Supporting Young Families to Obtain and Manage Private Rental Accommodation: Experiences of a Community-Based Homelessness Program

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Young homeless families are one of the most vulnerable groups in the community. While this group encounters the same difficulties as all homeless individuals, the addition of dependent children presents unique challenges. This research focuses on the young families supported by the Australian "Hope to Home" (H2H) pilot program and reports findings from a qualitative, thematic analysis of 16 one-toone semi-structured interviews with program participants. The program housed 27 dependent children, highlighting the need for services for young people with dependent children. The findings contribute to the development of community programs specifically designed for families. As evidenced in both design and participant experience, H2H offers a holistic service that integrates financial, housing, education, employment, social, and community supports. Having the lead agency head the lease and brokerage support was beneficial in accessing and maintaining private rentals. Case manager participation in day to day life involved the provision of financial, education, and advocacy support, which increased family stability in multiple areas. By partnering with local businesses and organisations and connecting families to their communities, H2H may also have longer term positive effects on inequality, stigma and discrimination.

Keywords: young families, youth homelessness, community support, discrimination, prevention, case management.

In Australia, most recent data reports that the highest rates of homelessness in 2021 were for those aged 19-24 years, and nearly a quarter of all homeless people were aged within the range of 12-24 years. In addition, approximately 17,600 children aged 0-12 years experienced homelessness on Census night 2021 (ABS, 2021). Most of these children were living in severely overcrowded dwellings and one-quarter were living in supported accommodation for the homeless. Australian Institute of Health and Welfare (AIHW) data on individuals accessing specialist homelessness services in Australia shows that almost a quarter of all clients were single mothers (22.3%) (AIHW, 2020). Young families, defined as young people 18 to 24 years old with dependent children, are particularly vulnerable due to the increased burden of child care. The parental impacts of homelessness include decreased physical and mental health and wellbeing and an increase in the risk of substance abuse, and physical and sexual abuse (Andrade et al., 2020; Brott et al., 2021; Warburton et al., 2018). Unique impacts for children include developmental delays across numerous areas such as physical, psychological, social and educational (Andrade et al., 2020; Brott et al., 2021; Warburton et al., 2018). These impacts on both parents and children can often span years and be multi-episodic, with data from the AIHW (2020) showing that a majority (58%) of those accessing homelessness services in the 2019-20 reporting year had previously been assisted by specialist homelessness services. Vulnerable families are also at high risk of becoming engaged with the child protection system (Valentine et al., 2020).

When looking at the likelihood of recurring homelessness in young families, previous studies have shown numerous protective and risk factors. Internal protective factors include: early life experience (Cronley et al., 2020); stable employment (Warburton et al., 2018); the absence of intimate partner violence; substance abuse; and financial difficulties (Brott et al.,

2021; Cronley et al., 2020; Kim & Garcia, 2019; Polillo & Sylvestre, 2021; Warburton et al., 2018). External protective factors include positive public policy, ready access to secure long-term accommodation, and access to community-based services such as housing, employment, physical and mental health, and education services (Andrade et al., 2020; Bradley et al., 2020; Brott et al., 2021; Warburton et al., 2018). Brott et al. (2021) and Bradley et al. (2020), also found that social and community supports developed within homelessness programs played a significant role in improving housing outcomes.

Homelessness services for Young Families in Australia

As each young family experiencing homelessness has a unique set of circumstances and characteristics, research suggests that approaches to address homelessness need to be tailored and flexible, and integrate multiple systems (Grace & Gill, 2014; Valentine et al., 2020). Supportive housing for families (SHF) is an umbrella term for housing programs that provide families with affordable and secure housing, along with intensive family supports. Programs developed according to SHF principles have resulted in improved housing quality and stability, and fewer subsequent experiences of homelessness, than programs not designed specifically for families (Glendening et al., 2020; Pergamit et al., 2019). To date, these programs have been limited in Australia.

One example, Keeping Families Together (KFT), is an Australian SHF project that provides supportive housing for families experiencing multiple vulnerabilities (i.e., extremely low income, at risk of or experiencing homelessness, and at risk of or experiencing intervention by the child protection system) (Walsh, 2018). In the program's first year, all the participant families (79% were single female parents) found suitable accommodation and 95% were able to maintain it with the help of ongoing tenancy support. Thirty-one percent of the families had children in out of home care returned to the family during the program. Programs like KFT succeed because they assist families to overcome barriers to finding and maintaining long term private rental accommodation such as high costs, meeting the needs of children, and discrimination in the application process. Young families often experience difficulty in obtaining and sustaining suitable employment (Grace & Gill, 2014; 2015; Grace et al., 2016), and there is a need for programs that help young people with employment and education needs, as well as housing needs.

In Australia, there are currently very few services for homeless families outside of major metropolitan areas. As major cities expand, "growth corridors" emerge, often highly populated and poorly serviced by employment, education, transport, and essential services (Phelps & Nichols, 2022). For homeless families in these areas, accessing homelessness and employment services can be difficult, often involving long and expensive travel. Suitable private rental accommodation in these areas is also scarce and expensive. For example, in outer suburban Melbourne, median weekly rent for a three-bedroom home in 2023 is \$350 in Melton, and \$450 in Whittlesea (\$480 in Victoria, DFFH, 2023). These costs are not manageable on support benefit payments, or casual part time employment alone (Productivity Commission, 2019).

Current Study

Hope Street Youth and Family Services partnered with philanthropic agencies, local councils and real estate agents to implement the Hope to Home Pilot Initiative in Melton, Victoria, Australia. More recently, the pilot was expanded to the City of Whittlesea, another outer-growth corridor of Melbourne with identical aims and rationale. The Hope to Home pilot was unique in that the services were provided to young people (youth between the ages of 16 and 25 years) and was the first project of its kind in the outer-growth corridors of Melbourne,

Australia. This includes assistance in acquiring the living skills, social support, employment and educational assistance necessary to establish a secure and stable home. In addition, Hope to Home acted as co-signatories on the young people's tenancies. The Hope to Home model also focused on building community partnerships with housing services, real estate agents and other stakeholders. Currently, there is very little information on the experiences of homelessness in these growth corridors of Melbourne. Together with this, at present, there is also limited information in the literature regarding the implementation of holistic transition programs such as Hope to Home.

The aims for the Hope to Home Melton and Whittlesea pilots were to provide 1- and 2-bedroom homes for young people (18-24 years of age), to help teach them skills to maintain their tenancy, employment, education and training, and healthy relationships in their local community, and to integrate them into their communities by engaging key stakeholders.

One of the unique findings and outcomes of these programs was the high number of families that received support. The current paper focuses on the young families who were supported by the program. Currently there is a lack of research that focuses on the specific needs of young homeless families, and how these needs can be met by homelessness programs and services. This paper addresses both the unique challenges faced by young families, and the ways community support programs can help. It is hoped that findings can inform program design and delivery. Overall, this paper addresses the following questions:

- What are the unique needs of young homeless families?
- What aspects of the Hope to Home pilot program have been helpful for young families?
- How could similar programs be improved to support young homeless families?

Methodology

Research Design

The evaluation of the Hope to Home pilot program was conducted utilising a concurrent triangulation mixed-methods approach (Leech & Onwuegbuzie, 2009). Both quantitative and qualitative data were collected to understand the participants' experiences (Gill et al., 2018). Key measurable outcomes included housing situation, employment and education impacts. Qualitative aspects that were assessed through self-report and interviews included the development of life skills, increased confidence in the young people to be independent in meeting their housing needs, and levels of empowerment and engagement. The current paper focuses on the qualitative findings of the project and in particular the young people with dependent children.

This qualitative component was informed by a social constructionist epistemology, and an interpretivist theoretical perspective to gain an understanding of the participants' experiences of Hope to Home (Crotty, 1998). A general qualitative methodology, semi-structured interviews, and thematic analysis was deemed to be the most suitable for this research as we aimed to document and interpret participants' cognitive reflections on their experiences of the program (Willig, 2013). Thematic analysis utilised a six-step method (Braun & Clarke, 2006), and focused on how the participants experienced the Hope to Home program.

In total, 31 young people were housed in Melton, along with 27 dependent children, from 79 referrals. The number of young people housed as well as the total number including children exceeded the program's expected numbers. Fourteen young people along with five dependent children were housed in Whittlesea. The average time taken for participants to secure housing was 5.4 weeks.

Researcher Reflectivity

The authors have worked in the area of homelessness for many years and have a passion for reducing community homelessness. Throughout this research and analysis we were aware of, and needed to negotiate, our bias towards supporting programs that help young people. This was managed by using multiple data analysts and by adhering to analytic procedures.

Participants

Sixteen (11 in Melton, 5 in Whittlesea) young people aged 18-24 years (11 of whom were female) were interviewed for this study. The average age of clients was 20 years, with most clients relying on temporary, unsuitable accommodation with friends and family prior to entering the program.

Procedure

Ethical approval for this research project was received from the Victoria University Human Research Ethics Committee (HRE16-189). Interviews ranged between 20-60 minutes in length. The interviews focused on the program participants' experiences with Hope to Home. Example questions included, "In your view, what about the program has been helpful to you?" and "What has really not been so helpful?" The semi-structured interviews were digitally recorded and transcribed. Thematic analysis and coding generated emergent themes. These codes and themes were referenced against existing literature. Data were transcribed verbatim, and analysis was performed, cross-checked, and documented by two analysts. The themes generated were defined and linked to the participants' stories, research literature, and research questions. Please note that in this report the participants' names have been changed to protect confidentiality.

Findings and Discussion

The current findings will primarily focus on the unique perspectives of young people with dependent children who were experiencing homelessness and received support from the H2H program. Before presenting the thematic analysis and to assist with promoting naturalistic generalisation, this section begins with brief illustrative vignettes of two participants' experiences in the H2H program.

Vignette 1: Matt

Matt (aged 22 years) left home at the age of 14 years and was subsequently in state care. His final childhood home was in Melton, a place which he regards as home because his friends are there. Matt describes his accommodation over the past 8 years as "pretty erratic". The H2H program helped secure Matt his current rental property of 6 months. He was very thankful to his H2H contact person, stating that "[caseworker] was really diligent. She was just always onto everything". H2H helped Matt with more than just his accommodation "some things happened to my car...but Hope Street offered and were able to cover it...my girlfriend was pregnant and [caseworker] was just offering everything for that...I didn't expect so much". Matt is now a proud father and lives with his girlfriend and child. Matt has been working as a subcontractor for 4 years. When asked if there was anything else he wanted to share about the H2H initiative, Matt stated that "I think if more people knew about Hope Street definitely, they would use the service...it should be more available to people".

Vignette 2: Mia

Mia (aged 24 years) and her fiancé and two children (3 years old and 5 months old) had been trying to enter the private rental market for some time prior to her referral to H2H, "we

were just rejected, rejected, rejected". Although Mia found her current rental accommodation through a friend, it was H2H's signature on the lease and help with securing the bond that enabled the lease to go ahead. After 6 months in the program, Mia and her family are enjoying their accommodation and are building a rental history. Mia said she found all the H2H services useful "they're really flexible, you can just text them if you need them". In terms of improving the service, Mia suggested that H2H could organise some family activities.

The above vignettes aim to illustrate the complexity in the housing and living needs of this cohort and the assistance required by young people with dependent children who are experiencing homelessness. The descriptive representations of the participants' engagement with the H2H program aims to demonstrate that these needs are multi-faceted, unique from other members of the community experiencing homelessness, and importantly, extend beyond housing. However, as demonstrated further in the following discussion of the findings, H2H's ability to address these broader needs (e.g. living needs, educational needs) are considered imperatively linked to these families' abilities to maintain stable housing.

The following discussion will explore three primary themes which emerged from the thematic analysis of the interviews with the young parents engaged with the H2H program. These key findings highlight the participants' transition to the private rental market as well as the ways in which the program supports participants' broader living and wellbeing needs (as well as those of their children). The ways in which programs like H2H could be improved to better support young families experiencing homelessness is also considered.

Transitioning Families to the Private Rental Market

Evidence suggests the rates of families experiencing homelessness is on the rise both within Australia and internationally (ABS, 2021). Despite this increased recognition of families among the homeless population, families continue to be regarded as somewhat invisible as they often seek refuge in temporary accommodation arrangements, which contrast with stereotypical images of the homeless 'rough sleeper' (Tischler et al., 2009). The feedback from participants who were young parents centred on the program's ability to support them and their children into private rentals and to strengthen their prospects of remaining in secure housing. For instance, Rana a young mother from Whittlesea, highlighted the responsiveness of H2H to her needs, "It is great…it is a good opportunity for people…I needed help at the time, a lot of help, and I got the help…it was great". Similar sentiments were echoed by Sarah who is a young mother involved in the Melton pilot:

I have loved Hope to Home...I worked out that we would see a person from Hope Street every week and it was great...I got pregnant, I was very comfortable, we had great communication. Sometimes I would need help and I thought I was stuck and they were very happy to help and now we've got our new home... (Sarah, Melton).

The level of support and assistance the caseworker provided to each young family was dependent upon their individual needs. In some cases, participants had identified a potential house to lease, while in other cases the H2H caseworkers were involved in finding appropriate housing to meet the needs of the family, assisted with inspections and the application process, and ultimately securing the property (for example, providing bond and rent). This support was also extended to assisting young people to set up their new family home. The multifaceted nature of this support and assistance is evident in the following reflections shared by Aisha who required housing for her and her young family:

For me, it took me maybe a little more than a year to find the house...Every time we applied, they'd say you know...you don't have a good employment, you

know?...So it's very difficult... even if you apply for a very expensive rent and say, okay, let's try...investigating seeing if maybe they lower rent, then they'll accept us...They were all the same. They all said, no...Especially if you have kids, it's much more difficult, which is a good approach for this [program] (Aisha, Whittlesea).

Evidently, the usual stress of finding and moving into a new home was amplified by these participants' circumstances and needs. Assigned caseworkers were fundamental in assisting to reduce this stress and to provide the tailored support required by the diverse participants who engaged with H2H. Importantly being involved with H2H increased some clients' knowledge and skills required for self-advocacy in the private rental market:

I applied for at least 30 houses at the beginning, and I was refused for all of them...I didn't have any past rent history and one of the people from Hope to Home called [the agent] up...and that was assistance that I really needed...So many people are trying to find rents and stuff like that...At the end, they told me to give an up-front payment of rent. Instead of giving one month, try and give two months maybe. They gave me advice on how to apply, for an actual application, maybe things that I was doing wrong (Rana, Whittlesea).

When you're under 25 it's hell hard to get a rental...At the time it would have taken me a little bit to get [the bond] together...the rental history is the main thing because I've never had rental history, it had always been couch, sofa, or something. Rental history, it really does help...they taught [me] about vying for actual rentals as well...it is really insightful into it so it's good. So that way you're not so confused (Lena, Melton).

Matt who had a history of unstable housing was able to successfully apply for a private rental for his young family and develop his rental history:

I was in a lot of refuges, share houses...[Help getting a rental] that was the biggest thing. It just seemed like such a leap just going for a place. Since Hope Street I've got six months' rental history...[Case manager] had a list, had looked into all the inspections, gave us all the inspection times, addresses, where to meet, and she was there for basically every single one doing all the work for us.

Young mother Rebecca also highlighted the predicament and challenge young families have when working to establish their rental history:

They want you to have a rental history but they don't want to rent to a young couple because it looks bad so you can't get a rental history and you can't get a house without a history when no one will give you a house to give you a history.

These sentiments were shared by young couple and parents Mia and Aidan. H2H effectively advocated on their behalf, making up for their limited rental history:

As far as getting a house recently, they are helping with finding that...they were actually helpful, they have been helpful a few times...We've been waiting to move out of our previous house but, because of our age and the rental history, so it was really difficult. Even though [case worker] tried helping us...We actually found the house because we knew a family friend that was living there but then [case worker] went further behind it and did what she did and helped us out (Mia).

From these reflections it is evident there are several compounding challenges (for example, age discrimination, food insecurity, unstable employment, limited rental history) which young families are required to negotiate during their journey to stable housing. Young parents need to secure housing that meets the needs of not only them but their dependent children (for example, access to school). Evidence suggests that children who experience homelessness have specific needs due to disruptions in housing, education and limited access to resources (Savelsberg & Martine-Gile, 2008). Sarah who has a young child highlighted the importance of housing suitability:

It's perfect. Smooth, nothing to worry about...It's close to everything, the schools for [my son], I love it. We're very happy...when we moved to the house...I sort of lost it to begin with because it was very hard to work out because Hope Street was obviously a lot cheaper but then once we'd moved and then we worked out the rent difference and then we started to work out the park was so close, the school was close, Woodgrove was close, the doctors, High Street, shops, agent, and we're in the middle of everything so I'm comfortable and I like it.

"Anything for my Kids we get it...107hey've Always Been a Big Help": Meeting Family Needs Beyond Housing

H2H offered a diversity of flexible wrap-around services to young people and young families throughout their tenancy. This gave them improved opportunities to succeed in their new living arrangements. Hinton and Cassel (2013) assert that housing support only partly addresses the needs of families experiencing homelessness (for example, structural needs). The following participants were able to draw on the supports offered by H2H in ways to best meet their own diverse and immediate needs and those of their children:

They did also help, some things happened to my car and, because of the budget and whatnot made it a bit difficult but Hope Street offered, because I have that fund, they were able to cover some of that if I needed to. It would have been really helpful as well if it came to that and it almost came to that (Matt, Melton).

Mostly medication...that helps a lot. Financial part is, of course, helping me as well. I am, you know, I've got money to start my family, like, the house. It was for me as, like, my husband is partly working...it did help me...Yeah, renting the place as well.

It helped me...buying some small furniture for my house...the regular things I get monthly is also a help...the kid's a 2-year-old...Centrelink (Govt welfare support service) does not always, like, provide much, so it does, like, help me...when I go out and buy extra things that I need for my daughter...It's been good (Aisha, Whittlesea).

Access to a variety of vouchers were particularly useful for young mothers Rebecca and Mia and their families:

The constant support, like, even yesterday I got a Coles voucher because we're struggling a bit. I only get \$500 a fortnight off Centrelink and that's our rent. So, at the minute [case worker] is really looking after us and helping. She took me shopping the day before yesterday to Kmart and got a whole bunch of baby stuff and necessities for the house...she has been really supportive. She came over after I had bubs and bought flowers out of her own money, she's just a...she's a lovely lady (Rebecca, Melton).

Anything for my kids we get it [case worker] always "if you want anything for the kids I will get it"...they've always been a big help. There have been times, like when I paid the rent...and she'll just come with a jar and stuff, it really helped and helped me to go places ...to get my car back on the road because I haven't been working because of that, has been making me stay home because my license has been suspended...help take you places, make you meet new people to help you out (Mia, Melton).

Participants reflected on how they were assisted in their efforts to engage in employment and education. In regard to the current cohort, many of the young people come to the program already engaged in employment and education activities. However, Aasma and young father Paul both took advantage of this aspect of the program:

So, through the program...I applied for the Diploma. I feel like, if I did not know...if she wasn't there to help me, I would be like a headless chicken, I would go everywhere. So, in the long run it is going to help me because I am already half-way through my Diploma now so I feel like I am getting somewhere (Aasma, Whittlesea).

[Caseworker] managed to have my Forklift licence paid for...I suppose the forklift licence would be considered an advantage to an extent...it was a two-day course...[caseworker] paid for that as well. I organized the course but I had no idea that the licence was actually as expensive as it is now...\$390 it cost us (Paul, Melton).

"They have Been the Best Service Provided to us": Features of Hope to Home Particularly Suited to Young Families

As previously detailed, young families experiencing homelessness are different from the stereotypical 'rough sleeper' (Tischler et al., 2009) and require a unique level of support which extends beyond housing (Grace & Gill, 2015; Hilton & Cassel, 2013). With regards to H2H, Aasma felt that this program was well suited to young people with families, while Claire pointed out unique elements of the initiative:

I think Hope to Home was like a stepping-stone, or a hand that kind of helps anybody that is in need of aid, information. You know? Because at a young age you go through struggles and no one really understands them (Aasma, Whittlesea).

It's been great...Probably the startup fee, which was like the best thing, because it's not something that other places...nowhere, like, they don't have these there...And like, it's good, because if you are, like, starting really fresh with nothing, you can then buy your fridge, your lounge, like buy your main stuff with that startup fee...it's a great program...not something you see everywhere, so it would be a good thing to have, especially with all the homeless...out there. It's mainly because no one can get a place to rent, whereas if you've got that backing behind you, and the help to find work if you need it, you've got more of a chance (Claire, Whittlesea).

For young Melton parents Paul and Rebecca, H2H has filled a gap in assistance left by other government agencies:

Paul: It has been good...It has been a lot more supportive than any government services for housing and...Personal contact is good and yeah, it should be funded, it really should.

Rebecca: I was just about to say that. It's been better than any government agency...I really don't think we can say a bad thing against it...They have been the best service provided to us. We have been on public housing listing for, he's been on it since...

Paul: I have been on the Housing Commission list since I was 15...I got kicked out at 15 and I've basically hopped house to house, couches, sheds, all that sort of stuff since I was 15.

Rebecca: But since then, oh you can go to this government funding thing and they will try and do something for you. Hope to Home is the only one that has actually...

Paul: Yeah, what I used to get told by Centrelink, because I was considered a single male, didn't have any dependents, I am more than capable of working so there is no housing or anything they can actually offer help wise.

In addition, the consistency and flexibility of the support was valued by young mothers:

I had a lot of health problems. She helped me...when she says I can bring in anything, tell them, but she's always, she's very close to my house as well and she's, you know, just ask me anything and I will help you with it. It's very confident to hear that, so yeah (Aisha, Whittlesea).

[Caseworker] has been great...if we need something there and then, regardless, she does drop and come and meet me, "I'll come to you"...She does, she goes above and beyond...all the things that she has offered to help with, she has always come through...Just that we are really rapt with [caseworker's] services and the Hope to Home service but [caseworker] has gone above and beyond through that program to help her clients. She is even going back to St Kilda next week because I have a few baby things that I need to get. She was like, instead of spending the money that you have, save it, you've got the program down there, I'll go grab you what you need (Rebecca, Melton).

H2H appeared to the right balance between support and a family's continued right to self-determination and agency. Previous research indicates that shelters and other homelessness interventions and supports can "hinder parents' feelings of control and independence over one's own life", including "an abdication of parental responsibility" (Hilton & Cassel, 2013, p.458).

Despite the positive sentiments shared by those interviewed regarding their participation in H2H, there were also some limitations identified. Although a welcomed benefit, participants found the voucher system was restrictive and recommend clients be given greater flexibility and self-determination regarding how the financial support provided is received and utilised. Participants also commented that the client to caseworker ratio be increased to reduce waiting times. Other recommendations centred on how the program could better meet the needs of young people, including practical suggestions concerning the cars the caseworkers drive being capable of transporting goods and the need for caseworkers to strengthen their contacts and relationships with rental agencies.

For, young Melton parents Mia and Aidan, their recommendation focused on H2H building social connections between young people and families like themselves:

Aidan: Last week we got all together and went shopping which is really good. For you it would be more to improve things and get us together sometimes like they did last week. Get us together with the others so we can go places...just have that fun just to meet each other and feel like you've got people around...More activities, that's it.

Mia: Especially getting the kids involved.

Finally, many participants made comments and recommendations regarding the ways in which the program could be expanded or promoted.

Maybe a suggestion for it is, it might be worth getting a few schools involved...Yeah, more or less promoting it within schools so there is more knowledge of these services compared to...like, everyone knows there is Centrelink or what not, but it generally never helps. It makes things harder (Paul, Melton).

I think probably what could improve the program would be a little bit more advertising. I know so many people that they're looking for places but they wouldn't be able to get one because they've got no rental history or anything like that and I tell them "go straight to Hope Street". So it's not really something that's advertised and I think it is something that needs to be advertised and I think that would improve it to so that way they can get more people in and word gets out even further (Lena, Melton).

These recommendations regarding widening the program's reach and promoting the program suggests that H2H is in many ways filling a gap in the current make-up of housing and social service programs in these Victorian growth corridors.

Conclusion

The current study explored the experiences of young families from low SES outer suburban growth corridors in Victoria Australia, in the Hope to Home program. As homeless young people tend to move from outer to inner suburbs, addressing homelessness in these outer growth corridors can be seen as an early intervention. As demonstrated in the key findings and participant reflections, by providing a holistic service that integrates financial, housing, education, employment, social, and community supports, there was a strong likelihood of sustained benefits to young families and their communities. Hope to Home could also be classified as a Housing First model, as the primary goal of the program is to secure housing (Bullen & Baldry, 2018; Mackie et al, 2017). The bond assistance and co-signing of the lease makes this model unique and particularly effective in securing properties quickly as was evidenced by the short waiting periods (M = 5.4 weeks) in this study. This was despite a reported lack of affordable housing in these areas. This finding regarding the successful transition of H2H participants to the private rental market is particularly important considering research that suggests that the successful roll-out of Housing First programs has been hindered by delayed access to suitable housing (Bullen & Baldry, 2018). It may be that co-signing of leases for an initial period is a means of overcoming access problems, especially where there are housing shortages.

While not specifically designed to cater for young families, the Hope to Home program housed 27 dependent children, highlighting the need for services for young people with dependent children. This supports data where nearly a quarter of homelessness service seekers in Australia are single mothers (AIHW, 2020). Programs like H2H may take pressure off other youth and family services, by supporting these families. As evidenced in previous research,

having dependent children creates a distinctive set of circumstances in a young person's life (Grace & Gill, 2015). In this study, specific housing requirements (space for children, child furniture, access to child activities, amenities, and schools, privacy and quiet), combined with low income due to caring responsibilities, young age and lack of rental history makes securing and maintaining private rentals particularly difficult. As outlined in the findings, the young parents in the current study also required money to care for children as well as themselves. It was evident that the H2H program model provided these wrap around services to further support these young families and sustain their experiences of housing stability. Therefore, the ways in which we support young families must be considered in light of the effects of homelessness on both parents (substance abuse, mental and physical health problems), and children (physical, psychological, social and educational developmental delays) (Andrade et al., 2020; Brott et al., 2021; Warburton et al., 2018). It was clear that these unique needs require the ongoing multifaceted support offered by a program like H2H.

Further research is needed to explore whether having dependent children is a catalyst for change in some young people. In the current study, many of the most motivated clients had dependent children. While not designed specifically as a 'supportive housing for families' program, the Hope to Home findings will help future study designs. Generally, these programs aim to address three areas: improving housing quality; reducing legal system involvement (child protection, criminality); and increasing family harmony (Valentine et al., 2020). Both Hope to Home and Keeping Families Together focus on accessing and maintaining private rental accommodation for its potential longer term stability, and both programs head leased the properties in a scatter site model (Kuskoff et al., 2021). This appears to work well. KFT paid 75% of the rental payments for 12 months, which was effective but left a difficult exit path at the end of the program. H2H instead paid for bond and had some limited flexible brokerage and may be a more sustainable long term option. Another key characteristic of family support programs is the involvement of case managers in everyday affairs. These workers assist in tenancy support and education, advocate against discrimination, and help prevent breaches and damage. They are also the key drivers of achieving reductions in legal system involvement by liaising with child protection officers and other officials. Their rapport and communication with young families also helps with family harmony through regular home visits, providing parenting/life skills education and support, filling in forms, and can even run more formal education classes with parents. These workers are aware of and cater for family needs in both accessing and maintaining a home in a holistic sense with consideration to accommodation size, access to private open space, schools, and amenities. As such it appears that along with a family-oriented design, programs need to invest in and are reliant on the skill of case managers. Finally, some young people in the current study suggested programs like H2H should offer services such as social outings for families and children. This would help increase bonding social capital for these vulnerable families.

Increasing community connection may be an important fourth broad category to address for supportive housing for families programs (Bradley et al., 2020). Sense of community is facilitated by productive, supportive interactions with key people and organisations (Stewart & Townley, 2020). Including community partners and organisations as part of the program is important to this end (Andrade et al., 2020; Bradley et al., 2020; Brott et al., 2021). The vast majority of programs are focused on helping individuals, or a targeted group of people, without including representatives from their broader communities (Bessel, 2019). By facilitating relationships between young families and their community, H2H increased awareness and understanding of youth homelessness, and helped reduce social stigma. This type of program may also function to increase young families' social capital through relationships with key community stakeholders such as real-estate agents. In this way, community interaction with young, stigmatised people, including families can also help increase accommodation and

employment success (Warburton et al., 2018). The partnership of clients with private and public enterprises and employees can lead to greater opportunities for young people and can also reduce societal costs in the long term. It must be noted that the H2H program and similar programs are limited by the lack of external supports such as employment and accommodation opportunities (Warburton et al., 2018), particularly in these growth corridors. Similar to past research that suggests that targeted housing only programs have limited benefit for homeless people (Mostert & Greeff, 2022), this study highlights the need for holistic programs that address financial, housing, education, employment, social, and community support needs.

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Acknowledgements

This work was supported by Hope Street Youth and Family Services under grant 18PGACT

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