

What factors impact on people's capacity to maintain long-term tenancies? Did the SAAP experience help them?

A joint research project between:

**Merri Outreach Support Service
And
La Trobe University School of Social Work and
Social Policy**

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Merri Outreach Support Services (MOSS) is a Victorian non-government, community based support agency. It was established in Northcote in 1989 with the aim of providing better access to support, housing and social options for people who are homeless. It is governed by a committee of management, has a range of programs and funding sources – SAAP, HACC and FaCS.

MOSS works to provide people who experience or are at risk of experiencing homelessness the opportunities to enjoy the security of connections, participation, contribution and control within their chosen communities.

MOSS works for change through individualised assistance, advocacy, community development and research. Individualised assistance includes case management, practical assistance, referral, information provision and advocacy for individuals who experience or are at risk of experiencing homelessness. Advocacy work occurs at both the individual and the social policy level.

In all we have six programs at MOSS. They are as follows:

- The Transitional Outreach Support Team (TOST) – short and medium term case management support to people in THM, homeless or at risk of homelessness. SAAP funded
- Crisis Response Program (CRP) – provides short-term case management support and linkages to people in immediate housing crisis. SAAP funded in the Crisis Accommodation Program (CAP) stream.
- Young Women’s Crisis Initiative (YWCI) – a pilot program that provides short-term case management support and linkages to young women immediate housing crisis. SAAP funded.
- Housing Support for the Aged – long term support for older people (over 50) with complex needs living in OOH and short term information and referral for older people in private rental (the OPRAPS development program). HACC & SAAP funded.
- Community Connections Programs (CCP) – short-term case management support and linkages to people who have complex and unmet health related issues and are homeless or at risk of homelessness. HACC funded
- Personal Support Program (PSP) – Pre-employment program that provides ongoing support, monitoring and linkages to people who have multiple barriers to employment. FaCS funded.

1. INTRODUCTION:

The title of this project is, “What factors impact on peoples’ capacity to maintain long term tenancies – Did the SAAP experience help them?” The particular interest and focus of the project has been gathering consumers’ views through in-depth interviews about what they believe to be the factors that have helped them to maintain secure housing. The rationale for this approach derives from the observation that much of the relevant literature tends to focus on the causes of homelessness, is generally survey based and as a result tends to underplay the voice of the people who have sustained some success in maintaining secure housing. Furthermore it is anticipated that the results will also add qualitative depth to the data, which is currently routinely collected at a national level from SAAP agencies.

The impetus for the project came from Merri Outreach Support Service (MOSS) and that agencies belief that sustainability is a key issue when addressing issues relating to homelessness. The research oversight was provided by staff of the School of Social Work and Social Policy Health and Mental Health Research Group. Two final year social work students, Lisa Wright and Emma Shaw, were employed by MOSS to carry out the fieldwork for the project.

The issues that underpin this project reflect a number of concerns held by SAAP workers and others about the substantial difficulties of people experiencing, or at risk of experiencing, homelessness to not only obtain but also even more significantly maintain secure, appropriate housing. Clearly stable housing is a critical factor for people at risk of homelessness in building a sense of personal adequacy. Safe, secure tenancies act as a buffer against some of the worst consequences of a limited income and are vital to maintaining access to important support networks and community resources. Without such a base people are likely to find themselves increasingly marginalised with all of the associated vulnerabilities and risks.

The Victorian Homelessness Strategy (2001) identifies a number of pathways to homelessness, including family breakdown, domestic violence, discharge from an acute psychiatric unit and long-term unemployment. In each of those can be seen a range of predictable personal and social factors which are significant risk factors for homelessness. However the factors that facilitate sustainability and therefore allow people to avoid homelessness is less obvious. It may be that the cost of housing has become an overwhelming factor in blocking access to affordable housing for those on limited incomes. However many people, including those who have been clients of SAAP agencies like MOSS, have obtained and maintained stable housing. It follows that it makes good sense to investigate what factors, personal and environmental, might have been at work for these people in achieving such a desirable outcome. Moreover it also makes good sense to begin by asking the people themselves what they understand to have been the crucial factors in achieving stable housing for them.

In the original submission for funding for the project the claim was made that MOSS is "... focused on assisting clients to address the barriers to maintaining safe, secure accommodation (and is) client focused and value(s) service development that is driven by, and rooted in the experiences, of our clients." Consequently this project aims to provide a number of outcomes. The most significant of these outcomes are as follows:

- Improved knowledge for individual case management services
- Improvement in program development processes
- Provide solid information that can directly lead to changes in service delivery and service focus
- Contribute to the national data collection information and as noted above add some qualitative depth to this data.
- Improvements in service delivery, particularly case planning that result in greater capacity to sustain tenancies
- Most importantly – better outcomes for consumers

2. LITERATURE REVIEW:

2.1 Homelessness in Australia:

Much of the literature about homelessness focuses on the nature, incidence and causes of homelessness. Some recent research indicates there has been a significant increase in the incidence of homelessness in Australia in recent years (Horn, 2002). An estimated 99,900 people were homeless on census night 2001 (Chamberlain and MacKenzie, 2003).

"The growing incidence of homelessness in Australia is one of the more visible signs of poverty and inequality in this country" (Raper 2000)

"Homeless people are among the most marginalised people in Australia and their profile has changed in recent years from that of older, lone, men to include more women, youth and families". (ABS National and State Summary Tables 2004)

Fundamental to that increase has been the way in which the extraordinary growth in the value of private housing has inevitably led to the increased exclusion of low income persons from ready access to affordable housing (Chamberlain and Johnson, 2002; Horn, 2002).

“Affordability is the key factor that rendered households vulnerable to the vagaries of the household market and loss of tenancy.” (Horn 2002)

Real Commonwealth State Housing Agreement (CSHA) funding for social housing in Victoria has been reduced by approximately 30% over the past decade (Victorian Homelessness Strategy 2002). During the same period the loss of jobs in the manufacturing and public sectors has heightened the need for low cost housing (VHS, 2002). It was also at a time that over 80,000 people previously in institutional care required shelter and support (Green, 2003:6). As a result, current housing policy settings are failing to make housing affordable or secure for disadvantaged Australian households on low incomes.

“The decline in public housing provision has made increasing numbers of households reliant on the private rental market, but this market is unable to meet demand for low cost housing”. (Horn, 2002:31)

2.2 Risk Factors and Pathways to Homelessness:

Another theme in the literature relates to identifying the various pathways into homelessness. The literature indicates a variety of factors that lead to a person becoming homeless, with individuals and families more often experiencing multiple problems at any one time. These factors can be broadly categorised as *Housing; Personal; Informal Support; Formal Support and SAAP Assistance factors* (MacKenzie and Chamberlain, 2003). Underlying these factors are a range of issues including: poverty; accumulation of debt; unemployment; failure to provide affordable homes to people on low incomes, mental and physical illness; family breakdown and domestic violence; and drug and alcohol addictions.

A somewhat different approach to an analysis of risk factors and pathways into homelessness was the “career process” model formulated by MacKenzie and Chamberlain (2003).

“This notion of a ‘homeless career’ draws attention to the process of becoming homeless as people pass through various phases before they develop a self-identity as a homeless person as well as highlighting the factors that influence how people move from one stage of homelessness to another.” (MacKenzie and Chamberlain, 2003:iii)

They identified several career models in their empirical study with data drawn from both youth and adult homelessness agencies. The first of their models is termed “the housing crisis career” which draws attention to the fact that for many adults it is poverty and an accumulation of debt that underpins the slide into homelessness. There is no ‘in and out’ stage in the housing crisis career. Once adults lose their accommodation there is a sharp break and their problems usually get worse (MacKenzie and Chamberlain, 2003:v). The second identifies family breakdown, particularly as a result of domestic violence, as the beginning point of a homeless career process. The third

model focuses on the transition from youth to adult homelessness. In the study, about half of the young adults aged 19 to 24 had entered the homeless population this way. This is not a separate career typology, but a continuum of the youth homeless career into adult homelessness (MacKenzie and Chamberlain, 2003:vi).

A benefit of this type of model is that it may provide a framework for understanding the factors that predispose a tenancy towards breaking down. This model also highlights the relationship between risk factors and interventions by housing authorities and other agencies. The notion of 'at risk' is widely used in many studies to refer to a range of different problematic conditions. (MacKenzie and Chamberlain 2003:13; Jones, 2003:1) Indeed if there are risk factors that can be identified that predict tenancy breakdown and certain tenants can be identified as being prone to tenancy breakdown (in particular eviction) the potential exists for designing interventions to mitigate the impact of these factors. Consequently there is an opportunity to reduce the incidence and rate of tenancy breakdown (Jones, 2003:4) and by extension homelessness.

The ideal model types proposed by MacKenzie and Chamberlain imply different patterns of causation, but they were not primarily constructed as causal models. They are 'career models' which emphasise the major processes whereby people become homeless. They focus on 'how' not 'why' (MacKenzie and Chamberlain, 2003:60). The 'homeless career' is a concept that identifies points of intervention along a time continuum. It draws attention to the notion that at risk should be understood in different ways for different groups (MacKenzie and Chamberlain, 2003:61).

There is adequate current research and data that demonstrates the interrelated risk factors and causes that impact on housing breakdowns and homelessness. However there are few references to those determinants that impact on peoples' *capacity to successfully maintain long- term tenancies*, particularly from the perspective of the client. This lack of systematic data and/or theory concerning the factors that contribute to sustainability strongly supports the need for more substantive qualitative research aimed at identifying, through the voices of the consumers, their understandings of the reasons for sustaining tenancies.

2.3 Pathways to Stable Housing:

A recent Canadian project, Housing Stability Benchmarking Study and Educational Workshops (2002-2003) that sought to establish benchmarks for promoting housing stability developed a model of housing stability:

“According to this model, achieving housing stability requires ensuring continuous access to housing that promotes health and an optimal quality of life through flexible housing, housing programs, and housing systems that are responsive to, and can accommodate change.”
(Community Support and Research Unit, 2002-2003:iii)

They go on to identify three key areas that must be addressed in order to achieve housing stability for people in relation to personal factors, housing factors and support factors (Community Support and Research Unit, 2002-2003:5-6)

An Australian study by Kolar (2003) sought to develop an understanding of the pathways out of homelessness, and to identify the key issues associated with establishing and maintaining housing and family stability. (Horn and Cooke 2001; Kolar, 2003) The findings presented in that report are based on data collected from a total of 33 families who had previously been homeless and who participated in a series of interviews. Incorporating both qualitative and quantitative analyses, the findings focus on: the profile of participating families; family concerns; housing circumstances; income and employment; use of welfare services and informal support networks; child development and parent wellbeing (Kolar, 2003). Among the findings is the notion that the physical aspects of accommodation can contribute significantly to stable housing, therefore emphasising that access to good quality housing is vital to family wellbeing (Kolar 2003). Similarly,

“the impact that an area can have on a family, particularly in terms of how a family functions and relates to the local environment or neighbourhood, can be significant as the actual condition of the housing itself. An area can serve to encourage social participation or to hinder it.”(Kolar 2003:23)

Kolar argues that the policy stance underpinning sustaining tenancies needs to be one that requires public housing authorities to have responsibilities to provide supportive tenancy management that go beyond their legal duties and responsibilities as landlords, an idea similar to Jones notion of the “social landlord” (Jones, 2003:2)

2.4 Desirable Policy Directions:

Policy goals and admission policies in Australia have increasingly focused on housing people with ‘special needs’ and with ‘priority housing needs’. (Australian Institute of Health and Welfare 2001; Burke and Hulse 2003; Jones, 2003:2). This shift is reflected in Victoria from 1997 when the Office of Housing (OOH) introduced priority criteria to the process of allocating public housing.

There is also a focus on:

“the contribution of housing to the overall wellbeing of individuals, families and communities, and the need to view housing as part of a whole-of-government approach to issues of social policy. This policy stance has directed attention to the importance of developing linkages and coordinated service strategies with other human service organizations providing support to public tenants. It has also directed

attention to the consequences of eviction and tenancy failure both for disadvantaged households and for society as well (Jones, 2003:2)".

Preventative strategies to reduce the rates of eviction should focus on interventions during the early stages of housing tenancy as the experience of MOSS has been that this period is a vital one in regard to ongoing sustainability. Additionally interventions should target households characterised by vulnerability risk factors (Jones, 2003: 6). In this context a key factor is the availability of support, both informal and formal, which facilitates access to resources related to finances, employment, health and relationships (Kolar, 2003). Informal support will most likely come from existing relationships with partners, family and friends who can potentially provide a range of resources both material and emotional. Existing community agencies and established services ordinarily will provide formal supports.

The capacity of all individuals and families to cope with their problems depends largely on the material, social and personal resources they have to draw upon. (McCaughey, 1991:4) and thus housing needs cannot necessarily be effectively addressed in isolation. What is needed is a policy stance that aims at sustaining tenancies so that public housing authorities have responsibilities to provide supportive tenancy management that go beyond their legal duties and responsibilities as landlords (Jones, 2003)

2.5 Housing Support Services:

Demand for homeless services in Victoria has significantly increased in recent years. (VHS 2001:13) and despite strong economic growth over the past three years, there has been an average annual increase of 34 percent in demand for housing assistance through the Housing Information and Referral Program (HIR), with 81,000 requests for help made in the 12 months to June 2000 (VHS, 2001:14; Horn, 2002:26-27).

However in the face of this demand it seems, on the basis of available data that SAAP services are successful in finding public housing tenancies for a significant proportion of its clients, estimated in a recent study as being as high as 31% (Kolar, 2003). The National evaluation of SAAP (2003) suggests that while SAAP is successful in helping clients with low income gain access to government benefits, SAAP have minimal impact on assisting clients find employment. Literature indicates that SAAP is largely effective in meeting clients immediate needs, however it also suggests that the accommodation and support provided is short term and reactive. It may therefore, do little to resolve clients' underlying causes of homelessness. (Horn, 2002:28)

"The 'housing first' paradigm which has dominated the homeless service delivery, including SAAP and THM programs, needs to be replaced by a more integrated approach to homelessness assistance as local research shows that while housing might have temporarily

stabilised 'life hurdles' had increased, as did the demand for welfare services" (Kolar, 2003:iv)

The range of non-housing support received by families included food vouchers, emotional and financial counselling, respite care, personal care, material goods, and drug rehabilitation. (Kolar, 2003:iv) Some of these difficulties were most likely the original cause for their path into housing crisis. But with a range of departments and services responding to only one segment of an individual's experience, this fractured focus can lead to a situation in which core or underlying issues are not addressed with individual or built into the response. (Robinson, 2003:6)

"With so many interrelated issues to contend with, it would seem that the core challenge arising for Supported Accommodation Assistance Program (SAAP) services and Transitional Housing Management (THM) services, the main providers of housing assistance to people who experience homelessness in Victoria, is understanding and acting upon the connection between housing with the need for support."
(Robinson 2003:7)

Consequently, what appears fundamental is the need to incorporate a holistic approach rather than a unilateral one with service delivery models. An example of this holistic approach to service delivery is the role of "case coordination" MOSS and many other SAAP services often take on when multiple services and supports are involved. This responsibility is in some respects not one that SAAP is funded to take on, particularly when there are services involved who describe their role as being "case managers". However in the absence of other services taking on this responsibility SAAP services often have to do so.

3 METHODOLOGY:

3.1 Ethics and associated research issues:

The researchers who conducted the interviews were hired by MOSS, consequently were MOSS employees and subject to all associated conditions of employment. All appropriate processes were followed in regard to client confidentiality as per MOSS's legal responsibilities and funding agreements and in accordance with the National Privacy Principles. All appropriate steps were followed in regard to informing participants of processes, research goals and associated issues. Note that all respondents had previously been clients of MOSS. The research was conducted in accordance with accepted academic procedures and within an accepted academic ethical framework.

3.2 Research Questions:

Key research questions are:

- What factors impact positively on people's capacity to maintain long-term tenancies?
- What factors impact negatively on people's capacity to maintain long term tenancies?
- What support networks do participants identify?
- How do these networks compare with those at time of exit from SAAP program?
- What elements of the case plan are still in place?
- Do participants feel more connected to their community?
- How did they successfully navigate their way through the Homeless Service System (HSS) – what skills did they use? What (and how many) agencies did they have contact with? What were their pathways to agencies?

Sub questions were:

- If participants felt their tenancy was at risk, what would they do? (ie. What if any agencies would they contact) and when would they do it?
- Would they want or need to reengage with a SAAP service?
- Would it have been beneficial to remain supported by SAAP for a period of time after the transition to public tenancies and if so for how long?
- Was their experience of SAAP positive? What worked for them? What could have been improved or been more useful?
- Was the length of time as a client of SAAP a factor in their capacity to maintain their tenancies?
- How important are the informal supports (eg. Friends, family, sporting clubs and groups etc) in regard to maintaining tenancies?
- What is a good "social outcome"?

3.3 Stage 1 (Individual Interviews)

Individual interviews were conducted with former clients of one of the MOSS SAAP programs who had exited SAAP into secure accommodation and who had maintained this accommodation for at least 12 months.

These former clients were contacted by one of the workers from MOSS and asked to participate in the study by agreeing to be interviewed. There was then a further follow-up phone call from the MOSS worker and if the person then agreed to be interviewed a mutually convenient time was then set up for the interview. Participants were advised that there was no obligation to participate in the study and furthermore that whatever their decision there would be no impact on any future service or support from the agency. The

interviewers ensured that participants understood the nature of the research study and that their participation was voluntary. Verbal consent was provided by participants. Those who agreed to participate were given a \$25 supermarket voucher and where necessary, eg. for the focus group interview, were either picked up by agency workers and/or reimbursed for any travel expenses.

A semi-structured interview guide was developed based on the key research questions and areas for exploration in the project brief and from the key themes identified in the literature review (copy of this guide is below). A pilot interview was conducted using a MOSS staff member to refine and test the guide before interviews commenced.

A total of 32 people were contacted and invited to participate in either individual interviews (23) or the focus group (9). On initial contact all readily agreed to participate but for a variety of incidental reasons, eg. illness, travel plans, other commitments, several were unable to attend either an interview (6) or the focus group (5).

Interviews were conducted by two research assistants (LW and ES who were both final year BSW students at La Trobe University). All interviews were conducted in pairs by them with one of them taking responsibility for asking the questions and the other taking notes. All interviews were also audio taped for verification purposes, except in two instances where participants requested not to be taped. For verification purposes, the notes and the taped material were cross-checked to ensure accuracy of the notes for analysis purposes.

Seventeen interviews were conducted from January until April 2004. All interviews were conducted in the participants' homes, except in one instance where the interview was conducted at one of MOSS's offices. Interviews lasted an hour on average with the shortest taking 20 minutes and the longest took two and a half hours. There were no problems occurred in conducting the interviews.

Analysis of the data from these individual interviews followed the following format. Content analysis of the interview notes taken was done based on the areas in the interview guide (derived from the questions in the project brief and the literature review). Thematic analysis, a research tool that identifies patterns in the information collected, was also undertaken to take into account additional emergent themes in the data.

3.4 Stage 2 (Focus Group interview):

The second stage of data collection involved a focus group interview. This aimed to verify the key findings from the individual interviews through conducting a group interview with a different group of participants from those seen in the individual interviews. The original goal was to conduct a number of focus groups, but in fact one group of four was done which proved to be

sufficient as theoretical saturation was reached with this single group as no new information was emerging from the information being collected.

This group was conducted in April 2004 with four men. It was conducted in a meeting room of a local municipal town hall. Participants had been approached by MOSS workers and asked to participate in the group. They were offered a \$50 supermarket voucher and lunch in return for participation in the focus group.

An interview guide with key areas for questioning developed from the findings from the individual interviews (copy of this guide is attached below). The interview was lead by one of the researchers (BH) using the interview guide, with one of the other researchers (MR) and the two research assistants (LW and ES) also present to take notes. The focus group ran for one and a half hours.

The participants in the focus group differed from those in the individual interviews in that they were all males, middle-aged and half had drug addiction problems. They also tended in general to be more articulate than those in the individual interviews.

Analysis of the data from the focus group was done similarly as for the individual interviews. Content analysis of the notes taken was performed based on the areas in the interview guide (derived from the individual interviews), and thematic analysis was also undertaken to take into account emergent themes in the data.

4. RESULTS:

4.1 Sample Characteristics:

The 17 individual interviewees in the project ranged in age from 24 to 84 years with a median age of 46 years. The majority (10), were male and were predominantly Australian born with only five identifying, at least in part, with another ethnic group. The number was an even balance between respondents who were single (9) and those with partners (8). The great majority (15), were in some form of public housing that was mostly flats or units. All were on limited incomes with all but 2 identifying a pension or benefit as their primary source of income. The exceptions was one person who supplemented their pension with some part time work and another who was dependent on a partner's income and child support.

The four males who participated in the focus group ranged in age from 46 to 61. Three were Australian born and the other Sri Lankan; all were in receipt of pensions and benefits with only one with occasional part time work and all reside in public housing.

4.2 Financial and Housing characteristics:

In the context of such limited incomes it is not surprising that in this culture affordable housing becomes a matter of the highest priority for not only material but also psychological and social reasons. As one participant said, *“Having a house makes you feel like a normal person.”* There were two related and crucial factors identified by the participants as fundamental in their maintaining secure housing over at least 12 months. The first of these was that all but one of the participants was living in public housing where accommodation is most likely to be affordable for people living on limited means. The second and related factor they identified was that all but one had direct debit arrangements for the payment of their rent which they identified as of fundamental importance, *“knowing that the rent will be paid makes you feel secure.”* In addition the participants in the focus group unanimously identified a direct debit arrangement for rent as the most significant factor in maintaining secure housing. *“There’s less hassle in organising rent money and making sure I have enough.”*

After those two factors there was a range of features of the participants housing arrangements that were identified as being of considerable importance. For instance several spoke of the actual quality of the housing as a very influential factor and also the nature of the neighbourhood and local area was similarly described as an important factor. This included both the nature of the local physical environment and most importantly the quality of access to transport and shopping. The social characteristics of the local area seemed a more complex issue as there were reports of poor even troublesome neighbours, *“there’s lots of drunks hanging around and lots of robberies”* and *“the neighbourhood is violent with police showing up regularly”*. Indeed two participants gave added weight to this result by describing how what they saw as an undesirable neighbourhood was putting the security of their tenancy under threat. However overall there seemed to be an acceptance that there is perhaps an almost inevitable correlation between the location of affordable housing and what respondents labelled undesirable neighbourhoods.

4.3 Informal Support:

Whilst the above financial and material factors are obvious sources of significant support there were a number of further aspects of the participants’ situations that they reported as being of considerable significance. Foremost among these was the common recognition of the importance of support many gained from their friends. It was clear that without this many of the participants believe that they would have been unable to maintain their present accommodation.

Almost half of the interviewees also identified the importance of pets in their lives. Several spoke with great feeling about what their pet meant to them and how they not gained great support from them but that some even identified maintaining a secure and comfortable home for the pet was a

significant motivation for continuing to live in their present accommodation. One person even went so far as to say with considerable feeling that he *“wouldn’t know how he would survive”* if his pet were to die. By contrast there was less identification of any consistent support from family.

There was identification with children more than other family members. Participants who had children often described them as being crucial to housing sustainability:

“My kids have helped me maintain my tenancy” and *“I’ve got to be there for my family (children)”* and *“I want to keep my children together.”*

4.4 Formal Support:

The most positive comments about sources of formal support were firstly about those housing support agencies, in particular MOSS, that were seen to have been critical to the successful transition to the participants’ current housing. The other source of this kind of support was some reference to Community Credit Cooperatives (Community based financial institutions often with a charter to provide services and credit to people on low incomes), which were seen as vital for access to and the adequate setting up of more stable housing. In one case an interviewee described the benefits to her of being able to obtain a loan, for which MOSS was guarantor, from a housing cooperative which not only provided significant financial support but which also increased her sense of independence and self respect. *“They [MOSS] got the whole thing rolling and showed me the right direction.”*

Secondly most participants spoke positively about the role played by their GP’s in providing a readily accessible source of support for them with not only their health concerns but also to a lesser extent with support in general. However by contrast most of the group reported relatively little ongoing support from mainstream health and welfare agencies. Most of the seventeen interviewees and the four members of the focus groups, report having had some history of significant health and disability problems including major mental illness, alcohol and drug dependence and physical disability. Most reported very little contact with those agencies in the public health and welfare sector that might ordinarily be expected to be maintaining at least a watching case management brief. For some this absence of ongoing formal support was a source of dissatisfaction. The significance of this is captured in the comments of two of the interviewees:

“people are set up to fail. They get accommodation, but there’s nothing for people to do. Not enough help. Housing workers do their job and that’s it, but I’d be a lot freer if I had a job.”

And *“the housing commission aren’t supporting in a social sense. They just leave you once you have housing.”*

The reference above to a desire for employment was a statement made explicitly by several participants. However only one of them, a participant in the focus group, had any record of employment in the past year and only one of the interviewees had some connection with the labour market when she identified a partner's wage as a part financial support. All of the 21 participants were currently unemployed and many reported the experience of there being very little assistance to find work and even less to help maintain work.

4.5 Personal Attributes:

The participants of this research represent a group of people who face significant disadvantages and vulnerabilities across a range of indicators. These include: limited financial means, considerable structural disadvantage, limited access to social and material resources (including information), histories of health issues, long term unemployment, disconnection from their immediate and wider community and perhaps most significantly a disconnection from vital formal and informal supports networks. Furthermore many of the participants indicated they often felt very isolated and lonely.

Despite these disadvantages what did seem to be a critical factor for this sample was the participants remarkable personal capacities, strengths and skills. Personal attributes like determination and perseverance were identified by many participants as key factors in obtaining and more significantly maintaining stable and secure housing.

Many of the group indicated a sense of frustration about some of the issues noted above, particularly limited access to crucial information, supports, resources and disconnection from community. Where there was some progress in terms of greater connection to the community it was through links that had been made as the result of some relative simple opportunity that became available. Some spoke of these as the result of "*good luck*" although such progress seems more likely to be the result of inherent life qualities. For example one female interviewee became involved as a volunteer at a junior football club as the result of her son playing in one of its' teams. Many of the participants were able to make much of the initial support in gaining affordable housing as they came to realise the nature of the responsibilities, such as providing a more stable environment for their children, that came with their particular position in the life cycle.

5. DISCUSSION:

The findings of this study of consumer views of what factors they believe to be important in maintaining stable housing has produced a number of results consistent with the literature and in addition several important issues not so clearly identified from previous studies, reports and reviews.

5.1 Findings consistent with the literature:

Firstly and most importantly the findings are consistent with the widely held view, both in the literature and in practice, that affordable, secure and appropriate housing is fundamental to maintaining stable housing. Beyond essential shelter it seems clear from our results that housing of a regular kind is also important for an individual's sense of self-esteem, well-being and potentially then their ability to participate in mainstream society. The results also indicate that what underlies a capacity to obtain and sustain affordable housing is a cluster of additional factors that feed into not only a sense of housing security but even its very sustainability. These factors, well established in the literature (Kolar, 2003) include the perceived desirability of the location of the house, the ease of access to services, housing quality and nature of the more immediate neighborhood.

The results demonstrate a very strong approval by the consumers of the services offered by MOSS in its role as a SAAP agency. Almost all of the participants identified the importance of such support services in helping them gain adequate and affordable housing. However the results reinforce findings in the literature that SAAP agencies have only a limited capacity work with consumers on other crucial factors, like seeking employment. This is despite clear evidence that such factors are fundamentally linked to creating and sustaining pathways out of homelessness.

A SAAP program is designed to provide support and supported accommodation, but has limited capacity to deal with issues such as detoxification or mental illness. (Mackenzie and Chamberlain 2003:57). In addition services also find it difficult to cope with the increasing number of clients who have multiple and complex problems such as drug and alcohol abuse or mental illness. It is a major challenge for generalist agencies to deal with the extreme problems of some clients who have multiple high needs and who are not receiving a high level of specialist care. This study supports the clear view in the literature that SAAP is largely effective in meeting clients immediate needs, however it also suggests that the accommodation and support provided is often short term and reactive. It may therefore do little to resolve clients' underlying causes of homelessness (Horn, 2002:28). It seems then that there needs to be a continuum of support services for homeless people and supported pathways out of homelessness for people who otherwise may remain homeless for a very long time (Mackenzie 2003). Effective inter-agency coordination and new combinations of service models may need to be considered. (Mackenzie 2003)

Individual life circumstances and stages often seem to play an important role in stabilizing accommodation. For example, several of the participants, in reporting how they now had to give priority to meeting the needs of their children are speaking in the context of having reached a stage in life where they have a sense of being part of an established family with all that that means by way of commitments to building routine and security, including a

sense of even more urgent need for seeking additional resources such as income, food and health care (Kolar, 2003). Another example is that several participants indicated they had reached a point in their lives where they felt it was simply “*time*” for them to stay in the one place.

5.2 Additional Findings

The participants in this study also identified a number of other factors that they saw as very important to their gaining and maintaining stable accommodation, which are less well established in the literature. These include factors like direct debit of rental payments, the crucial role of friends as key supports and the often major support that having a pet brings to an otherwise isolated and lonely individual.

In the first place their voluntary use of direct debit means to pay their rent provides a fundamental financial base to the security of their housing tenure.

Secondly the place of informal supports in the life of the participants was crucial to their housing outcomes but somewhat at odds with some of the literature. In particular this group emphasized the crucial role of friends in providing key support whilst at the same time giving little importance to the role of their extended families.

Thirdly the formal supports, apart from MOSS, that were identified were of significant importance but relatively few in number. The most commonly identified source of support was their GP who not only provided reliable medical services and someone reliably available to talk with but also frequently were a source of information about community resources. Another formal support that was identified as important to several clients was Credit Co-operatives. They provided assistance with “setting up” by loaning money to buy fridges, furniture and other household goods. Being able to ‘get’ and therefore ‘feel’ established has been an important part in the success of several tenancies.

Nonetheless it is also clear from this study that this group of people who are defined as having had “success” in maintaining secure housing remain, to a very large and unsatisfying degree for them, isolated and lonely. Whilst the support of friends and to a lesser extent family were often crucial it was in a context of an often isolated and lonely lifestyle where they are largely disconnected from meaningful social networks and community resources. This in turn is exacerbated by a lack of material resources to support their capacity to access such networks and resources.

6. CONCLUSIONS AND RECOMMENDATIONS:

The findings of this project have provided a mix of considerable confirmation of existing knowledge as well as providing some new insights into the question, for people at risk of homelessness, of what factors impact on

people's capacity to maintain long-term tenancies. Not surprisingly much of any success depends on the timely availability of a range of necessary material and social resources. Most clearly the participants identified the system of direct debit as the primary means of maintaining security of tenure in their housing. At the same time they also identified a range of further factors that to varying degrees impinge on their capacity to gain and to maintain such a positive housing outcome.

The SAAP system, in this case MOSS, plays a crucial part in the process, not only from the point of entry to the service, that is the housing crisis, but also in the way in which the agency and its workers extend their support beyond both the time of the crisis and the most obvious requirements of the funding and service agreement. In addition it is clear that the security of tenure and especially the related quality of life further depend on both informal and formal sources of support. Apart from the housing agency, individual general practitioners and to a lesser extent a Community Credit Cooperative, the range of formal supports that have played a significant supportive role is surprisingly and worryingly limited in the reports of the participants. For many sources of informal support, though often intermittent and irregular, were crucial at some particular times. Family support was less evident although a partner and especially dependent children were a source of support and motivation to gain and maintain adequate housing. For many the responsibility and pleasure of a pet seemed to serve as a buffer against otherwise persistent and at times overwhelming sense of social isolation and loneliness.

With so many interrelated issues to contend with, it would seem that the core challenge arising for Supported Accommodation Assistance Program (SAAP) services and Transitional Housing Management (THM) services, the main providers of housing assistance to people who experience homelessness in Victoria, is understanding and acting upon the connection between housing with the need for support. (Robinson 2003:7) Consequently, what appears fundamental is the need to incorporate a holistic approach rather than a unilateral one.

Specific recommendations that emerge are:

1. Overall:
 - a. Encourage clients to arrange direct debit.
 - b. Encourage Office Of Housing to explore ways to promote (and perhaps reward) ongoing direct debit.
 - c. To develop policy to support the concept of the social landlord
 - d. To ensure that tenancy agreements allow for the possibility of pets.

- e. To fundamentally plan for a holistic approach to supporting people at risk of homelessness in their various housing options.
2. For improved SAAP Services:
- a. Funds for SAAP to have a case management role beyond the immediate housing crisis.
 - b. For SAAP services to move away from the current dominant focus on crisis to being more open to re-engagement and continuity of service over time.
 - c. The development of a better model of the interface between primary health care, SAAP, Mental Health Services, Disability services and alcohol and drug services
 - d. For SAAP agencies to be mandated and funded to have an explicit educational role with health and welfare providers around issues relating to homelessness.
 - e. Need for SAAP agencies to work to better understand and work with informal networks.
 - f. The development of a support group of consumers of SAAP services
 - g. For any service system development to be underpinned by the views and experiences of consumers
 - h. For SAAP services to have a greater focus on employment through direct service provision and/or better links to employment services.
3. Other:
- a. Need to develop a much greater clarity about who takes responsibility for case coordination when multiple services involved
 - b. Mental Health services to be encouraged to follow-up clients with the opportunity to re-engage if appropriate.
 - c. The need for further research into the factors that consumers report are important when there has been a failure to gain or maintain secure accommodation
 - d. SAAP services to be able to facilitate low or no interest loans either by being a guarantor with credit co-operatives or by directly providing loans

- e. Exploring other ways to foster the financial independence of consumers
- f. For SAAP services to look how they build “capacity” and increase “connectedness” in the communities in which they work
- g. NDCA Client Forms to include isolation and disconnection from important support networks (formal and informal) as a “Presenting reason for seeking support” (Q12) and at “Support to client” (Q22).

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8. APPENDICES

8.1 Semi-structured interview guide

Opening:

- Hi, I'm Lisa/Emma and am working for MOSS on a project about how people maintain stable accommodation.
- So thank you for agreeing to participate in an interview and as you know we are keen to find out from you and other former consumers of MOSS services about what things have helped in you achieving stable housing over the past year or so.
- I'd now like to ask you a few questions about your tenancy, which you are free to answer or not and will leave time at the end for any other comments you may want to make

Introductory Questions:

- To start with can you tell me about your present housing arrangements, including how you came to be living here, for how long, how you feel about it and so on?
- What is your history of housing over the past several years?
- Can you now tell me what do you think has been helpful in you maintaining this accommodation over the past year or so?

Housing factors:

- How did you come to get this accommodation?
- Did you have to wait long for it?
- Was it something you wanted?
- If not why not?
- How well does it suit you?
- What do you think of it?
- What are good and bad points?
- Is this a good neighbourhood?
- Do you have reasonable access to transport?
- How long have you been here now?
- Do you expect to stay here for some time yet?

- How long?
- Where would you rather live?

Personal factors:

- What is the main source of your income?
- Do you receive rent assistance?
- How much is the rent?
- Is that manageable for you or is it too high?
- Overall, how do you manage living here, ie cooking, cleaning etc?
- What contact do you have with your neighbours?
- What are they like?
- Over your time here has there been any significant personal problems?
- How have you managed to cope with these?
- Have they had any impact on your tenancy?
- In general what qualities of yours have helped to maintain this tenancy?
- Do you think of this as a success?

Informal Support factors:

- Does anyone share this accommodation with you?
- Has anyone else lived here over the past year or so?
- Was that a positive or negative for you?
- Do you have many visitors?
- Is that about right? Or would you like more or less?
- Do you have contact with any members of your family?
- Is that a positive or negative for you?
- Do you have any other supports in the community? (eg shopkeepers)
- What about friends?
- Are they in the main helpful or not?
- Do you belong to any community groups?
- If so how important are these for you?
- If not would you like to be involved in some community activity?

Formal Support factors

- Have you had or do you have contact with any community agencies?
- Can you tell me which ones?
- Where you or have you been involved with them for long?
- In what ways have they been helpful or not?
- Are they readily available to help if you need them now?
- How important do you think they are to you continuing to live here?

MOSS related:

- How long were you a client of MOSS?
- How long had you been homeless before this period?
- Where you on a waiting list?
- How long?
- How much input did you have into your case plan?
- How much of the plan is still in operation?
- If you felt like your tenancy was at risk would you contact MOSS?
- Or would you turn to someone else?
- How would you describe your experience of MOSS?
- Overall was MOSS useful or not?
- Would you like the program to have been different?
- What if anything about MOSS helped you obtain and maintain this accommodation?

Outcomes:

- What has it meant to you to stay here for so long?
- What impact if any has your success in maintaining this accommodation had on your life?
- How do you feel about your place in the community?
- Do you feel on the outer or a part of the community?

Other:

- It seems to me that you see as factors that have been important to your stay here? Is that a good understanding of what you have explained to me?
- Is there anything else that you might want to add to that?

Demographics:

- Age
- Education
- Previous occupation(s)

8.2 Interview guide for focus group.

1) Main question - What do you think has helped you to stay in your present housing so long?

(Reframe of “What factors impact on people’s capacity to maintain long-term tenancies?”)

Areas to be probed:

1) Personal qualities

- determination
- resilience
- lifestage

2) Economic factors

- direct debit
- Easi-card

3) Physical features

- access to shops
- quality of housing
- quality of life

4) Supports

- formal (eg. G.P., Mental Health services)
- informal (eg. family, friends)
- pets

5) MOSS

- how helpful were they initially and then after you found housing?