

Income status of homeless people in SAAP 1999–2001

Australia

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Australia

Australian Institute of Health and Welfare
Canberra

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Preface

This is a special report by the Supported Accommodation Assistance Program (SAAP) National Data Collection Agency (NDCA) on the income status of clients assisted at SAAP agencies. The report utilises data from the SAAP ongoing Client Collection and the Income Issues Collection 5 May to 30 June 2000. The collection focuses on those SAAP clients with no source of income, the reasons some clients have no income, and also those clients receiving government income support payments before SAAP support. The income status of women escaping domestic violence, young people and migrant SAAP clients is a particular focus of this report. The report also presents background information on the wider Australian government income support system.

The data collection could not have been undertaken without the cooperation and contributions of SAAP service providers and clients. Their vital role is acknowledged. The data collection has also been assisted by the productive and cooperative partnership between the SAAP NDCA, managed by the Australian Institute of Health and Welfare, SAAP agencies, and the Data and Research Advisory Committee (DRAC, now the SAAP Data Subcommittee) which comprises government, community and expert representatives. After consultations with peak organisations about items for inclusion, the DRAC provided advice to the NDCA and an appropriate questionnaire was designed in consultation with the DRAC income issues working group. The SAAP Coordination and Development Committee (CAD), responsible for the national direction of the SAAP program, has provided valuable support and encouragement to the SAAP NDCA.

The key to producing this report has been the willingness of agencies to collect and provide data to the NDCA, knowing that any information provided by clients is protected by the strict confidentiality provisions of the *Australian Institute of Health and Welfare Act 1987*.

This is the first attempt to undertake a study of the income status and circumstances of SAAP clients. We are confident that we can further improve the quality of the information provided to help policy makers and the community better understand and provide for the needs of those who are homeless or at risk of being so. The publication of this report is one more step towards this goal.

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Development
Committee

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Abbreviations and symbols

Abbreviations

ABS	Australian Bureau of Statistics
AIHW	Australian Institute of Health and Welfare
CAP	Crisis Accommodation Program
CACH	Commonwealth Advisory Committee on Homelessness
CDEP	Commonwealth Development Employment Projects
DRAC	Data and Research Advisory Committee (now SAAP Data Subcommittee)
DVA	Department of Veterans' Affairs
FaCS	Department of Family and Community Services
NDC	National Data Collection
NDCA	National Data Collection Agency
pf	per fortnight
SAAP	Supported Accommodation Assistance Program

Symbols

..	When used in a table, means not applicable
—	When used in a table, means nil or rounded to zero (including null cells)

Glossary

Accompanying child	A person aged under 18 years who receives <i>support</i> or <i>supported accommodation</i> from a SAAP agency and whose parent or guardian is a client of the same agency.
Agency	An organisation or establishment that receives a specified amount of SAAP funds to provide services.
Alpha code	A predetermined combination of letters from a client's name, together with a letter designating the client's gender. A 'valid alpha code' is a legitimate alpha code joined to the client's reported year of birth and encrypted to create a unique client indicator. This is used to combine data from more than one <i>support period</i> without requiring the actual name of the client to be recorded.
Case	A <i>support period</i> provided to a SAAP <i>client</i> . The terms <i>case</i> and <i>support period</i> are used interchangeably in this report.
Client	A person aged 18 years or older, or a person of any age not accompanied by a parent or guardian, who: <ul style="list-style-type: none">• receives support or assistance from a SAAP agency which entails generally one hour or more of a worker's time, either with that client directly or on behalf of that client, on a given day; or• is accommodated by a SAAP agency; or• enters into an <i>ongoing support relationship</i> with a SAAP agency.
Closed support period	A <i>support period</i> that had finished before the end of the reporting period – 30 June.
English proficiency group 1 countries	Canada, Ireland, New Zealand, South Africa, the United Kingdom, and the United States of America.
English proficiency group 2-4 countries	Countries, excluding Australia, that are not included in <i>English proficiency group 1 countries</i> .
Homeless person	A person who does not have access to safe, secure and adequate housing. A person is considered not to have access to safe, secure and adequate housing if the only housing to which the person has access: <ul style="list-style-type: none">• damages, or is likely to damage, the person's health; or• threatens the person's safety; or• marginalises the person through failing to provide access to:<ul style="list-style-type: none">– adequate personal amenities; or

– the economic and social supports that a home normally affords; or

- places the person in circumstances which threaten or adversely affect the adequacy, safety, security and affordability of that housing; or
- has no security of tenure; that is, the person has no legal right to continued occupation of their home.

A person is also considered homeless if he or she is living in accommodation provided by a SAAP agency or some other form of emergency accommodation.

Indigenous status

A person who: is of Aboriginal or Torres Strait Island descent; and identifies as an Aboriginal or Torres Strait Islander; and is accepted as such by the community in which he or she lives.

Occasion of support

see *Support period*.

Ongoing support relationship

A relationship between a SAAP *agency* and a person whereby some assistance has been provided to that person and it is agreed that future contact will occur between the person and the agency for the purpose of providing additional assistance.

An invitation to return to the agency if the need arises does not constitute an ongoing support relationship.

This definition is used to establish whether a person is considered a *client* for the purposes of the National Data Collection.

Record

A unit of analysis. In any particular situation, it can refer to a *client*, an *occasion of support*, and so on.

Referral

For the purposes of the National Data Collection, a formal referral process—not simply the provision of information. A (formal) referral occurs when a SAAP *agency* contacts another agency and that agency accepts the person concerned for an appointment or interview. A referral has not been provided if the person is not accepted for an appointment or interview.

Support

Assistance, other than *supported accommodation*, provided to a *client* as part of an *ongoing support relationship* between a SAAP *agency* and the client. For the purposes of the National Data Collection, support also includes contact with, or work on behalf of, a client for generally more than one hour on a given day. Support may be provided to the client individually or in group sessions.

Support period

An occasion of support provided to a SAAP *client*. A support period commences when a client begins to receive support from a SAAP *agency*. The support period is considered to finish when:

- the client ends the relationship with the agency; or
- the agency ends the relationship with the client.

If it is not clear whether the agency or the client has ended the relationship, the support period is assumed to have ended if no assistance has been provided to the client for a period of one month. In such a case, the date the support period ended is one month after the last contact with the client.

Supported accommodation

Accommodation paid for or provided directly by a SAAP *agency*. The accommodation may be provided at the agency or may be purchased using SAAP funds – at a motel, for example.

Young client (or young person)

A client aged under 25 years at the commencement of support.

Highlights

This report highlights the fact that income issues are a significant problem for clients of the Supported Accommodation Assistance Program (SAAP). Homeless people or those at risk of becoming homeless who access SAAP services consistently report financial difficulty as one of the main reasons for seeking assistance. The link between income status and homelessness exists primarily in the adequacy of an individual's income to obtain safe, affordable accommodation with security of tenure. Further, the financial difficulties of some population groups and their ineligibility for government income support may place them at greater risk of being homeless than other groups.

In an attempt to identify the prevailing income circumstances and pathways that may lead a person to request SAAP assistance, the data presented in this report relate to client circumstances *before* support for the Income Issues Collection and *before* and *after* support for the Client Collection.

Client Collection 1999–00

- The most common reason for seeking assistance was financial difficulty (39% of cases) (AIHW 2001b: 348).
- In 8% of support periods clients reported having no income, while in 1% of cases clients were registered for or awaiting receipt of a government payment (Table 2.1).
- No income was reported in a much higher proportion of support periods to clients born overseas in non-English speaking countries (14% of support periods) compared with clients born in English proficiency group 1 countries (8%), Australian-born clients (8%) and Indigenous Australian clients (6%) (Table 2.1).
- A much higher proportion of support periods to male clients were to those in receipt of Newstart Allowance (37%) compared with females (15%) (Table 2.3).

Income Issues Collection 2000

- Fifty-one per cent of clients on Youth Allowance sought assistance because of housing and accommodation problems (Table 3.3).
- The most common reasons reported for having no income source were that clients were ineligible for a government payment or their application for a government payment had been rejected (35% of support periods) (Table 3.6).
- The average length of time clients reported being without an income source was 76 days, or approximately two and a half months (Table 3.6).
- In 17% of support periods SAAP clients were receiving a part government allowance. Repayment of loans (44%) and Centrelink debts (20%) were reported as the main reasons for receiving a part allowance across all income support payment types (Tables 3.4, 3.5).
- In cases where clients reported having no income, relationship or family breakdown was most frequently given as the main reason for seeking assistance (31%) (Table 3.3).

Income status of overseas-born SAAP clients, young SAAP clients and women escaping domestic violence

- Clients born overseas made up approximately one-third of all support periods provided to those with no income (Table 4.3).
- The proportion of young people with no income decreased from 14% before support to 8% after support (Table 5.2).
- Seventeen per cent of women escaping domestic violence identified as having been born in an English proficiency group 2-4 country (predominantly non-English speaking countries) (Table 6.2).

Income status of SAAP clients across the period 1996-97 to 2000-01

- There has been a reduction in the proportion of support periods provided to clients with the following sources of income: Youth Allowance, Disability Support Pension, Austudy/Abstudy, and Other government payments (Chapter 7).
- Increases in support periods have occurred in the following categories: no income, Newstart Allowance and Parenting Payment.
- Newstart Allowance is now the most common income category for SAAP clients (20% in 2000-01 compared to 13% in 1996-97).
- Clients in English proficiency groups 2-4 were more likely to be receiving no income (14% across 5 years) than other client groups (Tables 7.6-7.10).
- Domestic violence was the single most common main reason for seeking assistance, over 20% in each of the 5 years (Tables 7.11-7.15).
- Approximately one-quarter of those with no income cited relationship or family breakdown as the main reason for seeking assistance in each of the 5-year reporting periods.

Other key findings

Client Collection 1999–00

- Government income support was reported in 86% of support periods as the primary source of income for clients before SAAP support (Table 2.2).
- The Australian Capital Territory (12%) and Queensland (9%) reported the greatest proportion of support periods where clients had no income (Table 2.2).
- Newstart Allowance was the most common form of government payment across all jurisdictions, ranging from 33% of clients in the Northern Territory to 23% in South Australia (Table 2.2).
- The greatest fluctuations in government payments across the States and Territories can be seen for Parenting Payment and for the Disability Support Pension. Parenting Payment varied between 24% of support periods in Western Australia and 12% in New South Wales and the Australian Capital Territory. Disability Support Pension varied between 26% in New South Wales and 11% in Western Australia and the Northern Territory (Table 2.2).
- Indigenous Australians most commonly reported receiving a Parenting Payment (30% of support periods) and Newstart Allowance (26%) (Table 2.1).
- Australian-born non-Indigenous clients and clients born overseas in English proficiency group 1 countries most often reported receiving Newstart (27% and 28% respectively) and the Disability Support Pension (20% and 24% respectively) (Table 2.1).
- The largest proportions of support periods for clients with no income were for those clients aged under 15 years (85%) and 15–17 years (30%) (Table 2.3).
- The Disability Support Pension was reported as the primary income source for 9% of females and 28% of males (Table 2.3).
- Female clients more frequently reported receiving a Parenting Payment (34% of support periods), than did males (1%) (Table 2.3).
- Of all closed support periods, the proportion of clients with no income dropped marginally, from 8% before support to 7% after, as did the proportion of clients receiving Newstart (from 27% to 23%) and the Disability Support Pension (from 19% to 15%) (Table 2.6).
- Clients whose primary income source was wages, salary or own business increased slightly from 5% to 6%. The proportion of support periods in which clients were receiving Youth Allowance (from 11% before support to 14% after support) and Parenting Payment (from 19% to 24%) also increased (Table 2.6).

Income Issues Collection 2000

- Clients in receipt of Family-related payments most commonly reported sexual, physical, emotional abuse and domestic violence as the main reason for seeking assistance (47%) (Table 3.3).
- Financial difficulty was given as the main reason more often in support periods to clients on Newstart (26%) and the Disability Support Pension (24%) (Table 3.3).

- Of clients whose primary income source was Youth Allowance, 24% received a part allowance (Table 3.4).
- Clients who reported having no income source were of foremost importance to the Income Issues Collection. The results show that in 12% of support periods clients had no income (Table 3.3).
- In more than half of support periods where clients were ineligible for government payments, the reason for ineligibility was their age (56%) (Table 3.8).
- In 52% of support periods, agencies had a usual daily fee, while in only 29% of support periods clients made a financial contribution (Tables 3.10a, 3.10b).
- Interestingly, as the expected fee increased so did the proportion of support periods in which clients paid the increased amount (Table 3.11). For example, in 36% of support periods clients expected to pay \$1–\$5 did so; in 59% of support periods, clients expected to pay \$11–\$15 did so; and in 62% of cases, clients expected to pay \$16 or more did so.

Income status of overseas-born SAAP clients, young clients and clients escaping domestic violence

- Overseas-born SAAP clients most commonly reported Other payments (27%) or wages, salary or their own business (26%) as their primary source of income (Table 4.3).
- Two per cent of support periods were provided to clients who were not Australian citizens or permanent residents (Table 4.4).
- Thirty per cent of young clients aged 20–24 years and 3% aged under 15 reported receiving a Parenting Payment (Table 5.2).
- The proportion of clients receiving Youth Allowance increased after support (from 33% to 36%), as did those on Parenting Payment (from 18% to 20%) and those earning a wage, salary or owning their own business (from 3% to 6%) (Table 5.2).
- There was a slight reduction in the proportion of support periods to young people receiving Newstart Allowance after support (from 18% to 17%) (Table 5.2).
- For women escaping domestic violence, the majority of support periods were provided to women receiving a Family payment (including Parenting Payment, Family Allowance and Special Benefit) or some form of allowance from parents or guardians (55%) (Table 6.3).
- Twelve per cent of women escaping domestic violence reported having no income or being registered and awaiting receipt of a benefit (Table 6.3).
- In 15% of SAAP support periods, clients identified themselves as Indigenous Australians in 1999–00 (compared with 2% of the Australian population) (Table 2.1). In comparison, 21% of women escaping domestic violence identified as being of Indigenous origin (Table 6.2).

Changes 1996–2001

- For male clients aged 20–24 years and 25–44 years, Newstart Allowance was the most common primary source of income across the 5 years.
- The Disability Support Pension remained the most common primary source of income for males aged 45–64 years.

- Clients aged 65 years and over more often reported Other payments as their primary source of income, largely attributable to the Age Pension being included in the Other payment category, although the proportion decreased slightly across the period.
- Female clients aged 20–24 years and 25–44 years most often reported the Parenting Payment as their primary source of income. Across the 5 years this remained relatively constant.
- The proportion of support periods to Indigenous clients who had no income decreased from 8% in 1996–97 to 5% in 2000–01. The proportion of Indigenous clients in receipt of a Parenting Payment was considerably higher across all 5 years (from 28% in 1996–97 to 26% in 2000–01) than the national average (which ranged between 15% and 17%).
- The proportion of support periods provided to Australian-born non-Indigenous clients with no income declined slightly, from 9% in 1996–97 to 8% in 2000–01, while Newstart Allowance increased from 14% in 1996–97 to 27% in 2000–01.
- The proportion of support periods to clients born overseas in English proficiency group 1 countries who reported having no income remained constant at 9% across the 5-year period. Those receiving a Disability Support Pension decreased from 32% to 24%.
- Financial difficulty was the most common reason for seeking assistance for those on Newstart Allowance (over 21 years) in all 5 years.

