

# **‘I COULD HAVE USED A LOT MORE HELP...’: THE IMPACT OF AUSTRALIAN HOUSING MARKET DYNAMICS UPON YOUNG CARE LEAVERS AND HOMELESS YOUTH**

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## **ABSTRACT**

This paper draws upon the findings of two empirical research studies examining how the dynamics of a vibrant Australian housing market impact upon young people’s housing and often lead to homelessness for the most vulnerable, particularly care leavers. Largely excluded from home ownership; ineligible for social housing and forced to rely upon a highly competitive private rental market, many Australian young people find themselves experiencing significant difficulties with securing and maintaining independent housing. For some, their first experience of independence is homelessness, especially for young people leaving the purview of state care.

Crucially, the dynamics of the housing market also impact heavily upon agencies working to support young people in their transition to independence, not least by limiting exit strategies and options for suitable move on accommodation. Drawing upon original interviews with support agencies and young care leavers, this paper raises some pertinent questions for policy makers and emphasises the importance of affordability problems for severely limiting the ability of many young people to both obtain and maintain independent housing. However, this paper also argues that housing and labour market dynamics should not be considered in isolation. On the contrary, it is clear that sometimes relatively small modifications to intervention and support for vulnerable young people can make a huge difference to their accommodation options and successful transitions from care or youth services to independent housing

## **INTRODUCTION**

This paper draws upon two empirical research studies examining the impact of Australian housing and labour market dynamics upon young care leavers and homeless youth. While the focus of these two studies differs, the findings are nonetheless broadly complimentary. The paper presents the experiences and views of key service providers assisting young homeless people in and around Mandurah in Western Australia (WA), which is complemented by the second study examining the difficulties and challenges faced by young care leavers in Victoria and Western Australia in their pathways towards independent housing.

These findings are particularly pertinent in light of recent national policy developments on housing, homelessness and care leavers, including the Federal White Paper on Homelessness: The Road Home (2008), the National Affordable Housing Agreement (NAHA) (n.d.-a), the National Partnership Agreement on Homelessness (NPAH) (n.d.-b), the National Standards for out of home care (2010), and the National Standards for Transitioning from out of home care (2010). This paper therefore begins by focussing upon the structures of the private Australian housing market and move on to consider the inadequacies of public and social housing programs for ensuring secure housing for young people on low incomes. The pivotal role of unemployment and low income is also examined. Against the backdrop of contemporary policy changes this paper illustrates that there are significant structural challenges for disadvantaged youth in simply obtaining and maintaining affordable accommodation in Australia. One group of young people that are especially disadvantaged are those who have been in state out of home care. Interviews with these young people revealed a very high occurrence of homelessness and a number of attendant challenges, not least notable gaps in the provision of meaningful support. However, despite the significant challenges facing many young people in securing independent housing – and the consequent challenges faced by agencies attempting to assist these individuals – the paper concludes on a more positive note. Ultimately, relative minor intervention through appropriate service delivery can sometimes have a significant impact upon securing positive long term housing outcomes.

## **BACKGROUND**

The latest Australian census from 2006 indicated that 104,676 people were classified as homeless, giving a homelessness rate of 53 per 10,000. However, not only are there pertinent questions here about precisely how ‘homelessness’ has been operationalised, but these aggregated national figures also overshadow significant regional and local differences. While Mandurah’s population grew by 19% in the 5 years between

the last two censuses, for instance, the increase in number of homeless people was in excess of 40% (Chamberlain & MacKenzie, 2004, 2009).

Acknowledging the limitations of aggregated statistics and the need to account for local variations, there is nonetheless increasing evidence that structural economic dynamics present significant obstacles for many young people in obtaining and maintaining secure housing. Like many countries, the early years of the 21st century saw Australia experience a huge property boom and rampant house price inflation, a dynamic which in turn heavily impacted upon all aspects of local housing markets and have especially impacted upon the most vulnerable in society. While homelessness is a complex phenomenon, it is ultimately a housing problem and is directly affected by the broader dynamics of the housing market.

Young people are at the start of their housing careers and often have very limited options. Financial weakness generally excludes most from home ownership. For many, their only realistic option is the private rental sector. Yet in a tight rental market young people are often discriminated against because of their age, their lack of rental history and the fact that they often have few financial resources to draw upon. Many young adults are therefore heavily dependent upon their families for financial and emotional support, which has long been acknowledged as critical in the successful transition to adulthood. Yet for some young people – such as care leavers – familial support is simply unavailable and so they find themselves even further marginalised within a tight housing market.

In short, there are significant structural obstacles which hinder many Australian young people in accessing even basic independent housing, and some are further marginalised by additional social disadvantage. On one level, this suggests that resolving youth homelessness and serious housing problems remains dependent upon broad structural modifications to the Australian housing market and an increase in resources. However, as illustrated in these two research studies, it is also important to remember that relative basic structures of support or minor adjustments to intervention by agencies can sometimes help secure positive housing outcomes for many young people.

## **METHODS**

This paper presents the findings from two complimentary empirical studies. The first project was a small exploratory study of service providers working with young homeless people in Mandurah, WA. The second study was a larger study which investigated housing pathways among young people who had been in state out of home care in Victoria and WA.

The service provider study was carried out in 2007 in Mandurah, WA and focussed upon the main housing and support problems faced by vulnerable young people as well as the key management strategies for engaging with youth homelessness. Key staff from eight service providers participated in semi-structured interviews, which were analysed thematically. Collectively, these agencies provided a wide range of services, including: outreach and referral for youth at risk of homelessness; short and long term accommodation for homeless young people and support services for young people leaving out of home state care.

The care leavers study focussed instead upon the experiences of young care leavers themselves. A total of 77 care leavers were interviewed in 2008/9 as part of an Australian Housing and Urban Research Institute (AHURI) funded research project in Victoria and WA. The project particularly investigated support models facilitating positive post-care housing outcomes. Participants were recruited through specialist service providers offering transitional support for care leavers, through generic youth and youth homelessness services, and through media announcements. Inclusion criteria for participants were:

1. Having at some point in time been in state out of home care;
2. No longer being in state out of home care; and,
3. Aged between 18 and 25 when interviewed.

Collectively, the two studies encompass three interrelated areas contributing to poor housing outcomes and high risk of youth homelessness: structural disadvantage, social disadvantage and the significance of support. Although our studies cannot identify a causal relationship for homelessness, the co-morbidity of homelessness and poor outcomes for at risk young people such as care-leavers is well established in the literature (Cashmore & Mendes, 2008; Cashmore & Paxman, 2006; Craig & Hodson, 2000; Daining & DePanfilis, 2007; Dworsky, 2005; Freundlich & Avery, 2005; Greene, Ennett, & Ringwalt, 1997; Johnson, et al., 2009, 2010; London & Halfpenny, 2006; Mendes, 2004, 2005, 2009; Mendes, Moslehuddin, & Goddard, 2008; Moore, Gerdtz, & Manias, 2007; Moslehuddin & Mendes, 2006; Pinkerton, 2006; Rhule-Louie, Bowen, Baer, & Peterson, 2008; Thoresen & Liddiard, 2011; Tomaszewski & Edwards, 2001).

The following sections combine the findings from these two studies thematically.

## HOUSING MARKET DYNAMICS

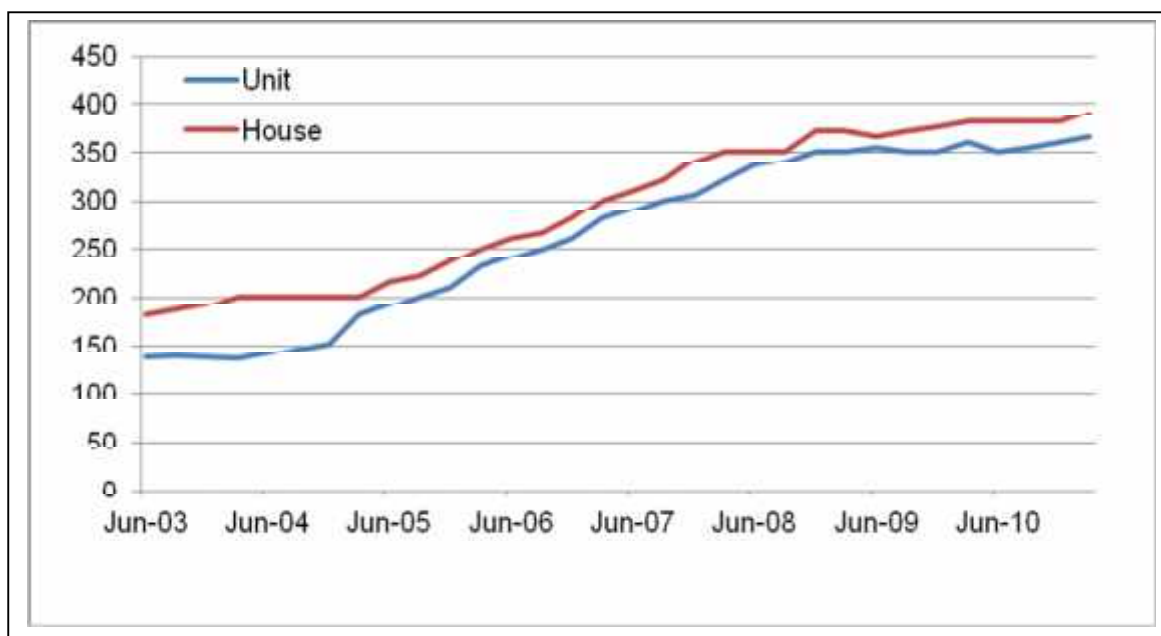
Ultimately, a lack of affordable, secure housing is a substantial factor in all patterns of homelessness. The broader dynamics of the housing market are certainly a key feature in explaining current patterns of youth homelessness in Australia.

Over the last two decades public housing has been under on-going pressure from a decrease in real funding levels, the selling of stock, and high levels of demand from low income households, many of whom have complex needs. Increased targeting of housing services and support to people with the most complex needs has meant that even homeless young people can wait for months before they are able to access public or community housing. In metropolitan Perth, for instance, the waiting period for public or community housing is 91 weeks (Social Housing Taskforce, 2009). While recent initiatives by the Federal Government can lead to more low-cost public and community housing, Shelter WA has noted that there are currently over 19,000 people in WA on waiting lists for public housing and the growth in the stock of public housing is less than the growth in demand (Kadmos & Affordable Housing Consumer Reference Group, 2009). Public housing is not an easily accessible option for many young people. The lack of stock for single persons is a particular problem, while the demand for limited places is now managed through strict eligibility criteria and prioritising the needs of particular groups, often to the exclusion of many young people.

At the same time, the prohibitive cost of private rental accommodation significantly limits the housing options for all young people and those without family members willing or able to provide financial support are especially disadvantaged. It is notable, for instance, that more than 35% of the young people interviewed in our care leaver study were housed in emergency homelessness accommodation, transitional accommodation or couch surfing when interviewed, which is somewhat indicative of the problems faced with both obtaining and successfully maintaining independent housing. As outlined by a respondent in the service provider study:

'What we're finding is that if people pay for their rent, they won't have money for food, or they pay their rent and not their power. So it's a catch 22 all the time.'

This view is validated through median weekly rental costs across metropolitan Perth. As illustrated in Fig. 1, the median weekly rental cost for a unit in metropolitan Perth almost tripled from the June 2003 quarter to the March 2011 quarter, while the median rental cost for a house more than doubled. The median weekly rental for a unit increased from \$135 to \$365, while the median weekly rent for a house increased from \$180 to \$390 (Real Estate Institute of Western Australia, 2011).



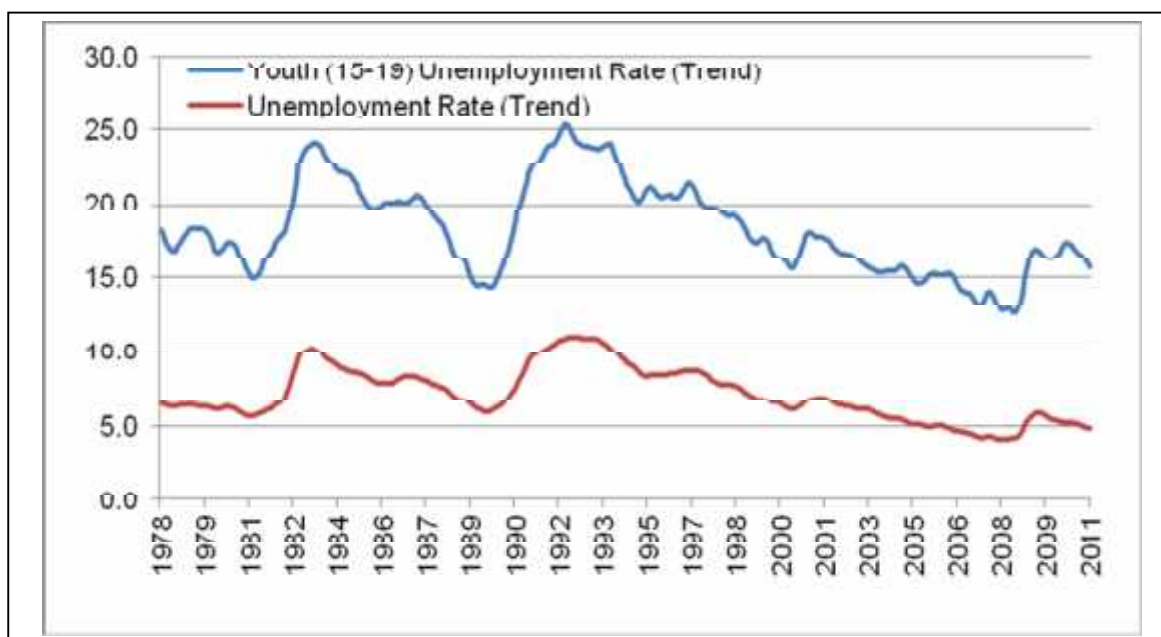
Source: Real Estate Institute of Western Australia (2011)

**Figure 1: Median Weekly Rental (in AUD) Metropolitan Perth (June 2003 – March 2011 Quarter)**

These issues present serious challenges to many young people and, in turn, service providers. Even armed with a positive rental history, it is difficult for young people to gain access to secure housing in Australia faced with the current lack of affordable accommodation. While some Centrelink benefits are available to supplement low incomes and provide assistance for private rental tenants –such as Youth Allowance, New Start Allowance, and Rent Assistance – the increasing cost of private rental is basically inhibitive in itself. In addition, many landlords and real estate agencies are often reluctant to give leases to persons with low disposable incomes. Ultimately, however, the challenges of accessing affordable accommodation are just part of the picture for young people. Most housing problems are ultimately problems of low income, unemployment and poverty and these too have particularly affected young Australians.

## LABOUR MARKET DYNAMICS

Young people in Australia and internationally have long been disproportionately affected by unemployment. Fig. 2 plots the unemployment rate and youth unemployment rate from February 1978 to May 2011. In May 2011 the youth unemployment rate was 15.7% compared with 4.9% for the general population (ABS, 2011a, b). While there are fluctuations in the trends, the youth unemployment rate has consistently hovered consistently above the general unemployment rate:



Source: ABS (ABS, 2011a, b)

**Figure 2: Unemployment Rate (Trend) Australia (February 1978 – May 2011)**

As Chamberlain and MacKenzie (1998) note, the decline of the youth labour market does not explain why some young people become homeless in the first place, but it does explain why homeless young people find it difficult to return to secure accommodation or maintain existing housing. Yet even if employment opportunities do exist, low rates of pay detrimentally impact upon young people:

‘the level of pay for those jobs basically means that you can work and not afford to be able to eat or stay where you do’ (Local authority housing provider)

**Table 1: Junior Wage Entitlements**

Age	Rate of Pay	Full-time Weekly Wage
21 years or older	100%	\$589.30
20 years (but under 21)	97.7%	\$575.70
19 years (but under 20)	82.5%	\$486.20
18 years (but under 19)	68.3%	\$402.50
17 years (but under 18)	57.8%	\$340.60
16 years (but under 17)	47.3%	\$278.70
Under 16 years of age	36.8%	\$210.90

Sources: Fair Work Australia (2011a, b)

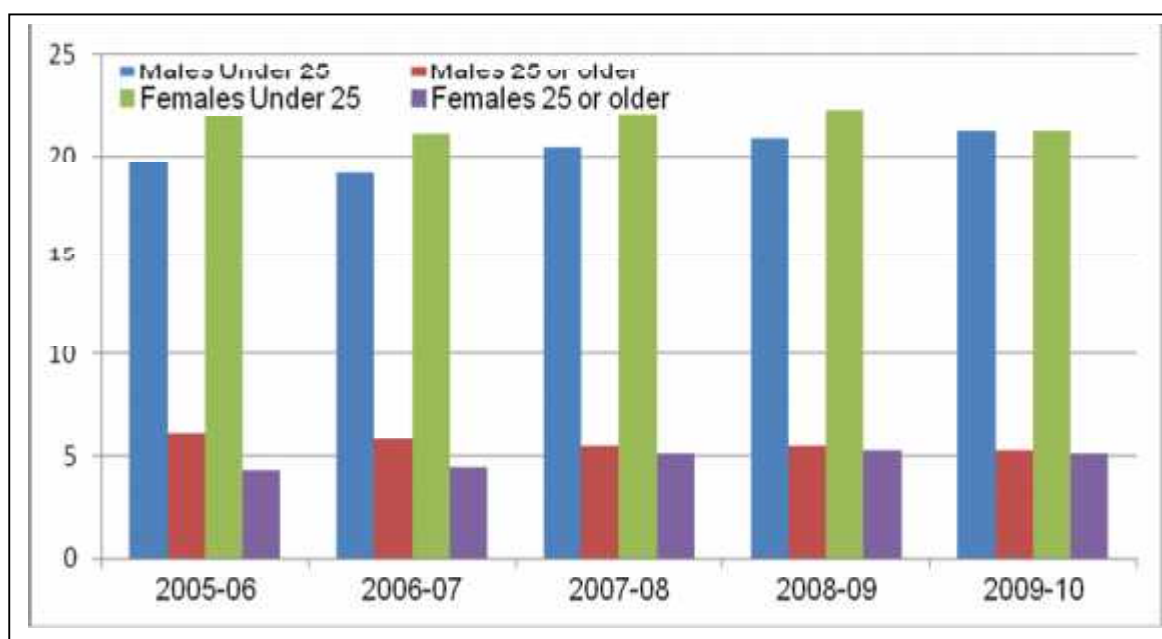
Even for young people who may be working full-time, the junior wage system means that private rental housing remains elusive for many. Table 1 outlines the national junior wage entitlements in Australia. The national minimum wage was increased to \$589.30 per week or \$15.51 per hour with effect 1 July 2011 (Fair Work Australia, 2011a: 85). However, for an 18 year old working full time on the national minimum wage, his/her weekly earnings would be \$402.50 before tax – or approximately \$375 after tax. With the median weekly rental cost for a unit at \$365 a week, this would leave as little as \$10 for all other living expenses.

## FAMILY BREAKDOWN AND SOCIAL DISADVANTAGE

While the structural context of the housing and labour markets are critically important for understanding and meaningfully addressing the problems of youth homelessness, they are just two of many issues. One key influence upon successful housing outcomes is also family background and a study conducted by AHURI (Flatau, Hendershott and Wood 2004) indicated that 80% of homeless youth come from 'alternative' family types. The largest group (38%) were from single parent households (including parents who were separated or divorced). One-third (33%) of the young people were from blended families and 9% were from other family types (e.g. brought up by relatives, step parents etc.), a finding reflected in our research studies:

'Family breakdown is probably the main reason, they just don't get along at home, or mom and dad separated, mom brings in a new boyfriend or they get married, and there's just that breakdown. And so a lot of young people find it easier to leave, to jump ship and become homeless. It's a lot easier than dealing with the problems at home' (Short term accommodation provider).

Other sources of data have similarly indicated the importance of family or relationship breakdown. According to the 2009-2010 Supported Accommodation Assistance Program (SAAP) National Data Collection (2011b) the most commonly cited main reason for young people under 25 years of age to seek assistance was relationship or family breakdown, as cited by 21.1% of both males and females. As illustrated in Fig. 3, it is about four times more common for persons under 25 years than persons over 25 years of age for any given year between 2005-06 and 2009-10.



Source: AIHW (2007, 2008, 2009, 2010, 2011b)

**Figure 3: Relationship/family breakdown as main reason for seeking assistance (in %)**

## CARE LEAVERS

According to AIHW (2011a), there were 35,895 young people in state out of home care on June 30, 2010. Care leavers are heterogeneous with complex backgrounds and experiences and young people may enter state out of home care for a number of reasons, not solely due to abuse or neglect – particularly with regards to respite care. However, the amplified risk of homelessness for young people leaving state out of home care has been long identified in Australia and elsewhere (Burdekin, 1989) and is a continued concern in recent

policies (FaCSIA & National Framework Implementation Working Group, 2010a, b; Homelessness Taskforce, 2008).

While the two empirical studies that this paper draws upon cannot claim a definitive causal link between social background and poor housing outcomes, the co-morbidity is nonetheless evident. As outlined in Table 2, our care leaver study identified that 26% of participants were primary homeless at the time of study. Taking into account the cultural definition of homelessness (Chamberlain & MacKenzie, 1992), 61% of the care leaver study participants were homeless when interviewed and 95% of the participants had at some point in time been homeless.

**Table 2: Homelessness Status Care Leaver Study Participants**

	Currently Primary Homeless	Currently Homeless	Ever Homeless
Victoria	13 (17%)	28 (36%)	41 (53%)
WA	7 (9%)	19 (25%)	32 (42%)
Total	20 (26%)	47 (61%)	73 (95%)

As outlined in Table 3, more than half of the care leavers we interviewed had not gone beyond year 10, and some had only completed a few years of primary school. Participants in the AHURI funded study were about three times more likely to have not completed year 10 and twice as likely to have not completed year 12 than the general population as measured from the 2006 census (ABS, 2008). The high frequency of homelessness among these participants is perhaps not surprising in light of their low levels of educational attainment, as education directly impacts upon employability and income levels.

**Table 3: Educational Attainment Care Leaver Study Participants**

	Did not complete Year 10	Completed Year 10/11	Completed Year 12	Higher Education	Total
Victoria	11 (14%)	17 (22%)	8 (10%)	6 (8%)	42 (55%)
WA	6 (8%)	15 (19%)	12 (16%)	2 (3%)	35 (45%)
Total	17 (22%)	32 (42%)	20 (26%)	8 (10%)	77 (100%)
General Population <sup>1</sup>	7.4%	33.2%	57.1%	Not comparable	98%

Note: Percentages may not add up to 100 due to rounding

<sup>1</sup>Source: ABS (2008)

While recent national policies to reduce homelessness and support young care-leavers in the transition from care have high objectives, the challenges for young homeless people in obtaining housing remain significant. The Road Home states two objectives: (i) “halve overall homelessness by 2020” and (ii) “offer supported accommodation to all rough sleepers who need it by 2020” (2008:17). Similarly, NAHA has an “aspirational objective [which] is that all Australians have access to affordable, safe and sustainable housing that contributes to social and economic participation” and a commitment for “people who are homeless or at risk of homelessness [to] achieve sustainable housing and social inclusion” as the first of six outcomes (COAG, n.d.-a:3-4). This is again reinforced in NPAH which outlines explicit benchmarks in attempts to see a numerical decrease in the number of Australians, and Indigenous Australians, who are homeless and primary homeless by 2013. The NPAH further stipulates that each State and Territory outline an ‘Implementation Plan’ and provides \$400 million from the Commonwealth, matched by \$400 million from the States and Territories for four years up to and including the 2012-2013 financial year (COAG, n.d.-b:6).

However, in some contradiction to these admirable rhetorical commitments, financial circumstances have subsequently lead to the Nation Building Social Housing Stimulus Package being reduced by 750 million (Pisarski & McCormack, 2009) and a reduction in the ‘National Rental Affordability Scheme from 50,000 incentives to 35,000 incentives to help pay for flood recovery’ (Pisarski, 2011). In addition, increased targeting of housing services and support to people with the most complex needs has meant that even homeless people can wait for months or even years before they are able to obtain public or community housing.

Importantly, a lack of affordable accommodation also has major implications for move-on from crisis housing, which in turn presents a number of intractable challenges for agencies working in the field. According to one respondent from a local authority housing provider:

'We haven't got low cost accommodation, so the exit from crisis services is pretty poor, as it is across the country. And that is a significant gap. So we can avert the crisis, for three nights or three months, where they go after that is the question.'

This is supported by findings from Pendergast and Doran-Wu (2007). Their data indicated a shortage of emergency accommodation compared to the number of homeless people in the Mandurah area. Findings from this study also indicated that a lack of medium term accommodation was similarly a key concern that needed to be addressed to resolve the problem of youth homelessness, along with adequate support. This was echoed by the following housing provider:

'There's probably more need for the medium term housing, say between 6 and 12 or 18 months where you can really afford to address a whole host of issues, and not once they get a job say "off you go, out you go, do it for yourself".'

This sentiment appeared to be shared by many participants, who believed that an increase in crisis accommodation would not suffice in addressing the problem of youth homelessness – effective strategies were also needed to address employment, education, and the various issues preventing young people from gaining and maintaining longer-term housing.

## **THE PIVOTAL ROLE OF SUPPORT**

In conjunction with the improved availability of affordable housing options and employment opportunities, it is evident that improving the housing pathways of many young people – and especially care leavers – also comes down to the provision of meaningful support. This point is absolutely critical. In reality, public or community housing often becomes the only option for affordable and long-term housing and without appropriate support it can sometimes be challenging for young people to successfully maintain these tenancies. Indeed, recent policy by the WA State Government is notably expediting the eviction process from public housing. The 'Disruptive Behaviour Management Strategy' (2011) incorporates immediate eviction for what is classified as "dangerous behaviour"; a single warning (for a twelve month period) for what is classified as "serious disruptive behaviour"; and a three strike policy (over twelve months) for what is classified as "minor disruptive behaviour". While it is obviously desirable to mitigate disruptive or antisocial behaviour, it could be argued that in certain circumstances, the processes for eviction from WA public housing can now be expedited even more readily than eviction from private rental.

While the housing history and past experiences of every care leaver are different, reviewing their housing history collectively can give some insight into the challenges care leavers often face in obtaining secure housing. From our sample of care leavers, for example, just 10% had ever had access to the private rental sector, confirming that the private rental market is often a very limited housing option for many care leavers, either due to reluctance from owners and real estate agencies, or because care leavers themselves do not have the suitable skills, financial resources, and/or knowledge to enter the private rental market.

It is evident that support in the transition from care is linked with positive housing outcomes for care leavers. While the National Standards for out of home care (2010) have certainly been designed to deliver consistency, the different legislative jurisdictions in child protection in Australia means that entitlements to support for care leavers may vary. Appropriate exit planning and follow-up with care leavers have been identified as an avenue to mitigate poor outcomes. Particularly as housing is a pivot for other outcomes, proper exit planning in the transition from care is fundamental. It is crucial that care leavers are not exited into homelessness, have a proper leaving care plan which engages and outlines the different avenues to secure housing, and offers transitional support and follow-up for young people leaving care in their transition to independent living. It is therefore of real concern that just 26% of our participants said that they had a leaving care plan. In contrast, 55% said that they had no leaving care plan and an additional 19% were unsure whether or not they had a leaving care plan which, in itself, is revealing. Indeed, we have argued elsewhere that there is a close connection between a lack of meaningful support and poor housing outcomes. Ted, a young man, currently homeless when interviewed, stated:

'Looking back I could have used a lot more help than I got ...'

Interestingly, it is important to acknowledge the heterogeneity of 'support', which can take many different forms. We found that whilst some young people leaving care considered themselves very prepared for some aspects of independence, such as obtaining information on contraception or drugs and alcohol, they were simultaneously very poorly prepared for others aspects, such as obtaining independent housing.

It was certainly the view of many of our service providers that young people often need additional assistance to sustain their new tenancies once they leave crisis accommodation:

'You've got to give them that support. You can't just chuck them out there and expect they'll make it. You see young people out there that have been disadvantaged and abused and are working through a crisis recovery situation, that's the way we see it, and if you don't provide realistic housing options that can prevent them, they can slip back' (Leaving care service provider).

'We try and teach independent living skills to the young person, so hopefully there's enough skilling involved to prevent any issues. ... But if there's a breakdown in that process, if it hasn't been consistent or it's been a bit ad-hoc or whatever, then it's going to be on-going problems like how to pay the rent, where to pay the rent, and how to be responsible for rent and how to keep the house clean and tidy. There's going to be all this sort of problems because it hasn't been done properly.' (Short-term accommodation provider)

Ironically, the potential benefits of appropriate post-care support and housing assistance to the individual and the community can often be significant. Indeed, the potential costs of failure to assist care leavers to make the transition to independent living can be dramatic and often results in the ongoing use of welfare services. A recent study for FaCSIA suggested that just over half of all care leavers go on to be heavy service users throughout their lives (Morgan Disney & Associates & Applied Economics 2006). They estimate the additional life-time costs to the community to be around \$2 billion dollars or \$43 million dollars per annum, an enormous sum. In contrast the equivalent cost for 1150 people in the general community is estimated to be \$3.3 million per annum. The additional costs are borne by a range of services with mental health, income support and housing services carrying the greatest life-time economic burden, estimated at \$350m, \$300m and \$210 million respectively. These costs are preventable and post-care support offers the possibility of reducing all of these costs across each of the four main cost drivers – the quantity of services used, the costs of services, the proportion of people who use these services, and the length of time using the service system. In short, it is important to remember that post-care support offers the possibility of significant long term fiscal efficiencies for Governments, in addition to improving life opportunities for young people.

Despite significant social and structural challenges, appropriate support can potentially redress some of the broader disadvantages faced by young people in general and young care leavers in particular. Many of the participants who had good support noted that concrete, practical assistance was important. Kelly told us that her support worker was:

'Very helpful and she's very practical . . . there none of this emotional stuff she just gets it done'

However, effective support can often consist of emotional support, rather than simply practical or financial support. For some, a key source of meaningful emotional support was sometimes professional support workers, who were even seen as akin to family:

'Yes, I talk to her more than I talk to my own family. She pretty much classes me as her son and I know her network of people and they're really helpful... it's easy because if you have the relationship then you pretty much can talk to them about anything' (Ryan).

Support, or simply the potential availability of support, also provides a sense of security, as reflected on by Aisha, a young woman who resided in the same transitional property for the past two years when interviewed for the care leaver study:

'I guess just looking back when I was on the streets and I had no one, I didn't know anything and now I've got support it just really helps me know that if something was to go wrong or go badly I can turn to someone and they'll be there to help me back up and not want to go use drugs because everything is going down. I don't know I can't explain it but it does help to have support.'

The challenge for service providers – and a challenge that some were meeting in imaginative and effective ways – is to navigate the maze of social and structural disadvantage to empower young people to obtain and maintain affordable and sustainable housing. The provision of support – practical, material, emotional, developmental, and social support – is often absolutely pivotal to achieving these positive outcomes.

## **CONCLUSION**

In conclusion, we know that youth homelessness in Australia is closely related to the broad structural dynamics of housing and labour markets. Progress in addressing homelessness amongst young people is



ultimately dependent upon expanding the supply of affordable housing which in turn demands meaningful political and policy engagement and cannot simply be left to the vagaries of the market. However, it is also evident that the provision of appropriate support structures for young people is often a crucial key to managing successful pathways to independence, especially for young people with minimal familial support and/or a background from care. In short, while the provision of more affordable housing and employment opportunities for young people is key to successfully obtaining independent housing, simultaneously ensuring that young people have the necessary tools and skills for independent living is critical to successfully maintaining independent housing, with all of the attendant benefits for the individual and society that flow from that.

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