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Supportive housing for families in Brisbane

Successes and challenges of the housing model

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Research Summary

Why was the research done?

This research reports on the housing outcomes of families participating in the Keeping Families Together (KFT) program. KFT is a supportive housing program for families in the Brisbane area, aiming to enable extremely low-income families to exit homelessness, access and sustain affordable housing, and to disengage from (or avoid engaging with) Queensland's child safety system. As the first supportive housing for families model to be established in Queensland, the delivery of the KFT program holds important lessons for the development and refinement of future iterations of the program, as well as for other interventions that aim to prevent homelessness and child safety intervention more generally.

What were the key findings?

We find that through the provision of access to affordable housing and integrated support, KFT had demonstrable positive impacts on participating families' housing outcomes. However, the program also encountered significant challenges – many of which stemmed from the program's reliance on sourcing housing through the private rental market. This approach contributed to continued instability for many of the families, as well as the accumulation of debt. Similarly, the reliance on the private rental market as an exit pathway from the program, due to a lack of available social and affordable housing, represented a profound barrier to families transitioning out of the program when they felt ready to do so.

What does this mean for policy and practice?

An adequate supply of good quality social and affordable housing is critical if the full potential of KFT is to be realised. With an allocation of social housing, coupled with integrated support services, families will have a greater chance of success in achieving housing stability and avoiding the accumulation of debt across multiple properties. This will have significant flow-on effects for enabling families to work on stabilising and moving forward in other aspects of their lives.

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1. Introduction

Rapidly rising housing costs coupled with growing levels of demand are making it increasingly difficult for low-income families to access housing (valentine et al., 2020). Having a secure and affordable place to live is a critical factor influencing the wellbeing of families and enabling their full participation in society (Karamujic, 2015). As well as negatively impacting on families' social and wellbeing outcomes, being unable to access secure and affordable housing increases the risk of statutory intervention by the child safety system due to its significant impact on parents' ability to care for and protect their children (Dworsky, 2014; Farrell et al., 2012).

Statutory child safety intervention can result in children being removed from their families and placed into the care of the state; a practice which itself has been problematised for its negative long-term impacts on children's and families' outcomes. Indeed, international evidence indicates that removing children from their families can be detrimental to children's developmental, emotional, and socioeconomic outcomes, as well as to parents' social and emotional wellbeing (Broadhurst & Mason, 2017; Bruskas, 2008; Corporation for Supportive Housing, 2012; Doyle, 2007). It is thus critical that state responses enable children to be safe with their families, thus negating the need for out of home care. New models of support and increased resources are needed to reduce child safety intervention and create the conditions for families to access and maintain safe and affordable housing to flourish together.

In recognition of the increasing evidence regarding the significance of housing for family wellbeing, the Keeping Families Together (KFT) program is one such new model of support that aims to enable families to access and sustain secure and affordable housing, and to divert 'at risk' families from involvement with Queensland's child safety system. Funded by the Queensland Government and delivered by Micah Projects (service provider) and Common Ground Queensland (housing provider), KFT was established in July 2020 as a form of supportive housing. The program is funded to provide subsidised housing (head-leased through the private rental market) along with multidisciplinary support to 20 families in the Brisbane region.

Initially, KFT was funded as a pilot program for a period of 12 months. In late 2021 our research team delivered an evaluation of the pilot. This evaluation covered the first eight months of the pilot, and demonstrated its success in numerous areas. In particular, we found that the KFT pilot supported all families to access stable housing, and 95% of families were able to maintain this housing through the first eight months of the program. We also found that 47% of families had children returned to their care, and families experienced significant increases in feelings of safety and stability (Kuskoff et al., 2021). The program was subsequently extended for a period of four years.

Although the success of KFT was clearly demonstrated in our previous evaluation, little is known about the long-term impact of stable and supported housing on family outcomes. To support the continued improvement and adequate resourcing of KFT program delivery in response to evidence-based research, this paper presents the findings of a follow-up evaluation to understand the program's longer-term impact, particularly in regards to housing outcomes.

2. The Keeping Families Together model

KFT is a supportive housing program for families in the Brisbane area, aiming to enable extremely low-income families to exit homelessness, access and sustain affordable housing, and to disengage from (or avoid engaging with) Queensland's child safety system. The program has capacity to house 20 families at any one time. Families are referred to the program through a variety of sources, including child safety officers (CSOs), homelessness shelters, Brisbane Domestic Violence Service, and other Micah Projects services. Self-referrals are also accepted.

KFT provides a funding model that enables participating families to access secure and affordable housing in the private rental market. Through a housing subsidy funded by the state government, individual properties are head-leased by Common Ground Queensland, which pays market rent for the properties. The properties are then subleased to the families in the program, who pay rent to Common Ground Queensland at a subsidised rate of 25% of their family income. This means that all families participating in KFT meet the criteria for living in affordable housing (AIHW, 2023). As the head-leaser, Common Ground Queensland is the official tenant of any properties head-leased through the program. It is therefore bound by Residential Tenancies Authority (RTA) legislation and liable for any damages caused to the property. Families have their own, separate subleases with Common Ground Queensland and are also bound by RTA legislation.

Recognising that each family has unique housing needs, each property is head-leased for one specific family. In recognition of the high risk of domestic violence for many KFT families, the women are listed as the primary lease holder, with any male partners listed as approved tenants. Should any relationships dissolve after program entry, this is intended to make it easier for the women to remain in the house and have their (ex-)partner removed.

Common Ground Queensland is funded as the tenancy and property manager to work closely with families and in partnership with Micah Projects to provide ongoing tenancy support for the entirety of families' time in the program. Common Ground Queensland employs a dedicated KFT Tenancy Manager, who supports the families in completing entry condition reports, organising maintenance and repairs, and managing tenancy issues that may lead to a tenancy breach or notice to leave. The Tenancy Manager provides support to families in the program over the phone or through home visits, as required.

As well as supportive tenancy management provided through Common Ground Queensland, Micah Projects is funded to provide a range of tailored support services to KFT families, working closely with the families to identify their own goals and support needs. This includes supporting families to maintain their tenancies, supporting families in meeting their own personal needs, mitigating risks to child safety and wellbeing, and providing practical support to overcome barriers to family functioning and wellbeing.

By facilitating access to affordable housing, supporting families to improve child outcomes, and working with families to enhance their overall wellbeing, KFT seeks to enable families to improve their long-term outcomes and achieve safety and stability for parents and children.

3. Methods

This paper presents findings from a mixed-methods study, and aims to answer the following research questions: (1) What were families' housing access outcomes after entering KFT? (2) What challenges did the housing model encounter?

3.1 Qualitative data

Qualitative data were collected in the form of ethnographic observations and semi-structured interviews with a range of participants. After ethical review and approval by The University of Queensland's Human Research Ethics Committee (ID# 2022/HE001439), ethnographic observations were undertaken with families and practitioners participating in KFT. These observations involved one researcher accompanying practitioners on their support visits with the families. Support sessions included discussing administrative, tenancy, and family concerns, and observing Parents as Teachers sessions. A total of 5 hours of observations were conducted over 6 sessions.

As well as conducting observations, qualitative interviews were undertaken with families participating in the program (n=19), practitioners delivering the program (n=8), and real estate agents leasing properties to the program (n=2). These interviews aimed to gain insight into how KFT was delivered and experienced by different key stakeholders.

3.2 Quantitative data

Our study also drew on quantitative assessment data collected with families at regular timepoints, as well as administrative records. Data included assessments and records from all families who had ever participated in KFT (n=33), regardless of whether they were currently in the program.

Assessment data: We drew on assessment data to identify demographic characteristics of participating families and understand their housing experiences before and upon entering the program, as well as how these experiences changed over time. Micah Projects collected the data through seven family assessments, which were administered at baseline and then again at regular intervals (monthly, quarterly, or biannually). Micah Projects completed baseline assessments with each family when they entered the program (as opposed to when they were housed). As such, while the duration of time in the program is the same for all families at each data collection timepoint, duration of time spent housed through the program may be different.

Brokerage data: We also drew on Micah Projects' brokerage data to understand the cost of the program to the service provider. Brokerage funding was used in diverse ways to support families to enable them to access required support services and resources. It was also used to contribute toward moving and property damage costs that exceeded the funding allocation for Common Ground Queensland.

Tenancy data: In addition to the assessment and brokerage data, we drew on families' tenancy records held by Common Ground Queensland. We drew on this data to understand changes in families' tenancies through the program, tenancy issues families' faced, and how the program supported families to resolve tenancy issues. This data also enabled us to examine the reasons underpinning the instability of some tenancies. Common Ground Queensland collected these data continuously throughout the program.

4. Findings

4.1 What were families' housing access outcomes?

KFT has been highly successful in its efforts to support families to access and sustain housing on the private rental market. Indeed, many of the families we spoke to explicitly identified KFT as the reason they were currently housed. The competitiveness and cost of the private rental market, in conjunction with families' low-income status and lack of rental history, meant that prior to entering KFT, these families were effectively excluded from the private rental market. KFT provided the opportunity for families to overcome significant barriers to accessing housing. As the families themselves explain:

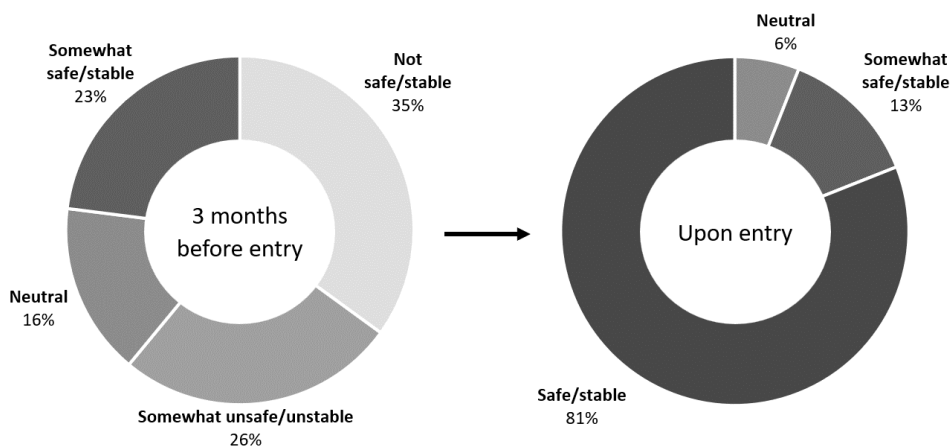
They really, really saved me. They really helped me. They got us a home... The best thing that ever happened to us, really helped us, because we just weren't getting anywhere. (Family participant)

They gave us an opportunity and a chance and a blessing to be able to get a home and that stuff for our family. (Family participant)

They gave me the opportunity to better my life and to have a stable home for my kids and myself. (Family participant)

Indeed, the assessment data shows the significance of KFT for providing safety and security to families. As **Figure 1** depicts, three months prior to entering the program, no families reported feeling safe and stable in their housing, and only 23% reported feeling somewhat safe and stable. Once families were housed through KFT, 81% of families reported feeling safe and stable in their housing, and a further 13% reported feeling somewhat safe and stable. Significantly, no families reported feeling unsafe and unstable in their housing upon being housed through KFT.

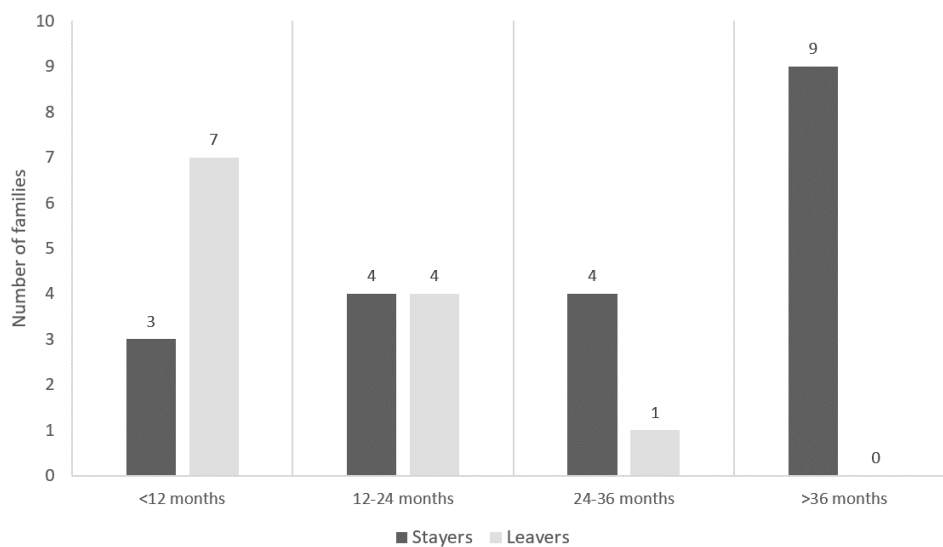
Figure 1. Housing safety and stability before and upon entry to KFT



Source: Where am I at? data

Figure 2 depicts the length of time families have spent in the program. 'Stayers' refers to families that are still in the program. As the figure shows, 9 families have remained housed through the program for more than 36 months. By contrast, 'Leavers' refers to families that have exited the program. The majority of these, 7 families, exited the program within the first 12 months. This figure thus demonstrates that families who exit the program are likely to do so early on, and the longer a family remains in the program, the less likely they are to exit.

Figure 2. Housing sustainment over time



Source: Common Ground Queensland Tenancy Data

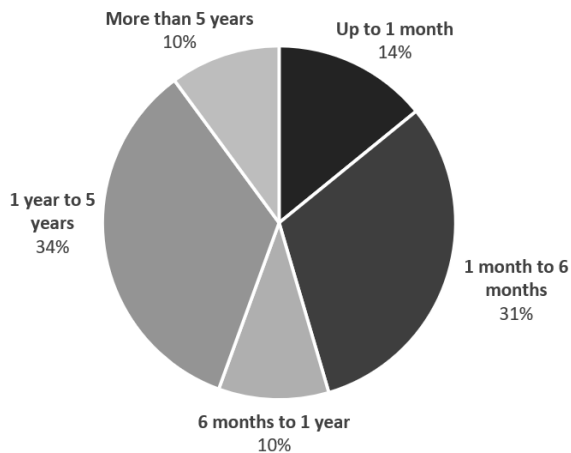
The extent of most families' ability to maintain their housing over months, and indeed years, becomes even more significant when we consider families' housing histories. In accordance with the KFT eligibility criteria, all families participating in the program have housing histories characterised by extensive periods of homelessness and housing instability, and a distinct absence of secure tenancies.

The majority (64%) of families had spent more than 6 months without permanent housing upon entering KFT. As **Figure 3** shows, of these, 34% had been without permanent housing for at least one to five years. Another 10% had been without permanent housing for more than five years. Thus, the majority of families had experienced long-term homelessness prior to entering the KFT program.

Quantitative data on dwelling condition and type of these families upon entry into the program (**Figure 4**) further highlights their housing instability. While 27% of families were living with relatives, 21% were couch surfing before entry into the KFT program. A further 15% were in emergency accommodation with the remaining families living in temporary accommodation.

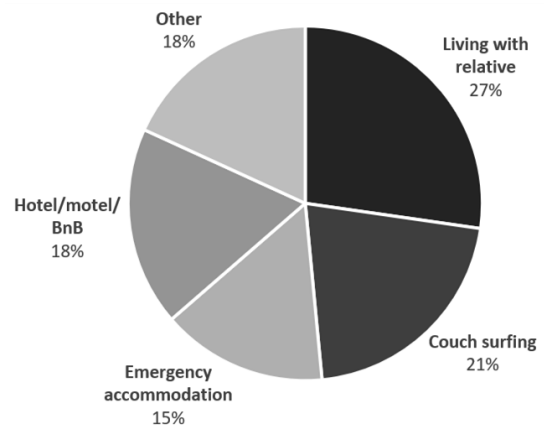
For families to overcome these experiences and sustain housing on the private rental market is a significant achievement.

Figure 3. Time since having permanent housing



Source: AIHW Assessment Data

Figure 4. Dwelling upon KFT entry



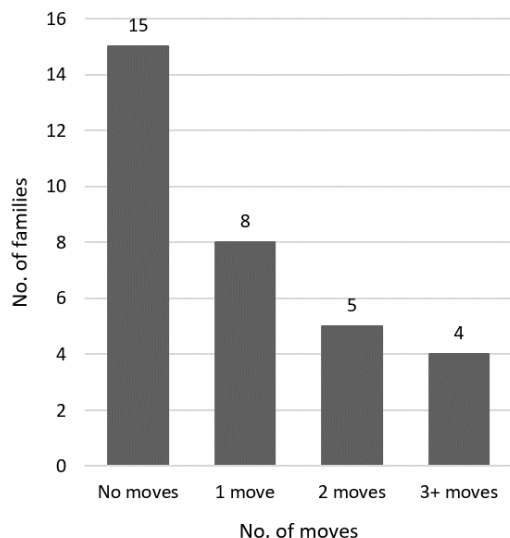
Source: AIHW Assessment Data

2.4 What challenges did the program encounter?

Housing instability

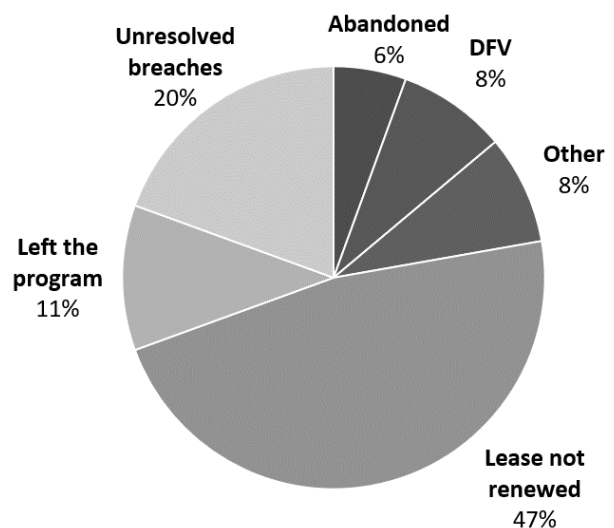
Despite KFT’s success in supporting the families to access affordable housing, a strong theme in the data is the challenges families experienced because of continued housing instability. Families’ housing was generally leased on a 12-month basis, although some leases were as short as 6 months. Further, leases were often not renewed, meaning some families had to move yearly (or more often if a lease was terminated early). As **Figure 5** shows, just over half of the families were required to move at least once after being housed through KFT.

Figure 5. Number of moves after being housed



Source: Common Ground Queensland Tenancy Data

Figure 6. Reason for moving properties



Source: Common Ground Queensland Tenancy Data

As demonstrated in **Figure 6**, there were a range of reasons underpinning families' moves between properties. In most cases (47%), these moves were due to leases not being renewed. Others related to unresolved breaches (20%), families leaving the program (11%), and issues such as domestic and family violence (8%). This data further suggests that while a minority of moves were initiated by the families (e.g., moving due to DFV, abandoning the property), the majority related to the volatility of the rental market (e.g., leases not being renewed).

The continued instability that families experienced during their time in KFT significantly undermined a core aim of supportive housing, which is to provide permanent and stable housing. Significantly, some of the family participants we spoke to explicitly described their housing in the program as 'temporary':

[My first house] was getting bought... [My second house] was just temporary. Because around the whole rental crisis it was just a temporary... I've had four [houses]. (Family participant)

[I've lived here] for four months now. I just moved here. I was living in another house before that... Because it's private I'm only there temporary. (Family participant)

Practitioners also spoke about the practical challenges that came with families having to move frequently. These included the cost of the moves, many of which were paid for by Micah Projects.

Perhaps even more significantly, the constant moving was seen as a critical barrier to supporting families to move beyond crisis and begin to overcome other challenges in their lives. As some practitioners explained:

A three-month lease is not permanent supportive housing... the barriers to some of the support planning that we want is really just how much crisis the families are in and how often they have to move. (Practitioner)

I would say any time there's a move, there's probably five families that move... So if you broke that down, that's five families a quarter. Preparing five families to move... That's three months' worth of work in itself. (Practitioner)

These findings foreground the many limitations of the private rental market for housing families with such high support needs.

Accumulation of debt

In addition to ongoing challenges in maintaining housing continuity for families, many families in KFT experienced the accumulation of considerable debt during their time in the program. These debts are paid to the real estate agencies by Common Ground Queensland, and families are asked to repay the debt to Common Ground Queensland.

Although this debt is passed onto families, practitioners explained how they do not expect families to be able to pay back much of the debt:

The debt's passed onto families... amounts that people aren't going to ever be able to pay back. (Practitioner)

For some of them, to go and say, "You've got \$14,000 worth of debt," I mean, that's just unreachable. Whereas when you go, "Oh, you owe a couple of hundred," that's

within reach. So we have got payment plans. (Practitioner)

Families with debts accumulated during their time in the program expressed feeling high levels of stress knowing that they owe large sums of money to Common Ground Queensland, particularly given that this organisation is perceived as controlling their access to housing.

Family participants spoke about how, in many cases, the damage to properties was caused by an (ex-) partner's use of domestic violence. Under certain circumstances, Common Ground Queensland will waive the cost of repairing damage caused in the context of domestic violence. In order to have the costs waived, the victim must first disclose the violence to Common Ground Queensland, and then undergo a formal procedure. It is well-established in the literature that there are many barriers that prevent victims from disclosing domestic violence, particularly to authorities. So, although formal considerations are made to ensure victims are not held accountable when damage is caused within domestic violence contexts, in practice this is difficult to achieve. The experiences of debt presented here should therefore be understood within the context of these barriers.

As the family participants explain:

So when I left and I patched the house up, there was no damage... But then I didn't know about the hole in my wall. There was a fucking full fist in my wall. I wasn't aware of that, so I ended up having to pay for that after I left. (Family participant)

I was located again through my DV. I had my door kicked in twice... I'm still paying off debts from both times where I've had to pay for the whole door to be replaced. (Family participant)

Practitioners foregrounded the limitations of a program that targets highly vulnerable families, only to have them accumulate debt while participating in the program.

This space holds such vulnerable families... We're dealing with families that are in this program because they cannot sustain a tenancy... And the property will be damaged. Why don't we just start from that expectation, factor it into the budget. We're going to need to do property upgrades. (Practitioner)

When the tenancy ends, Common Ground has to go in and return the property to entry standard and the debt's passed onto families... amounts that people aren't going to ever be able to pay back. So yeah, it's definitely what financially puts the whole program at risk if it wasn't budgeted in. (Practitioner)

In relation to the second excerpt above, practitioners also spoke about the increasingly (and, at times, unreasonably) high standards of real estate agents when it comes to returning properties to entry standard. Moving forward it will thus be important to appropriately consider that the families participating in KFT experience high levels of vulnerability and often face considerable challenges beyond their own control (such as domestic violence and unreasonably high rental market standards).

Exit pathways

Another significant and ongoing challenge KFT faces is the lack of exit pathways out of the program. In accordance with the eligibility criteria, all KFT families are eligible and on the waiting list for social housing in Queensland. Families have their social housing applications placed on hold for the duration of their time in the program with the option to have their applications taken off hold as they are

preparing to exit. Families therefore had two key pathways out of KFT: moving into social housing or moving into the private rental market.

When asked about their future housing goals, many family participants spoke about wanting to move into social housing. With social housing's 5-year leases, this represented stability for families. However, families also shared their concern that there would be no social housing options available to them by the time they left the program.

When it comes time to move out of here... I don't want to be turfed out on the street again and living in crisis in a motel again while I'm waiting for [social] housing... that's always in the back of my mind now. (Family participant)

I'm still on social housing, still waiting, but it's near impossible, really, to get housing... I'm scared to actually [leave KFT] because I don't want to end up in another refuge if my lease is up or something like that. (Family participant)

For families, the Department of Housing's decision to pause their housing applications for the duration of their time in the program exacerbated their concerns around housing wait times:

Why the fuck can't it keep [the housing application] open for someone else to come into this program and us to go into [social] housing?... I just think it's really unfair that it puts us on a pause with that too. And because I've been on the housing waitlist for fucking years now and then it's just – Well, I can't progress on it now because of [KFT]. (Family participant)

I think it's stupid. Because [practitioner] said, "If you get offered [social] housing, we'll let you take it," but how am I going to get offered [social] housing if it's deferred while I'm staying here? (Family participant)

For most of the families, exiting into the private rental market was an equally unviable exit pathway. As the practitioners explain:

We're working with families that have such complex trauma and the level of income they need to be earning to be able to afford the private rental market at the moment and to have the skills to manage a private rental tenancy... that's a big ask. (Practitioner)

Not one of our families could take over the rent on their current property... and meet affordability criteria. No, not a chance. (Practitioner)

Notably, this demonstrates the success of KFT in engaging families experiencing extreme need, complexity, and vulnerability. By virtue of the eligibility criteria, the reality is that families' circumstances, especially the capacity to earn the level of income necessary to afford private rental prices, will likely not improve enough during their time in the program to enable them to become competitive in the current private rental market.

As these findings show, neither of the available exit pathways are seen as viable for families in the program. As one practitioner simply and emphatically stated: "Social housing is the solution". These findings point to a critical need for viable pathways out of the program, if and when families feel ready to transition out of KFT. Such exits should be organised as part of a planned housing pathway, and in a way that prioritises family stability, particularly continuity of children's schooling. Increasing access to

social and affordable housing will be necessary to achieve this, along with dedicated resources to adequately support positive exits.

5. Conclusion and recommendations

Our findings show that KFT has successfully targeted families with deeply disadvantaged housing histories and highly complex needs. Through the provision of access to affordable housing and integrated support, KFT has had demonstrable positive impacts on participating families' housing outcomes. Key to this success is the ability of the program to respond flexibly to meet and respond to families' changing needs, as well as the provision of ongoing tenancy support.

Despite these successes, however, the program has also encountered significant challenges – many of which stem from the program's reliance on sourcing housing through the private rental market. This approach has contributed to continued instability for many of the families, as well as the accumulation of debt. These experiences go against the core principles of permanent supportive housing. Similarly, the reliance on the private rental market as an exit pathway from the program, due to a lack of available social and affordable housing, represents a profound barrier to families transitioning out of the program if and when they feel ready.

Given these key findings, we recommend the following:

1. *The Department of Housing considers creating viable exit pathways by increasing the supply of quality social and affordable housing.*

An adequate supply of good quality social and affordable housing is critical if the full potential of KFT is to be realised. As a priority, this includes ensuring that there is adequate housing for KFT families to move into once they identify that they no longer require the intensive supports provided through the program. As an interim measure, the Department of Housing should stop pausing families' social housing applications while they are in the KFT program.

2. *The Department of Housing considers coupling social housing with support for the use of KFT and permanent supportive housing more broadly.*

Many of the significant challenges hindering the success of KFT lay in its reliance on sourcing housing through the private rental market. With an allocation of social housing, coupled with integrated support services, families will have a greater chance of success in achieving housing stability and avoiding the accumulation of debt across multiple properties. This will have significant flow-on effects for enabling families to work on stabilising and moving forward in other aspects of their lives.

3. *The Department of Housing ensures a sufficient budget for damage to properties and the costs of moving is built into the funding model.*

As long as the KFT model continues to source housing on the private rental market, the Department of Housing should budget for the costs involved in repairing properties and moving families when tenancies end. In many cases, these costs are beyond the families' control; for example, damage is often caused in domestic violence contexts, and moves are often prompted by leases not being renewed. Passing these costs onto the families can be detrimental to their wellbeing and ability to achieve positive future outcomes. Similarly, expecting the service and housing providers to cover these costs significantly reduces their ability to provide a breadth and depth of support for families in other areas.

4. *The Department of Housing ensures that the rental subsidy is sufficient so that participating families pay no more than 30% of income on rent.*

As rental prices increase, the capacity of the current subsidy to enable tenants to pay no more than 30% of their income towards rent will be compromised. With the prediction of rental prices continuing to increase in coming years, it is important that the subsidy also increases to reflect the additional costs to rent housing in the private market.

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