'LITTLE THINGS THAT ARE BIG': AN EVALUATION OF THE YWCA WOMEN'S HOUSING SUPPORT PROGRAM

November 2024

Authors

Juliet Watson | Robyn Martin | Freda Haylett

RMIT UNIVERSITY

YWCA Australia

TABLE OF CONTENTS

LIST OF FIGURES

ACRONYMS USED IN THIS REPORT

ABS	Australian Bureau of Statistics
EWG	Evaluation Working Group
RTA	Residential Tenancies Act
SHIP	Specialist Homelessness Information Platform
VHR	Victorian Housing Register
WHSP	Women's Housing Support Program

ACKNOWLEDGMENT OF COUNTRY

In the spirit of reconciliation, the evaluation team acknowledges that this research was conducted on the land of the Wurundjeri Woi-wurrung and Bunurong Boon Wurrung peoples of the Kulin Nation. We also acknowledge the Traditional Custodians of Country throughout Australia and their connections to land, sea, and community. We pay our respect to their Elders past and present and extend that respect to all Aboriginal and Torres Strait Islander peoples today.

REPORT AUTHORS

Associate Professor Juliet Watson	juliet.watson@rmit.edu.au
Professor Robyn Martin	robyn.martin@rmit.edu.au
Dr Freda Haylett	freda.haylett@rmit.edu.au

ACKNOWLEDGMENTS

EXECUTIVE SUMMARY

Researchers from RMIT University were contracted to undertake an evaluation of the Lakehouse Women's Housing Support Program (WHSP), a partnership between YWCA and Y Housing, and funded by Homes Victoria and Lendlease FutureSteps. The Women's Housing Support Program (referred to as the WHSP or the program throughout this report) provides case management to women over the age of 50 living at the Lakehouse. The WHSP aims to help women settle in the Lakehouse and assist them in accessing long-term housing, while being able to live somewhere affordable, safe, and secure.

The evaluation employed mixed methods to examine program processes and efficacy that can be used to inform the evidence base and make recommendations for future sustainability and development of the WHSP. This evaluation used both qualitative and quantitative research methods and engaged 17 stakeholders comprising nine clients, four senior managers, three program staff, and one external service provider. In addition to these qualitative data, the evaluators analysed deidentified program administrative data to inform the findings of this report.

The Evaluation Working Group developed a set of aims for the evaluation. These were:

1. Assess the extent to which the program has been delivered as planned.
2. Profile the factors that have enhanced or hindered implementation.
3. Identify any positive or negative unanticipated impacts.
4. Assess program and client outcomes, and any areas for potential improvements.
5. Document the service model, key supports and requirements, and intersectional and feminist practice learnings in working with this cohort.
6. Consider the benefits of the sustaining tenancies practice approach involving case management supports and housing partners.
7. Measure the effort (service hours allocation) to low, medium, and high levels of client need required to achieve key outcomes.
8. Inform the evidence base regarding co-located support and housing.
9. Make recommendations to support future sustainability, replicability, and scalability.

Findings

The WHSP offers an important and effective intervention to older women experiencing homelessness, who would otherwise have few specialised housing and support options. Older women's trajectories into homelessness typically differ from other populations, making a targeted service response that caters to their specific needs, such as provided through the WHSP, crucial. This report provides evidence that the WHSP is successfully delivering an essential service that is achieving beneficial and effective outcomes, particularly in the areas of housing stabilisation, service systems navigation, and pathways into ongoing housing. The WHSP achieves these outcomes through its sustaining tenancies model, which offers flexible support and service delivery, and which is client-centred and trauma-informed.

The program's key strength is co-location with housing support, which communicates clear role differentiation and brings these differing and complementary skills to bear through flexible, agile, and respectful engagement with clients. The program staff demonstrate the specific knowledge and practice skills that are required to support and advocate for older women experiencing homelessness. These elements are necessary for any expansion or replication of the program in the future. Although this evaluation focused specifically on older women's experiences of homelessness, there is potential applicability to other housing programs, particularly those that work with other groups of women and gender-diverse people.

Each of the aims is addressed and evaluated separately in **Chapter 3**, except the first aim, which is the foundation of the full evaluation and corresponds with all findings. The evaluation aims reflect the WHSP aims (see **page 11**) and related Program Logic (see **Appendix**).

The following key findings were identified following analysis of the interviews and quantitative data.

Implementation

- The initial implementation of the WHSP was hindered by a lack of clarity in its intention, systems not operating as smoothly as expected, and difficulties in recruiting women into the program.
- The two main driving factors of this were: the timing of the program's establishment and staff turnover amidst the Covid-19 pandemic.
- The program model was successfully amended in response to these challenges, which has subsequently strengthened its purpose of rapid housing pathways and offered greater clarity for implementation.

Model

- The original model (12 fixed weeks of support) has been adjusted to a flexible support model that is adaptive and responsive to client needs. This enables clients to engage on their own terms.
- The flexible support model is client-centred and trauma-informed.
- Rapid pathways into ongoing housing are now integral to the program and evident in practice through positive housing outcomes for clients.
- The sustaining tenancies framework that underpins the program demonstrates success in assisting clients to establish practices, habits, and skills to maintain a long-term tenancy after they leave the Lakehouse.
- The co-location of housing and case management support improves practice, as role delineation gives program staff a clear sense of the limits and scope of their role.
- The sustaining tenancies model could be of value beyond its current application by being replicated for other women and gender-diverse people living in rooming houses.

Housing Outcomes

- Program staff prioritise matching long-term housing to clients' specific needs, whether these are health-related or a need to reside in a particular community, producing better outcomes for clients.
- Of the residents who exited the Lakehouse after the WHSP commenced, 95 per cent moved to long-term housing, an increase of 26 per cent when compared with the residents in the unsupported model, which was 69 per cent.
- 45 per cent of residents exiting under the WHSP model moved to social housing, which was nearly double the 23 per cent who moved to social housing in the unsupported model.
- YWCA internal housing transfers tripled under the WSHP model from six per cent to 18 per cent.
- Evictions from the Lakehouse decreased significantly under the WHSP model from 11 per cent to one per cent of residents.

31/40

clients were supported between Jun 2022 to Nov 2023

Average

25hours

Spent engaged in casework with 31 clients between Jun 2022 to Nov 2023
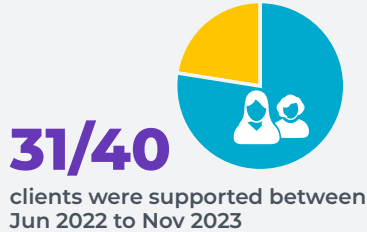
Client Outcomes

- Since the WHSP commenced at the Lakehouse in June 2022 to November 2023, 31 out of a possible 40 clients were supported.

- For those with a case management plan, two-thirds (67 per cent) had over half or all their case management goals achieved, while the remaining third (33 per cent) had achieved up to half of their goals.

- Client outcomes are generated through the delivery of personalised and flexible supports, which respond to clients' readiness to engage.

- Support workers spent an average of 1,499 minutes, or 25 hours, engaged in casework per client, or contact with 31 clients between June 2022 and November 2023.

- Administrative data show that inadequate dwelling conditions was the main presenting reason for accessing the WHSP, with mental health issues, lack of community support, and financial difficulties cited as the other main drivers for seeking support.

- Clients often arrive at the Lakehouse with unaddressed health and welfare needs and benefit from program staff navigating systems, coordinating medical, allied health and other supports, and assisting with technology to address these issues.

- Clients report a high level of need for emotional support. Relatedly, administrative data show 81 per cent of clients had a clinically diagnosed or self-diagnosed mental health condition.

The following four recommendations have been developed in response to the findings of the evaluation:

1	2	3	4
The program continues in its current form and is provided with ongoing funding.	The YWCA reviews other services it provides to women and gender-diverse people and is funded to scale up and extend the WHSP beyond the Lakehouse.	The WHSP continues to employ staff with specialist knowledge and skills.	The current workforce is expanded to include lived experience peer workers.

CHAPTER 1
INTRODUCTION

1.1 Purpose of the Report

This report evaluates the implementation and effectiveness of the Women's Housing Support Program. The report provides a body of evidence to assist stakeholders with understanding the successful elements of the sustaining tenancies service model offered by the program, as well as a means to communicate these findings to key audiences. It makes recommendations designed to guide and support future objectives of the program to support older women experiencing homelessness.

The aims of the evaluation are as follows:

1. Assess the extent to which the program has been delivered as planned.

2. Profile the factors that have enhanced or hindered implementation.

3. Identify any positive or negative unanticipated impacts.

4. Assess program and client outcomes, and any areas for potential improvements.

5. Document the service model, key supports and requirements, and intersectional and feminist practice learnings in working with this cohort.

6. Consider the benefits of the sustaining tenancies practice approach involving case management supports and housing partners.

7. Measure the effort (service hours allocation) to low, medium, and high levels of client need required to achieve key outcomes.

8. Inform the evidence base regarding co-located support and housing.

9. Make recommendations to support future sustainability, replicability, and scalability.

1.1.1 Evaluation Working Group

The evaluation was overseen by an advisory working group chaired by the YWCA Australia Research and Evaluation Specialist, and included the Women's Housing Support Program Coordinator, Regional Manager (North NSW, Melbourne, Adelaide, and Toowoomba), and General Manager/Director (Service Delivery). The Evaluation Working Group (EWG) constructed the evaluation aims informed by the design, implementation and intended outcomes of the WHSP and underpinned by the WHSP Program Logic. The EWG approved the evaluation design and met regularly between October 2022 and June 2024, advising on and supporting the evaluation activities.

1.2 The Lakehouse

The Lakehouse was established as a pop-up in 2018 to repurpose a vacant aged-care facility owned by CaSPA Care in South Melbourne while the building awaited redevelopment approval. Its development was driven by the need to fill a gap in the provision of dedicated affordable housing for older women in Melbourne, caused by a lack of long-term housing supply and undesirable or inadequate temporary housing options. The Lakehouse is delivered in partnership with YWCA Australia's housing arm, Y-Housing, which is responsible for property and tenancy management services to all residents at the site. The Lakehouse's expressed purpose is to provide short-term transitional accommodation for women aged over 50 under Residential Tenancies Act (RTA) rooming house rules while women seek longer-term stable housing options. The accommodation houses approximately 40 older women, and each room has its own ensuite facilities, small bar fridge, single bed and mattress, bedside table, and lamps. The facility has shared kitchens and communal spaces and is situated close to public transport and a shopping precinct. Of the women housed at the Lakehouse, 50 per cent have experienced domestic or family violence (YWCA Housing).

1.3 Women's Housing Support Program

The Women's Housing Support Program (WHSP) was established due to an identified need to provide targeted supports to women residing at the Lakehouse that enable positive housing outcomes and resettlement pathways. The WHSP recognises that older women face particular systemic issues during their homeless trajectories, and thereby address the need for specialist support to assist older women in their transition to housing stability, safety, and wellbeing.

The overall purpose of the WHSP is to assist women to exit homelessness as soon as possible, while sustaining their Lakehouse temporary accommodation. Three key aims outlined in the WHSP Program Logic (see **Appendix**) underpin this framework:

Figure 1: Aims of the WHSP

Stabilise	Secure Housing	Settlement Support
Settle and stabilise in the Lakehouse and local community	Access support to secure longer-term affordable and sustainable housing as soon as possible	Provide settlement support in the new home and community in the absence of other Supportive Housing Programs' availability

The priority issues and focus of the program are outlined in the Program Logic, which notes that:

> *The demand for accommodation and support that caters to the needs of older women is growing. As the numbers of older women at risk of homelessness increases, so too does the understanding that one size does not fit all. Many older women are accessing housing assistance for the first time, whereas others have experienced chronic homelessness for many years. There is a particular need to integrate a range of supports in partnership with housing and property management to assist transition and positive pathways out of homelessness and onto ongoing stable housing.*

The Program Logic states that the WHSP 'addresses this need for specialist settlement support to assist older women in their transition to housing stability, safety and positive wellbeing'. The Program Logic also documents the inputs (e.g., staffing, service model, infrastructure, policies and procedures, relationships with external providers, etc), activities/outputs (e.g., needs assessments, case management, brokerage, referrals, etc.), and outcomes (short-, medium-, long-term, and ultimate) that are needed to facilitate these transitions.

The WHSP staff closely collaborate with the Y Housing officer at the Lakehouse, but their roles are distinct. The role of the housing officer is primarily to maintain tenancy systems, undertake data collection, provide advice and information to residents, visit all residents on a quarterly basis, and report tenancy and maintenance issues; whereas, the WHSP staff focus on short-, medium-, and longer-term outcomes centred on the women's identified goals and future plans to ensure they stabilise in the community once they leave the Lakehouse.

The program adopts a sustaining tenancies practice framework, which includes case management, support, and referral to approximately 48 clients per annum, with an average 12-week support period per client, with the option of additional flexible supports. The sustaining tenancies approach has a strong focus on building and maintaining a partnership between Y Housing, YWCA Australia, and the women housed at the Lakehouse, and aims to achieve positive tenancy management, quality of life, and long-term stable housing for residents.

The Program Logic includes the following assumptions to enable success:

| Our approach is evidence and trauma-informed, and culturally appropriate – we understand what works. | We have the necessary expertise, systems and supports in place to support the model. | We have established stakeholder and community relationships to facilitate support planning. | Community and social supports are responsive, appropriate, and trauma informed. |

1.4 Older Women and Homelessness

Homelessness among older women over the age of 55 in Australia has been increasing, with a notable rise of over 30 per cent between 2011-2016 (ABS, 2018). Older women are also ten per cent more likely than older men to access support from Specialist Homelessness Services (Australian Institute of Health and Welfare, 2022). Despite this, there remains a significant gap in research that is age- and gender-specific to this cohort of women. Women have historically been overlooked in homelessness research (Bretherton, 2020), and older women's experiences are markedly absent in much of the literature on homelessness.

The burden of housing costs on low-income older women in Australia is substantial, with 50 to 80 per cent of their income consumed by housing, leaving little left over for other essentials, and requiring many women to manage by cutting back on items such as food and medications (Fiedler & Faulkner, 2017; White, Cevik & Maglen, 2020). Older women who are single are particularly vulnerable to rent rises, being largely dependent on income support, which has not kept pace with the increase in rental costs in recent years (Power, 2020), costs which have escalated considerably since the beginning of the Covid-19 pandemic (Baker et al. 2022).

In Australia, homelessness among older women is predominantly occurring for the first time in older age, rather than as the continuation of chronic, long-term homelessness. This cohort of older women tends to have a conventional housing history, having lived most of their lives in private rental before experiencing a relationship breakdown or a health or employment crisis in their 50s and 60s, or a sudden increase in rent making housing unaffordable (Petersen & Parsell, 2014a). The characteristics of older women's homelessness also differ in important ways from men's homelessness. While older men are more likely to sleep rough and/or reside in boarding houses (Petersen & Jones 2013), older women are more likely to stay with friends or family, in crowded share houses, or are escaping from violence, indicating their homelessness is

hidden from view (Petersen & Parsell 2014b). Many older women experiencing homelessness have histories as carers, having spent significant periods of time out of the workforce to care for their children and ageing parents, producing significant gendered differences in workforce participation and earning capacity. In their roles as carers, and due to other inequalities in employment and taxation, 'women accumulate poverty over their lifetimes' (Dalley-Fisher & Listo, 2020).

Older women presenting at homelessness services represent the tip of the iceberg, which belies a considerably larger, hidden problem in Australia. When older women do present, the service responses can be 'limited and fragmented', geared more towards crisis relief, which can be 'confronting and scary' for women whose histories have not involved interaction with support services (White, Cevik & Maglen 2020, p. 27). Furthermore, older women's housing needs differ from younger homeless populations due to specific health and social factors (Grenier et al. 2016) and this has posed a challenge for some housing support services, which may lack knowledge and experience in identifying the unique care needs associated with ageing (George et al. 2008). Some older women do not classify themselves as homeless due to stigma, fear, and 'because they use informal networks of support such as "couch surfing", staying with friends or sleeping in cars' (Sutherland et al., 2022, p. 62). The stigma and shame associated with seeking help may also complicate their engagement with the service (McDonald et al., 2007).

The circumstances of older women requiring housing may necessitate a specialised case management response. Practice informed by feminist social work is applicable here because it 'takes women's experience of the world as the starting point' and meets women's needs 'in a holistic manner' that recognises the 'numerous tensions and diverse forms of oppressions impacting upon them' (Dominelli, 2002, p. 7). This approach, grounded in social justice and human rights, upholds working with individuals, groups, and communities to bring about social change (Turner & Maschi, 2015). Although there is little available research on housing and support case management with older women specifically, generally speaking, housing stability can offer the foundation to address other social problems (Watson, 2021). One approach that encompasses the principles of feminist practice in housing is relational care ethics whereby housing is at the centre of a larger care infrastructure (Power & Bergan, 2019; Power & Mee, 2020). This involves resisting the neoliberal shift to housing residualisation and commercialisation that threatens to erode caring traditions (Power & Bergan, 2019) and instead recognising that housing is the foundation from which care can operate to build relationships and provide other supports to secure housing futures. It is crucial, therefore, that evaluations such as this are conducted to examine the appropriateness of housing and support services tailored to older women to ensure they meet their specific needs.

1.5 Outline of Report

This report provides an evaluation of the WHSP with input from clients of the program, program staff, senior management, and an external stakeholder. This qualitative data is supplemented by quantitative (administrative) data, presented in charts throughout the findings chapters, of both clients of the WHSP and other residents at the Lakehouse. These data further illustrate the benefits apparent in the qualitative data of older women having individualised and flexible supports to sustain their tenancies and transition to long-term housing.

Chapter 2 outlines the research design and methodology, including how participants were recruited, the data collection methods, and ethical considerations in working with this vulnerable group of women. **Chapter 3** addresses the evaluation aims and—drawing on administrative data and interviews with clients, program staff, senior management and an external provider—presents the findings of the evaluation. **Chapter 4** summarises the evaluation and, based on the findings, provides a list of recommendations for the program going forward.

CHAPTER 2
RESEARCH DESIGN AND METHODOLOGY

The WHSP was evaluated according to critical research methodologies, including intersectionality. This involves using a range of theoretical concepts that offer structural and post-structural analyses of power, including feminist, anti-racist, and anti-oppressive approaches. This aligns with the YWCA's Ethical Research and Evaluation Policy, outlined in Figure 2, which supports research that empowers women and contributes to gender equity.

Figure 2: YWCA Ethical Research and Evaluation Policy

Working Better Together
Our research and evaluation is collaborative, challenges the status quo, focussed on outcomes, continuous improvement, and building knowledge, capacity and capability for the future.

Striving for Equality
We apply a gendered and intersectional lens across our research, evaluation, and engagement with people with lived experience expertise. We seek change for gender equity and equality, we acknowledge our implicit and explicit power and value diverse experiences, identities, knowledge and strengths. We recognise different ways of knowing, being and doing in how we engage, explore and seek to understand.

Acting from the Heart
Our research and evaluation is values driven. We recognise we bring our own humanity, assumptions and biases to the process. We communicate clearly, act with consistency, and are accountable and transparent with all participants. Our research and evaluation is underpinned by key principles to be ethical, do no harm, benefit participants, act with accountability and transparency, respect and competency, and fair and balanced judgment.

Researchers employed a mixed methods approach to provide evidence on program processes and efficacy that can be used to inform the evidence base and make recommendations for future sustainability and development of the program. The evaluation used both qualitative and quantitative research methods. The qualitative component consisted of interviews with WHSP clients, YWCA and Y Housing senior managers, program staff, and one external service provider. The quantitative data were sourced from Chintaro and SHIP databases covering the period from June 2022 (when the program commenced) to November 2023. Chintaro data for residents not supported by the WHSP cover the period from 2018 to November 2023.

The evaluation received ethics approval from the RMIT University Human Research Ethics Committee.

2.1 Recruitment of Participants

The research team worked with the EWG, senior management, and program staff to identify eligible participants for the evaluation. Inclusion criteria comprised current and past clients of the WHSP who were residing at the Lakehouse or who had exited in the previous four weeks. Current clients needed to have been engaged in the WHSP for at least six weeks in order to have had sufficient time in the program to reflect on their experiences. In keeping with a trauma-informed approach, women in immediate crisis were not approached to participate. A script developed by the research team was used by a trusted worker to invite clients to participate in an interview. The invitation explained that participation in the evaluation was voluntary and made clear that declining to be involved would not in any way jeopardise their access to services. If the client gave initial consent to the worker, the contact details were passed to the researchers to gain full consent to participate and to arrange the interview.

In advance of the evaluation commencing, program staff had been made aware that the evaluation was going to take place. With contact details provided by the WHSP program manager, the research team invited program staff to participate in an interview. It was made clear that participation was voluntary and that their involvement would not affect their relationship with the WHSP. The same process was used to recruit senior managers to be interviewed across two interview stages approximately six months apart. The EWG provided a list of nine external service providers with which the WHSP had worked, including direct email addresses for 11 workers. The evaluation team contacted the external service providers directly via individual email to invite them to participate in a focus group in early December 2023; however, only four responded and of these only one was available. The focus group was rescheduled for February 2024. At that time, in addition to the evaluation team contacting the external service providers via email, the EWG agreed that the WHSP would also reach out to increase attendance. Despite this, again there were only three responses, with one service provider available. In consultation with the EWG, it was decided instead to conduct interviews with the external service providers who had expressed interest in participating in the focus group. Despite repeated attempts to make contact, and also booking interview times, only one service provider interview took place.

Staff turnover, vacancies, and leave arrangements impacted on recruitment of women to the study in the early stages of the evaluation. However, as staffing issues were resolved within the WHSP, recruitment of participants increased.

2.2 Collection of Data

2.2.1 Clients

The interviews with clients included a set of questions that collected demographic information, length of time in the WHSP, their circumstances prior to entering the WHSP, and the nature and their experiences of the supports and services received. The interviews were semi-structured, following a schedule of open-ended questions while also letting the researchers adopt a flexible approach that allowed the exploration and capture of information as it arose.

Nine clients out of the 31 (29 per cent) who were supported by the WHSP during the evaluation period participated in interviews, which took place between April and December 2023 and lasted for up to an hour. All participants have been provided with pseudonyms to protect their identities.

2.2.2 Senior Managers

This same semi-structured approach was applied to the interviews with senior managers, where questions focused more on the implementation of the WHSP, whether trauma-informed and culturally sensitive practices have been adopted, benefits of the model, outcomes, perspectives on the relationship with Y Housing, and whether this model has application elsewhere.

Interviews with a total of four senior managers were conducted in two stages, just over six months apart, to help the researchers get a sense of how the program was evolving over the duration of the evaluation. Three senior managers participated in the first interviews in May 2023, and two senior managers were interviewed in December 2023 (with one being a follow-up second interview).

2.2.3 Program Staff and External Provider

Program staff were asked to discuss, through semi-structured interviews, their perspectives including what the WHSP had achieved, whether appropriate supports were in place for clients, the program implementation process, the program's replicability, and their experiences working in a co-located support and housing model. Similar questions were asked of the external service provider but with emphasis on capturing an outsider perspective.

Three program staff interviews took place in November and December 2023, and one external provider interview was conducted in May 2024.

Figure 3: Summary of Qualitative Data Collection

Participants	Activity	Number Completed
Clients	Interview	9
Senior Managers	Interview 1	3
Senior Managers	Interview 2	2 (including 1 repeat)
Program Staff	Interview	3
External Provider	Interview	1

2.2.4 Deidentified Administrative Data

To supplement the qualitative data, de-identified WHSP data were collected from databases SHIP (Specialist Homelessness Information Platform) and Chintaro (social housing data management system). SHIP data totalled 31 clients who were supported by the WHSP from June 2022 (when the program commenced) to November 2023 (the end of the evaluation period). Chintaro data included housing data for the 22 WHSP clients and 71 Lakehouse residents in an unsupported model who had exited the Lakehouse from 2018 to November 2023. These data captured the following:

Figure 4: Summary of De-Identified Administrative Data Collection

Database	Data Collected	Time Period
Chintaro	All housing for Lakehouse residents	2018 to November 2023
Chintaro	All housing for Lakehouse residents, including WHSP clients	June 2022 to November 2023
SHIP	Support periods (total)	June 2022 to November 2023
SHIP	Presenting reason for accessing WHSP	June 2022 to November 2023
SHIP	Demographics data	June 2022 to November 2023
SHIP	Case management data	June 2022 to November 2023
SHIP	Support provided while in WHSP	June 2022 to November 2023
SHIP	Contacts with support workers	June 2022 to November 2023
SHIP	Number of support periods per client	June 2022 to November 2023

2.2.5 Limitations

Due to the problems encountered in participant recruitment of the external service providers, the evaluation has limited data to draw upon regarding the perspectives of this cohort. Similarly, the evaluation is unable to include the perspective of the Y Housing worker; although, with only one worker in this role, maintaining the confidentiality would have likely put constraints on how that data could have been used. The EWG provided administrative data and assisted with its interpretation. Nevertheless, as noted in the findings, there were limitations in what data had been collected in terms of service hours allocation to client need. Finally, all client participants were interviewed while residing at the Lakehouse or within a few weeks of exiting. This means the longer-term experience of housing after leaving the Lakehouse could not be captured in this evaluation.

CHAPTER 3
FINDINGS

Between June 2022 and November 2023, 40 women in total resided in the Lakehouse accommodation. Of these, 31 women were supported by the WHSP. Nine of these clients were interviewed for this evaluation. They ranged in age from 41 to 63. This is reflective of the program more broadly, wherein more than three-quarters (84 per cent) of clients supported by the program were between the ages of 45 and 65, as outlined in **Figure 5** below.

Figure 5: Age of WHSP Clients June 2022 – November 2023

Legend:
- 36-45
- 45-55
- 56-65
- 66-85

In the program overall, 66 per cent of clients were born in Australia, and 34 per cent were born overseas in predominantly Southeast and East Asian, Middle Eastern, and African countries. Of the nine women interviewed for this evaluation, 33 per cent were born overseas, which is representative of the larger cohort of WHSP clients.

Figure 6: Country of Birth of WHSP Clients

Legend:
- Australia
- China
- Greece
- Kenya
- Lebanon
- Malaysia
- Papua New Guinea
- Philippines
- Romania
- Sudan
- Vietnam

At the time of assessment, just over half (52 per cent) of clients were receiving Jobseeker, 21 per cent were receiving Disability Support Pension, ten per cent received the Age Pension or another government payment, and ten per cent received income from paid employment, which in all cases was earned from part-time employment. Of the nine women interviewed, just over 37 per cent were receiving the Disability Support Pension, just over 37 per cent were receiving Job Seeker, and 25 per cent received some income from paid employment.

The women interviewed had a mixture of conventional lives before entering the Lakehouse, with a job, home, and a family, while others had experiences of longer-term homelessness with co-existing elements such as mental-ill health and substance use problems.

The following section reports on the WHSP's success in fulfilling the aims set out for the evaluation.

3.1 Aim: Profile the Factors that have Helped or Hindered Implementation

- Implementation was hindered by the ongoing impact of the COVID-19 pandemic and staff turnover.
- Initial lack of clarity about the intention of the service model contributed to delays in exiting clients into long-term housing.
- Stabilisation of the workforce has improved service delivery.

It is important to consider the context for the establishment and initial implementation phases of the WHSP as this mediated both the services delivered and the findings of this evaluation. As with most new programs and areas of service delivery, these phases offer challenges and can pose inadvertent risks as a new model is put into practice. For the WHSP, **the initial implementation was hindered by a lack of clarity in its intention, systems not operating as smoothly as expected, and difficulties in recruiting women into the program.**

> *There were initial teething problems which meant that we didn't bring as many women into the program as initially anticipated in that time and systems were not working in the way that they should have been."* **Senior manager**

These setbacks were predominantly caused and compounded by two factors: the timing of the program's establishment and staff turnover.

First, the WHSP was launched in 2022 in the context of a housing sector dramatically impacted by the Covid-19 pandemic and the multiple lockdowns mandated by the Victorian Government over 2020-2021—an external factor that affected program implementation noted in the Program Logic. The Victorian Government's response to the pandemic had ramifications sector-wide on how people experiencing homelessness were housed. For example, during the lockdowns, people were staying long-term in accommodation previously used for the short- and medium-term, a practice that became embedded at the Lakehouse as well:
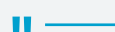
> *The messages about what the Lakehouse was there for, temporary pop-up housing, I guess [got] a bit hazy during COVID 'cause there were all the messages – don't move people on, if someone's in a rooming house or temporary transitional housing no one needs to move on."* **Senior manager**

The significant changes sector-wide in the approach to homelessness brought about by the pandemic contributed to a sense that there was less urgency to find more permanent dwellings for some residents. As such, the support period, with point-in-time goals set at 0-2 weeks, 6 weeks, and 10-12 weeks (as outlined in the Program Logic) were not being met. In response, management specified a goal of developing stronger exit plans for clients and 'locking down what their other supports are' (senior manager). The focus of the model shifted to place greater emphasis on the ultimate outcomes of the Program Logic, which involved moving women out of the Lakehouse and into safe and secure housing in the community:

> *I think that message of this is temporary, we really think you deserve, and we would love to support you, to get into a self-contained apartment or studio – [a] rooming house should never be someone's only option for the rest of their life."* **Senior manager**

In practice, this involved *'tracking how the housing side is going with women. [...] It might be skill-building or them knowing how to negotiate conversations with their housing worker'* (senior manager) to ensure the women felt confident as they left the WHSP and entered long-term housing. Whereas previously the model was not clear enough in this intention, amending the model in response to such challenges imposed by the pandemic ultimately strengthened its purpose of rapid housing pathways.

Second, staff turnover and delays in onboarding new staff members caused disruption and proved to be an early hindrance to the implementation of the model. Staffing, which totals 1.8 FTE, is a key program input outlined in the Program Logic, and turnover had an acute impact due to the size of the WHSP team.

> *When you have a very small team you feel the impact more, especially when you're setting up a new program or if someone leaves suddenly there's not the capacity and size of the team to carry that person who's left, their caseload."* **Program staff member**

The impact of staffing changes on such a small team was also raised by the women. The program staff carry enormous responsibility, as remarked on by Iris, and which was highly noticeable when the WHSP was understaffed:

> *as soon as [the worker] was walking in it was like ten women were like "me, me, me" and I'm like she's not going to last."*

Staff turnover also contributed to an increase in poor behaviour at the Lakehouse due to communication delays between workers and residents: *'the house starts getting crazy again'* (Iris). An example was provided of another resident who suffered a severe mental health episode and was away from the Lakehouse for a period, but staffing constraints meant there was a communication delay between program staff and the residents who were seeking information about the welfare of the resident, leaving the women worried.

A gap in filling the program coordinator role compounded the impact of staff turnover on the capacity of the team to meet its purpose. As the role consists of 1 FTE, it carries a significant workload in the small team. While the role was vacant, it also meant there was limited operational oversight occurring, including the monitoring of intake, assessment, goal setting, and case reviews. This heightened the issues caused by the pandemic in terms of meeting the client outcomes outlined in the Program Logic in a 12-week support period, with some clients left without active goals for up to five months:
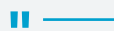
> *Some of that was because of lapses in the changing coordinator and maybe not as close [an] eye on I guess reviews of the work that was being done with the women who are part of the program. [...] Some [clients] floated on for three, four, even five months and there weren't maybe active goals like there should be with a regular case review process. So I think even the case review process, it was designed and we thought it had been implemented and then with the change in staff like it was about eight weeks later that we realised it hadn't been implemented. So that would have helped probably [to] have a bit more rigour around intake and referral processes."*
> **Senior manager**

Multiple staffing changes also negatively affected the building of strategic relationships with partner organisations. These relationships are essential to creating housing pathways for women; if these are not strong, then it delays the Program Logic *ultimate aim* of moving women into safe and appropriate long-term housing as referral options are reduced. As one senior manager explained:

> *The new and additional part [of the program] is the rapid housing pathways into ongoing housing and I'd say that's a little bit delayed from what I'd like to see it being and I think that's been because of key staff changes and it takes time even with staff on board to really develop [...] trust and working relationships with housing partners to the point where they want to give rapid housing pathways to the women we're supporting."*

Staff at all levels of the program have now stabilised and this has greatly benefitted the WHSP through role clarification, improved communication, and relationship-building with external partners. This has offered consistency in the workplace that has filtered through to service delivery: *'New management, new team has been fabulous but also management as a whole of the Y [...] I feel like we're all stabilised like everything feels settled'* **Program staff member**

Maintaining the workforce has also meant that greater attention can be given to the development of partnerships with external service providers. These relationships are important for the sustainability of the program as they are necessary to accessing long-term housing options for women.

> *We had the team and so the next layer was okay, now we can really start to build these partnerships with four or five key housing providers that we know have housing stock for women or have particular sites that house women."* **Senior manager**

3.2 Aim: Identify any Positive or Negative Unanticipated Impacts

- The change in the model from a single period of support to flexible support periods provides clients with greater autonomy and choice in how they engage with the WHSP.
- Flexible support periods offer targeted goal setting that is responsive to individual need.

The original design of the WHSP has evolved over time to better meet the women's support needs. **The capacity for the program to adapt the service model to changing circumstances has resulted in improved outcomes for women.** As per the Program Logic, the model was designed to offer a structured one-off 12-week period of transitional support with formal points (0-2, 6, 10-12 weeks) at which time each woman's needs would be assessed and outcomes would be met.

In the early stages, due to the aforementioned impact of the Covid-19 pandemic and staffing constraints, the women's engagement periods in the program were in some cases unnecessarily protracted. The original model has now been tested and adjusted to offer flexible periods of support:

> *If a woman actually needs eight weeks of support or needs flexible support [...] [it is] closed and open at points when she wants support rather than it being set and you have to engage in support. We did start that at three months and I always said let's just test it, let's see what women actually need and want."* **Senior manager**

The evolution of the model to the current practice of offering flexible support periods has been highly successful as it does not presuppose the type of support needed by clients at specific points in time, but instead responds to individual circumstances. The outcomes that are measured by the WHSP have not deviated from those originally outlined in the Program Logic, but **the shift to flexible support periods has enabled the setting of more targeted goals in a time frame that suits clients, as well as being able to close support periods as needed and therefore not expend unnecessary resources.** Services are ongoing, adaptive, and responsive; rather than cutting off supports according to a rigid timeframe, **the flexible support model offers women greater choice as to when and how they want to engage with the WHSP:**

> *If a client is not ready right now that's fine, that's why we have that flexible support period so we can close it and say okay, when you're ready and you're feeling a bit better maybe then we can address some of the things that you'd like support with."* **Program staff member**

In broad terms, the work of the WHSP involves, *'supporting them to stabilise and then helping them get other long-term housing and really just work through I guess next steps for any goals that they're wanting to achieve'* (senior manager). Women can therefore choose to engage and receive a support period with the WHSP when they are ready and on their own terms. They can also disengage and then re-engage for another support period if that is their preference. Deborah talked about the gentle approach used by program staff, in which women are invited to engage and are given information, but that it is ultimately left to them to decide when and to what extent they want to be involved. *'You're already starting on a level playing field [with the workers] where you feel like you want to open up',* Deborah shared, adding:

> *Even if they [WHSP workers] can do nothing, just listening, you feel better not being judged and you can get it out and it's not going to go anywhere or it's just there. It's there, you feel you're better."*

This approach acknowledges that clients will not always require or desire a linear experience of support, but instead may have periods when more intensive support is needed or periods when they prefer to detach from support. **This approach is both client-centred and trauma-informed; it offers choice, safety, and recognition of women's complex histories.** One senior manager described how this works in relation to flexible support:
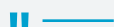
> *Does our service provide choice? Does it provide some sense of control for women? Some sense of safety and security and connection? A recognition of the story that women bring and what we might be seeing in front of us, it's often impacted by the story behind them [...] the choice, the connection, safety, and security built into our everyday way of maintaining the relationship, starting the relationship and being clear not to do harm."*

A key point here is that even if a client chooses to stop a period of support, the relationship with the workers does not come to an end. The workers remain available and maintain contact during periods of non-support: *'The team are quite consistent in their approach with all of the residents, and I know that when residents drop off, they continue to try and engage with them'* **Senior manager**

3.3 Aim: Assess Program and Client Outcomes, and any Areas for Potential Improvements

- The WHSP is effective in securing long-term housing, with WHSP clients more likely to exit into long-term housing than the general Lakehouse population.

- The *WHSP develops individualised support plans that are attentive to each client's unique needs resulting in appropriate housing being sourced.*
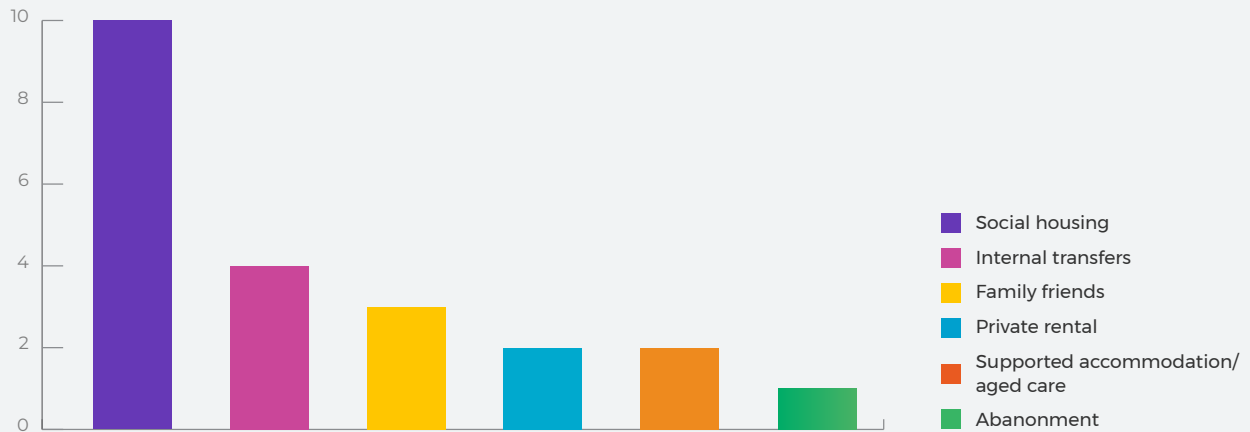
Over the period from June 2022, when the WHSP commenced, to November 2023, 40 women resided at the Lakehouse. Of these, a large majority, 31 (78 per cent) were engaged with the WHSP, while nine (22 per cent) were in an unsupported model, indicating the desire among residents for formalised support.

Obtaining long-term housing and achieving case management goals were identified through interviews and administrative data (Chintaro and SHIP) as key outcomes of the support provided by the WHSP. This aligns with outcomes foregrounded in the Program Logic, with a key ultimate outcome being that women have successfully exited the WHSP to long-term safe, secure, appropriate, and affordable housing. **The WHSP has achieved remarkable success in sourcing housing for clients.** This is particularly noteworthy in the context of a severely under-resourced housing sector that does not have an adequate supply of social housing to meet the needs of people on low-incomes, and for whom private rental properties are largely unaffordable.

Chintaro data were analysed to assess housing outcomes for 93 women who exited the Lakehouse since 2018 to 2023, which includes 71 women in an unsupported model and 22 women in the supported model who exited since the WHSP commenced in 2022. Of the residents who exited after the WHSP commenced, **95 per cent (n=21) moved to long-term housing, an increase rate of 26 per cent** when compared with the unsupported model, which totalled 69 per cent (n=49). There was also a marked difference when looking at exits to social housing, with 45 per cent (n=10) of residents during the supported model and 23 per cent (n=16) in the unsupported model entering this type of accommodation. Similarly, **YWCA internal housing transfer rates tripled** from six per cent (n=4) to 18 per cent (n=4). Exits to aged care/supported housing also increased from one per cent (n=1) in the unsupported model to nine per cent (n=2) during the supported model. Entry to private rental decreased slightly from 14 per cent (n=10) in the unsupported model to nine per cent (n=2) during the supported model. Moving in with family or friends also decreased somewhat with this option being taken by 25 per cent (n=18) in the unsupported model and 14 per cent (n=3) during the supported model.

Another notable housing outcome was the eviction rate, which decreased from 11 per cent (n=8) in the unsupported model to one per cent (n=1) in the supported model. *And abandonments decreased from ten per cent (n=7) in the unsupported model to five per cent (n=1) during the supported period.*

Figure 7: Housing after leaving the Lakehouse (WHSP Period) June 2022 – November 2023

Legend:
- Social housing
- Internal transfers
- Family friends
- Private rental
- Supported accommodation/aged care
- Abanonment

For long-term housing to be sustainable, it must meet the needs of older women and thus accord with the Program Logic *ultimate outcome* of women having increased safety, security, and wellbeing in their homes and community. As the interviews with women who had exited the Lakehouse were conducted in the first few weeks of moving into their properties it is not possible to assess this as a long-term outcome. Nonetheless, the early signs were positive, with the women clearly acknowledging the benefits of their new homes. Adele talked about how housing stability had enabled her to plan work and travel: *''cause I've got a home now. I can work, I can focus on work, on making money and travelling and doing all the stuff that I like doing.'* Rebecca conveyed how grateful she felt: *'if it wasn't for the Housing Support Program I wouldn't be living in this beautiful unit that I am today.'* Living in close proximity to other women in the Lakehouse had been difficult for Sharon, who was relieved to be residing in a new, self-contained social housing unit arranged by the WHSP: *'I am so happy, I'm over the moon happy. I love it there, I love it. It's clean, it's new.'*

As previously noted, WHSP workers conduct needs assessments with new clients in which a support plan is developed containing specific and individualised short-, intermediate-, and long-term goals. Data collected by the program between June 2022 and November 2023 demonstrate that of the WHSP clients with a case management plan, **two-thirds (67 per cent) had over half, or all their case management goals achieved, while the other 33 per cent had achieved up to half of their goals. 54 per cent of clients did not have a case management plan. For some of the clients without a plan**, the reason may have been that a plan was already in place which could be updated, and therefore another was not required. However, one in five (21 per cent) clients did not agree to a case management plan, and for 17 per cent of the clients the service episode was too short to necessitate the development of a plan.

The strengths of the WHSP in achieving client outcomes include the personalised and flexible nature of the service, which responds to the client's readiness to engage, and set and work towards her goals. This is accompanied by understanding and respectful service delivery approaches, as one program staff member said: *'It has come up repeatedly that women will say we just want to talk to someone that understands'* (program staff member), a perspective that was shared by the women. Andrea spoke of how she valued that the WHSP workers were approachable while remaining professional:

> *They tread a fine line between formality and informality, and they've done that very well. They're happy to sit with you outside so you can have a cigarette while you're talking so I've got nothing but praise for [the workers], they've done a wonderful job as has everybody here through some trying circumstances."*

The program demonstrates a commitment to supporting clients throughout their journey, including challenging and high-stress times in women's lives. For the WHSP to be successful in supporting women to achieve their goals, the program staff need to not only be skilled in case management, but also to be attuned to the specific needs of older women, including issues such as family violence, health, disability, and ageing. The evaluation identified that **the WHSP team is attentive to each woman's unique needs, including their housing preferences:** *'We're not housing them to just anywhere and everywhere to tick a box, we're housing them to suit them and make it last'.* **Program staff member**

Examples were given by both the women and program staff about the significance and impact of matching housing to a woman's needs, thereby providing further evidence of the WHSP successfully meeting the *ultimate outcome* of older women having increased safety, security, and wellbeing in their homes and community:

> *It was a self-contained unit. It worked. [...] This woman had health issues, needed to go to the hospital regularly and the location of this place was perfect. It had the tramline right in front of it and the tram would go straight to the hospital. It wasn't far away, the shops weren't far away, [...] it was safe, kept to themselves. It was perfect, the little size of it was perfect for them."* **Program staff member**

Finally, the benefit of peer support was identified, and **it is recommended that the program employ a worker with lived experience of family violence and homelessness.** The suggestion of peer support came from women and some staff interviewed for the evaluation and would reflect contemporary approaches to human services.

3.4 Aim: Document the Service Model, Key Supports and Requirements, and Intersectional and Feminist Practice Learnings in Working with this Cohort

- The most common presenting reason for seeking support from the WHSP is inadequate dwelling conditions.

- Clients also seek support for other multiple and complex reasons with key issues including health concerns, emotional support, and assistance with digital technology.

- Relational factors such as family violence, relationship breakdown, death of a partner, and/or caring duties contributed to WHSP clients being homeless.

- Program staff are skilled at supporting and advocating for the special needs of older women experiencing homelessness.

- The WHSP is unique in supporting older women without permanent residency who would otherwise be turned away by other services and therefore is filling a gap in the service system.

Figure 8: The WHSP Service Model

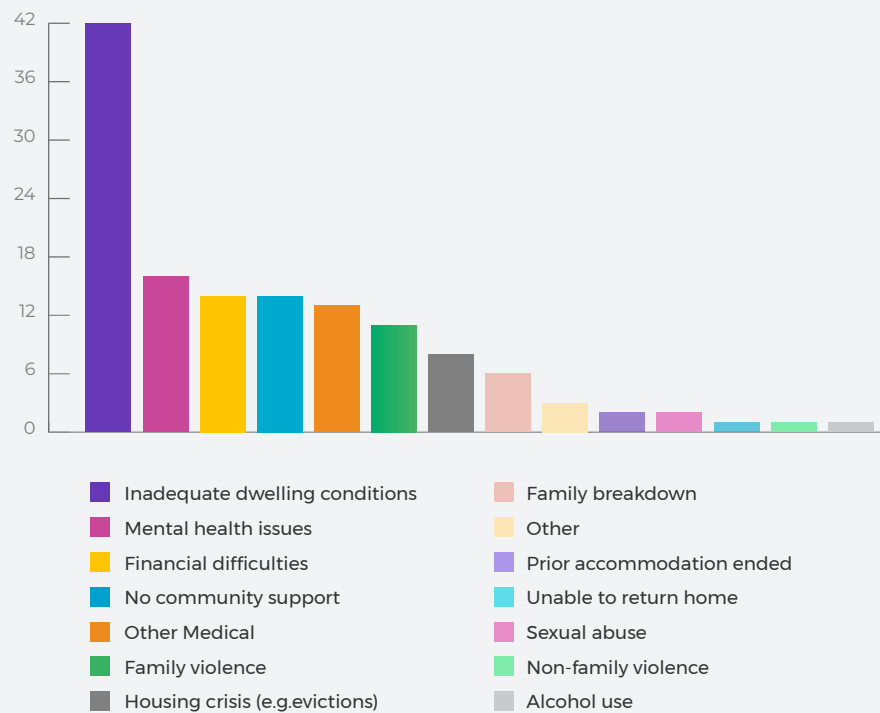|	
Client Enters Women's Housing Support Program	Information about program obtained from in-house information session or pamphlet material
First Two Weeks	Settlement and Support Plans developed Agreement on short and longer-term goals Clients given information about how to access supports
By Six Weeks	Settlement requirements are met Support plan goals progressing Required specialist supports and assistance accessed Clients feel safe and secure
By Twelve Weeks	Clients have a record of sustained tenancy at the Lakehouse Long-term, stable housing identified Satisfaction with supports received
After Leaving the Women's Housing Support Program	Older women have secured long-term, secure affordable housing Older women's wellbeing and safety is felt in their community Older women are connected and contributing members of their community

Between June 2022 and November 2023, WHSP provided support to 31 clients over 58 support periods. Each client had an average support period of three months, however some may have required less time than this, while others benefitted from additional periods of flexible support. There were many different and complex reasons women first presented to the WHSP for support. **Figure 9** outlines these presenting reasons. **Inadequate dwelling conditions was the main precursor, accounting for 30 per cent of the reasons for presenting to WHSP, with mental health issues, lack of community support, and financial difficulties cited as the other main drivers for seeking support.**

The women interviewed reported that their **key support needs were securing long-term housing, accessing health services, getting emotional support, and assistance with technology.** Tania referred to this support as *'help just for the basic things [...] you know what I mean? Just little things that are big'.* All the women spoke positively about the supports they had received from the WHSP, particularly with regard to how the program staff assisted them to navigate the service sector, and how the accommodation provided some stability, enabling them to address unresolved issues that may have been long-standing.

Figure 9: Presenting Reasons for Accessing the WHSP

Legend:
- Inadequate dwelling conditions
- Mental health issues
- Financial difficulties
- No community support
- Other Medical
- Family violence
- Housing crisis (e.g.evictions)
- Family breakdown
- Other
- Prior accommodation ended
- Unable to return home
- Sexual abuse
- Non-family violence
- Alcohol use

3.4.1 Long-Term Housing

When clients enter the WHSP and their support needs are initially assessed, long-term housing is among the first matters addressed by the program staff. This aligns with the Program Logic ultimate outcomes, which are all underpinned by clients achieving long-term housing. **The WHSP is clearly targeting the right clients** as all the women that were interviewed spoke of their goal of securing long-term housing. For example, Andrea stated that at her first meeting with the WHSP worker: *'they offered all sorts of support and I just said look, really it's just [the Victorian Housing Register] I'm concerned about'* as securing public or community housing was her most pressing concern. As Andrea noted, **a key support offered by the WHSP is assistance with navigating the public housing system via the Victoria Housing Register**, which the external service provider also described as especially valuable. Good outcomes can sometimes come swiftly, as was the case for Rebecca: *'within four weeks [of going on the Victorian Housing Register] I got this place offered to me.'* Ensuring the women are supported into the right type of housing for their particular circumstances is important as well. Adele, for example, told her program worker that she did not want to end up somewhere that would exacerbate her anxiety disorder, and Deborah's mobility issues warranted careful consideration of access issues. This highlights the impact of ageing on physical health and ability, and how this can limit housing options for older women. Deborah was initially offered a unit but it had access problems, and she also worried about how she might manage perceived security risks in the neighbourhood with her physical vulnerabilities:

> [A friend] said you walk and the way you walk, stopping and that, you're a red target so I said no, I don't want to move from somewhere where I feel safe to somewhere I'm not going to be able to. You know what I mean? Coming into winter it's going to be raining and all that, with the umbrella I'm going to be more – not being able to defend myself if something happened."

The interviews revealed that the WHSP is responsive to the restrictions on housing for older women, and that they were not expected to accept a property simply because it was available, but instead were supported to wait for an appropriate property, thus making it more likely that the housing would be sustained, and that the Project Logic *ultimate outcome* of security and wellbeing would be achieved.

3.4.2 Health Needs

Unaddressed health needs are an acute issue for older women experiencing homelessness, who can find their condition deteriorating and that their ability to work and remain engaged in community activities declines over time. Deborah's homeless circumstances occurred in part due to her declining health and *'not being able to work and falling behind in my rent'*. She emphasised the importance of being able to focus more on her health since the WHSP program staff had arranged for her to have a much-needed operation. While she was homeless, she was not able to prioritise her health: *'Because I was homeless and that I just didn't give a shit about it if you know what I mean, I just put all that on the backburner. Now I'm chasing up the doctor's appointment.'* For Iris, health support included: *'link[ing] me with some services like social workers and stuff through Star Health, that's what I'm doing now, and they help me a lot with some of my appointments.'* The WHSP program staff helped to organise an appropriate medical device for Rebecca who was living with several chronic health issues. This had a significant impact on her quality of life:

> *It started changing my life. Instead of just sitting in the room all the time I actually could get up and when I felt alright, I could go for a walk. Before that I'd get up and pass out, I couldn't even get to the bathroom sometimes."*

Sharon's *'first priority'* when she started receiving support at the Lakehouse was to see a doctor:

> *I needed a pap smear, hadn't had one in seven years, hadn't seen a doctor in seven years. I needed bloodwork done. I had my eyes done while I was in motels, my eyes tested but I needed my glasses. So basically everything, all tests, you name it."*

The case management role the program staff play in coordinating external health and welfare supports is therefore a necessary service in working with older women who have experienced homelessness, highlighting the navigation skills needed by workers.

3.4.3 Emotional Support

As discussed below, older women's pathways to homelessness are often connected with domestic and family violence, family breakdown, or death of a partner (in addition to financial circumstances). Emotional support can therefore be a meaningful way for program staff to engage with clients and to learn more about their circumstances. It also again demonstrates the range of skills the WHSP workers need in order to engage with and support their clients. Iris discussed the importance of receiving emotional support from the WHSP at a time when she had been feeling lonely and grieving. She recounted a particular gesture from a program staff member that she felt was a turning point for her mental health:
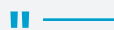
> *[The WHSP worker] did something very, very beautiful. She took one of these little plant pots and she [drew] the parrot [on it], she gave it to me and she wrote down, 'Iris, you got this.' Guess what? Three days later I didn't have any more problems with my nervous breakdown, I was thriving again."*

Deborah also found the emotional support provided by the WHSP to have improved her motivation:
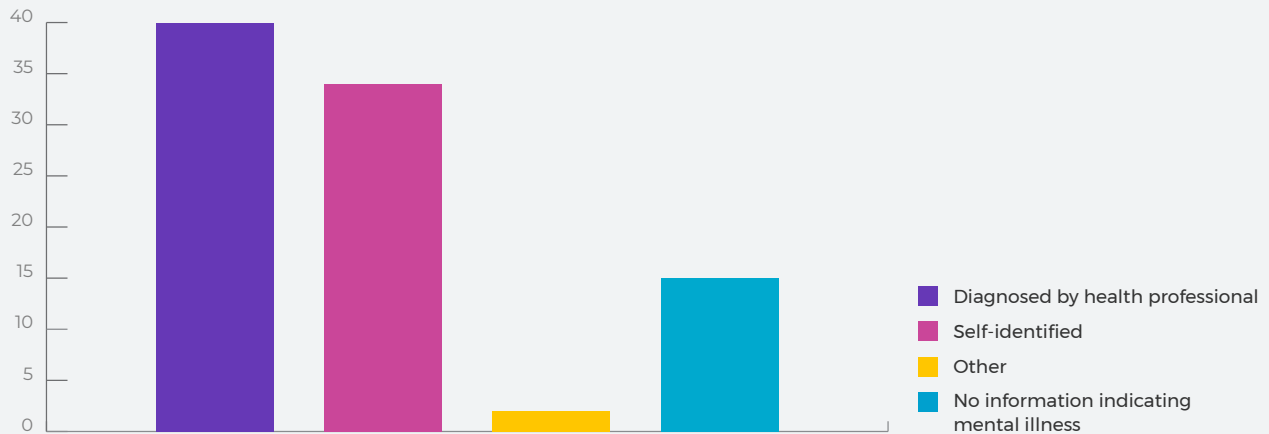
> *I'm motivated. Oh, I'm seeing [my WHSP worker] today, I get up, have a shower. You know what I mean? So, it can be something a bit to look forward to knowing that I'm not doing it by myself."*

Having a worker set goals and provide advocacy had improved Cathy's emotional wellbeing: *[The WHSP's] taken me from complete apathy about my life to maybe it's time to start even thinking about goals.'*

The importance of the emotional support offered by WHSP staff is also reflected in the administrative data, which show that 81 per cent of clients had a clinically diagnosed or self-diagnosed mental health condition. Of these, one-third were receiving mental health services. Below, **Figure 10** shows that mental health accounted for the second highest presenting reason that clients first accessed the WHSP. Between June 2022 and November 2023, there were 160 notes recorded for WHSP clients needing supports or referrals for psychological, psychiatric, and related mental health services, putting it at the high end of identified needs.

Figure 10: Mental Health Diagnoses — WHSP Clients

Legend:
- Diagnosed by health professional
- Self-identified
- Other
- No information indicating mental illness

3.4.4 Digital Literacy

A theme that emerged repeatedly in the interviews was the challenge clients faced navigating complex and bureaucratic systems, particularly filling out online forms and managing problems with technology. For older women, rapidly changing modes of technology can be overwhelming and take time to learn. **Assistance with technology was one of the most valuable aspects of the support provided by WHSP workers.** Deborah had missed medical appointments due to trouble navigating online appointment forms. She received help from the WHSP to submit her hospital admission forms for an upcoming surgery:

> *I don't know how to work the phone; you know that portal for all your appointments and you got to log on and you got to do all this. I don't know how to do any of that [...] I know I had appointments I missed because I don't know how to log into this."*

Knowing how to operate within the sector's systems is a necessary skill for WHSP staff. This reduces the burden placed on clients to decipher unfamiliar technology. The women described how the program staff supported them to set up payment plans for rent and mobile phones and helped them to navigate Centrelink and Medicare. Leah explained that this was an important service because: *'It's going from system to system it's not me as an outsider coming and jumping into the system.'* This assistance increases the likelihood of clients' engagement with external service providers. As Sharon explained, managing administrative requirements when recovering from trauma is challenging: *'I'd still be [in temporary housing] because navigating around paperwork, interviews, everything, emotionally I wouldn't have been able to do it.'* This type of support has a direct impact on housing futures; as a result of the assistance she received, Sharon, for example, had secured long-term housing.

3.4.5 Intersectional and Feminist Practice Learnings

The Program Logic does not specifically mention intersectional and feminist practice. It does, however, document that a trauma–informed, and culturally appropriate approach *is an assumption to enable success,* both of which are congruent with intersectional and feminist practice. Further, the organisation's ethical research framework states the intention to 'seek change for gender equity and equality' and to 'acknowledge our implicit and explicit power and value diverse experiences, identities, knowledge and strengths'. An investigation of the clients' pathways to homelessness underscores the importance of applying an intersectional feminist lens to practice when working with older women. **Relational pathways emerged as a key precipitating and mediating factor in their experiences of homelessness, for example, the death of a partner, or family violence,** which led them to seek housing support and begin their stay at the Lakehouse.

Iris came to the Lakehouse to escape a violent partner, who subsequently died:

> *The reason I came to the house, it was him because he was very obsessed and possessed with me. He wanted me always with him. He was a controller like very bad controlling and violent to the point I had to escape and become homeless myself because he was kicking me out of the house.*

Leah had also experienced family violence. She explained that while a family violence intervention order provided some safety, it created unexpected consequences that contributed to homelessness:

> *I couldn't access his house. Basically, it's mine as well because we are legally married, but he made it that way, so I got this intervention order and I couldn't access the house.*

Before arriving at the Lakehouse, one client described being trapped in an abusive relationship overseas where her perpetrator was exercising total control over her ability to make autonomous decisions:

> *He had all control of the money, so I had no residency there, no permanency, nothing. I couldn't get my visa because he took the money. I was an illegal, I had no healthcare, no job, no voice.*

Andrea explained that she entered the Lakehouse due to *'the rental crisis',* adding that she had always rented privately, but the situation changed when her partner died, and thereafter: *'I couldn't cover the rent on my own.'* Adele spoke of a similar predicament, finding herself struggling for the first time with homelessness due to the death of her partner:

> *When my husband was alive I didn't have this house problem but my husband passed away two years ago [...] that left me on the edge, surviving, struggling but what YWCA has done for me has given me steady accommodation since my husband passed away.*

Caring responsibilities form another relational aspect to women's homelessness. Deborah had been caring for her ill father for nine years, who subsequently died, and in that time her own health declined: *'I just got behind [in the rent] and then I just sunk, I didn't contact anyone, you just isolate yourself. Then the depression got worse.'*

The evaluation did not specifically investigate the type of feminist practice implemented by the WHSP. However, there is evidence that **the staff recognise the importance of centring women's experiences as well as understanding and responding to intersectional disadvantage and oppression.**
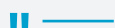
> *We try to treat everyone the same but of course that's not how you achieve equality. How you achieve equality is by treating everybody appropriately and in a way that recognises that needs are varied.* **Program staff member**

Interviews with program staff highlighted the commitment of the WHSP to support women without permanent rights to live in Australia, and who cannot access housing options such as being listed on the Victorian Housing Register. The external service provider cited the work undertaken with refugees and women without permanent residency as *'unique [...] because that's a very marginalised person that services don't accommodate'.*

The evaluation has not tested the depth of understanding or application of intersectional feminist practice, and consequently based this assessment on self-reports from program staff and information from the women participants and external service provider. The fact that the WHSP rests on women being able to choose when and how they engage with the program indicates trauma-responsive service delivery that recognises the complexity of experience and need in clients. As one program staff member said: *'We need to recognise the multiple identities that women bring but be able to respond in a way that responds to all of that rather than just one presenting identity.'* According to the external service provider, the WHSP is successful in providing non-discriminatory support:
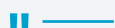
> *Meaning all walks of life, [...] there's no prerequisites to be temporarily housed there. [...] Being able to look at that person as a person, not as somebody that's come to Australia who needs all this support, no biases, and that's evidenced through their intake process.*

There was an appreciation among the women that the program staff were non-judgmental in every aspect of their interactions, from offering emotional support to assistance with navigating the service sector.

> *Just knowing that they're there and they'll listen, you know what I mean? They're not judgemental like just having someone there and I got their number too like knowing that, if you know what I mean, instead of someone's going to judge you or ringing family, you know what I mean. They're just there and they understand your situation as well. They're there to help, really, you know what I mean, even just little things like the Centrelink and the doctors, it does make that big difference.* **Deborah**

Thus, attention to intersectional disadvantage and feminist practice manifests in several ways. Another aspect is that the WHSP systems have evolved to collect as much information as possible from women when they first enter the service, thereby reducing the need for a woman to re-tell her story and potentially experience re-traumatisation. Staff have also been trained in trauma-responsive practice and this extends to the enduring impacts of intergenerational trauma and racism experienced by First Nations women.

3.5 Aim: Consider the Benefits of the Sustaining Tenancies Practice Approach Involving Case Management Supports and Housing Partners

- The WHSP provides effective case management, which ensures clients receive wraparound support to address complex needs.
- The WHSP supports clients to build skills that enable them to settle into long-term housing after leaving the Lakehouse.

The rationale for establishing the WHSP was that the Lakehouse was not operating as a typical rooming house because, unlike traditional rooming houses, women were already receiving support to stabilise their tenancies. The establishment of the WHSP offered the opportunity to formalise this support and to develop the sustaining tenancies framework. Despite the difficulties in the initial stages of implementation, **a clear vision of the model, which offers rapid pathways into ongoing housing is now integral to the program and evident in practice.** This specialised focus of the program was noted by the external service provider as delivering needed housing outcomes and meeting a service gap in the sector: *'That benefits them and that benefits us as well, it was a good synergy. We can refer in, they can refer out.'*

The WHSP sustaining tenancies case management framework enhances the work undertaken by the housing officer managing the property through providing the wraparound support often needed by women with complex needs attributable to homelessness, family violence, and other traumas. A key benefit is consistency of support offered by the program staff, who take the time to build relationships with clients and partner organisations. The external service provider described this consistency of practice as trauma-informed:

> *It's building up trust and rapport and that comes from seeing that same person every day and trusting in that routine and if you're looking at people from a trauma-informed lens, building up that rapport that's a very good way to have that inplace. So, same time, same place, same day.*

This rapport-building provides the foundation for the program staff to work with and support women to identify and accomplish short-, medium-, and long-term goals that will assist them to settle in the Lakehouse and to stabilise in their homes and communities on leaving. One program staff member described this as:

> *It could be getting you in a good place so that when the time comes for you to be housed you will sustain that tenancy because you are in a much more stable place.*

A key focus of the model is working with women to establish practices, habits, and skills that will set them up for success in maintaining a long-term tenancy after they leave the Lakehouse. This requires program staff to have skills across multiple domains such as digital literacy, financial literacy, mental health support, trauma counselling, AOD support, and legal advocacy.

> *I think having someone there in your corner is a huge thing. Having someone say you can do it, you can totally do this. You've got this and you need to do this, I think that's really helpful. [...] Get them prepared and ready and in a good place that when they do move they're like 'I got this. I can manage this, I can pay my rent, I can make sure I attend my Depo shots regularly', whatever it is to sustain the tenancy.*
> **Program staff member**

Without this wraparound support, which builds women's confidence and independence, there is a high risk of homelessness reoccurring:

❚❚ ──────

Here's your public housing, here, have some furniture, bye, good luck. Six months later back at a homeless service. People need the housing and the support. **Program staff member**

Central to this wraparound support is the advocacy undertaken by workers and the building of relationships with external housing and service providers. For example, working alongside housing providers assists with identifying risks to housing early.

❚❚ ──────

We actually think if we do the settlement work well and we have a sustaining tenancies practice approach, we have regular fortnightly tenancy health checks with the housing partner we actually can nip things in the bud. **Senior manager**

3.6 Aim: Measure the Effort (Service Hours Allocation) to Low, Medium and High Levels of Client Need Required to Achieve Key Outcomes

- Program staff contact with clients mainly involves case coordination, phone correspondence, social media, and appointments, as well as informal interactions.
- The WHSP does not classify clients according to level of needs, which means the ratio of needs to contact time cannot be classified.
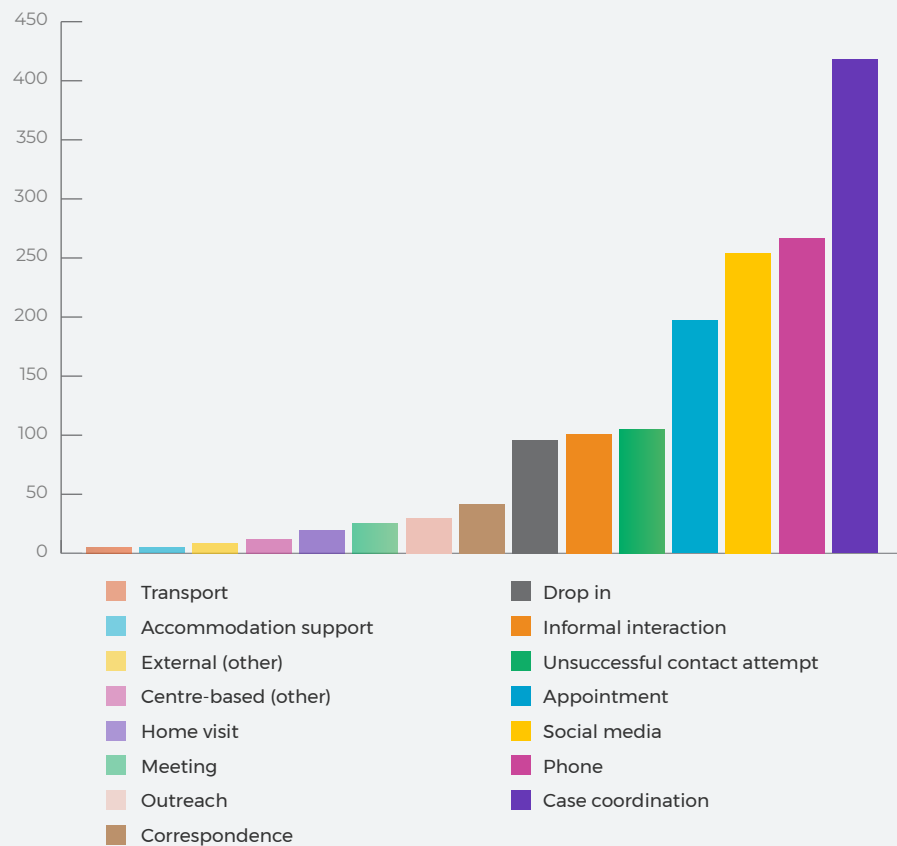
Program staff spent an average of 1,499 minutes, or 25 hours, engaged in casework per client, or contact with 31 clients between June 2022 and November 2023. At the higher end, the three clients with the most contact time spent an average of 4,585 minutes, or 76 hours, with program staff.

Figure 11: Total Time (in minutes) Spent with Individual Clients June 2022 – November 2023
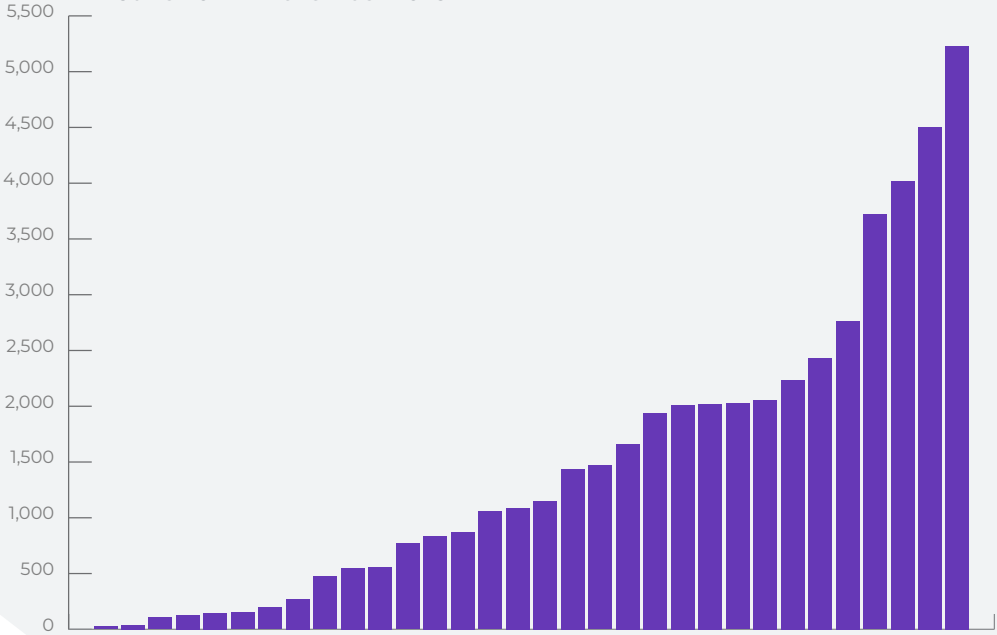
In most cases, as the figure below shows, these contacts involved case coordination, phone correspondence, social media, and appointments. There were also several informal interactions and drop ins noted by support workers. Support workers were least likely to make contact for reasons relating to transport and accommodation support.

Figure 12: Type of Contact with Clients

Legend:
- Transport
- Accommodation support
- External (other)
- Centre-based (other)
- Home visit
- Meeting
- Outreach
- Correspondence
- Drop in
- Informal interaction
- Unsuccessful contact attempt
- Appointment
- Social media
- Phone
- Case coordination

Accounting in part for the variations in contact time spent with clients are the differing number of client support periods recorded between June 2022 and November 2023. The figure below shows that the highest proportion of clients (37 per cent) had two support periods, followed by 25 per cent of clients with one support period.

Figure 13: Number of Support Periods
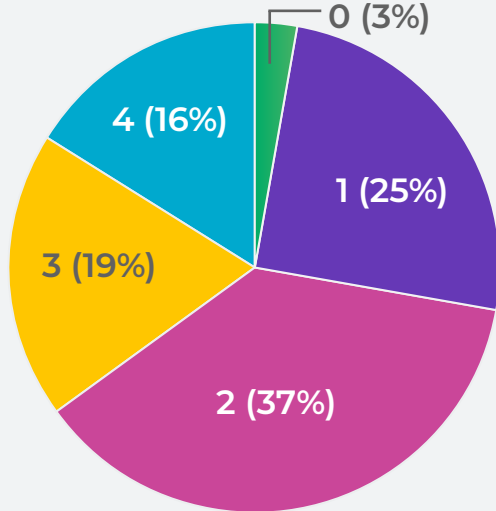
A higher number of support periods were commensurate with higher contact minutes with support workers. For example, 16 per cent (n=4) of clients had four support periods, and three of these clients had an average of 3,656 minutes, or 60 hours, of contact time with program staff. One program staff member explained some of the factors that determine how much contact time a client will need:
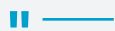
> *Some women are well-connected in the area and have support from health, support, employment, and other services in place. Some do not and need to be linked to multiple services. It is very difficult to estimate the time required for this—some women will need one appointment, others multiple contacts.*

While the WHSP does collect data on service hours allocated to individual clients, a limitation of this report is that it cannot be determined if clients with higher needs received more contact minutes with support workers. At present, the program does not classify clients as low, medium, or high need and as the program staff member above stated, it can be difficult to estimate the contact time clients will require. It may be useful for the program to consider operationalising this going forward, so that individual client needs and contact time with support workers can be better quantified.

3.7 Aim: Inform the Evidence Base Regarding Co-Located Support and Housing

- Co-location with housing support is fundamental to the success of the program as it allows the two teams to work together while also responding to their separate domains without overlap.

- When delineation between the roles of the WHSP and Y Housing is not clear to clients it causes confusion and wastes time and resources.

- Role confusion diminished once the WHSP staffing stabilised.

Co-location of the WHSP and Y Housing at the Lakehouse is not directly mentioned in the Program Logic; nevertheless, the co-location of both programs at the Lakehouse is a crucial component in the success of the sustaining tenancies practice framework. **The proximity of the two programs saves time and resources because the teams can make referrals and coordinate activities to ensure a smooth experience for clients.** The development of communication protocols between the WHSP and Y Housing at inception was a valuable consideration that established clarity of roles and responsibilities, as noted by one program staff member: '*We have to be in communication, so we don't overlap, and we don't step on each other's toes.*'

The housing worker is trained to focus on housing-specific issues, or 'the tip of the iceberg', whereas the WHSP workers can *'colour in some of the picture for them'* (program staff member) and advise on and respond to a range of support issues. For example, if a client is unable to pay her rent during her stay at the Lakehouse, the program staff are well-positioned to uncover the underlying reasons for this.

The senior managers reasoned that the role delineation gives the program and housing workers a clear sense of the limits and scope of their roles: *'everyone knows what's your role, keep true to that role.'* Co-location means teams can work closely together, 'you can just kind of bounce off of each other', and for clients *'it gives them an understanding that we're working together for them as opposed to working in isolation'* (senior manager). This integrated model, whereby information is shared across teams, reduces the number of times clients have to tell their story, thereby limiting the potential for women to be retraumatised.

The separation of roles is important because, according to one senior manager, the housing staff do not have the necessary training to address women's complex set of needs adequately whereas the WHSP program staff have this expertise. This separation of housing and case management was also perceived to reduce burnout because it does not require workers to operate outside their ambit.

> *Staff aren't going to be [...] having the burnout and the vicarious trauma that they're feeling from working with the clientele without having that background to be experience[d] with it.* **Senior manager**

However, the women reported that delineation of roles was not always clear, and there was sometimes confusion about which worker to approach. Deborah spoke about uncertainty among residents when it came to program staff responsibilities, and how this had led to women seeking support for matters outside the expertise of the designated workers: 'I think a lot of their energy and that gets drained from people telling them stuff that their hands are tied.' Iris described scenarios she had encountered:

> *People didn't know it's [WHSP workers] only for the housing support, they thought it's for maintenance. They said go and tell them to fix the fridge. I said the ladies are not here to tell someone to fix the fridge, the ladies are here to find you housing in the future.*

The confusion about roles meant that both programs would respond at times to the same matter thereby diverting resources and time.

> *It's quite confusing 'cause they see me and you know you just want to talk to someone who—you might have a maintenance issue or whatever but that's not necessarily my role.* **Program staff member**

Role confusion can also mean that program staff are sometimes exposed to information they *'don't need to hear' (senior manager)*, compelling them to respond even when it is outside their purview. One senior manager noted that it was her goal to set in place *'firmer boundaries in how and where the responsibilities lie for each of the programs'*.

Where there has been role confusion, it is likely that this can mostly be attributed to the difficulties the WHSP underwent in its early stages due to staff turnover and the accompanying lack of clarity around the model. **The current WHSP team is credited with largely removing previous ambiguity about roles and responsibilities, as well as working efficiently and collaboratively to implement the revised model**, which has diminished this earlier confusion for clients: *'I think it's becoming much more clear and I think they know now that if something comes up they know who to call'* (program staff member). Nevertheless, one suggestion made by a client that could be adopted is for WHSP program staff to formalise introductions of any new staff members, and explaining their roles, to avoid residents mistaking them for other workers who have Lakehouse housing and maintenance responsibilities.

3.8 Aim: Make Recommendations to Support Future Sustainability, Replicability, and Scalability

- The WHSP is achieving positive outcomes for clients and should be continued.
- There is scope to expand the model beyond its current purpose.

The Program Logic notes government housing and community services policy and funding priorities, as well as funder requirements, as external factors impacting on the WHSP. Not only are these elements pertinent to the future sustainability of the WHSP, but also to any replicability of the program. The findings of this evaluation demonstrate that **the WHSP is meeting its aims, with older women reaping many housing and support benefits, thus its sustainment is recommended.** In terms of replicability, evidence was found, albeit limited due to the scope of the evaluation, that the sustaining tenancies model could be of value beyond its current purpose. The evaluation also revealed that the application of an intersectional feminist approach to housing and support that recognises and responds to diversity produces improved engagement and therefore increases successful outcomes. Thus, **there is scope to consider how the sustaining tenancies service model could be rolled out for other groups of women and gender-diverse people living in rooming houses.** Similarly, the model could be applied more broadly to rooming houses where case management support is not offered. One example, provided by the external service provider, was for the model to be rolled out in long-term rooming houses where there is no assistance for residents to go on the Victorian Housing Register. And although not necessarily as relevant for the YWCA, the external housing provider saw immense value in the model being applied to men aged over 50, stating, *'can I have three* [programs]?'

This means that replicating and potentially expanding the WHSP beyond the Lakehouse is recommended. **The key elements of the WHSP such as flexible, agile, and respectful engagement alongside co-location of services must be central to any expansion of the program.** This strength of the program, which integrates and communicates clear role differentiation between housing and support, must also be central to any replicated programs outside of the Lakehouse. Moreover, the earlier the program can engage with clients, the more likely it is that issues such as rental arrears, ill-health, mental health issues, and financial needs can be addressed.

CHAPTER 4
CONCLUSION AND RECOMMENDATIONS

This evaluation provides evidence that the WHSP is a valuable service for older women experiencing homelessness, which is successful in facilitating positive outcomes, particularly in the areas of housing stabilisation, service systems navigation, and pathways into ongoing housing. The WHSP was established in challenging circumstances due to the ongoing effects of the COVID-19 pandemic on the Victorian housing sector. It underwent additional difficulties due to staff turnover. These combined factors hindered the implementation of the program and contributed to a lack of clarity about the intention of the service model. However, subsequent workforce consolidation and modification of the service model to incorporate flexible support periods has progressed the WHSP in effectively meeting the three key aims underpinned by the Program Logic: 1) stabilise, 2) secure housing, and 3) settlement support.

Clear evidence of the WHSP's success in meeting these aims is the higher rates of placement in long-term housing, particularly in social and affordable housing, among WHSP clients compared with residents in an unsupported model. This is suggestive of the benefits of individualised, flexible supports in acquiring and sustaining long-term housing. The unique aspects of the sustaining tenancies program model, including flexible support periods and the co-location of housing and support, have also produced successful results for clients in the areas of health, welfare, emotional wellbeing, and technological supports.

A distinguishing characteristic of the WHSP clients is the relational aspects to their homeless circumstances, including the death of a partner, caring responsibilities, relationship breakdown, and family violence. These primarily gendered drivers of homelessness, combined with the disadvantages associated with ageing and cultural and linguistic diversity, require service responses that are informed by feminist and intersectional approaches. Moreover, it is important that clients are able to process their grief and trauma with trusted and nonjudgemental workers. This requires a workforce that possesses foundational intersectional feminist knowledge and that can apply this framework to client engagement. Alongside this, program staff need to possess a skillset that incorporates advocacy skills, the capacity to engage external support agencies, and digital literacy in order to assist clients to navigate the housing and welfare sectors. The evaluation found that the current WHSP staff members possess these qualities.

Stabilise

Secure Housing

Settlement Support

Drawing on all the findings, this report offers the following four recommendations to strengthen the program and deepen its impacts going forward:

1. Our analysis reveals that the WHSP is providing an essential service to older women experiencing homelessness, a group that is severely under-serviced. The evidence suggests that the WHSP achieves successful outcomes across a range of housing, health, and welfare measures. Evidence includes women in the WHSP attaining higher rates of long-term housing than for other women accommodated at the Lakehouse. **We recommend that the program continues in its current form and is provided with ongoing funding.**

2. The sustaining tenancies framework, which includes co-location of housing and case management and offers women flexible 12-week periods of support, has potential applicability to other housing programs, particularly those that work with other groups of women and gender-diverse people living in rooming houses. **We recommend that the YWCA review other services it provides to women and gender-diverse people to assess the feasibility of scaling up the sustaining tenancies framework. If viable, it is further recommended that funding is sought to scale up and extend the WHSP beyond the Lakehouse and that this piloting is evaluated to consider how context, location, and other variables mediate the impact of the program.**

3. Older women who have experienced homelessness have unique needs and their pathways to homelessness are typically prompted by issues pertaining to their gender. They require support from a specialised workforce that is experienced in intersectional feminist and trauma-informed approaches, as well as being skilled service sector navigators. The current workforce demonstrates this specialist knowledge. **We recommend the WHSP continues to employ staff with specialist skills and knowledge.**

4. **We recommend the WHSP team is expanded to include lived experience peer workers.** These workers would provide a lived experience perspective, ensuring currency and relevance of program knowledge about women's experiences and needs. It is suggested that a clearly identified peer work model is implemented, paying attention to the role and purpose of peer workers as well as the boundary differences with non-lived experience staff.

APPENDIX
WOMEN'S HOUSING SUPPORT PROGRAM
– PROGRAM LOGIC

Priority Issues and Focus

The demand for accommodation and support that caters to the needs of older women is growing. As the numbers of older women at risk of homelessness increases, so too does the understanding that one size does not fit all. Many older women are accessing housing assistance for the first time, whereas others have experienced chronic homelessness for many years. There is a particular need to integrate a range of supports in partnership with housing and property management to assist transition and positive pathways out of homelessness and onto ongoing stable housing.

YWCA Australia Women's Housing Support Program addresses this need for specialist settlement support to assist older women in their transition to housing stability, safety and positive wellbeing. The Program adopts a sustaining tenancies practice framework, with case management support and referrals to:

1. settle and stabilise in the Lakehouse and local community

2. access support to secure longer-term housing as quickly as possible, and

3. provide settlement support in the new home and community where other supportive housing programs are not available..

The overall aim is to assist women to exit homelessness as soon as possible, whilst sustaining their Lakehouse temporary accommodation.

Inputs

The demand for accommodation and support that caters to the needs of older women is growing. As the numbers of older women at risk of homelessness increases, so too does the understanding that one size does not fit all. Many older women are accessing housing assistance for the first time, whereas others have experienced chronic homelessness for many years. There is a particular need to integrate a range of supports in partnership with housing and property management to assist transition and positive pathways out of homelessness and onto ongoing stable housing.

YWCA Australia Women's Housing Support Program addresses this need for specialist settlement support to assist older women in their transition to housing stability, safety and positive wellbeing. The Program adopts a sustaining tenancies practice framework, with case management support and referrals to:

1. settle and stabilise in the Lakehouse & and local community

2. access support to secure longer-term housing as quickly as possible, and

3. provide settlement support in the new home and community where other supportive housing programs are not available.

The overall aim is to assist women to exit homelessness as soon as possible, whilst sustaining their Lakehouse temporary accommodation.

Activities/ Outputs	Needs assessment
	Case management 45 support periods per annum (3 months average support)
	Case management:
	• Development of initial Settlement Plan and longer-term Support Plan
	• Assistance to achieve immediate and longer- term goals
	• Support and housing referrals and advocacy
	Brokerage funds
	Brief Intervention - information and referrals support
	Sustaining tenancies practice framework
	Monitoring and evaluation to assess progress and outcomes
Short-Term Outcomes (0 – 2 weeks)	Initial Assessment identifies initial circumstances, needs and risks
	Support Plan identifies agreed longer-term support goals
	Clients have information about initial supports and how to access them
Medium-Term Outcomes (6 weeks)	Initial assessment needs are met
	Clients are progressing their Support Plan goals
	Clients have accessed any required specialist supports and assistance
	Clients have increased safety and security
Longer-Term Outcomes (10 – 12 weeks)	Clients have a record of sustained tenancy during their time at Lakehouse
	Clients have identified longer term, stable, secure and appropriate housing options
	Clients are satisfied with program supports and services
Contributing Towards ... Ultimate Outcomes	Clients are living in long term safe, secure, appropriate and affordable housing
	Older women have increased safety, security and wellbeing in their homes and community
	Older women are connected and contributing members of their community

Assumptions to Enable Success:

• Our approach is evidence and trauma–informed, and culturally appropriate – we understand what works
• We have the necessary expertise, systems and supports in place to support the model
• We have established stakeholder and community relationships to facilitate support planning
• Community and social supports are responsive, appropriate and trauma informed

We have a considered risk assessment and mitigation strategy in place.

External Factors:

• Coronavirus pandemic and associated lockdown and public health orders
• Macro-economic factors
• Social and affordable housing markets
• Government housing and community services policy and funding priorities

Funder requirements.

REFERENCES

Australian Bureau of Statistics (2018). *Census of population and housing: Estimating homelessness* www.abs.gov.au/AUSSTATS/abs@.nsf/DetailsPage/2049.02011?OpenDocument.
Accessed 3/7/2023.

Australian Institute of Health and Welfare (2022). *Specialist homelessness services annual report 2021-2022.* www.aihw.gov.au/reports/homelessness-services/specialist-homelessness-services-annual-report/contents/older-clients.
Accessed 3/7/2023.

Baker, E., Daniel, L., Beer, A., Rowley, S., Stone, W., Bentley, R., Caines, R. and Sansom, G. (2022). *The impact of the pandemic on the Australian rental sector.* AHURI Final Report No. 389, Australian Housing and Urban Research Institute Limited, Melbourne.

Bretherton, J. (2020). Women's experiences of homelessness: A longitudinal study. *Social Policy and Society,* 19(2), 255-270.

Dalley-Fisher, H. & Listo, R. (2020). The policy response to women's homelessness that you might not see coming. Parity, 33(9), 34–35.

Dominelli, L. (2002). *Feminist social work theory and practice.* Palgrave.

Fiedler J. & Faulkner D. (2017). *'The older I get the scarier it becomes': Older people at risk of homelessness in New South Wales.* Housing for the Aged Action Group, The University of Melbourne and The University of Adelaide.

George, C., Krogh, M., Watson, D., Wittner, J., Radner, N., Walker, C., & Wiens, C. (2008). *Homeless over 50: The graying of Chicago's homeless population.* Chicago Alliance to End Homelessness.

Grenier, A., Sussman, T., Barken, R., Bourgeois-Guérin, V., & Rothwell, D. (2016). 'Growing old' in shelters and 'on the street': Experiences of older homeless people. *Journal of Gerontological Social Work,* 59(6), 458-477.

McDonald, L., Dergal, J., & Cleghorn, L. (2007). Living on the margins: Older homeless adults in Toronto. *Journal of Gerontological Social Work,* 49(1-2), 19-46.

Petersen, M. & Jones, A. (2013). *Addressing later life homelessness,* Canberra, Department of Families, Housing, Community Services and Indigenous Affairs.

Sutherland, G., Bulsara, C., Robinson, S. and Codde, J. (2022). Older women's perceptions of the impact of homelessness on their health needs and their ability to access healthcare. *Australian and New Zealand Journal of Public Health,* 46, 62-68.

Petersen, M. & Parsell, C. (2014a). Homeless for the first time in later life: An Australian study. *Housing Studies,* 30(23), 1–24.

Petersen, M. & Parsell, C. (2014b). *Older women's pathways out of homelessness in Australia.* Mercy Foundation.

Power, E.R. (2020). *Older women in the private rental sector: Unaffordable, substandard and insecure housing.* Western Sydney University. Accessed: 10/7/2023. www.doi.org/10.26183/5edf0f0d75cf8

Power, E. R., & Bergan, T. L. (2019). Care and resistance to neoliberal reform in social housing. *Housing, Theory and Society,* 36(4), 426-447.

Power, E. R. & Mee, K. J. (2020). Housing: An Infrastructure of Care, *Housing Studies,* 35(3), 484-505.

Turner, S.G. & Maschi, T.M. (2015). Feminist and empowerment theory and social work practice. *Journal of Social Work Practice,* 29(2), 151-162.

Watson, J. (2021). *Staying in place: Social housing and support services.* Unison Housing, Melbourne.

White, G. Cevik, M & Maglen, K. (2020). The system is failing older women: We need specialist services. *Parity,* 33(9), 27–28.

YWCA Housing. (2022). *One year anniversary of our Lakehouse pop-up!* www.ywcahousing.org.au/news/one-year-anniversary-of-our-lakehouse-pop-up/.
Accessed 18/7/2024.