



What will happen to me?

Older people facing housing crisis in the private rental market

“That was an eye-opener after having fifty four years in a safe environment”

“You can pay the rent but then how do you eat?”

By Liza Lucas and Mary Morrissey



Acknowledgements

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All participants names have been changed and a pseudonym used to protect their identity.

Finally, we would like to thank Chisholm Institute for the opportunity to participate in this research project as our final placement requirement for the Diploma of Community Development.

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Acronyms

CRA	Commonwealth Rental Assistance
CSHA	Commonwealth State Housing Agreement
DHS	Department of Human Services
DSE	Department of Sustainability and Environment
HAAG	Housing for the Aged Action Group
Hanover	Hanover Welfare Services
NTV	Notice to Vacate
TAFE	Tertiary and Further Education
VCAT	Victorian Civil Administration Tribunal

Definitions:

Private rental housing:	Dwellings owned by individual investors and rented to tenants for the purpose of personal financial and capital gain
Public housing:	government owned and managed affordable rental housing
Social housing:	affordable rental housing owned and/or managed by not-for-profit organisations
Independent living units:	Generally older style accommodation owned and managed by not-for-profit organisations generated from funding provided by the Aged Persons Housing Act 1955

Project summary

Housing for the Aged Action Group (HAAG), in partnership with Chisholm Institute Frankston, co-ordinated a project that was conducted by two research students, Liza Lucas and Mary Morrissey. The project was held over a six month period from June to November 2012. The purpose of the placement was to conduct a participatory action research project to document the experiences of eleven older people who have recently faced a housing crisis in the rental market. All found themselves at risk of homelessness.

The research aimed to empower older people who have recently experienced a housing crisis by giving them a voice to tell their story. This project supports recent community education activities by Housing for the Aged Action Group Inc. (HAAG) that aims to highlight the need of older people at risk of homelessness. Together this will emphasize concerns and lobby for changes to services and housing solutions for vulnerable older renters in Victoria.

Each participant took part in a survey so that an individual profile was created about their housing past which included where they lived, level of education, income and health and wellbeing.

The Research questions were divided into the following categories:

- 1 Housing Past** - Could you tell us about your housing past and what contributed to you being in insecure housing?
- 2 Housing Crisis** - Can you tell us about the impact of the housing crisis on your life?
- 3 Housing Assistance** - Can you tell us about services and support that you accessed and used and about the benefits?
- 4 Housing Outcome** - Can you tell us about the impact of receiving assistance and gaining secure housing and how has that impacted your life?
- 5 Recommendations by the Interviewees** - What changes could be made to further assist anyone experiencing a housing crisis?

The Research took place in the following five stages:

1. An ethics application was created and approval was gained to conduct the research from an ethics review panel at Chisholm Institute of TAFE.
2. Administrative preparation included the development of both quantitative and qualitative tools. The participants were gathered from a group of older people who had faced an insecure housing episode within the Melbourne metropolitan area. Recently their main source of accommodation was in the private rental sector. A letter of introduction, a consent form, a cover letter, a survey and an introductory phone call took place.

3. At the interview stage of the project, participants were either interviewed, at their home or at Ross House in Flinders Lane, Melbourne.
4. The findings and recommendations were recorded and explored for the purposes of the report.
5. The research report was completed.

Subsequent to the completion of the research project some minor editing was conducted by HAAG. This included the insertion of photographs of HAAG members and participants. The identities of the people portrayed in the report do not necessarily represent the people who took part in this research.

Research Recommendations

- Feedback from participants about the final draft would be desirable.
- The research needs to be extended to include a more diverse range of older people. Thirty percent of HAAG clients are from a Culturally and Linguistically Diverse community and therefore including this group would be of benefit.
- A larger number of participants would ensure greater representation. Therefore, continued research into this area would be of great value.



Key Findings

- As people age, safe, secure and affordable housing is highly valued and seen as integral to maintaining quality of life.
- There are a number of interrelated factors contributing to older persons being at risk of homelessness.
- Financial stress and hardship appeared to be a major contributing factor affecting the whole of participants lives including security, health and wellbeing, social connection and isolation.
- Housing provision services are difficult to access and often inappropriate for older people.
- The increasing cost and low vacancy rates in private rental housing added to the difficulties experienced.
- Participants mostly stated that government pensions and allowances are not adequate to cover costs in the private rental market.
- Private rental housing is inherently an unstable option for older people on a low income. Some people had a vulnerable housing past; some had great housing stability; however neither group was immune to a housing crisis.
- Suitable services were difficult to negotiate and attain.



Participants' Recommendations

As part of the Participatory Action Research process participants were asked to make recommendations, these are listed in the following points:

- Legislation needs to be stronger to protect vulnerable tenants from exploitative landlords in the private rental market.
- Better information is required about available services for older people at risk of homelessness.
- More services like HAAG are needed that provide direct personal assistance for older people facing a housing crisis.
- Services like HAAG and Hanover need more funding to provide advocacy and assistance with the complicated public housing application process.
- To provide more streamlined services for older people at risk of homelessness.
- Older people need more opportunities for involvement in the design and layout of public and social housing.
- Public and social housing needs to be within walking distance to public transport and shops.
- Public and social housing rents need to be capped at affordable levels. In order to achieve this rental costs should not exceed 25% of income.

Researchers Policy Recommendations

- Government allowances and Commonwealth Rental Assistance need to be increased to be more effective in the private rental market.
- Funding to provide more low cost housing.
- More funding to increase awareness of housing needs by targeting and training health professionals and general practitioners, real estate agents and others who have direct contact with older people at risk.
- More funding for older persons housing support agencies.
- Legislation needs to be strengthened to ensure greater protection for vulnerable, low income, older tenants living in private rental accommodation.

Introduction

This report is to be used for two main purposes: so that the two researchers can be assessed to complete a Diploma of Community Development at Chisholm Institute in Frankston, Victoria, and secondly, so HAAG could use these results and publish this document to increase awareness of the housing needs of older people on low incomes. All participants involved in the research will receive a copy of the final report.

HAAG approached Chisholm Institute to seek interest in a combined project looking at the circumstances of older people at risk of homelessness in the private rental market.

The reason for this research was to gather more information about older people living on a low income, predominantly in the private rental market. This included the following five broad topics:

- Housing History;
- Housing Crisis;
- Housing Assistance;
- Housing Outcome;
- Recommendations;

Early in June 2012 the project began by establishing an agreement with HAAG so that the researchers could conduct interviews to explore and investigate individual experiences of insecure housing. The research was to be managed over a period of 4 months.

A number of recently assisted HAAG clients were contacted to determine their interest in participating in the project. Out of the fourteen clients contacted, three individuals withdrew and were not involved in the project. Therefore, ten interviews were conducted, with a total of eleven people being interviewed.

The aims of the research were multi-faceted

- This research undertaken was to be heavily based on the Participatory Action Research framework.
- To give individuals an opportunity to tell their story and have a voice. To raise awareness and draw attention to the plight of older Australians experiencing a housing crisis.
- To document the difficulties faced in the private rental market by allowing them to tell their individual housing stories.
- To analyse and draw out common themes revealed in this research.

- To make recommendations from the information gathered to improve the housing futures for older low income and low asset based older Victorians.
- The researchers have attempted to accurately represent the participants voice clearly, however if any errors have occurred this was unintentional.

HAAG would like to sincerely thank Mary Morrissey and Liza Lucas for their dedication and hard work in completing this project. Mary and Liza's commitment to producing this report involved many hours beyond their placement requirements and this report is testament to their commitment to exposing and exploring this important social justice issue.

Most importantly HAAG would like to express very special thanks to the eleven people who agreed to participate in the project. It can be quite daunting to be interviewed about your past, particularly when it involves bringing forward memories of painful and stressful times in our lives. The participants not only provided information and stories about their crisis housing experience but did so with great enthusiasm. This willingness to be involved was usually due to each participant's interest in ensuring that the traumatic events they went through should not have to be suffered by others. To this end they saw the project as an opportunity to make a contribution to improvements in housing policy and the right for all older people to have access to safe, secure and affordable housing.

Many thanks also to government departments that provide funding for HAAG's services: Commonwealth Department of Health and Ageing, Consumer Affairs Victoria and the Department of Human Services.



Timeframe

Date	Tasks Undertaken
June 2012	Introductory placement meeting at HAAG
June – August 2012	Ethics Application prepared and sought
August 2012	Preparation of an Introductory letter, Survey, Questionnaire, Consent Form and Cover letter.
August 2012	Interviews commenced
October 2012	Interviews completed
November 2012	Report produced

Background

In the 1930's many state governments in Australia established their own "housing authorities"(DSE, 2010). In Victoria the proliferation of slums in Melbourne had created poor housing conditions which were adversely effecting people's overall health. The government in response to these conditions introduced "extensive housing reform" (DHS, 2012). A result of this was the creation of the Housing Act of 1937 which established a "statutory housing authority" (DHS, 2012). The Housing Commission of Victoria was responsible for the maintenance and supply of "better housing" for low income people (DHS, 2012).

In 1945 the Commonwealth State Housing Agreement (CSHA) was established. This became the main housing policy for the next six decades providing funds to state governments for the building and upkeep of public housing. The supply of "adequate and affordable housing" was a "high priority" (Morris, 2010).

By 1985 a shift was taking place in housing policy and the growth of public housing reduced. State and federal governments considered the provision of public housing to be too costly. The private rental market and homeownership were seen as providing "better options" (Morris, 2010). People on a low income who needed housing were increasingly offered help through the Commonwealth Rental Assistance (CRA) scheme. This was to support them to access the private rental market (DSE, 2010).

Since this time government policy for public housing has changed to give first priority to people with "complex needs" (DSE, 2010). The funding for the CSHA has decreased and CRA has received a significant boost. The consequences for this has been declining stock of affordable housing, increasing waiting lists and greater reliance on private rental to provide housing for people on low incomes.

Literature Review

The literature review provided a brief overview of four recent publications which have documented the personal experiences of older people living on a low income in private and public rental in Australia.

The review found that until recently not much information has existed to document older people's experiences of being at risk of homelessness. Ena Ahern conducted research for HAAG during a Social Work placement from Victoria University. She comments in her report from 2003 that there is a lack of documented information to tell older peoples stories about a housing insecurity and that "anecdotal" evidence is a powerful tool to achieve better understanding (Ahern, 2003). However "affordable

housing” for older people has been a prevalent issue for some time (Jones et al, 2007).

These publications link the accounts of older people’s housing experiences with the pressing need for government to address and provide appropriate accommodation for Australia’s ageing population.

In the Australian Political Economy Journal, Alan Morris conducted qualitative interviews with older people who are living in the private and public rental market, which explored the relationship between adequate housing and human rights. Morris argues that housing rights should be attainable for all households (Morris, 2010). Housing policies for some time have “contributed” to a “housing affordability crisis” (Morris, 2010). Morris says without housing rights a considerable number of people on a low income have limited opportunities to live “a reasonable life” (Morris, 2010). Interviews conducted with older people living in private and public rental revealed significant differences (Morris, 2010). It was found that older people who resided in public housing benefited from social participation and housing stability (Morris, 2010). Older private renters who took part in the research however reported that they found “everyday life extremely difficult” and generally had worse overall health outcomes (Morris, 2010).

Reports from Hanover Welfare Services and Australian Housing and Urban Research Institute have also looked into the issues surrounding homelessness for older people. “Ageing in what place” by Hanover conducted qualitative interviews with fourteen older people who have experienced a housing crisis or homelessness. The research aimed to understand older people’s pathways in and out of homelessness. They focused on people’s lived experience during the housing crisis (Westmore & Mallet, 2011). The research found that during the housing crisis participants had experienced a range of negative health issues (Westmore & Mallet, 2011). There were also barriers for older low income renters to access appropriate housing and services. One of the reasons for this was seen to be older low income renter’s dependence on the pension. Older people were struggling to cope with the increased expenses in a “minimally regulated” private rental market (Westmore & Mallet, 2011). Another barrier was attaining housing assistance, which often left older people in a state of housing crisis or homelessness for a prolonged period. This appeared to be a contributing factor to lowering health outcomes (Westmore & Mallet, 2011).

The report “Rental housing provision for lower-income older Australians” (Jones et al 2007) conducted a series of consultations in the form of focus groups and interviews with 130 older people. The people interviewed were living in a variety of “rental situations” around Australia (Jones et al, 2007). The Interviews were qualitative and were for the purpose of providing more information about housing choices (Jones et al, 2007). It found affordable, secure and accessible housing were important to older people (Jones et al, 2007). The research found an integrated policy response is needed to bring together the “capacity of the public, private and community sectors” to supply low cost rental accommodation for people on a low income (Jones et al, 2007).

Methodology

This research is conducive to the following method due to its qualitative nature.

Participatory Action Research (PAR)

Yoland Wadsworth states that research is a process of “understanding” “explaining” and about becoming aware (Wadsworth, 1997). Sue Kenny sees research occurring within a community development culture (Kenny, 2011). It is founded on the “co-generation” of information, where “researchers and researched” work “as one and the same people” (Kenny, 2011). In this way, it must be “democratic” (Kenny, 2011). It ought to engage “active participation” of all who are concerned. It should seek to be fair and treat all involved with equality and “equal worth” (Kenny, 2011). It is important to create an environment that encourages people to deliberate about what they have gone through (Kenny, 2011). This can trigger a profound understanding and appreciation of their lives.

The researched are called the “critical reference group”. Often they are the ones to instigate the actual research (Kenny, 2011). Wadsworth tells us that letting go of preconceived ideas and values is important to good researching (Wadsworth, 1987).

Research Methodology

The current level of knowledge about housing for the aged is narrow and not enough is understood or identified about the problems related to this topic (Westmore & Mallet, 2011). Our method permitted confidential, independent research, exploration, discussion and collaboration. It allowed for closer examination of the topic to take place.

The researchers of this project sought the committed involvement and participation of those who had experienced a housing crisis. The participants could make positive change and influence their own social environment. Private qualitative interviews with this group of older people revealed much vulnerability and meant that the research was able to “capture the experiences and authenticity of people’s everyday lives” (Kenny 2011).

The research was heavily influenced and guided by ‘Participatory Action Research’ principles and methods; to achieve the stated goal outlined by HAAG within the timeframe we introduced other supportive tools. A survey was completed to give a snapshot of the participants’ housing situation and individual interviews undertaken to gather a full picture of their story.

The Critical Reference Group

A critical reference group is a gathering of people and the research subject comes from their needs (Wadsworth, 1997). The participants input shaped and guided the project and the research findings. Any changes or awareness raised by this research will largely be attributed to the participant's contribution and involvement.

Location of interviews

Seven interviews took place at the current home of those participants. Three interviews were conducted at the office of HAAG in Ross House in a private interview room. Meeting at the current rehoused address was both informative and helpful to the researchers as it gave a clear picture of the rehousing outcome and environment. The three interviews conducted at Ross House were also informative and proved to be equally relevant to the project.

How the research was undertaken

The researchers began the research project by creating an Ethics Application. Ethical approval was sought from Chisholm Institute of TAFE from the ethics review panel before the project commenced. The aims and goals of the project were clearly marked out in this application and a series of questions were created to form the structure of the following interviews. (Please see attached appendix).

Five broad topics covered were:

- Housing History;
- Housing Crisis;
- Housing Assistance;
- Housing Outcome;
- Recommendations;

The following tasks were undertaken in this order during the research project

1. A literature review and background reading was conducted by the researchers.
2. Correspondence was written and provided to each participant to read a letter of introduction, a consent form and a letter describing the project. (Please see appendix). All participants received a phone call to book an interview time.
3. Once consent was given, a brief profile was completed in the form of a survey (Please see appendix).
4. Individual interviews took place.
5. Each interview was recorded and noted and written up and a final report composed.

Interview Findings and Themes

This research project was undertaken over four months in 2012. Ten interviews took place during this time. The purpose of this research was to document and explore each individual's insecure housing story from the perspective of the following five aspects

- Housing History
- Housing Crisis
- Housing Assistance
- Housing Outcome
- Recommendations

The following discusses the findings discovered during the interview process. The issues were very complex and interrelated that proved to be a challenging task to interpret and document. However, some clear and strong themes did emerge.

Housing History

The housing history experiences from the participants revealed they have lived in a diverse range of locations and types of accommodation. Some of their housing choices include private and public rental, homeownership, the family home, retirement villages, caravan parks and hostels.

Most had grown up in a home owned by their parents and moved out when they were in their early twenties. Since then, many have had multiple moves. One person said they had moved "*86 times*". There was a broad and complex range of reasons for this occurring.



The following captures some of the participants' housing stories.

Cheryl's Housing Story

Cheryl grew up in the Brunswick area. The residence was at the back of a shop front owned by her grandmother. When she passed on, the property was sold and Cheryl's family moved to another property in Brunswick. She lived there until the age of 25 when she left home to marry.

She and her husband purchased a weatherboard home in regional Victoria. Three years later they sold and purchased a property in Brunswick and remained there for about 2 years. Her husband was an *"alcoholic"* and he had been cheating on her. When her daughter was about four years of age her husband left.

Cheryl stayed on in the property. She discovered her husband had not been paying his half of the mortgage. She had no money to pay the debt and the house was put up for auction. Cheryl states that she had been paying her half of the mortgage. She received only \$1,000 from the final sale of the property.

After this she moved into private rental accommodation for a number of years.

In more recent years Cheryl happily lived in a caravan park in Atwood for about 9 years. However, this changed after a series of incompetent managers she started to feel unsafe. She commented, *"It was getting me down"*.

Cheryl's daughter suggested that she should come and live with her at her home, in a "granny flat" at the back. The relationship had never been close and Cheryl had some apprehension but gave it a go. Problems arose when the daughter suddenly decided to sell the property, at this point Cheryl entered into a housing crisis.



Keith's Housing Story

Keith grew up in the family home in Geelong, he left at about the age of twenty. Over the next 25 years he travelled and worked in a variety of locations in Geelong and around Australia. Keith's extensive trade qualifications found him many jobs including working on the roof of the new parliament house in Canberra. He was a foreman with responsibility for thirty men. Keith says, he hasn't, "*Seen the new parliament house, but I built it*".

He told us that a work accident in 1985, "*mucked up my working life at forty*". This was after he "*fell off the back of a truck and landed in glass*". Emergency surgery left him with "four hundred stitches" and he required a blood transfusion for a week. He was hospitalised for six months and when discharged Keith recuperated at his sister's home in Geelong. After the accident he was living in a pub and was on "Work Cover" for about eight years.

In 1993 this organisation found him a job as a security guard at a shopping centre and during this whole period he had many short term accommodation arrangements, including his family home. He then entered into a private rental agreement in West Geelong where he stayed for fourteen years. In 2007 the unit was sold. That year he was diagnosed with cancer.

Keith was recently evicted from a private rental in Geelong and soon after entered into a housing crisis.

Doug's Housing Story

Doug lived with his parents in the family home for over fifty years. He stated that it was "a very secure home" with "*no problems*".

Doug cared for both his parents for many years. His father fell ill about thirty years ago and at that time he took over the family business as well. More recently his father had a "catastrophic stroke" and was hospitalised for three years. Doug visited every day and was "*trained to help with his care*". Sometime after Doug was diagnosed with cancer and his mother was diagnosed with dementia.

Following the death of his mother a family dispute erupted. He believed that the family home had been intended to be kept for his use but other members of the family did not agree. Unfortunately, the family home was sold and Doug received little financial gain from the sale. Doug said his "world fell apart after stable housing". At this point, he entered into a housing crisis.



Personal fate can create the circumstances for older people from all backgrounds to find themselves in a housing crisis



Housing Crisis

It's all very well to say you can get the pension, (that) you'll get plenty, you'll get rent assistance. What and live on \$50 a fortnight or something in the end!"

The participants who were interviewed for this research entered into a housing crisis due to a range of circumstances. Some participants had never experienced an episode of insecure housing before. Others had a frequent history of such episodes in their housing past. Most of the participants entered into insecure housing through some sudden and often traumatic life changing event.

The participants at the time of the housing crisis were living in a range of housing types. This included private rental, rooming house, a caravan park, couch surfing with family and a movable "granny flat".

Impacts on participants experiencing a housing crisis

Struggling to survive on a low income

The main stressor for the participants during insecure housing seemed to be the challenge of coping with limited financial resources. As most participants' main source of income was a government benefit such as the aged, disability and a carer's pension and in some cases limited savings. This resulted in them barely having enough to pay for the high cost of rent particularly in the private rental market.

Nigel stated that the \$400 a week rent was "substantial" and "took a fair chunk out of our joint pension". He said that without "dabbling into a little bit of the residual money" from the sale of the house "we would have been in trouble".



Pete stated that even with rental assistance it was always a struggle to survive.

The high rental costs for the participants left them without much money for essential items such as food, electricity, heating, phone, and even toiletries. June had reached a crisis point after her savings ran out to pay the rent and experienced *“a couple of weeks of getting to starvation point”* and had to visit a charitable organisation to receive food vouchers.

The already difficult financial situation for some participants became worse when some experienced a sudden rent increase. Pete and Jean faced a similar situation when their rent increased by a hundred dollars a week. *Pete said “when you are on the aged pension it’s a bit steep”*. Jean said she had no choice but to tolerate a continuing lack of maintenance to her flat because she feared another unaffordable rent rise.

She stated “I was too scared to tell the landlord that the light in the lounge didn’t work”.

She said the *“toilet leaked”* and the *“the hot water service went on and off and it was more off than on”*. She also commented because of this, she had to *“boil the kettle a few times and have a stand up wash”*.



June said her rent was going up every six months and by so much that “the high rent was killing me”.

For some participants the difficulty of paying for expensive rent resulted in a notice to vacate (NTV) their premises. The landlord usually gave them from 14 days to 120 days to leave. Pete was given a 120 day NTV from private rental. He moved into a share house which he called a *“dilapidated disgrace”* where he paid \$150 a week for a small room.

Many had to go to VCAT (Victorian Administration Tribunal) to appeal their eviction notice. Keith said he was not sure about why he was asked to leave as the real estate agency gave him no reason. He said that “even in court [VCAT] they stood up and said no reason.

Pete said he felt comfortable to represent himself twice at VCAT to apply for an extension on his Notice to Vacate. Twice he was successful in gaining an extension of 7 days and 14 days.

Health and Wellbeing

Most participants said their experience of insecure housing had caused a range of negative health impacts. Many said they had experienced heightened levels of stress and anxiety. Some also commented that they had lost weight. One person said as a result of trauma she had “lost 11 kilos”. Another person said he was feeling overwhelmed and “in a state of shock.”

He stated he had “lost about fourteen kilos and I’m not really a worrying person”.

Many participants also said they had difficulty sleeping. Doug said that the increased stress was making it hard for him to sleep and impacting negatively on his health.

“I get arrhythmias and I was having a lot of arrhythmias. When I get stressed I get more arrhythmias”.



One participant Ted said “the stress of the place” [caravan park] had a negative effect on his health.

He said the caravan walls he was living in were “50 mm thick” and in winter they were “freezing” and “stinking hot” in summer. Ted was diagnosed with arthritis at the time of the insecure housing.

Some commented that they had not only experienced stress but also were depressed. Nigel said his doctor “*diagnosed me with mild depression*”.

He stated “***I think it all got on top of me a little bit***”.

For some of the participants their increased stress was compounded by having at the time also ill health. Keith said that at the time of insecure housing he had cancer and was also depressed.

“I was totally run down there I was lying around on the floor not being able to get up... cos I had arthritis in me knees as well”. “I was totally gone”.

Pete felt that if the insecure housing had lasted longer during his cancer treatment that his health would have suffered. He said that he lost his appetite and couldn't sleep due to the combination of chemotherapy and insecure housing.



Risks to Personal Safety and Security

A number of participants said that their personal safety was a big issue this was especially so for women.

One woman said she lived in a constant state of insecurity and was “threatened every day”.

Beverly said one of her motivations for telling her traumatic story was to bring attention to how vulnerable people are particularly women.



“It’s a different kind of vulnerability; it’s not the finance or where you’re gonna live and that sort of safety of having somewhere safe to sleep at night. It’s vulnerability full on in every way as a woman”.

Ted was not only concerned for his own personal safety and security but also that of his family.

He described the caravan park he was living in with his partner as being “affordable but very dangerous”.

He said no personal possessions were ever safe and all people wanted to do was “cause trouble”. He said he was always concerned for the safety of his two daughters when they came to visit. *“It is certainly not a place that you want to take people”.*

Social and Geographic Impact

Social Isolation

Most participants said that during the housing crisis they became socially isolated from their friends, families and their local communities and culture. The impact of moving away from their home often was losing touch with what had been their familiar world.

Doug said he was experiencing social isolation in Frankston as he was a long way from familiar surroundings and his friends in Melbourne. He said to visit them he would have to travel at least an hour in the train. He also said the expense of petrol prevented him from driving up to Melbourne.

Cheryl found moving away from her local community and living at the back of a suburban property in a granny flat was very isolating.

“I had a lot of friends and I went up there at Sunbury and I knew no-one, and being in a backyard you can’t see people passing the door or the street. I’d sit out on the veranda and all I’d see is the side of my house their back fence and their side fence and they were all high and I couldn’t see anyone. I couldn’t hear anyone. I was isolated”.

For some participants the search for affordable housing left them with no choice but to leave their local neighbourhoods and move a great distance away. Doug said he couldn’t afford to rent a property in his local area and had no option but to move a long way from his family home. He found affordable accommodation in a boarding house. Doug described the experience as being a “culture shock” and “a total different world really”.

“That was an eye-opener after having fifty four years in a safe environment”



Housing Assistance

The Participants

People interviewed in this research project typically found it difficult to attain secure housing and negotiate welfare services. During the interviews, they identified a broad range of barriers that affected their ability to access good housing. Many interviewees had experiences of the private rental market. Some reported that this was a very new experience while others stated that they had previously owned their own home and only a few had some experience of public housing.

Many of the people interviewed found that dealing with the private rental market was difficult, expensive and at times exploitative. All of our interviewees were currently on a government pension or allowance. A few stated that they had modest savings which were kept for emergencies. Managing to find accommodation in a rising market with low vacancy rates appears to add to the difficulties experienced. Many said that they had very little understanding of public housing and how to access it. One of the interviewees (Nigel) stated that his experience of being involved with the welfare system was limited and filling out the paperwork for public housing was *“quite intimidating”*.

Family and friends

The family and friends of the people interviewed often provided valuable assistance and support but this was generally limited. In some cases, assistance was short lived while others experienced forms of manipulation and exploitation. Jean stated that she lost her superannuation and long service leave payment when she gave it to her son to take care of. *“Unfortunately he spent the lot...so I had nothing”*. Nance told us that she never told family or friends about the trauma she was going through *“...no one knew even my best friend. Nobody knew”*.

Inappropriate services

Many services were considered to be *“useless”*, *“slow”*, age inappropriate or *“demeaning”*. Some people found that documents were difficult to understand, cumbersome and too long to complete. Doug said he had filled out about *“ninety-five per cent of the housing application form right”*. However, when he spoke to a housing worker from the council she told him he would be *“languishing on the housing list for years”* as he had not completed one section correctly, so she *“straightened the form out”* for him.

Centrelink and impersonal nature of services

People found the processes of negotiating with Centrelink alienating. Ted described his experience where he had a number of interviews as being like *“talking to someone who really doesn’t want to listen”*. Susan stated that there should be more

information *and "not just bits of paper"*. You really need to be able "to talk with someone" and *"that they come to the residence and have a look"* so that they can check things out for themselves.

Many interviewed were unfamiliar with public housing provision and so a long list of service providers were contacted, however this was *"expensive"*, tiring and stressful. Cheryl said that she just wanted to speak to *"people"*, not a sequence of recordings on the phone with inappropriate requests. *"It drives you mad...it's so frustrating"*.

Cheryl found that going to Centrelink was also problematic and difficult. "It just is not suitable for elderly people".

She said that she cannot stand in queues and that she feels giddy and worries that she might faint.

A lot of people made negative comments about the services that are available to older people. The impersonal nature of service provision was frustrating and isolating. Nigel stated that *"it felt a little demeaning that I had suddenly found myself in the welfare system, to go along and front up to Centrelink..."* He stated that the *"Department of Human Services were quite good"...*even though *"you really don't sit down and talk to anybody."*

Unsuitable emergency accommodation

People often said that when they were offered accommodation it often wasn't what they wanted or needed. Jean sought assistance from a charitable organisation, however the only option she was given, was accommodation at a *"rooming house"*. She took the paperwork but was so disinterested in it that she never completed the documents or returned to follow this up. She stated that the size of the rooms would make her feel *"claustrophobic"*. She was told she may need to share a room with others but she felt so *"unsafe"*. Going to another agency for assistance with food vouchers made Jean feel *"degraded"* and *"second rate"*, so she avoided this if possible. There was a long waiting period for city accommodation with a possibility of being housed a little sooner at Mildura, Gippsland, Warburton or Moe.

Cheryl refused a property that had stairs that she couldn't manage and was then told by the housing agency that she was put back at the end of the housing wait list. This was of great concern and disappointment to her.

Nowhere to turn

It was common for the participants to report that they did not know what to do about their predicament. One participant stated that she did not want to stay in the housing arrangement as the landlord was intimidating and she felt un-safe, however *"she had nowhere else to go"*. Nigel stated *"I wasn't quite sure which way to go"*.

He stated that even with rental assistance “private rental was probably not an option”.

He commented that because of the low vacancy rate, landlords were asking \$450-\$500 for “dumps”. Nigel stated that support from his sister and daughters had been “wonderful” and he was most fortunate to be able to move in with family and was able to live rent-free for a period of time.

Finding HAAG

Many reported that they discovered the HAAG services simply by chance or by word of mouth from a friend or acquaintance who had also received assistance at their service. Nigel stated that “it was sheer coincidence” that he found out about HAAG. It was “a stroke of luck”. June contacted other housing support services through doing her own research on the internet. It took her a lot of work to eventually “find the right people”. The most beneficial help came from contacting an agency in Prahran and Housing for the Aged Action Group (HAAG). She said these two groups “saved my sanity”.

Cheryl said she walked down Flinders Lane and literally “stumbled” across HAAG’s service.



Support after isolation and abandonment

Many people felt isolated, abandoned and alone during the housing crisis. June stated when Jeff from HAAG assisted her with her VCAT hearing “I couldn’t believe it, because I felt so alone in that crisis.” “That’s why I felt like a pin in the ocean. I was ringing all these people. They were dealing with so many other people, you see, and so that’s why I wasn’t getting any help because they didn’t have the energy or the time to help you.”

Jean stated that she felt that *"nobody cares about us aged people."* After contacting HAAG, Jeff came out to see her situation, took photos and was *"very helpful"* she stated that this changed her mindset.

Importance of the Medical Practitioner

In many cases when all else failed the local doctor, who was often someone they had known for a long period of time was the person who they turned to. Cheryl stated that she finally broke down and confided in her family doctor when her daughter said she wanted to place her into a *"nice nursing home"*. Her doctor told her that *"you will not be able to go into a nursing home. You cook, you clean, you shop, you do everything for yourself so they would never get you into a nursing home."* The doctor said she would contact the government housing body concerned and someone would come out to assess her for housing assistance.

Jean stated that she had gone through *"deep depression"* for *"12 months, even longer"*. She stated that she *"broke down"* and confided in her local doctor about her housing situation. He was prepared to state that *"the housing problems"* that she faced were affecting *"her emotional state as well as physical"* state.

Financial Hardship

Financial hardship pushed some people into a desperate situation. June had reached a difficult situation when she used up all her savings and had nothing left for food, she sought assistance from a welfare agency to get help. Reluctantly, she would now have to contact Centrelink. *"I was hoping for some miracle because I can't stand Centrelink."* She was referred to their Home ground Crisis Accommodation Service, where she was told *"look you have no choice, you'll have to go to a share house."* June described this as being *"totally useless"* for her.

Cheryl had commented that she considered going into private rental as a last resort and she said that she would spend her last remaining dollars that way if she had to as she thought there was no real alternative.

Removalist Assistance

The cost of moving is considerable and this can cause further financial hardship for those who are already managing a difficult situation. Keith said that a charitable organisation contacted *"get a tick"* because although they didn't have a housing option for him, they did pay for a removal van when he rehoused. This saved him well over four hundred dollars. Doug said he was *"impressed"* when HAAG arranged to have him moved. *"It's a big expense"* as he had previously paid \$700-\$800 to move.

Housing Outcome

When asked about the impact of being rehoused into suitable and affordable accommodation the following comments were noted and are discussed below in detail.

Safety

Attaining secure housing brought a variety of benefits for the participants. Nance stated that she now is *“feeling very safe and secure.”* She is surrounded by *“beautiful neighbours”* since moving into current secure housing and has come to meet over half of the many tenants. *“This place is a perfect place for older people”*.



Social connection

Social connection and engagement appeared to be more available to people with stable housing. Nance has access to a variety of support services in her building and enjoys being able to socialise and invite friends and family around for dinner at her new home. She stated that *“she knows every single person”* at the community centre located in her building. Nance currently is involved and frequently visits the two local churches; she also visits a church in the city on most days.

Better health after rehousing

Secure and affordable housing appeared to have a positive impact on health and well-being. Nance describes her current health as being good because of the *“peace I am living”*.

Nigel said, ***“Being here now has just turned my health around. I feel a weight has been lifted off my shoulders and I’m very comfortable. I love it here. I’m very happy, I’m happy and I feel really good about life. I feel very lucky.”***

Jean told us that her blood sugar has *“vastly improved”* since she has moved into her current secure housing. *“It wouldn’t go down below 16”*. (5 is considered normal) Now it is 10, so it is better *“My well-being has improved”*. *“I am sleeping better.”*

Cheryl said she was 39 kilos and now weights 41 kilos. She said that she now has *“peace of mind”*. *“I feel safe”* and *“I talk to everyone”* where I live. She likes the communal bus that takes her to South Melbourne Market, Bay Street and St Kilda.



Keith stated *“the balcony’s fine. You’ve got the view. Everythings new”*. *“This place has got about two bad things and about twenty good things.”* It was important for him to be rehoused in an area connected to the city of Geelong on a bus route and within walking distance to the city. Keith said he feels really great about being rehoused in this area.

Keith told us that the experience of the housing crisis had been very stressful and demanding on his health and wellbeing. He commented that he had been in a very

difficult and run down state during this time. However after moving into his current social housing residence he said *"I picked up since I've been here. I know I'm sick and got all the other stuff but I'm not run down"*.

Financial impact of rehousing

Many people had only recently re-housed and the financial impact was still a little uncertain for them. Many people expressed concern regarding management of paying their bills. They said that they could generally pay for the essentials, not luxuries.

When asked about how he copes with paying the bills Pete said *"I survive"*. Pete said, when he was in private rental,

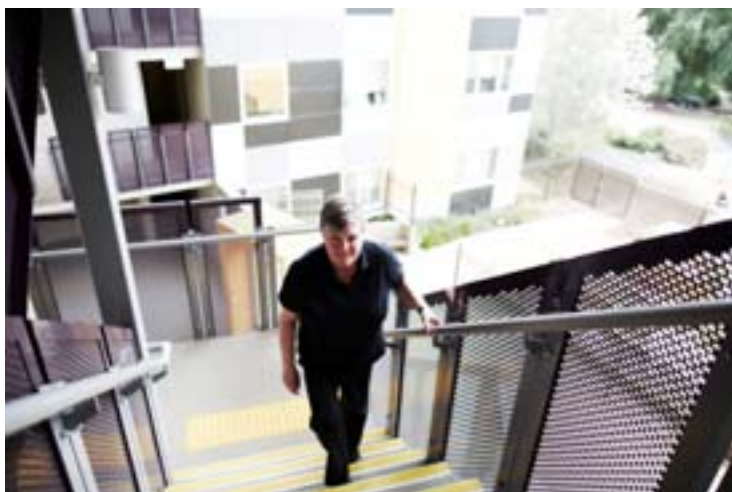
"You can pay the rent but then how do you eat".

Nance said that she is now able to buy some furniture from the second hand store, occasionally new goods, like her fridge.

Ted said that in the past he was able to pay for accommodation in a caravan park but that it was hazardous. He said he and his partner like where they have been rehoused 3 months ago, that it *"is beautiful and quiet."* They currently *"feel safe"* and *"don't have to have a chain on your gas bottle"*. However, rent is now a little more for them and they are concerned about how to juggle to pay bills, food and fuel for the car.

June said, *"If I do really well, I'll probably have a \$100 a week to live on maybe, if I'm really lucky.....cos I'm wondering how I'm going to manage. It's poverty level. You can't live on it. It's impossible."*

Jean stated that her pension goes into a credit union and her rent and bills are debited before she even sees them. She comments, *"Oh its great"* because what she gets left over *"is mine"*, helping to take away the concern or worry of needing to budget for the essential bills.



Less stress being out of private rental

June said, *“My self-esteem has been lifted being here. I feel human. If I’d gone to a share house I would have felt like an animal.”* June stated that it was hard to leave her daughter who lived across the road from her. However, *“I’m grateful to be out of private rental and very grateful to be now living in social housing, so much stress has been taken off me.”* She commented that the cost of private rental was extremely difficult for her to manage for some time.



Home at Last!



Doug said, *“Well, actually, I’m about 10 or 15 dollars worse off in Coburg but you’ve got to trade that off against what you’ve got”. The benefits are “the independence, that lack of stress”,* and being close to public transport and areas of interest. In the past, Doug was constantly worried about the other tenants leaving and having to be left with paying the whole rent. He says *“I feel more relaxed.”*

Some negative experiences in public housing

All of the people interviewed stated that the positives of rehousing far outweighed the negatives; however it is important that these are noted. Several people commented about fire alarms going off in the middle of the night in their building. This was disturbing and frustrating.

Cheryl said she had difficulty accessing the communal room on site. *“Maybe they could put a sign up on the letter boxes to say what’s on in the communal room.”*

One resident stated that *“In seven weeks I’ve run into three people.”* and that *“I just lie around on the couch all day.”* He stated he would love to be able to attend events in his local area but says he is unsure on his feet.



Public housing views can be spectacular !

Conclusion

The right to housing is essential to ensure basic human rights are upheld (Kenny, 2011). This research project confirmed that when older people don't have access to appropriate housing, their whole life can be thrown into turmoil with many detrimental effects occurring.

This project provided people with an opportunity to have an empowering voice and share their story sometimes for the first time, in a supportive, independent and non-judgemental environment. We felt that a fuller picture was completed by including details of their housing history.

We acknowledge that they faced a number of challenges while dealing with the many complex housing issues. We have gained great understanding about housing issues by completing this project. Much investigation and discussion has taken place. However, listening to the first-hand experiences of the participants and sharing their intimate and often confronting stories has been the most informative way to understand the plight of older people facing a housing crisis and homelessness.

Many factors impacted on the housing journey experience. Economic stress appeared to be a substantial hurdle for older people to negotiate. Therefore, future legislation needs to ease the burden of financial hardship and ensure that flexibility is built into future, public housing policy. The capping of social housing rental costs would support this as well. Involving the wider, health sector and private rental housing market to be included into the referral system would broaden and enhance assistance.

Feedback from the interviews overwhelmingly indicated that the personal service and housing advocacy provided by HAAG should be implemented on a wider scale. HAAG's housing manifesto is exemplary in a sector where services are often inadequate and age inappropriate. We believe older people facing a housing crisis need to be given more housing choices and not the limited options currently available to them. (All interviewees recently experienced a positive re-housing outcome.)

A sense of gratitude goes to HAAG and the participants for giving us this opportunity to explore this topic in great depth.

**CHISHOLM INSTITUTE
RESEARCH APPLICATION**


Applications must be submitted in accordance with the Institute Procedure [QMS 501 - Research](#).

Ethics Application for Chisholm Students

This application is to be completed by Chisholm students requesting ethics clearance where the learning and assessment program for a subject/competency requires the completion of a research based project that involves the gathering of information about human beings and organisations through interviewing, surveying, questionnaires, observation of human behaviour or using archived data that identifies individuals and groups.

1. **Title of project:** Provide a research title that is clear, concise and informative.

Ageing On The Edge Without A Secure Home
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2. **Researcher details**

Course name (Diploma, Bachelor, Grad Cert etc.)	Diploma of Community Development
Department and Campus	Community Services – Frankston Campus
Student Name	Mary Morrissey and Liza Lucas
Student Number	92032273 M Morrissey and 210054419 L Lucas
Student Chisholm email address	Kris.Rundle@chisholm.edu.au
Is the proposed research part of the requirements for the Chisholm course in which you are currently enrolled?	Yes
Chisholm teacher responsible for supervision of the research	Kristine Rundle
Teacher contact details: Telephone: Email:	Kristine Rundle 9238 8490 Kris.Rundle@chisholm.edu.au
Other key people in this research	Jeff Fiedler, Manager, Education and Housing Advice, Housing for the Aged Action Group Inc. April Bragg, Manager, Housing Support
Expected date of completion of research	5 th December 2012

**CHISHOLM INSTITUTE
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3. Please attach copy/s of permission to conduct research gained from another source/ organisation. This is a mandatory requirement where research is to be conducted in government agencies, community settings or enterprises.

If research is occurring within the field placement agency, a copy of permission to conduct the research is not required.

Name of organisation/source granting permission

Letter attached

Yes

No

4. Please provide details of your research:

(a) A brief description of the background of the research project

Older people at risk of homelessness can come from a varied range of backgrounds and circumstances. The typical stereotype of older men who are 'sleeping rough' on the streets of Melbourne is but one small group of older people who may experience homelessness. For many other people who have not achieved or aspired to achieve home ownership by the time they reach retirement age may find that their housing future in retirement can be bleak.

Evidence already suggests that many thousands of older people in our community who rely on a pension as their main form of income are caught in a housing poverty trap living in private rental accommodation (Fiedler, 2012). Up to 120,000 people over the age of 55 are faced with weekly rental costs of as much as 70% of their income and could be faced with the spectre of eviction if their landlord decides to serve them with a Notice to Vacate.

It is often a shock to older people in this situation to find that access to government subsidised housing such as public and social housing is severely limited with waiting times as long as 10-20 years. Jeff Fiedler, Manager from Housing for Aged Action Group Inc, states that there is a lack of recognition in society about this problem and therefore limited information, services and research.

This research project aims to empower older people who have experienced a housing crisis by giving them a voice to tell their story. It also builds on recent projects by Housing for Aged Action Group (HAAG) such as forums and short films that have endeavoured to highlight the issue and lobby for improvements to services and housing outcomes for vulnerable older Victorians.

Housing for the Aged Action Group currently is involved with research projects, manages campaigns, and liaises with government agents on critical housing concerns for older people. It also provides advocacy support for older people in the areas of private rental and other housing choices.

(b) The clearly articulated research question(s).

We are going to document an individual's personal experience of a housing crisis. This will tell the story of what it is like to be a homeless person. All of this information gathered will help to raise

**CHISHOLM INSTITUTE
RESEARCH APPLICATION**



awareness and inform future practice for Housing for the Aged Action Group.

- (c) The anticipated outcomes (if the chosen methodology supports outcome forecasting) and intended use of the research results.

HAAG will use the data and report for providing their services, as well as further knowledge of this subject area and further justification for funding. The final report may be circulated to other services in this sector, funding bodies, groups, future clients and the general public. This research project will empower and give participants a voice/platform to tell their story. It will help raise awareness in the community about the disadvantages that some older people face. It may be made available to some forms of public domain media to help the wider community understand more about these complex issues. (250 words or less)

- (d) The source of funding for the research, if any

There is no specific funding for this research however, HAAG will be providing the following resources

- office space
- meeting rooms
- a means of transportation
- administration support
- stationary
- use of computers
- phone
- postage
- commuting expenses

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(e) Details of recruitment techniques, including:

- estimated time commitment of each participant
- whether the research involves Chisholm teachers/students

HAAG will provide the client base and initial contact with interviewees or participants who match up with our consent form. We estimate that 1.5 to 3 hours will be an adequate amount of time, however if this becomes too arduous for the participant we can have a follow up interview. The two Chisholm students Mary Morrissey and Liza Lucas will conduct the interviews. As far as we are aware Chisholm teachers or students are not involved in this research.

(f) Do any of the researchers identified have a pre-existing relationship/association with the participants or with the institutions/organisations in which the research is to be conducted?

If YES, please clarify the nature of the relationship/association and the potential for a conflict of interest.

No, participant's identities have not been disclosed to us as yet. However, pre-checking of client identities will determine any conflicts of interest. If a conflict arises the client will not be contacted for interview.

(g) Any risk of physical or psychological distress or discomfort for research participants. If the answer is YES:

- define the nature of the potential physical, psychological distress, discomfort or inconvenience to research participants
- are these risks identified in the participants' consent form?
- are there any risks to the researchers themselves?
- how will you handle any distress or discomfort resulting from a participant's involvement in the research process?

Yes

There is a possibility of physical or psychological distress or discomfort occurring for the research participants. This could include such events as recalling trauma and reliving distressing experiences. The process of being interviewed could be tiring and more demanding than anticipated by the participant.

The participant will receive a letter of introduction to the research project, a copy of the questionnaire and a consent form to complete. We will also verbally clarify that each participant has understood and is in agreement with the conditions laid down in the consent form. For example the participant can withdraw from the project at any time for any reason.

The researcher could find documenting the answers distressing, due to content. Dealing with and feeling responsible for a person who has become upset, stressed or anxious may also potentially be difficult. There could be hazards of many unknown quantities at a person's home. However these clients are known to the HAAG staff and are deemed to be safe and reliable clients to interview. Any distress or discomfort resulting from a participants involvement in the research process can be debriefed with the other researcher, designated staff at the HAAG office, Jeff

CHISHOLM INSTITUTE RESEARCH APPLICATION



Fiedler, Chisholm teachers, immediate family, and or counsellors if need be.

Any participant that the researchers recognise as showing signs of ongoing distress at the time of the interview will be referred to Jeff Fiedler or through HAAG an outside counselling service can be made available to contact with any issues.

(h) Please detail the manner in which:

- data will be collected

Interviews will be held for a period of 1.5 hours to 3 hours. The voluntary participant will share their thoughts about their housing crisis by discussing the following topics and answering the questions. These questions that follow are a summary of the actual questions that will be asked during the interview. Please see attachment for detailed questions.

1 Profile of the person

Tell us about your past including details about where you lived, education, work, income and health, past and present?

2 Housing Past

Could you tell us about your housing past and what contributed to you being in insecure housing?

3 Housing Crisis

Can you tell us about the impact of the housing crisis on your life?

4 Housing Help

Can you tell us about services and support that you accessed and used and about the benefits?

5 Housing Outcome

Can you tell us about the impact of receiving assistance and gaining secure housing and how has that impacted your life?

The interviews will be recorded onto an audio recorder and documented in writing. Any data recorded on paper would be transcribed to a computer file as soon as practical and then destroyed by shredding. Any audio files will be downloaded to a computer and then deleted as soon as practical.

- participants will be recruited and by what selection criteria

Participants will be provided to researchers from HAAG's existing client database.

Attach copy of explanatory statement

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RESEARCH APPLICATION**



- Informed consent will be obtained from participants.

A letter of introduction will be sent to participants with a consent form. The detailed questions will be made available to all participants before the interview commences. Those willing to participate will confirm in writing that they fully understand and willingly enter into an agreement to participate in the research project. To clarify any concerns the potential participants will be contacted before the research begins potentially July 2012.

Attach copy of consent form

- feedback or information about results will be provided to participants

Yes participants will have access to any data related to their interview, if they so choose they will have an opportunity to read the final draft for the report. Participants will be permitted to change any details, relevant to themselves. They can withdraw from the project at any time if they so choose, or request that any data collected about them be withdrawn at any time beforehand.

- confidentiality of data and anonymity of participants will be assured

We will assure confidentiality of data by keeping our data stored on a computer at HAAG. Full names of participants will not be referred to in the project. First names will be used only with permission of the participant; otherwise participants will be given a pseudonym name.

- security of data will be ensured (include storage and disposal details)

We will assure confidentiality of any data, by keeping our data stored on a computer at Housing for the Aged Action Group. Any written material will be transcribed to one of these computers and then shredded. Any auditory documents will be downloaded to one of the designated computers and then deleted or destroyed.

- (i) List the names of organisation/s or individuals who will have access to the data/report

Housing for the Aged Action Group Inc. (Data and Report)
Relevant government departments and community agencies. (Report only)
Selected media outlets. (Report only)

**CHISHOLM INSTITUTE
RESEARCH APPLICATION**



(j) Define the timeframe for research

The timeframe will consist of a period of 200 hours. We have allowed two full days per week over a 12 week timeframe. Invitations to participate will be sent after the 16th July 2012. Interviews will take place over the next weeks, data will be recorded, collated and a final report written by the 5th December 2012.

**CHISHOLM INSTITUTE
RESEARCH APPLICATION**

Statement by Research Proponent/s (Chisholm Student)

- I/We certify that the information provided in this application is correct and in accordance with the Chisholm Institute's Procedure [QMS 501 - Research](#). There are no actual or potential conflicts of interest, unless declared above.

Name/s:	Date:
Signature/s:	

Statement by relevant Chisholm Manager (or nominee) or research supervisor:

- I have read and support this application.

Name:	Date:
Position Held:	
Signature:	

Statement by Chisholm's Ethics Approval Panel Executive Officer

- The duly appointed Ethics Panel members have reviewed this application and:
 - Approve
 - Approve subject to gaining approval from the practical placement agency
 - Approve subject to minor amendment
 - Disapprove

Executive Officer/proxy: Alvin Rendell	Date:
Signature:	
Describe amendment (if any):	



Housing for the Aged Action Group
 ABN: 80 348 538 001 Reg: A0017107L
Postal address: 2nd Floor, Ross House
247-251 Flinders Lane, Melbourne 3000
 Phone: 9654 7389 Fax: 9654 3407
 Country callers: 1800 637389
 Email: haag@oldertenants.org.au
 Website: www.oldertenants.org.au

Consent Form Details

This informed consent form is for individuals who have experienced or potentially are at risk of a housing crisis and are invited to participate in a research study, to explore the subject of insecure housing.

Our names are Liza Lucas and Mary Morrissey, we are currently completing a work placement at Housing for Aged Action Group (HAAG) as part of a Diploma in Community Development at Chisholm Institute. We are undertaking research to find out about your personal housing crisis journey. (See attached detailed questions) This will provide you with an opportunity to have a voice, to raise awareness and also to provide further information to HAAG about this subject.

You do not have to decide today whether or not you will participate in the research. This opportunity is completely voluntary and it is your decision to participate or not. Before you decide, you can talk to anyone you feel comfortable with about the research.

This research aims to gather information from people who have had an experience of insecure housing. Participants will be encouraged to talk about:

- What barriers have affected you during this experience?
- How your personal experience can contribute to gaining a better understanding of the social and health impacts of a housing crisis.
- Raise awareness and help to bring about change regarding some of the issues surrounding insecure housing.

The interview will be arranged at a time and place convenient to yourself and we will endeavour to make you feel comfortable. We can answer any questions about the study. We will be asking you questions about:

- **1 Profile of the person**
Tell us about your past including details about where you lived, education, work, income and health, past and present?
- **2 Housing Past**
Could you tell us about your housing past and what contributed to you being in insecure housing?
- **3 Housing Crisis**
Can you tell us about the impact of the housing crisis on your life?
- **4 Housing Help**
Can you tell us about services and support that you accessed and used and about the benefits?

- **5 Housing Outcome** Can you tell us about the impact of receiving assistance and gaining secure housing and how has that impacted your life?

Finally we will ask you if you have any ideas about:

- What changes could be made to further assist anyone experiencing a housing crisis?
- Is there anything else that you would like to tell us that you feel wasn't covered already by our questions?

The feedback from the interviews will be both documented in writing and recorded onto an audio recorder. The data will be treated as private material that will be downloaded and securely stored on a computer at HAAG. This will only be accessible to the 2 researchers, the research facilitator, Jeff Fiedler and the research supervisors.

If you accept this invitation, you will be asked to attend a 1.5 hour to 3 hour interview in a private room with the two researchers and may include any support person. The data will be treated as confidential and anonymous, meaning that you cannot be identified. We will seek your permission to identify you on the recording and in all documentation by your first name only. If permission is not given we will refer to you by a different name.

The data will be used in a research report that we will write as an assessment task for our course. This final report will be sent to:

- Housing for the Aged Action Group
- Kris Rundle for purposes of assessment of research report in Diploma of Community Development, Chisholm
- General Public

If we do use the material you provide as verbatim evidence (a straight quotation), we will use a pseudonym (fake name) to protect your identity.

Your participation in this research is entirely voluntary you are free to decline this invitation and free to leave the project at any time without giving a reason. If you decide to withdraw, any material you have provided will be destroyed.

We feel it is a privilege to hear your experiences and will respectfully listen and protect them from scrutiny.

If you have questions later, you can ask them of us, our research supervisor Jeff Fiedler or our TAFE supervisor.

It is anticipated that this process for you maybe an emotional and distressing time. If this is the case HAAG can have a counsellor available to contact with any issues.

Thank you and Regards

Liza Lucas and Mary Morrissey

Research Consent Form

This Consent form requires your signature to confirm your participation in this research.

I have read the information provided, or it has been read to me. I have had the opportunity to ask questions about this research and have had my questions answered satisfactorily.

I voluntarily consent to take part in the research project titled "Ageing on the Edge without a Secure Home".

Because;

1. I know what I am expected to do and what this involves.
2. All my questions have been answered to my satisfaction.
3. I can withdraw from the research at any time.
4. I am satisfied with the explanation given in relation to the project as to it affects and my consent is freely given.
5. I can obtain a summary of the results of the study when it is completed.
6. I can understand that my personal information will be kept private.
7. I agree that any identifying personal details will only be used in the research report if I choose to and only after I have given written consent.

Name of Participant (PRINTED)

.....
.....

Signed by the Participant:

..... Date:
.....

Signed by the Researchers:

..... Date:
.....

..... Date:
.....

Should you have any concerns about this research please contact?

Jeff Fiedler, Tenancy Advice/Policy Worker

Housing for the Aged Action Group Inc.

Tel:

Email:

or Liza Lucas and Mary Morrissey via HAAG

**Housing for the Aged Action Group**

ABN: 80 348 538 001 Reg: A0017107L

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Email: haag@oldertenants.org.auWebsite: www.oldertenants.org.au

Dear Participant

11/10/12

The purpose of this project is to document stories of older people facing housing issues. The information obtained in this profile (enclosed) will be used in conjunction with an interview for the purposes of writing a final report for Housing For the Aged Action Group Inc.

We value your contribution as it is crucial for the collection of data for this project. Information obtained here will remain completely confidential and anonymous and at the completion of this project all data will be destroyed.

Please complete the following Profile Questionnaire where possible, if you have any concerns please do not hesitate to contact HAAG.

Only the Profile Questionnaire needs to be completed. This may be done prior to or on the day of the interview with us.

The second section called "Your Housing Story" has a list of questions that we would appreciate you reading ONLY at this stage.

We will contact you to arrange an interview regarding these questions as soon as possible.

In appreciation of you taking time to be involved in this research project, HAAG would like to offer you an amount of \$50 on the interview day. We would like to thank you for taking the time to be involved in this project.

Yours Sincerely

Mary Morrissey

and

Liza Lucas

Housing Questionnaire

Please complete this form by ticking appropriate boxes with your relevant details.

1. Do you need assistance to communicate? (to understand or be understood by others)

- No
 Yes, sometimes
 Yes, always
 Interpreter not needed
 Interpreter needed

2. Title details

Given Name

Family Name

3. Contact details

Phone:

4. Gender

- Male
 Female

5. Date of Birth

Details ^{DD} / ^{MM} / ^{YYYY}

6. Do you have Dependent/s

- Yes
 No

Details(please specify)

7. Country of Birth

- Aboriginal or Torres St Islander
 Australian
 Other
 Please specify

8. What is your current income?**(Please tick appropriate box/es)**

- Wages
- Aged Pension
- Veteran's Affairs Pension
- Carer Payment
- Unemployment Benefit
- Disability Support Pension
- Self-Funded Retiree
- Overseas Pension

9. What has been your main income source for the past 5 years?**(Please tick the appropriate box/es)**

- Wages
- Aged Pension
- Veteran's Affairs Pension
- Carer Payment
- Unemployment Benefits
- Disability Support Pension
- Self-Funded Retiree
- Overseas Pension

10. Current Combined Savings and Assets

- \$0 - \$1,999
- \$2,000 - \$4,999
- \$5,000 - \$10,000
- \$10,000 - \$25,000
- \$50,000 - \$100,000
- \$100,000 plus

11. Financial Situation

- Difficult to pay bills
- Difficult to buy food

Other (please specify)

12. Current Housing Type

- Flat, Unit, Apartment
 House
 Boarding House/Rooming House
 Caravan
 Crisis Accommodation
 Homeless

Other (please specify)

13. Housing Type During Past 5 Years

- Flat, Unit, Apartment
 House
 Boarding House/Rooming House
 Caravan
 Crisis Accommodation
 Homeless

Other (please specify)

14. Current Housing Tenure

- Private Rental
 Public Rental
 Home Owner
 Shared Tenancy
 Staying with Friends or Family

Other (please specify)

15. Housing Tenure During the Past 5 Years?

- Private Rental
 Public Rental
 Home Owner
 Shared Tenancy
 Staying with Friends or Family

Other (please specify)

16. Do you have a pet?

- No
 Yes

Type of Pet?

17. Current Services

- Aged Care Supports
 Meals on Wheels
 Medical Practitioner

Other (please specify)

18. Services for the past 5 years?

- Aged Care Supports
 Meals on Wheels
 Medical Practitioner

Other (please specify)

19. Please indicate education background

- Secondary School Year Level
 Apprenticeship/Trade
 Tertiary Institution
 Degree
 Diploma
 Certificate

Other (please specify)

20. How would you describe your health status now?

- Poor
 Fair
 Good
 Very Good

Other (please specify)

21. How would you describe your health for the past 5 years?

- Poor
 Fair
 Good
 Very Good

Other (please specify)

22. How would you describe your health status prior to the past 5 years?

- Poor
 Fair
 Good
 Very Good

Other (please specify)

Your Housing Story

Please **READ ONLY** and consider the following questions as they will be asked in the interview.

Housing History

Could you tell us about your housing history?

- Youth
- Middle years
- More recent times

Episode/s of Insecure Housing

Can you tell us about the impact of any housing crisis you have had in your life?

- Financially
- Health and well-being
- Socially
- Geographic impact and local culture

Housing Assistance and Support

What services and support did you access and use?

- The type and name of service
- Benefits to you
- Were there any difficulties experienced
- Do you think there are additional services required?

Housing Outcome

Can you tell us about the impact of receiving assistance and gaining secure housing?

How has this had an impact on your life?

- Financially
- Health and well-being
- Socially
- Were there any negatives

Was there anything that you would like to tell us that you felt wasn't included in the interview? Do you have any suggestions to make changes to the current housing service sector?

Thankyou

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