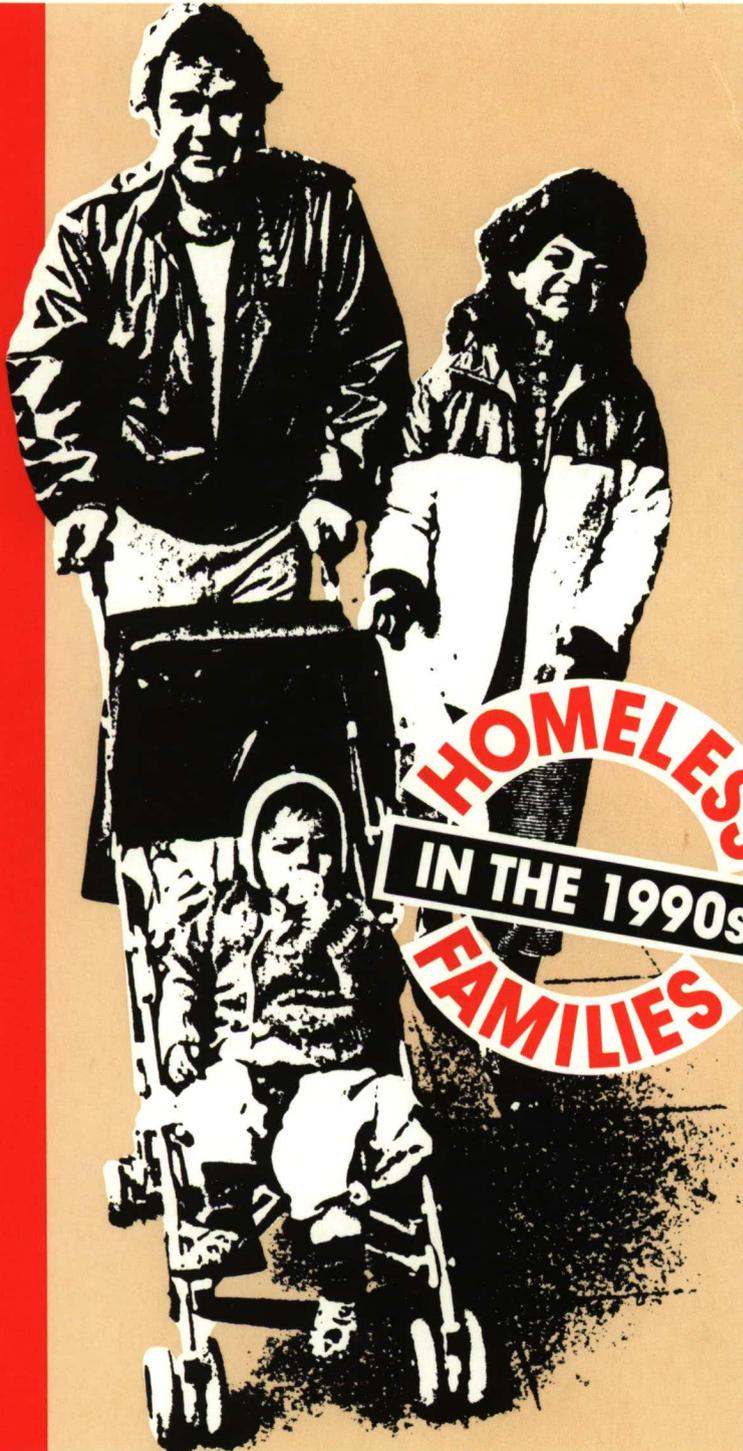


WHERE NOW?



HOMELESS
IN THE 1990s
FAMILIES

**Jean
McCaughey**

Prepared for Hanover Welfare Services
Australian Institute of Family Studies
Policy Background Paper No. 8

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Homeless Families in the 1990s

Jean McCaughey



Prepared for Hanover Welfare Services

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Policy Background Paper No.8
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AIFS Policy Background Papers

The Australian Institute of Family Studies is a Commonwealth Statutory Authority established under the *Family Law Act 1975*. The Institute, which began operations in February 1980, is Australia's key source of research and information about family issues. A major focus of its research program is the impact of public policies on the wellbeing of families.

The Institute hopes that its *Policy Background Paper* series will contribute to a better understanding of the importance of a 'family perspective' in the development of policy. Papers in the series describe current arrangements in Australia, examine issues that arise as a result of their operation, and canvass alternative policy options. At times they will be commissioned papers written by leading experts in each field; at others, they will be papers developed within the Institute in an effort to identify areas in need of further research and action.

These discussions of important policy areas do not necessarily advocate any one particular set of policy prescriptions. They are presented as contributions to informed debate and as reference points for those who wish either to contribute to or simply observe and understand the process of developing family policies.

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This study was undertaken by the Australian Institute of Family Studies in response to a request from Hanover Welfare Services. It arose out of a concern about the increasing number of families with children who are seeking assistance from the agencies for basic housing needs and for whom there are very few facilities.

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The Australian Institute of Family Studies provided the administrative and research resources. The Steering Committee consisted of Peter McDonald and Robyn Hartley from the Institute, Tony Nicholson and Michael Horn from Hanover and Mike Pelling from the Ministerial Advisory Committee on Homelessness and Housing. The interviewers were Diana Press, Mary Browning and Janet Paterson.

— Jean McCaughey

To ensure confidentiality for respondents and their families, and for agency service providers, all names throughout this book are fictitious. People depicted in the cover photograph are not respondents in the study, nor are they in any way connected with Hanover Welfare Services.

The Author

Jean McCaughey worked for ten years from 1967 as a research Fellow at the Institute of Applied Economic and Social Research in the University of Melbourne, where she was part of a team researching and writing on people living in poverty. She was co-author of the book *Who Cares? Family Problems, Community Links and Helping Services* (1977).

In 1981 she joined the Australian Institute of Family Studies to work on its survey of support networks of families in Geelong, from which came her book *A Bit of a Struggle: Coping with Family Life in Australia*, published in conjunction with the Institute by McPhee Gribble/Penguin Books in 1987.

She has been a member of the Victorian Ministerial Advisory Committee on Homelessness and Housing, was on the Board of the Brotherhood of St Laurence, and was Chairperson of the Management Committee of the Key Centre for the Study of Women's Health in Society. She is Vice President of the Victorian Council of Social Services.

Hanover Welfare Services is a non-government welfare agency providing general welfare services. It has two main services for families seeking help with accommodation. Hanover Family Care provides intensive support for up to six months for families housed in a small number of properties, and Hanover Access Service offers a shopfront service with less intensive support.

Preface

Over the past few years, Hanover's services have experienced a dramatic increase in demand from families in crisis. Hanover Access Service, based in South Melbourne, has provided support to 590 families during its first two years of operation, since October 1989. A total of 186 families were helped in the first six months of 1991 — an increase of over 50 per cent on the same period in 1990. Other agencies in Melbourne and across rural Victoria have also experienced similar increases.

In contrast to the high profile given to youth homelessness in recent times, there has been very little study of the issues of family homelessness. In addition to providing effective support for families in crisis, it is essential that programs are put in place which aim to prevent families reaching crisis point. By identifying the complex pathways that finally lead to the crisis of homelessness, appropriate early intervention programs can be developed.

More than 1000 children of families have so far been helped by Hanover during the past two years. These children had been living in crisis conditions, invariably in an unstable and unsafe environment, with extremely adverse effects on their education, self-esteem and security. The longer the children suffer these conditions, the more likely they, too, will join the ranks of the long-term unemployed and homeless in the future.

As a consequence of the recession, it is probable that in the next five years substantially greater demands will be placed on the welfare sector from homeless families.

This study paints a clear and dramatic picture of the reality faced by homeless families. Their experiences present government departments and community agencies with valuable lessons for the efficient and sensitive provision of support to perhaps the most vulnerable members of our community. The social and economic consequences of not providing adequate programs in the areas of prevention and crisis support are made patently obvious by the case studies. It rests on all of us working in the field to give serious consideration to the strategies and suggestions proposed in this report.

— Michael Horn
Coordinator
Research and Redevelopment
Hanover Welfare Services

Foreword

These case studies of homeless families testify to the strength and resilience of the human spirit. At the same time they point to the limits of private coping in a society based on complex inter-dependency, and the need for immediate action on public housing, employment, and a wide variety of innovative family support services.

Families in this study who sought assistance from Hanover Welfare Services, Community and Volunteers of Eltham (CAVE) and St Luke's Family Services in Bendigo, were desperate for help. Some were victims of the recession, others were caught in a long-term cycle of poverty and unemployment.

They are, as one respondent put it, 'nomads in a settled population', cast out by poverty and its associated effects of disrupted family life, mobility, lack of work, isolation from family and ongoing friendship support, and sometimes drugs, crime and violence, to drift in a vicious downward spiral. Worse, the systems of society most important to a viable family life have failed them.

This study tried to get behind the inadequate statistics of family homelessness through intensive interviews with a small number of families. In this way, we can see the complex pathways to housing crisis, the devastating personal effects of eviction and the determination of families to survive.

Jean McCaughey shows in these pages how crucial is immediate short-term financial help with bills, decent emergency housing, caring and non-bureaucratic advisory services, and, above all, an economic system that provides work with dignity and a chance to contribute — to have a stake in society and a sense of self-worth.

The Institute is grateful to Hanover and its sponsors for the opportunity to expose the edges of what is a growing social scandal. We are also grateful to Jean McCaughey for her sensitive and enlightening account of the lives and experiences of this diverse group of families. She is a person who, since the days of the Henderson Poverty Commission, has persistently asked (and answered) the question — 'Who Cares?'

— Don Edgar
Director
Australian Institute of Family Studies

1. The Study

The study had two main aims: first, to investigate the various pathways to homelessness and to identify any points at which homelessness might have been avoided by appropriate intervention; second, to suggest policy options for emergency housing for families, for permanent, affordable housing and for services needed to re-establish families in the mainstream of Australian society.

As well, the study documented the effects of homelessness on families interviewed, the adequacy of information and support networks available to them, and the extent to which current government policies and practices might actually contribute to homelessness rather than assist families with their housing needs.

The study was qualitative rather than statistical, designed to trace the unfolding histories of participating families, the processes and events and relationships whereby these families became homeless. It provides a view of the experience of being homeless, and of the attitudes of society and of the 'helping' services, through the voices of the families themselves. Many studies look from the top down, from the point of view of the providers and planners of services; this one tries to look from the bottom up.

'Family', for this study, includes one or more adults with dependents; people who are 'homeless' are people with no housing or very insecure housing who approached the agencies for help.

The Families

It was decided to conduct in-depth interviews with families who had approached Hanover Family Care and Hanover Access Service for help during the months of May and June 1991. To widen the scope of the inquiry we sought the cooperation of an outer urban service, Citizens and Volunteers of Eltham (CAVE), and of a service in a country town, St Luke's in Bendigo, which ran similar programs. We also included some families who had passed through the emergency stage and were established in more or less stable housing but were still in touch with an agency. This allowed us to explore how families were able to move successfully from housing crisis to relative stability.

All families in touch with Hanover Family Care were interviewed, and families from the other services were selected to include a spread of one- and two-parent families, large and small families, different stages in the life cycle, and current and past (but still in touch) clients. Because their acceptance and support of the study was so important, coordinators of the services were consulted early in the planning stages, and it was they who made initial contact with families. As it turned out, all but a few families agreed to take part.

In all, we interviewed 33 families consisting of 14 still in special agency housing, 18 in more or less stable housing in the community, and one very precariously housed in a caravan park. We were initially concerned that, because it was limited to those who had approached an agency for help, our sample would provide a limited range of families. In fact, we had a wide variety of families in age and stage in the life cycle, in marital status, in socio-economic background. True, we had more one-parent families, more from poor backgrounds, and more with multiple problems than the population as a whole, but this is probably representative of the homeless family population.

The accompanying Tables give an indication only of the range of our respondents. They included: teenage parents who had been 'street kids' for years; men and women from stable family backgrounds who through failed relationships, unemployment or some unlucky turn of fate found themselves homeless; men and women from poor and often violent backgrounds who had never known security; migrants who could not find work or a place in this society; and middle class women who had decided to leave their husbands and secure homes to live independently.

Housing Circumstances

Families in Agency Housing	Families housed in the community										
14	<table style="width: 100%; border-collapse: collapse;"> <tr> <td style="padding-left: 20px;">DPH housing</td> <td style="text-align: right;">9</td> </tr> <tr> <td style="padding-left: 20px;">Private rental</td> <td style="text-align: right;">8*</td> </tr> <tr> <td style="padding-left: 20px;">Own house</td> <td style="text-align: right;">1</td> </tr> <tr> <td style="padding-left: 20px;">Caravan park</td> <td style="text-align: right;">1**</td> </tr> <tr> <td></td> <td style="text-align: right; border-top: 1px solid black;">19</td> </tr> </table>	DPH housing	9	Private rental	8*	Own house	1	Caravan park	1**		19
DPH housing	9										
Private rental	8*										
Own house	1										
Caravan park	1**										
	19										

* Of the 8 families in private rental: 2 could not afford it, 1 was subsidised by Hanover, 1 depended on an unstable de facto relationship, 3 shared, and 1 had undisclosed income.

** This family had been discharged from Hanover and seemed likely to be permanently homeless

Marital Status

Sole-parent families	11 (2 headed by fathers; 1 woman about to go off SPP and enter an established de facto relationship)
Sole-parent families with unstable de facto relationships	9
Couples married or in stable de facto relationships	13
	33

Age of Main Respondent			
<20	20–<30	30–<40	40 and over
2	10	17	4

Main Source of Income			
Unemployment Benefit	Sole Parent Pension	Sickness Benefit Invalid Pension	Full-time work
10	19	3	1

Family Support			
None	Minimal	Moderate	Strong
7	12	10	4

The Interviews

In each family, we interviewed both parents and, with their consent, children over the age of 12 years. We also interviewed de facto partners when the relationship seemed relatively stable, even though they were not the parents of the children. This provided many-sided and sometimes differing versions of the family history. In three families we interviewed fathers only, in 13 mothers only; mothers and fathers or de facto partners were interviewed in seven families; mothers and fathers or de facto partners and children in four families; mothers and children were interviewed in the remaining six families. In all, we completed 59 interviews with 31 mothers, 14 ‘fathers’ and 14 children.

Care was taken to ensure that the families understood the purpose of the interview and its complete confidentiality. In recognition of their time and effort, the value we placed upon their histories and, admittedly, as an encouragement for them to take part in the study, respondents were paid on completion of the interview — \$30 for a single-parent interview, \$25 each for two parents and \$20 per child.

The interviews were long, sometimes two hours or more, and, with the permission of respondents, they were tape recorded. Because some of the problems of the families were likely to have been long-standing ones, we included questions about their childhood and family of origin. But first, to focus the nature of the inquiry, we asked them about their present accommodation. The following general areas were covered in the interviews:

Present accommodation
Childhood and growing up

Education
Leaving school
Employment and periods of unemployment
Leaving home
Income
Marriage or partnership
Children
Housing
Health
Contact with legal system and police
Contact with formal services
Informal networks
Activities
The future
General

Guidelines were formulated within each section to make sure that the important points were covered. Each interviewer conducted a pilot interview and, after long discussion, a framework of questions within each section was developed. These questions were not intended to impose a structure or to obstruct the free flow of the interview, but were more like a check-list for the interviewers to ensure that all the important points had been covered and that they had the same basic approach. Regular meetings were held with the interviewers during the survey period to share difficulties and experiences and to make sure that the approach and method were consistent. At the end of the interview schedule interviewers were asked to give their own impressions and assessment of the family. These assessments and the de-briefing sessions during the interviewing period were valuable additions to the interviews.

Interviews are of central importance, particularly for qualitative studies, and we were very fortunate to have three highly experienced interviewers who excelled at gaining the confidence and cooperation of the respondents and at editing the recorded interviews. On their skills and on the willingness of the families to share their (often painful) experiences with us, the strength of this study depends.

The stories of the families are long, involved, complicated, and at times confused and even contradictory, especially in the perceptions of different members of the one family. Accounts of events are not necessarily objectively accurate but are as respondents see and remember them, and perhaps as they would like us to regard them. Nevertheless, they have an essential ring of truth, and it is gratifying (and a tribute to the interviewers) that they were willing to be so open about their personal experiences, their relationships, their successes and failures.

The success of our interviewing produced data which are difficult to analyse. Some respondents were very articulate and described events and relationships in vivid and colourful ways. Sometimes it was like reading a Steinbeck or James Joyce novel or a Pinter play. I have tried as far as possible to reproduce their own words without correcting the grammar or the colourful language.

The framework for writing up these family histories is a simple one. The first section looks at the pathways leading to homelessness, the emergency itself and the possible ways back to stable family life in the community. Then comes a section on the ability of families to cope, their strengths as well as their more obvious weaknesses, and their attitude to and experience of services. The final section looks at possible strategies to prevent homelessness and to help families through the immediate crisis and to fight their way back to more stable family life. Implications for government and non-government services are also discussed.

2. Pathways to Homelessness

The ways to becoming homeless for this group of 33 families were many and varied. For some, the pathway to homelessness (or, at least, very insecure housing) had begun in childhood and had become almost a way of life. As the interviewer of one respondent said: 'The pattern of this woman's life, it seems, was laid down when she was very young and she walked straight into it. She lurched from one thing to another.' For others, homelessness came upon them almost unexpectedly as the result of losing a job, domestic violence or family conflict, a row with the landlord, or a decision to change a way of life — as was the case for two women in their forties who decided to leave their husbands and comfortable homes and start new lives.

Homelessness is not just the result of lack of adequate housing. There are other complex causes, often linked, that are deep-seated and difficult to deal with. These include poverty and unemployment, the instability of family and other relationships, the violence of men towards women, lack of personal support networks, health problems, and the inability of families to cope with problems, to establish some control over their lives, and to use available services.

All of these elements were found in varying combinations in the stories of the families. All were different, but certain patterns do emerge which cast light on why and how very different types of families can become homeless, and from this it may be possible to discover ways in which they might be helped.

Unhappy Families of Origin

Several of those interviewed reported a pattern of ongoing family hardship and disruption since their early childhood days. The underlying causes of their unhappiness were poverty, violent and often drunken fathers, sexual abuse, the difficulties of single mothers, the loss of a parent, parents separating and repartnering, conflicts in relationships, and the trauma of children being made Wards of State or put in foster care.

What I remember most about childhood was not having money. Like, I can remember the struggle my mother had to bring up five kids on her own. She tried her hardest, had everything clean and that, but she sometimes had no money for food and rent.

The kids at school used to pick on us. They'd call us names like 'maggots' because Mum couldn't afford to buy us nice clothes and we were always sort of untidy going to school.

We were always moving when we were kids. There were times when my mum didn't have a home and we moved in with Nana. Sometimes she took off and left the house because there was no money to pay the rent and my father was fighting and drinking all the time. And she sort of took us from house to house looking for somewhere to sleep.

I had no father. Four boys, and I was the youngest. Mum drank a lot. It was a pretty tough upbringing. Violent. Always getting bashed. I left at 11 to go and live on the streets.

My Dad always earned good money and we were never poor, but he was so strict and overbearing. A very hard man. Mum did her best but there was always fighting and quarrels. He was such a pig. I left home at 16. I got a job and moved into a flat with friends.

Dad was a drunk and he used to beat up my mum and us kids. When he came home we were always scared. My sisters left home at 13 or 14, and I left at fifteen.

My father was an irresponsible, blithering idiot. He sexually abused me from 10 to 15. I was sure my mother knew and just didn't care. She says now she didn't. I went to boarding school at fifteen.

I was an only child. My father left before I was born. Childhood was good until I was about seven then my mum remarried, and that stuffed it all up. It just didn't work out after that. The relationship between us just bugged up. I got pushed out and it was just the two of them. We had plenty of money and they tried to buy me off by giving me things, but the problems got deeper and deeper. I ran away when I was fourteen.

It was good until I was about five, then my father walked out and left my mum with three children and no money. She gave us up to the police and we went to Allambie and then to cottage homes. We were Wards of State for nine years. Then we went back home but I couldn't get on with my mum and stepfather. I left home at 16 to live with my boy friend.

I was in a home until I was eight then my mum took me back, but my stepfather hated and resented me. He used to belt me up all the time and sexually abused me. At 13 I climbed out of the window, joined a lot of other kids and never went back.

One of the strangest stories was that of a girl, brought up in a very comfortable middle class home:

My parents were both professionals, very career minded. As far as

giving me material things, yeah. I got what I wanted when I wanted it. But I rebelled against them because I wasn't getting any love. I ran away when I was 13 and lived on King's Cross for two or three years.

A woman whose parents separated when she was nine said:

It made a lot of difference because everything went down hill for me. When you have parents together I think as a child you don't just depend on one. You need both a father and a mother, and my mother wasn't there — I was thrown round like a rubbish tin between the both of them.

Recalling the trauma in her family caused by the separation of her parents when she was 11, a woman said:

My older brother took it out on me, sort of, to show them 'look what you're doing to me — I'm going to do this to your daughter because you're doing this to me'. He raped me when I was 11. I didn't tell anybody, but I hated him and sometimes wanted to kill him. It got me down and I started neglecting myself and stopped doing my school work. Then I started sneaking out at night with a lot of other kids taking drugs and drinking and all that.

Such experiences made many respondents decide to leave home as soon as possible. Eight of the 30 women interviewed had left home by the age of 15 and a further ten by the age of 17 years: eight of the 14 men interviewed had left home by 15 and a further four by the age of 17 years.

Most believed that they were escaping from an unhappy environment into a life of independence where they would have more control and where they would find happiness and freedom. However, for most, their hopes turned out to be ill-founded and, especially for the women, leaving home was often the beginning of a new phase of instability and a step on the road to homelessness. Hoping to establish a home of their own, the girls often formed de facto relationships and became pregnant, eventually finding themselves left with a baby, no money and no home; 18 of the women interviewed had their first baby before they were twenty.

When I had my first baby I didn't know what had hit me. I couldn't go out anywhere any more, couldn't take a job. You're always at home. The responsibility — it wasn't their fault so you couldn't blame them. Young girls who get pregnant, they don't understand or realise until it happens and then it's too late.

'I wanted in a relationship what I most missed out on when I was a kid, security and love. And I wanted a future.' Reality has fallen far short of this respondent's hopes. Between the ages of 16 when she left home and 25 she has had many relationships and her life has been 'pretty disastrous — a damn shambles'.

Another respondent said:

I was looking for just the normal settled-down family life. Just a mother and father with children, and he'd go out to work and bring home a wage and pay the bills and buy for the kids. And it never worked. He was too young in the brain. He wanted to go out with his mates to the pub, do this and do that. And he couldn't handle sitting at home of a night. He became violent and abusive, got on to drugs and gave me no money. He finally walked out leaving me with the baby and a stack of bills.

She was evicted.

A woman left home at 14, became pregnant at 17 and got married. The child only lived a few hours: 'My husband came to the hospital and said, "That's what sluts deserve", and he walked out and I never saw him again.'

Other respondents said:

When I think of it now [her short-lived unhappy marriage] I never really loved him. Like a fairy tale — get married and live happy ever after. Well, that's what you think. I was only a kid.

I was just young [18] and naive and pretty stupid. When I told him I was pregnant he said, 'Get an abortion'. I said, 'No'. And he walked out the door and that was it.

I fell pregnant very young and moved out of home so young. It all boils down to starting off in life too young at 17, and taking it all into my own hands, being independent.

Poor Performance at School

Many respondents had been unhappy at school, especially secondary school. They had not performed well, and had left as soon as possible — 20 by the time they were 14 and another 16 by the age of 16 years. Only four had completed Year 12 and gone on to tertiary study, of whom two had worked professionally. The low levels of basic education limited the opportunities for further training or study opportunities and resulted in poor employment prospects.

The unsettled, sometimes chaotic, lives of their families and the frequent changes of school affected young people adversely, both socially and educationally, and this carried through into their later life experience. The following comments indicate how some of the respondents remember their school days:

We moved a lot when I was at primary school. One year I went to three different schools. I felt like an outsider in the playground. I liked the school though. But it was a very big change when I went to High School. I didn't like it from the start. I was always

near the bottom of the class. I put up with it for one year, then I started wagging school. In Forms 2 and 3 I missed as much school as I went to. I left at 15 and was glad to leave because I got a job right away. Getting money in my pocket and a bit of independence, that was good.

I was at so many schools I can't remember. I used to like school, but all the problems at home reflected on it. I had to leave at 15 because Mum and Dad couldn't afford it. I hated leaving because I wanted to go on and be an air hostess. But I had to leave and get a job.

I loved school and did quite well. Some subjects I was near the top. I left when I was 15, halfway through Form 3, to get a job. I felt good about it at the time but now I regret it. But I was earning my own money and wanted to get away from home, and that was the only way — I wish I had got a better school education. I went for a mechanical engineering course not long ago with TAFE but I couldn't do it because of my maths. See, we didn't do algebra et cetera. If I had time I would go back to school because that's the only way you survive these days, to have a proper trade and a piece of paper saying you're qualified.

Unemployment and Poverty

Many respondents of both sexes had depended on low-skill, short-term jobs and now found such jobs hard to find. Others had been retrenched during the current recession and were not optimistic about finding another job.

The men worked as labourers, factory workers, drivers; one had been a drover, another a part-time professional musician. The women worked in shops, supermarkets, factories, laundries, cafes and bars. One earned a lot of money as a prostitute, another selling heroin for six years, another in a massage parlour. The two professional women were in stable employment.

Most of the respondents had moved around a lot. One man explained: 'Jobs were that plentiful in them days. You could walk out of one job and half an hour later you'd be in another one. So I just sort of moved around.' A woman said: 'There were so many jobs going in those days that when you got fed up with a job or wanted better pay you just left and found another job.' A few acquired some skills along the way such as spray painting, truck driving and clerical work and stayed in the same job for some years, but they were the exception. As time went on casual jobs became much harder to get and those who had left jobs because they were retrenched, or sacked after a row with the boss, or just wanted a change remained unemployed.

More than half the women had not worked since their children were born, and those with older children who were now looking for work had little hope of finding it. Some on the Sole Parent Pension did

a few hours cleaning or waitressing but they were anxious not to lose their pension, especially the fringe benefits. The following work history is typical of the pattern:

I got my first job immediately I left school at 14, in a factory. I was there about three months then they started putting people off. So I was out. A couple of days later I got a job in another factory and I was there for about a year and a half. That was the longest I ever stayed in any job. Then I got sick of it. They were only paying me \$21 per week. It wasn't much money and I went on the dole for a while. Then I had a few jobs mainly on assembly lines for another year or so and saved enough to buy a car, and I travelled round all over the place. I'd work for a few months and then go on the dole for six months or so until the money ran out. I had a good time mucking around with my mate going to billiard saloons and pubs and things like that. Then it began to get more difficult to get work, especially after I met Sue and wanted to settle down. We went up the country for a bit and I got a factory job, but it was only seasonal and finished after six months. Then I went back on the dole, had a few casual jobs for a couple of years. Then we decided to try our luck in Queensland but there was no work there either. So we came back to Melbourne with our three children. We were lucky both to get factory jobs and we thought we were set at last. But after about a year we had a big row with the management and that was the end for us. That was ten months ago and we haven't had a job since. There's just no work around. We were living in an awful old dump of a house and we couldn't pay the rent, but Hanover came to our rescue.

The effect on families of unemployment and the poverty of life on pensions and benefits was clear. A political refugee from overseas, who was caring for his two small boys and who, in spite of some qualifications, could not find work, said:

What I miss most is work. When the children are at school I have nothing to do. I can't live just reading. It's very, very hard. I don't want a lot of money. I have offered to work as a volunteer but there is nothing for me.

Another respondent commented: 'I've been out of work for a long time and to try to get back to work is very hard. I only ever did labouring jobs and it would be very difficult to get back into it.'

A mother who wanted to continue work but also wanted to care for her baby said: 'I wanted to bring her up by myself. I didn't want any baby sitters. I wanted to be a good parent. I wanted to do it all by myself.'

Asked if she was looking for work, a mother on the Sole Parent Pension said:

It's like a vicious circle. To go to interviews you need a baby sitter

but you haven't got the money so you can't go. Even when you are working, the wages you get by the time you pay child care fees you may as well sit at home on the pension, because you don't end up getting much more at all, and you don't get the very important fringe benefits you have on the pension — When my present boy friend moves in and we start living together and when my son goes to school, then I'll go back to work and we'll start fighting our way up the ladder. It'll take a few years but we'll get there.

Other comments from respondents included the following:

Unemployment is very hard when you're used to having a decent wage and able to live comfortably, and afford things like clothes and things the kids need. And suddenly you have nothing, and can't even pay the rent and you get evicted. We haven't bought any clothes for over a year except for the kids, and sometimes I have only had one pair of jeans.

Three years ago I was earning \$45,000 a year with a car and now I have nothing.

We were always broke, especially near the end of the fortnight and that was leaving out most of the things we had to pay. We never even had money to pay for half the things like bills for the kids for school and all that sort of stuff. The dole isn't anywhere near what we need just to live. Often we didn't have enough for food and had to get help from the Salvos or St V's.

A woman who had lost her husband and a secure middle class home and was dependent on Sole Parent Pension and some maintenance said:

I feel I'm just going backwards, backwards, backwards from what I used to be. I've got bills right up to my neck and I've got an overdraft at the bank because I've just had to pay car registration and insurance.

Another respondent said:

When I was in gaol sometimes Trish would be going that bad for food and all that, she'd have to go to the Salvos and get food vouchers and all that, and we've never had to do that in our lives before. And that hurts me. I've got two arms and two legs and my health's good. Now I want to get a job and be able to support them.

And another:

I just couldn't cope on SPP. I just couldn't afford to feed my children. A lot of times I would have to go to the Salvos and get food vouchers and second-hand clothes.

Respondents said they often had to choose between buying food, paying the rent or the gas bill. It was not surprising that in the circumstances bills mounted and became a nightmare — regular bills like gas, electricity and phone, and, even more pressing, loans they had taken out to tide them over a crisis and that they could not repay.

It's got to the stage where I just don't care any more about bills. I'd just like to see them come and try to collect it. You get to the point where you just can't handle it any more. You get people sending threatening letters for bills and you haven't got any money, so you just throw them in the bin. Just don't pay at all. There's no use worrying.

Another family conveyed the battle involved:

Normal working families: they eat, they keep their bills paid, the wolf away from the door. Just general normal living. This isn't normal living, this is struggle living. There's always financial pressures. You think, okay I've got that bill paid, and then there's another one around the corner.

One woman spoke of measures taken to pay the family's bills:

We've had to depend on Hanover and the Salvos for food because of the bills — medical bills and normal bills like electricity and gas. Piles up and up and up. A couple of months ago we couldn't pay the rent. We had a notice threatening to kick us out, to cut off electricity and gas. We had to do something. I went on the streets in St Kilda to work as a prostitute for three nights. It was either that or stealing or going back to living on the street. It paid the phone and gas bills but I will never do it again. Never.

Some respondents took a different way out by simply packing up and moving to another area where the problems of finding shelter and work started all over again.

Unstable Relationships

Many changes of housing were caused by breakdown in relationships. Some women were abandoned, usually without money and often with arrears of rent. Some women were escaping from violent partners. Two middle class women left their husbands and found themselves in a rapid slide to poverty. On the other hand, some sole mothers who had managed to achieve stable and affordable housing relinquished it to move in with boy friends who offered only very short-term security.

One woman whose partner became increasingly violent managed to scrape together bus fares for herself and five children from Brisbane to Melbourne. She was referred to Hanover for emergency accommo-

dition. A few months later the partner tracked her down and, after a year of relative peace, the violence mounted again and she moved to a Refuge. With help she returned to her family in Brisbane. A few months later the partner turned up again, more violent than ever, and she took out a restraining order to stop him harassing her. She found a new boy friend, was offered a Ministry of Housing flat and at last seemed settled. However her family refused to accept the new boy friend because he had served a long gaol term, so the couple decided to move the family back to Melbourne where they are again in Hanover Family Care. She said:

When my first boy friend lost his job he started going down hill, drinking and gambling, spending all day reading the paper and betting on horses. It controlled him. He even stole money from my purse and bashed me if I hid it. I was just living in a circle of violence and fear. It took a lot to get me out of it.

A woman said about her many de facto partners: 'Yeah they started off okay and just turned to shit. I have had many but they all turned out the same. The father of Tom was very violent when drunk and used to kick me with his boots. In the six weeks after he was born I had to move three times.'

A woman became pregnant at 17 and moved in with her boy friend. He started taking drugs, they fought and he went off with her girl friend, leaving her with a baby and arrears of rent. She was evicted and went back to her mother until she got a Ministry flat. Boy friend number two moved in, she became pregnant again and moved out to live with him in the country. He was violent and involved in petty crime. Before the baby was born he was sent to gaol. She broke off the relationship and returned to her mother. She sees leaving her Ministry flat as the beginning of homelessness. She has now moved 20 times since leaving home six years ago. She said:

When I spent two relationships with men who belted me around I thought, is this my fault? Did I cause all of this? Do I nag and bicker at them too much? Maybe a lot of the problems I've had I brought on myself. I picked the wrong men, sure, but I *thought* they were okay.

Other examples of broken relationships leading to homelessness were the several women around 40 years of age who had been reasonably comfortably off and decided to leave their husbands to live independently with their children. Among other problems, they experienced a sudden loss of income. They did not want to consider living in a public housing estate and were having difficulty finding private rental which they could afford.

Whereas I thought in a year I'd be over this poverty level of existence, now I have to face a future of poverty. Should I trade my own happiness for my children's poverty?

Poor Health

Poor health plays its part in homelessness, with loss of employment through ill health or injury increasing the vulnerability of families affected. Two men, for example, who were on the invalid pension knew they would never be able to work again and worried about not being able to provide for their families; both had experienced homelessness.

Some families had children needing ongoing medical care for chronic illnesses and found cost of drugs, especially those not on the pharmaceutical list, was a major additional burden. One woman said: 'I am on pills which cost \$25 per week. It makes me mad when doctors prescribe things which are not on the health card. Probably they never even think of it.'

The unrelenting pressure of poverty, unemployment and housing drove some of the respondents into deep depression and also put great strain on family relationships.

About coping on SPP — I think I cope shithouse. Some fortnights I think, is this all bloody worth it? Why do I put myself through this shit, fortnight in, fortnight out? I think maybe I should just go and get some dope, just go and end it all and then there's no more life to think about, because all this is just bullshit.

I'm very up and down. Some days really good but in five minutes it can turn around and I feel a failure and that I won't be able to cope — like when I had post natal depression. I have to leave this unit next week and I've got nowhere to go and very little money.

Perhaps the most serious health-related problems were in two families whose mothers were intellectually disabled. Both these families will always need a high level of support and supervision.

The first family had two children, the eldest of whom was epileptic and the younger very sick but not receiving treatment. The mother's de facto partner (not the father of the children) came and went. They had been evicted from every place they had stayed. Even Hanover had to ask them to leave, and paid the bond on a caravan for the family. But at the time of their interview a fortnight later they had already been evicted from that caravan park and seemed to be very unwelcome in their present one.

The other family, who had three children, was even more precarious. The two older children had different fathers, with their mother's de facto partner being the father of the third. The oldest child was placed in foster care because the mother had threatened to kill him as a baby, and the second was also in care because the de facto partner bashed her on the head. This man described the mother as follows: 'Denise is very backward and doesn't respond in the ways people think as normal. Without the help this family has received from CSV and the services it would have gone to dust. I just couldn't keep going on my own. The family would fall apart.'

Involvement in Crime

Escaping from trouble with police and from criminal associations through drugs and theft, could lead to gaol and the utter disruption of families. In several instances, both father and mother were gaoled and children sent into care.

More than half the respondents had been involved in illegal activities of some kind mostly related to cars (stealing, drink — driving, driving with a cancelled licence), to alcohol (assault, violence in public or private including child abuse), to drugs (possessing and selling, stealing and robbery to maintain the habit). As one woman said, 'when you're on drugs you only think about where to get the money for the next fix'. Three respondents who had been gaoled for possessing and using marijuana said that it was in gaol that they got on to hard drugs such as speed and heroin.

Illegal activities, especially drugs and alcohol, usually involved people in an underworld more or less alienated from society, one of the effects of which was to lower self-esteem. Individuals and families frequently felt themselves to be harassed by police and accused of crimes they said they had not committed. Sometimes the only way out of the drug scene and/or perceived police harassment was to pack up and move on.

A father aged 18 who had spent five years as a street kid said:

We had a good house in Sydney but the other street kids used to crash in every night and make trouble. A neighbour threatened to shoot us all and the police raided us every day looking for drugs and stolen goods so we just shot through . . . Just watch the police. Most of the kids that get into these places have always been in trouble of some sort. Just watch yourself because if a place gets broken into — they just go for the nearest person around and accuse them. That's what's happening here, that's why we want to get out of Hanover. I'm sick of the police coming round and harassing me.

Some respondents had had the destructive experience of being sent to gaol which often caused the family to be uprooted. Two families were devastated when both parents were gaoled at the same time and the children taken to Allambie and placed in care. One mother said that she was arrested on Christmas Eve and locked up for eight months, and that her husband was gaoled for 15 months. 'They just took the children away and they wouldn't even tell us where they were. They went to Allambie and then into care.' When they got out of gaol they had nothing — no money, no job, no home and, worst of all, no children. But they determinedly set themselves to find work, make a home and get their children back.

Family Support

Lack of personal support networks was another characteristic which made families vulnerable. Family support was usually minimal and sometimes non-existent, and most said they had no friends or community groups from whom they would seek help. In a crisis, 'going home to Mum' was frequently the only option left when a family became homeless. Such help was rarely refused, and it provided a much needed breathing space until other accommodation could be found.

Lack of family support could be due to geographical distance, to bad family feeling, to poverty which limited the help that could be given, to the unwillingness of the family in need to reveal how bad things were; occasionally the extended family refused to provide help for their adult children. (Personal support networks will be discussed further in Chapter 5.)

Asked if she had contacted her mother when the family was evicted and put out on the street, a woman said flatly: 'No. I don't have anything to do with my family.'

Other responses were as follows:

When my boy friend walked out and left me with the kids I went back to live with Mum. I didn't want to, but I had to just to survive.

My family are in Europe and Ken's family don't help us at all. They don't want to know, they are selfish. Typical really selfish people. What do they care so long as it isn't them? We've asked them and begged for help, but nope. Not ever.

My family are not close. My sisters don't really want to know us. Because we don't own our own house, we're not good enough for them. Considering we used to be a close family, it hurts.

When we were turning to the drugs we needed help and support from our families and didn't have it. We were sort of just outcasts. When we got locked up they were there for us.

Friends? No. We turn to each other. We don't trust anybody. 'Friends' are a dime a dozen. Anybody can have friends. Friends want to know all your business, take all your money.

I'm a loner. I like to keep to myself.

My husband's a very proud man. He wouldn't ask for help from his family or anyone.

In the drug situation there's no such things as friends.

Availability of Housing

An obvious direct cause of homelessness is lack of stable, affordable rental housing. If public housing were available to all the families who need it, most housing crises could be solved. But with waiting lists of three years or more, public housing contributes little to the total problems of the unemployed. Priority listing helps some of those in direst need, but it is hard to obtain and it leaves many other families unhelpt. (The criteria for priority listing are disability, domestic violence, ill-health and homelessness.)

Lack of choice of location means families may have to move away from work (if they have any) and from friends and familiar suburbs. Again, many do not want to live in high rise-flats, especially if they have children. One family had moved around a lot and returned to Melbourne with their children with no money and nowhere to go. They were relieved to get a high-rise flat, but came to dislike it so much that after six months they moved to a private rental house. They could not keep up the rental payments and found themselves again on the move.

Most families on the waiting list for public housing had no option but private rental. They experienced two difficulties. First, the cost was much greater than they could afford. Many had been and still were paying half their income on rent, leaving scarcely enough for food as well as other expenses. Families who had never imagined they would have to ask for welfare hand-outs were forced to depend on the Salvation Army, St Vincent de Paul and other agencies just to feed and clothe their families. Many did this not from choice but from sheer necessity. The widely reported increase in demand for such help and the opening of more soup kitchens shows how widespread this problem is.

The following comments from our respondents therefore represent the experience of thousands of families.

The rent is a huge financial burden and I think that's the major cause of all our financial troubles. We're just drowning, just going slowly bankrupt.

Yeah, we've moved around a lot. I can't remember how often. It's just the rent's been too high and we've got behind and got evicted.

Even if I'd had the bond money, keeping the house would have been another nightmare just on the pension and on my own. If you're not in Commission Housing most of your pension just goes on rent, so then you're battling to eat and feed the kids and survive. You might pay the rent but not have any gas or electricity or food to eat. It's 'welcome to my nightmare!'

The second major difficulty in the private rental market is the strong discrimination against those on pensions and benefits, especially women and those with young children. Many respondents said estate agents did not even consider their applications.

I've had to move six times in the last year — one house, two flats and three caravans. Something has to be done about the way people on pensions and benefits are refused private rentals. The bond assistance people will help, but to find a place and be accepted by the owners or agent is almost impossible. That's why people go into caravans. But it's not a good life for kids, and you're still paying over \$100 for very little.

A couple with five children from South Australia on invalid pension said:

We drove round everywhere, looked for dozens of houses. The agents said 'You can't afford it, you've got too many children'. The owners just said 'No', or 'My uncle's wife's brother's cousin needs the place' — all that bullshit. Finally, we applied for an old house and wrote on it WE ARE DESPERATE. And that's how we got this place.

A refugee father said:

I went to 50 to 60 real estate people asking for something cheap. They said, 'No, because you're unemployed.' Then I found the man who was managing this building. I think I touched his heart when I said I'd got two kids, we're sleeping in the car, please give me a chance. And he said okay, and even reduced the rent for me. [It is still around half his income.]

In the two weeks before coming to CAVE a woman tried 20 flats:

They won't give me one because I'm a single parent. They think that once you're on a pension and there's no man to support you, you can't do it on your own.

Because estate agents so often discriminated, many families found accommodation through private advertisements in the newspaper, with the result that they often had no lease and no protection against the landlord. Houses with cheap rents were often old and dilapidated houses and the owners refused to do even essential maintenance.

We had nothing but trouble with the landlord. He wouldn't fix anything, there was sewage all over the back yard. We refused to pay the rent. Then he gave us an eviction order.

Several families reported that after a few months the landlord would raise the rent substantially, making it virtually impossible for them to keep up.

We got evicted and he wouldn't give back our bond money. We just couldn't pay the rent. After a year and a half he increased the rent from \$145 to \$155 a week — that was more than half the

dole. We just couldn't do it and got evicted. We were living in our car with our three children for four days, then we heard about Hanover.

A family with two children living on the invalid pension reported:

We lived in a one-room flat for a couple of years. For about the first year and a half it was \$90 a week then all of a sudden it's gone bang, and he upped it to \$148. Well we sort of really couldn't afford it, but we couldn't afford to move either. We couldn't find the \$1600 for the bond and four weeks rent it would have cost us. We were in a hopeless situation.

Mobility

Whether from choice or necessity, most of the families moved frequently, often running from one problem to another and in many cases having to shed furniture and possessions on the way, so that each new move meant starting again.

Frequent moves had a very destabilising effect on families. They did not make friends or become part of any community, and this increased their sense of isolation and of having no-one to depend on except themselves. It was also hard on their children who often felt alienated, wary of making friends soon to be left behind, and performing badly when they felt themselves to be outsiders. Families viewed moving around in the following ways:

Families need back-up support so that they feel they don't have to run again. Because that's all it is, running from place to place.

Now when I look at it, I hate moving around frequently. I just wish I had a house I could sit in for the rest of my life and pay \$40 a week rent.

I'm sick of doing the same thing. Sick of moving round, having nowhere, no home, hardly any money.

Friends? Not really. We more or less keep to ourselves. Otherwise I would talk to Hanover.

I haven't had a decent friend for about eight years now. I had a very good friend but she did the dirty on me, left me in the lurch in a very bad way. I've got acquaintances, but my only close friends are Fred [boy friend] and Mum.

Always moving is terrible for the children because they might make a group of friends at school or in the area and then have to move through no fault of theirs, and they're thrown into a new area where they have to make new friends. And it's pretty traumatic on them.

A girl aged 12 said:

I liked living in Moreland best because we lived there for almost two years and I knew all the people and I just started High School and got to know all the kids. And I had to leave them all behind. [In three years' time] I'd like to be still living here and still seeing my friends and still being at the same school, stuff like that. And still alive.

A boy aged 15 said:

I didn't have many friends of my own, because I'd make friends and then have to change schools, lose the friends. Then it just went on like that. I liked best living at Alphington because we were there for two years and I knew heaps of people. Like I knew everyone in the whole of Alphington. I knew everyone at High School. I knew people who came from my primary school and I knew the people in the shops and the shopping centre. Moving house a lot is not like a happy experience or anything like that. Like sometimes you'll cry but at other times you just get mad and want to fight ... I used to cry about it and get upset, but it was mainly I'd fight or get angry because of my temper.

Another misfortune which these moves, especially evictions, brought on families was loss of their furniture and any possessions they could not carry. Sometimes a friend or relative would lend a trailer or store the more important items, but more often they were left behind or sold cheaply.

A husband said: 'We've shifted a dozen times. If we couldn't move our furniture we'd just sell the bloody lot for whatever we could get and buy again. I reckon over the years we've lost thousands of dollars on hi-fi and TV and refrigerators.' His wife added: 'When I look back, I wonder how we managed moving with all the children and that, but we managed somehow.'

Another respondent said:

Nearly every place I've moved from I've left a whole houseful of furniture behind. Then when I found somewhere to live I'd have to start all over again.

The pathways to homelessness described here could be long or short. In some cases the families had survived many crises and had at last come to the end of their housing resources. In other cases homelessness was sudden, as when the breadwinner lost his job, or when the sum total of bills and debts overwhelmed them. But whenever and however the crisis came it was usually devastating for the family.

3. Crisis of Homelessness

'If you haven't got a place to live, you're lost', said one father, and this is how most families felt when they became homeless. Some had suffered the shock of eviction, some had moved around from cheap flats to caravan parks to staying briefly and sometimes unwillingly with family until they had nowhere else to go, and some, as a final resort, had been referred by police or other agencies to Gordon House.

When a refugee father arrived in Melbourne he knew only one family, living in a small flat. They took him and his two boys in, but after a week he felt it was impossible and moved out with nowhere to go.

A mother with three children went back to her own mother who was living in a pensioner flat. She said: 'I had boxes and boxes of clothes piled up in the little hall, one child was sleeping in my mother's bed. Another on the couch and another on the floor. I slept in a car out at the front. It was impossible. After two weeks I went to the Housing Ministry and they told me about Hanover.'

Others described the experience of eviction.

Like, you can be sort of in a Catch-22 situation. You know you've got to go but you're just sort of bugged. You've got no ideas about where to go. We were desperate. They just put you in the street with all the furniture still in the place. I was on the dole and we had nowhere to go. So what we did then, we broke into the joint and changed the locks and went back in there until we got caught again.

We got virtually no notice at all. The police knocked on the door and said we had to leave and they came back in the afternoon with the Commission and they put us out and locked the door. I rang all the charities and Hanover. Everyone wanted to help but couldn't do much for us so we ended up going to the Salvation Army Crisis Centre. There was no choice. At that stage we were just desperate. Anything would have done. We had to find somewhere for the kids by that night.

When the landlord turned up and said, 'I'm sorry you'll have to leave', I said to him, 'Look, I've got nowhere to go — I've tried'. And he said, 'It's not my problem'. I said, 'Do you mind if I leave my stuff on the verandah until I get somewhere to go?' He said, 'All right, but you can't come in the house. I'm sorry I have to ask you to go outside now.' And he locked the door.

We had nowhere to go. We got evicted from our house because we

just couldn't pay the rent and he wouldn't give us the bond money back. We were living in the car for four days with the children.

Being referred to Gordon House (the emergency shelter run by Hanover) was a disturbing experience for families which reinforced their feelings of destitution. Most were very critical of the conditions and commented on its unsuitability for families, although individual staff members were seen as being kind and helpful in the poor conditions. Many families did not associate Gordon House with Hanover Welfare Centre.

I rang up all the women's shelters and all that, but they were all full so I had to ring Gordon House. I didn't want to take my children there because it's a hell hole of a place. That's one way of putting it. It's not fit enough for an animal to live there. The language there is just unbelievable. The people, half of them are dragged off the street, you know, the way they act. It did damage the children. It was the biggest shock they ever had. It shattered the family for quite some time. The time we lived in Gordon House it really killed part of us, but we all stuck together. I could see what it did to me. I felt like I couldn't talk to anybody about it. I felt like committing suicide. I actually tried to in there — I took some pills but they didn't do me any good. Then I thought about my kids. But I was lost, I was unsure, I didn't know what to do. You just — it's like you might as well be dead. You don't know where your life's going to go. What can happen to you next, you think. Then I got on to Hanover and they helped me a hell of a lot.

I had a very big fight with my mum so I walked out with Andrew [aged two] and walked to the Police Station. It was 11.30 at night. And I said, 'Help me, I've got nowhere to go.' And they took me to Gordon House. It was all that was available. It's a dreadful place, especially for a child. But the chaplain is really good. I'd still go to him for help.

I arrived at Flinders Street with a young child and virtually nothing, so I went to the information counter and they told me to go to Gordon House. It's horrible. Filthy dirty. I was on the family floor but you still have to eat downstairs and do everything with everybody else. I mean, you've got old people, you've got drug addicts, you've got total filth. I was only there for four days.

A respondent said of Ozanam House (a night shelter for men run by the Society of St. Vincent de Paul):

I felt pretty low having to use them but the people were nice and helpful. But of course, the situation I was living in was quite a miserable, terrible place to be. Old men walking round drunk all the time. Other people just out of gaol, very aggro. Well, the staff did help me a lot but still, like, I was going down hill — look at

where I am, what am I? It's an 'I'm a nobody' sort of feeling.

One woman who 'hated' Gordon House went on to describe her 'rescue' by Hanover. Describing her first visit to the Hanover Emergency Flat she said:

Is this really the flat? I didn't know what to expect and neither did the children. Because there were tins of stuff in the kitchen, I thought this is sort of great, this. And they had sheets and doonas and everything, and a washing machine. It was like heaven. I was dying to get out of Gordon House, but from the time we walked in and I seen that flat it was just like a kid's dream coming true. O God, you know this is terrific and we didn't want to leave that flat. It was very small but neat and cosy — like a little cottage. It was very secure.

This family have now been settled in a Department of Planning and Housing house for two years — a success story, at least as far as housing is concerned.

In the crisis of homelessness the obvious pressing need is accommodation. As one woman said, 'when you don't have housing you don't really have any options, and if services can't provide you with housing they cannot provide you with anything'. It was important, too, for this housing to be more than just temporary. Families desperately needed to feel secure, to have the threat of eviction lifted from them.

4. Ways Out

The most urgent need for the families is stable, affordable housing: a house or flat where they can feel secure, where they can settle down and make a home for their children. One man said:

We were just desperate for accommodation, long-term accommodation, any accommodation. We haven't got it yet but we're sort of on the road to it now. I mean, we're a hundred times better off than what we was. See, up until this place we never held much hope at all for the future. I mean, being on sickness benefit we can't get the money together for private rental from an estate agent — it's virtually impossible. Now through Hanover we can get some money put away. It gives us a break and the thing is now we have some help as well because they have contacts with estate agents.

The mother of a family who had moved 15 times said:

What has helped us most is just to be in our present house. Probably just the fact that it's ours. Even though it belongs to the Ministry, it's our house like to the day Bob dies or I die. And it just makes you a lot happier to know you don't have to move any more. The rent's cheap — you can afford it. And even if you can't, your Housing Officer will let you pay an extra \$5 a week if you do get behind. I think this is the first house Bob's ever done any gardening.

But even though having a home gave families like this some hope for the future, they still had many problems to resolve if that hope of stability was to be realised. In fact, several had had a Department of Planning and Housing house in the past but had lost it because they did not pay the rent and accumulated huge rental arrears, or because they gave it up to move in with a new boy friend with little guarantee of security, and so often found themselves back to scratch.

The following services are needed to enable families are to regain their stability.

Financial Counselling and Occasional Material Aid

Most of the families who came to Hanover had no money, few belongings, and were frequently in debt. They had lived a hand-to-mouth existence which left little for bills and debts which often assumed nightmare proportions. The help given by Hanover to sort

out the mess, to begin to pay off, even in small amounts, the most urgent bills, enabled families to begin to feel there might be a way out, that they might begin to take some control over their lives. Almost for the first time, they felt they were not on their own, that help and support were there.

When public housing was not available, Hanover also paid bond money and subsidised rents when necessary to enable families to benefit from affordable accommodation when they moved away from Hanover. They also supplied a back up service for many families who had moved out into permanent or at least stable housing. And this was extremely important for families trying to re-establish themselves in society while still beset by bills, expected and unexpected.

A couple moved out into a private rental house:

Last month Hanover Welfare paid our rent, the Salvation Army helped with food vouchers. We just had so many bills — medical bills for the baby, and for ourselves, and ordinary bills like rent and electricity and gas. We just can't pay them all at the moment. Hanover Welfare — that's the only people that I've found willing enough to help. When I called them two weeks ago and said, 'Please help, my dole doesn't come until Friday and the landlord wants his rent *now*, otherwise we get kicked out,' they were the ones that said, 'No worries, we'll pay your rent.' We go to them for all kinds of support. SOS Hanover, where are you? We couldn't live without Hanover just now.

Asked if she got what she wanted from Hanover a woman replied:

Yes and no, because these are only six month things, which means another move. I don't mind so long as I know the next place is permanent, and I won't have to move again. Once I get into our house I'm going to stay there. Hanover have been very good when Jim was sacked from work.

A woman living in a rented house said:

Hanover have helped every time we've been short and they helped us with the bond for this house until I get the bond back on our last house, and they are subsidising the rent — not forever, but for a few months. If we have a crisis about money I ring Hanover. They have helped us a lot — paid telephone bills, rang up the SEC and got the Easy Pay system for us. Just to talk about and explain the problems, they're really good like that. They're the best organisation I've ever been to.

Asked where she would look for help in trouble over money, she said: 'I'd phone Hanover straight away if I were in big trouble. The people there are just wonderful. I couldn't say a bad word about them.'

Advocacy

The families were not only short of material resources, they were also low in confidence. Many needed an advocate just to avail themselves of existing services. Assistance was given in a number of areas:

- *With the Department of Planning and Housing* to gain priority listing for flats or houses. Most respondents had applied to the Department and were told it would be years before their turn came. 'The Housing Commission needs to get its act together. They say you've got to wait so many years, but a lot of their houses are vacant that they should look at and use. I was told the other day I would have to wait five years for a two-bedroom house.' Asked what would be most helpful to families needing accommodation: 'Try to get it through some sort of organisation because you just can't get it on your own. You need a counsellor or social worker or someone like that to help you.'
- *With Estate Agents* for private rental housing to overcome the prejudice and discrimination against sole parents and families on the dole.
- *With the Department of Social Security* to make sure that respondents are receiving their full entitlements and to sort out muddles that have interfered with their pension cheques. Many respondents hated going to the Department of Social Security and needed the support of a staff member.
- *With other agencies.* Respondents had been helped by Hanover with a referral to the Consumer Credit legal service to enable them to take legal action against a Finance Company over a loan, and to the Residential Tenancies Tribunal over a dispute with a previous landlord about the return of bond money. Again, Hanover helped parents to get children back who had been placed in foster care or had been made Wards of State. This was very important for families and would have been a long slow process without Hanover's help in finding accommodation and supporting their claims.

Personal Support

Perhaps most important of all, the three agencies (Hanover, CAVE in Eltham, and St Luke's in Bendigo) gave unstinting personal support to families, most of whom had low morale and almost non-existent confidence. Families commented on how crucial the support of the agencies had been in helping them to survive the crisis and begin the long struggle back to stability and control of their lives.

Asked what she wanted when she turned to St Luke's, a respondent replied:

I wanted somewhere to live, and I think also I wanted friends. Someone to talk to, someone to understand what I'm going

through. And she sort of sat down and talked to me, how I really felt about my boy friend. Did I really want to work it out. And I did. 'But,' as I said to her, 'you know it's hard — the drinking and that.' But she is very good. She comes round and talks to me and makes me feel like a person.

They're good friends in Hanover. It's good to know they're there if we have a problem. If we need anything we can just give them a call.

Hanover is a very good organisation. Because a lot of people do respect them like me. And I have a lot of time for the staff at Hanover. They've helped me a whole lot. If people could see how much help they can give without kicking it back in your face then they'd realise how good they are.

This woman's husband said:

Hanover were more supportive than anybody else. They used to come round and see us in the house every week and have a chat, a very friendly person. We got Lucy and we were very lucky. She was very committed and very supportive.

A battered, vulnerable woman said:

I've been with Hanover Family Care since I was five months pregnant. I was in a bad way. I was in me shell. Couldn't talk to anyone. I was a real wreck. Bashed and abused and stuff. Had no top teeth because me husband broke them on me. A real wreck, wreck. Ever since that I got into Hanover and they took me over. I've got me own place now and a really good boy friend.

A woman who described herself as a one-time drug addict said:

CAVE and Sarah [a staff member] have helped me so much. They've given me three months of happiness, but it has to end soon. I just think the programs are great, it's fantastic living here. But they're only temporary. I wish there were places like this in the rent bracket that pensioners could afford.

Another valuable personal support service offered by the agencies was a children's play group which gave the children a much needed opportunity to socialise and play with other children, and the mothers the chance to meet together and in some cases to help run the group. Such experience should help them when they move out to link up with community groups and make friends. Foster care was also a useful service for families who were not coping well with their children. As one woman said: 'If I ever feel I need a break and couldn't go on I'd go to St Luke's and ask them to find foster care for a few days to give me a rest. I did that once before and I know I could do it again.'

The importance of the person-to-person relationship in rehabilitation services was further emphasised by the story of a young respondent who had left a violent and chaotic home to live on the streets aged 11. Asked if any particular event had changed his life he said:

Yes, one major one. When I went to a Boys' Home there was a teacher there called Alison — my daughter is named after her. She changed me. I was probably attracted to her. Well, I was wild when I went there and by the time I had ended my year and got top marks in Year 10 Certificate and was walking out I was really in control of my life, polite and everything. I don't know how, but she had a great effect on me. She made me a gentleman. Her wisdom — I can't explain it.

5. Families' Resources

Chapters 2, 3 and 4 come directly from the stories of the 33 families as they were told to us. Essentially they are the respondents' perceptions of events. To round out the picture, we have to look at family functioning — the ways in which families coped with their problems, and their strengths as well as their more obvious weaknesses.

The capacity of families to cope depends largely on the resources they have to draw upon: namely, material, social and personal resources.

Material Resources

Most of the families had few material resources of money, housing or possessions, and we have already described the disastrous effects of this poverty. The links between level of income and family functioning are strong:

There are bills and then there is the stress again which we take out on each other ... we do have fights lots of times because of the financial problems. If we sit down and think what we are actually fighting about it always comes back to the financial mess. Me blaming Ken for not having a job.

At the end of the interview we asked the respondent what she believed was important in keeping families together:

This is going to sound weird and greedy, but money. Enough money to pay bills and put food on the table. I feel that sounds really greedy, but we have so much stress on us because of the bills.

Another respondent said:

Money and bills are a big problem for families which pulls them apart. Having enough money to be able to survive. Not having to worry about whether your job's going to be there next day or whether you've got your rent money for next week. That's a big thing for families really.

A woman who had left her husband after building their home said:

Because interest rates went up and because he spent more than I thought he should, that became a stress. That was part of the stress that broke us up.

Another woman said:

Les's drinking doesn't help. He only drinks occasionally, usually when he's out of work. The pressure just builds up and he can be aggressive when he's drunk, but we love each other and that's what has kept us together.

Poverty was linked to stress in many ways. For example, stress drove many respondents to being heavy smokers. The cost of cigarettes was a serious drain on their budget which increased their stress which increased their smoking, and so on.

Poverty also limited activities and freedom. 'We never go out anywhere. I'm in the house seven days a week. I'd like to live a normal life. Yes, it would be nice.'

A woman who was previously quite comfortably off said: 'I used to have a massage or a shiatsu every week but now I can't afford it. I miss being able to do things like that and not worry about how I'm going to pay for them.'

Asked what they missed out on most, respondents said:

Just being able to go out together as a family and do things like that.

If I saw something down the street that I liked just to be able to buy it.

Just being able to take my son to the pictures and have a counter lunch.

Freedom. Just basic things like being able to buy something when you want it, go somewhere you have to pay and do it.

Not being able to go out with friends. Clothes. Not being able to go shopping. I very rarely buy clothes for myself.

Buying nice clothes. Going out to nice restaurants. All the little luxuries I can't afford any more.

Clothes, shoes, make-up.

Each respondent was asked how they would spend an extra \$25 per week. Twenty said they would spend it on food, clothes for the children or rent — all basic expenditures for living.

The experience of one family highlights the importance of adequate income to family wellbeing. The mother in her early twenties lives with her five-year-old daughter and her de facto partner of six months. She is expecting his child in a few months time. They live in a comfortable rented house of her choice in a pleasant street. She is drawing full Sole Parent Pension. She also works part-time in a good job and her partner works full-time and contributes to the household.

She is well organised and seems confident about the future. She says she is not worried about the risk she is running with the Department of Social Security. This family seems to function well, largely because they have an adequate income (about twice as much as the Sole Parent Pension) and can thus meet their needs without stress. The woman will give up her job soon, take maternity leave and return to it later.

Social Resources

These are defined as the personal support networks of extended family, friends, neighbours and community groups, which make such a vast difference to family wellbeing. They not only help families to cope with problems and unforeseen crises, they also give invaluable support for everyday living — for example, child-minding, help with transport and shopping, someone to confide in, cook a meal, offer a shoulder to weep on. Personal support networks also provide opportunities for families to contribute to society and to give assistance to other families. Such reciprocal relationships can help to build feelings of self-esteem and of belonging. Hence the importance of activities such as play groups and Neighbourhood Houses.

As already described, help from the extended family was not strong: seven families had none at all, 11 had minimal, 11 moderate and only four had strong support. In some cases the extended family lived too far away, or were too deprived themselves to offer help, or the family in need was too antagonistic or too proud or too ashamed of their situation to ask for help. In a few cases the extended family was involved in violence and crime and best avoided.

The help most commonly offered was with accommodation. When things went wrong the usual way out was to go back to Mum, and even if this was only for short time it offered some respite and saved them from being on the streets.

Another very important support was the care of grandchildren, sometimes for long periods in foster care. It was interesting to find that many respondents who had not got on with their mothers before they left home discovered their mothers to be very good grandmothers. One woman who had run away from home to get away from her mother said: 'As a grandmother she was wonderful, magic!'

Other help given was food and clothes and occasionally money when things were desperate. Several of the single mothers also had some help from girl friends 'in the same boat', usually sharing houses or, at least, giving temporary shelter. These friendships sometimes started in shelters or rooming houses. They were valuable but unstable, and so gave no security.

The help most conspicuously lacking for these families was from friends and neighbours and community groups, that invaluable form of support many Australians take for granted. This was partly accounted for by the mobility of the families which left little opportunity for making friendships. But it went deeper than that. Many felt themselves not to be 'normal' families, they felt like nomads in a settled population which puts great store on homes and possessions.

As already quoted: 'Normal working families, they eat, they keep their bills paid, the wolf from the door. Just general normal living. This isn't normal living, this is struggle living'. In some cases, too, the drunken and violent behaviour was unacceptable, and placed them beyond the reach of neighbourliness. As one woman said: 'After I got on the drugs everybody I met has been completely horrible — just turned to shit.'

Moreover, some suspected that they had been 'dobbed in' by their neighbours to Social Security about their de facto partners, so they distrusted everyone. Some families had been 'an object of concern to the community' — that is, they had been reported by neighbours to Community Services for neglecting or abusing their children (a devastating experience, especially when it resulted in a Supervision Order or the children being taken into care). It was no wonder they felt unaccepted and unacceptable.

Most had no links with any groups or organisations, though a few children were in sporting groups. It was revealing how much pleasure one mother expressed because her child had been invited to the home of a school friend to stay the night — a common enough experience for most Australian children but a special one for this family.

Personal Resources

This is perhaps the most important resource for families but it is the most difficult to describe. It is especially difficult to make generalisations about such a diverse group or even to discern any patterns, but it can be said emphatically that some respondents showed great strengths. In 'battling' (their word) to feed and clothe their children against heavy odds for months and sometimes for years; in surviving crises of eviction, harassment over debts, being sent to gaol, having their children removed from them, and, for the women, of being beaten by drunken, violent partners, great powers of endurance were evident. The fact that these crises were to some extent of the families' own making did not make them any easier to bear.

It is remarkable that their personal resources enabled so many families to maintain warm and close family relationships through all their vicissitudes.

One of the most tragic families in the study who had suffered from police harassment (the father came from a family with criminal associations), imprisonment for crimes which he said he did not commit and extreme poverty were still a united and loving family. The parents had been together for 15 years and had three children. He said: 'Trish has stood by me through thick and thin. I've found in her a perfect housewife, a good wife and a good mother.' She said: 'Wayne is an excellent father and an excellent husband. He means the world to me. He's a very caring, loving and reasonable person. We have a very good relationship, otherwise I wouldn't be here now. We've stuck by each other. What we've been through the two of us. We've been through Hell and back together.' Speaking of the problems that still lay ahead she said: 'I just won't give up. There's just no way of giving up. I'm going to fight this to the end and I've got to have family

support. And Wayne and I give each other that support and the kids held us together as well. That and the love we have for each other’.

Then there was the family who had been through many hardships including both parents being gaoled. They have been together for 13 years and have three children. He said: ‘Sue has changed me. I used to get into a fair amount of trouble in my life till I met her, but after I was with her and having the kids and the responsibility, it settled me down a lot. I ended up staying at home all the time, not out drinking with my mates. She said: ‘My husband means the world to me, always has. It’s hard to explain — I just care for him a real lot. I would turn away my own family for him. If they can’t accept him, they don’t accept me. All the kids have been through a lot, we all have, but we’ve tried our best to make up for it all and to keep things going. I won’t give up. I’m not the type if something goes wrong I’ll sit down and cry. I’ll try to work it out and see what I can do about it. You just can’t give up. If not for your own for the kids’ sake.’

Parents’ acceptance of responsibility for their children was also a sign of the strength of some of the families. For several this went back to the birth of their children and even before it. Some were prepared to change their life styles, to break their drug and alcohol addiction because they wanted to care for their children.

A woman who had lived a very disrupted life said:

When I found I was pregnant I just totally changed. You know, I was abusing the pills, prescription drugs and I was drinking a lot. But no more. The birth of my son really changed my life. That made me realise, pull up. The minute I found out I was pregnant I pulled up totally . . . Having my son settled me down, made me get some direction in my life. Made me change a lot of my habits and my ways. Just total across the board.’

A woman who became pregnant in her teens in a casual relationship said:

Before getting pregnant I was out six nights a week, drinking and partying on. That stopped immediately. Tony is the most important thing for me. You miss out on a lot but you gain a lot too. Somebody there, no matter what you did, that ‘I still love you’ thing . . . I think he’ll grow up pretty normally. I’ll make sure he won’t miss out on a thing. I’d go without, but he won’t.

One couple who had been street kids and had been together for four years had a child of 15 months and were expecting another baby. The father said:

The arrival of our son changed my life. Used to go out partying all night, drink and drugs, now settled down by Robbie. We take him along always when we go out, so, home early — I don’t shoot up any more. If I have a cone it’s only one or two so I don’t really get off anyway. And we don’t go out as much as we used to. And I’m not an utter prick any more.

When asked if he wanted the baby, this father said:

Surprise at first — he was an accident. But good later. I was there at the birth which was a spin out. Used to be classed as an alcoholic from when I was 14 up. Now I've stopped. Only have one stubby and rarely. Dope? I might have a cone, one or two at the most. It's not a problem any more. I can refuse it.

An 18-year-old father who grew up on the streets was now caring for 18-month-old twin babies on his own:

Well you've got to be responsible. You have to do a lot of things. You have to grow up and you have to understand that you can't do what you want, that they have to come first. Looking after them I find rewarding because it's what I wanted. You get into a routine and it's pretty easy ... To a point I have had an alcohol problem, but like when I have the children I don't drink. I sort of got off drinking but there was a time when I used to drink to get totally smashed ... I was so much thinking when the kids came along that this is it. We have to stop raging, we have to be responsible.'

We talked to a father who had lived a very disrupted life drinking with his mates, and who had been involved in burglary. During a long gaol sentence he decided to change his life style:

After I got locked up I thought, 'Jeez I'm an idiot. Here am I with a good wife and two children and I hardly ever see them.' Well I made a pact within myself that I wouldn't drink ever again and all I wanted was to live a normal life with Trish and the boys. I thought, 'Look, that's it. I'm not going to drink no more, which I haven't for ten years, and I'm going to give everything to my children.' I'm going to give them everything what I never had.

Several respondents who had had few opportunities for education or training themselves wanted to give their children a much better chance. A mother who was illiterate said:

Well, I'd like to see them have a better future than what I've had. I want them to go right through school. I want them to make something, I want them to be something. I want them to understand life better than I did.

Another said:

I'm hoping that our children will have a better life than Bob and I have had. They should, because we will encourage them to stay at school and get a good education, and we are determined to have a stable home from now on.

A teenage mother said: 'I want to get my baby through his school. Put him right through the whole school, and if he wants to he should go to college and get good jobs.' Her partner added: 'He's going to be totally different from what I've done. If I ever catch him with drugs he'll know about it. We want to keep him in school till Year 12 and then if he goes to college that's up to him. If he gets into trouble like with stolen cars he'll be in deep shit. I've been in that scene myself. Used to enjoy it. No longer interested.'

Another mother said: 'I want to keep my family together. I'd like my kids to stay home with me at least till they're 18 to 21. To keep together that way you've got to be a friend and a mother as well.'

Another parent also spoke with conviction:

My son is going to get everything I didn't get and he's going to get nothing that I got. He's going to have schooling whether he likes it or not, at least the first three years of High School. And he's not going to leave school unless he's got a job. I want him to have a career, not a job. A lawyer or a doctor or something like that.

The hopes and aspirations which these parents expressed for their children were usually a stark contrast to their own past lives and often to their present circumstances. They may seem to be wishful thinking and unrealistic, but they are nonetheless important. They are something to build on for the future of these families, who need hope to survive.

Of course, not all families showed these strengths. Some homes were dominated by violent relationships in which the children were caught up and were given little love or care: A mother of three children now aged 16–20 said:

I never wanted children, none of them. The children made my life bloody hell. My husband was never home, I was always on my own: Sometimes with no money, no nothing: Couldn't feed me kids. Talk about the Welfare — I had to go to them and practically beg and borrow and steal. Then my marriage split up and that was it. I took them all to the Welfare and they were made Wards of State for six years. When they came back Sam was an awful kid, the sort I could, yeah, kill. We had a big fight and he went to the police and was taken into a Boys' Home and they kept him till he was 18. I know I wasn't a good mother probably because my mother wasn't good to me.

Now that the children are almost grown up and have their own problems this mother doesn't want to help them or be involved with them, especially Sam whom she says she has always 'hated'. He has just come back again and is in trouble with the police. She said:

I'm not going on and on with these kids and just doing this and that for them. I haven't had any life of my own. They're on their own now. I'm not going to bother about them. Sam told me this

morning about the police, he says it's my problem. I let him have it. If he gets locked up, he can be. I'm not going to Court with him. I'm not having anything to do with it. I mean, why should I? I've done enough. I need a break.

Asked about her children's future she said: 'I think their future is going to be worse than my life has been.'

The interview with her son Sam revealed a childhood of being beaten up at home and moved round various institutions until he was 18. Now unemployed and involved in drugs, his future does not look very bright. This family is an example of the cycle of deprived parents who produce deprived children who become deprived parents, and so on.

Several other respondents spoke of their failures as parents. A man whose marriage broke up and his four children made Wards of State said:

I wasn't shown love. I wasn't shown anything. My parents didn't show me anything about being a parent, and I had to learn it all by myself and I probably had to learn it all the wrong way. You know I didn't have the help there is today. There were a few social workers around at the time but society breeds you up that if you go to a psychiatrist or social worker or something like that you're crazy.

Another said:

See, when I was brought up as a child, it wasn't all that positive. It was really pretty negative. Then in time I thought, 'Well, I'll make the best of it, leave me alone.' But we really need a lot of help: The future's more stable now we've got a house. Otherwise it's patchy. Pretty gloomy in fact.

In contrast to the stronger families, those with less personal resources were more passive about changing their life styles in the present, less hopeful about the future for themselves and their children:

My only hope is to win Tatts.

Hopefully I'll meet and marry a nice rich man to look after me and buy me a house.

I dream of a really nice house, not living in a flat with awful neighbours. I hate that.

About the future they said:

I don't know. There's not much to look forward to, is there? Really there's not much you can do.

Dull.

Not much. I don't really know. Just keeping alive for my kids, I suppose.

A woman who had taken refuge in drugs said of her future: 'It's pretty bloody horrendous. Just holding on to the present, don't think about tomorrow. Let me just get over today first. But what more can I do? I've taken the whole system on. I'm fighting them and I feel as if they've defeated me. So I think maybe I should just let the system have the children and I'll just walk out and leave it because I can't handle it. My life is fucked. I tried to put an end to it last week, swallowed a bottle of pills but I vomited them all up, so I'll have to work it out a bit better. I'll do it properly, get some heroin. My life has been a goddamn nightmare.'

6. Experience of Services

Most of the families had had considerable experience of both statutory and voluntary services. To relate their experiences is not to imply that their accounts were always objectively accurate. They are only one side of the story. These clients were not an easy population to serve. They moved around a lot and it would be easy for mail to go astray. Many of them had pressing needs which made them 'demanding customers'. Also some had a strong streak of aggressiveness that may not always have commended them to overworked public servants.

Nevertheless, if services are to be effective it is important to understand how the client feels. The whole purpose of the services is to serve, and to do that adequately it is necessary to understand how the clients feel about their experiences.

Statutory Services

Many respondents resented the degree of control exercised by Government Departments.

Commonwealth Department of Social Security

All but one of the families were dependent on Social Security for their very existence. Despite efforts to reduce poverty by targeting the poorest families, pensions and benefits still fall far short of providing an adequate standard of living. Families also felt that the services were intrusive and bureaucratic.

The fact is I'm virtually being controlled by the Social Security Department because I'm on a pension. And it's no good saying one thing means another. They control your life. And if you're on a pension and in a Housing Department house and you're fostering kids, you got three government departments controlling your life.

I don't like Social Security anyway. They just try and degrade you. I just feel they treat you like shit. Social Security? I hate their guts. They're the worst pain in the neck. Lots happened when I was on the dole. I don't trust them — they're the worst department of all. They don't tell you your rights or what you're meant to know or what you're meant to do. As far as I'm concerned they're just a government department that are there to put you through hell.

They don't tell you anything and it's hard to find things out for yourself. They don't come over the counter with, 'Well this is

what is available.’ You have to find out for yourself, so half the time you don’t know.

One young respondent said:

They’re utter pricks. They cut me off virtually every month. They’d use excuses like they’d lost my dole forms or they didn’t know if I’d put one in or not. I gave them my tax file number but they still said I hadn’t and cut me off and for three whole months I got nothing.

A woman who had been previously comfortably off said:

I find there’s a lot of turnover of people and you get a lot of different answers to your questions. I found it was very confusing as far as what my rights were and as to what would happen to me. I always have a fear that one day they’re going to stop giving me money.

Another respondent commented:

They just don’t want to know you, they don’t want to believe you. They reckon everyone’s a liar.

Yet another spoke of the frustration of dealing with the Department of Social Security:

Oh Social Security’s the worst headache anyone can have. I mean, well, number one, they’re just so rude. I don’t care what anyone says, the majority are rude. They’re just not worth it . . . a lot of it’s not the worker’s fault. It comes from the red tape that’s above them. They can’t do this if they haven’t done this. And it’s just they make you run back and forward all the time, you know, to satisfy their . . . and they can go over and over and over . . . Instead of staying there for a ten minute process you’re there all day because they can’t be bothered looking at *one* piece of paper. They make you fill out 20 pieces of paper and then one gets lost then you’ve got to fill out another twenty.

The partner of a single mother said:

I’ve learned how hard it is for single parents or people in the position that Mary and I are in — unemployed, with children — how hard it is. I mean, like how *really* hard it is. It’s easy to say, but until you’re really there you don’t realise how bloody unhelpful and not understanding some people in social security offices can be. I mean, like they really question you right out as though you are lying. It feels like they’re pointing at you as though you’re brown or like you’re an alien.

Other respondents expressed negative, often angry reactions:

Social Security? They're bastards. They're arrogant, pig-headed. They like to think they are playing God. That's the impression I get from them. And they're all incompetent or most of them are.

Six weeks ringing up DSS every day and we didn't get a cracker. Always having problems with them, but doesn't everybody? As far as I'm concerned most of them is High School drop-outs and I think they recruit half their staff from the psychiatric wards.

I don't really like applying to Social Security — it's just a pain. All the paperwork and questions, and then you have to rely on them for your money to survive. And I hate it. Would much rather find my own job.

They leave me pretty aggravated. They're pretty hard to get on with. Many times it was cheques not sent out or money not being sent to the Bank. Nearly every fortnight I had to go in and argue with them.

I don't think Social Security ever tries enough to help you. There was this FAS thing we didn't even know of. We were having such a struggle before we even found out. Somebody told us and when we applied we got on straight away . . . They stopped my endowment for quite a while and I had to go up there and abuse them and tell them I'm not leaving till they pay me. I think they just like to harass me . . . When we moved here I had to fill in a form about our rent and all that sort of stuff to keep getting my payment. I filled it out and took it into them in person. Then they sent me a letter saying they had never received it. So I had to go in there and get stuck into them again . . . I don't think it's a good department at all. They don't know what they're doing. I just know so many people that Social Security loses and displaces their forms or stops their payments for no good reason. I hate the place.

Social Security? No, they're useless. If I could avoid going to Social Security I would avoid it. If there's another way of doing things or getting the equivalent I'd not go near them. They should all be sacked and they should have people that know what the real world is all about.

Community Services Victoria

Most of the families had used Community Services Victoria in very trying circumstances when the family was at its most vulnerable and when the services were almost inevitably seen as menacing and intrusive — for example, when children were taken into care or placed under supervision orders. The reactions of families were antagonistic:

How were they? Oh! They push you around a lot. I think they're

pigs. It's the way they talk, and they put all these questions and they twist and they turn them about. I mean they're there to protect the kids but they don't, they break up families.

The Welfare? I had contact with them over the sexual assault on my stepdaughter by her natural father, when I got protective custody. I don't like them. I don't. I'm not saying I dislike the personal individuals, though some of them I do, but it's just I think they are more trouble than what they help. They create problems. They want stability in Mandy's life because of what she's been through. Well, she has that at home and at school, and all they do is swap and change workers on her so she never gets to know one. It's nearly two years now and she's had five workers. And they want stability from me but they don't give it. When I found out they were changing workers again I said, 'Well as far as I am concerned you can forget it.' And she hasn't seen, and I haven't heard from anybody for five months. And Mandy's fine. As long as they leave her alone, she's fine.

We were going to go to them at the start of the year to see if we could get help with school uniforms and because our fridge had broken down. But I heard from all different people, 'Stay away from them, they take your children away.' So I just didn't go near them. I don't think the fridge is worth losing my children over.

I have no use for the Welfare because of what they've done to our kids in the time they've been away from us. They say they took them for their own protection but for what they've done to them and what they'll remember when they're older they've done worse than we did ... We would never have anything to do with them again. They are so hypocritical. They gave them back, then six months later sent a social worker to tell us how to look after our kids. They set all these conditions on returning the kids but were too overloaded to provide supervision and assistance.

The son of this couple, who had been taken into care, said:

I didn't like it because I didn't know what was happening. I just got taken away from my parents by the police and the Welfare.

A girl said:

The family group home was pretty good because it was like a normal house. It was a good set up. You'd go to school. It would be like a normal family but it's different. It's not really a family, but you can call it a family though it's not like your own family. It's more different to your own family. You haven't really got your real father and mother living with you. But the people that I was with — they done their best by me, you know, but it's different.

Another girl told of her experience:

My Dad walked out when I was five. I remember being taken to a Children's Home. I was a ward of state for nine years. I was in a Family Group Home. I was raped by a cottage parent at six. The next lot of cottage parents I had for seven years. They were all right. And then the last two years was with a third set. They were concerned more for their own kids than what they were for us. There was no love. They had a job to do and they did it. They got paid to send us to school, to feed us, to clothe us and put a roof over our heads and that was what they did.

A sharply contrasting experience was that of a very chaotic and vulnerable family. The mother was intellectually disabled, had three young children by three different fathers and was living with a somewhat erratic de facto partner who was also not very able intellectually. Two older children were in foster care, one because the mother had threatened to kill him, the other because her partner had bashed her seriously. This family was kept going by a wide range of services marshalled by Community Services Victoria. The staff member had won their confidence and it was her support which made it possible for them to function as a family. The man said:

The CSV were always there. I felt they were needed to give Denise a fair bit of guidance, and myself too. I reached out for help and they've been very good at a time when we've struggled to sort of pull our lives together. Denise is not keen on seeking help, whereas, you know, without their help this family would have gone to dust because I couldn't keep it going on my own. We see if CSV and all the services were to be pulled out, this family would fall apart. Denise just hasn't got the education and the management of money and all that. She couldn't manage on her own unless I'm here to direct her ... CSV are terrific. They're very understanding and they've been involved all the way through. I see them strongly as a back up. Without them this family just wouldn't exist. It'd split. If I ever need help on anything I go straight to Pat at CSV. She's a real bulldozer at getting things done.

These stories focus on the acute problem of supporting families in crisis situations. Should the children be removed from home lest they are ill-treated by their parents, or should they have to experience the trauma of being taken away and placed in the care of strangers? This dilemma frequently confronts social workers when they must decide which is the lesser of two evils — a decision made more difficult by the problem of providing adequate supervision when work loads are heavy.

The situation is not always improved by the frequent lack of media and general public understanding of such dilemmas when they blame Community Services Victoria for failing to protect children adequately.

Certainly there were some brutal parents in our survey. In many cases they were living under intolerable pressure — for example, some parents were in extreme poverty with two or three young children in caravan parks miles from any services. One man who had bashed a child in such circumstances said: ‘It was such a confined space in that little van, no good for bringing up small kids. You have no idea of the amplifying of a baby crying for an hour in a little caravan. Unbelievable.’ Now the family is doing all it can to get the child back from foster care, and at present have temporary access.

Commonwealth Employment Service

Many of the respondents had had considerable contact with the Commonwealth Employment Service. Several had no complaints and made comments like:

Pretty good.

They do what they can. It’s not their fault if there are no jobs.

Pretty good. I mostly get something.

It’s better to look in the papers.

Others were more critical. One of the street kids said:

The CES are snobs. Every job I went for they said ‘No, you’re not dressed well enough. No, you’re not suitable for that job.’ You can’t really dress up if you’re on the streets. You’ve got nothing to dress up into.

Another respondent said: ‘I’m not interested. Only looking for cash jobs which don’t affect my SPP. They’re no good for that.’

On the other hand, one respondent was clearly very happy with the service:

Magic. Great. The JET adviser Mr Robinson, he is one magic man. JET — jobs, education and training for sole parents. He’s magic. He’s the one who told me about the Neighbourhood House and got me into the neighbourhood workers program. Yeah, great. The CES is magic. And even the people at CES in Footscray, they’re great too. [JET is, in fact, run by the Department of Social Security, and JET advisers are located in DSS offices. The program is an initiative to help sole parent pensioners back into the workforce.]

Some of the comments sounded more like knee-jerk reactions of general abuse, not backed up by any actual experience or evidence:

Typical government department. Slow, slack, underworked and overpaid — same as all government departments. They’re not much help. You don’t find any government departments any help. I find that people who work for the Government do these jobs

because all they want to do for the rest of their lives is leave it to the Government, just sit there because they don't have to really use their brains and they get well paid for it. That's the way I find it.

Some were more reasoned:

I went to the CES. Done a couple of Job Clubs. It's a government training scheme that runs for about six weeks where you go full-time and they teach you to write up your resume and telephone skills and that. I've done that. It was helpful but not really because it's all well enough to go there, but afterwards you're stuck in the same position.

Lately, and I'm talking of the last year, I found them getting just as bad as the Social Security because of the number of people going in there and the time they make you wait. They tell you, 'Look, there's a line up, you're going to have to wait an hour before we can see you. Again, there's just too many people, the resources to deal with them just aren't there. And of course, they're all government jobs and they can take their time. And they know it.

Department of Planning and Housing

Almost all the families had been involved with the Ministry of Housing in the past. Some had had flats or houses and had lost them, many had their names on waiting lists and some were re-housed in Department houses after experiencing homelessness. Most were very satisfied with their new accommodation because it was affordable and stable, and several expressed approval of the standard of comfort of the newer houses. As mentioned in Chapter 2, the problems most families complained of were the difficulty of getting priority listing, the long waiting lists, the trauma of eviction, the lack of choice of type or location of accommodation.

A father caring for two small sons said:

When I arrived in Melbourne with nowhere to go I had a very long interview about things like where we live now and how much we need a flat, but they didn't help. They said I'm not permitted to have priority and I must wait for 24 months after I apply. And they said, 'You can live with your relatives.' I said, 'I've got no relatives in Australia, not one.' And they say still 'No.' It's very hard. I had much better help in Canberra before I came to Melbourne.

A respondent recently out of prison said: 'When I got out of prison I applied to the Ministry of Housing. The woman at the desk said we would have to wait and we must think seriously of finding private rental. I said, "Are you for real? I'm just out of gaol." I said, "I have a wife and three children and I can't get a job. Are you trying to push me into a corner where I have to pay rent, phone and gas and

all that sort of thing?” I said, “The only way I could afford private rental is to go back to crime and I don’t want to do that. I want to start afresh, and if we don’t get a place to live how are we going to survive?”

Other respondents expressed their views on the Department:

I think the Housing Ministry stinks because they can’t even follow their own rules. I was supposed to get a house months ago and I’m still waiting, stuck in this condemned house which they own. It’s a dump. And it was supposed to be demolished last week and they’ve given me one more week. And now they want to send me to this rotten filthy house in Dandenong, but if I knock it back it’ll take me three years to get another. I was supposed to be out of here last Friday but we’re still here.

We’ve been waiting months for a Commission house. If we don’t get one soon we’re falling into a deep hole, falling further and further every day.

One of the ironies of priority housing (which is theoretically available for those most disadvantaged) is that it is likely to be in an area where there is most turnover, that is, where families do not want to remain, usually because of violence and drugs. So the most vulnerable families who make priority listing are likely to be allocated housing in the worst areas.

I had a Commission high-rise flat for three years but I couldn’t let the children out to play. It wasn’t safe. Then I got involved with another boy friend and just left the flat to go and live with him. Then that relationship turned to shit and it just went on from there.

I owe rent to the Housing Commission so I can’t apply. But I’m not interested in a Commission house because you’ve got to go into an estate and I don’t believe it’s a good place to bring up kids these days. There’s a hell of a lot of violence and drugs in those housing estates.

But there were also very positive comments from those families who had come through the crisis of homelessness and are now settled in a Ministry house.

I’m getting more confident. It looks like we’ve made the priority for housing and that’s going to take a major financial burden off us, and I think that’s the major cause of all our troubles.

They were fair. It’s just that I got behind with the rent and stuffed it up and that was it. But they are fair in a lot of ways. You know they do try to help you, but sometimes it just doesn’t work out.

One family with five children who had moved around for ten years were thrilled with their house: 'It's a *palace* compared to most of the places we've been in.'

A family trying hard to re-establish itself was helped by the support received: 'With the Housing Commission it depends who you go to. Our housing officer's good. If you've got any problems, you can just ring her up and she'll do her best to help. If we can't pay the rent one week and we let her know why, she's there to help us, she's not there to create problems for us.'

Several families had been evicted from Ministry of Housing accommodation for non-payment of rent, but, on the whole, they accepted it as being fair. They complained of lack of notice, some claimed they only had a few hours to get out, but it seems likely that notices were sent and they did not collect them or didn't read them or didn't understand them. As already noted, families found the experience of being evicted devastating. Most recalled that no help was given with emergency housing and it was left to themselves to find it, from sources such as the telephone directory or from referral by the police or by word of mouth, sometimes only after spending some nights sleeping in the car. At the time of the crisis they often did not know where to turn for help.

A family evicted from a Ministry of Housing house where they were staying illegally said:

We got virtually no notice at all, the police knocked on the door and that was it — see you later. And at 4 o'clock in the afternoon the police came back with the Commission and they just locked the place up. They gave us a time to come back and collect our furniture, but it was broken into in the meantime and we lost most of our stuff. We were just desperate, we had to find somewhere that night for the kids.

The Police

Many of the families had had contacts with the police, mostly undesired and unwelcome. Several had gone to the police station when they were homeless and were directed to Gordon House.

There were some positive experiences: 'Late one evening, a young mother had a big row with her mother with whom she was living. She walked out with her baby and went to the police station. They talked to her, calmed her down, and walked home with her and, on that occasion at least, all was well.

In a very chaotic family, the mother was frightened of the police but her partner said, 'You shouldn't put the police down because some day you're going to need them as a friend.' He said that the Community Police had shown necessary concern for the children, but as he said: 'It's not enough just to call and see what's going on, because the children are just the same. They're unkempt, they don't get bathed or fed or dressed properly.'

Another respondent was tolerant of police:

Yeah, the police came. Like, when you get evicted the police have to come, by law. I've never had a blue with coppers over that. It's a legality, they have to. Then the kids were caught shop-lifting. They got off. He wasn't a bad copper — sensible. If you communicate with the police they're all right. Like, I always get on all right with them.

There were, however, many more negative than positive comments:

What do I think of the police? What they're classed as: pigs. One time they bashed me up at the station you know, and they even bashed Sue up because we would not say we were guilty of something we didn't do. That's what I mean they're like — that's why I've got no use for them.

The police were supposed to give us a lot of help on housing and really all they did was to hunt us away from the door. We approached them a lot of times and all they came up with was the Salvation Army shelter. But Denise wouldn't stay because I wasn't allowed to stay. Their system is 'no males'.

A woman in a very poor family with a chronically sick child, mounting debts and a husband unable to find work told of her experience:

We had a notice threatening to kick us out, cut off the gas and electricity. So I decided to go on the streets as a prostitute. I knew I shouldn't, but it was either that or live on the streets or stealing. I did it to get rid of the bills and the threatening letters. I was scared out of my mind. Mostly I remember coming home and just standing under the shower trying to get clean. You can't.

This respondent continued:

Then I had a more awful experience than doing this. I was picked up by the cops. I thought I felt like filth about being a prostitute but that was nothing compared to being picked up by them. Oh, they are experienced at humiliating people. I have been humiliated many times in my life, but they take the cake. They said: 'If we see you again we'll pack rape you, and we won't come with the three of us. There'll be twenty.' And there's a scared girl walking the streets, scared out of her mind. But it put me out of it. I will never do it again.

The father of one family had criminal associations because his relatives were heavily involved in crime. The respondents maintained their innocence and bitterly resented the 'hounding and persecution' they were subjected to by the police. The mother said:

We were getting persecuted by police raids. They just smash your door in and they throw you on the floor and a gun goes to your head. And the Special Operations Group raid is much worse. I don't blame them. That's the way they're trained to raid a premises. We were raided like this three times. The first raid was the most horrific. I was alone in the house with our three-year-old. They shot the door in — four shots were fired. I grabbed Annie and threw her on the floor and lay on top of her. She was screaming. It was horrific. The way they raid — they have to do it that way. And then once you're secure with your hands tied behind your back, then the other police come in. They are the Armed Robbery Squad. They're a disgrace to the police force as far as I'm concerned. They just pull everything apart in the house. They didn't find anything — they just destroy everything and walk out.

Another experience of the police was described by a boy of thirteen:

We had a half day off school and I was waiting for a friend to go into the city. I was just looking at a car to pass the time when the police pulled up and accused me of breaking into the car. I was very scared when they first got me and I didn't know what was going on because they just said, 'You fit our description'. I said, 'Why, what's wrong?', and they wouldn't tell me. Next thing I'm in the back of the divvy van going to the police station. They accused me of wagging school and going to steal the car, and they wouldn't listen. Then they rang up Mum and she said, 'Yes, he's got a half day off school. Yes, he's allowed to go into town with his friend.' And they just let me go and apologised after they had been mean to me. So I just said, 'All right then.' Then they drove me to my friend's place in a car, so it was all right. And at the end of it they were nice, like two ordinary people, but when I was in trouble they were like two pigs, animals.

Police also had the difficult job of removing children from their families when they were taken into care. One father reacted as follows:

Well when the police came to take Jason I had a bit of a problem — I was going to punch them in the head actually. It was not what they were doing — they had the right. But it was the *way* they were doing it. They just marched into the house in the evening and took him out of his bloody bed when he was fast asleep. They never took nothing with him, his clothes or his bottle or his dummy, or nothing. They just grabbed him out of his bed and carried him out, and him screaming. That's their attitude.

Corrective Services

Several families had had some members in gaol. For most, it had been a traumatic experience, 'the worst thing that ever happened to me —

I came out twice as bad as when I went in.' Others said that it was in gaol that they got on to drugs such as speed and heroin.

One respondent described the experience of being taken into custody, and her three children aged two to eight being taken away to Allambie. In gaol she had a miscarriage which she attributed to lack of adequate medical care. She said, 'When you're inside they class everyone as a junkie. So when you're sick they won't give you anything.' She also said, 'When you get locked up the first time, it's a very big shock to the system.' Her experiences in gaol turned her away from drugs. 'We've learned our lesson, we'll not touch them again.'

Another respondent who had been often in trouble with the police as a young man for assault and stealing, 'just idiot things, just something to do', finally was sent to gaol. He said, 'Yeah, that woke me up. Saw the inside of a gaol cell. I don't like being locked up. So I figured, well, the only thing to do is to stop doing the idiot things I'm doing. That fixed me. Lorraine [his wife] managed to pay the fine — she went round everywhere and raked it all up from different people, friends, mates whatever.' That was 14 years ago and he has not been in trouble again. He is still in full-time work and is a responsible father. He says, 'I'd rather sit down and have a cup of coffee at home than bloody get stuck into the booze.'

Two respondents who had been sentenced to community work instead of gaol felt very positive about it. One man was convicted of child bashing and had to undertake a counselling and education program (which he found helpful) and also do 60 hours community work. He said: 'It worked for me because I was prepared to have to take it up. With the community work I can put something back into society. Whereas I'm taking a fair bit out, I've started to put something back into it. Not only that, community work gives me a chance to start using my hands and it's not for myself it's for somebody else, and I think that's good.'

The other respondent was the mother of a family hard-pressed by debt who stole some money but returned it next day. She was required to do 20 hours community work in the library. She said: 'It was quite good actually. I was in the back room with the staff stacking books on shelves and I felt like a staff person. People would come and ask me where do I find this or that. It was good. I felt useful, but I won't get into trouble again.'

Voluntary Agencies

Much has already been written about the families' experience of the voluntary agencies. This section is included to fill out the picture of how families and agencies related, and to give an overview of welfare services.

Many families had depended on emergency relief just to meet their basic needs of food and clothing. The enormous increase in demand reported by all the agencies reflects the extent of acute poverty. In fact it is no longer just 'emergency' help, it has become an essential supplement to social security payments.

When your food runs out and if you can't get any vouchers from the Salvos or St Vinny's, well that's just your bad luck. I had to send Margaret [aged 13] off to school this morning without any breakfast. I didn't even have any bread or milk.

I don't know how I managed with three children on SPP. I just battled through. A lot of times I had to get food vouchers from the Salvation Army. I don't know how we'd have survived without them.

A lot of times, every fortnight I had to go down and get food vouchers or parcels or money to help me through till the next cheque came.

A very vulnerable family said: 'The Salvos, St Vincent's, the CAB, any organisation you can think of we've lived on them for the past month because of the bills and having to catch up with the rent.'

Two teenagers in a de facto relationship reported: 'We've depended a lot on the Salvos and St V's just for food and essentials. We're impressed by their support and generosity in Victoria.'

Most families were grateful for the help given by relief agencies. It did not solve their basic problems but at least it enabled them to feed and clothe their children. The way the help was offered was also important, and a few respondents had encountered 'helpers' whose attitude was less than generous. The refugee father commented:

I am a Catholic but I am sorry to say they [St Vincent de Paul] treated me like a liar when I went to them. They asked me a lot, a lot of questions — about one-and-a-half hours — to give me \$65. I felt very bad and humiliated about having to accept it. I won't go again. No, I wouldn't ever go again.

Another respondent said:

When I went for a food voucher the local person treated me as though I were asking for something big or as if I didn't really need it. You know, it's bad enough living in a situation like that without people who are supposed to help treating you like a piece of dirt.

The Salvation Army and St Vincent's also gave a valuable service by providing second-hand furniture and items such as refrigerators when, in their frequent moves, families lost all their possessions.

We always go to the Salvation Army for help with furniture and clothes and food vouchers. These last four years always moving we couldn't have managed without their help. And they're kind.

The Salvation Army also provided emergency accommodation for homeless families, but usually as a temporary measure. A respondent

who had sought help from them said that, even when they were full up, they did not turn her away.

One young woman with a baby had walked out of her mother's house impulsively after a row. She slept the night in her car and next day went to a friend's place and rang up all the emergency accommodation numbers in the book without success. She said: 'It was very, very scary. The first few calls you think, "I'll get something eventually", but when you've been on the phone for three hours you begin to think, "What on earth am I going to do, especially with a baby? It's terrible."' She rang the Salvation Army again and they offered to pay for her to stay in a rooming house for a week until Hanover had a flat for her. They also gave her money and food. She said, 'I was very, very lucky. I walked in the right doors at the right times.'

There were several other examples of good cooperation between Hanover and the Salvation Army. One other comment about the Salvation Army:

In a way I like the Salvos and in a way I don't like them. They're good in the way that you need food in your stomach or you need a voucher. It's bad if you live with them because they seem to want to rule your life, they want to tell you what to do and that's the way the Salvos operate.

All these emergency aid services were important at meeting immediate needs but the three agencies through whom we contacted families for this study, Hanover, CAVE and St Luke's, were impressive because they tackled the fundamental, often long-standing, problems of the homeless. They met their immediate need for accommodation by providing a house or flat for a few months during which a long-term solution for their need for permanent affordable housing would be met, and their other problems of debts and budgeting, relationships within the family and with the outside world could be resolved.

Perhaps most important of all, the staff of these services won the confidence of families who had been frequently antagonised by their experience of statutory services, who admitted they had few friends and didn't trust anybody. Over and over again when asked where they would turn for help, they replied unhesitatingly that they would go to one of the three agencies (Hanover, CAVE or St Luke's), and then they usually mentioned the name of a staff member whom they regarded as a friend.

Many respondents felt for the first time that they were no longer on their own, battling against overwhelming odds to find affordable housing, to deal with their bills and debts, to give their children a decent life, to achieve some self-confidence and exert some control over the forces in their lives which had swept them along into more and more hopeless situations. These families were not easy clients to serve. Life had made them suspicious, aggressive and resentful and, in some cases, manipulative and untrustworthy.

The achievement of gaining the confidence of families was possible because the support was offered as a personal relationship, and

when respondents were asked where they would go for help they usually said they would talk to Sarah, or Lucy or Helen or ... This experience of being accepted as a person was a vital element in restoring some self-esteem and confidence on which any rehabilitation must be built.

A woman with a chaotic background of heavy drinking, gaol, children in care, said:

I used to drink a lot and me and my sisters ran round like idiots. Before I moved in here I was hopeless — always in debt, getting evicted and that, living on food vouchers. Since I've been here I've just begun paying back, catching up with bills. I can talk to Sarah about my problems. She calls and takes me with her to gym once a week and says, 'You can pay me back later.' St Luke's helped me to get this Ministry house — it's cheaper rent and a good house. That helps.'

Asked what help families need, a respondent said:

Emotional help ... back-up support so they don't feel they've got to run again, because that's all my life has been, running from place to place. I always go for help now to St Luke's and I do voluntary work for them. It's important to have that support, to be able to get on the phone and say, 'Help me' before things get out of hand.

A young woman who had two disastrous de facto relationships and had been heavily reliant on drugs, was living in a CAVE house:

No, I can't always pay the rent even though it's cheap here. I'm hopeless with money. Shocking. Sarah and CAVE have helped me so much. They've given me three months of happiness. Three months of good life, but it's going to end soon ... I just think these programs. It's fantastic being here, but it's only temporary. I wish there were places like this in the rent bracket pensioners could afford.

Others commented:

CAVE has been a wonderful support. I would not have been able to leave my marriage without them. I had no idea where to go for help.

I wanted somewhere to live and I think I wanted friends, someone to talk to, someone to understand what I'm going through. St Luke's ... Helen, she's good. She comes round and talks to me and makes me feel like a person.

Hanover have helped every time we've needed it, \$50 a week on rent, and telephone bills — they rang up the SEC and got Easy Pay

for us. Just to talk about the problems and explain them. They're really good like that. They're the best organisation I've ever been to. They went to Court with us and supported our application to get our children back from Wardship.

This respondent contrasted 'Welfare' social workers with Hanover.

Hanover really do care. It's not just a job with them. That separates Hanover out from a lot of other organisations because of the way they treat their people and their clients. Out of all the people and workers we've had since we've been in trouble and got over it, Hanover are the only ones who've really helped us a real lot.

And from a family with five children who have moved through Hanover Family Care to a Ministry of Housing house:

Hanover have helped us a lot to get established. When we first came here we still had trouble paying the bills ... They'd pay the bill and help us out with food. One time they gave us \$60 to pay the phone bill. They got us on to the Easy Way payment for SEC. Now we're managing much better and getting confident. We're now thinking of joining a Credit Union so we can control our money better, and put some away.

A family evicted from a Ministry of Housing house where they were living illegally reported:

Hanover are really good — very helpful, concerned, very supportive. See, up to now we didn't really have much hope for the future, but now we've got a chance to save and get some money together. And now we've got some help as well because they have contacts with estate agents. If we can get permanent accommodation we can afford things will get better. I mean we're a hundred times better off than we were.

These quotations by no means exhaust the positive comments of the respondents but they indicate the response of the families. It should also be said that our interviewers made it clear that they were from the Australian Institute of Family Studies, so the comments can be taken as unbiased.

7. Tackling the Problems

It is hoped that the histories of these families shed some light on the disastrous experience of homelessness, especially for families with children, and that they help us to understand the problems and difficulties the families had to face, their efforts to cope with them, the resources they had to draw on and their experience of the services which exist to help them.

In this final section of the report we shall examine ways of approaching the problems of homeless families. This report cannot offer overall solutions, nor can it be thoroughly comprehensive. As we have seen, some of the problems are complex and deep-seated and have built up over a long period of time. They cannot be easily resolved, but we can offer some suggestions about tackling the major difficulties identified in the study.

Some of the suggestions are not new, some have been urged for a long time, but the present increase in family homelessness and the desperate needs of these families brings a new urgency into finding more adequate ways of dealing with these problems. There is other work going on at present, in the National Housing Strategy and the Victorian Housing and Residential Development Plan which will, it is to be hoped, help with solutions to housing problems.

The analysis of the histories of the 33 families and their varied experiences suggests that the problem of homelessness can be seen diagrammatically as a U-shape with at least three stages:

- the downward spiral, the pathway to homelessness which one respondent vividly described as their lives ‘falling, falling into a hole’;
- the bottom of the U when personal, material and social resources are exhausted and families have nowhere to go;
- the hard upward path back to stable life in the community.

In the preceding chapters, the families’ experiences of these three stages are told as far as possible in their own words, including help (or lack of it) from their personal networks and from both statutory and voluntary services.

Now we must return to the other aims of the study as set out in the brief, namely: to identify any points at which appropriate intervention might have prevented homelessness; to suggest policy options for emergency housing and permanent affordable housing; and to indicate services needed to re-establish families in the mainstream of Australian society.

The study had also to investigate the adequacy of information and support networks available to these families, and the extent to which government policies and practices might contribute to homelessness rather than assist families with their housing needs.

We shall therefore deal with interventions which might have prevented homelessness, with services needed in the crisis of homelessness and with those needed to re-establish families in the mainstream of Australian society. However, before making specific suggestions it should be reiterated that families have very different levels of resources (Chapter 5) and some need more help than others. The histories suggest three categories of families which we will refer to when appropriate.

First, there are *coping families* who have a reasonable level of personal and other resources for whom homelessness may be a temporary crisis requiring short-term intervention. The crisis may be due to one cause such as losing a job, marriage break down, being evicted.

Second, there are *vulnerable families* who usually have fragmented support networks, inadequate resources and long-standing problems such as long-term unemployment, poverty, mounting debts, and insecure housing causing mobility, insecurity and family stress.

Third, there are families who *cannot cope* with their problems due to a lack of personal, social and material resources. These families live in a more or less permanent state of crisis and are unlikely ever to be able to live independently and care for their children without a very high level of support services.

Prevention of Homelessness

It is widely agreed that prevention is better than cure, but it is notoriously hard to get action taken or funding provided for preventive services. Little is done to help families caught in the downward spiral, or to deflect their pathway to more level ground.

In this section I shall suggest interventions which could have prevented homelessness, and later in the chapter offer more specific recommendations about how such interventions might be effected.

As we have seen, the most generally trodden paths to homelessness are unemployment, the poverty of living on pensions or benefits and the lack of affordable housing. The majority of families in the study would not have experienced the crises they did, nor be in such dire straits if they had had access to jobs, adequate income support and stable affordable housing. Even with these conditions it is likely that the non-coping families might still have been unstable and in difficulties, but they were a minority.

Unemployment

Unemployment is a destructive force that must be attacked. It not only prevents those who want to work from earning their living and maintaining their independence, it also destroys their confidence and condemns them to a state of boredom and aimless futility which takes a heavy toll on the family (and ultimately on society in general).

The present high level of unemployment is related to government concentration on reducing inflation. This was achieved at the cost of a

recession and a massive increase in unemployment which, it was said, was inevitable. Now alarm bells are ringing and at last the Government is giving unemployment high priority in its economic policies. It will take some time for these measures to take effect, but at least we should be moving in the right direction. It is to be hoped that the long-term policy of job creation by expanding the economy, supplemented by recent shorter-term measures, will begin to alleviate the present crisis.

The present government emphasis on training for the unemployed is to be welcomed, especially if it is flexible enough to provide for different levels, from TAFE courses to short-term personal and skill development courses such those provided by Skillshare groups. Two of our respondents who had taken six-week full-time courses said they were good but when there were no jobs at the end of them what was the point? Nevertheless, training courses at least give some sense of purpose and self-esteem and some hope for the future. There was general recognition that 'you need a piece of paper saying you are qualified' to have a chance of getting a job. The younger respondents especially wanted to have that chance.

One respondent was very enthusiastic about the Jobs, Education and Training Scheme (JET) for single parents, through which she was working as a volunteer in a Neighbourhood House with the prospect of being employed on the staff. She was definitely one of the 'copers'. But on the whole most respondents were pessimistic about their chance of future employment and of the value of training courses. When even experienced skilled workers are being retrenched and cannot find work, what hope, we must ask, have the unskilled?

Newstart, which was intended to target training to the long-term unemployed and which replaced Unemployment Benefits with a Newstart allowance and an activity contract, was seen by some as a threat to the right to benefits. Because of high levels of unemployment since it was started in 1991, Newstart has not been able to cope with the numbers of long-term unemployed. There are simply not enough training places available, or staff to handle contracts, and in the present economic conditions the current work — test regulations can be seen as punitive.

Of course, training courses should be offered and every encouragement (including adequate financial support) be given to all unemployed people to participate at the appropriate level. However, when jobs are not available, care must be taken to ensure that this is not counter-productive to the intention of restoring confidence and helping people to get back to work.

There is no doubt that finding a job would have prevented many of the families in the study from becoming homeless.

Poverty

Poverty of life on the dole contributes further to the sense of failure, despondency and insecurity. Families, especially those in private rental, had a struggle to survive. The waiting periods for pensions and

benefits also brought families into crisis. Some had to wait three weeks or more 'without a bloody cracker', and this forced them into debt and further down the poverty spiral.

No family should be left without income even for one week.

Housing

The lack of affordable housing is the commonest immediate cause of homelessness, and is due to the structure of our society. Less than 3 per cent of all housing in Victoria is public housing, so it is not surprising that 44,000 were on the waiting list for housing in mid-1991. The private rental situation is no better, since less than 7 per cent is affordable for a family on the dole with two children. (Rental Report, June Quarter, 1991. Department of Planning and Housing.) The lack of affordable housing may not be the intention of government policies, but it is the result of them.

And until these policies are changed there will be no major changes in housing for poor families. The rental supplement paid by the Department of Social Security helps but it is not enough to make most private rental affordable. Also, especially when there is no lease, and as we have seen in this study, landlords can raise the rent and the supplement gets eaten away. Only a marked increase in supply will substantially lower private rents.

Funding is the crux of the problem. Commonwealth funding to the States for public housing has been cut by 46 per cent in real terms since 1986-87 and the States have been trying to find new ways to fund public housing. Victoria needs direct funding as well as facilities for raising funds from the private sector.

The single most effective intervention in the prevention of homelessness would be a massive increase in affordable housing which, for these families, really means public rental housing.

Family Breakdown

Having said all that, the stories of the families show that emotional problems and the breakdown of human relationships were also significant factors in homelessness. Children were often thrown out by their parents, or they left home to escape fighting and violence, sex abuse and incest. Some went to live on the streets, others in very insecure temporary housing.

Girls often moved in with boy friends, became pregnant in their teens and found themselves with a baby and no partner, no home, no money and no options but to go back home to mother, however reluctantly, or find another man to live with. Several such respondents, now in their thirties, had experienced a series of unsatisfactory de facto relationships which ended in violence and drunkenness and neglect. Yet such seems to be the need for a partner that women gave up secure, affordable Ministry accommodation to move in with de facto partners who, all too often, repeated the pattern. Their experience of drunken and violent fathers or stepfathers and subsequently

equally brutal partners had left these women with no sense of self-worth and an unfortunate dependence on a boy friend, however uncaring.

It is hard to know what kind of interventions might change such life styles.

However, given the tendency for young people to leave home early, stable and affordable youth housing could provide settled accommodation and the possibility of continuing their education rather than becoming street kids. Contraceptives should be widely promoted and readily available to prevent unwanted pregnancies, and pregnancy support services should be widely available.

Often, personal and family problems were interwoven with financial and housing needs, and a wide range of support services would have been needed to rescue many families from the downward spiral. Such services are available and many are innovative, well organised and staffed by competent and dedicated people. Yet none of our respondents, except the two middle-class women, had had any contact with such services, either because they did not know about them or did not choose to use them.

Families' Needs

Families defined their needs in concrete terms (food, money, clothes and furniture) and they used these services extensively. Their greatest need, affordable housing, they did not know where to find.

They were not looking for other services such as child care or family counselling or budgeting. They well may have *needed* these services but they did not want them. Most believed in keeping their problems to themselves and they deeply resented social workers telling them, for example, how to bring up their children. Their experience of welfare services (other than Emergency Aid) had been with government departments — the Department of Social Security, the Commonwealth Employment Service, and Community Services Victoria — which they perceived as intrusive and uncaring, not places where help was to be found. For some families the image of Community Services Victoria was 'the place that takes away your kids.' Had services advertised cheap accommodation families would certainly have used them. 'If you are homeless' said one respondent 'and a service can't offer you accommodation, nothing else counts'.

When the final crisis came, families did not know how or where to find emergency accommodation. This crisis might have been avoided if the availability of emergency accommodation had been widely advertised. Presumably this is not done because services would be overwhelmed by applicants. When they had nowhere to sleep, most families had found help through the telephone book, or other agencies like the Salvation Army or the police. Frequently information was by word of mouth, especially among the street kids who seemed to have their own information networks, or by a chance contact with 'a friend of my husband's cousin'. But most said they had no idea such services existed.

Crisis of Homelessness

At this point families desperately need the re-assurance and support of decent housing, privacy and stability. Present emergency accommodation leaves much to be desired. It is generally temporary, at best second rate, and sometimes, the only available option excludes men, thereby dividing and weakening families still further. Emergency housing should not be regarded negatively as the bottom of the hole, but positively as a possible start to a more stable, normal life style.

Several respondents had been taken to Gordon House and Ozanam House and, as we have seen, did not have much good to say about them. They did acknowledge that such places provided shelter when there was nowhere else to go except the streets, and they had no problems about the way they were received. Their complaints centred round the physical conditions and the communal arrangements. All said the staff were kind and helpful, but such miserable accommodation increased families' feelings of destitution. As one woman put it, 'You might as well be dead.' Gordon House was planned for a particular homeless population of single males and is quite unacceptable for families. Its inadequacy is recognised and plans for its replacement are well advanced.

If emergency housing is to be the first step in family rehabilitation, it is essential that families, including fathers, have a house or flat where they have privacy and stability, and where they can make at least a temporary home. They also need support services. Homelessness is not just a lack of housing, it is the end product of many misfortunes. Many families caught in the descending spiral felt overwhelmed by their problems — poverty, bills and debts they could not pay, violent relationships, the threat or reality of eviction. 'My life is a shambles', said one woman, speaking for many.

Problems do not instantly disappear when families are housed. Support services are needed if problems are to be sorted out and enough family confidence restored to enable them to start on the upward path to a more normal life in the community. For some families, finding Hanover or CAVE or St Luke's was their first experience of feeling that someone was beside them, not to judge them or order them about, but to help them gain some control over their lives and achieve what they wanted. 'Like, up to now', said one man, 'we've always been on our own.'

Ways Back to Stability

For most families the way back to a stable life was a long and uphill struggle, and back-up services were needed. As well as meeting families' immediate needs for housing, the agencies (Hanover, CAVE and St Luke's) made available the support services they had long needed but had not sought or received. The considerable achievement of the agencies was to provide services in a way acceptable to families. The basis for this was the friendship offered by the staff which helped to restore a feeling of self-worth and confidence that people could gain some control over their lives.

As one respondent said, ‘I needed somewhere to live but I also wanted friends. Someone to talk to who understood what I’d been through. Lucy is very good. She comes round and talks to me and *makes me feel like a person.*’ It is on the basis of such personal support that effective services can be offered and accepted.

The agencies provided much-needed advocacy for these families. Their greatest need was for stable housing. As one respondent put it: ‘What has helped us most is just to be in our present home, just the fact that it’s ours. Even though it belongs to the Ministry, it’s our home, like till the day we die.’

The ideal starting point is a Ministry house or flat, but many families could only put their names on the waiting list. The agencies tried to obtain priority listing, and in the waiting period, helped them to find private rental, paying the bond and subsidising the rent when necessary to make it more affordable.

Financial Counselling

Most families were overwhelmed by their financial problems, arrears of rent, bills and debts which always seemed to grow larger. They needed help to sort out their commitments, learn how to budget, begin to pay off their most urgent debts and regain some control. This process takes time and many of the families needed occasional short-term support with unexpected bills and the kind of emergencies that arise in all families, as when, for example, they have lapses and fail to stick to their budgets. It is clear that the availability of such help was a very important factor in keeping families stable and preventing them from slipping back into a downward spiral.

The agencies provided many other kinds of support to meet the needs of individual families, including temporary foster care for hard pressed families, help with getting back children who had been Wards of State, referrals to Legal Aid and Consumer Protection services, and counselling about difficult relationships. They tried to offer whatever was needed to help each family along the pathway to stability and ‘feeling like a normal family.’

It was especially important for all respondents that they could call on such services for help with confidence that it would be given ungrudgingly, in a way which did not diminish their growing confidence.

All the evidence of this study shows that the three agencies provided this kind of help. Their effectiveness would be greatly increased if the three great destabilisers of families — homelessness, unemployment and poverty — were more adequately dealt with by the statutory services.

Social Support Networks

Only a minority of the families had adequate support networks and those were usually confined to the extended family. Many said they had no friends, no-one to turn to for help when things went wrong, and that they did not want any, feeling it safer to keep to themselves

and not trust outsiders. This lack of friends deprived them of the support which is important for all families, not only in crises but in everyday living. It was largely due to their unstable life style, 'always running from one place to another.' They felt themselves not to be normal families with settled homes and possessions. This was particularly hard and damaging for the children who badly needed friends of their own.

It is to be hoped that families working their way back to a stable way of living would gradually put down roots and become part of the community, not be isolated from it. There were signs that this was happening, especially in the interviews with the older children, who were enjoying settling into their schools and being able to maintain friendships. Being 'knitted into' a community enables families to give and receive help and so build up friendships.

Such relationships can be facilitated by community-based services such as Neighbourhood Houses, and perhaps even more importantly in places where people meet in everyday life — in child care centres and schools, sporting clubs and community groups. Community development programs should be supported with adequate funding.

Government Policies and Homelessness

The detailed brief for this study included an examination of 'the extent to which Government policies and practices might contribute to homelessness rather than assist families with their housing needs.' This section suggests ways in which the statutory services might be more effective in preventing families from becoming homeless and in restoring them when they do.

Housing

The present organisation of public housing with its long waiting list and tight eligibility for priority listing makes it largely ineffective for the homeless. Families in crisis cannot wait for months or afford to pay half their income in private rental. If the waiting list was abolished and housing allocated on a points system based on needs, it would be more capable of responding to the present crisis.

Families now in Department housing were pleased with it because it was affordable, comfortable and secure. 'Compared to what we've been living in, this house is a palace.' Many families said it had transformed their lives. We just need a great deal more of it.

The role of the Housing Officer was also important for families trying to re-establish themselves. Those who were prepared to discuss problems about rent could encourage the family to keep on paying and so avoid getting into heavy arrears.

Eviction was a sore point for some families who said they got little or no warning. This may be because they did not collect letters, or understand them if they did. A personal call on the family might be more effective, especially if referrals were given to emergency housing services.

Housing Recommendations

1. A massive increase in public rental housing is urgently needed.
2. The waiting list should be abolished and other options for the allocation of public housing, based on need, explored.
3. Greater care in the selection and training of Housing Officers is needed to enable more adequate advice to families in difficulties.
4. If eviction is unavoidable, families should be given due warning and provided with information about emergency housing and other support services. This should be given in a personal visit rather than by letter.
5. Ways of controlling the excesses of the private rental market — high rents, lack of protection and discrimination against families who are poor, unemployed and have young children — should be explored. When such practices do occur, families need ready access to information about how they can get help and seek redress.
6. In both public and private housing, more safety nets are needed to assist families avoid becoming homeless. Small amounts of help with rent, budgeting, material aid and relief from other pressures may tide a family over a difficult period and avoid them slipping down into homelessness. Some community housing groups such as Merri Housing Service endeavour to support and maintain families in 'non-crisis' accommodation. Such community-based options should be strongly supported and wider use of this option more fully explored.
7. Emergency housing should be at least of a reasonably good standard. It should offer families stability, privacy in a house or flat for their own use where the family can be together and make a temporary home. Ministry housing temporarily unoccupied could supply this need. A pilot scheme with Hanover has been successful and should be extended.
8. Housing for youth is crucial. Long-term affordable housing for young people forced to leave home in their teens would alleviate the insecurity and instability that many of them face, and lessen the likelihood of them living on the streets. Adequate supported housing would give them a chance to develop skills to live independently. A number of positive programs have been developed in Victoria, but they provide for only a proportion of the need. Homelessness is also a problem for many school students. It is encouraging that several Melbourne secondary schools are now developing support programs, including housing support, for such students. Projects such as the Four Schools Project ('How four schools are meeting the needs of their homeless students', December 1990) are proving successful and should be supported and extended.

Unemployment

It is difficult, in the current recession period, to believe that many of our respondents grew up at a time of virtually full employment. The unskilled jobs that were readily available for them have gone and most

of them will not come back. Unemployment has now reached crisis proportions and demands long and short term measures to turn it around.

Unemployment Recommendations

1. Employment and job creation should be given priority in economic planning and policy.
2. The present emphasis on training is to be welcomed. Training opportunities should cover a wide range from short-term courses to TAFE diplomas. Trainees should have adequate financial support during training. JET is to be commended for the opportunities it provides for sole mothers to gain qualifications at various levels and so enable them to achieve independent living. Training courses should always be voluntary as coercion is likely to lower self-confidence and be counter-productive. However, no training course is going to be very effective if people have no faith that there will be a job at the end of it.
3. To alleviate the boredom and frustration of unemployment there has been some discussion of providing jobs for those who would like to work for the dole. There have also been suggestions of employing young people to work on the land, learning how to plant trees and take other initiatives to halt the massive degradation of the land. Such schemes should be seriously considered.
4. More permanent part-time work and job sharing should also receive serious consideration.

Income Support

All but one of our respondents were dependent on pensions or benefits, so income support was extremely important. The previous chapter documents the difficulties they had had with the Department of Social Security and their disillusionment with its 'services'. There were three main areas of complaint.

First, pensions and benefits are simply not enough to live on. Especially for those in private rental, they do not even provide the bare necessities, and while rent allowances help, they do not make most private rental accommodation affordable for families on pensions and benefits. Only an increase in supply will bring rents down to affordable levels. The present level of payments might be just adequate in the short term for a few weeks, but when unemployment or being a supporting parent may continue for months or even years, the family soon gets to the end of its resources and is forced on to the poverty spiral. It is clear from the huge increase in demand for emergency aid that it is no longer used just for emergencies, but rather is an essential supplement to regular income.

Second, the waiting period for unemployment and sickness benefits is too long. Respondents reported waits of up to three weeks after applying before any money came through, and some took much longer. During this time the family was left without any income. None

reported that they were told about Special Benefit. As a recent VCOSS report says, 'The potential availability of Special Benefit during waiting periods is one of the best kept secrets in the Social Security system.' In our study, the refugee father with two children who moved from Canberra to Melbourne had to wait six weeks for his first payment. He had to borrow heavily and was still in debt. He was not told about Special Benefit.

Third, many respondents complained of the long delays at DSS offices and the rudeness of the staff. Some respondents had to spend most of a day waiting in queues, filling in forms, waiting again with the forms to make an application which should have taken 15 minutes. Some of the women with young children were so intimidated by the process that an agency worker had to go with them to help complete forms, cope with the children and back them up in their contacts with the staff. The rudeness of staff may be caused by the pressures of dealing with seemingly endless queues of people, trying to explain the complexities of the forms and to administer the maze of regulations governing eligibility. If Government policy contributes to unemployment, then adequate facilities should be provided for the unemployed to apply for the dole as painlessly as possible.

These failures of the income support system caused people to live in poverty and made it difficult for them to get back into the workforce. In an ideal world there would be full employment so that all active people would be able to earn their own living, be independent and support their families. But in this present recession this is not possible for hundreds of thousands of Australians. Social Security policy seems to be somewhat ambiguous. It emphasises training to develop work skills in its JET and Newstart programs, presumably as an incentive to get back into the workforce. Yet for those on pensions and benefits it sets up strong disincentives to take up casual or part-time jobs which could alleviate their poverty and even provide a way back to full-time work.

Many of our respondents found themselves caught in a poverty trap. If they live on pensions or benefits they are doomed to poverty and dependence. The regulations for those on unemployment and sickness benefits are particularly Draconian. If they take a casual job and declare it, after a very low threshold they lose 50 cents in the dollar and, at a slightly higher level of income, dollar for dollar. If they do not declare it and are found out, payments are reduced until the debt is repaid, and they are poorer than ever.

Many families in our survey suffered in this way. For example, a couple with six children had their dole payment reduced to \$400 per fortnight when the father, in an effort to pay off their arrears of rent, drove a taxi for two nights a week without declaring it. Had it not been for Hanover this family could not have survived.

We have seen how easy it is for people locked into the poverty of dependence on Social Security to lose their confidence and self-esteem and drift helplessly down the spiral of mounting debts and rent arrears into homelessness.

Families could be helped by the easing of income tests so that they

could work either part time or in casual jobs and still retain a reasonable payment. Ways of extending the earnings credit scheme to those on unemployment benefit and sickness benefit could be explored. This is a scheme whereby maximum rate pensioners can accrue a credit of up to \$1000, which can be used to offset earnings from employment and to defer the effect of the earnings on the pension and concessions.

For families with children, especially supporting parents, the loss of fringe benefits was also a strong disincentive to taking a job. At present, sole-parent pensioners retain fringe benefits for six months after taking up a full-time job, but not a part-time job. Many sole parents lack confidence and cling to the security of even the inadequate Sole Parent Pension rather than seek employment. A part-time job may be the first step towards gaining confidence.

It was clear that the respondents strongly resented the conditions which they experienced in local DSS offices: the long delays, the rudeness and apparently uncaring attitudes of staff all combined to make them feel of no account. It is obvious that large bureaucratic structures are not equipped to deal with vulnerable families in crisis and distress.

Other options need to be explored. Such services could be contracted out to non-profit welfare organisations and families referred to Agencies like Hanover which have the personal resources to deal with them. Experimental programs where DSS officers go out to agencies and deal with clients on the spot could also be extended. With the spread of electronic communication, it should not be necessary for anxious and vulnerable people to spend hours waiting in DSS offices.

Income Support Recommendations

1. In view of the numbers of people who now face long-term unemployment, the level of pensions and benefits should be reviewed.
2. Efforts should be made to improve conditions and simplify procedures at local offices so that applicants do not have to stand in long queues and wait for several hours to be attended to. Other options, such as outreach services and contracting out of services should be explored.
3. More emphasis should be placed on training officers to deal with people courteously and helpfully.
4. The waiting period for payment of pensions and benefits should be shortened or abolished.
5. Families who have no income must be certain of receiving Special Benefit immediately.
6. Poverty traps should be further alleviated by: first, liberalising income tests for both pensioners and beneficiaries; and second, allowing supporting parents to retain fringe benefits for at least six months after taking up a part-time job, as they now can after taking up a full-time job.
7. The Department of Social Security should stick to its charter 'To deliver social security entitlements with fairness, courtesy and

efficiency'. Families in crisis and in need of support services should be referred to community agencies, and these agencies should be adequately funded to provide crisis and follow-up services.

Bringing Services to People

This study raised again the familiar, perplexing question: why is it that with a wide range of available services, both statutory and voluntary, so many people do not know of their existence or how to get help?

Clearly, information about existing family services should be more actively publicised. We have seen how help may be there but not reach many people who need it. Governments develop new policies, and bureaucracies set up new services, often assuming that they will be automatically used by the people for whom they are intended. Most of our respondents did not read newspapers and often found notices they received from government departments incomprehensible. But they did watch television and listen to the radio. We now have experience of TV community awareness campaigns that are changing attitudes to drink — driving, domestic violence and over exposure to sunlight. This approach should also be used to promote awareness of existing family services.

Conclusion

I cannot end this report without making explicit what is implicit in much of its content — that is, the level of violence which pervades the world in which many of these families live. It comes through as a strong overtone in their stories.

Sometimes violence is glimpsed in the account of an event which the respondents veered away from because they did not want to remember, much less talk about. Sometimes it is manifest in vivid descriptions of fights and brawls, usually drunken, sometimes in fleeting revelations of the underworld of drugs and crime. Even more alarming is the prevalence of domestic violence — homes where there is constant fighting, where children are neglected and abused, where women are regularly beaten up by men, where there is incest and sexual abuse.

In middle class homes violence is more likely to be mental and emotional than physical, where children feel neglected because of their parents' absorption in their own lives and where women feel 'put down' constantly by overbearing husbands and find themselves in a subservient role. The break up of marriage and of other sexual relationships was also the cause of some extreme violence, and along with re-partnering of a parent, a source of trauma and disruption for children.

Efforts to deal with violence and help those who give way to it by forming groups at the local level through Community Health Centres and Community Services Victoria are to be commended. Two respondents who had had to attend such groups were positive about the help they had received.

The pathways to homelessness are easy to identify, but the forces which carry families along the downward spiral are hard to change or resist. Nevertheless, it was encouraging to discover that many of these families had considerable strengths in the face of adversity. If services are to be used most effectively these strengths need to be recognised and built upon. This has to begin by treating people as responsible persons who care for their children whether they are asking for a food parcel from Emergency Aid, or applying for a pension or benefit, or wanting their children back from care. A good example of this kind of attitude is to be found in St Anthony's Family Service mission statement: 'Strengthening family life. The potential for change and growth lies within all families and comes through relationships which recognise, empower and build upon families 'inherent strengths.'

At the beginning of this chapter, we suggested three different groups of homeless families for whom different kinds of services are needed. The strong families, once they have been helped through the crisis of homelessness, should find the upward climb back to stable family life more possible. This will still need services to be available when requested but as they build their own support networks of friends and neighbours, they will be able more and more to live independently.

The vulnerable families are likely to need much more ongoing support and will probably remain dependent on services for some time. The non-coping families are most difficult to help. These are families in which the children are at risk of neglect and abuse. The parent or parents may love their children but cannot be relied upon to care for them adequately. The supervision and support of these families needs urgent consideration. But the potential of *all* families to grow and change must always be remembered.

Assessing the possible futures for these families from their histories, it seemed likely that at least half of them could survive as families and live independently if they had secure and affordable housing and a job. Is this too much to ask?

In this report we have tried as far as possible to let the families speak for themselves. It therefore seems appropriate that it should end with the words of a respondent:

I hope this report will help lots of people in the future to organise themselves into happy and settled home environments instead of moving around all the time and ending up homeless in emergency housing.

Affordable housing, a place to call home. Is this too much to ask for families in Australia today?

This book is based on a study of thirty-three Victorian families forced to seek help from welfare services after reaching a housing crisis. In their own words, the families tell of their pathways to homelessness and, in some cases, their fight back to stability.

Young, middle aged, sole-parent and two-parent families, families with varying lifestyles and at different stages of their lives all can find themselves without shelter, whether through eviction, failure to pay the mortgage or sheer bad luck.

The author, Jean McCaughey, commends the work of some existing welfare services and calls for a great increase in public housing and more attention to support services which would help prevent families slipping into housing crisis. She calls on governments to tackle the major problems of employment and housing underlying family crisis identified in this study.



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