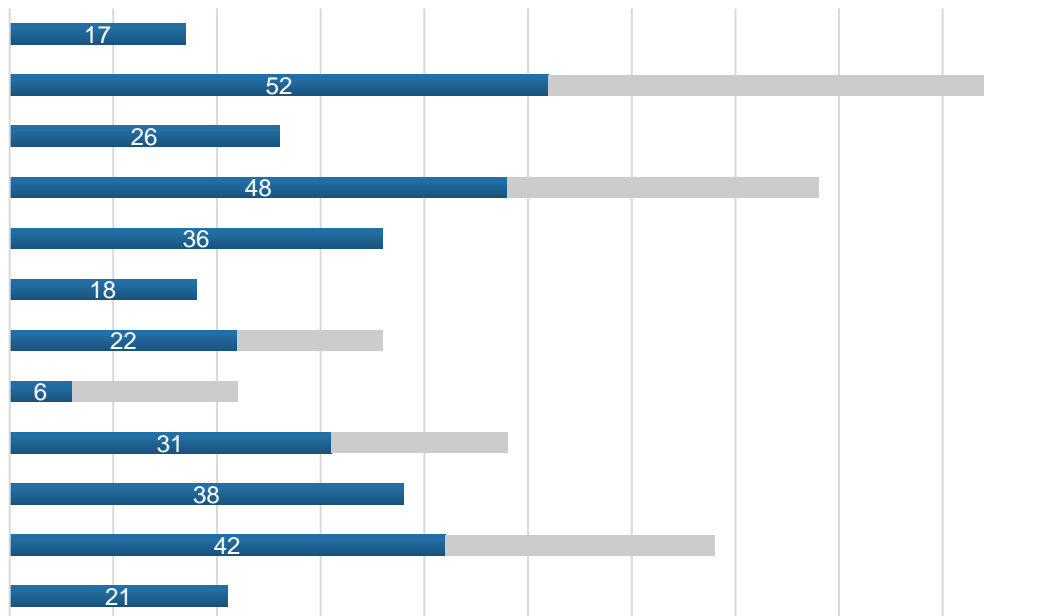
# 4 Housing and tenant profiles

## 4.1 Tenant housing and demographic information

The following provides information from SVDP on Amélie Housing SAHF tenants. We have presented figures for social housing tenants where possible, but this is not disaggregated by tenant status for all items. The CHIA tenant survey report presents data on social and affordable housing tenants separately for many items, however the DCJ-supplied SAHF tenant data is not disaggregated. In these figures, 'tenant' should be taken to refer to Amélie Housing SAHF tenants.

Figure 4 indicates the number of units by program for each development. Of 502 units, 355 are designated as social housing, and 147 are designated as affordable housing.

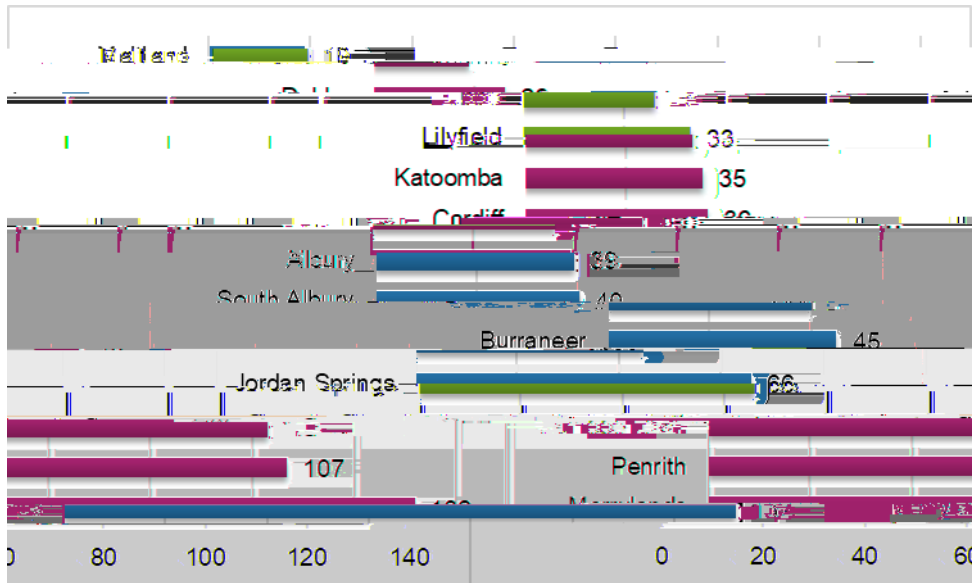
**Figure 4: Units per development by program**



Source: Data provided by SVDPH

Figure 5 depicts the total number of people receiving tailored support at each development. The Merrylands, Penrith and Campbelltown complexes have the highest numbers of people receiving support.

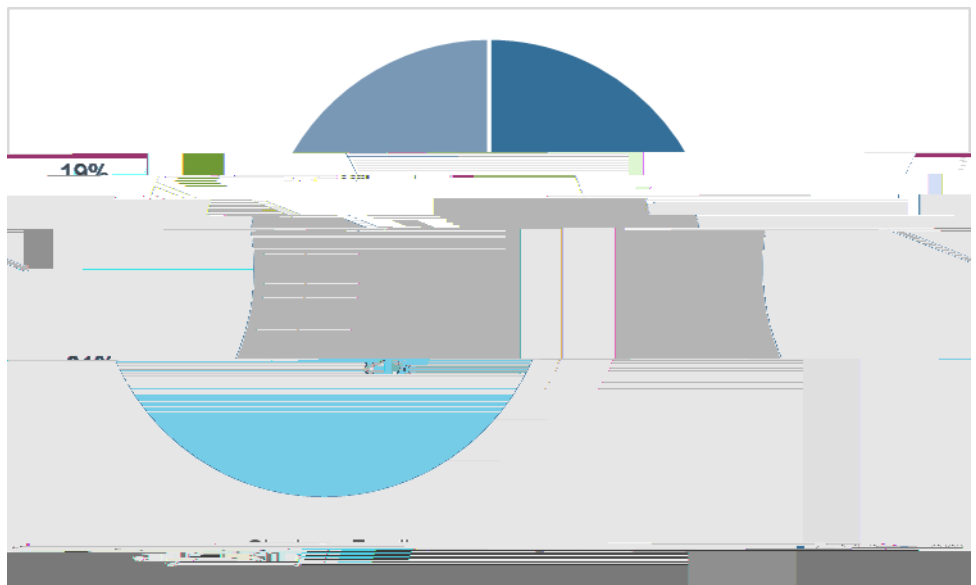
**Figure 5: People supported at each development (n)**



Source: Social and Affordable Housing (SAHF) Tailored Support report 01 Jan 2021 to 31 Mar 2021

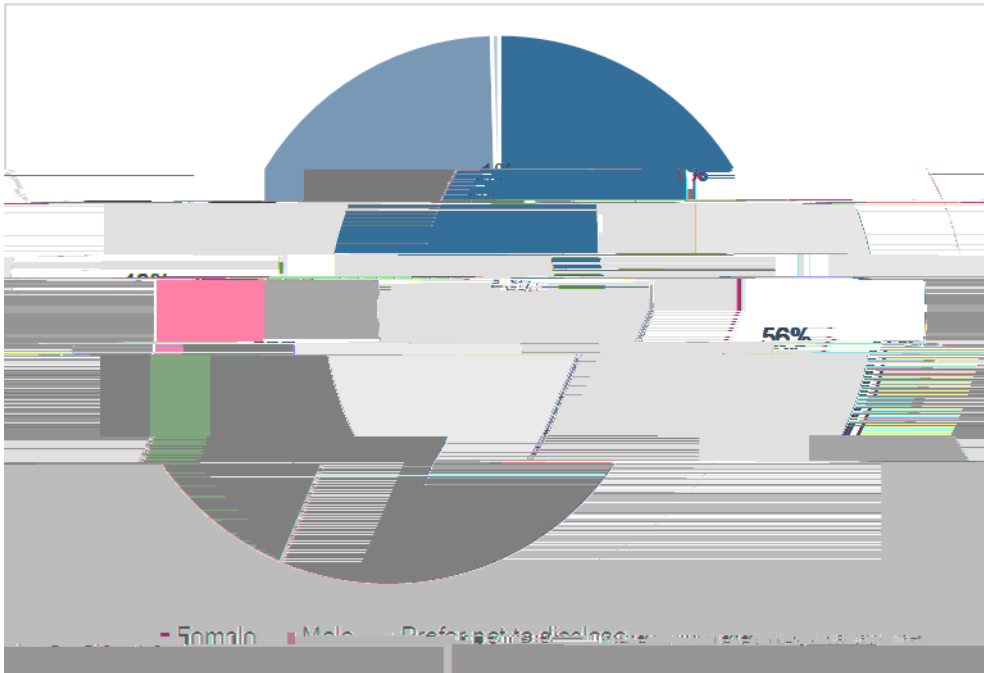
Figure 6 indicates client groups in Amélie Housing SAHF social housing tenants - 81% are single households and 19% are families. Figure 7 indicates gender of tenants. Just over half (56%) are female.

**Figure 6: Client groups (SAHF social housing tenants)**



Source Social and Affordable Housing (SAHF) Tailored Support report 01 Jan 2021 to 31 Mar 2021

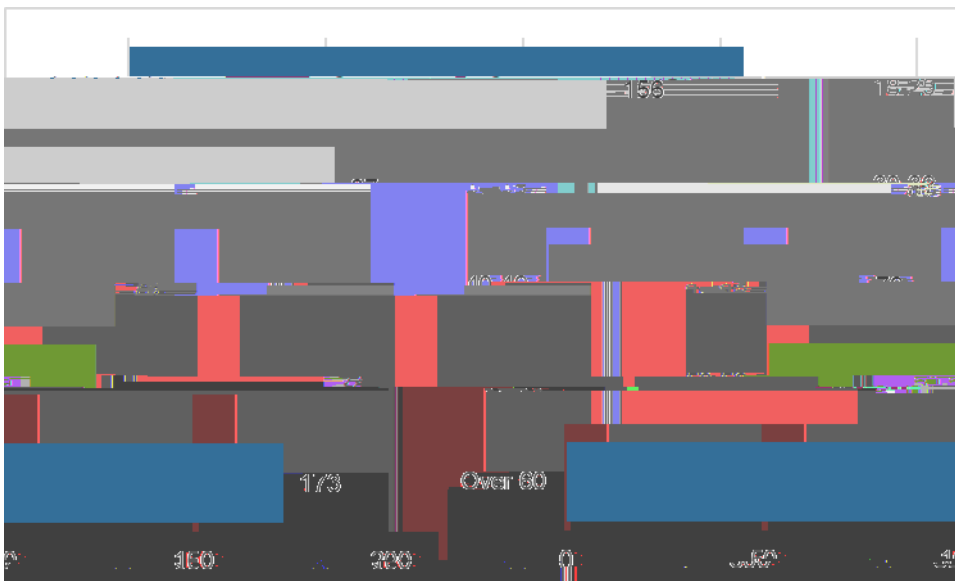
**Figure 7: Tenant gender (all SAHF tenants)**



Source: Social and Affordable Housing (SAHF) Tailored Support report 01 Jan 2021 to 31 Mar 2021

Figure 8 shows tenants by age groups.

**Figure 8: Tenant age at intake (all SAHF tenants) (n)**



Source: Social and Affordable Housing (SAHF) Tailored Support report 01 Jan 2021 to 31 Mar 2021

As Figure 9 indicates tenants were most likely to have previously been in private rental, 'other' (which may include staying with friends or family), or homeless. Only one person reported having been in a home ownership situation.



About a third of social housing tenants had some sort of health concern, as Figure 11





Two older women had experience of home ownership in the past. One had gone from this situation to Amélie Housing, typical of the trajectory of the growing cohort of older women who experience homelessness later in life and have few assets or savings.





And she said “Well that’s why I was ringing. You’re next.” I went – actually swore, I said “No effing way.” And she said “Yeah,” she said “I’ve been ringing people and I haven’t be able to get in contact with them and yours was the next number so if you still want it…” And I went, “definitely!” (MT1)

Other tenants also reported that they were pleasantly surprised to have finally been ‘picked’ for social housing after many years on the ‘waiting list’. In contrast, some of the older women and a person who had suffered an injury and had to leave their employment had not been aware of social housing and were advised or assisted to apply. Overall, there were no issues reported in relation to the application process.

### **5.1.3 First impressions**

The Amélie Housing SAHF units are all new builds. They are designed and built to a standard that is comparable to private sector multi-unit development and have utilitarian but highly functional design and fit-out. All units are designed to a Silver Standard of accessibility and people with significant mobility issues and disabilities can be assigned bottom floor units, however all levels are accessible. There are designated parking spaces close to the lifts for those with disabilities. All units are built to a 7-Star NATHERS energy rating and are clean in design, using mainly white and light colour palettes and easy to clean surfaces. Living and kitchen areas are combined.

Bathrooms are (r)-3(6 429.19 551.47 Tm0 g0 G[(an)3(d peop)4(l)5(e)13( )-4(w)5(i)5(t)-4(3(d )8(bi)6(ne)3(d.)8(0









Apart from this minor gripe about the bus stop in Campbelltown, public transport is practically at the front door at two of the locations and tenants were no more than a five- to 15-minute walk to a train station. Older tenants liked being near the hospital and having easy access to city centres.

Some liked Merrylands; two others didn't, mainly because they did not like the 'uneducated' population or perceived cultural differences. Others thought it was a nice and quiet area. Another tenant initially had misgivings about moving to Campbelltown which she thought had a bad reputation, but when she visited the complex, her fears were dispelled.

Overall, no tenant complained about the locations of the apartments – they were generally extremely happy with the convenient locations.

### **5.1.6 Financial wellbeing and living expenses**

Generally, tenants thought the apartments were good value and were cheaper (and of better quality) than private rentals they had been in before.

Oh well it's actually cheaper to be honest. I had a two-bedroom unit, and I was only paying \$175, but that's in the country. But this one's in better condition though, more modern and updated obviously. (M1)

After she moved from the country, this tenant had most recently been paying \$320 a week for a boarding house room so her current rent was much more affordable. An older couple had gone from paying \$550 a week in private rental to \$370, "A big drop" (M5).

Social housing tenants who had been in Housing NSW thought the Amélie apartments were better quality for the same or similar rent.

People on aged pensions and the disability pension were reasonably comfortable and reported that they could make ends meet each week and some could even save small amounts. When JobSeeker doubled during the pandemic, this relieved some financial pressure for tenants who got the COVID supplement.

This money has just allowed me to – if I need a jumper, I can go and buy a jumper, you know, I don't have to save up for two months to buy a jumper. So yeah, and it's letting me get out of the debt that I was previously in due to my relationship. (M2)

[The COVID supplement] has been able to put a little bit of money in my account that I didn't have, you know, so it's been life-saving for me... it has let me save up a little bit of money. But I was at zero basically in my account. (M4)

What I get extra from Centrelink that's what I try to save. I'm not touching because I try to manage my income same amount without Covid [Supplement] helping. And try to save that for my emergency thing. (M3)

However, most tenants, especially those on single parenting payments and after the COVID supplement ended, returned to juggling expenses.

That is why for me, I am struggling for the fortnight, and another fortnight I'm good, another fortnight I'm not. I need to get job, maybe part-time, or something like that. But I can't save

the money from the Centrelink payment. No, I can't. Because I have a lot of bill[s], I need to pay. Yeah, I can't. (C11)

Actually, I have no money left... At the end of the day. Because I pay for rent, of course; I buy food, smokes... because I'm a heavy smoker. And I've got to pay for my phone bill, gym, all that stuff, so I basically have no money. (C13)

Tenants tried to manage bills by



One tenant was not altogether happy with her current rent, calling the \$350 a fortnight plus bond loan repayment of \$50 'expensive' and thought single parents with more bedrooms paid the same rent as her (not the case). She indicated that once the bond loan was paid off, she would be able to save a modest amount. A single parent was paying \$210 a week for a two bedder but was awaiting her first utility bill. Like many others she could not save: "I pay for school fees and food, and food's expensive. You're not left with much at the end of the week" (C8).

Rents were significantly less than market rents for tenants on Centrelink payments, so tenants knew that they were in an advantageous situation and mentioned how difficult it was to successfully apply for, let alone afford, private rental. A tenant with a young child noted that if she had to pay "full rent" she would be "desperate" (C8). Another could not keep up with rent in Wollongong so "when they offered me [Amélie Housing site], and they told me how much my rent would be, it's like, 'Doesn't really matter where I live. Let's just move'" (C5). Tenants were very happy with rents and rents linked to income and knew the rent would remain affordable: "the security of knowing that I'm never going to be homeless, because I'll always be able to afford that, yeah, it's great" (MT4). The certainty was good for tenants:

It's at the same amount of rent, which is great because I have to rebuild my whole life so I kind of need that money to – because I had to leave with nothing. So for me, it's pretty good. (M2)

Previously her housing cost were 50% of her income. However, when she was interviewed, she was receiving the COVID supplement amount and was dreading the resumption of her usual income support payment.

Tenants who had to pay for multiple medications had to budget carefully even when they were covered by the Pharmaceutical Benefits Scheme. Many tenants chose to pay for rent, bond debt and bills straight out of their bank accounts which helped them with expense smoothing, "you don't miss it" (MT1). One tenant was in arrears due to problems with automated payments. An older tenant noted that "The cost of living has gone high, but we are surviving well" (M8), "I'm really pleased that I've been able to handle it. But that's because I'm getting rent assistance. o' f





I've had people walking past having a look at the place as well, and I said, "what are you looking at?" Things like that; obviously if I've got an ex-partner that I'm concerned about ... [I want somewhere] where it's quiet and safe and I don't have to worry about who's walking past and you know at 2:30 in the morning. (M1)

She claimed another female tenant had left after three months from the same apartment. Another reported problems in the underground carpark:

I can see a lot of strangers coming in and sometimes they come into the building, and they use remote controls and they don't even live here... someone broke into one of the garages, one of the cages and I'm scared they're going to break into my car ... Unfortunately, the police haven't come up with a report yet because this place has got many cameras...there was a camera. (M4)

However most tenants felt relaxed about the security situation: "I'm safe and I'm secure and nothing is going to get in here to get me. That's pretty good" (M2), and "I'm five belts down from black belt and I've got kung fu skills so good luck to the person that tries to do anything" (C6).

## **5.2 Effects of housing on wellbeing**

We asked tenants to reflect on how they felt – their general wellbeing, and physical and mental health. We also asked how moving into Amélie Housing had affected how they felt. Over the course of the study, this qualitative evidence will be combined with tenant wellbeing indicators which will better allow for a comparison of Amélie Housing tenants with other SAHF tenants and Housing NSW tenants. With this proviso, we did find that tenants reported positive changes due to moving into Amélie Housing apartments: "I'm very happy, secure. The area is very quiet. Not any problem here" (C11), "Everything's great here, I like it here" (M9), "It's been good. I mean, I'm in the perfect location, close to everything, nice house, good rent. I like it. It's made me happier" (C8).

### **5.2.1 Stability and security of tenure**

Wellbeing also flows from security of tenure, which is a unique advantage of social housing. Tenants accounts included references to 'stability' and 'security'.

It is when I moved into my home, my feeling is getting better. Believe me, because – you know why? Because no one is saying to me, "go out" and kick me out. (M6)

So, I was really unstable, and I was always – there is in my mind something like it's not [feared/fit] – but after I moved to Amélie Housing, I feel so stable,

A parent reported their children were benefitting from the stability.

They are aware we're not going to move because they were so annoyed when we were moving. In the past year, they moved around four to five schools, so they were not really happy. Now, they know that we are not going to move... it was hard for them but now they are happy. (M7)

Tenants reported the

With permission, tenants can have pets, and many did. The easy to clean floors and balconies are pet-friendly. Tenants with children sometimes missed having a back yard: “my son doesn’t like it because he can’t play outside because he likes being outside all the time. So, it is a bit of a change for him... He was always outside every day” (C3). Parents were glad of having the balcony space for their children to use.

### 5.2.3 Social engagement

Tenants had social interactions mainly with family and friends, and to a lesser extent, other tenants, and the local community.

About half of the tenants seemed to be ‘locals’ from the area where the housing was located and had family and friends nearby, “I’ve been here about 30 years, so I know the place, and people know me” (C12) or they had moved from another suburb to be closer to family – adult children and grandchildren: “my daughter lives up here and she wanted me closer” (MT5). Some had moved after a relationship break up or had fled a violent partner. Most tenants mentioned going to see relatives, some in the area and some in other suburbs an hour or more away.

It was difficult for tenants who had family overseas as due to the travel restrictions caused by the pandemic family could not come to Australia to visit them or vice versa: “my mum, my dad getting old and my son always asking to see grandma because she look after him when he young... for three year now and Covid make longer will be four year now have not seen them... It’s hard” (M3), “now I been talking to her. We talk almost every day through the message, and I worry. I have one year to be here since I come, and I still cannot bring her here” (C9).

Most tenants did not have any particular complaints about other tenants, and some had developed ‘hello’ level relations with neighbours on their floor or talked to other people similar to them like other young mums.

I know a mum next door. She a single mum also... I get there about normal day maybe 6pm they all in there but we know each other, we say hello, and she has two kids. One same age of my son but they’re not same school that’s why we not hang out much. (M3)

[I] mostly to talk to... two ladies and two boys upstairs. Down here if we see each other...we just say hello and ...it’s just a hello, whereas upstairs they kind of talk to each other about our problems or what’s going on in the unit and things like that. (MT5)

We get on well... I’m not a stuck up blackfella. I’ve always been a friendly person. I crack a joke now and again. Yes. No problem...you have a conversation now and that. I’ve had a few. (C7)

Tenants had companion animals including cats, dogs, as well as birds, reptiles and an ant colony. Being able to bring their pet with them even made a difference as to whether they decided to move in or not: “Yeah, had to be somewhere where I could have her. I’ve always had a dog” (MT2). Another tenant said he only moved when he found out he could bring his cat. One person had left a dog with her friend but was overjoyed when she discovered she could bring him to her apartment:

I left him at a friend's place,

There were one or two reported incidents involving tenants 'going off' where police or health teams were called.

The Maitland complex is smaller and two proactive tenants were organising social activities and making use of the roof, inviting residents to 'Taco Tuesday'.

Well, a couple of the residents, God bless them, they made it all and put it on for us. Everyone was able to get together and sit around and eat tacos, a very social food, and everyone can just pick what they want and just chat and catch up. Yeah, that was pretty good. (MT3)

The good thing is, that it's getting better. Like a lot of people are slowly getting to know each other and getting to – things are getting more people including themselves into events and stuff and having fun. (MT7)

A tenant from the same complex remarked "They're all upstairs virtually, all the younger ones. And they're very sweet, they're very sweet" (MT2). The residents have a Facebook group also. Some tenants liked this, but others chose not to get too involved and tended to stay out of online discussions. Small communities can get overwhelming as (M2) noted: "I try to keep to myself because I've lived in housing commission before, and I know what can happen" however she was friendly with a couple of tenants she knew from another setting.

An older man was satisfied with his neighbours at Merrylands:

It's very good for me because it's very quiet. It's like some people go for a retreat, it is like a retreat... I find all the people friendly. They are good to me and I'm good to them, we have a very good friendship (M8).

While tenants generally had no issues with the local area, one was more disparaging:

I was more comfortable living in [inner Sydney]. Yeah, I was just more comfortable being there, but to me I just go there and it's like a place, you're home, I just shut the door and you know what I mean, just try to cut out everything. Merrylands, it's not for me. (M1)

Another tenant did not like the Merrylands area as she was of a different culture to the predominate ones. "They have different culture, different – the way they live that I'm not used to... I like to hang out with [her own ethnic group] (M3)



## **5.2.4 Future intentions - stay or move**

Asked about their intentions to stay at Amélie in the medium to long term, interview participants gave their reasons for this choice in terms of satisfaction with their current housing, ambitions, or uncertainty about their say in the matter.

Tenants who said that they would like to stay gave their reasons in some cases as being happy, in

A young woman wanted to save and eventually buy a house in the area where her friendship networks were and outlined her strategy:

So, either to basically buy a house or if I've got the money and I can't afford a full house maybe see if they'll do something with the unit you know what I mean?... Sort of [like] Housing [NSW] does where you live in the house and then you can put a down deposit on and pay it off. Yes. So, they're the two options. (C6)

This tenant mentioned two suburbs she was interested in but had no immediate prospects of home purchase with no deposit saved as yet: "Not after two years. Not unless I win the lotto" (C6). Buying a social housing dwelling from the provider may not be an option as SVDP does not have any plans or ability to sell housing assets to its tenants.

### **5.2.5 Property management and repairs**

For the most part, interview participants were very happy with the quality and amenity of their property and had few concerns:

Like even with maintenance if I need, if something needs doing, they're here the next day, whereas the housing [Housing NSW] is three or six months later they will come and do it. (MT5)

They're pretty good on that, they are pretty good, if you ring them up if you've got a problem, they'll be straight onto it and get someone out. (M1)

Some dissatisfaction was expressed with the time tak10( )-4(an)3(d6e-4(ne)3(ed)3C /Span A/CID 3/Lang (en-

I think they find a little bit difficult. I have given [Amélie Housing staff member] the whole information. I don't know. Very bad, the noise all the time... I told her. I take picture record and I send to her but I still waiting. This is the only thing, just begin to feel a little bit uncomfortable. (C9)

The car parking space allocations were a cause of disputes, especially when tenants felt certain parking spots should go to tenants with disabilities, or where spaces were mixed up or 'claimed' by tenants who did not have a right to them. In one case it was said that one spot had been allocated to two different tenants.

Nobody wants to accept their mistake. But that was a big blunder that I'm really critical about - how can you make a mistake of issuing a particular car park to two people? (M5)

Where there was suspected illegal activity going on like drug dealing that brought non-residents into the complex, tenants who were against this thought more could be done in terms of tenancy managers investigating and gathering evidence rather than just saying they could not do anything. In all these cases, they wanted proactive intervention from tenancy managers – not necessarily via any formal mechanism (like NCAT) – but by talking to tenants who were being disruptive. While housing is a right, social housing settings can be challenging for quieter or older tenants. It is hard to balance the needs of everyone in a multi-unit building.

## **5.3 Health, wellbeing and participation**

### **5.3.1 Support from tailored support coordinators and service providers**

Interview participants talked about casework support in terms of their relationship with tailored support coordinators. Overall, they had positive relationships with their tailored support coordinator and, relatedly, positive views of the support available. When asked how she would describe Amélie as a landlord, one tenant replied that she had only had good experiences with 'social workers' (the support co-ordinators).

Well, it's hard to say really. I haven't had a lot to do with them except for the social workers. They've been fantastic. (MT2)

M6 said: "I am so happy with St Vincent de Paul. I am so happy." Another tenant said,

If I have a chance, I would say, thank you to Vinnies and Amélie Housing for the support they give me. And thank you for everything, that's all I wanted to say. (M9)

For the most part, participants expressed general satisfaction, and confidence that they could get help if they needed it. Responding to a question about whether she was put in touch with a tailored support coordinator one tenant replied that she wasn't, but that was because it wasn't needed.

No, but I kind of didn't really want anymore because I have a tailored support coordinator, [my son] has a tailored support coordinator, but [the tailored support coordinator] did say if there is anything that you can think of that you may need help with, he was like, just call me and I can help you. So, he's good. He is good. (C8)



park[ing space]s there that should be for the disability units.... It just pisses me off, so what just seems to me as a very, very clear fix to situations, they just can't manage the most simple shit" (MT4).





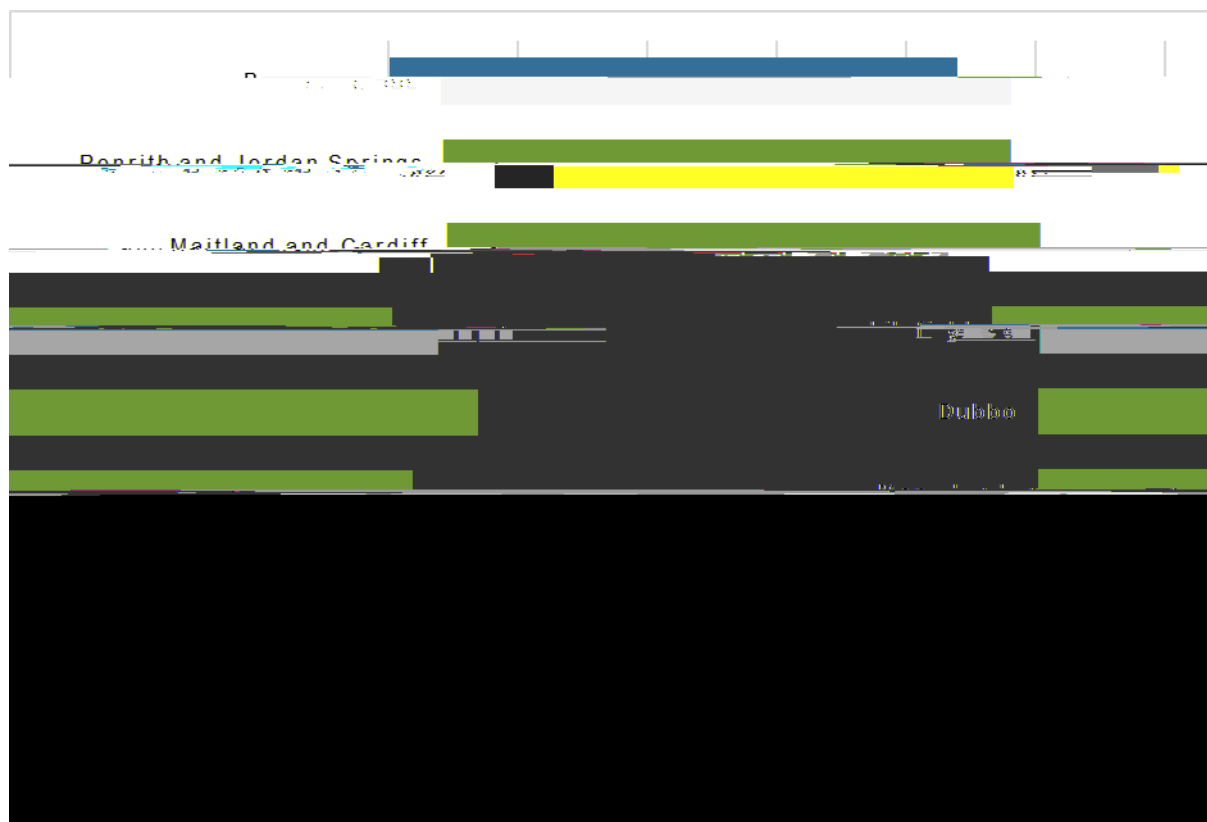
# 6 Satisfaction and wellbeing scores

## 6.1 Satisfaction with housing

The following are selected items relating to tenant wellbeing from the Amélie Housing SAHF 2021 tenant satisfaction survey data tables (Hockey and Wei, 2021a).

Figure 13 indicates high levels of overall satisfaction with Amélie Housing, shown by region as these data items was not disaggregated by social and affordable housing program in the survey report. Some regions have more than one development in the region (as noted in the data labels). Campbelltown tenants were the least satisfied (78%) while Dubbo tenants were the most satisfied (100%).

**Figure 13: Overall SAHF tenant satisfaction with Amélie Housing by region (%)**



Source: Hockey and Wei, 2021a

Needs assessments were most likely to have been completed with Lilyfield, Burraneer and Dubbo tenants, while the lowest completion rates were with Katoomba and Campbelltown tenants.

Figure 14 indicates how satisfied SAHF tenants are with Amélie’s provision of support, including developing personalised tenant support services plans. Dubbo tenants were the most satisfied (96%), while Albury and Albury South tenants were the least (72%).



**Figure 14: How satisfied are you with Amélie's process of identifying needs and working with you to develop a tenant support services plan? (%)**

Figure 16 indicates level of agreement that support plans are tailored to tenants' needs. Dubbo, Lilyfield and Katoomba tenants had the highest level of agreement (100%) while Maitland and Cardiff had the lowest level of agreement at 70%.

**Figure 16: My Tenant Support Services Plan is tailored to meet my personal needs and goals (% agree)**

Source: Hockey and Wei, 2021a

Figure 17 indicates whether tenants believe life has improved after moving into Amélie SAHF housing. Dubbo, Penrith/Jordan Springs and Burraneer tenants were more likely to report life had 'greatly improved' while only 40% of Albury tenants reported this. A proportion of tenants at Albury/Albury South



**Table 3: Personal Wellbeing Index (PWI-A) - scores by question by site**

PWI-A item	Albury/ Albury South	Katoomba	Campb elltown	Merryl ands	Dubbo	Lilyfield	Maitland , Cardiff	Penrith, Jordan Springs	Burra neer
Your life as a whole (mean)	60*	79	68	75	83	79	71	72	78
Standard of living	67	84	67	75	90	82	84	79	85
Health	50*	67	66	65	71	83	54*	65	63*
Achievement in life	58*	75	65	69	84	75	60*	68	69





**Figure 20: Health score, Amélie and DCJ/AHO tenants (%)**

Source: Authors calculation from data provided by DCJ. DCJ/AHO tenants n = 10,981; Amélie Housing tenants n = 413.

Figure 21 shows responses to the question ‘how satisfied are you with what you are **achieving in life?**’

**Figure 21: Achievement score, Amélie Housing SAHF and DCJ/AHO tenants (%)**

Source: Authors calculation from data provided by DCJ. DCJ/AHO tenants n = 10,845; Amélie Housing tenants n = 413.

A smaller proportion of Amélie Housing SAHF tenants scored lower, (4 15u56(r)-3(o)13(m)-3( )620





More than half of the Amélie Housing tenants (56%) had scores of 8, 9 or 10 compared to 21% of tenants





**Figure 27: Average satisfaction ratings, all domains, Amélie Housing tenants and CHIA benchmark**

Source: Hockey and Wei (2021a), Comparison to CHIA benchmarks table, p.20. n = 296.

### **6.2.3 Amélie SAHF tenant satisfaction compared with the Australian average**

PWI-A wellbeing data exists for the Australian population, so it is possible to compare Amélie Housing tenants with mean scores across all Australian adults using the Australian Unity Wellbeing Index (AUWI) Report (Capic et al., 2020).

**Figure 28: Average satisfaction ratings, all domains, Amélie Housing tenants and Australian population**

Source: Authors' calculations from tenant PWI-A data provided by DCJ; Capic et al. 2020, Australian Unity Wellbeing Index (AUWI) Report 36.0 – March 2020, Social Connectedness and Wellbeing Table 4.2, means for personal subjective wellbeing measures (Aggregated surveys 3-35). Amélie Housing n = 413; AUWI n = 61,755 (averaged).

### **6.3 Other relevant survey items**

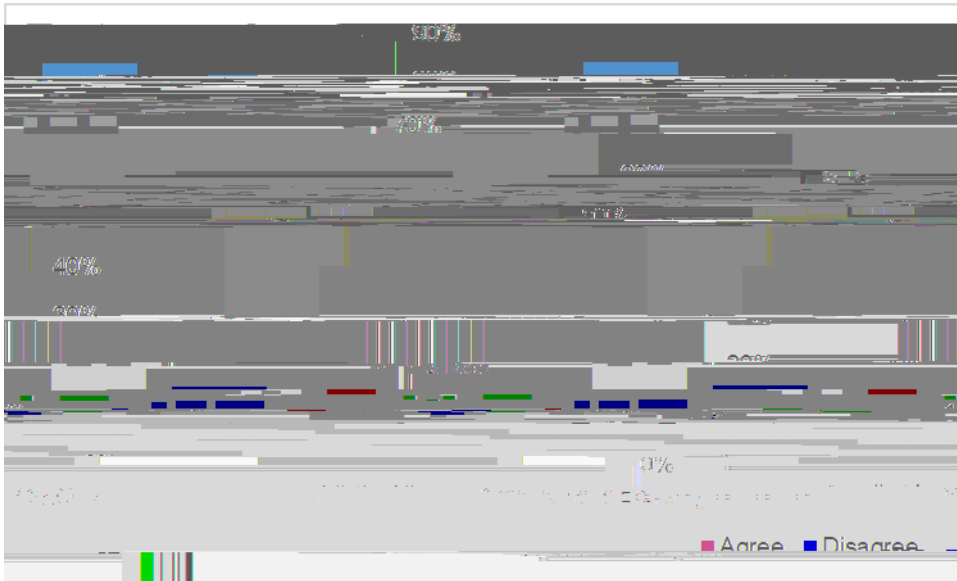
Apart from the standard PWI-A questions



### 6.3.3 Satisfaction with location/neighbourhood

Figure

**Figure 32: Life has improved after moving in, DCJ/AHO and Amélie Housing tenants (%)**



Source: Authors calculation from tenant survey data provided by DCJ. DCJ/AHO tenants n = 10,212, Amélie Housing tenants n = 413.

While this analysis shows that Amélie Housing tenants appear to have higher levels of wellbeing than DCJ/AHO tenants and community housing tenants, and close to average levels of wellbeing compared to the Australian population, it should be remembered that these results pertain to all SAHF tenants in Amélie Housing, in both social and affordable housing. Of these, 29% live in affordable housing; whereas data for DCJ/AHO tenants relate to tenants who live in social housing or were applicants for social housing. It was not always possible to separate out affordable housing tenants scores from the general SAHF population. In addition, without better matching based on demographics and other attributes, the results need to be interpreted carefully as SVDPH tenants may be more advantaged than DCJ/AHO tenants and applicants. As noted elsewhere, the DCJ survey had a low response rate of 13.5% whereas the SVDHP tenant survey had around 65% response rate. Fifty-two per cent of the DCJ/AHO survey respondents are public housing tenants, a further 27% are renting privately, perhaps in housing stress, and a further 6% are in temporary, crisis or emergency accommodation (DCJ, 2024). In addition, DCJ housing stock is older and not as well designed.





any housing provider to mediate between different tenant concerns. Timely, proactive and effective responses were valued by tenants.

The PWI-A

# References

Australian Institute of Health and Welfare (AIHW). (2010). *A profile of social housing in Australia*.  
Cat. no: HOU 232. Canberra: AIHW.

Capic, T., Jona, C., Olsson, C. & Hutchinson, D. (2020). *Australian Unity Wellbeing Index: - Report*

# Appendix A Data collection instruments



## Items selected from tenant survey

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### Personal Wellbeing Index – Adult items

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How satisfied are you with your life as a whole?	Scale 0-11, same scale used by all
How satisfied are you with your standard of living?	
How satisfied are you with your health?	
How satisfied are you with what you are achieving in life?	
How satisfied are you with your personal relationships?	
How satisfied are you with how safe you feel?	
How satisfied are you with feeling part of your community?	
How satisfied are you with your future security?	

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### Other tenant survey items

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I choose how to live my life (Amélie Housing)	Strongly Agree, Agree, Neither agree nor disagree, Disagree, Strongly disagree (Amélie Housing)
I feel in control of my life (DCJ/AHO)	Strongly Disagree, Disagree, Neither, Agree, Strongly Agree (DCJ/AHO)
I feel comfortable about the balance between what I do myself and what I rely on others for (Amélie Housing)	