

Cardinia Shire Council

Nature and extent of homelessness, risk of homelessness and financial vulnerability in Cardinia Shire

Summary of research findings

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**Cardinia Shire Council**

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# Background

Social research projects undertaken across the municipality identified financial hardship as a key social issue impacting residents of Cardinia Shire. This finding prompted Council to undertake a targeted research project to better understand the nature and extent of this financial hardship and how it relates to homelessness and risk of homelessness. This research explored the volume, nature, demography and drivers of homelessness and those ‘at-risk’ of homelessness and financial vulnerability in Cardinia Shire.

This research aims to provide Cardinia Shire Council with a better understanding of characteristics, circumstances and needs of these groups within the community in order to inform the development of more effective responses including policies, strategies and advocacy. This report is the first of its kind for Cardinia Shire Council and provides the evidence for the future development of a Social and Affordable Housing Strategy.

# Introduction

Cardinia Shire is one of the major growth areas for Metropolitan Melbourne. The resident population increased by over 68% between 2006 and 2016[[1]](#footnote-1). Population and housing growth is projected to continue over the next 20 years, with 87,758 new residents and 30,899 new households joining the community from 2016 to 2036.[[2]](#footnote-2)

The growth of housing in Cardinia has provided an entry into the home purchase market for many households, particularly those earning moderate incomes who could not afford to buy closer into the City. The growth of housing has also increased the supply of rental housing, particularly newer, larger dwellings that are suitable for larger families that have outgrown smaller accommodation in nearby LGAs like Greater Dandenong and the City of Casey. Many individuals and families have moved to Cardinia in search of more affordable or lower cost housing to rent or purchase.

For many people, moving to Cardinia presents additional challenges and costs such as time and expense commuting, social isolation due to being in a new place and moving away from social networks and supports, and reduced access to services. Despite living in what is presumed to be one of the more ‘affordable’ parts of Greater Melbourne, for individuals and households on very low or low incomes challenges like these can impact on residents having enough money to make ends meet each week to having to access crisis relief services.

Individuals and families across very low, low and moderate income groups are at risk of becoming financially vulnerable or homeless when faced with loss of employment, disability, chronic mental or physical illness, drug and alcohol issues and experiences of family violence.

# Methodology

Council worked with Judith Stubbs Associates (JSA), specialist researchers with extensive experience in the housing and homelessness sector, to undertake a range of qualitative and quantitative research activities, collecting and analysing data and information from:

1. **Existing data sources**

* Review of existing documents, research reports and data profiles.
* Review of recent Victorian state government policies related to housing and homelessness.
* Analysis of ABS Census data and Rental Affordability data.

1. **Service providers**

* A series of telephone interviews with key housing, homelessness and specialist support service providers and relevant Council staff.
* Workshop discussions with key service providers.
* Analysis of data provided by WAYSS and 4Cs, the key homelessness and emergency relief services operating in Cardinia Shire.

1. **People with lived experience**

* Field observations and collection of personal case studies of people attending relief services delivered by charitable organisations in Pakenham including:
  + The Community Cook Up dinner by the PC3 Church on Monday nights at the Pakenham Senior Citizens Hall;
  + Bourke Park services delivered by volunteers on Tuesday nights including food and clothing by Follow Church; mobile shower service by Clean As Casper; and mobile laundry service by Orange Sky;
  + 4Cs crisis relief centre; and
  + Parents and carers attending the Smalltalk Supported Playgroups program delivered by Cardinia Shire Council.

# Key Findings

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| Homelessness is not very visible in Cardinia People tend to live in their vehicle in driveways or couchsurf rather than sleeping in public parks. |  | People move to the region for more affordable housing, then face isolation and financial vulnerability  Prices still too high for low income households to live comfortably. Lack of truly affordable housing. |  | Isolation and additional travel expenses  New residents can be isolated from social networks and services and have longer commute times. |
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| **Complexity of needs increasing**  Mental health, substance abuse, family violence, chronic illness, disability. These complexities aren’t confined to any particular demographics. |  |  | **Limited social, transitional and emergency housing spaces can’t meet demand**  People being sent further out = increased isolation and financial vulnerability. |
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|  | **State Government funding**  Not increasing in line with increases in population and need for services. |  |

## Key findings: service context of Cardinia

### Demand is increasing, but supply is not keeping pace

* As a growth area of Melbourne, Cardinia Shire has experienced a significant increase in population and housing in recent years – with a high rate of growth projected to continue in the coming decades.
* The supply of social housing in Cardinia has generally not kept pace with recent population and housing growth, with the proportion of dwellings categorised as public and community housing well below the average for Greater Melbourne.
* There is a need for more transitional housing and supported rooming houses in Cardinia Shire. Services are having to place people further to the east and into Gippsland. This contributes to extended periods of financial vulnerability and risk of homelessness as opportunities for education and employment are limited. This is further compounded by the adverse impacts of reduced access to existing social networks, services and supports.

### State Government Funding is not increasing in line with demand

* There has been some additional funding for family violence specific services following the Victorian Royal Commission into Family Violence, including additional funding for case management services.
* However, other general services have had no such increases. Housing Establishment Fund (HEF) grants, which are provided by homelessness support agencies to assist clients to access / maintain private rental housing or emergency short term accommodation have not increased in years.
* Specialist homelessness services report challenges meeting the level of need due to this lack of increase in funding.

## Key findings: ‘homelessness’ in Cardinia

The rate of ‘persons staying temporarily with other households’ recorded during 2011 Census was higher in Cardinia at 6.7 persons per 10,000 residents compared to relevant benchmarks of 5.2 for Greater Melbourne and 5.7 for Victoria.

A range of data was collected by services in Cardinia which can provide further insight into homelessness in the region:

* Females, young people, people living in one parent families or on their own and people with a prior mental health diagnosis are all highly represented amongst those seeking assistance.
* Other families identified as being particularly in need, or where demand appears to be increasing, include young families with children, and families with a disability (either child or adult).
* There are a lack of accommodation options suitable for people with complex needs, young people and single males who are experiencing homelessness.
* There have been increases in need for services across a range of measures, including:
  + People accessing services with a leading agency who are expressing a need for specialist homelessness services increased by 56% from 2011 to 2016.
  + The number of individuals accessing services at a leading agency in 2015/16 exceeded the forecasted projection for 2016 by 24%, suggesting that the increasing need for homelessness services in Cardinia is not solely due to population growth.

## Key findings: Those ‘at-risk’ of homelessness & ‘financially vulnerable’

* Plan Melbourne 2017-2050, notes that the ‘most severe and chronic housing affordability problems are experienced by lower-income households in the private rental market’ and that levels of homelessness have increased in Victoria in recent years.
* The 2011 Census shows that in Cardinia 69% of low income renters and 86% of very low income renters are living in financial stress (spending more than 30% of their household income on rent).
* The Rental Affordability Index (RAI) developed by National Shelter, Community Sector Banking and SGS indicates that Cardinia Shire is a very unaffordable area for very low income households (those on the lowest 40% of gross household incomes). It is noted that many such households are leaving inner and middle ring LGAs in Greater Melbourne seeking lower cost housing. Importantly:
* Non-family households (those without children) on the lowest 20% of incomes in Cardinia had an RAI of around 42 or less, meaning that such households were generally facing ‘Extremely Unaffordable Rents,’ with families paying more than 60% of their income on rent;
* Family households with children on the lowest 20% of rents in Cardinia showed a RAI of 57-73, meaning that rents were ‘Severely Unaffordable’, with families paying 38% to 60% of their gross household income on rent;
* Further vulnerability can occur with regards to access to services for people who live in more rural parts of the Shire, particularly those with limited access to a private vehicle or who are reliant on public transport.

# Next Steps

Cardinia Council has embarked on a project to develop a Social and Affordable Housing Strategy to help address the future challenges for the region.

For more information

Please contact Council’s Social and Community Planning Team on 1300 787 624 or [mail@cardinia.vic.gov.au](mailto:mail@cardinia.vic.gov.au)

1. http://profile.id.com.au/cardinia/population [↑](#footnote-ref-1)
2. http://forecast.id.com.au/cardinia/population-households-dwellings [↑](#footnote-ref-2)