

Report of the effect of the 2001 Changes to the Tran-Tasman Travel Arrangement on Pacific Islander Immigrants in Townsville and Cairns

[RESEARCH TEAM]

Lauren Taylor, Glen Hewson, Imogen Smith, Sarah Cowley

[RESEARCH PARTNER]

Ofa Fukofuka, MultiLink Community Services

[ACADEMIC SUPERVISOR]

Doctor Nicole George, The University of Queensland



**THE UNIVERSITY
OF QUEENSLAND**
AUSTRALIA

Acknowledgements

The research team would gratefully like to acknowledge and extend thanks to a number of actors for their assistance and guidance throughout this research project. Firstly, Mr Ofa Fukafuka of MultiLink Community Services for his insight into the lives of Pacific Islanders, for sharing his own stories with us and for his guidance and assistance throughout the entire project despite his full schedule. The University of Queensland SOSC3211 teaching staff Dr Patricia Short and Dr Haida Luke have also been extremely helpful in their support. Doctor Nicole George deserves thanks for her input and facilitation throughout the year. Also, the Pacific Island community and participants from Cairns and Townsville who donated their time and effort into being a part of this research deserve special recognition.

List of Contents

1.	Abstract	4
2.	Introduction	4
3.	Literature Review	
3.1	Migration	6
3.2	Push and Pull Factors	6
3.3	Current Social Conditions	6
3.4	Welfare Options and Accessibility	7
3.5	Research Aims and Rationale	7
4.	Research Questions	8
5.	Method	
5.1	Methodological Approach	9
5.2	Sampling	9
5.3	Methods	10
5.4	Data Analysis	10
6.	Results	
6.1	Employment and Income Support	11
6.2	Housing	12
6.3	Education	13
6.4	Community, Identity and Support	13
7.	Discussion	15
8.	Conclusion	16
8.1	Policy Recommendations	18
8.2	Research Evaluation	19
9.	Reference List	20
10.	Appendices	
	Appendix 1: Guide to Social Security Law: Social Security Conditions of the SCV	21
	Appendix 2: Coding and Roles of Participants	22
	Appendix 3: Themes and Frequency of Reference	23

1. Abstract

The aim of the study was to investigate the social impacts of the 2001 changes to the Trans-Tasman Travel Arrangement (TTTA) on the Pacific Islander communities in Townsville and Cairns. Three main themes were investigated; Migrating to Australia, Social Welfare and Support Payments, and Community Structures and Self Perception. The impacts have been assessed with a view to providing information to Multi-link Community Services for advocacy on the community's behalf.

The methodology of this research is based on descriptions of participants' lived experience in order to gain an understanding of how the terms of the arrangement impact on the lives of those affected. This is referred to as Interpretive Phenomenological Analysis (IPA). The methods employed for this research consisted of in depth, semi-structured interviews with community members of significance in Cairns and Townsville.

Overall, the findings support the contention that Pacific Islanders are disadvantaged by the 2001 changes to the Trans-Tasman Travel Arrangement in a number of areas, such as housing, education, and employment. Furthermore, it was found that Pacific Islanders coming to Australia via New Zealand post 2001 were often unaware of the 2001 changes, and their impact. From these findings, a number of recommendations have been developed in order to attempt to improve the experiences of Pacific Islander immigrants.

2. Introduction

The TTTA, established in 1973, is a partnership between Australia and New Zealand which allows citizens to freely travel between the two countries to visit, live and work without the need to apply for visas or citizenship. Often Pacific Island nationals, due to their close relations with New Zealand, are automatically granted New Zealand citizenship.

In 2001 the Australian government amended the arrangement in order to lessen the perceived burden on the Australian Social Services system of immigrants, particularly

those who bypassed the skilled migration program (Jayaraman 2000:16). This has involved a roll back of the social services available to New Zealanders arriving in Australia since 2001.

Multilink Community Services has identified Pacific Islanders as a group who have been significantly impacted by the 2001 changes to the TTTA. However, at this stage there is a paucity of information on this group as they are largely hidden in statistical data where they appear as New Zealand citizens.

The research team, in conjunction with Multilink Community Services, aims to gather qualitative data to address the needs of the marginalised Pacific Islander populations residing in Townsville and Cairns.

This report documents some of the social impacts of the 2001 changes to the TTTA experienced by Pacific Islander Immigrants in Townsville and Cairns. By doing so, the project aims to investigate Pacific Islander experiences of social and structural barriers to participation, integration and wellbeing. Specifically, how these experiences are related to employment opportunities, welfare and social support payments, and self-perception.

3. Literature review

3.1 Migration

Immigration policy changes have primarily been made with consideration of the demand for skilled migrants (Tiecher 2002:210). The unintended consequence of Australia's migration relationship with New Zealand is the influx of unskilled migrants entering Australia via the Special Category Visa (SCV) which is of concern to the Australian government (Birrell and Rapson 2001:2).

Research shows links between the less stringent immigration policy of New Zealand in the late 1980s and the heavy influx of immigrants to Australia during the mid-1990s, when those persons would have become eligible for New Zealand citizenship and hence qualified for entry to Australia via the TTTA (Birrell and Rapson 2001:4). This influx of migrants and the associated concerns of the pressures they place upon Australian social services are important factors in the 2001 changes to the TTTA (Birrell and Rapson 2001:6).

3.2 Push and Pull Factors

The decision to migrate to Australia from New Zealand is largely influenced by employment opportunities (Carmichael 2003). Over the twentieth century whenever difficult economic conditions existed in one country, immigration to the other would increase. In addition the settlement of family members in another country has been an important factor for those migrants who choose to come to Australia.

The general living conditions within the Pacific Islands also give people motivations to migrate to Australia. These include poor economic development, lack of educational institutions, tensions over land, youth unemployment and the commercialisation of village economies (Duncan 2008; Tisdell 2000).

3.3 Current Social Conditions

Extended families are an important basis for social organization in many Pacific Island cultures (Francis 1995:182). Churches also play a key role in communities as they

facilitate information exchange and cultural reproduction (George and Rodriguez 2009:10). While networks tend to survive amongst those who immigrate to Australia (Vasta 2004:207), spatial dislocation can weaken them, leading to a loss of social support (George and Rodriguez 2009:3). Adding to this difficulty is the higher cost of living which results from relatively large family sizes (University of Queensland 2009:31-32).

Upon arrival to Australia many Pacific Islanders lack the educational and skill qualifications needed to find employment which may lead to negative consequences for community acceptance in Australia (George and Rodriguez 2009:3). For those seeking to attain educational qualifications, school can prove to be culturally alienating (George and Rodriguez 2009:7).

3.4 Welfare options and accessibility

Those migrants eligible for the Special Category Visa (SCV) are eligible for limited financial support from the Australian Social Security System (see Appendix 1). However, the SCV prevents access to most welfare including: Age Pension, Disability Support Pension, Carer Supplement, Crisis Payment and Austudy (Centrelink 2011). During the first 10 years of residence SCV holders do not receive New Start Allowance, Youth Allowance and Sickness Allowance. SCV holders are also unable to access the Languages, Literacy and Numeracy Programme, Assessment Subsidy for Overseas Trained Professionals and Centrelink multicultural services, all of which are available to permanent and temporary residence visa holders. Finally the SCV inhibits access to the Higher Education Cost Scheme and the Higher Education Loan Program.

3.5 Research Aims and Rationale

The research questions have been guided by the existing literature examining the status of New Zealand immigrants and Pacific Islanders in Australia. Understanding the reasons for migration, as well as the current living conditions of Pacific Islanders has guided the research to address the question of how the changes to the TTTA in 2001 have impacted on Pacific Islander communities and livelihoods in Townsville and Cairns.

4. Research questions

Given the aim of advocating for policy change, the following research question has been devised:

“How have the 2001 changes to the Trans-Tasman Travel Arrangement impacted on Pacific Island communities in Townsville and Cairns?”

Further questions were also identified for research, based on the major themes of the literature review.

1. Welfare and Employment

Does the Pacific Islander community in Cairns / Townsville have adequate access to employment providing sufficient income to meet their financial needs?

What are the employment prospects like for the youth population, particularly students leaving high school?

2. Education

How adequate is the Pacific Islander communities' access to education and training in Australia?

How has the lack of access to the Higher Education Costs Scheme effected the Pacific Islander community?

3. Self perception and community

How do the current conditions of the TTTA affect community identity and support ?

What support unofficial support systems exist within the Pacific Islander community in Cairns / Townsville? What role do they play?

5. Method

5.1 Methodological Approach

The research aims to provide information on the social implications of the TTTA for the Pacific Islander community in Townsville for potential advocacy on their behalf. As such, there was need for a methodology which allowed for investigation, understanding and communication of the lived experiences of Pacific Islanders to supply to policy makers. Therefore the methodological approach utilised was Interpretative Phenomenological Analysis (IPA). IPA seeks to understand social phenomena from the perspective of those who experience it, and convey their experiences in rich detail rather than reductionist statistics (Pringle et al 2011).

5.2 Sampling

Due to the remote nature of the research, difficulty was encountered in recruiting individuals directly affected by the policy changes as participants in the study. To overcome this obstacle interviews were conducted with key community members and professionals who have worked with Pacific Islanders arriving through New Zealand after the 2001 amendments.

Multilink provided the research team with the contact details of a number of community members and professionals who then connected the research team with others in the community. The final sample size consisted of ten participants. To a large extent, this reflects the limits of attempting to undertake in-depth qualitative research in a relatively short time frame.

The participants were de-identified using the codes C1-C8 and T1-T2 (see Appendix 2), as a way of differentiating between the two locations of Cairns and Townsville, while still protecting their anonymity.

5.3 Methods

In order to obtain a holistic understanding of the experiences of Pacific Islanders, ten in-depth semi-structured interviews were conducted for approximately thirty minutes each. Interviews were used to gain a sense of the perspective and lived experiences of the interview participants, their clients and fellow community members as consistent with the IPA methodology. Due to the remote nature of the research, the research team experienced difficulties communicating with partners in North Queensland. Therefore, other methods which were initially designed to aid the research such a questionnaire and Facebook Forum, were abandoned because of the difficulty reaching participants.

5.4 Data Analysis

The qualitative data from interview transcripts was analysed by identifying recurring themes. Using NVivo9 software, the research team was able to identify specific sections of the transcript which related to common themes and describe them using relevant codes. Patterns emerged through the frequency of certain themes, and through this key results were identified.

6. Results

Results regarding the importance of particular issues to Pacific Islanders, based upon theme and frequency of reference, have been tabulated and are included in Appendix 3.

6.1 Employment and Income Support

The reduction of government support to recently arrived Pacific Islanders is having significant detrimental effects within communities. Pacific Islanders face barriers to employment due to:

- The Terms of the SCV
- Speaking English as a second language
- Limited/unrecognised qualifications

Access to training or further education could potentially alleviate this situation, however their visa status disallows participation in government funded programs. These barriers result in people undertaking short-term, seasonal jobs which are sometimes long distances from their home. For example, C3 described people moving to from Queensland to Broome to gain employment on a pearl farm because of the lack of employment opportunities in North Queensland.

This is of particular concern for school leavers. When asked about apprenticeship opportunities for students after school C6 stated, “For Cairns, not very good. There are approximately two thousand students competing for the same thing”. Not being able to participate in employment causes a sense of frustration at not achieving in mainstream society, and as C1 stated, “until they can find employment... they’re not able to participate... in the wider community”.

As well as removing training opportunities the changes to the TTTA have eliminated the provision of government support or unemployment benefits to those recently settled or looking for work. Health and disability payments are also limited and T2 described cases where people have arrived without realising they are not entitled to disability pensions. As reported by respondents this can encourage risky behaviour: T2 reported a situation where six people were using the same Medicare card to access basic medical care.

6.2 Housing

Respondents informed the research team that Pacific Islanders arriving after the 2001 changes had great difficulty accessing housing. T1 and C3 argued that this was due to their inability to access State Housing. Others argued that the only available housing was in the private rental market and that this was difficult for Pacific Islanders to gain access to because of the prohibitive expense and lack of advisory assistance. T1 also highlighted additional barriers such as the need to provide 100 points of ID, detailed credit histories and sometimes property deeds -- all of which can be practically difficult and culturally foreign to Pacific Islanders.

Interviewees spoke of a number of flow-on effects caused by such difficulties. The most prominent of these was overcrowding, a problem referenced by six respondents. This results from what T2 described as “House Surfing”: a phenomena in which new arrivals will stay with relatives and friends until they have sufficient resources to rent their own home. To C2’s and T1’s knowledge this meant that two, sometimes even three, families would share a house.

Such overcrowding has had a number of impacts on Pacific Islanders. Respondents were particularly concerned with safety, however they also spoke of mental, physical and financial pressures on the hosting families, as well as disruptions to schooling.

Government aid accessible to Pacific Islanders hunting for housing was seen as patchy, inefficient or non-existent. However T1 did provide a strong example of how government support, when applied, has been effective:

“a project that was operated from within the Townsville Multicultural Support Group. ...TMSG... recruited, two workers... from the Tokelau community, to actively look at houses for these Tokelau people and they provided them with training, and they provided support letters, and also advocacy.”

6.3 Education

The Pacific Island community is impacted dramatically by their inability to access higher education due to the associated costs. Under the terms of their visas they must pay international fees which are up to three times higher than the domestic equivalent. This lack of access results in high school students becoming disillusioned with their future prospects and graduates seeking casual work in order to afford higher education.

There was evidence of a disparity of educational opportunities for those who had arrived before and those who had arrived after 2001. Those who have arrived before 2001 have been termed “the lucky ones”, indicative of the ease they experience in accessing education. Interview responses indicate that the policy changes have led to frustration and helplessness amongst those arriving after 2001, particularly as many respondents indicated that Pacific Islanders migrate to Australia to access greater educational opportunities.

Multiple participants discussed the effectiveness of the community liaison officer whose role involved engaging Pacific Islander youth in education. Since the introduction of a person to this role, the numbers of secondary school expulsions among Pacific Island males, particularly in one area of Far North Queensland, have been reduced. This shows that given support, Pacific Islanders will choose to be engaged with the education system, and therefore should be encouraged as much as possible in order to meet these desires.

6.4 Community, Identity and Support

Despite the difficulties outlined above a recurrent theme was the resilience of the Pacific Island community and its capacity to remain “hardy” despite financial challenges. Two factors were identified as contributing to this resilience. The first was internal support networks created by Pacific Islanders themselves. As expressed by participant C8, the way in which Pacific Islanders support one another through hardship is both a cultural norm and performed out of mutual respect. The second was the support provided by various church groups. They have played a significant part in both financially and socially sustaining the community, who build networks and

relationships through involvement in the Church. For example participant C2, stated his church had financially assisted three people to attend university and seven people to attend TAFE.

It must also be noted that all interview participants expressed a concern that the wider Pacific Island community in both Cairns and Townsville experience significant stress associated with assisting new migrants to the community who are not able to financially support themselves. Both participant T1 and participant C4 identified the way in which the effects flow into the broader community with one referring to it as, “the domino effect” and the other as a case of , “more arms reaching out and out for support” (See Figure A).

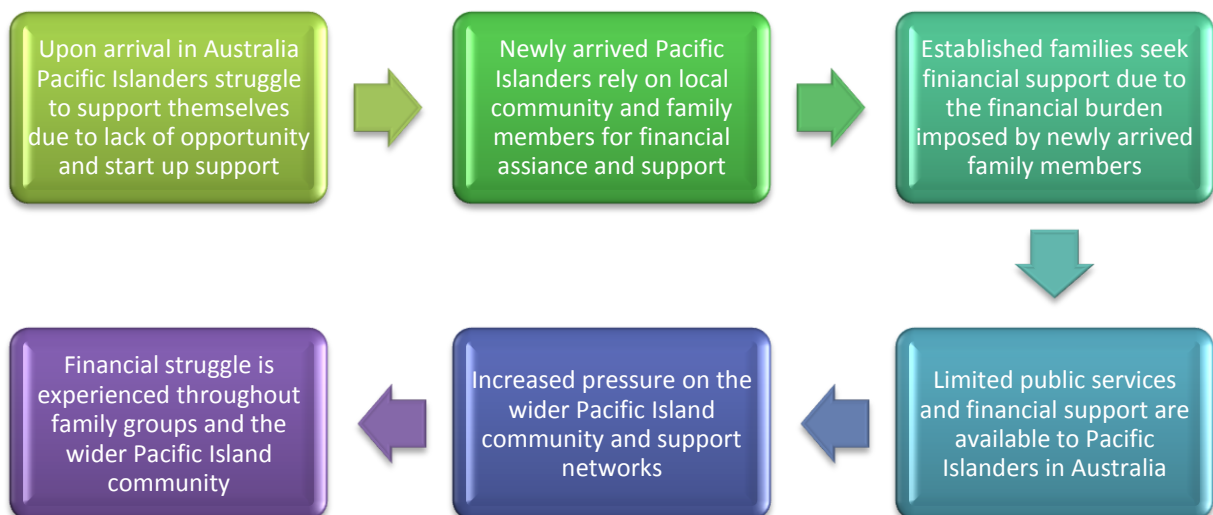


Figure A: The “Domino Effect”

Misrepresented nationality records in official Australian government data are considered to be a significant barrier to dealing with the problems experienced by this community. Most Pacific Islanders enter into Australia using a New Zealand passport: For this reason all government records identify them as New Zealanders. Additionally many Pacific Islanders believed it necessary to describe themselves as ‘New Zealanders’ on the Australian Census and other official documents. C5 and T1 argued that that such a scenario made this group “hidden by the system” and “invisible to government bodies”.

7. Discussion

The changes to the TTTA have resulted in Pacific Islanders in Australia experiencing a range of social impacts due to financial disadvantage. Findings indicate that limited financial support from the government, as described in Centrelink's policies (2011), has reduced people's capabilities to access employment, training, higher education and housing. Our research shows that the first three in particular are important to Pacific Islanders who often struggle to find employment because of a lack of applicable skills, as has been argued by Birrell and Rapson (2001:2). This is particularly notable given that employment in particular (Carmichael 2003) is a significant pull factor for people choosing to migrate. Nonetheless interviewees typically stated that, in their experience, immigrants were unaware that such changes had occurred and that the perception of better opportunities remains.

The research confirms findings by George and Rodriguez (2009) and Vasta (2004) (see section 3.3) which indicates that community, family members and institutions, such as churches, provide support networks for recently arrived Pacific Islanders. It expands on this research to show how they have, to a small extent, compensated for the social disadvantages created by the TTTA changes. However the lack of political attention given to the Pacific Islanders limits their ability to make their concerns known.

An analysis of the results of this research has indicated that Pacific Islanders arriving in Australia after 2001 become stuck in a 'Cycle of Disadvantage' (See Figure B).



Figure B: The 'Cycle of Disadvantage'

8. Conclusion

Based on the findings the impacts of the TTTA have significant flow on effects for Pacific Islanders, contributing to a cycle of disadvantage as illustrated in Figure Y (see above). Recommendations which may help people to escape this cycle as informed by the participants and analysis by the research team are also shown in Figure C (See below).

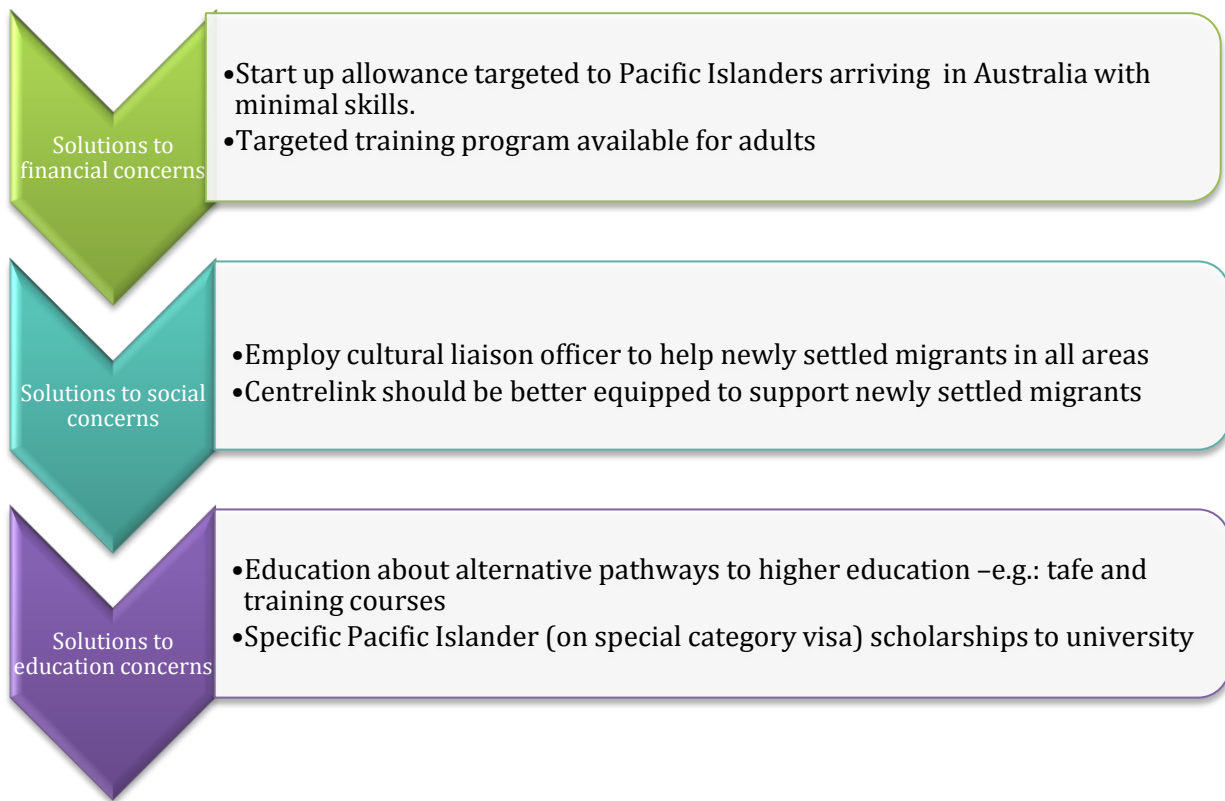


Figure C: Recommendations to solve the ‘Cycle of Disadvantage’

It is paramount that Pacific Islanders who arrive in Australia are given financial assistance by the Australian government. Without it, they are left with no support to start their life in Australia, leading to significant stress for families and local communities seeking to ensure that they are able to get by from day to day.

It was also found that if they had known more about what they were entitled to in Australia, especially in regards to social welfare, they may have been able to make a more informed decision about their move to Australia.

There is a strong desire in the Pacific Islander community to build upon skills and qualifications and in some cases gain higher education, but the costs make it extremely difficult. If the Australian Government were to take initiative and support these students through specially designed training programs, the long term potential benefits and positive outcomes for Queensland and Australia would be far greater than leaving these people to work seasonal jobs, slipping through the cracks of the system, and remaining in a cycle of hardship (seen in Figure B).

8.1 Policy Recommendations

Based on the needs of Pacific Islanders, the initial and foremost proposal is to reinstate the visa eligibility conditions prior to 2001. Alternatively, targeted programs should be undertaken to improve their circumstances. These could include but are not limited to:

1. A Start-up allowance in the form of a payment, either for a limited time period (six months) or until the recipient finds their first job in Australia. The start up allowance:
 - 1.1 Is intended to be used to help with housing bond and day to day expenses
 - 1.2 Would be means tested based on assets and income

2. Targeting training program available for adults who elect to participate
 - 2.1 Would include: a language program e.g.: English courses
 - 2.2 Job Hunting Skills, e.g: How to write a resume, how to contact potential employers
 - 2.3 Further training based on concepts of the “skilling Queenslanders for work” program

3. Education about pathways to higher education e.g. TAFE, training courses

4. University scholarships targeted at Pacific Islanders on a SCV

5. Funding and support for multicultural service organisations to employ cultural insiders as support officers to aid access to services
 - 5.1 Provide access to rental and job markets by giving Pacific Islanders necessary information and support
 - 5.2 Support officers need to be embedded in the community and understand community needs

6. More educational materials to inform people about what they will be entitled to, and the rights they will have, on arrival in Australia.

6.1 Pamphlets and information sessions provided at the Australian Embassy in New Zealand

6.2 This will ensure individuals are informed and will not be faced with unexpected disadvantages upon arrival

7. Access to temporary housing facilities upon arrival in Australia

8.2 Research Evaluation

When undertaking remote research it is important to ensure that a good relationship with participants is built as soon as possible. For this reason it is suggested that initial and regular continued contact be done via telephone. Telephone calls were found to be the most effective means of communication with participants, as opposed to emails which often resulted in delayed and sometimes ineffective communication.

IPA should be used for future research on this topic as it allowed for insight in to the research question from the point of view of those who have experienced it. Further research on the topic would be strengthened if a greater scope of individuals who have been directly affected by the policy could be identified and interviewed. A primary barrier to the research team's access to these respondents was the remote nature of the research. Should further research be undertaken on the Pacific Island communities of Townsville and Cairns it is strongly recommended that the researchers be located in local community for the duration of the research to allow for face to face contact and research.

9. Reference List

- Australian Government (2011) "Guide To Social Security Law"
Available at: http://www.fahcsia.gov.au/guides_acts/ssg/ssguide-9/ssguide-9.2/ssguide-9.2.6/ssguide-444.html Commonwealth of Australia.
- Birrell, Bob and Virginia Rapson. 2001. "New Zealanders in Australia: The End of an Era". *People and Place* 9 (1): 2-15.
- Carmichael, George. 1993. "A History of Population Movement between New Zealand and Australia". *International Migration*. 31 (4):513-60.
- Centrelink (2011) "Individuals"
Available at:
<http://www.centrelink.gov.au/internet/internet.nsf/individuals/index.htm>
Department of Human Services
- Duncan, Ron. 2008, "Cultural and economic tensions in Pacific Islands' futures". *International Journal of Social Economics*. 35 (12): 919-929.
- Francis, Steven. 1995. "Pacific Islander young people: Issues of juvenile justice & cultural dislocation" In *Ethnic Minority Youth*. eds. Carmel Guerra and Rob White. Tasmania: National Clearinghouse for Youth Studies. pp. 179-193.
- George, James Rimumutu and Lena Rodriguez. 2009. "Hybrid Youth Identity in the Maori/Pacific Island Diaspora in Australia: A Study of Young Polynesian Men In Sydney". *New Zealand Sociology*. 24 (1): 3-23.
- Jayaraman, Raja. 2000. "Inclusion and Exclusion: An Analysis of the Australian Immigration History and Ethnic Relations". *The Journal of Popular Culture* 34 (1): 135-155.
- Pringle J et al. 2011. "Interpretative phenomenological analysis: a discussion and critique." *Nurse Researcher* 18 (3): 20-24.
- Tiecher, Julian, Chandra Shah and Gerard Griffin. 2002. "Australian immigration: the triumph of economics over prejudice?" *International Journal of Manpower* 23 (3): 209-236.
- Tisdell, Clem. 2000. "Poverty in the Pacific Islands". *The International Journal of Sociology and Social Policy*. 11 (12): 74-102.
- University of Queensland. 2008. *Pacific Islanders and Community Services*. Brisbane: University of Queensland.
- Vasta, Ellie. 2003. "Community, the state and the deserving citizen: Pacific Islanders in Australia". In *Journal of Ethnic and Migration Studies* 30 (1): 195-213.

10. Appendices

Appendix 1: Guide to Social Security Law: Social Security Conditions of the Special Category Visa

Visa subclass 444 Special Category

Assurance of Support	No
Permanent Resident	No
Sponsored/Nominated	
What Payments Eligible For	<p>The Special Category Visa (SCV) is not a permanent visa. For this reason SCV holders are generally not residentially qualified for social security payments. However, they may be eligible for the Fringe Benefits Tax, Child Care Benefits, baby bonus and Maternity Immunisation Allowance under the family assistance legislation. They may also be eligible for Double Orphan Pension, Commonwealth Seniors Health Card and Health Care Card under the Social Security Act.</p> <p>'Protected' SCV holders are Australian residents and may be residentially qualified for all payments.</p> <p>There is also a safety net for New Zealand citizens who are the holders of an SCV who arrived in Australia at any time on or after 26 February 2001 and do not meet the definition of an Australian resident for social security purposes.</p> <p>In these circumstances, SCV holders may be exempt from the residence requirements and able to qualify for a one-off period of payment for up to 6 months of either Sickness Allowance, New Start Allowance or Youth Allowance (subject to other qualification requirements) if immediately before claiming, they:</p> <ul style="list-style-type: none"> - are the holder of an SCV, and - have resided in Australia continuously for at least 10 years at any time on or after 26 February 2001. <p>Note: Protected SCV holders are subject to Newly Arrived Residents Waiting Period. However, payments subject to a NARWP (1.1.N.70) are payable only if the person has either served, or is exempt from, the NARWP.</p> <p>Policy reference: SS Guide 3.1.2.70 Exemptions from Waiting Periods, 9.1.2.40 New Zealand Citizens</p>

NB: For all other welfare support as provided by the Australian Government not mentioned in this document, Special Category Visa holders must obtain permanent residency or Australian citizenship to be eligible.

(Australian Government 2011)

Appendix 2: Codes and Roles of Participants

Identity	Role
T1	Multicultural support officer in Townsville
T2	Multicultural support officer in Townsville
C1	Referred to a police officer in Cairns
C2	Church leader in Cairns
C3	Church representative in Cairns
C4	Church leader in Cairns
C5	Pacific Islander community representative in Cairns
C6	QLD Department of Education & Training worker in Cairns
C7	Community support & education officer in Cairns
C8	Youth worker in Cairns

Appendix 3: Themes and Frequency of Reference

Based on the 10 interviews undertaken the following themes were identified as significant social impacts of the TTTA. 'Number of sources' refers to the number of interview participants who referred to that theme during their interview. 'Number of references' refers to the number of individual accounts throughout the interviews that referenced the theme.

Themes identified during data analysis

Theme	Number of Sources	Number of References
Employment prospects	5	14
Employment opportunity	5	13
Welfare	8	19
Difficulties accessing rental market	2	7
Lack of government support for housing	3	5
Community	10	22
Church	4	8
Crime	2	3
Education/Access to HECS	10	112