Families’ experiences following homelessness: the implications for children’s wellbeing and development

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Introduction:
Disturbing statistics from the SAAP Annual Report (AIHW 2005) showed that across Australia, approximately 53,000 children had accompanied a parent or guardian to a SAAP service for assistance. According to the SAAP Annual Report, this figure is likely to be an underestimate. Further disturbing data show that 88 percent of these children were aged 12 years and under (0 – 4 years 45 percent; 5 – 12 years 43 percent).

This paper uses findings from a longitudinal study conducted by Hanover. The Family Longitudinal Outcomes Study (FLOS) followed a sample of families who had experienced homelessness. The focus is on the changes that the families experienced over a two-year period, particularly in relation to the longer-term impact on children’s wellbeing and development. The paper also includes a discussion of the current policy context and the policy challenges.

For over a decade, Australia has experienced a sustained period of economic growth. There has been a growth in jobs and many Australians enjoy extraordinary material wealth. We also live in bigger houses and can access the latest technology. Indeed, the extent of economic prosperity can leave you breathless.

The benefits, however, have not flowed on to all households. The inflated housing market means that housing has moved beyond the reach of many families. Some analysts have concluded that the price of houses is overvalued by at least 25 percent (Oliver 2005). Private rental has also become too expensive. In fact, despite receiving the Commonwealth Rent Assistance, approximately 90,000 families remained in housing stress, paying more than 50 percent of their income on rent. Between 1992 and 2000, less than 10,000 new dwellings were added to the public housing stock, yet more than 200,000 people were on waiting lists during that period. Further, the growth in jobs has eluded those workers who are at the low-skilled end of the labour market (Anglicare 2005).

History:
At the beginning of the 1990s, Hanover’s services experienced dramatic increases in demand for basic housing needs from families in crisis. In collaboration with the Australian Institute of Family Studies (AIFS), Hanover embarked on a study to explore the rise in the numbers of families experiencing homelessness and housing crisis. This was one of the first pieces of research into family homelessness. The report was published in 1992 (McCaughey 1992).

In 1996, Hanover teamed up with the Royal Children’s Hospital in Melbourne on a study that focused on the impact that homelessness had on children (Efron et al 1996). The findings highlighted detrimental outcomes that affected children’s physical, emotional, social and educational development.

Family Longitudinal Outcomes Study:
FLOS entailed five waves of in-depth face-to-face interviews, which occurred every six months. The first wave of interviews began in August 2000 with a sample of 42 volunteer families. Following the loss of some families throughout the course of the study, the final wave interviews were completed with a sample of 30 families in March 2003. This represents a very favourable final response rate of 71 percent.
The purpose of the study was two-fold. The first, to gain an understanding of the pathways out of homelessness; the second, to identify the key issues associated with establishing and maintaining housing and family stability in the longer term. Utilising both quantitative and qualitative research methods, FLOS focused on the critical areas of housing, employment and income, use of welfare services, support networks, child and family wellbeing.

Profile of participating families:
Typically, the study participants were mothers who were born in Australia, had left school early (Year 10 or 11), and were aged between 19 to 50 years with an average age of 31 years. Participants had an average of 2.4 children. To explore the issue of children’s wellbeing, one child in each family was selected, usually by the parent, as the ‘focus child’ for the study.

For this sub-sample of children, most were aged less than 12 years and were in the early years of primary school. Half the families lived in the Melbourne metropolitan area, a quarter lived in regional Victoria and a quarter in country Victoria.

Family circumstances:
For this sample of families, the experience of homelessness had been precipitated by a complex range of difficulties. These included relationship and family breakdown, domestic violence, physical/emotional abuse, financial hardship, unemployment, eviction and substance abuse. The most common reasons underlying the experience of homelessness were financial difficulty; eviction; relationship/family breakdown, physical/emotional abuse and domestic violence.

The range of difficulties was usually interlinked. This meant that participants who had reported employment problems, for example, had also reported relationship and financial problems. In other words, families were generally confronted with multiple difficulties; for many, homelessness was an inevitable consequence.

Only when housing had stabilised were families in a position to begin to confront and resolve their other difficulties. The difficulties that persisted over the course of the study related to finances, employment and health. Some families were able to resolve their difficulties and, as a consequence, experienced significant improvements in their day-to-day lives. Others were able to maintain the stability afforded by their housing with no further difficulties to address. For a handful of families, unfortunately, the study period had been marred by unresolved problems and hardship.

Income and Employment:
The median weekly income for families was $440.00. The predominant source of family income came from income support payments, primarily in the form of the Parenting Payment and the Family Tax Benefit. Families in private rental also received Rent Assistance. In general, paid work, either full-time or part-time, was not a common source of income. Most parents were not in the labour force primarily because of parenting responsibilities.

The proportion of those in paid work had been relatively low over the study period. Nevertheless, it had doubled from 11 to 23 per cent, mostly amongst two-parent families. The work, however, was mainly part-time, unskilled and poorly paid. The weekly hours worked ranged from just eight hours up to 38 hours per week.
As housing stabilised for families, employment became an area of increasing concern. Certainly, in terms of their short-term future, most parents expressed a desire to be in some form of employment. Paid work held significance not only for the parents seeking it but also for other family members, as illustrated in the following comment:

[My seven-year-old son] is so much happier since his dad got a job.
He’s making plans [saying] “I can do this and I can have that”...(two-parent family with three children living in public housing).

Key Findings

Housing Stability:
Of the original 42 families, 80 per cent had exited homeless support services and moved into independent housing, either private rental or public housing. For those families who had remained with the study, the majority (83 per cent) had experienced stable housing. That is, close to half the families (47 percent) had not moved house while around a third (36 percent) had made a positive change such as, for example, moving into cheaper housing or moving from transitional to permanent housing.

Additionally, the majority of families (87 percent) also personally perceived their housing as stable. In those instances where housing was perceived as unstable, it was due to the temporary nature of the accommodation. This included transitional housing or, staying with family or friends. While some families experienced ongoing difficulties, no family was accommodated in a SAAP crisis service in the last 18 months of the study.

The loss of 12 families over the two-year study was due to this group moving house and a loss of contact, rather than the families refusing to participate further in the study. It is likely that the moves were prompted by a further crisis, not by choice. It may well be that housing for this group of families was unstable, which then forced them to move.

Private Rental and Public Housing:
Most families lived in private rental or public housing; but the proportion of families who were in private rental was consistently higher than for those in public housing. It was no surprise that the cost of housing was more expensive for families renting privately than for those in public housing. In fact, over the course of the study, families generally paid twice as much for private rental than for public housing. ($160.00 compared with $76.00 per week, respectively).

Housing Affordability:
Housing affordability was measured by calculating the weekly rent paid as a proportion of total net weekly household income. The widely accepted affordability benchmark is usually set at 30 per cent. Thus, families whose rent costs below 30 percent of their income have affordable housing. Those families whose housing costs more than 30 per cent of their income are said to be in housing stress.

While private rental remained relatively expensive, housing affordability for the sample families had improved. When the study began, 25 percent of the families in private rental paid less than 30 percent of their income on rent. By the end of the study, this had more than
doubled to 55 percent. Two main factors had contributed to the improved affordability of housing: gaining employment or moving into cheaper housing.

It should be noted, however, that even though 55 per cent of families in private rental had affordable housing, 45 per cent remained in housing stress. In other words, these families paid in excess of 30 per cent of their income on rent. This occurred despite the fact that they received Rent Assistance. Thus, for a number of families, Rent Assistance proved to be ineffective because it had not enabled all families renting privately to access affordable housing.

**Use of welfare services**

Overall, the demand for housing support services, such as help to find permanent or temporary housing, help with paying bond or rent, was relatively low. It averaged about 20 percent over the course of the study. In contrast, demand was more than three times as high for non-housing support, averaging 63 percent over the course of the study.

Non-housing support included counselling for emotional, family or relationship issues, financial or material aid, including food in the form of vouchers and hampers. At the end of the two-year study, 70 per cent of families had accessed non-housing support. For the vast majority in this group (91 per cent), the demand was primarily for food assistance. This indicates that while an increased proportion of families could afford a roof over their heads, they still struggled to meet the daily cost of basic necessities.

It was anticipated that the use of welfare support would fall as housing stabilised. However, these findings show that the proportion of families who had accessed welfare support, especially non-housing support, had remained relatively high over the study period.

Why had this occurred? There are two issues that are important to note with the use of support services. The first is that securing housing was the over-riding priority for families. Once housing had stabilised, families were then in a better position to seek support in order to address the other difficulties that they had faced.

The second is that some families were confronted with multiple and complex problems. It is reasonable, therefore, to expect that support services would be required over a longer period of time. Far from being a negative result, these findings highlight the families’ resilience and strength, often in the face of overwhelming adversity. Families had actively sought the support they needed in an effort to restore some ‘normality’ in their lives and to resolve their difficulties.

**Children’s wellbeing**

A significant finding was that stable housing had translated into positive outcomes for children. These were reflected in the children’s general behaviour, family relationships and health. When the study began, around half the parents (55 percent) said their child’s health was ‘good’ or ‘very good’. By the end of the study, ‘good’ health was reported by the vast majority of parents (92 per cent). Some children, however, had experienced a range of specific health issues that had hindered their daily activity in some way (n=13). These included physical, intellectual and/or emotional difficulties. For this group also stable housing offered benefits. By the time the study ended, only five of the thirteen children continued to experience health problems that interfered with their daily activity in some way.
Regarding education, the majority of children attended school and were in the early years of primary school. In the main, the data highlighted positive educational experiences following stable housing. For example, as housing stabilised, school attendance improved. Over the course of the study, the average number of days that children were absent from school halved from almost twelve days to just six days. Further, absence from school due to illness had averaged seven days when the study began. By the end of the study, this too had halved.

Teachers, understandably, were also an important influence when it came to children’s school performance. The study findings indicated that where a child’s school performance had improved, it was usually linked to a change in teachers. Sometimes, that also meant a change in schools. For example, one parent talked about her child’s difficulty concentrating at school when in grade one, which the parent attributed to their housing crisis. When this child entered grade two and got a new teacher, the child’s performance improved. The parent described the new teacher as patient, empathetic and with an understanding of children’s behavioural difficulties.

**Case study:**

The following case study illustrates how circumstances changed for one particular family following their transition to stable housing and access to vital support services. Additional factors, such as the presence of a caring male figure and a caring and enlightened teacher, also had major effect:

Lisa and her two young children, Tom 7 yrs old and Sarah 5 yrs old, were homeless after escaping from domestic violence. Other major difficulties for the family included financial problems, substance abuse and gambling. Lisa and her two young children were in crisis.

Seeking help from a welfare agency, Lisa and her children received extensive and ongoing support. Importantly, the family was able to move into public housing that was near extended family and schools.

With secure and stable housing, Lisa could begin to address the other difficulties that the family had endured. These difficulties had impacted significantly on her children, particularly 7-year-old Tom. When Lisa was first interviewed for the study, she talked about her son’s poor health, most of it stress-related, and his domineering behaviour and bad temper. Tom was academically bright but lacked social skills. Lisa described her son as loving and caring but at school he tended to bully and was possessive of his only friend.

With the family settled in their housing, and with continuing support, things began to improve, especially for Tom. His health improved over the two-year study period, and his general behaviour began to change dramatically. With a combination of things that included improved family relationships and counselling, Tom overcame his aggression and started to mix with kids at school. With the encouragement and support of a new male teacher, Tom began to enjoy and excel at school.
By the final interview, Lisa had been working part-time and had recently applied for a supervisory position in the retail sector. She was enjoying a stable and loving relationship. This relationship had also impacted on her children, especially Tom (now 11 years old), who now benefits from the influence of a significant and positive male role model. The future looks promising for Lisa and her children.

Important messages from the Study:
Several important messages stem from the FLOS. The first is that the findings have clearly demonstrated the critical role of housing for the longer term wellbeing of families, particularly, children. Access to secure and affordable housing is imperative. Only when families had stable housing, they were then able to concentrate on their other difficulties such as the absence of paid work or health problems, for example.

Second, while this illustrates that housing is crucial, it also shows that housing alone cannot miraculously solve all of a family’s hardships. The findings showed that support services had been instrumental in helping families with both their housing and other support needs. Indeed, it is imperative to provide timely access to support services, especially for those families faced with multiple and complex difficulties.

Third, the wellbeing of children is paramount. Australian research (Efron et al 1996) has shown that children’s wellbeing can be seriously jeopardised by homelessness, especially their emotional and physical health, behaviour and educational development. Overseas research has also confirmed negative outcomes for children’s wellbeing and development, particularly in the area of health. They include such things as respiratory problems, lead poisoning, tooth decay, ear and skin infections, and delayed immunisations (Cooper 2001). It is patently clear that a child cannot be expected to thrive if that child is homeless. Importantly, findings from the FLOS showed that the detrimental effects of homelessness for children can be reversed once housing is secured.

Fourth, the wellbeing of children is closely linked with the wellbeing of parents. Children live within family units; what affects the parents will inevitably have repercussions for the children. Cooper explains that:

‘Strategies must pay heed to the overall economic security and stability of the entire family unit. Further, it is of minimal benefit to provide community programs or enhanced educational interventions to children who are hungry and in a chronic state of dislocation or homelessness’ (2001:33).

Thus, parents need to be supported in their parenting and child rearing responsibilities.

Finally, contrary to certain myths and stereotypes, families on income support were NOT passive recipients of welfare. Life governed by welfare support was financially very tough for parents; it was a relentless daily struggle. Despite the hurdles and daily hardships, parents were active in both their child rearing responsibilities, and in their attempts to improve their circumstances. For example, in one case, a parent with three young children was offered a university place to study law but she opted to undertake a course in administration because the financial benefits from paid work would be potentially available a lot sooner compared to gaining a degree. Like all parents, this sample of parents also aspired to give their children a
better life. They showed a courage, resilience and pragmatism that are all too often completely ignored by media and government policy.

Current Policy Context:

Welfare to Work:

One only needs to consider the Federal Government’s recent Welfare to Work policies. The implication here appears to be that more needs to be done to get recipients off welfare and into work, relying largely, on a coercive and punitive approach. Given the evidence from the Family Outcomes Study, such assumptions have no relevance or bearing for families who participated in the Hanover study.

It is a sad irony that at a time of overwhelming economic prosperity, the Welfare to Work policies should be so tight-fisted, especially when the target groups are so disadvantaged. The changes, which take effect in July 2006, mean that new applicants who apply for social security will be placed on the Newstart Allowance (NA), instead of the Disability Support Pension (DSP) or the Parenting Payment (PP) (ACOSS 2005). The NA is a lower payment than the DSP or the PP. In other words, the changes mean that new welfare recipients will be financially worse off (ACOSS 2005). It has been estimated that around ‘150,000 people and 150,000 children will be worse off in the three years after the changes start’ (ACOSS 2005:1).

Housing:

Governments provide assistance for housing through the Commonwealth-State Housing Agreement (CSHA). The current CSHA, which became effective in July 2003, will expire in 2008. Housing assistance is also provided through the social security system via the Commonwealth Rent Assistance (CRA). As strategies aimed at providing access to affordable housing for low-income households, both strategies have been less than effective. Commonwealth funding to the CSHA has steadily been decreasing over the years, which has resulted in the decline of real investment in public housing (AIHW 2003).

With the private rental market, between 1986 and 1996, there was a 34 percent increase in stock. However, the increase only occurred at the higher end of the rental market. At the lower end, stock fell from 246,800 to 177,400 dwellings, a reduction of 28 percent (AIHW 2003). In 2001, there was a shortfall of 134,000 affordable private rental housing for low income households (AHURI 2005). More and more households are experiencing housing stress if they pay more than 30 percent of their total income on housing (Berry 2005; AIHW 2003). Of the households experiencing housing stress, 66 percent are private renters and 25 percent are home purchasers (Berry 2005).

Homelessness:

The lack of affordable housing is a major underlying cause of homelessness. On any given night, there are at least 100,000 people who are homeless across Australia (CHP 2005). The major service delivery response to homelessness is through the Supported Accommodation Assistance Program (SAAP). This is a joint Federal and State government program that provides funding for homelessness services throughout Australia. Such services generally provide crisis and transitional accommodation as well as support to people who are homeless. Despite a recent review of SAAP IV that proposed an increase in funding in order to maintain current levels of service (Erebus Consulting Partners 2004), the Federal Government is considering decreasing its share of funding for SAAP (FaCS 2005).
Children and their families:
The wellbeing of children and their families is stressed by all governments through a range of policy initiatives, such as the Stronger Families and Communities Strategy. Safe and secure families are acknowledged as the building blocks for community wellbeing and productivity. Early childhood development, in particular, has been prioritised as a key policy area by the Federal Government, which is aiming to develop a National Agenda for Early Childhood. The Government have also provided funding for a longitudinal study of Australian children (FaCS 2005).

Housing is essential to strengthening families, communities and the nation (Powall and Withers 2004). Yet its essential role to the wellbeing of children and families, in particular, is conspicuously absent from these important policy initiatives. One of the most interesting and pertinent pieces of policy analysis that specifically highlights the central role of housing to the development and wellbeing of children comes from Canada (Cooper 2001). According to the report’s Executive Summary:

‘Safe, stable and secure housing is vital to all aspects of children’s health and development’ (Cooper 2001:ii).

It goes on to say:

If the objective is to improve child outcomes, then housing is a key component of any comprehensive policy framework addressing the needs of children and their families’ (Cooper 2001:iii).

Indeed, the importance of housing for children’s wellbeing was highlighted by a parent in the Family Outcomes Study:

‘A home, somewhere safe for my children…it’s probably why my children are doing so well, because this is home and they feel safe’ (study participant).

Policy Challenges:
National housing affordability policy:
The community sector has been advocating for a national housing policy for several years; it has been a significant policy challenge that has yielded little success. The recent housing boom, which has had significant repercussions for households occupying all levels of the housing market, has served to highlight the decline of housing affordability. For too long, housing has languished on the periphery of the social policy agenda. Housing affordability is gaining momentum; it is clearly time for the Federal Government to acknowledge and act on the crisis in housing affordability and to elevate it to a major national policy priority.

Link housing and children’s wellbeing:
Access to secure and affordable housing is a fundamental pathway out of homelessness. It is an incomprehensible irony that in the context of economic prosperity we are confronted with a shameful picture of economic hardship where thousands of children and their families are homeless. The wellbeing of children is paramount and housing is central to that wellbeing. Government must acknowledge the fundamental link between two central policy areas.
Conclusion:

Housing is crucial to the wellbeing of children and families, communities and the nation. There is no dispute; it is a fundamental need. The focus on housing, especially the issue of housing affordability, is regaining momentum as a vital public policy issue that should be prioritised and addressed at the national level. The market has failed to tackle the crisis in affordable housing. It is time for the Commonwealth Government to show leadership and take responsibility in this key social policy area.

The lack of affordable housing has inevitably resulted in homelessness for many children and their families. It is an extremely sad irony that in a wealthy nation such as Australia, family homelessness has actually increased. Such a situation is intolerable and unjustified. As a community we should be concerned about the implications of this for the wellbeing of homeless children, their families and the wider community. With a little political will, governments could ensure that all children and their families have their fundamental needs met.

References


AIHW (Australian Institute of Health and Welfare) (2003), Australia’s Welfare 2003, Canberra, AIHW.


