

## Appendix Figures and Tables

Appendix Table A.1 Summary of the Survey Instrument

Q	Field	Question	Measures/ Answers	Survey logic
1	Housing Situation – screening question	What is your housing situation?	I currently live in a share house/ I have previously lived in a share house in 2020, but no longer do now/ Neither of the above	Selecting ‘Neither of the above’ terminated the survey
2	Location screening question	Where do you live?	I currently live in Victoria/ I have lived in Victoria in 2020, but do not live there anymore/ I have not lived in Victoria at any point in 2020	Selecting ‘I have not lived in Victoria at any point in 2020’ terminated the survey
3	Location	What is your current postcode?	Drop down menu	
4	Age	What year were you born?	Drop down menu	
5	Country of origin	What is your country of birth?	Drop down menu with top 20 most common countries of origin in Australia then ‘other’	
6	Gender	What is your gender	Male/ female/ non-binary/ prefer not to say	
7	Citizenship	Which of the following best describes you?	Citizen of Australia or New Zealand/ Permanent resident of Australia/ Visa Holder	
8	Visa Purpose	What is the primary purpose of your stay in Australia?	Skilled work/ Holiday/ Working holiday/ Study/ Joining family/ Humanitarian protection	Question only shown to those who selected ‘Visa holder’ in Q7
9	Indigeneity	Are you of Aboriginal or Torres Strait Islander origin?	Aboriginal/ Torres Strait Islander/ Aboriginal and Torres Strait Islander/ Not Aboriginal or Torres Strait Islander	Only shown to those who selected ‘Citizen of Australia or New Zealand’ in Q7
10	Education	What is your highest level of education?	Year 10 or below/ Year 11 or equivalent/ Year 12 or equivalent/ Trade or Apprenticeship/ Other TAFE or technical certificate/ Diploma/ Bachelor degree/ Postgraduate degree/ prefer not to say	
11	Employment status	What is your current employment status	Working 35 hours or more per week / Working less than 35 hours per week and happy with hours/ Working less than 35	Only shown to those who indicated they

			hours a week but want more hours / Not working, looking for work / Not working, not looking for work / Prefer not to say	were currently working in Q10
12	Industry of employment	Which of the following industries best describes your main job?	Accommodation and Food Services / Administrative and Support Services / Agriculture, Forestry and Fishing / Arts and Recreation Services / Construction / Education and Training/ Electricity, Gas, Water and Waste Services / Financial and Insurance Services / Health Care and Social Assistance / Information Media and Telecommunication / Manufacturing / Mining/ Professional, Scientific and Technical Services / Public Administration and Safety/ Rental, Hiring and Real Estate Services / Retail Trade / Transport, Postal and Warehousing/ Wholesale Trade	
13	Employment Change	Has your work situation changed since COVID-19 was declared as a pandemic?	Yes/ No	
14	Employment Change	What has changed?	My hours have reduced / My hours have increased / My employment has been permanently terminated or temporarily paused/ Other	Only shown to those that selected 'yes' in Q13
15	Employment contract	What kind of employment contract do you have in your main job?	Permanent (employed on an on-going basis) or fixed term with a contract of at least 2 years / Fixed term with a contract of less than 2 years / Casual / Self-employed/ Prefer not to say	Only shown to those who indicated they were currently working in Q10
16	Employment Status	What kind of employment contract did you have in your main job prior to COVID-19 disruptions?	Permanent (employed on an on-going basis) or fixed term with a contract of at least 2 years / Fixed term with a contract of less than 2 years / Casual / Self-employed/ Prefer not to say	Only shown to those who indicated that their 'employment has been permanently terminated or temporarily paused' in Q14
17	Salary	Would you find it easier to calculate your average weekly take-home pay (post-tax) or your annual salary (pre tax)?	Weekly take-home pay (after tax)/ Annual salary (before tax)	
18	Salary	What is your average weekly take-home pay (after tax)? (include	Drop down menu of income brackets	Shown to those that selected

		salary, any government payments, dividends and additional income like child support)		'weekly take-home pay' in Q17
19	Salary	What is your annual salary (before tax)? (include salary, any government payments, dividends and additional income like child support)	Drop down menu of income brackets	Shown to those that selected 'annual salary' in Q17
20	Work expectations	How likely do you think it is that you will lose all or most of your work by October 2020?	5 point Likert scale from 'extremely likely' to 'extremely unlikely'	Shown to those that indicated they are currently working in Q10
21	Work expectations	How likely do you think it is that you will gain employment by October 2020?	5 point Likert scale from 'extremely likely' to 'extremely unlikely'	Shown to those that indicated they are not currently working in Q10
22	Living expenses	In the last 12 months, how difficult was it for you to meet your necessary cost of living expenses like housing, electricity, water, health care, food, clothing or transport?	5 point Likert scale from 'extremely easy' to 'extremely difficult'	
23	Financial hardship	Have you done any of the following in the last 12 months?	No/ Yes, since March 2020/ Yes, prior to March 2020 for  Sought assistance from a charity organization/ Pawned or sold anything because you needed cash/ Went without meals to afford other necessities/ Could not pay the mortgage or rent on time/ Used afterpay	
24	Savings	What is the approximate balance of your total savings?	Less than \$500/ \$500 - \$2,999/ \$3,000 - \$4,999 / \$5,000 - \$10,000/ More than \$10,000	
25	Debt	What is your current level of debt?	I have more debts than I can pay back/ I have debts that I am just managing to pay back / I have debts that I am managing to pay back comfortably / I have no debts	

26	Change in financial situation	Since COVID-19, has your financial situation	5 point Likert scale from 'become dramatically better' to 'become dramatically worse'
27	Life satisfaction	How satisfied are you with your life in general?	5 point Likert scale from 'extremely satisfied' to 'extremely dissatisfied'
28	Mental health	Overall, would you say your mental health is	5 point Likert scale from 'excellent' to 'terrible'
29	General health	Overall, would you say your general health is	5 point Likert scale from 'excellent' to 'terrible'
30	Mental health change	Since COVID-19 isolation rules were introduced, would you say that your mental health has	5 point Likert scale from 'become dramatically better' to 'become dramatically worse'
31	Housing change	Have your living arrangements changed since COVID-19?	Nothing has changed / I have moved back in with family/ I have moved in with my partner/ I have moved into a (different) shared living arrangement / Additional occupants have moved in (more people now live in my home)/ Occupants have left (less people now live in my home)/ Other (please describe)
32	Reason for housing change	Why did you make this change?	Open text
33	Occupants	How many people live in your home? (include yourself and everyone who spends most nights of the week staying in your home)	Drop down menu 2 – 8+
34	Tenure	What is your current housing situation?	Living in a short-term rental (e.g. no lease or a lease of less than 6 months)/ Living in a rental property with a lease of 6 months or more / Living in a home that I own/ Living with parents/ Other
35	Landlord	I rent from	A landlord or real estate agent/ A flatmate/ A family I know/ A family I don't know/ Other Shown to those that selected 'lease than 6 months' or 'lease of 6 months or more' in Q34
36	Housing cost	What is your personal weekly rent or mortgage payment	Drop down menu in \$100 increments

37	Bedrooms	How many bedrooms are there in your home?	Drop down menu of 0 – 5+	
38	Housing crowding stress	In the past month, how often have you	5 points from 'all the time to 'never' for Felt nervous and stressed about how crowded your home is/ felt concerned about your ability to effectively use your home to do the things you need to do (ie work, sleep, enjoy free time/ been angry because you didn't have enough privacy or personal space for yourself at home	
39	Housemate relations	Since COVID-19 isolation rules were introduced, would you say that your relationships with other members of your household have	5 point Likert scale from 'become dramatically better' to 'become dramatically worse'	
40	Legal rights	How confident do you feel about knowing and protecting your legal rights as a renter?	5 point Likert scale from 'extremely confident' to 'not at all confident'	
41	Future housing costs	How confident are you that you will be able to meet your housing costs over the next 6 months?	5 point Likert scale from 'extremely confident' to 'not at all confident'	
42	Access to support	Please indicate if you have accessed any of the following resources in response to COVID-19 (please select all that apply)	Government support/ The COVID-19 rent relief grant / International Students Emergency Relief Fund/ Financial support from family or friends / Financial support from an employer/ Financial support from a housemate / Financial support from a religious group or charity/ Accessed personal savings/ Accessed superannuation/ Took out a personal loan/ Sought mortgage payment relief/  Other	
43	Effectiveness of support	The resources I have accessed in response to COVID-19 are sufficient to make a substantial difference to my financial security over the next 3 months	5 point Likert scale from 'strongly agree' to 'strongly disagree'	Shown to those that received support in Q42
44	Social support	Do you have a support network (family, friends, community) that can	Yes/ no	

		help you in situations of financial hardship?		
45	Social support	The following people/ organisations have worked very hard to support me during COVID-19	5 points from 'strongly agree' to 'strongly disagree' for me/ my family/ my work place/ the government/ my friends/ charities/ community groups	
46	Social support	How often have you felt you had access to the following support over the last 3 months? This support could be given in-person or virtually	5 points from 'all the time to 'never' for Someone you can count on to listen to you when you need to talk/ Someone to give you information to help you understand a situation/ Someone to help with daily chores if you were sick/ Someone to have a good time with	
47	Rental negotiation	Have you attempted to renegotiate your rent in response to COVID-19?	No / Yes, and rent was reduced / Yes, but rent was not reduced/ Negotiations are still in progress	
48	Rental negotiation	Why didn't you attempt to renegotiate your rent?	I don't need to/ I don't know how or don't feel comfortable doing it / I don't qualify / I am worried I will be forced to leave if I do/ Other	Shown to those that selected 'no' in Q47
49	Rental negotiation	Can you please explain the outcome of this negotiation?	Text input	
50	Open ended	Is there anything else you would like people to know about the experiences of residents of share houses during COVID-19?	Text input	

**Appendix Table A2: Summary statistics, sample mean by survey wave.**

	Baseline (June 2020)	Follow-up (October 2020)	Median in Australian share houses
Age (average years, range)	34, 19-74		35
Female (%)	55.67		45
Migrant (%)	21.33		39
Low Education (%)	16.00		
Median Weekly Income	\$650		\$760
Mental health worsening (%)	18.33	+2	
Number of people in the household (average number, range)	3, 2-6	3, 2-7	
<u>Pre-existing social conditions:</u>			
Housing precarity (%) (paying more than 30% of income on housing costs and/or renting in the informal market).	65.17		
Employment precarity (%) (casually employed or unemployed)	35.50		
Double precarity (%) (experiencing both housing and employment precarity simultaneously)	28.50		
<u>Changing social conditions:</u>			
Covid shocks (%) (people moving in or out of household, decreased earnings, inability to cover housing and other living costs)	74.00	-4.33	
Housing inadequacy (%) (feeling stressed about overcrowding, concerned about ability to use the house, angry about lack of privacy)		31.33	
Accessed government support (%)	67.33	-9.33	
Sufficiency of government support (%)	37.67	-8.67	
Social support (%)	64.66	+1.34	
N	293	293	

**Appendix Table A3:** The relationship between individual characteristics and precarity

	<b>Outcome variable: <i>Double Precarity<sub>i</sub></i></b>					
	I	II	III	IV	V	VI
Female	1.148 (0.248)	1.153 (0.249)	0.98 (0.218)	1.153 (0.190)	0.998 (0.271)	1.127 (0.358)
Migrant	6.804*** (2.027)	7.289*** (2.192)	3.356*** (1.154)	3.003*** (1.150)	2.241 (1.101)	3.197* (1.970)
Age	0.957*** (0.011)	0.952*** (0.011)	0.953*** (0.010)	0.956*** (0.007)	0.957** (0.019)	0.968* (0.017)
Low education		1.996** (0.579)		2.139*** (0.531)	0.823 (0.297)	1.084 (0.626)
Low income			7.423*** (1.700)			
Country of birth FE	N	N	N	Y	N	Y
Sector employed FE	N	N	N	N	Y	Y
N	586	586	586	586	422	422
Brant test	0.340	0.206	0.823	0.206	0.206	0.206

Notes: Ordered logit regressions, odd ratios reported. The outcome variable, *Double Precarity<sub>i</sub>* (job + housing precarity) ranges between 0 and 2. The explanatory variables are indicated in the first column. Standard errors clustered at the sector of employment level. Given that the low education and low income dummy variables are likely to be collinear, we control only for one of them (low education) when we add country of birth and sector of employment fixed effects (FE), cols IV-VI.

**Appendix Table A4:** The relationship between mental health, precarity and COVID-19 exposure

	<b>Outcome variable: <i>Mental health worse<sub>i</sub></i></b>				
	I	II	III	IV	V
Double precarity		2.360*	2.385**		
		(1.043)	(1.059)		
Housing precarity				2.358*	
				(1.059)	
Job precarity					0.441
					(0.331)
Exposure to COVID shocks	2.747***		2.732***	2.732***	2.746***
	(0.750)		(0.800)	(0.800)	(0.750)
Sector employed FE	Y		Y	Y	Y
N	538		538	538	538
Brant test	0.397		0.656	0.397	0.250

Notes: Ordered logit regressions, odd ratios reported. The outcome variable, *Mental health worse<sub>i</sub>*, (worsening of mental health in wave 1 and/or 2) ranges between 0 and 2. The explanatory variables are indicated in the first column. All regressions control for: gender, migrant status and age. Standard errors clustered at the sector of employment level. FE stands for fixed effects.