University of Southern Queensland

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Research report: Residential security

Towards equal security, peace, dignity: co-developing norms of land tenure project

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Executive Summary

This research report presents the findings of Stage 1, Residential Security, of the *Security of Land Tenures* research project, an ethics-approved initiative led by a multi-disciplinary research team at the University of Southern Queensland. The project investigates the *living law*—the values and expectations expressed by communities—underpinning residential security in Southern Queensland.

Amid record-low housing affordability and availability, rising homelessness, and increasing social and economic vulnerability, this research addresses a critical gap: the absence of community-informed legal perspectives in housing policy and legislative reform. While statistical data highlights the scale of Australia's housing disaster, it fails to reveal the structural weaknesses of existing laws and to guide meaningful legislative responses.

Drawing on roundtable discussions held in August 2024 with Third Sector representatives, the report captures lived experiences of residential insecurity and shared perceptions of adequate housing. These insights align with Australia's international obligations under the International Covenant on Economic, Social and Cultural Rights and United Nations Sustainable Development Goals, particularly SDG Targets 1.4 (promoting equal rights to land and housing) and 11.1 (access for all to adequate, safe and affordable housing and basic services).

The findings have immediate relevance for policymakers and lawmakers, offering a foundation for more responsive, informed legislation, and funding and policy frameworks taking into account the needs of vulnerable people in regional communities. This report contributes new legal knowledge aimed at promoting dignity, security, and inclusion, and it informs government and public debate at a time when systemic reform is urgently needed.

UniSQ

Part A – This research report

Aim: To actively capture the living law associated with residential insecurity as experienced by those in Southern Queensland

Goal: To create new thinking about laws and policies concerning residential insecurity and homelessness in regional Australia

1. Introduction

This research constitutes the initial phase of an extended ethics-approved project (ETH2024-0266). It focuses on the concept of *living law*—the dynamic, community-based understanding of legal principles—necessary to uphold and advance equitable housing security, peace, and dignity (Babie, Burdon, da Rimini, Metcalf, & Stenseth, 2019).

The right to adequate housing is grounded in the human rights to property, family, and health and is affirmed through international treaties Australia has ratified. The treaties ratified by Australia include the International Covenant on Economic, Social and Cultural Rights (ICESCR), under which Australia voluntarily accepted legal obligations including regular reporting. Article 11 states:

> The States Parties to the present Covenant recognize the right of everyone to an adequate standard of living for himself and his family, including adequate food, clothing and housing, and to the continuous improvement of living conditions. The States Parties will take appropriate steps to ensure the realization of this right, recognizing to this effect the essential importance of international co-operation based on free consent.

Consequently, Australian governments are internationally obligated to protect, promote and safeguard residential security (Hohmann, 2013). However, current funding mechanisms in Australia tend to adopt a one-size-fits-all approach, often lacking integration with living law perspectives (Bell, 2024; Copley, 2023).

About the research report

This report captures and reports on the *living law* of residential security and insecurity, as expressed through the lived experiences and community-based understandings of people in the Southern Queensland region. These perspectives were gathered with the objective of informing government policy development and contributing to public discourse on legislative reform.

The data was collected in August 2024 by a UniSQ research team through a series of structured roundtable discussions. Participants included representatives from Third Sector organisations actively engaged in supporting residential security. Three sessions were held across regional and rural Southern Queensland, and this report presents the insights and findings emerging from these exchanges.

Context and scope

The residential security initiative described in this report represents the first stage of a broader research program on *security of land tenures*. This terminology of tenures (how land is owned, managed and used) is purposefully selected for two reasons.

One reason is to reflect the enduring nature of housing in legal theories of property; that is, as a resource essential to each person's equal entitlement to security, peace and dignity. As a property right, a residential interest 'gives to its holder the power to protect oneself and one's interests through the use and control of a resource'. An ownership interest in relation to land is one of the ways it is possible for a person to pursue their "life project" as it provides 'a place to sleep, to eat, to raise a family' (Babie, 2016; Waldron, 1991). Legal theories about property rights contend that we are 'each entitled to the means necessary for a dignified human life' (Singer, 2000). Indeed, in 1980, the House of Lords in the United Kingdom said in *Johnson v Moreton* that the market cannot be relied upon for a solution to residential insecurity as, 'The market [is] limited and sluggish: the supply of land [can] not expand immediately and flexibly in response to demand, and even humble dwellings [take] more time to erect than those in want of them [can] spare.'

Accordingly, this research project draws upon legal theories of property to articulate the normative foundations underpinning residential security; that is, the legal standards shared by the members of a community that define what people *should* be entitled to.

The second reason for a terminology of tenures is to indicate alignment with the United Nations Sustainable Development Goals (SDGs), and the Targets identified to reach the SDGs (United Nations, 2016). This research directly engages with SDG Target 1.4, which by 2030 aims to:

> … ensure that all men and women, in particular the poor and the vulnerable, have equal rights to economic resources, as well as access to basic services, ownership and control over land and other forms of property, inheritance, natural resources, appropriate new technology and financial services, including microfinance.

Progress toward SDG Target 1.4 is measured by Indicator 1.4.2, which tracks:

> The proportion of the total adult population with secure tenure rights to land, (a) with legally recognized documentation, and (b) who perceive their rights to land as secure, by sex and type of tenure.

The research directly engages also with SDG 11 which is, 'Make cities and human settlements inclusive, safe, resilient and sustainable.' Target 11.1 aims to, 'By 2030, ensure access for all to adequate, safe and affordable housing and basic services and upgrade slums.'

By contributing to this global framework, the research project promotes the development of policy and legislative responses grounded in international commitments. The contribution presents the lived experiences of people in regional Australian communities, especially the poor and the vulnerable. This new, co-developed knowledge will assist and inform Australia's compliance with the ICESCR and the UN Sustainability Goals.

In this way, recognising and capturing the *living law* – the sum of the normative foundations underpinning residential insecurity and the lived experiences of poor and vulnerable people in regional communities – better informs the making of laws and policies directed to housing so that they are not only legally sound but also socially resonant and responsive.

2. Background and rationale

Australian people are being challenged by an era of significant and rapid socio-economic evolution. During a similar period of rapid change in the United Kingdom in the late twentieth-century, two leading property law scholars observed that,

> The contemporary emphasis upon the need for residential security is profoundly linked with the fact that we seem to be living in an age of great insecurity. In times which are characterised by housing shortage, economic recession and an unprecedented rate of family breakdown, it becomes increasingly important to have a secure domestic base… In effect, it is coming to be acknowledged that the enjoyment of residential protection in circumstances of adequate housing is an essential condition for a life of dignity and purpose (Gray & Symes, 1981).

This perspective, situating the necessity for residential security within complex social and economic challenges, remains pertinent. On the one hand, access to safe and affordable housing is fundamental to the security and dignity of all Australians. Residential stability underpins social inclusion, drives economic opportunity, and supports ecological sustainability. It plays a critical role in alleviating poverty and addressing economic and gender inequality, while contributing to sustainable development. It is a key determinant of health. On the other hand, for most vulnerable Australians—and many on middle incomes—housing is both their largest single expense, and fundamental to their psychological, educational, and social wellbeing.

Residential insecurity – including substandard living conditions, overcrowding, unaffordable housing costs, evictions, and homelessness – significantly undermines health, employment stability, educational outcomes, and other indicators of individual and community wellbeing (Desmond, 2023; Bell, 2024). Moreover, a substantial number of people are in the most disadvantaged section of the residential security-insecurity spectrum (Bell, 2024; Fennell, 2019). There were 122,000 people experiencing “homelessness” on the night of the 2021 Census (ABS, 2023), when “homelessness” was defined for the purposes of that Census of Population and Housing as a lack of one or more elements that represent “home” (ABS, 2012; Australian Institute of Health and Welfare, 2025; Ferencz, Blomley, Flynn, & Sylvestre, 2022).

In Queensland, relevant to the timing of the roundtable discussions, Anglicare’s 2024 Rental Affordability Snapshot reported that rental affordability had dropped to record lows (Anglicare, 2024), while QShelter stated in November 2023 that 23,256 households—representing 39,514 individuals—were on Queensland’s housing register of need, with demand for homelessness support services continuing to rise (Q Shelter, 2023). Indeed, a report to the Queensland Council of Social Service and partner agencies

stated that the incidence of ‘homelessness service requests declined’ was running at a rate higher than the rate for Australia as a whole (Pawson et al., 2024).

In 2024, governments at both Federal and State levels were developing funding strategies. The Australian Institute of Health and Welfare explains the strategies in the following way.

> To support Australians at risk of or experiencing homelessness, governments across Australia fund housing and homelessness services. These services are mainly delivered by non–government organisations, including those specialising in delivering services to specific target groups (such as young people or people experiencing family and domestic violence) and those providing more general services to people facing housing crises (Australian Institute of Health and Welfare, 2025).

In August 2024, the Federal Government committed to a $10 billion, ten-year National Housing and Homelessness Action Plan (Department of Social Services, 2024). Simultaneously, the Miles Queensland Government advanced a new housing plan, *Homes for Queenslanders* (Miles, Dick, & Scanlon, 2024). An earlier Palaszczuk Government independent review was ‘to provide a comprehensive analysis of the current state of homelessness, identify gaps in the existing support systems, and propose actionable solutions to ensure that no one is without a safe place to call home’ (Queensland Government, 2024).

Third Sector research suggested these approaches represent disjointed and unsustained rather than systemic reform. National research reports from the Third Sector—representing those with lived experience of residential insecurity—raised concerns that funding strategies represent a continuation of status quo policy making, lacking structural reform (Australian Council of Social Service, 2024; Homelessness Australia & Australian Red Cross, 2025).

The rationale for this initial *Security of Land Tenures* project is reporting insights not previously captured in housing security literature, insights identifying shared standards and values held by people in Southern Queensland communities regarding what constitutes adequate housing. The region was identified in Anglicare’s 2024 *Rental Affordability Snapshot* as one of three in Australia significantly affected by housing stress, correlating with rising rates of domestic violence and family breakdown (Anglicare, 2024).

Legal scholars have long identified a critical research gap in this domain (Devereux, 1991; Hohmann, 2013), even though there is evidence from international economic research that secure housing yields an average benefit–cost ratio of 21%—comprising a 15% increase in household wealth in rural areas and 25% in urban areas (Byamugisha & Dubosse, 2023). Statistical data provides important indicators of social and economic needs but does not illuminate weaknesses in legal frameworks or offer guidance on how government policy and legislation should evolve to address a deepening residential insecurity disaster.

This report bridges that gap by focusing on the *living law*—the values, experiences, and expectations shared among people and within communities in Southern Queensland—thus grounding legislative responses in lived experience and social realities.

3. Objectives

Residential security underpins regional and national wellbeing. It is foundational for individual health, wellbeing, and social inclusion. It strengthens families and communities and provides people with places to make use of according to their own personal tastes and preferences (Babie, 2016; Waldron, 1991). More broadly, residential security contributes to national, regional and community economic stability, social cohesion, and environmental resilience.

By contrast, residential *insecurity* imposes considerable social and financial costs, straining the cohesion of communities, jurisdictions, and the nation. In Australia, it is a persistent and multifaceted issue. Bell states, '[p]articularly affected are First People experiencing the continuing impact of colonisation, women with children fleeing domestic violence, people living with mental illness, and low-income older people, especially older women' (Bell, 2024; Queensland Country Women's Association, 2024). Governments at all levels confront the challenge of designing effective responses to various forms of residential disasters.

The measures outlined above, being implemented in August 2024 by the Albanese Government and Palaszczuk/Miles Queensland Governments, can now be placed alongside initiatives from new and reelected governments. In July 2025, the Crisafulli Government's inaugural Queensland budget contained aspirational, yet to be rolled-out initiatives (Residential Activation Funds, community and social housing, and Shared Equity Scheme) intended to address the State's residential security disaster. In addition, the *Productivity Commission Act 2025* (Qld) reestablished the Queensland Productivity Commission, including to comprehensively review the State's construction and building industry (Janetzki, 2024). Also in July 2025, internal Treasury advice to the Albanese Government's Treasurer Chalmers and Housing Minister O'Neil was released to the Australian Broadcasting Corporation under Freedom of Information. Treasury advises the target to build 1.2 million homes over five years 'would not be met', and suggests adjusting the goal (Ziffer, Crowley, & Fell, 2025).

This research project has a central purpose, relevant to design of effective responses to residential insecurity, of deepening Australian understandings of the vulnerability and indignity experienced by individuals excluded from social, economic, civic, and cultural opportunities due to residential insecurity. By capturing the *living law*—the socially grounded legal expectations stated by residents and community sector representatives—the project adds essential depth and energy to the discourse around housing rights (Habermas, 2010; Desmond, 2024; Babie, Burdon, da Rimini, Metcalf, & Stenseth, 2019).

Through collaborative discussion with Third Sector participants in Southern Queensland, the project team is generating new, community-informed knowledge about how people perceive the legal values and standards associated with a right to adequate housing. This knowledge goes beyond statistical representation. It is intended to inform the development of government policy and to guide legislative responses, fostering meaningful reform that reflects public expectations and aligns with Australia's international obligations.

4. Research environment

Project Administration

Initial funding for this research project was awarded through the University of Southern Queensland's Early Career Research Program seed grant. The project is embedded within the 2024-2025 University's Academic Division, under the Research and Innovation Division. The host department is the Centre for Heritage and Culture, located within the Institute for Resilient Regions at UniSQ.

University of Southern Queensland

Under the UniSQ *Research Plan 2021-2025*, UniSQ is a catalyst for industry growth, innovation and community prosperity and wellbeing, through focussed, high-quality research and high-quality research training.

Institute for Resilient Regions

The Institute for Resilient Regions conducts multidisciplinary collaborative research helping regional communities embrace and adapt to change while maintaining their unique identities. The Institute's vision is to be the leading Australian research institute addressing the needs of communities. This is achieved through regional research partnerships developing and sustaining diversified and adaptive economies, healthy communities, and strong diverse cultural identities underpinning a thriving regional Australia as a desirable place to work and live.

The long-term viability of regional communities is dependent on diversified workforces, flexible economies and behavioural adaptations to sustain healthy populations, and strong cultural and social capital.

The Institute draws together research expertise to address complex issues, challenges and opportunities in regional communities.

Centre for Heritage and Culture

The Centre for Heritage and Culture works in partnership with communities to uncover, record and analyse stories that characterise landscapes and experiences of regional Australia. The Centre's program of research mentoring builds capacities of regional researchers to address complex social and cultural issues of global significance.

The research project team

The research is undertaken by a multidisciplinary team with expertise in property law, health law, family law, Aboriginal and Torres Strait Islander perspectives on the Australian legal system, social sciences, and the research use of data management systems.

The team members are:

- Dr Julie Copley, School of Law and Justice, Responsible Researcher under the approved UniSQ Human Ethics application
- Professor Lynda Crowley-Cyr, School of Law and Justice (to July 2025), Honorary Fellow
- Dr Francis Gacenga, Research Infrastructure Portfolio
- Mr Geoff Keating, UniSQ College
- Dr Margaret Voight, Director (Clinical & Professional Experience), Law Clinic Director, Associate Head Engagement & Employability Lead, School of Law and Justice (to December 2024), Honorary Fellow
- Dr Margaret Bremner, Senior Research Librarian for Business, Education, Law, Arts, UniSQ College and First Nations (to July 2025)
- Dr William McCann, Research Assistant (Social Sciences, Data Management)
- Mrs Emma Hudson, Research Assistant (Legal Research)

5. Research questions

The primary and secondary research questions underpinning the roundtable discussions are as follows.

Primary research question

The primary research question is framed according to a normative methodology for lawyers elaborated by Joseph William Singer, a prominent United States legal scholar specialising in property law. Singer's methodology comprises the four stages of legal reasoning about justice that lawyers use every day when solving problems to assist their clients (Singer, 2009). These are: orientation; evaluative assertion; contextualisation; and prioritisation.

For Stage 1 of the *Security of Land Tenures* research project, the primary research question is:

- **What shared understandings, standards, and values about adequate housing emerge from regional and rural Southern Queensland communities and how might these inform housing policy and law?**

Secondary research questions and themes drawn from the data

Each secondary research question, identified below, is associated with a set of themes drawn from the research data. The themes are expanded in the summary of findings in section 7.

As explained in section 6, these recurring themes were extrapolated from the data captured at the roundtable discussions via use of Nvivo qualitative data analysis software.

The secondary research questions and themes are set out in Table 1.

Secondary research questions	Themes from data
What barriers and enablers to adequate housing do community members identify in their experience?	*Theme 1 – economic and personal barriers*
How do community perspectives on adequate housing relate to current and legal policy frameworks?	*Theme 2 – structural and regulatory systems*
How do residents in Southern Queensland communities understand and describe adequate housing in their regional context? a) in terms of the physical aspects of housing? b) in terms of individual need and importance?	*Theme 5 – physical housing and infrastructure* *Theme 3 – fundamental rights and individual wellbeing*
What common standards and expectations about housing emerge across these communities?	*Theme 4 – community networks and local support*

Table 1: Secondary research questions and themes from data

6. Methodology

Data Capture

The findings from analysis and synthesis of data captured during three roundtable discussions held respectively in Toowoomba, Stanthorpe (Southern Downs region, including Warwick) and Ipswich are set in the following section. All participant contributions to the discussions were recorded and inform the findings, even if not quoted directly. Discussions were documented via Microsoft Teams, written notes were taken by research team members, including on whiteboards visible to Third Sector participants, and notebooks and Post Its were made available to all for note taking. Discussion was generated by four sets of questions corresponding to the secondary research questions. The questions were asked of participants by research team members and displayed on PowerPoint slides.

The Microsoft Teams transcripts were edited by the research team to ensure transcript consistency with the audio recordings and notes taken. Editing also removed the dialogue of research project team members, and de-identified participants to preserve the anonymity of Third Sector contributors. Additionally, repeated joining words such as ‘and’, ‘so’, and ‘um’ were removed.

NVivo was employed to systematically code the roundtable data and extrapolate recurring themes, enabling a robust thematic analysis grounded in participants’ contributions.

Method for analysis

The method used to analyse the roundtable interview data was thematic analysis. Thematic analysis is a valuable approach for examining complex interview data, particularly when identifying patterns across multiple groups. One well-established method for conducting thematic analysis is Braun and Clarke's approach, which offers a clear, systematic, and transparent process (Braun & Clarke, 2021). This method not only ensures consistency but also allows others to replicate the analysis if needed.

A key strength of Braun and Clarke's thematic analysis is its ability to let codes emerge naturally from participant discussions rather than imposing predefined categories. This organic approach helps uncover patterns in how adequacy is discussed, making it possible to explore shared values across different communities. By building themes from the ground up, the analysis fosters a deeper connection between community perspectives and broader implications, ensuring that insights are grounded in real experiences.

Many of the findings presented in this report are based on subjective assessments by the roundtable participants and the interpretation of those assessments. This is an inevitable characteristic of a research project canvassing people's impressions and experiences. Impressions are formed by the participants' experiences and can be a significant influence on their assessments. In thematic analysis, interpretation is situated within such broader contexts. This isn't to achieve a 'factual summary of the context' but to recognise that both data and participants are shaped by their environments. Braun and Clarke (2021) explain, 'the particulars of the participant group/dataset, and the context of the research, are described or considered in interpreting the data, and making claims about them.' If this were not done, the analysis would be poorer and there would be a reduction in 'the reader's ability to consider and evaluate things like the transferability of [the] study, the applicability of [the] analysis to their context' (Yardley, 2015).

A recognised limitation of participant discussions for qualitative research is that there is no guarantee of quality data (Braun & Clarke, 2021); for example, thematic research is problematic if interviews are too superficial to provide meaningful analysis (Connelly & Peltzer, 2016). For this research project a different limitation emerged, however: data capture via transcription did not capture non-verbal communication, such as participants gesturing in agreement. As a result, thematic analysis may not indicate patterns that might have developed had non-verbal communications been included. An important example from the Stanthorpe discussion is of one Third Sector representative speaking in detail and at some length about women with children fleeing family violence and existing Third Sector community supports. Other Third Sector representatives nodded in agreement with the statements made, as noted for the transcript by the roundtable facilitator. However, thematic analysis did not identify a relevant code from the discussion.

In future qualitative research involving participant discussions, the project team will adjust the process to ensure capture of non-verbal communications. Moreover, the research team notes that, as in Bell's scholarship (2024), women with children fleeing family violence are among the most vulnerable people, and that they are particularly affected by residential insecurity.

Thematic reporting

For the thematic reporting of findings, Microsoft Copilot UniSQ was used to organise and summarise relevant content through an iterative process of keyword prompting, with a focus on maintaining the original meaning. After multiple prompt cycles and accuracy checks, the term ‘analyse while keeping the meaning intact’ was adopted as the most authentic descriptor of participants’ contributions. The researchers then validated AI-generated responses against the original data to ensure fidelity. This was also to incorporate any omitted key terms or sub-themes, and to accurately reflect Third Sector participant perspectives.

7. Findings

Themes

The main themes drawn from the data collected are represented in Table 2. Each theme name is intended to convey both the “essence” and “intent” of a theme drawn from the roundtable data. Individually, each theme name ‘provides the reader with the headline to the story of that theme; together [the five theme names] headline the overall story of the analysis’ (Braun & Clarke, 2021). The overall story from the roundtables – the story of the living law – in the following section is, therefore, a story of economic and personal barriers, structural and regulatory systems, fundamental rights and individual wellbeing, community networks and local support, and physical housing and infrastructure.

Economic and personal barriers	Structural and regulatory systems	Fundamental rights, individual wellbeing	Community networks, local support	Physical housing and infrastructure
Discrimination	System navigation	Access	Community participation	Emergency housing
Individual circumstances	Resource distribution	Dignity	Community identity	Long-term housing
Cost factors	Market pressures	Security	Cultural considerations	Basic amenities
Financial access	Regulatory constraints	Independence	Support networks	Location pressures
Market influences	System gaps	Wellbeing	Capacity building	Space and layout
	Implementation	Sustainable solutions	Local initiatives	Alternative models
	Regulatory changes		Service coordination	Geographic factors
	System innovation		Support systems	

Table 2: Five main themes drawn from roundtable data

The overall story

When the data is collated, synthesised and analysed, the findings evidence the living law of the regional communities. That living law has some shared similarities, but also some important differences.

The findings from roundtable results give insights into the lived experiences of the Third Sector participants and those they serve in their communities, and changes to systems, attitudes and behaviours which can contribute to the development of tangible solutions to residential insecurity and homelessness.

Theme 1: Economic and personal barriers

The first theme, 'Economic and Personal Barriers', refers to the individual and market-driven obstacles that hinder access to adequate housing. This theme encompasses both financial constraints and personal circumstances that contribute to vulnerability within the housing market. By examining these challenges, the theme provides critical insight into the research questions, specifically investigating the barriers and enablers that community members identify in their lived experiences. By highlighting specific economic and personal circumstances that contribute to housing insecurity in regional communities, this theme helps to build a deeper understanding of the structural and individual factors shaping housing access.

The analysis explores two key dimensions: financial barriers—such as affordability, market accessibility, and cost pressures; and individual vulnerabilities—including factors like age, employment status, and family situation. The living law data gathered from the three communities highlights an urgent need for comprehensive policy reform and innovative housing solutions that address both affordability and availability. It draws attention to the deep-rooted structural factors underpinning the current housing landscape. The analysis calls for a shift in policy direction and the adoption of new housing models that can overcome economic barriers and deliver sustainable outcomes for vulnerable populations. It further underscores the importance of flexible, responsive support systems that recognise the intersectionality of personal challenges and provide tailored, holistic assistance aligned with individuals' evolving needs.

Theme 1 as discussed by each community

In **Ipswich**, participants highlighted the compounding nature of economic barriers:

'Not a certain demographic now. I find it can be the mum and dad two-income family with the two kids and a dog … We're seeing a healthier income or a two-income family that are struggling just as much.'

The findings highlight the complex and multifaceted nature of the current housing affordability disaster, framing it as a "perfect storm" driven by intersecting economic and policy factors. While COVID-19 has had an impact, more significant drivers of affordability challenges, including rising mortgage rates, the end of historically low interest terms, and disruptions in construction supply chains, were identified. These factors collectively contribute to an increasingly unstable housing market.

A key factor identified by Third Sector participants from the Ipswich region is the lack of sustained government investment over the past two decades in assessing and addressing housing needs in the region. This prolonged inaction has resulted in severe housing stress affecting a broad spectrum of people, including homeowners, renters, vulnerable populations, and those reliant on community or department-funded housing. Housing insecurity is no longer confined to specific groups but has become a widespread issue, transcending traditional categories.

Despite ongoing initiatives to address the disaster, the demand for housing far exceeds the available supply, leading to a systemic shortfall across all housing types—rental properties, social housing, and other support-driven models.

In **Stanthorpe**, participants emphasised affordability issues:

'There's 140 properties on the market in Warwick and it's not that there's not enough stock. It's the affordability. No one is actually able to buy property if the average income is significantly lower than the Queensland average in this region.'

The findings reveal a notable shift in the primary driver of housing insecurity in the region. While a lack of housing stock was previously the dominant concern, affordability has now emerged as the most pressing challenge. Despite the availability of land and existing housing, high costs continue to render these options inaccessible for many residents, highlighting the urgent need for solutions that address economic barriers to housing security.

The current approach to housing, particularly private ownership models that permit multiple rental property investments without effectively addressing affordability challenges. Participants argued that prioritising affordability—rather than simply expanding housing stock—would unlock solutions for broader housing issues, including the development of appropriate housing for diverse community groups.

As a potential response to the affordability disaster, the findings from research conducted in the Southern Downs highlights smaller, modular housing options, such as tiny homes, as viable solutions. These alternatives offer lower costs and greater flexibility, making them viable options for addressing housing insecurity in the region.

In **Toowoomba**, participants noted changing demographics of those affected:

'We're seeing a lot of people who have never sought services... and didn't imagine they ever would. Particularly middle-aged women. There's been a real change in that cohort.'

The findings highlight a notable shift identified in the nature of issues people bring to counselling services. Traditionally, people sought assistance for a single, well-defined concern—such as financial struggles, family difficulties, crisis situations, or gambling problems. However, in recent years, particularly the past two, demographic changes and evolving social conditions led to more complex realities.

Rather than presenting with isolated issues, people arrive now with a broad set of interconnected challenges. These require more holistic and multi-faceted support. This shift suggests an increasing overlap between financial hardship, mental health struggles, family difficulties, and other social stressors. The change may also reflect growing societal pressures, economic instability, and adaptations to how people perceive and seek help. As a result, service providers must adjust, offering integrated approaches addressing multiple concerns simultaneously, rather than focusing narrowly on single issues.

Theme 1: living law findings

Findings in Ipswich were a housing crisis as a “perfect storm” of economic and policy failures, and where even dual-income families are now experiencing severe housing stress. The lack of sustained government investment, rising mortgage rates, and construction disruptions create a systemic shortfall across all housing types, pushing insecurity beyond traditionally vulnerable groups. As a result, housing instability now affects a broad cross-section of the population, requiring urgent, wide-reaching policy responses that reflect the scale and complexity of the disaster.

Third Sector Southern Downs participants stressed affordability, rather than housing availability, is now the primary barrier to secure housing in centres such as Warwick. Despite a reasonable number of properties on the market, low regional incomes make home ownership unattainable for many, highlighting the need for economic solutions rather than mere supply increases. Smaller, modular housing options such as tiny homes were identified as promising alternatives to address this affordability crisis and better meet the needs of diverse community groups.

The living law findings from Toowoomba suggest a growing need for counselling services to adapt to a more complex and diverse client base, particularly the middle-aged women seeking help for the first time. Rather than presenting with single, isolated issues, people arrive with overlapping challenges—such as financial hardship, mental health concerns, and family stressors—requiring integrated, holistic support approaches.

Theme 2: Structural and regulatory systems

The second theme, ‘Structural and Regulatory Systems’ explores the institutional frameworks, policies, and regulatory mechanisms that influence housing accessibility and delivery, encompassing both formal governance structures and systemic barriers.

This theme examines key factors such as system navigation, resource distribution, market pressures, regulatory constraints, and gaps within existing structures. It considers implementation challenges and the potential for regulatory changes to affect housing outcomes. By analysing these elements, this theme directly addresses the research question, shedding light on the alignment of current legal and policy frameworks with community perspectives on adequate housing and barriers encountered in accessing stable, affordable living conditions.

The findings as to structural and regulatory systems reinforce a pressing need for flexibility in residential regulation to address the diverse needs of regional and rural communities. Improved legislative alignment across all levels of government would create a more responsive framework safeguarding residents and identifying clear and effective national housing standards. Without these measures, housing laws risk becoming merely symbolic. Crucially, the analysis highlights the importance of enhanced collaboration between government and the private sector to accelerate the delivery of housing initiatives. Without coordinated action, the supply of affordable and accessible housing will continue to fall short of growing demand. The findings ultimately underscore the urgency of overcoming systemic delays and structural shortcomings to deliver sustainable, long-term solutions for residential security.

Theme 2 as discussed by each community

In **Ipswich**, Third Sector participants identified systemic disconnects:

‘In accordance with the legislation, there's a process... But those things aren't enforced. So, they're there. They look great on paper, but there's a disconnect.’

The findings note the fragmented nature of housing legislation in Australia, with participants highlighting inconsistencies between local, State, and Federal frameworks. The current system's lack of uniformity creates a patchwork of regulations that vary significantly across different jurisdictions. Adopting a Housing First approach—prioritising stable housing as the foundation for addressing broader social issues—was suggested as a guiding principle for future policy development.

One major issue identified is failure to enforce minimum housing standards. While legislation exists to uphold these standards—often through penalties and fines—the Third Sector participants emphasised a disconnect between policy and practice. For instance, one participant noted that many properties fail to meet the required conditions, yet enforcement mechanisms remain largely ineffective. This leads to complacency among landlords and real estate agencies, who often disregard tenant concerns, knowing that penalties are rarely applied.

In **Stanthorpe**, participants emphasised regional-urban divide:

'[A] lot of these decisions are made in George Street, or Brisbane. A lot of the time, they don't get out and connect with the actual people that are really affected. The ones in rural communities, the regional areas.'

The findings extrapolated from a rich and passionate commentary by participants focused on governance, housing policy, and the disconnect between legislative bodies and local realities. The main tensions and insights include: i) rule-making as reactive and short-sighted; ii) centralised decision-making versus local realities; iii) housing as a right vs investment vehicle; iv) role and limits of local government; v) legal framework as a tool, not a cage; and vi) a call for contextualised, community-driven policy.

i. Participants described a pattern in governance where challenges are met with layered rules, often without foresight. This creates a domino effect: one rule spawns unintended consequences, leading to yet more rules. The "Kerry Packer" reference by one participant—'if you're going to create one, remove one or two or three'—identifies a need for regulatory decluttering and legislative minimalism.

ii. Participants demonstrated a palpable frustration with decisions being made in urban government hubs (e.g., George Street) without an appreciation for regional diversity—geological, social, economic. This was illustrated with physical examples: granite rock, black soil, beach sand—landscapes that profoundly influence building feasibility but are often misunderstood or overlooked at higher levels.

iii. The reflections pointed to a systemic imbalance that proposes if housing is governed solely by market forces, any regulation will always lag. Participants did not reject capitalism outright but proposed a value shift—from seeing homes as financial assets to recognising them as basic human rights.

iv. Local councils were described as closer to the ground, more attuned to their communities' unique needs, yet constrained by broader legislative frameworks. Councils are empowered to approve developments but often hemmed in by national codes and limited economic powers. 'Rates are a very blunt instrument', one participant said—suggesting a mismatch between responsibilities and resources.

v. Participants described nuances of the law: you respect its foundational role yet challenge its overreach when it hinders real-world problem solving. The findings suggest a call for a more principled yet flexible legal infrastructure, where rules support, rather than stifle, life.

vi. A key finding was strong support for a bottom-up approach—one where local knowledge shapes policy. The push isn't for lawlessness, but for "fit for purpose" frameworks that uphold core standards without sacrificing local adaptability.

In **Toowoomba**, participants highlighted regulatory barriers:

'The brick walls that we come up with against local government, in particular, because they're the ones responsible for planning and development, makes it extremely difficult.'

The living law findings highlight the increasing visibility of homelessness in Toowoomba and the broader Southwest region, emphasising how it has become a stark reality. People are regularly seen sleeping in tents and on the streets. Structural barriers—including limited accessible housing, bureaucratic inefficiencies, and gaps in service coordination—contribute to persistent housing insecurity among vulnerable populations.

Additionally, the slow pace of housing development causes frustrations. Even projects planned over years take considerable time to progress. This frustration is about broader inefficiencies in approval and construction processes, and delays to much-needed housing solutions.

Theme 2: living law findings

The Ipswich region Third Sector participants highlighted a systemic disconnect between housing legislation and its enforcement, noting that while policies and standards exist on paper, they are rarely upheld in practice. This lack of accountability has led to rental market complacency, undermining tenant protections and contributing to poor housing conditions. The living law findings suggest that without consistent enforcement and a unified, Housing First, policy approach across jurisdictions, legislative frameworks will continue to fall short of delivering real-world impact.

The living law findings from Stanthorpe indicate a compelling argument for adaptive governance, where meaningful reform is rooted in lived experience rather than bureaucratic abstraction. Third Sector participants in the Southern Downs emphasised a deep regional-urban divide in housing governance, highlighting frustration with decisions made in urban centres like Brisbane that overlook the lived realities of rural and regional communities. They called for a shift from reactive, top-down rulemaking to community-driven, adaptive policy frameworks that reflect local conditions, such as soil types and building sector limitations. The living law findings advocate for housing to be treated as a human right rather than a market commodity, and for local governments to be empowered with flexible legal tools and adequate resources to respond effectively to their communities' needs.

Regulatory barriers, particularly at the local government level, are at the centre of the living law in Toowoomba. They are significantly slowing the development of urgently needed housing in Toowoomba and the Southwest region. Despite growing visibility of homelessness and increasing demand, bureaucratic inefficiencies and planning constraints continue to delay progress, causing frustration among service providers and communities. These findings underscore the need for streamlined approval processes and better coordination across government levels to accelerate housing solutions and respond effectively to regional needs.

Theme 3: Fundamental rights and individual wellbeing

The third theme, 'Fundamental Rights and Individual Wellbeing', examines the basic human rights and core aspects of personal welfare that shape housing experiences. It encompasses key principles such as dignity, security, and individual autonomy in housing choices, emphasising the essential role of adequate housing in supporting overall wellbeing.

This theme explores housing as a fundamental right, highlighting its connection to personal dignity, security needs, independence, and broader aspects of individual wellbeing. By analysing these dimensions, it directly informs the research question, creating new thinking about how residents in Southern Queensland communities articulate their residential needs and the importance they place on access to secure, dignified, and autonomous living conditions.

The aggregate findings about the living law of fundamental rights and individual wellbeing contend that policy must move beyond providing shelter to designing housing that supports emotional and physical wellbeing, particularly for vulnerable groups. Older adults require connection and belonging, which current housing and aged care models often neglect; intergenerational housing offers a promising alternative. For young people, secure and stable housing is essential to education, safety, and social participation. Residential security must be recognised as a foundational right from which all other aspects of life can develop.

<u>Theme 3 as discussed by each community</u>

In **Ipswich,** participants emphasised dignity and basic rights:

'It's really sad that we're looking at housing as, what can we do to meet that base need which is a roof over your head, as opposed to housing to meet the dignity and the choice, and the ability to create your family, and your home.'

The findings draw attention to how housing systems—particularly in crisis conditions—can unintentionally strip people of dignity, identity, and safety. The key sub-themes include: i) displacement of personal identity and history; ii) housing as more than shelter; iii) substandard conditions; and iv) rise of informal and unsafe living arrangements.

i. Residents being moved into smaller units (eg, bedsits) often must relinquish lifelong belongings. These personal items hold emotional significance and represent personal history. The commonly cited bureaucratic phrase "we house people, not furniture" is viewed as reductive and dehumanising, failing to acknowledge the trauma associated with forced minimalism.

ii. Participants argued that housing should be understood as more than a structural solution. It encompasses psychological safety, emotional security, connection to personal identity, and access to community. One participant noted 'what may seem unnecessary to outsiders—objects, furniture,

keepsakes—can be essential to a person's sense of self and stability. When these elements are absent, formal housing can feel less safe than informal arrangements—such as living in sheds or car parks.'

iii. Third Sector participants noted that during housing shortages, there's a pervasive attitude, of 'just be grateful you've got a roof', that can invalidate the lived experiences of people. Examples include a lack of basic infrastructure in some social housing units—no ceiling fans, poor ventilation, or minimal fixtures—exacerbating feelings of neglect. In some cases, properties allocated are perceived as unsafe or isolating. Lack of security drives people to seek refuge in unconventional public spaces perceived to be safer, such as in car parks with lighting and security patrols.

iv. Participants described "hidden" living situations driven by desperation. Anecdotes of people paying to live in unregulated spaces—such as garages or under houses without legal height or plumbing—reflect the desperation and significant health and legal risks; the lengths people will go to avoid institutional solutions that don't meet their emotional or physical needs. Participants concluded that when people are seen as problems to be managed rather than humans to be supported—the outcome is not shelter, but alienation.

In **Stanthorpe**, participants focused on mental health and wellbeing:

'I believe that one of those basic needs we all have as human beings is a need for connection: emotionally, physically, having some sense of purpose.'

The key sub-themes include: i) home as more than housing; ii) biological and emotional needs in ageing; iii) isolation in modern aged care settings; and iv) intergenerational housing as a promising model.

i. Participants emphasised the importance of residents knowing they have a place to call "home." This sentiment extends beyond physical shelter to include emotional anchoring and stability. While the assurance of secure housing is essential, it was noted that 'the need for connection is what's missing'. The emotional dimension of housing—particularly among older adults—was repeatedly raised as under-recognised.

ii. Participants noted that many individuals relying on government-supported housing live in constant fear of eviction or displacement. The uncertainty surrounding long-term housing stability leads to persistent insecurity, preventing residents from feeling settled or safe. Anecdotal reflections suggested that around the age of 80, people experience a heightened biological and emotional drive for security and connection. This aligns with broader psychosocial theories of ageing, reinforcing the idea that emotional wellbeing becomes increasingly vital in later life. Participants expressed concern that aged care models often fail to meet this need, resulting in older people 'in their own room all alone', isolated from meaningful social engagement.

iii. Participants reflected on the realities of modern residential aged care, where older residents may only receive visits from service providers, with family and personal contact diminishing over time. This model was viewed as inadequate in fostering a sense of human connection, with emotional responses from participants highlighting the depth of concern.

iv. There was a strong interest in intergenerational housing models—arrangements where younger people cohabitate with older residents in exchange for support, companionship, or reduced rent. These models were seen as:

- Promoting mutual emotional and practical benefit
- Offering purpose and structure for older people
- Supporting stability and cost-effective housing for younger participants

Participants indicated that with proper matching processes and support structures, such arrangements could reduce isolation and contribute positively to community cohesion. One person reflected, 'we have many queuing up', suggesting high potential demand and community interest in such models.

In **Toowoomba**, security concerns were highlighted:

'Without some form of safe, stable accommodation, it's very hard to form your identity. It's actually everything. It's being able to lock a door so you can actually sleep properly.'

The findings concerning this theme mainly focused on the impact of housing insecurity on young people which branched into the following three sub-themes: i) shame and disengagement from education; ii) the foundational role of safe shelter; iii) the necessity of a fixed address.

i. Participants emphasised the acute stigma experienced by many young people experiencing residential stress due to visible markers, such as lack of access to clean uniforms or adequate nutrition. Rather than seek help, these young people may act out to avoid embarrassment, resulting in disciplinary outcomes like expulsions or suspensions.

ii. The act of 'being able to lock a door' was described as essential to restful sleep, personal safety, and basic functioning. Participants stressed that without the ability to sleep securely and consistently, young people are unable to engage in education, employment or daily life with stability.

iii. A fixed location was described as a gateway to participation in society—enabling individuals to receive mail and official communications, enrol in services or school, and establish identity and legal presence.

Third Sector participants in Toowoomba repeatedly stressed that nothing stable begins without a fixed location, reinforcing the idea that secure housing is the necessary platform from which all other aspects of life develop.

Theme 3: living law findings

Third Sector participants from the Ipswich region underlined the vital importance of housing upholding dignity and basic human rights, not merely meeting minimal shelter requirements. Crisis-driven housing responses often strip people of personal identity and emotional security, especially when people are forced to relinquish meaningful belongings or live in substandard conditions. The rise of informal and unsafe living arrangements reflects a deeper failure of institutional systems to provide housing that supports wellbeing, autonomy, and a sense of home, reinforcing the need for person-centred, respectful housing solutions. The implication is that poor design decisions are compounding hardship and contributing to a cycle where the solution (housing) becomes another problem (unsafe or undesirable living conditions).

There are three key living law propositions from a focus in the Southern Downs region on mental health and wellbeing. Secure housing alone is not enough—older adults also need emotional connection, purpose, and a sense of belonging to maintain mental wellbeing. Current aged care and housing models often fail to meet these needs, leaving many older people isolated and emotionally vulnerable, especially in settings where personal contact is minimal. Intergenerational housing models were identified as a promising solution, offering mutual support and companionship while addressing both social isolation and housing affordability across age groups.

The living law messages for policy and legislation makers regarding residential security in the Toowoomba were three-fold also. Young people facing homelessness often experience stigma and instability that disrupt their education, safety, and daily functioning. Secure housing—symbolised by something as simple as being able to lock a door—is foundational to participation in society, enabling access to services, identity, and stability. Without a fixed location, other aspects of life cannot reliably begin.

Theme 4: Community networks and local support

The theme ‘Community Networks and Local Support’ explores the social infrastructure and community-driven mechanisms that enable housing access and assistance, incorporating both formal systems and informal support networks within regional communities.

This theme examines key factors such as community participation, identity, cultural considerations, and the role of support networks in fostering stability. Additionally, it highlights capacity building, local initiatives, and service coordination as critical elements in strengthening housing security. By analysing these interconnected dynamics, this theme directly informs the research question, offering insight into the shared community standards and values that shape housing experiences and accessibility.

The findings across Ipswich, Southern Downs and Toowoomba about the living law of community networks and local identify several key implications for housing and support services. First, housing strategies must prioritise emotional and social stability, recognising that displacement from established communities causes significant psychological harm, particularly for older adults, families, and young people. Second,

while frontline workers show extraordinary commitment, they are operating within under-resourced systems that compromise both service quality and workforce wellbeing—underscoring the need for structural reform and sustainable investment in community-based supports. Finally, culturally responsive housing, especially for Aboriginal and Torres Strait Islander communities, requires deep, localised consultation and flexible design approaches that reflect diverse cultural identities and living preferences, rather than relying on one-size-fits-all models.

Theme 4 as discussed by each community

In **Ipswich**, participants highlighted community connection:

'They don't want to pull kids out of school, or their friends and family are in a certain area … it's mental health as well. It's not just the physical, it's the mental.'

Participants repeatedly stated that there is a mental toll of not having secure housing. It extends across all demographics—from older people to families and young people. The act of being forced to relocate, often far from established communities, was described as disruptive not just logistically but emotionally. The statement '*It's not just the physical, it's the mental'* makes it plain that residential insecurity is tied intimately to psychological distress. The fear of being uprooted from long-standing social networks—schools, friends, family, and familiar services—was associated with feelings of grief, anxiety, and isolation. For older residents in particular, the idea of leaving behind local community structures was described as deeply unsettling, threatening their emotional stability and sense of place.

Third Sector participants observed a growing trend of individuals and families relocating further from metropolitan areas in search of cheaper rents—citing examples like Logan, Pimpama, and Laidley. However, they noted that rents have now increased even in outlying areas, limiting the effectiveness of this strategy. Despite rising costs, many households remain reluctant to uproot due to existing social ties, school commitments, and community networks.

Those who moved to outer areas in search of affordable housing reported significant strain due to lengthy commutes and diminished access to health care services. For example, commuting from Laidley to Brisbane—a car trip of more than an hour—underscored the hidden costs of displacement, especially for those who do not drive or have mobility challenges.

A sharp observation that '*your life is shorter if you are homeless'* more broadly demonstrates a link between chronic residential insecurity and accelerated mental and physical health decline. Depression, hopelessness, and chronic stress are common among those without stable shelter and in unsafe, precarious conditions. Even if accommodation is available, the mental burden of choosing between community or affordability, safety or isolation, is an ongoing source of stress. The dilemma is acute for families with children, and older adults without flexibility or resources to adapt easily to new environments.

In **Stanthorpe**, local support systems were emphasised:

'The personal commitment of the workers within those organisations is outstanding in this area … the workers themselves go above and beyond.'

Unlike some regions, participants explained that services in the Southern Downs must adopt a collaborative approach to supporting older Australians, especially those over 65 experiencing or at risk of homelessness. This includes integrating health-funded "Healthy Ageing" programs with housing and homeless support services and creatively using respite care placements as emergency housing. However, these solutions are temporary and not always appropriate for all individuals. Third Sector participants reported that a significant number of older people in the region do not need residential care but accept it due to having no other housing alternative. This compromises both personal autonomy and the proper use of residential services, revealing systemic gaps in community-based housing for the elderly.

A similar gap was identified with regards to people with mental health issues where there are no community services. This means that in the absence of community-driven volunteer welfare checks, many at-risk people would go unnoticed.

Perhaps most poignantly, participants highlighted the emotional toll and ethical stress on frontline community workers. With limited funding, rigid rules, and constant advocacy required to secure basic outcomes, workers often feel stretched beyond capacity and burnout. This adds to an existing gap between demand and supply of services. The system is described as '*cruel to the people who work in it',* illustrating a dual crisis—both of housing access and of workforce sustainability.

In **Toowoomba**, participants spoke about cultural considerations:

'Making sure that whatever we do, we're going in and consulting in a really in-depth way with the community, because it might look very different in each community.'

The focus of the discussion was on kinship housing and cultural design considerations. Participants described future aspirations for developing kinship-style accommodation that aligns with Aboriginal and Torres Strait Islander cultural identities and community preferences. Proposed designs would integrate communal spaces to encourage social connection and cultural practices, while still meeting national accommodation standards. These projects aim to reflect place-based identity through thematic and spatial design. The sub-themes are as follows: i) reconsidering assumptions about shared living; ii) cultural obligations and unintended overcrowding; and iii) the need for diverse and nuanced housing models.

i. One participant noted that insights from prior research conducted by their team in the East Kimberley region revealed a mismatch between assumptions and lived preferences. While it was commonly believed that Indigenous families preferred multigenerational or communal living arrangements, the findings pointed to a different reality—many young people actively sought smaller, private spaces.

ii. Participants highlighted the cultural obligation to accommodate family, regardless of personal preferences or the suitability of the housing. This expectation, while grounded in respect and responsibility, has resulted in overcrowding, stress, and compromised safety, especially for younger family members. One-bedroom units were identified as a practical tool to manage these dynamics—limiting space to gently enforce boundaries while preserving respectful relationships.

iii. The discussion underscored that "kinship housing" cannot be designed with a single blueprint. Different communities and age groups experience kinship and obligations differently. For some, a communal layout may be empowering; for others, smaller private dwellings may support safety and autonomy. A one-size-fits-all approach risks reinforcing stereotypes and missing critical protective factors.

Theme 4: living law findings

In the Ipswich region, Third Sector participants emphasised the deep emotional impact of housing instability, noting that displacement from established communities causes significant psychological distress across all age groups. Many are reluctant to relocate despite rising rents in both metropolitan and outer areas, due to strong social ties, school commitments, and access to familiar services. Those who do move often face hidden burdens such as long commutes and reduced access to healthcare, compounding the stress and health risks associated with insecure housing.

Southern Downs frontline workers were praised for their exceptional dedication, often going beyond their roles to support older Australians at risk of homelessness. Despite creative efforts like integrating health programs and using respite care as emergency housing, systemic gaps persist—forcing many older individuals into residential care unnecessarily and leaving those with mental health issues without adequate community support. The emotional toll on workers, compounded by limited resources and bureaucratic constraints, highlights a dual crisis of housing access and workforce sustainability.

Toowoomba's Third Sector participants emphasised the importance of deep, community-specific consultation in designing kinship housing that reflects Aboriginal and Torres Strait Islander cultural identities and preferences. These living law findings challenge assumptions about communal living, highlighting the need for diverse housing models that balance cultural obligations with individual safety and autonomy. A flexible, place-based approach is essential to avoid reinforcing stereotypes and to support wellbeing through culturally responsive design.

Theme 5: Physical housing and infrastructure

The theme 'Physical Housing and Infrastructure' examines the tangible elements of housing provision, encompassing building characteristics, location factors, and essential amenities that define adequate housing in regional contexts.

This theme explores key aspects such as emergency housing, long-term housing options, and the availability of basic amenities. Additionally considered are location pressures, space requirements, and alternative housing models, providing a comprehensive view of the structural and environmental factors that shape housing accessibility. By analysing these components, this theme directly informs the research question, offering insight into how residents perceive and describe housing within their regional communities.

The findings about the living law as to physical housing and infrastructure imply that housing infrastructure in Ipswich and surrounding areas must diversify to meet the needs of singles, couples, and large families, as the dominance of traditional three- to four-bedroom homes limits accessibility and affordability. Rising costs and rental restrictions are driving informal arrangements and pushing residents into outer regions, straining local infrastructure. In the Southern Downs region, housing must also address climate resilience, as inadequate insulation and heating in social housing force residents to choose between basic necessities, worsening health outcomes. In Toowoomba, reliable public transport is essential for successful community housing, with remote sites like Wellcamp deemed unsuitable due to poor connectivity and lack of nearby services.

Theme 5 as discussed by each community

In **Ipswich,** infrastructure gaps were identified:

'Singles and couples, smallest unit housing. There's very little of that … it's also challenging for the very big families.'

Participants noted that traditional housing stock in Ipswich and surrounding areas is overwhelmingly three- to four-bedroom homes, spanning various architectural styles, including Queenslanders, fibro homes, and brick houses from the 1970s. This lack of diversity in housing sizes has created challenges for both single occupants and very large families, as neither group finds appropriate options in the existing market.

The most pressing gap identified was the shortage of one- and two-bedroom units to accommodate singles and couples. While some newer developments on the Gold Coast are beginning to address this gap, availability remains limited and inconsistent across areas surrounding Ipswich.

In addition, Third Sector participants revealed that renters—some having lived in properties for decades—are suddenly facing evictions due to lease expirations and property sales, leaving them shocked and struggling to find comparably priced alternatives. This instability disproportionately affects long-term

tenants, who often assumed their housing arrangements were secure. Many people who secure housing—particularly elderly residents or singles in three-bedroom homes—are prevented from formally sharing their space with additional occupants due to rental restrictions.

The inability to cohabit with others in a cost-effective manner exacerbates affordability pressures, especially for low-income renters. In response to cost-of-living pressures, informal rental agreements are becoming increasingly common. These setups, often involving handwritten or unofficial contracts, lack legal protections such as bond registration or formal tenancy rights. Participants noted that while these arrangements offer temporary relief, they expose both tenants and landlords to risks, particularly when disputes arise.

Participants noted that the overflow effect of affordability challenges is pushing residents from Logan and Ipswich further into outer regions. While this relieves some immediate cost pressures, it places new stress on infrastructure and services in these smaller communities.

In **Stanthorpe**, climate considerations were emphasised:

'Another of them in social housing doesn't have insulation, heating is an issue … They do not get on their internet, they will not eat, they will not get their medications.'

While housing is essential, participants stressed that providing shelter alone does not resolve deeper issues. Without financial security, support services, and access to healthcare, people remain trapped in vulnerable situations, unable to improve their overall quality of life.

Participant reports of lack of insulation, heating difficulties, and rising utility costs indicate that even those in public housing face significant challenges. Participants noted that residents often choose between basic necessities, such as internet access, food, and medication, due to extreme financial pressures.

Participants emphasised that unstable and inadequate housing directly affects wellbeing. Those in precarious living conditions—including small, temporary accommodations such as rooms above pubs—struggle with food insecurity and sleep deprivation, both of which contribute to worsening mental health.

In **Toowoomba**, the focus was on accessibility:

'Access to public transport is another really key one in Toowoomba … that [housing] *doesn't really fit the bill because it's too remote.'*

Participants identified access to reliable public transport as a crucial determinant in the success of community rehousing efforts. Factors such as certainty, affordability, safety, and pet-friendly options were considered essential, but proximity to transport networks was noted as a major barrier in some locations.

Wellcamp was cited as too remote for effective community housing solutions, particularly due to its lack of transport and nearby facilities. The site, previously leased by the Queensland Government, is no longer

being used for housing purposes and is now under private ownership, with no existing transport infrastructure to support residential living.

Theme 5: living law findings

Third Sector contributions from the Ipswich region identified significant infrastructure gaps in Ipswich and surrounding areas, particularly the lack of one- and two-bedroom units for singles and couples, as well as suitable housing for large families. The dominance of traditional three- to four-bedroom homes limits options for diverse household types, while rental instability and restrictions on cohabitation further exacerbate affordability pressures. In response, informal rental arrangements are increasing, but these lack legal protections and highlight the broader strain on housing supply and regional infrastructure as residents are pushed into outer areas.

Given the climate extremes in the Southern Downs, participants stressed the living law of housing must go beyond shelter to address climate resilience and basic living conditions, noting that many social housing units lack insulation and adequate heating. These deficiencies, combined with rising utility costs, force residents to make impossible choices between essentials like food, internet, and medication—ultimately worsening health and wellbeing, especially for those in precarious or temporary accommodations.

The living law identified in Toowoomba highlighted that access to reliable public transport is a critical factor in the success of community housing initiatives, especially for vulnerable populations. Remote locations like Wellcamp were deemed unsuitable for housing due to the absence of transport infrastructure and nearby services, underscoring the need for site selection to consider connectivity and accessibility.

Bringing the story together

This section setting out the findings of the living law began with the explanation that each theme ‘provides the reader with the headline to the story of that theme’ and that, together, the five themes would ‘headline the overall story of the analysis’ (Braun & Clarke, 2021). Those five themes/headlines were: economic and personal barriers; structural and regulatory systems; fundamental rights and individual wellbeing; community networks and local support; and physical housing and infrastructure.

Set out in the following section are implications for Australia’s governments and parliaments. The implications are from the thematic analysis of the shared values drawn from the roundtable data gathered across the Southern Queensland communities.

9. Recommended actions

The implications of the living law findings in this report are wide-ranging. The findings identify and contextualise both immediate and long-term considerations for policymakers, lawmakers, service providers, and community stakeholders. The findings point to a critical need for coordinated and systemic responses that not only address the current deficits in affordable and secure housing but also tackle the underlying structural and regulatory barriers perpetuating inequality detrimentally affecting people in Australia's regional and rural areas.

The three areas to which governments – national, State and local – must attend to make law and policy consistent with the living law findings are:

1. Need for regional specificity
    a. Housing policies must account for distinct regional needs and challenges
    b. One-size-fits-all approaches from urban centres are inadequate
    c. Local government flexibility in implementation is vital

2. Integrated support systems
    a. Housing solutions must consider both physical infrastructure and social support networks
    b. Community-based approaches show promise
    c. Service coordination needs improvement

3. Economic accessibility
    a. Current market mechanisms are failing vulnerable populations
    b. Innovative funding models are needed
    c. Greater attention must be given to affordability relative to regional income levels

The aim of this *Residential security* report, delivered as part of the research team's *Towards equal security, peace, dignity: co-developing norms of land tenure* project, is to actively capture the living law associated with residential insecurity as experienced by those in Southern Queensland. The goal is to create new thinking about laws and policies addressing and ensuring residential security in regional Australia. When the living law findings in the report are translated into action, the insights from Third Sector participants will promote legislative reform that is more targeted and informed. Cross-sector collaboration will be strengthened. The findings will guide development of innovative housing and support inclusive, adaptive, and sustainable models.

Failure to consider and act upon these findings risks, for some of Queensland and Australia's most vulnerable communities, further entrenchment of existing vulnerabilities and a further widening of the gap between residential need and policy and legislative response.

Part B – The research context

1. Definitions

Empirical definitions

The Australian Bureau of Statistics (ABS) defines "homelessness" as a lack of one or more elements that represent "home" in contemporary society, including security of tenure, safety and privacy, physical adequacy, and access to personal amenities and services (Australian Bureau of Statistics, 2023). For the 2021 Census, the ABS categorised homelessness into six operational groups:

- Persons living in improvised dwellings, tents, or sleeping out (rough sleeping)
- Persons in supported accommodation for the homeless
- Persons staying temporarily with other households (e.g., couch surfing)
- Persons living in boarding houses
- Persons in other temporary lodgings
- Persons living in 'severely' crowded dwellings.

This categorisation emphasises that homelessness is not solely about rooflessness but includes situations where housing fails to meet minimum standards of habitability, security, and affordability.

Residential insecurity, often seen as a precursor or continuum to homelessness, encompasses a wider range of vulnerabilities. It is defined by the Australian Housing and Urban Research Institute as 'a state of vulnerability where individuals or households experience precarious housing situations, including unaffordability, substandard conditions, overcrowding, frequent moves, eviction risks, or discrimination in the housing market' (Hulse & Saugeres, 2008). This state of vulnerability can affect renters, homeowners, and those in transitional housing. It is exacerbated by factors including low income, job instability, family breakdowns, or systemic barriers. Key indicators include spending more than 30% of income on housing costs or facing barriers to accessing safe, affordable, and appropriate accommodation.

These empirical conceptualisations are relied on in social research and the making of *policy* because, 'to know who ought to be targeted by such policies, we need to know who counts as homeless' (Essert, 2022).

Legal definitions

Contrastingly, the making of *law* requires a legal rather than an empirical account of homelessness (Essert, 2022; Copley, 2023). The differences can be important; for example, 'sleeping rough is, in general, not a lot like sleeping at a friend's house', even though both circumstances would fall within most of the definitions of 'homelessness' adopted for empirical research and policy development (Essert, 2022).

Instead, legal researchers prefer a description such as Jeremy Waldron's account. It points to the legal plight of people who have 'no place governed by a private property rule where they are allowed to be

whenever they choose, no place governed by a private property rule from which they may or may not at any time be excluded as a result of someone else's say-so' (Waldron, 1993). Further, law and economics scholar, Lee-Ann Fennell (2019), contends that we ought to view residential insecurity as a spectrum according to different "use values" of housing—out-on-the-street homelessness at one end and full fee-simple ownership at the other.

2. Geography, environment and climate

The three Southern Queensland regions studied—Ipswich, Southern Downs (including Stanthorpe and Warwick), Toowoomba—are different in size and have different geographical and climate conditions. In Part B, the regions are examined according to Local Government Areas as at 2024 (see Figure 1).

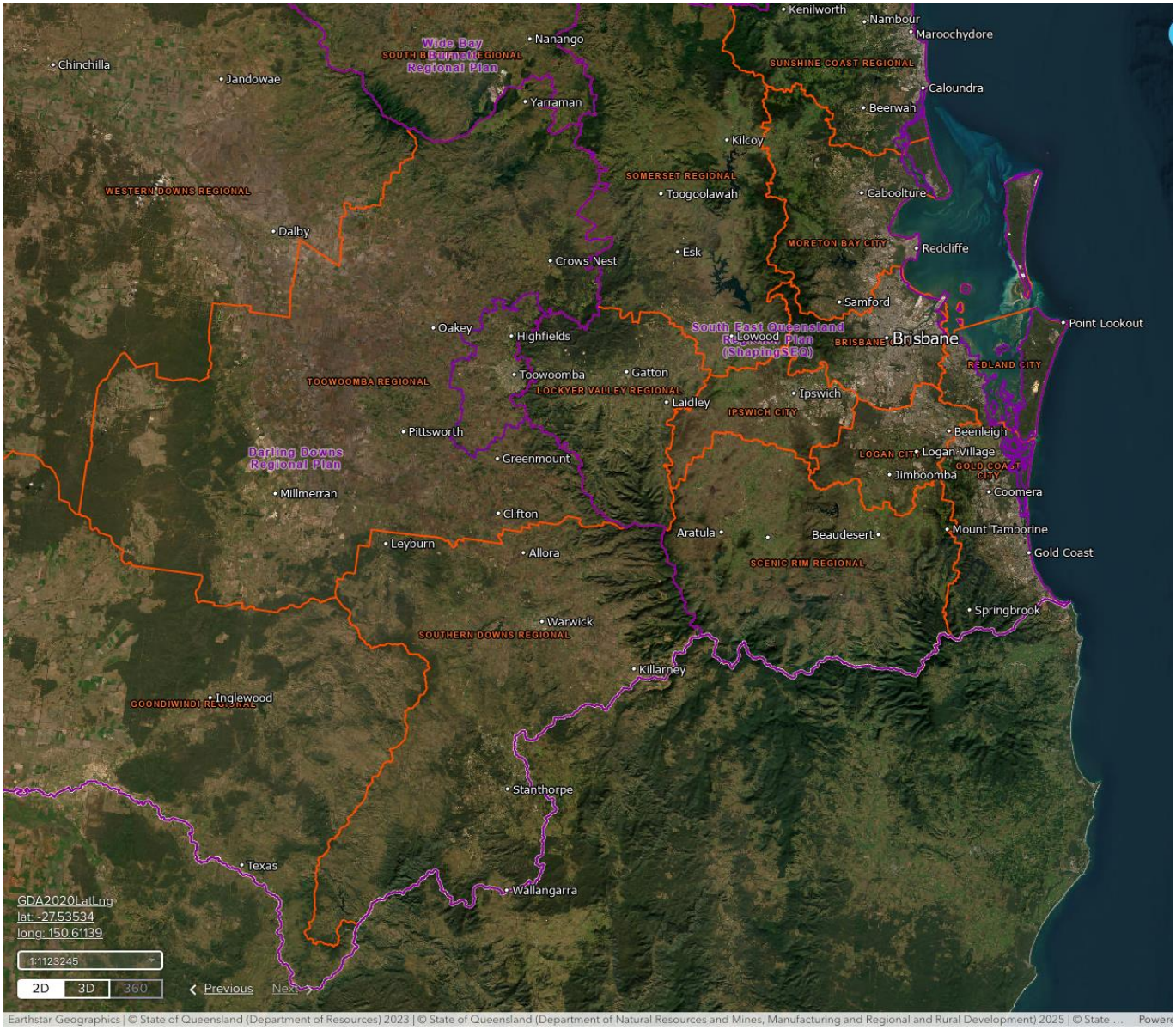

Figure 1: Southern Queensland Local Government Areas (Source: https://qldglobe.information.qld.gov.au/)

The Queensland Government Statistician's Office (2021) states the land area of the Toowoomba Regional Council is 12,957.2 square kilometres. Toowoomba City's elevation is 691 metres above sea level. Temperatures are cooler when compared with coastal regions. Average daily regional temperatures range between 11.4ºC to 25.0ºC, and average annual rainfall is 692mm.

The land area of the Southern Downs Regional Council, incorporating the cities of Warwick and Stanthorpe, is 7,106.4 square kilometres. Stanthorpe's elevation is 811 metres. Although elevation across the region generally varies between 781 metres to 933 metres, a number of localities reach up to around 1,000 metres above sea level. This region is the coldest of the three. Average daily temperatures in the Regional Council area range between 9.9ºC and 23.0ºC. Average annual rainfall is 781mm.

The Ipswich City Council land area is the smallest of the three at 1,093.9 square kilometres. Ipswich City is closer to the State's capital of Brisbane and it is proximate also to the Logan, Gold Coast, Scenic Rim, Lockyer Valley and Moreton Bay Local Government Areas. Ipswich Central has an elevation of 40 metres above sea level. The average daily temperature range in the area is 13.2ºC to 25.9ºC, and the average annual rainfall is 870mm.

3. Social and economic statistics

General statistics: 2021 Census

A snapshot from the 2021 Census data (Australian Bureau of Statistics, 2021) indicates household and demographic characteristics for each of the three Local Government Areas, especially when compared with the Census data for all of Queensland. Ipswich has a younger median age and larger household size, while Southern Downs data indicates an older population and smaller households. The data for Toowoomba indicates demographic characteristics close to the Queensland average, but median weekly household income sits below the Queensland average, as do median mortgage repayments and rent. Across the three areas in which roundtable discussions were held, household income, housing costs, and vehicle ownership vary, highlighting distinct regional profiles. See Table 3.

Local Government Area	Median age	Families	Private dwellings	Average no. people each household	Median weekly household income	Median monthly mortgage repayments	Median weekly rent (no rent excluded)	Motor vehicles each dwelling
Ipswich	33	60,293	87,287	2.8	$1,668	$1,600	$330	1.9
Southern Downs	46	13,256	23,792	2.4	$1,163	$1,300	$250	2
Toowoomba	39	45,859	73,881	2.5	$1,461	$1,517	$300	1.9
All Queensland	38	1,366,657	2,190,424	2.5	$1,675	$1,733	$365	1.9

Table 3: 2021 Census All persons QuickStats (Source: Australian Bureau of Statistics (2021)).

Population size and forecast growth

The population sizes of the three regions are varied and will continue to vary under the forecasted population changes from 2021 to 2046. See Table 4.

Local Government Area	2021	2046 (forecast)
Ipswich	233,302	529,064
Southern Downs	36,641	39,019
Toowoomba	175,316	211,402
All Queensland	5,217,653	7,299,934

Table 4: Population Forecast Change by Region (Source: Queensland Government Statistician's Office, 2023.)

Socio-economic advantage and disadvantage

The Australian Bureau of Statistics explains (2021):

> The Index of Relative Socio-economic Advantage and Disadvantage (IRSAD) summarises information about the economic and social conditions of people and households within an area. This index includes both relative advantage and disadvantage measures.
>
> A low score indicates relatively greater disadvantage and a lack of advantage in general. For example, an area could have a low score if there are: many households with low incomes, or many people in unskilled occupations, AND a few households with high incomes, or few people in skilled occupations.
>
> A high score indicates a relative lack of disadvantage and greater advantage in general. For example, an area may have a high score if there are: many households with high incomes, or many people in skilled occupations, AND few households with low incomes, or few people in unskilled occupations.

Toowoomba has a relatively balanced spread across the quintiles. However, Ipswich and, Southern Downs especially, have more of their populations in the two most disadvantaged quantiles. See Table 5.

Local Government Area	SEIFA score	Q1 (most disadvantaged)	Q2	Q3	Q4	Q5 (least disadvantaged)	Overall quintile position
Ipswich	940.3	36.8	24.7	17.5	13.8	7.1	2
Southern Downs	909.5	41.3	43.3	15.5	0.0	0.0	1
Toowoomba	958.7	26.9	27.0	17.9	18.0	10.3	2
All Queensland	995.0						

Table 5: Index of Relative Socio-economic Advantage/Disadvantage (Source: Australian Bureau of Statistics, 2021)

Cultural diversity and country-of-birth profiles

See Table 6. For this data, Southern Downs is included in the Darling Downs-Maranoa Region area.

Local Government Area	% born overseas	Top 5 countries of birth in order (excl. Australia)
Ipswich	25.5	New Zealand; England; Vietnam; India; Philippines.
Darling Downs-Maranoa	9.2	England; New Zealand; Philippines; South Africa; India.
Toowoomba	16.1	England; New Zealand; India; Iraq; Philippines.
All Queensland	24.1	New Zealand; England; India; China; Philippines.

Table 6: Diversity – culture, migration (Source: Queensland Government Statistician's Office, 2023).

Family composition

Ipswich has a greater percentage than the State average of both couple-families with children and one-parent families. Southern Downs and Toowoomba have a higher proportion than the State average of couples with no children in the family residence. See Table 7.

Local Govt Area	Couple family with no children	Couple family with children	One-parent family	Other family
Ipswich	38,805	107,947	36,813	2,108
Southern Downs	9,681	12,559	4,217	268
Toowoomba	38,994	70,544	20,576	1,496
All Queensland	1,100,744	2,176,418	603,231	46,707

Table 7: Family Composition Characteristics by Region (Source: Queensland Government Statistician's Office, 2023)

Housing characteristics

Residents

At the 2021 Census, dwellings in Ipswich and Toowoomba regions largely housed two to four residents, but Southern Downs had a higher proportion of single and two-person households. See Table 8.

Local Govt Area	1	2	3	4	5	6	7	8+
Ipswich	18,150	48,282	40,599	51,481	29,301	13,938	6,413	6,346
Southern Downs	4,364	11,171	5,098	5,671	3,653	1,765	556	475
Toowoomba	18,856	46,815	26,703	31,978	19,419	8,973	3,048	3,200
All Queensland	490,654	1,316,370	870,592	1,084,307	566,319	242,300	89,966	79,745

Table 8: Residents in dwelling (Source: Queensland Government, 2021).

Dwelling type

The 2021 Census provides data about dwelling types across Queensland as a whole. The Australian Bureau of Statistics (2021) explains, 'A dwelling is a structure which is intended to have people live in it, that is, it was established for short-stay or long-stay accommodation.' See Table 9.

Area	Occupied private dwellings	Unoccupied private dwellings	Non-private dwellings	Total number
All Queensland	1,998,032	192,393	5,085	2,195,595

Table 9: Dwelling type (Source: Australian Bureau of Statistics, 2021).

Housing tenure

Informed Decisions (2025), a demographic website, explains:

> Queensland's Housing Tenure data provides insights into its socio-economic status as well as the role it plays in the housing market… Tenure can also reflect built form, with a significantly higher share of renters in high density housing and a substantially larger proportion of home-owners in separate houses, although this is not always the case.
>
> In conjunction with other socio-economic status indicators in Queensland, Tenure data is useful for analysing housing markets, housing affordability and identifying public housing areas.

Table 10 sets out the housing tenure data. For this data, Southern Downs is included in the Darling Downs-South-West Region area.

Area	Fully owned	Mortgage	Renting – Total	Renting – Social	Renting – Private	Other tenure type
Ipswich	19.4%	36.4%	37.8%	3.2%	34.5%	0.8%
Darling Downs and South-West	32.8%	28%	29.6%	2.5%	26.8%	2.9%
Toowoomba	31.4%	30.6%	30.7%	2.4%	28.1%	2.0%
All Queensland	28.2%	32.4%	31.7%	3.1%	28.4%	1.9%

Table 10: Dwellings by dominant tenure type (Source: profile.id.com.au, 2025)

4. Implications

The demographic and housing characteristics of Toowoomba, Southern Downs (including Stanthorpe), and Ipswich reveal distinct regional profiles that underscore varying housing pressures and future needs in Southern Queensland. Currently, these areas exhibit differences in population size, age distribution, family structures, and socio-economic status, which directly influence residential security and insecurity. For instance, Ipswich stands out as the most populous and youngest region, characterised by higher

proportions of families with children (including one-parent households). Toowoomba shows a more balanced demographic, with steady growth and a mix of family and one-person households. Southern Downs, encompassing the cities of Warwick and Stanthorpe, has the oldest median age and slowest growth, with higher rates of one-person households and couples without children.

Looking ahead, these regions are headed toward intensified housing challenges amid Queensland's broader residential insecurity disaster. These challenges will be compounded by projections indicating significant population growth; for example, Ipswich City Council's population is forecast to more than double between 2021 and 2046

Implications from the environmental, social and economic statistics and data set out in this Part B provide important context to the findings from the roundtable discussions with Third Sector participants, reported in Part A. This Research Report therefore presents a trove of information about the shared understandings, standards and values about adequate housing in regional and rural Southern Queensland communities, and about how these may inform housing policy and law. The Research Report, moreover, makes plain the urgent human and economic imperatives for Local, State and Federal governments to develop regionally tailored solutions directed to greater residential security.

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