Appendix 1 - Anglicare Sydney Case Studies

1. *Long way home? The plight of African refugees obtaining decent housing in Western Sydney*

Access to affordable and decent housing plays a critical role in the successful settlement of refugees in Australia. Unfortunately, housing insecurity related stories are pervasive in ANGLICARE Sydney's work with African refugees who arrived as part of the Humanitarian Program. People in the Southern Sudanese and Small and Emerging Communities Programs, in particular, battle impediments in securing medium to long term housing. African refugees continue to struggle finding stable accommodation despite community education, bond and rental assistance, casework services and other forms of support in place to assist this population.

Securing affordable and stable housing is a challenge for many Australians, including the African refugee community. Most African refugees in Australia experience forms of social exclusion including: relying on social security payments as the source of income; unemployment or under-employment; low levels of English language skills; and poor mental health due to the effects of experiencing trauma and persecution in their home country. Before reaching Australia, many African refugees spent several years in refugee camps after fleeing their countries of origin (Atem & Wilson 2008).

The formal research question asked in the study was: *Is the housing assistance given to African refugees sufficient to help them to secure affordable and decent medium to long term housing in western Sydney?*

Our findings suggest that obtaining access to long-term housing that is affordable and large enough to accommodate African families has not been achieved. In the light of this, the report makes several recommendations about desirable stakeholder interventions that could be implemented for the purposes of helping African refugees' secure decent housing in Western Sydney.

Barriers and obstacles to securing housing
African community members experienced disempowerment in their attempts to secure housing. This was commonly attributed to a lack of suitable housing, housing insecurity involving frequent moving, and difficulties communicating with the housing sector. Decisions about where to move were perceived as outside of the individual refugees' control. Some (n=13) respondents said they were "forced" to live in overcrowded and unsatisfactory conditions due to the lack of available housing.

Barriers include:
- Inadequate housing stock
- Unaffordable housing
- Unsatisfactory and unsafe housing conditions
- The "maze" of the housing system
- Practices of discrimination
- Refugee mental health and the impact of the pre-migration experience

Protective and enabling factors on the way to securing housing
When analysing the data for this report we attempted to recognise that the experience of housing insecurity among African refugees is not a fixed experience. Rather, the plights of African refugees securing decent housing in western Sydney is an emergent story that changes over time and according

to which human agents are involved. In this project, stories of resilience and having small, however significant, successes in securing housing were heard.

This section discusses four protective or enabling factors on the way to African refugees securing housing. These are: having reliable financial options; safe and friendly relationships with neighbours; good practice among housing workers; and refugee's exercising independence, strategy and self-advocacy.

Needed Interventions

All interviewees were asked to comment on what additional interventions they think are needed to better meet the housing needs of African refugees. Interviewees were asked to comment on the efficacy of existing and potential interventions. These comments were distilled to reveal four desirable additional interventions needed. These are (1) increasing housing stock and developing alternative housing models; (2) extension of case-management services; (3) culturally safe service provision; and (4) education for real estate agents and landlords about cross-cultural communication.

Across both samples was recognised the need to shift expectations. Settlement and housing workers said that African refugees must develop more realistic expectations of the housing sector. African community members and settlement workers were clear that the housing sector should demonstrate more inclusive and sensitive practices toward African families.
The desired interventions discussed in this section are not exhaustive of the ideas proposed to, or by, participants in this study. They are the changes participants perceived as most important.

Implications

Our findings suggest variability within the experiences of those African refugees interviewed in seeking housing. However, typical experiences on the way to obtaining housing in Western Sydney among African refugees included: the use of Housing NSW products, limited case-management support following exit from the IHSS, and resilience demonstrated by African refugees who would search daily for rental properties until they found one.

A key finding in this study is that providing refugees with housing assistance is of benefit, however, it has not led to the successful obtainment of decent long-term housing for many African refugees. This study supports previous calls for more affordable and decent housing. Public housing has traditionally been a safety valve for the private rental market and a stepping stone into home ownership for low and moderate income earners. However, at 4.5 per cent of Australia's total housing stock, public housing cannot provide a realistic alternative to the private rental market for all low income earners (FaHCSIA 2009). Australia urgently needs to expand the stock of affordable rental housing.

In this study was evidence of a number of barriers or obstacles that prevent African refugees from obtaining housing. Limited literacy and English language skills combined with no rental history place many African refugees at a disadvantage. The implication here is that African refugees are not on an equal footing with native-born Australians, and therein should not be expected to be able to compete with Australians on equal terms when it comes to housing.

In order to better assist recently arrived African refugees to obtain housing, this study identified several desirable changes needed. These are: developing alternative housing models, extension of case management services beyond the IHSS period, culturally safe practice in the housing sector including access to African community language interpreters and acknowledgement of refugees' limited rental history, and finally, cross-cultural education to real-estate agents, landlords and community members. In light of these, the report makes a number of recommendations.

2. *Locked Out: Deep and Persistent Disadvantage in Sydney*

Emergency relief (ER) services provide short term relief for people experiencing severe disadvantage through the provision of material assistance. While there is variation depending upon household type, ER takes the form of food cards, food hampers, assistance with the payment of energy bills, no-interest loans and advocacy on behalf of individuals. ANGLICARE Sydney provides a network of emergency relief (ER) centres across Sydney and the Illawarra. For the period July 2007 - January 2014 some 35,966 service users made 108,051 visits to an ANGLICARE ER centre across Sydney and the Illawarra.

There are a number of risk factors associated with an increased likelihood of disadvantage, which have been identified through research in Australia. Five of these risk factors are prevalent among people coming to ANGLICARE's ER centres:

   a. **Low Income -** two thirds of households of ER service users receive incomes of less than $1,000 per fortnight. There is significant variation in income across household types with sole person households being most at risk.
   b. **Being jobless -** more than 90% of households receive Government benefits and less than 5% of households have a household member in employment. One in four households has a member receiving the Disability Support Pension, 20% receiving the Single Parenting Payment and 28% receiving the Newstart Allowance.
   c. **Being a single parent -** single parent households represented 26.5% of all service user households yet comprised only 9.4% of the wider community in the 2011 national Census. Similarly single person households were also over-represented, comprising 39% of ER service user households compared with about 20% of the population.
   d. **Being housing insecure or experiencing rental stress -** more than three quarters of ER service users (76%) are renting and are almost equally split between the private rental market (37%) and public housing (39%). Another 15% of service users have insecure housing (homelessness). Of the more than 18,000 households who provided tenure and income data more than half (54%) experience rental stress. Almost one in four (23%) spend between 30-44% of their income on rent and almost one third (32%) are in the severe rental stress category, spending more than 45% of their income on rent.
   e. **Being Aboriginal or Torres Strait Islander -** of the 31,607 service users for whom indigenous status was determined, 3,665 (11.6%) identified as Aboriginal or Torres Strait Islander, which is a significantly higher proportion than in the national Census (2.5%) (Australian Bureau of Statistics 2013). More than half of indigenous service users (51%) are aged 39 years or younger compared with 40% of non indigenous service users. 45% of indigenous households experience some form of rental stress and one in five (20%) spend more than 45% of their income on rent.

RISK FACTORS OF DISADVANTAGE

Housing insecurity and housing stress
The Productivity Commission (2013:11) has highlighted the prevalence of public renters who experience deep disadvantage. Horn et al (2011:7) highlighted that nearly one third of private renters experience some form of exclusion but that 9% experience deep exclusion. UK studies also highlight the issue for private renters where an estimated 38% of private renters are in poverty after housing costs are taken into account (Tunstall et al, 2013:2).

In the ANGLICARE dataset more than three quarters (76%) of ER service users are renting and are almost equally split between the private rental market (37%) and public housing (39%). By comparison, 2011 Greater Sydney Census statistics revealed that only 25% of households were renting privately and only 5% were in public housing.

Only a very small proportion of people accessing ER services own their own home (4%) or are purchasing a home (5%). This is significantly different to the national average recorded in the 2011 Census where 29% owned their own home and more than one third (33.5%) were purchasing their home. Of concern among ER service users is the significant proportion that are experiencing some form of homelessness (15%) – living in squats, refuges, cars, on the street, in boarding houses, in emergency hotel/motel accommodation or staying with friends.

Among different household types for ER service users, single parent households are most likely to be renting (87%) through either the private rental market or public housing (see Chart 8). The two groups which are most at risk of homelessness with relatively high levels of insecure housing are single person households (25%) and the 'other' grouping at 23%. The situation among single person households is unchanged from ANGLICARE's 2010 study which found that one in four single people living on their own were at risk of homelessness (King et al, 2010:17).

It is also possible to observe the change over time in the proportion of people presenting in the public and private rental market and those who are housing insecure. Chart 9 indicates a slight increase in the proportion of service users presenting who are housing insecure and a steeper rise in the proportion of people who are struggling to survive in the private rental market.

There is also a gender bias in terms of housing insecurity. While women significantly outnumber men in ANGLICARE's ER database only 11% of all women presenting to an ER centre experience housing insecurity compared with one in four men (24%). This is also a locational issue as 38% of male service users at ANGLICARE's ER centre at Marrickville and 37% at the ER centre at Bondi experience housing insecurity.

Of the more than 18,000 households that provided tenure and income data to ANGLICARE, more than half (54%) experienced rental stress. Almost one in four households (23%) spend between 30-44% of their income on rent and almost one third (32%) are in the severe rental stress category spending more than 45% of their income on rent.

ANGLICARE research would indicate that the shortage of public housing stock combined with a very competitive private rental market is forcing low income families into unsustainable options. The issue of rental affordability in the private market becomes very evident if tenure type is cross tabulated with rental stress. Three quarters (77%) of service users in private rental accommodation experience some form of rental stress compared with 29% of people in public rental (Chart 10).
It can be concluded that being in rental accommodation is associated with an increased risk of experiencing disadvantage. This situation is due in part to high levels of housing stress experienced among renters, particularly those in the private rental market, leading to people being unable to afford to buy sufficient food or to pay for utilities. To this can be added the situation of those who cannot even afford rental accommodation and instead live in a variety of forms of insecure housing.

TRENDS IN PRESENTING ISSUES

Housing and unemployment
When charted it is evident that both housing and unemployment issues have increased as a proportion of visits over the period (see Chart 12). However, housing as a presenting issue has increased at an even greater rate. This trend confirms the anecdotal evidence of staff that housing security and rental affordability have become significant and pressing issues for households presenting to ER.

CHILDHOOD DISADVANTAGE RISK INDICATORS

Housing Insecurity and Rental Stress
Stable and secure housing is a critical component in childhood development. Children who experience housing insecurity at a young age can experience delays in mental and physical development. Older children can experience stress, anxiety and grief, interrupted schooling, loss of friendships and social isolation. They may also be subject to increased risk of mental health disorders and, if the parents of such children are highly anxious and distressed as a result of housing insecurity, this can lead to poor parenting and, in some cases, neglect (AIHW, 2009:114). Housing insecurity for children can have an intergenerational impact. An AHURI study (Hulse & Saugeres, 2009) indicated that childhood experience of housing insecurity and homelessness may be replicated as an adult. For many families with children presenting to ANGLICARE Sydney ER centres, housing is quite a problematic issue.

The bulk of households with children (83%) have public or private rental tenure, representing over 12,000 households recorded between 2007 and 2014. A further 8% of households with children, or 1,125 families, were experiencing housing insecurity over the same period (see Table 8). This meant that such families with children were staying temporarily with family or friends or were living on the street or in cars, refuges, squats, caravans, or tents. It should be noted that insecure housing was more prevalent among households without children, with more than one in five such households (3,866) experiencing some form of housing insecurity.

TABLE 8:
Housing Tenure by Household Type for ANGLICARE Sydney ER Service Users

	No dependent children in family	At least one dependent child in family
Private house owner	4.2%	3.0%
Purchasing home	3.0%	6.2%
Private rental	30.3%	44.3%
Public rental	39.5%	38.8%
Insecure housing	22.9%	7.6%
Total	100.0%	100.0%

Given that almost half of service user households with dependent children rent in the private housing market (44%), the issue of rental stress for these households is a significant one. One in four households with a dependent child in ANGLICARE's ER database (25%) experienced rental stress, paying between 30% and 44% of their income on rent. A further one in three households with children (33%) experienced extreme rental stress - paying more than 45% of their income in rent. For such low income households this rental stress leaves very little disposable income to pay for utilities, to buy food and to meet basic household needs.

Although these trends broadly align with the findings of a previous ANGLICARE study (King et al, 2012: 26) there has been a substantial increase since then in the percentage of such households receiving Commonwealth Rental Assistance (CRA). This is a supplement paid to low income households in the private rental market. It is indexed to CPI in March and September. A recent study has highlighted a significant increase in Newstart recipients receiving the CRA as single parents were moved off the Single Parenting Payment on to Newstart in January 2013 (Welfare Rights Centre et al, 2014:3). Additionally this report indicated that there has been an increase in the proportion of people receiving the maximum amount of CRA between 2012 and 2013 – from 63% to 76% (2014:7). It is estimated from ANGLICARE's ER database that the proportion of such households receiving CRA has risen from around 6% in 2007 to 34% in 2014 - an indication of the increasing levels of rental stress being experienced by families with children (see Chart 16).

3. Home truths: Impacts of housing insecurity on women across the life course

Over the last decade the issues of housing affordability, housing insecurity and consequent rental and mortgage stress have emerged as significant issues for households on low incomes and at risk of marginalisation and social exclusion. Vulnerability to such insecurity is prevalent particularly among young single mothers and single women over the age of 50 who are seeking emergency relief. There are also housing insecurity issues for women who are ageing parent carers. Generally these women are housing secure but have significant concerns about the future housing options of the person for whom they are caring. This insecurity is a cause for considerable anxiety and stress. ANGLICARE Sydney service staffs have been observing the increasingly chronic shortage of affordable and appropriate housing for people accessing services. This report endeavours to explore more fully the housing insecurity experiences of these women and offer some observations and possible policy solutions to an issue which is ongoing and endemic.

The study of female single parents in Chapter 2 of this report highlights the vulnerability of young women when faced with few affordable accommodation options. Young single parents can experience significant financial hardship. All of the young women in this study were reliant on single parent payments for their income, making private rental in Sydney either an unaffordable option or an unsustainable option as the costs of raising children grow over time. The challenge of securing affordable and decent housing among disadvantaged young mothers continues in a climate where waiting lists for public housing are long. Unless priority status can be achieved, these young women with dependent children will not be able to access public housing in the foreseeable future.

Participants in the research indicated the challenges of being placed in motel style crisis accommodation – an option used by Housing NSW to try and meet the increasing demand on a public housing system that is inadequate. ANGLICARE workers interviewed in this study expressed their concerns for the wellbeing of both mothers and children experiencing housing insecurity. They spoke directly of the stress and anxiety young mother's experience about housing, which impacts on the capacity to establish strong emotional attachment with children. Disadvantaged young mothers are often focused on surviving from day to day.

What can make a difference for these young women and their children is when supported accommodation or community housing tenancy is offered alongside intensive case management and early intervention services. This provides the opportunity for these young women to address issues which have been destabilising for them in the past and to build their relationship with their children, improving attachment, resilience and wellbeing of both mother and child.

However such holistic care models are scarce and the demand is significant, with few programs in operation in Sydney and the Illawarra. While funding to provide such care needs to be forthcoming, the systemic issues of affordable housing availability through an adequate supply of public housing remains an unsurmountable barrier to enabling better outcomes for young parents and their children requiring early intervention measures to secure lifelong positive outcomes. The adequacy of income for single parents and levels of rental stress also need to be addressed by governments at both a state and federal level, since this is an endemic national issue.

Chapter 3 in this report describes the predicament for older women accessing emergency relief funds from ANGLICARE Emergency Relief Centres, who are otherwise housing insecure and endeavouring to survive on the Newstart Allowance. The specific challenges for women over 50 years of age are beginning to emerge in the homelessness data, with one source referring to this group as the 'new'

homeless. The impact of parenting responsibilities over the life course and barriers to employment is important for understanding the challenges faced by disadvantaged women who are over 50years of age. Casual and part time employment, caring responsibilities, problems with mental and physical health, inadequate or non-existent superannuation, the gender pay gap and divorce and separation with poor financial outcomes are issues that severely impact on the economic wellbeing of older women. For such women access to public housing or other housing options is essential if they are to avoid the dislocation, anxiety, stress, uncertainty, lack of privacy and transience that such housing insecurity often entails.

Chapter 4 outlines the future housing planning experience of women who are clients of the ANGLICARE Support Coordination Program who are ageing parent carers over the age of 65 and caring for an adult son or daughter with a disability. Most parent carers the researchers spoke with in this study are home owners and would not be considered housing insecure. However, these parent carers have significant concerns about the housing security of their dependent family member with a disability once the carer is no longer able to continue in the caring role. Participants in the study were asked to consider a number of future housing options. What emerged in this research is the finding that carers have concerns about the lack of affordable and appropriate supportive housing for their dependent adult son or daughter.

These chapters demonstrate that housing insecurity revolves around the dual drivers of adequacy of income and availability of appropriate and affordable housing. Governments at all levels need to address the problem of housing insecurity in the community as a matter of urgent priority.