

**The Housing Needs of
Low Income Single People
in the
Loddon Mallee Region**

Stage Two- Regional Consultation



**HOUSING RESEARCH AND
POLICY DEVELOPMENT PROGRAM**

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July, 1999**

BRIEF

Stage Two of this project was designed to get some qualitative data, which would describe the housing experience of low-income single people in the Loddon Mallee Region. The brief was to conduct a consultative meeting in each of five centres in the region and invite people concerned with the provision of housing and support services in local areas. It was anticipated that these meetings may make recommendations from a regional perspective to influence housing policy.

METHOD

Invitations

Sixty copies of the report entitled The Housing Needs of Low Income Single People in the Loddon Mallee Region-Stage One were sent to agencies working with housing or people in need in the region. A letter inviting agency personnel to a meeting in the nearest regional Centre accompanied the reports. In addition, it was identified that there would be some workers (for example, Neighbourhood Houses, Community Resource Centres which may employ staff for ten hours per week) in outlying areas who would be unlikely to have the time to get to a meeting at a regional centre, and attempts were made to interview people in person while travelling through, or by telephone. Consultative meetings were scheduled for two hours in the daytime.

Response

The number of people attending the meetings was:

Mildura 6
Swan Hill 2
Kyneton 3
Bendigo 5
Echuca 2.

The attendance at the meetings was considered to be low. Eight additional individual interviews were held to supplement the information gleaned from the meetings.

Agencies Represented

Office of Housing, Mildura
Mallee Family Care, Swan Hill
Wycheproof Community Resource Centre
Wycheproof Uniting Church
Salvation Army, Mildura
Society of St Vincent de Paul, Swan Hill
Mitchell Lodge Committee Bendigo
Cobaw Accommodation Services
Kyneton

Murray Valley Aboriginal Co-op.
Robinvale
Loddon Mallee Housing Service Limited
St Lukes Family Care, Bendigo
Mallee Tenancy and Consumer Advice Service
Echuca YMCA
Annie North Bendigo
Mildura Accommodation and Support Services

Interest

There was expressed disappointment by participants at three of the meetings at the low attendance. However, while attendance at some of the meetings was disappointing, the quality of input at most of them was substantial, with those who did attend being experienced and well qualified to comment about their area.

Questions addressed

Participants were asked to comment on each of six target groups: **Young people, Aged people, Koori people, People with Disabilities, Women Leaving Domestic Violence, Transient People and Others** in relation to the following questions:

What is the current experience for those people in terms of housing?

What are the obstacles these people face in their access to housing?

What would help?

Output

Most of those who attended the meetings participated in the discussions with interest and enthusiasm. They provided **descriptive information** about the experience of single people seeking to address their housing needs

This included the vulnerabilities, frustrations and impact on their lives.

The meetings offered suggested remedies.

REPORT FORMAT

This report is a summary of the issues identified for each target group by people at the meetings or in individual interview. At the end of the report are the suggested remedies that have also come from those people.

YOUNG PEOPLE

The experience of young single people seeking housing was similar throughout the region. The chief motivation for them to seek housing is the pursuit of independence and this is usually preceded by a breakdown in family relationships. Although many expressly describe their desire to live alone (without the tensions they have experience in family settings),

Attaining housing alone is beyond their reach for two reasons, income and availability of housing.

Income

The income of young people is too low for them to be able to afford housing alone outside public rental. The current statutory income for a single young person not living at home is \$267.40 per fortnight. The cheapest form of accommodation is usually caravans. For example, in Mildura, a caravan costs \$120 per week, and in Swan Hill \$95 per week. Young people usually do not have savings that they might use to purchase items needed in houses, pay a bond or meet other associated expenses. People do not qualify for rent assistance until they are actually in the rental property.

Availability

The private market is discriminatory. Young people are not perceived as potentially suitable tenants by Real Estate Agents and obstacles such as the need to produce references are used to preclude them from housing.

Public housing is scarce. For example, one 1 br unit in Swan Hill is allocated to young people. There is an indefinite waiting period for one bedroom stock in that city

Workers described several scenarios among young people sharing housing, all contributing to instability in the young person's life

A common response by the young is to stay with friends or people they know who do have housing. This practice is so common that one worker to describe it used the vernacular term 'couch surfing'. Young people move from house to house, through their networks, sleeping on the couch. While providing a temporary roof over their heads, generally it is not a form of housing that allows them progress in other aspects of their lives. One worker in Bendigo noted that approximately 70% of those seeking housing are in education or training when they begin and that most drop out of education as a consequence of their housing difficulty.

It is not uncommon for the young person to feel powerless particularly when sharing with older people. Workers observed that they are taken advantage of or abused and they eventually move on to different but similarly characterised circumstances.

Young people respond by entering into shared arrangements, which are characterised by their lack of control over their circumstances.

Relationship breakdown is common where young people seek to meet their housing needs in group settings. Factors perceived to be contributing to this are that because they are young, their life skills and organisational skills are not well developed. A tenancy advice worker commented that disputes between tenants are a common problem among the young in his client group.

Most workers identified cyclic patterns of behaviour among young people on low incomes, with group housing breaking down at the two to three month mark after it has begun. They demonstrate high mobility and one worker saw this as contributing to postponing addressing important life issues and possibly retarding emotional growth. In addition, because of their mobility they do not tend to stay on public housing waiting lists.

“Young people are learning life skills. There is not the room for forgiveness for mistakes by landlords and strangers that there is by family members”

It was believed that much of the housing difficulty for young single people remains hidden because they know that affordable housing is not available to them and they stay with friends or get help from such networks as churches to find suitable accommodation. An example was cited that there have been six or seven young people at Gisborne High School known to be in this situation in the last six months.

“If such accommodation breaks down, and it often does, access to educational opportunities becomes impaired.”

Transport- Fundamental in Rural Areas.

The importance of transport was mentioned by workers in Kyneton because of the experience of young people in towns such as Lancefield and Romsey where there is no effective public transport. For housing to be appropriate for young people it needs to provide them with access to opportunities such as training and education. The train from Kyneton to Bendigo cannot deliver a young person to the TAFE College by 9am and the private bus costs \$11 per day return which makes it too costly for low-income young people.

Workers in Bendigo drew attention to the link between transport and being able to find a house. Young people often could not go to look at houses because they had no transport. This was not perceived as a problem within the smaller centres.

AGED PEOPLE

The availability of housing for aged people was not perceived to be problematic in any areas. However, attention was drawn to the following circumstances

The Office of Housing has constructed more accommodation for aged single people in the last five years. Traditionally it has provided for that group. It has integrated non-aged people into that housing stock, with mindfulness of the cultural mix in terms of differing needs of people at different stages of their development.

In the dormitory areas of Melbourne as far north as Kyneton, a potential problem was perceived with an aging population who have taken retrenchments and purchased housing but who are income poor because they have no employment and little prospect of any. It has been observed that they have little money to invest in the maintenance of their homes and it is anticipated that this problem will worsen over time, so that they may end up old, with houses in extremely poor condition.

The transition from total independence in the traditional family home to supported care can be a point of crisis for many old people. They often express concern about being able to maintain a suitable lifestyle in smaller accommodation. It is believed that well managed transition needs to include time for them to consider how to adapt to smaller housing and to honestly address their options. The size of homes is important to older people, with many finding one bedroom accommodation not suited to their needs, because they are not able to have family (such as grandchildren) stay over and because there is not enough storage space to keep possessions treasured over a lifetime.

In Mildura, it was observed that there are a number of single aged people who are living in sub-standard accommodation such as sheds in backyards. They are not particularly visible in the community, but their accommodation is characterised by an absence of facilities for personal care. Often they have some connection with the family in the house. A shorter wait for old people for public housing would be an improvement, but it was noted that at least this section of the accommodation market does show movement.

PEOPLE WITH A DISABILITY

Two projects in the region regarding accommodation for disabled people were highlighted during the consultative meetings.

In the Shire of Macedon Ranges, a combined St Lukes-Windarrang project is identifying the accommodation needs of intellectually disabled people. The motivation for this study is that many in rural areas live with ageing parents. It was reported at the Kyneton meeting that there are 26 such people who could be housed in Kyneton.

In Mildura, Loddon Mallee Housing Services is involved in a pilot project in partnership with the Department of Psychiatry at the hospital around the housing needs of single women with a psychiatric disability. Motivation for the project came from an observation over time that when some such women are unable to find suitable accommodation, they enter into inappropriate domestic relationships with men and their illness is often exacerbated by subsequent domestic abuse.

The following comments from different people in Swan Hill illustrate the situation for some disabled people in that community;

"People with disabilities who have a high level of support from families manage very well, but where they lack organisational skills and life skills are low, things are difficult."

"There are good local employment opportunities for these people (intellectually disabled) through the recycling project and this makes an immeasurable difference to their quality of life. There is better integration into the mainstream of the community and the community acceptance of these people should, ideally, carry over in to their housing needs. Employment has exposed the community to disabled people and as they become known as people, there are fewer stigmas."

In Swan Hill a comment that for intellectually disabled people, many of whom live with aging parents, it is important to begin to develop a housing option which will provide both the support to keep their lives in good order and the independence which enables them to thrive.

"It is important that people are offered accommodation in the communities where they are known and accepted, as community is fundamental to their well being."

The perception that disability attracts stigma was reinforced in other areas of the region, where it was observed that there continues to be a high level of need for education in relation to disability in rural areas.

"Every community needs a place where you'll always be given a go"

People with dual disabilities are the most difficult to assist. In all areas of the region it was noted that if there is a substance abuse problem accompanied by a psychiatric disability, clients are sent to the 'other' service. In terms of housing, such people have very high support needs and their lives are characterised by chaos, often including eviction, during bouts of illness.

Comment was made that people with a psychiatric disability often are unable to demonstrate their eligibility for public housing. For example, they may be unable to keep appointments, be disorganised, and lose paperwork and possessions. They become stigmatised and this further reduces their access to services.

It was observed (in Mildura) that there is an increasing number of such people who are homeless and floating. A SAAP worker elsewhere noted that he had difficulty identifying a person with a psychiatric disability who was transient and new to the town until the person became unwell and began to exhibit symptoms.

TRANSIENT PEOPLE

The incidence of transient people seeking assistance with housing varied greatly throughout the region, and the most expertise in working with transient people is in **Mildura**. It appeared to be a destination whereas other centres in the region were mostly 'on the way'. Geographically, Mildura is on the road between Adelaide and many destinations in the Eastern states. Transient people come from all over the nation, many attracted to the climate and some to the idea of harvest work in horticultural industries. Workers in Mildura identified several characteristics of the housing needs and lives of transient people. In their minds they needed to discern between the 'harvest people' and the 'true transients.' A typical request for assistance may come from a person who has come to the region seeking work, has no money, no accommodation, and no food and a job, which does not start for a month. THM workers described an expectation that they will deal with transient people. They argue that the resource just isn't there.

Mildura used to have a private shelter but it was not financially viable. There are now transient people who live on the riverbank. The experience of living on the riverbank in Mildura includes vulnerability to assault, lack of facilities for personal care and exposure to the elements, which, while kinder than most in Victoria, still can be unkind.

Other transient people are chronically homeless, may have been from institutions, and move around the country "on a circuit" One worker noted that when they turn up in Robinvale, it is usual to send them to Mildura for accommodation and other services they may need. Smaller communities simply do not have the infrastructure to support people with such needs and they are considered to be better placed in larger centres.

Geographically, **Swan Hill** is en route Adelaide-Sydney, Melbourne, and Mildura-Bendigo and attracts transient people who are moving through. They seek assistance with food, accommodation and transport. Older transient people may spend three or four nights in a motel immediately after pension payday and then be broke and homeless for the rest of the fortnight. Some time ago, there was a joint project by Mallee Family Care, Salvation Army Care, Office of Corrections, who had identified at least five men who were single and homeless and over the age of 25. They acquired a large house and volunteers provided meals. It worked well to provide interim accommodation and was more crisis housing than a rooming house. It no longer operates.

Workers in Bendigo made similar observations. These people are more present on summer months. At the Kyneton meeting it was observed that transient people may follow seasonal work and friendship networks over some distance. They do develop attendant health issues as they age from the hard lifestyle

For some transient people the open road is home. Transience is the lifestyle of their choice and it would be inappropriate to assume that if they were provided with stable housing in one place that they would choose to occupy it. The phenomenon of the 'grey nomads' is tribute to this aspect of the national characteristic and poverty does not preclude people from the rejection of suburban values.

WOMEN LEAVING DOMESTIC VIOLENCE

The only meeting attended by a worker from an agency dealing with this group was in Bendigo. Other workers in cross target programs made comment. It is stressed that the women referred to in this report are single, meaning that they do not have dependent children in their care.

Most women who are single in this situation are over fifty. The children have grown and left, their income is usually Centrelink derived and they cannot afford private rental. If they have been in partnership in a business with their spouse, asset ownership may put them over the limits for access to public housing and Centrelink payments.

These women are unlikely to find work, because of their age, because they may not have participated in the workforce recently and because they have often had to leave communities where they are known to escape the violence.

Offered public housing in the form of a bed sit, they find that it is in an area where they are not known, with people from whom they are vastly different culturally, its away from transport, and there is no room to have children or other visitors to stay. As people who have been in their own homes for years they may have no rental references. Home ownership should be an adequate test of their reliability, but workers have often found this to be a sticking point in accessing suitable rental accommodation. A different set of life skills is required to survive after the experience of leaving domestic violence.

Often the options they have are so devastating that they go back to the home of origin and the violent setting.

Where younger women present to youth agencies and they have been victims of domestic violence; they are often classified as having been subject to child abuse. Macedon Ranges Shire has the highest per capita income in the State and the community perception of itself as affluent and problem free masks what poverty there is and hides other problems such as domestic violence. There are middle class women in domestically violent situations who have particular difficulties associated with articulating and acting upon their problem because it is experience not legitimised in that community.

KOORI PEOPLE

Koori SAAP workers attended the Mildura meeting and made the following observations about the Koori experience of housing.

Family customs do involve a responsibility to care for and provide hospitality and this can lead to overcrowding in families as people respond to the shortage of suitable accommodation by staying with friends and relatives.

Koori people are the hardest group to accommodate privately because of community perceptions. Discrimination against Kooris in the private rental market was mentioned at every meeting in the region. In Mildura this experience was described. An agent might say *'We rented a property to your aunt and uncle and they wrecked the joint, so we will not rent it to you.'* To acquire rental accommodation in Swan Hill two 'gilt edged' references are needed and Kooris are easily excluded because they have not been able to get accommodation in the past.

However Kooris are usually successfully accommodated in public housing. Access to public housing seems to be a good option for Koori women leaving domestic violence

In Swan Hill, most single Kooris are males in the 16-60 age group. There is a lack of one bedroom stock for these people, and a waiting list of indeterminate length. The Aboriginal Housing Board has some one bedroom flats but single males rarely get them. As a consequence of the shortage, they stay with relatives, on the riverbank, in the showground stables or they leave town. In the Koori community there are strong connections with Lake Tyers and there is movement between there and Swan Hill. Alcohol consumption exacerbates accommodation problems.

In Robinvale, most low-income single people are those who become single as a result of children growing up. For example, parents in middle age whose children grow up and they become ineligible for the Parenting payment. These people are 'family people' who may still need two-bedroom accommodation to enable family members to visit them. There is a strong culture of self-interest among employers and it is exceedingly difficult for Koori people to obtain work. Workers noted that there had never been a Koori person employed at the supermarket in Robinvale.

The point was made strongly that the Koori community had developed markedly and that public perceptions had not adjusted to take this development into account. It is expected that as Koori people have access to educational, employment and other social opportunities, more role models will appear and that successful Kooris in greater numbers will change community perceptions. Comments at the **Bendigo** meeting were that there are misguided assumptions that there are no single people in the Koori community because of the emphasis on describing family relations in cross-cultural settings.

It was noted that by workers in generalist services that a proportion of Koori people express a preference for using generalist services.

In **Kyneton** there are very few Kooris seeking assistance.

OTHERS

The SAAP workers at Kyneton best described people who do not belong to the target groups. There are both men and women aged between 22 and 50 who are 'single souls'. They may work and be on low incomes such as mill workers wages at Woodend. They may be recently out of jail; (the Loddon Mallee region contains Bendigo Gaol, Malmsbury Juvenile Justice Centre, Castlemaine Gaol and Mt Tarrengower Women's Prison)

Some may be non-custodial parents and live in rooming houses where they are unable to have children. It is not appropriate for the children or for other residents of the rooming house.

Often they have fractured relationships with Centrelink because they get piecemeal work from time to time, or they are in and out of relationships, (making them single for up to 50% of the year). For some people the challenge of managing their own poverty and the bureaucratic requirements that accompany it are overwhelming. They may have no children, no disabilities but they really are struggling to access income.

Such people live in pubs, caravan parks, or move around families or friends till they are exhausted. Other people may live in a shed on a block, at the back of a factory, or in a backyard and these people usually have no facilities for self-care. Their consequent unkempt appearance makes it difficult for them to present with credibility to some agencies.

Young pregnant women experience the issues as for young people in general, but they are 'sharper' because of the impacts of the pregnancy.

WYCHEPROOF- A small rural community

The worker at the Community Resource Centre at Wycheproof was interviewed in person on site. In addition a telephone interview was conducted with a Minister who worked in the broad geography of the area.

She described Wycheproof as a community of 8-900 people in an area of broad acre farming.

The role of the Community Resource Centre is to provide recreational and educational opportunities. Examples are bus trips to Melbourne twice a year which are well patronised, Adult Learning Classes, chemical users courses and computer courses. People in the agricultural community attend the last two.

The aged people of Wycheproof were characterised as people who generally owned their own homes, were long-term members of the community who maintained family connections within the area. Often retired farming people bought a home in Wycheproof and moved to town on retirement when a family member took over the management of the farm. Single aged people have usually acquired that status on the death of a spouse.

Cheap housing in Wycheproof has attracted people from elsewhere to buy property in the town and live there and some are unemployed but they are families. There are few employment opportunities for them, apart from occasional seasonal work in the agricultural sector. The main integrating activities in this community are sport and school attendance by children.

The worker estimated that there could be about 100 single people living in shared houses in Wycheproof. While many are working in full time, others pick up seasonal labour at harvest time.

Both hotels in the town have permanent residents who are single and the Caravan Park is generally busy on weekends with recreational users. There is one permanent resident at the Caravan Park.

The worker perceived that housing stock was available and cited examples of empty houses, some 'pensioner's flats and some 'old teacher's flats ' that were reasonable accommodation.

While it is central to the community and with a good generalised knowledge base, the Community Resource Centre does not deal with people with material needs. They are more likely to approach a church minister. In interview with the Minister he observed that this was not a problem he commonly encountered, although he had known of a couple of people who had moved to Birchip for accommodation, but shortly after one had decided to move back to Swan Hill because of the better prospects of work there.

GENDER

At the Mildura meeting, the question was asked as to whether there was a different experience for men and women. Workers reported that in Robinvale they appeared for services in approximately equal numbers. A worker from Mildura commented that there were situations where women, usually with dual disabilities had been unable to resolve their housing problem and had consequently entered into an inappropriate relationship, where they tolerate significant levels of abuse. This worker had been in the field for ten years and estimated that she knew some ten women who fitted that category.

It begs the question as to whether this also happens to women who are less socially obvious, and for whom the definition of inappropriate relationship has different expression.

RURILITY

Being known had mixed impacts. Community and belonging were seen to be a positive experience for intellectually disabled people.

For women leaving domestic violence, where they appear as single people in a new rural community, the experience can be harrowing. They have no history in the community, and their entry point has been the decision to leave a violent

relationship. The possibilities for employment are extremely limited and the social options more so. Placing such women in small rural communities where they are unknown and not connected is proven to be unsuccessful.

Small town 'labelling' locks people into being stigmatised if they have been known to be "bad". People who grew up in the area and are known in a particular way cannot get ahead.

1. EMPLOYMENT OPPORTUNITIES

The limited employment opportunities for all groups in rural areas were seen as significant barriers to long term solutions to housing problems. As the following quote from Swan Hill indicates,

"Labour force changes that have happened in rural communities in the past twenty years need to be accompanied by cultural change. People need to feel pride in their employment. The development of horticulture suggests that the labour force needs to be geared up (trained) for new work opportunities."

2. SERVICES AND FACILITIES

Access to these is vital if people are to have a reasonable standard of living. Low-income people must have access to good public transport or own a car, which is usually expensive. Living a long way from a major centre, with no community ties, is not feasible. Small communities have limited infrastructure to deal with people who have high levels of need and with whom they are not connected.

3. CHANGE

The pace at which management changes in organisations associated with the provision of government and social services does not foster the maintenance of a value base that is sympathetic to the needs of clients in regional areas. Concern was expressed that the compassion in the value base of organisations is being eroded.

4. SUB STANDARD ACCOMMODATION

It was noted that many private rental deals are shonky because people who do them believe they can operate outside the regulatory framework. One worker at Echuca said the he 'fought tooth and nail to retain sub-standard accommodation in the area because there would otherwise be no option for his clients' He described this as being in the form of 'perhaps, a caravan on a block.'

Suggested Remedies

Young People

Workers indicated that housing for young people involves a complex mix of services and facilities and that singular strategies were unlikely to be successful. The following strategies were suggested as ways to address the problems.

Either put a roof over everyone's head or have a supervised rooming house-which may be a regressive model.

Part of the solution is increasing the supply of affordable accommodation. However, the above quote indicates that as long as there is a shortage of suitable accommodation, problems of instability will continue. The few who have accommodation will continue to host those who do not. An alternative model, such as a supervised hostel, would address some of the problems, but was noted by some workers as regressive.

After-crisis support is a key element in stabilising housing for young people. Currently, SAAP workers cannot do this preventative work because of the demands of immediate crises. However, when this support is absent, young people become unable to manage their housing (usually after two or three months) and when they get into crisis again, experience added sense of failure and threat to their self-esteem.

Two bedroom housing provides young people (say 15 years old) with the opportunity for support, from a sibling, for example. People sharing bills for food and other necessities helps low-income people.

Where young people do get allocated public housing, sensitivity to their needs should be exercised in placing them. A worker recounted a situation in which a fifteen-year-old was terrified by the "stand-over tactics of neighbours"

Koori People

There are some young women who are still at school whose educational opportunities are threatened by disruptions in families, which occur from time to time. A **well managed** hostel for young women where there is supervision, no drugs or alcohol, and the opportunity to learn living skills could be an important asset for the community. (Young men do not tend to stay at school in this situation.) The principles of transitional housing without the plan to move out would be appropriate for such a hostel. A hostel would enable them to move back to their home when the situation improved.

In Robinvale, **more 2-bedroom accommodation for Kooris** and another transitional house would ease the situation.

People with Disabilities

Mildura and Bendigo-There is a need for more housing to be tagged for people with a psychiatric disability, which is flexible enough to accommodate them when they are ill in addition to when they are well.

Non-specific Suggestions

In Bendigo, where the shortage of housing makes it really difficult for people with special needs to get housing, a better understanding of issues in the private rental market may improve things. The suggestion is to “soften the private rental market”

The paper work associated with segmented waiting lists was criticised because workers considered it to be cumbersome and time consuming. Additionally, the requirement that people need to have a photocopy from Real Estate Agents to prove their ineligibility for private housing appears to be working against the clients. Workers thought it might

Have been in the best interest of the clients if the Office of Housing negotiated with ‘the sectors on whom its policy impinges’

Encouragement to match people according to their needs rather than the housing available would be a constructive policy approach.

All meetings recommended **more public housing**, most preferring **two bedroom** housing to accommodate the social needs of single people.