

FAMILY HOMELESSNESS IN AUSTRALIA

A QUANTITATIVE CRITICAL REALIST STUDY

Catherine Hastings

BDA, DipModLang, MA, MPASR

Department of Sociology, Macquarie University, Australia

Date of Submission: 10 April, 2020

Contents

1	INTRODUCTION	1
1.1	Why do families become homeless?	1
1.2	Australian family homelessness – causal explanation in the literature.....	3
1.3	Australian family homelessness – a search for better explanation	6
1.4	Conceptual framework.....	7
1.5	A new causal explanation of Australian family homelessness.....	9
1.6	Structure of the thesis	12
2	THE CAUSES OF HOMELESSNESS.....	14
2.1	Introduction.....	14
2.2	Why study Australian family homelessness?.....	14
2.3	Complexity in homelessness research: the impact of definitions, population and context.....	18
2.4	Homelessness research: its capacity to offer an explanation of complexity	25
2.5	Four approaches to homelessness research	27
2.6	Higher order social theory.....	47
2.7	Conclusion.....	48
3	USING CRITICAL REALISM.....	50
3.1	Introduction.....	50
3.2	Philosophies of Social Science	51
3.3	The fundamentals of critical realism.....	53
3.4	Critical realism as a metatheory to guide research in homelessness: Implications.....	62
3.5	Critical realism in this study	66
3.6	Conclusion.....	72
4	RESEARCH DESIGN.....	74
4.1	Introduction.....	74
4.2	Data.....	75
4.3	Data Analysis.....	77
4.4	Conclusion.....	81
5	DESCRIPTIVE STATISTICS	82
5.1	Introduction.....	82
5.2	Australian Bureau of Statistics <i>Estimating Homelessness</i>	83
5.3	AIHW Specialist Homelessness Services Collection.....	90
5.4	Journeys Home: A Longitudinal Study of Factors Affecting Housing Stability.....	103

5.5	Conclusion.....	124
6	REGRESSION ANALYSIS.....	126
6.1	Introduction	126
6.2	Approach	126
6.3	Data	128
6.4	Estimation method - Models	136
6.5	Background factors and immediate events and their association with homelessness.....	138
6.6	Being homeless versus becoming homeless	151
6.7	Interaction terms	161
6.8	Family models	164
6.9	Conclusion.....	167
7	QUALITATIVE COMPARATIVE ANALYSIS	170
7.1	Introduction	170
7.2	Research approach.....	170
7.3	Data	172
7.4	Evaluating set relations	176
7.5	Results	177
7.6	Comparison: same data different analysis technique.....	185
7.7	Conclusion.....	185
8	EXPLAINING FAMILY HOMELESSNESS.....	188
8.1	Introduction	188
8.2	Structures and relationships defining Australian family homelessness.....	189
8.3	Social and Normative Structures	192
8.4	Resources at the Individual Level	220
8.5	Triggers and Challenges at the Individual Level	238
8.6	Factors at the Psychological Level.....	244
8.7	Conclusion: an explanatory model of the causes of family homelessness in Australia.....	249
9	CONCLUSION.....	251
10	REFERENCES.....	260
11	APPENDICES	276
11.1	Appendix A: Table Homeless children (0-11 years), characteristics compared to Australian averages, 2016.....	277
11.2	Appendix B: Paper and conference abstracts.....	279

Tables

Table 1: Estimation of homeless persons Australia, by ABS operational category, 2006-2016	85
Table 2: Homeless persons living in severely crowded dwellings household type, by persons and number of dwellings, 2016	86
Table 3: Characteristics of cohorts at a particular risk of homelessness, 2017-2018	93
Table 4: Main reason for seeking assistance, by presenting unit type, client count and percentage of unit type, 2017-18	97
Table 5: Journeys Home housing status and homelessness definitions	105
Table 6: Homeless family observations, family characteristics	106
Table 7: Family observations homeless and not homeless, demographics	107
Table 8: Homeless family observations, background before Journeys Home	107
Table 9: Family housing status, by observations and by individual (respondent with child/ren)	109
Table 10: Housing status transitions, families, observations at t and t-1	110
Table 11: Homelessness transitions, 3 consecutive waves, families and non-families	111
Table 12: Changes in housing status, all family observations and family individuals observed at least once	112
Table 13: Financial stressors because of lack of money, variance decomposition, homeless families	116
Table 14: Helpfulness of friends/family when needing financial assistance, housed and homeless families	120
Table 15: Families with homeless friends, variance decomposition, homeless and housed families	120
Table 16: Families with friends with full time jobs, variance decomposition, homeless and housed families	121
Table 17: Distribution of responses to variables used in this chapter, all survey waves, pooled	132
Table 18: Background and demographic risks for homeless outcome, random effects logistic regression, full and split samples (family)	140
Table 19: Previously homeless outcome, binary logistic regression, full and split samples (family)	142
Table 20: Number of places lived in previous 6 months outcome, linear regression, full and split samples (family)	143
Table 21: Immediate risk for homeless outcome, fixed effects logistic regression, nested models VERSION ONE	145
Table 22: Immediate risk for homeless outcome, fixed effects logistic regression, nested models. VERSION TWO	147
Table 23: Immediate risks for homelessness outcome, fixed effects logistic regression, full and split samples (family), using VERSION ONE nested models analysis	150
Table 24: Observed as homeless (random effects logistic regression) and entry to homelessness between wave t-1 and wave t outcome (binary logistic regression)	154
Table 25: Observed as homeless (random effects logistic regression) and entry to homelessness between wave t-1 and wave t outcome (binary logistic regression), split samples (family)	158
Table 26: Positive and negative significant associations with being homeless and becoming homeless (entry), Full sample	159
Table 27: Observed as homeless, random effects logistic regression model, family interactions	162
Table 28: Increasing family housing insecurity (linear regression with robust	

standard errors), nested models	165
Table 29: Kessler 6, linear regression with robust standard errors, family observations	166
Table 30: Demographic characteristics of 307 cases included in the analysis	172
Table 31: Homelessness at date of interview outcome fuzzy set definitions.....	173
Table 32: Combined conditions and constituent variables summary	174
Table 33: Conditions and their set membership definitions	175
Table 34: Analysis of necessary conditions.....	177
Table 35: Truth table configurations of cases: outcome homeless	178
Table 36: Truth table configuration of cases: outcome ~homeless (not homeless).....	180
Table 37: Directional assumptions in truth table minimisation for ~homeless.....	182
Table 38: QCA solutions, consistency and coverage statistics for outcome ~homeless	183
Table 39: Increasing housing insecurity, ordered logistic regression, family respondents	185

Figures

Figure 1: The basic morphogenic sequence	70
Figure 2: Homeless persons, rate per 10,000 population, Australia, by homeless operational groups, 2006-2016	86
Figure 3: Homeless children (0-11 years) by homelessness category and SEIFA Index of Disadvantage Decile (at SA1), 2016	89
Figure 4: Numbers of family groups presenting to SHS agencies, homeless or at risk of homelessness, 2017-18	95
Figure 5: Number of children presenting to SHS agencies, by age group, by presenting unit type, 2017-18	96
Figure 6: Proportion of clients in each presenting unit type, by family or domestic violence indicator, 2017-18	99
Figure 7: Proportion of clients in each presenting unit type, by drug or alcohol misuse indicator, 2017-18	100
Figure 8: Proportion of clients in each presenting unit type, by mental health issue indicator, 2017-18	100
Figure 9: Indicators of vulnerability, comparing Indigenous and non- Indigenous families with children, 2017-18	101
Figure 10: Total length of time homeless prior to Journeys Home	108
Figure 11: Homeless family observations, emotional support as children questions	113
Figure 12: Homeless family observations, lack of emotional support as children score	114
Figure 13: Homeless family observations, experiences of violence or sexual violence as a child	115
Figure 14: Journeys Home achievement, response and re-interview rate trends	128
Figure 15: Margin plot, probability of homelessness, interaction of family status and lagged elevated financial stress	163
Figure 16: Margin plot, probability of homelessness, interaction of family status and moved due to domestic violence last 6 months	163
Figure 17: The structural relations and contexts of Australian family homelessness	190
Figure 18: Social and normative structural level - key mechanisms generating vulnerabilities to homelessness at the individual level	193
Figure 19: Individual/personal level structures – key mechanisms generating vulnerabilities to homelessness at the individual level	222
Figure 20: Psychological level – key mechanisms generating vulnerability to homelessness at the psychological level	245

Abstract

Homelessness is a potent example of extreme disadvantage and social exclusion, and for families it can be an experience of loss, fear and trauma. The effects of homelessness on children and their futures make the study of family homelessness particularly important. However, it is difficult to articulate a consistent and comprehensive account of the reasons for family homelessness and why some people become homeless and others do not. Attempts to describe the causes of homelessness rarely move beyond description to explanation and struggle to engage with the intersection of social structure and individual agency.

This thesis asks: what are the causal mechanisms of contemporary ‘cultural’ homelessness for disadvantaged Australian families with children? The empirical analysis, using descriptive statistics, panel regression and qualitative comparative analysis (QCA), addresses three quantitative data sets: 1) Australian Bureau of Statistics *Census of Population and Housing: Estimating Homelessness 2016*; 2) Australian Institute of Health and Welfare *Specialist Homelessness Services Collection 2017-2018* administrative dataset; and 3) Melbourne Institute *Journeys Home: A longitudinal study of factors affecting housing stability*.

The analysis approach is facilitated by a critical realist understanding of ontology as real, stratified and emergent, and an acknowledgement that our knowledge of reality is fallible, socially constructed, historically specific, changing, growing and theoretical. It is also informed by social theory conceiving homelessness as an extreme form of disadvantage, most importantly by Hobfoll’s conservation of resources model which links stress and trauma to explanations of the mechanisms of material, social and cognitive resource loss (and gain) within particular socio-economic and cultural environments.

Homelessness for families occurs when resources are depleted to such a degree that housing stability can no longer be protected. In the context of limited and shallow resource reservoirs across financial, housing, human capital, social capital and psychological caravans, families—when challenged by adverse events, a housing or financial crisis, or domestic and family violence—are unable to avoid resource loss spirals that bring about homelessness. The structures of disadvantage, welfare and housing are implicated both in how resources reservoirs are built by families over time, but also in the environmental conditions that they face in times of housing stress that result from these triggers and challenges. Changes to these three key social structures over the last 30-40 years, as a result of the influence of neoliberalism, have increased the vulnerability of families to homelessness. At the psychological level, the mechanisms of

trauma, mental ill-health and psychological distress have emergent effects on the psychological resources of families, particularly on resilience.

For Indigenous families, mechanisms related to historical and contemporary colonialism, dispossession and trauma increase both the disadvantage of Aboriginal and Torres Strait Islander peoples and their vulnerability for homelessness through resource losses. At the same time, Indigenous people may access a specific culture-based resilience to trauma and disadvantage through mechanisms of cultural strength, Indigenous pride and resistance to processes of colonisation.

Statement of Originality

This work has not previously been submitted for a degree or diploma in any university. To the best of my knowledge and belief, the thesis contains no material previously published or written by another person except where due reference is made in the thesis itself.

(Signed) _____ Date: 10 April, 2020
Catherine Hastings

Published Material

Some material presented in this thesis has been previously published or presented as conference papers. Abstracts for each of these are attached at Appendix B.

Hastings, C. (2020) 'Homelessness and Critical Realism: A search for richer explanation' *Housing Studies*. DOI: 10.1080/02673037.2020.1729960

This article corresponds closely to Chapter Two and Chapter Three.

Hastings, C. (2018) *Families in Australia avoiding homelessness: An analysis of Journey's Home data using Qualitative Comparative Analysis* in proceedings of The Australian Sociological Association, Melbourne 20 November 2018.

This conference presentation corresponds to the analysis in Chapter Seven and a simplified version of the discussion in Chapter Eight.

Hastings, C. (2018) *How can Australian families avoid homelessness?* in proceedings of the International Association of Critical Realism, Lillehammer Norway, 29 August 2018.

This conference presentation corresponds to the analysis in Chapter Seven and a simplified version of the discussion in Chapter Eight.

Acknowledgements

This thesis uses unit record data from Journeys Home: Longitudinal Study of Factors Affecting Housing Stability (Journeys Home). The study was initiated and is funded by the Australian Government Department of Social Services (DSS). The Department of Jobs and Small Business (DJSB) has provided information for use in Journeys Home and it is managed by the Melbourne Institute of Applied Economic and Social Research (Melbourne Institute). The findings and views reported in this thesis, however, are those of the author and should not be attributed to DSS, DJSB, or the Melbourne Institute.

Thank you first of all to my supervision team. Associate Professor Shaun Wilson has been a supportive part of the project from the start and has always asked the insightful and difficult questions. I had valuable methods related supervision from Professor Markus Hadler during a semester exchange at the Universität Graz and Professor Wendy Olsen during a six week visit at the Cathie Marsh Institute for Social Research, University of Manchester. My thanks go also to Dr Nicholas Harrigan and Dr Hangyoung Lee who joined the team for the second half of the project, providing appreciated feedback on my empirical analyses and the thesis draft.

It was a great pleasure to meet and discuss my project with Professor Keith Jacobs (University of Tasmania), Danny Sutton (CEO of Colony 47) and economist Saul Eslake. Each offered me valued feedback and information. Thank you also to six anonymous reviewers who provided comment on versions of journal articles arising from this project. The opportunity to take postgraduate coursework with Dr Harald Stelzer at Universität Graz in philosophies of social science was invaluable, as was training in multilevel modelling with Associate Professor Francisco Perales at the Institute for Social Science Research at University of Queensland. Thank you also to Professor Alan Morris at University of Technology, Sydney for all the conversations about government housing policy over many years.

I would like to thank the critical realist community, particularly members of the Critical Realism Network and International Association of Critical Realism (IACR), whose events and conferences enabled me to dive into the philosophy and feel confident to follow a critical realist path through the thesis. I particularly thank my antipodean critical realist doctoral candidate colleagues: Angela in Auckland, Karen in Brisbane and Bree in Melbourne. Meeting you at the IACR conference in 2018 was totally unexpected, but a boon to this thesis! Our ongoing contact socially and as an

online writing group has enriched my work, greatly encouraged me and been a total joy. Thank you for being my CR tribe.

Thank you to my friends Alistair, Charlotte and Linda whose recent PhD experiences have enabled them to empathise, encourage and advise. Also to other friends such as Louise, Katherine, Nona and David who came along for the ride. Mum, I truly value the support you offered which enabled so many aspects of the project.

My greatest thanks are directed to Malcolm. Thank you for your emotional and practical support, also for your statistical and editing prowess. Your willingness to travel to Europe for six months to hangout whilst I studied was also kind! Thank you.

1 INTRODUCTION

1.1 Why do families become homeless?

Over the past 25 years the number of families experiencing homelessness has grown, along with research interest in the impact of homelessness on families and its long-term effects on the life-outcomes of children. Homelessness is a potent example of extreme disadvantage and social exclusion, and for families it can be an experience of loss, fear and trauma. Homeless families, by most definitions, involve homeless children. The effects on children and intergenerational transmission of these effects make the study of family homelessness particularly important. Children in homeless families may experience challenging, even traumatic, experiences linked to sustained poverty and insecurity (Hulse and Sharam, 2013). These adverse events in childhood are associated with developmental, emotional, social and educational effects (Keane, Magee and Kelly, 2016). In the context of intergenerational inequality and transmission of disadvantage: housing matters.

It is difficult to articulate a consistent and comprehensive account of the reasons for family homelessness and why some people become homeless and others do not. Homelessness is a complex phenomenon and the literature which describes it is somewhat fragmented as a result. The research is also characterised by diverse understandings of causality and mostly fails to really *explain* why some people become homeless and others do not. Attempts to describe the causes of homelessness tend to be dominated by lists of individual and structural *risk factors* generated from quantitative research, which rarely move beyond description to explanation and struggle to engage with the intersection of social structure and individual agency. Research that describes *pathways* into homelessness can overcome some of these limitations by describing more complex causal explanations. Qualitative *subjective* accounts provide insights into the thinking, motivations and experiences of people confronting homelessness. *Theoretical* accounts are largely absent from the literature on homelessness, which I argue weakens its explanatory power. Regardless of the research approach, current literature is not

adequately explaining the causes of homelessness for families.

Motivated by the ontological, epistemological and axiomatic foundations of a critical realist philosophy of social science (Bhaskar, 1989, 1998), this thesis asks: what are the causal mechanisms of contemporary ‘cultural’ homelessness for disadvantaged Australian families with children? The empirical analysis, using descriptive statistics, panel regression and qualitative comparative analysis (QCA), addresses three quantitative data sets: 1) Australian Bureau of Statistics *Census of Population and Housing: Estimating Homelessness 2016* (ABS, 2018); 2) Australian Institute of Health and Welfare *Specialist Homelessness Services Collection 2017-2018* administrative dataset (AIHW, 2019); and 3) Melbourne Institute *Journeys Home: A longitudinal study of factors affecting housing stability* (Melbourne Institute, 2013). In particular, the patterns of housing (in)stability over time in Journeys Home provide an opportunity to investigate why some disadvantaged families become homeless and others do not. Quantitative research is often associated with a positivist ontology in its empirical phase. However, the analytical approach in this thesis is informed by an understanding of ontology as real, stratified and emergent, and an acknowledgement that our knowledge of reality is fallible, socially constructed, historically specific, changing, growing and theoretical.

Consistent with the critical realist orientation, the structural and causal analysis in this thesis uses abductive and retroductive reasoning to conceptualise the structures and mechanisms implicated in bringing about homelessness for disadvantaged Australian families, as well as the contextual conditions that trigger them. It is grounded in the work of Bhaskar, Danermark and Price (2018) on inter-disciplinarity—or the use of emergent inter-level areas of knowledge of a stratified phenomenon; Byrne (2004) and Ragin (2008) on complex conjunctural causality; and Bhaskar (1998), Archer (2000, 2003, 2011) and Sayer (2011) on realist approaches to thinking about structure and agency. The analysis is also facilitated by social theory conceiving homelessness as an extreme form of disadvantage, most importantly by Hobfoll’s *conservation of resources* model which links stress and trauma to explanations of the mechanisms of material, social and cognitive resource loss (or gain or conservation) within particular socio-economic and cultural environments (1989).

My research theorises that the resources of vulnerable families are challenged, depleted, protected and cultivated by mechanisms within different social levels of reality, emergent at psychological, individual, social and normative levels. In this thesis I will explore how triggers of homelessness and challenging events place the housing security of families under stress and how they employ their resources to meet these challenges. I will identify the key social and normative structures that condition resources, crises and

the agency of families. By thinking through how families navigate crises in the context of social and normative structures, this thesis will highlight the role of mechanisms at the psychological level of reality.

1.2 Australian family homelessness – causal explanation in the literature

Family homelessness emerged in Australia as a problem in the 1980s and families were specifically recognised by government as a cohort of homeless people just over ten years ago (Australian Government, 2008). Homelessness is an extreme experience of disadvantage, associated with particular dynamics of social exclusion, trauma and experiences of loss (Hulse and Sharam, 2013). For children in homeless families, the experiences of sustained poverty, housing insecurity and dislocation are traumatic life experiences associated with reduced developmental, social and educational outcomes (Haber and Toro, 2004). For their parents, the stress, anxiety and additional cognitive burden of navigating poverty and homelessness may impact on their capacity for parenting, further increasing the load on children (Anooshian, 2003). There is abundant evidence of the potential of adverse childhood events, associated with homelessness and extreme disadvantage, to negatively influence the trajectories of young people later in life (Keane, Magee and Kelly, 2016).

Less well articulated are the reasons why families become homeless. The problem starts within the broader homelessness causality literature, which has problems explaining the causes of homelessness more generally. Despite the importance of the problem, international homelessness research is characterised by diversity of causality findings owing to a variety of homelessness definitions (Chamberlain and Mackenzie, 1992; Smith, 2013), ideological and welfare state contexts (Minnery and Greenhalgh, 2007; Fitzpatrick and Stephens, 2014) and research approaches (Fitzpatrick and Christian, 2006). In addition, a number of authors have argued that homelessness research is under-theorised, limiting its explanatory potential (Neale, 1997; Somerville and Bengtsson, 2002; Fitzpatrick, 2005).

The complexity of the causality literature is a function of the fact the homeless population is characterised by heterogeneity—people experiencing homelessness can be, for example, young, old, male, female, single, a family, homeless once or many times. There is difference within groups and over time in how homelessness develops and is experienced. As research on the causes of homelessness is characterised by diversity of assumptions, approaches and findings—and, importantly, by a variety of explicit and implicit understandings of causality—it is difficult to synthesise a literature-based

explanation of homelessness in one coherent narrative.

My analysis of the causality literature finds four main categories of homelessness research. Each contributes to explaining the causes of homelessness in different ways and with what I judge to be varying degrees of success. *Risk Factor* approaches focus on determining a possible likelihood of homelessness given the existence of risk (or protective) factors, mostly established through statistical modelling of quantitative data (Chigavazira *et al.*, 2013; Curtis *et al.*, 2013; Johnson *et al.*, 2015b). Risk factors are understood to be both associated with homelessness and to embody some degree of causality. The presence of the risk factor is understood to increase the likelihood of homelessness (Batterham, 2017). Individual risk factors are ‘personal attributes that increase the likelihood that an individual will experience a negative outcome’ and structural risk factors are ‘organised patterns of social relationships and social institutions that are both pervasive and enduring’ (Johnson *et al.*, 2015, p.4). Risk factors are understood to associate differently according to the nature of the homeless cohort, duration of homelessness, and whether someone has been homeless before.

Although risk factor research does offer knowledge of the factors associated with homelessness, it is characterised by sometimes contradictory and disjointed findings that fail to explain why some people become homeless whilst others do not. As previously stated, this fragmentation is partly a result of the diversity of the homeless population and the inherent complexity of homelessness itself. However, and most importantly for this thesis, I argue that there are two key reasons for fragmentation and poor explanation. First, the conflation of association with explanation, where researchers stop at the point of identifying the characteristics of the homeless rather than accounting for *how* these factors may be implicated in the generation of homelessness. Second, a simplistic understanding of causality that is typically constructed as linear and fails to consider the implications of complexity and context. A few authors have engaged with causal theories, complexity and clustering of types of risk in an effort to bring more explanatory power to this type of research, but they are exceptional (e.g. Batterham, 2017). On the whole, risk factor approaches have been unable to adequately conceptualise the interaction between individual and structural risk, as well as between structural influences and personal agency. Accounts based on this kind of empirical research employ little social theory and therefore their capacity for explanation is weakened.

Pathways research is the second category or approach to homelessness research. Pathways are ‘ideals’ that illustrate the issues impacting on people’s housing stability by abstracting key features or characteristics of homelessness from the complexity and

diversity of homeless people's lives (Chamberlain and Johnson, 2013). Although criticised by some for stripping the phenomenon in question of its complexity and dynamism, and the subjects of their individuality (Furlong, 2013), pathways bring to light the reasons for homelessness for families with shared circumstances or characteristics (McCaughey, 1992; Danseco and Holden, 1998; Johnson, Gronda and Coutts, 2008). The approach describes clusters of related factors associated with different types of homelessness through statistical or qualitative methods. Whilst the factors tend to be the same as those found in risk factor research, pathways better explain homelessness by uncovering patterns in the role of social structures and individual risk factors associated with individual biographies and contexts. They are better able to describe contextual and conjunctural dynamics, at the same time as developing explanations that incorporate both structure and agency. However, there is still a tendency for pathways research to be relatively descriptive, untheorized and disconnected from the wider literature (Clapham, 2003).

The third research approach offers *subjective* accounts of being homeless with an emphasis on the diversity of the experiences of homeless persons. This kind of research is qualitative in nature, with a focus on understanding the subjective individual experience. Although these methodologies more readily encourage theoretical engagement, there is still a concentration of descriptive approaches. There is rarely explicit discussion of social structures, agency or causality in these accounts—which is understandable, given that the authors are motivated by other objectives. Subjective research instead contributes a rich and necessary understanding of the nature of homelessness; and how people living through homelessness understand, experience and navigate their experiences. These accounts reveal the motivations and decision-making processes of people experiencing homelessness. They are invaluable for understanding how individual agency is engaged to navigate the mechanisms and influences of social structures.

Theoretically orientated approaches are uncommon in casual explanations of homelessness. One exception is research that conceptualises homelessness as an extreme point on a continuum of disadvantage and poverty. That is, research focussing on the close relationship between poverty and homelessness. It is research that recognises a similarity in the distribution of personal risk factors between the homeless and precariously housed, and a continuum between secure housing, precarious housing and homelessness (Haber and Toro, 2004; Gould and Williams, 2010). These more theoretical approaches can, for example, engage with multiplicative impacts of risks in the conjunction of structural and individual factors (O'Flaherty, 2004; Curtis *et al.*,

2013), the impacts of unexpected shocks or events in the context of poverty (Paquette and Bassuk, 2009), and the mechanisms of cumulative financial, social, emotional and cognitive resource loss in causing homelessness (Haber and Toro, 2004). They can theorise how the agency of at-risk people resists structural forces in different contexts and the importance of having access to—and the capacity to use—social and economic resources to mitigate the impacts of additional risk (Hulse and Sharam, 2013). In other words, by providing more than a purely descriptive account, these theoretical approaches offer richer explanations of homelessness.

Chapter Two of the thesis starts with a description of the impacts of homelessness on families as motivation for the research. Following that, I provide a detailed account of the complexity of homelessness research and the reasons for it, as well as an in-depth evaluation of the four research approaches outlined above. By organising homelessness literature in this way, I show the specific contribution of each approach within the literature to increasing our understanding of the phenomenon, while exposing the limitations in its capacity to explain family homelessness.

1.3 Australian family homelessness – a search for better explanation

In the thesis I argue that the current focus on risk factor orientated accounts, as well as the paucity of theoretical interpretations, hampers the explanatory power of research on the causes of homelessness. I maintain that explanations would be richer if they moved beyond establishing lists of possible individual and structural risk and protective factors associated with homelessness, and instead engaged with causal complexity and the relationship between structure and agency. I also suggest that a specific focus on the study of family homelessness is warranted, as the pathways and experiences of families are different to, for example, those of young people, individuals with mental health or substance use issues, or older populations. Finally, given the relatively large amount of homelessness literature generated in the United States, United Kingdom and Europe, a focus on Australian data, conditions and context is vital to increasing our knowledge of the specific mechanisms that operate on families in this country.

Therefore, this research asks: *What are the causal mechanisms of contemporary ‘cultural’ homelessness for disadvantaged Australian families with children?* Given the role of poverty in Australian family homelessness, I want to better understand why some families living in poverty become homeless and others do not. What are the structures, contexts and mechanisms that could explain this? The analysis uses data that corresponds to the

events and characteristics of families and their housing insecurity over roughly the last ten years. It is informed by a ‘cultural’ definition of homelessness which encompasses the housing uncertainty and housing stress associated with couch surfing, crisis accommodation and cycling through forms of insecure and marginal housing (Chamberlain and Mackenzie, 1992). The experience of homelessness for families in Australia is relatively rarely that of sleeping rough and cultural homelessness is a widely used construct in Australian research and policy. In this research, ‘family’ is defined by the presence of a child or children in the care of an adult.

1.4 Conceptual framework

I have identified a need for causal explanation of homelessness to move beyond descriptive and atheoretical accounts. This study on the causes of Australian family homelessness is indebted to a number of authors for meta-theoretical and theoretical influences. The first are Neale (1997) and Fitzpatrick (2005), each of whom have called for a greater role for social theory in explanations of homelessness. Whilst Neale focussed on the possible implications of using feminism, poststructuralism, postmodernism, Giddens’ structuration theory or Habermas’ critical theory in explaining homelessness, Fitzpatrick made a compelling argument for critical realism as a meta-theoretical framework for researching homelessness, particularly critical realism’s thinking about causality.

Inspired by Fitzpatrick’s paper, I explored critical realism further. Although the primary research question and objective for the thesis is to offer a causal explanation of family homelessness in Australia, I became convinced that my best hope of achieving this was through engagement with critical realism. I began to see how thinking through a critical realist lens enabled me to diagnose with greater clarity the incapacity of the homelessness causality literature to offer satisfactory explanations. I also became convinced that critical realism’s ontological, epistemological and axiomatic presuppositions offered a powerful toolkit for thinking about causality and the other themes I wanted to explore in this thesis. Therefore, a secondary focus of the project became one of operationalising the critical realist philosophy in empirical homelessness research.

Bhaskar’s critical realism is a meta-theory, a philosophy of science (including social science) which outlines a set of beliefs about the fundamental reality of the world (ontology) and how we are able to know it (epistemology) (see 1998, 2008). The depth ontology of critical realism has implications for, for example: the use of research methods; theorising from empirical data to causal structures and mechanisms;

transdisciplinary approaches to explanation; and understanding of the relationship between social structures and human agency. My understanding of and approach to critical realism has been developed through engagement with authors such as Collier (1994), Danermark *et al.* (2002), Gorski (2004; 2013), Lawson (1997), Norrie (2010), Olsen (Olsen and Morgan, 2005; 2010), Porpora (2010; 2016) and Sayer (2000; 2011). In particular, Archer's writings on structure and agency, specifically on *morphogenesis* and the *internal conversation*, have been critical to developing the explanation of family homelessness in Australia in this thesis (Archer, 2003, 2011). Chapter Three establishes how critical realism operates as a foundational platform for this research. After outlining the core principles of critical realism relied on in the study, I elaborate how the philosophy is operationalised as a methodological groundwork for the project.

During the course of my thesis development, I was introduced to the Qualitative Comparative Analysis (QCA) method. Learning its qualitative and set-theoretic approach to the analysis of quantitative datasets introduced me to the writing of its developer. Ragin's (2008) case-based, theory-driven and realist understanding of causality inherent in the method appealed to me. I could see how it would facilitate causal analysis that is both multiple (several combinations of conditions may produce the same outcome, i.e. equifinality) and conjunctural (a condition may have a different impact in different contexts). Additionally, it provided an analysis framework for identifying necessity (the condition must be present for the outcome) and sufficiency (the condition, or combination of conditions, can by itself produce an outcome). I discovered the potential of the case-based comparative method to detect asymmetrical causality—with the result that one could determine different patterns of conditions related to becoming homeless compared to avoiding homelessness. The analysis and findings described in Chapter Seven demonstrate how I was able to apply the QCA method to data from Journeys Home. The specific analysis in that chapter, as well my thinking about causality in the rest of the thesis, has been influenced by the approach of the method. I was also inspired by Byrne's realist account of causal complexity and configurational thinking to which I was introduced through my reading on QCA (2005, 2012).

Finally, Hobfoll's *conservation of resources* (1989) theory has proved an important tool for my analysis of the mechanisms of family homelessness; particularly given that I conceptualise homelessness for people living in disadvantage and poverty as an extreme state of resource loss on a continuum of disadvantage. The theory centres on the mechanisms of how people are motivated to accumulate, retain, protect and replenish the material and non-material resources they employ in the face of challenges; and how

resource loss is associated with psychological stress. It provides a way of conceptualising 1) cumulative and accelerating loss of resources in times of crisis; 2) the mechanisms of different kinds of resources and the types of risks their loss manifests; 3) the mechanisms of resilience in response to shocks or crises; and 4) how environmental contexts (social structures and conditions) as well as individual actions, characteristics and choices (human agency) can foster and protect, or undermine and impoverish the resources of individuals and families. Through Hobfoll's conception of resource conservation, I have been able to integrate into an explanation of Australian family homelessness what is known about individual and structural risk; protective factors; resources associated with an individual's capacity for agency and resilience; their psychosocial history and development; and their socio-economic context.

1.5 A new causal explanation of Australian family homelessness

This thesis develops a new model of the causes of Australian family homelessness based on a conservation of resources framework, in direct challenge to the prevailing risk factor paradigm that is inherent in much existing homelessness causality literature. It focusses specifically on explaining the structures, conditions and mechanisms of contemporary Australian family (culturally defined) homelessness, informed by the ontology of critical realism. The explanation of homelessness it provides is a product the empirical and theoretical analysis reported in this thesis which evolved through an exploratory rather than hypothesis driven process.

Structural Model

The model of the structural relations of family homelessness is developed through a critical realist motivated approach, in response to empirical analysis of three Australian quantitative datasets, using descriptive, regression and QCA methods as described in Chapters Five, Six and Seven; and a reading of current homelessness literature. The relationships defining family homelessness and contexts are conceptualised across the social and normative, individual and psychological strata of social reality.

At the level of the individual, I argue that family homelessness is a structure defined by the relationship between homelessness triggers or challenges to housing stability and the nature and magnitude of the resource reservoirs available to families. Homelessness (as a state of extreme resource deprivation) is therefore a phenomenon that describes families that do not have the appropriate resources (broadly defined) to

meet the specific challenge to their housing that is before them. Both *resources* and *trigger/challenges* are related to the structures of *disadvantage*, the *welfare* system and *housing* markets (and policy) and via these social structures they are related to the key normative structure of *neoliberalism*. Furthermore, I argue that at the social and normative level, Indigenous homelessness is related to the social structure of *being Indigenous* in a settler society, which is associated with historical and contemporary *colonialism*. As well as being directly related to a family's resources and triggers/challenges at the individual level, the structure of being Indigenous in a settler society is also connected to the disadvantage, welfare and housing experiences of Indigenous Australian families. Proximate and distal experiences of *trauma*, *mental ill-health* and *psychological distress* (including the cognitive load of living with poverty) are linked to resources and triggers/challenges at the individual level.

Causal model

The subsequent causal analysis and theoretical model of causal mechanisms, at each of the three social strata, will draw on literatures relating to, for example, neoliberalism, poverty, disadvantage, welfare and housing policy, social capital, psychological trauma and distress, adverse childhood experiences, and post-colonial approaches to understanding Indigenous experience in contemporary Australian society. It is especially informed by qualitative (subjective) homelessness literature.

Social and normative level

Structures and mechanisms at the social and normative level combine to create the context for family homelessness in Australia. In Chapter Eight, I discuss the evidence for each of these mechanisms in detail (as well as those to be found in the individual and psychological strata). I outline my understanding of the operation of key social and normative structures on the resources available to families as well as on the challenges and triggers of housing instability they face. In brief, I argue the mechanisms of the neoliberal political and economic ideology have over time created and amplified powers within the structures of disadvantage, welfare and housing. These structures in turn negatively impact a family's capacity to develop and preserve the protective resource reservoirs they require to maintain stable housing in times of crisis. The mechanisms of colonialism—historically and contemporaneously expressed—have generated specific conditions that increase disadvantage for Indigenous families and intensify their vulnerability to housing insecurity.

Individual level

At the individual level, I make the case that crises, triggers of housing instability and challenging events test the resources of families in six domains: financial, housing, human capital, social capital, psychological and Indigenous culture. I argue that when families are unable to utilise the appropriate type or quantity of resources to meet the challenges of mechanisms that generate housing insecurity, the result is homelessness. Each domain clusters together resources that have similar powers and mechanisms to resist the influence of triggers or challenges on housing security and halt the resource loss that they precipitate. Resource reservoirs and the challenges families face exist within the individual level of reality in the model, but they are developed in the context of social and normative structures in which families live. I also describe how they are cultivated through the agential actions of human actors within family units and influenced by mechanisms at the psychological level.

Psychological level

The agency of humans is in part a function of the ‘cards they have been dealt’ in terms of their inherited allocation of scarce resources, for example the socio-economic status of their family of origin (Archer, 2003). However, human action—how we navigate challenges, make decisions and live in relationship with other individuals and structures in the social world—is a product of reflexive deliberations, our subjective ultimate concerns (life objectives) and unconscious thought processes. Psychological resources and how they emerge from the psychological level of social reality play a fundamental role in the choices we make as actors in the world. I identify how mechanisms related to trauma, mental ill-health and psychological distress put pressure on a family’s psychological resources (including resilience), and reduce their capacity to weather crises and maintain housing security.

Why Australian families become homelessness

Whilst a risk factor paradigm can pin-point the characteristics of homeless people and their circumstances that suggest increased vulnerability to homelessness, I contend that this approach only poorly explains why some people become homeless and others do not. Explanations that focus on risk factors struggle to engage with the complexity of the multiple pathways that families may take to homelessness. This thesis offers a theoretical framework for explaining family homelessness that instead focusses on the relationship, at the individual level, between crises and other challenges to a family’s housing security; and a family’s capacity to resist homelessness through utilisation of the resources they have available. I show that, ultimately, an Australian

family becomes homelessness as a result of extreme resource depletion, with their individual vulnerability particularly heightened in the context of current housing and welfare structures. The model developed in this thesis recognises that families will have different capacities to act in times of crisis depending on the influence of social and normative structures as well as how their psychological and other resources are emergent from mechanisms at the psychological level.

1.6 Structure of the thesis

The project of developing a new causal model to explain family homelessness is advanced in this thesis over nine chapters. Following this introduction, Chapters Two and Three outline the essential context for this study. I identify problems in the literature that seeks to explain the causes of homelessness and introduce how my approach will be different. First, I offer an evaluation of homelessness causality literature focussing on the reasons for its complexity and explanatory limitations. Alongside, there is an overview of how the causality of homelessness, particularly family homelessness in Australia, is currently understood and described. Second, I introduce the key conceptual frameworks that provide a foundation for this study, such as Hobfoll's conservation of resources model. Most significantly, I outline the philosophical presuppositions of critical realism and define its essential role in the analytical and theoretical work of the thesis.

Chapter Four provides an overview of the research design: what data is being used, why and how. After developing the rationale for the core research question that drives the thesis, and introducing each of the datasets to explain their capacity to answer the research question, I describe my analysis approach. The first stage, empirical analysis, provides the foundation for my structural and casual models of Australian family homelessness and is communicated in three findings chapters. In each of these chapters, my objective is to get to know the phenomenon of Australian homelessness as well as possible, given the structure of each available quantitative dataset. Chapter Five contains descriptive statistical analysis of all three datasets. Chapter Six contains a sequence of regression models using the panel data from Journeys Home. Chapter Seven reports the findings of a QCA model based on two waves of Journeys Home data.

Chapter Eight is the discussion chapter, reporting the theoretical second stage of the project. Through this chapter, I present the structural and causal analysis that underpins my conservation of resources orientated model to explain family homelessness in Australia. After describing the structural relations of family

homelessness, the chapter proceeds in four sections to isolate and describe the involved structures, conditions and mechanisms that bring about homelessness at the structural, individual and psychological levels. Chapter Nine concludes the thesis with a discussion of the significance, limitations and implications of the research.

2 THE CAUSES OF HOMELESSNESS

2.1 Introduction

It is difficult to articulate a consistent and comprehensive account of the reasons for homelessness and why some people become homeless and others do not. The causality literature is complex, somewhat fragmented and only partly successful in formulating explanations for homelessness. After discussing the impacts of homelessness on families as a motivation for undertaking a thesis in this area, the remainder of this literature review undertakes three key tasks:

- a description of the complexity of homelessness research and reasons for it;
- an evaluation of the capacity of different research approaches to contribute to explanations of the causes of homelessness; and
- a summary of key findings about family homelessness offered by current research.

The chapter concludes with an introduction to some of the social theory that will be important in this thesis and the philosophy of social science that articulates the core assumptions of ontology, epistemology and axiology that underpin the research approach.

2.2 Why study Australian family homelessness?

Family homelessness was first studied in Australia as an emergent problem just over 25 years ago (McCaughey, 1992). Since then the number of families experiencing homelessness has continued to grow, along with research interest in the impact of homelessness on family stability and long-term effects on life-outcomes of children (Gould and Williams, 2010). Homeless families are now recognised by government as a ‘cohort’ of homeless people alongside, for example, single elder people and youth (Australian Government, 2008). For families, homelessness can be an experience of loss,

fear and trauma; but also one encompassing resistance, the possibility of personal growth and a stronger identity as a family (Hulse and Sharam, 2013).

Homelessness describes a lack of housing but is also about the experience of not feeling at home, not being connected and not belonging (Oliver and Cheff, 2014). Homeless parents and families experience high levels of social isolation (Anooshian, 2005). Robinson (2011) stresses that 'homelessness describes forms of embodied emotional suffering' (p.8) encompassing exclusion, fear and trauma, 'disembodiment, dislocation, discordance' (p.145), prolonged vulnerability and compounded displacement. The Australian Bureau of Statistics (2012) states, somewhat more prosaically but just as profoundly, that 'homelessness is one of the most potent examples of disadvantage in the community, and one of the most important markers of social exclusion' (p.4).

Homeless families, by most definitions, involve homeless children. The effects of homelessness on children, and intergenerational transmission of these effects, make the study of family homelessness particularly important. Children in homeless families may experience challenging, even traumatic life experiences associated with sustained poverty, domestic and family violence with effects on developmental and educational outcomes (Donlon *et al.*, 2014). Parents may struggle to maintain consistent school engagement for their children in a context of high housing mobility, with potential flow on to school performance and life outcomes (Taylor, Gibson and Hurd, 2015). Children in homeless shelters in the United States have been found to be lower functioning in language and communication skills compared to comparably poor but housed children (Haskett, Armstrong and Tisdale, 2016). Experiences of homelessness may also intensify the risk of physical and mental illnesses including anaemia, dental decay, injuries, anxiety and depression (Cumella, Grattan and Vostanis, 1998). However, different aspects of homelessness will have dissimilar effects on individual children and families depending on context and individual circumstances (Danseco and Holden, 1998).

Haber and Toro (2004) suggest that the impact of homelessness on children needs be understood within the context of a continuum of risk linked to poverty, with homelessness representing an extreme form. They speculate that homelessness may only have an additional impact on children already living in poverty if the experience is prolonged. Talyor *et al.* (2015) suggest that poverty is traumatic and stressful for children, but that being homeless at a very young age 'exacerbates the impact of poverty' (p.69) on behaviour and future classroom performance, with the risks increased for both younger children and those who are homeless for longer.

Homelessness-related stressors such as low economic resources and inadequate

access to social support networks may increase depression and anxiety in parents, challenge family relationships (increasing conflict and violence) and reduce the quality of parenting available (Bassuk and Beardslee, 2014). Homelessness can erode the confidence of parents, increase shame and affect perception of self in ways that also impact on parenting (Anooshian, 2003). Describing her experience of parenting whilst being homeless for two years, Fonfield-Ayinla (2009) speaks of wanting to be a good parent. She describes the struggle, after experiencing domestic violence and in the abnormal environment of crisis accommodation, to manage relationships with her children in the social context of other damaged parents and families. However, parenting and the quality of the relationship of a young person to their caregivers is an important determinant of their experiences while homeless (Haber and Toro, 2004). It has been understood for some time that good parenting helps to mediate the effects of poverty and homelessness on children (Anooshian, 2003). More recent research suggests that the effect of childhood adversity related sources of stress may influence children largely through its effects on the executive functioning of parents and their parenting behaviour (Monn *et al.*, 2017). In any case, the outcomes for any child are influenced by many factors in complex ways, 'leading the individual towards either competent functioning and resilience or maladaptation and problems' (Cutuli *et al.*, 2017).

There have been many studies of North American parents (predominately women with children) that find living in homeless shelters with small children hinders capacity to parent by reducing their sense of control, increasing their feelings of insecurity, vulnerability and instability in family relationships (Hinton and Cassel, 2013). For families relying on friends and family for short term housing in the form of 'couch surfing' or 'doubling up', a more common condition in Australia, the experience can still be chaotic and stressful; often meaning cramped quarters, living within the expectations and rules of their hosts, and elevated anxiety due to the temporary nature of the arrangement (Long, 2015). Compared to other low-income families, homeless or housing insecure 'couch surfing' families have higher levels of child welfare involvement (Shinn, Brown and Gubits, 2017). Australian studies have described the fears (and experiences) of women terrified of losing their children to care because of domestic violence and its impacts on their housing stability (Johnson, Gronda and Coutts, 2008).

Increased child welfare involvement may be due to greater visibility of families whilst interacting with homelessness services and the associated increase in levels of scrutiny. However, a study in the United States assessed there to be very little difference between homeless and housed parents in terms of parenting skills and child outcomes in

the presence of other poverty related indicators, except in the case of mental illness and drug abuse which significantly increased the effect of homelessness on family functioning (Howard, Cartwright and Barajas, 2009). Gladys Fonfield-Ayinla's personal account of homeless (2009), already referenced above, describes her experiences of moving in and out of temporary housing programs. On being hospitalised at one point, her daughter was put into foster care and when she got better she had to prove she was a worthy parent to the Department of Social Services because of her history of insecure housing. She says 'homelessness is a situation, not a personality trait... it does not make a person any less capable of being a loving parent' (p.300).

In the United States, Shinn, Brown and Gubits (2017), found separations of parents from children and spouses from each other to be 'rampant, both at time of shelter entry and over the next 20 months' (p.85). In their study, conducted after families had spent one week in an emergency shelter, 23.7 per cent had a child whom they considered part of the family living elsewhere (Shinn, Brown and Gubits, 2017). Other authors have described how homelessness and housing insecurity breaks up families. Single people in shelters may in fact be parts of families, with the children being looked after by friends and families to 'protect them from the harshness of being homeless and/or missing school' (Haber and Toro, 2004, p.134). North American research shows a high proportion of 'single' men and women are in fact parents—one study finding 60 per cent of 'single' women and 41 per cent of 'single' men are parents (Paquette and Bassuk, 2009). The authors note that the definition of family in the homeless population 'tends to be based on who presents at, and is eligible for, family shelters rather than the reality of families' lives' (2009, p.293), and fathers who are not sheltered with the family 'tend to remain invisible' (p.294). This has also been reported as a phenomenon of Australian homelessness services, with fathers presenting to homelessness services identified as 'single' (Barker *et al.*, 2011).

Using longitudinal data from the United States, Geller and Curtis (2018) found the housing status of non-resident fathers to be more precarious than that of co-resident fathers, possibly due to the limits on the access of non-custodial parents to social security. For fathers, separated from the mothers of their children, unstable housing can create a barrier to them taking caring responsibilities as well as impacting on the relationship with their children through reducing their ongoing parental involvement.

In summary, the reasons for focussing on homeless families in this thesis are numerous. First, there are many studies that demonstrate negative emotional, social and educational outcomes for children in homeless families; and the potential for these adverse events in childhood to influence the trajectories of young people in later life. In

the context of intergenerational inequality and transmission of disadvantage, housing plays an important role. Second, parenting is particularly stressful for parents with children as they navigate the trauma, anxiety and additional cognitive load associated with poverty and all forms of extreme housing insecurity and homelessness. Homelessness has the potential to pull apart families. Third, there is a substantial literature on homeless families and those in shelters in the United States, however normative, social, economic and welfare-related structures, and many other factors that may contribute as mechanisms of homelessness, are different in Australia. The ‘ways’ in which people are homeless are also different here simply by virtue of differences in definitions of what it means to be ‘housed’ versus ‘homeless’. The definitions of homelessness are discussed in more detail in the Section 2.3.

In addition, a focus on families is warranted as homeless families differ from homeless individuals in the reasons why they become homeless, how long they are homeless, and the ways in which they are homeless (Chamberlain and Johnson, 2013; Sharam and Hulse, 2014). Work to really understand the mechanisms of homelessness in relation to families in the Australian context is not complete. It has also been noted that there is a large degree of similarity between homeless families and families who are living in poverty and precariously housed (Haber and Toro, 2004; Gould and Williams, 2010). The differences between homeless families and homeless individuals have been more extensively considered in the literature than those between homeless and housed families in the context of disadvantage. Data from *Journeys Home* (Melbourne Institute, 2013), the Australian longitudinal survey of welfare recipients and insecure housing, provides an opportunity to investigate the patterns of factors associated with why some disadvantaged families become homeless and others do not.

2.3 Complexity in homelessness research: the impact of definitions, population and context

The homeless population is characterised by *heterogeneity*: people who are homeless can be young or old, single or within a family. They can be male or female, children or adults, or be segmented according to other demographic characteristics. They can be recently or long-term homeless, homeless for the first time or for a subsequent time, homeless only once or homeless episodically. There is variation in the experience of homelessness across and within these groups and over time. In addition, research on homelessness causality is characterised by diversity of definitions, assumptions, approaches—and, importantly, by a variety of explicit and implicit understandings of causality. This complexity has resulted in dissimilar and often

disparate findings across homelessness research. It is therefore difficult to synthesise a literature-based explanation of homelessness in one coherent narrative.

An obvious place to start this discussion of complexity is with the example of definitions and how the framing of definitions interacts with homelessness research. There has been a long-standing debate in developed countries about how to define homelessness (Chamberlain and Johnson, 2001). Recently, there has been greater attention to the task of generating definitions that are applicable in the Global South (Tipple and Speak, 2005, 2006) and for Indigenous peoples (Memmott *et al.*, 2003; Baskin, 2007; Memmott, Birdsall-Jones and Greenop, 2012). Understanding of the resultant differences in definitions is important because these delineations frame research, influence how findings are interpreted and determine homelessness policy responses. A ‘fundamental problem in addressing homelessness is the difficult task of actually defining it’ (Minnery and Greenhalgh, 2007, p.643). At its core, the problem is one of how to decide at what point a person is categorised as housed or homeless (Johnson *et al.*, 2015a).

In the Australian context, the work on definitions by Chamberlain and Mackenzie (1992) and Chamberlain and Johnson (2001) have been influential on research and policy. Chamberlain and Johnson (2001) describe three approaches or classifications of definitions. First, a *literal* definition of homelessness is a narrow one in which only the ‘unsheltered’ or ‘roofless’ qualify—those living on the streets, or in abandoned buildings, vehicles or parks. This narrow definition, sometimes also including those in temporary crisis accommodation, is almost ubiquitous in the United States and, as much homelessness literature comes from this source, it is consequently an important definition for researchers to acknowledge when considering the implications of research findings in other contexts (Wood *et al.*, 2015). For example definitions matter when considering the implications of research findings from the United States in contexts such as Australia where broader definitions are the norm—it makes intuitive sense that the experience and associated causal mechanisms of homelessness may be quite different for someone living rough compared to someone ‘couch surfing’ or sleeping in a boarding house single room.

By contrast, a more *subjectivist* definition prioritises the individual experience and conceives of homelessness as a socially constructed concept. Therefore different groups and individuals will have different needs, expectations and understandings of what it is to be homeless which may change over time. Families ‘doubling up’ or ‘couch surfing’, or women who have experienced intimate partner violence and have escaped to a shelter, may not see themselves as homeless (Haber and Toro, 2004).

The third definition, important for understanding Australian research and policy, is a *cultural* definition, encompassing both constructed and culturally generated concepts about homelessness in a particular community at a particular point in history. It is created on the basis of identified shared community standards for minimum acceptable housing, with people living in situations less than the community standard considered to be homeless regardless of how they might consider themselves. A definition of this type can be operationalised to allow for consistent measurement of homelessness within a population, or to determine eligibility for assistance by government or services, without reference to individual perceptions or subjective understandings (Chamberlain and Mackenzie, 1992).

Two somewhat related definitions are broadly accepted and used by researchers and policy-makers in Australia, with the first based on the work of Chamberlain and Mackenzie (1992). Their cultural definition defines the shared community standard for a single person or couple, embodied in housing practices of Australian society in the 1990s; as a small rental flat with a bedroom, living room, kitchen and bathroom and some security of tenure provided by a lease. They exclude institutional settings where it is ‘inappropriate to apply the minimum standard’ (p.291) such as seminaries, gaols, university halls of residence or similar. Within this cultural definition of homelessness there are three main segments delineated as:

- *primary homeless* with no conventional accommodation who are living on the streets, in squats or in cars
- *secondary homeless* who are moving between temporary accommodation with friends, family, emergency or crisis services, or boarding houses
- *tertiary homeless* who are living long-term with less than the accepted minimum standard, for example in a boarding house single room with no private kitchen or bathroom, or security of tenure (Chamberlain and Johnson, 2001).

The second definition is used by the Australian Bureau of Statistics (ABS) to estimate homelessness prevalence on the basis of Census data (ABS, 2018). Although an initial enumeration methodology using data from the 1996, 2001 and 2006 censuses was generated by researchers Chamberlain and McKenzie, after review, the ABS developed a new ‘statistical’ definition of homelessness on which to base its own estimates (Wood *et al.*, 2015). The new definition has been developed from a conceptual framework which includes: adequacy of the dwelling; security of tenure in the dwelling; and control of and

access to space for social relations—with people lacking one or more of these elements considered homeless (ABS, 2012a). Although the conceptual underpinning of this definition is no longer the cultural definition of Chamberlain and McKenzie (1992), operationalised, or in practice, it differs most noticeably by its inclusion of residents in ‘severely’ over-crowded dwellings as homeless. These are people living in a dwelling where four or more additional bedrooms are required to accommodate the residents—given a minimum standard specifying that no more than two persons should share a room (with specific clauses about the age, gender and relationship status). People living in ‘severely’ overcrowded dwellings accounted for 44 per cent of the estimated 116,500 people homeless on Census night in Australia in August 2016, and were responsible for most of the 11 per cent rise in homelessness between 2011 and 2016 (ABS, 2018).

An example like this shows how changing the parameter of the homelessness definition has potentially enormous impacts on homelessness estimation. Roughly speaking, taking on the Chamberlain and MacKenzie cultural definition would almost halve the number of homeless estimated from the last Census data, compared to the ABS statistical definition in use. By extension—given the differences in trajectories and experiences of people facing different types of homelessness, insecure or marginal housing, or overcrowding—changing the definition also has impacts on the results of research, as well as advocacy and policy responses. A second example of the problem of comparing homeless populations, based on different definitions, is found in the Organisation for Economic Cooperation and Development (OECD) (2017) indicator on homeless populations from its *2016 Questionnaire on Affordable Housing and Social Housing*. In a comparison of 29 OECD countries, Australia, the Czech Republic and New Zealand reported the largest incidence of homelessness per capita—but also employed the broadest definitions. The incidence of homelessness is difficult to compare across countries because of the variety of definitions in use. Within a country, the policies geared to reducing homelessness can be strongly influenced by how the population is counted and defined (Gould and Williams, 2010).

Definitions of homelessness contain different assumptions and vary in where they locate the tipping point between being housed and being homeless. Distinguishing between definitions is important for contextualising and interpreting the conclusions of international research on homelessness and determining how findings are relevant in different contexts. There are two key frameworks that have been developed to assist researchers and policy makers to locate the definitions they are using relative to other definitions in use internationally.

The first is ETHOS, the European Typology on Homelessness and housing

exclusion, launched in 2005. It was developed for use in Europe by FEANTSA (European Federation of organisations working with the people who are homeless) to provide a ‘shared language for transnational exchange’ (FEANTSA, 2005). ‘Home’ is understood in three conceptual domains, the absence of which delineate homelessness: the *physical* domain (an adequate dwelling with exclusive possession for a person or family); the *social* domain (being able to maintain privacy and enjoy relations); and the *legal* domain (having a legal title to occupation). From these domains come the four main conceptions of being without a home: rooflessness, houselessness, insecure housing, and inadequate housing. These are further broken down into 13 operational categories available for comparative enumeration, policy and research purposes.

The second, the Global Homelessness Framework, was developed by Busch-Geertsema, Culhane and Fitzpatrick (2016). They describe it as a refinement of ETHOS, with the objective that it be based on a more internationally meaningful conceptualisation of homelessness applicable in the Global South as well as the Global North. Homelessness is understood as living in severely inadequate housing due to a *lack of access* to minimally adequate housing—that is, the housing available to them fails to meet one or more of three domains. These are the *security* domain (incorporating tenure, exclusive occupation, and affordability); the *physical* domain (meets a person’s needs in terms of the quality of the accommodation and its ‘quantity’ i.e. is not severely overcrowded); and the *social* domain (provides opportunities for culturally appropriate social relations, privacy, and safety from internal threats). The authors then develop three broad categories of people who may be considered homeless:

- 1) People without accommodation – sleeping in places not designed for human habitation and excluded from all three domains of home
- 2) People living in temporary or crisis accommodation – where the physical domain may be adequate, but they are generally excluded from the security and social domains
- 3) Severely substandard or highly insecure accommodation – with the decision about if a person is to be considered homeless (rather than poorly housed) depending on ‘how deficient their circumstances are with respect to the three domains’ (2016, p.126).

Geertsema *et al.* (2016) describe their approach as being accommodation orientated—concerned with severe housing deprivation—as well as concrete, descriptive and objective, rather than incorporating subjective meaning of how people might understand and classify their own situation with regards to housing. The authors

acknowledge that distinguishing between those who are ‘homeless’ rather than ‘inadequately housed’ is much more of a challenge in the context of, for example, slums and informal settlements in the developing world.

Such a long description of the different approaches to homelessness definitions is a potentially ‘dry’ way to start a literature review on homelessness and families experiencing housing deprivation and insecurity. However, as discussed and illustrated above, the use of a different homelessness definition will radically change the delineation of the population being studied and nature of their experience of homelessness, generating dissimilar findings and conclusions that may or may not be relevant in a different context. Even though frameworks now exist for making international comparisons, authors rarely do this work but it is required of the reader in order to evaluate the evidence in context.

The definitions discussed in the section above are only a first step in coming to terms with the complexity of homelessness research, let alone fathoming the phenomenon of homelessness itself. These definitions capture ‘point-in-time’ perspectives that focus on housing status and only tell a part of the story. Additionally, any description of homelessness needs to ‘incorporate phenomena that range greatly, both qualitatively and quantitatively’ with, for example, the experience of homelessness of an individual or family varying according to the length of time spent homeless and number of homeless episodes, not just the setting of their homelessness (e.g. the street vs ‘couch-surfing’) (Haber and Toro, 2004, p.140). Studies of homelessness often only acknowledge in passing that being homeless is a *cumulative* experience not a single event; and that there may be multiple episodes over a long period of time (Hulse and Kolar, 2009). In part, these limitations reflect an historical paucity of longitudinal qualitative or quantitative studies of homelessness, perhaps as a consequence of both the expense of such studies and the difficulty of remaining in contact with a transient and hard to reach population.

In addition to definitional differences, there are other factors related to the complexity which impact on the framing of homelessness research and its findings. Answers to, for example, ‘why is there homelessness?’ may depend on:

- the nature of the experience of homelessness being studied (for example, in the Australian context, is it primary, secondary or tertiary homelessness, or related to overcrowding?) (Chamberlain and Johnson, 2001; ABS, 2012b)

- duration of homelessness (if someone cycles in and out of shelters and other accommodation, how long do they have to have a roof over their head to be considered housed?) (Haber and Toro, 2004)
- if the homelessness occurs once or multiple times to the same person or family, as most people experiencing homelessness have likely moved between different marginal forms of housing over time (Gronda, Ware and Vitis, 2011)
- the demographic characteristics of the homeless person (are they young, old, male, female, single or part of a family, Indigenous, recent migrants/refugees, living in an urban or rural setting, LGBTI etc)—as well as how these categories are defined and operationalised
- the focus of the research itself—is its starting point an interest in culture, sexuality, mental illness or other health problems, housing, parenting, poverty, drugs and alcohol, agency, trauma, resilience, individual or social cost, social networks, stigma, survival strategies and other psychological adaptations, cognitive capacity and executive functioning or in ways some other phenomenon may have a causal relationship with homelessness
- the research discipline in which the study sits and its particular lens and assumptions about how to establish and describe causality, with homelessness a subject in the literature of policy, political economy, economics, sociology, public health, evaluation, urban planning, history, psychology, social work, education and more.

Country-level contexts, with their particular historical, social, cultural and welfare policy landscapes, are also important when explaining homelessness. This issue is clearly illustrated by Fitzpatrick and Christian (2006) in their comparison of homelessness literature from the United States and United Kingdom. They highlight the difficulties of synthesising: disparate conceptions of what drives homelessness; social, economic and welfare differences; and the disciplinary, epistemological and methodological factors within the research traditions of both countries. In summary, research choices made, the heterogeneity of the population in question, and epistemological differences—particularly in understandings of causality—generate different and sometimes conflicting research results. Giving a consistent and cohesive explanation of why homelessness exists is challenging when the experience of homelessness varies across and within groups to such a degree and when there are different theoretical conceptions of causality.

Homelessness literature is certainly concerned with the causes of homelessness, and in this thesis I will be primarily developing a theoretical explanation of the causal mechanisms of homelessness for impoverished Australian families. However, in addition to the causes of homelessness, research in this area encompasses a broad range of other concerns including:

- how people exit homelessness and their post-homeless experiences
- evaluation of interventions for appropriateness, efficiency and efficacy—including policies and programs targeting prevention, rehousing schemes, support for parents and their parenting, health care, the use of subsidies and other payments and different case management approaches
- evaluation of service provider practices more generally
- policing, surveillance and criminalisation
- urban planning and housing policy
- ethics, human rights, social justice and the law
- health impacts of homelessness, public health concerns and health provision to homeless populations
- the experience of being homeless and how it is understood by people affected
- methodologies for counting the prevalence of homelessness, and
- the development of conceptual frameworks for defining homelessness, as discussed above.

Homelessness literature is all of these things and more. By its nature it is a necessarily fragmented, often contradictory and complex body of research. The rest of this literature review will be concerned primarily with how, and how well, existing literature explains the causes of homelessness. The full breadth of homelessness literature will thus not be included in the literature review at this chapter. However, throughout the thesis I will draw on other aspects of the research available to interpret results, understand the structure of the phenomenon of homelessness and theorise to causal mechanisms.

2.4 Homelessness research: its capacity to offer an explanation of complexity

Above, I have described something of the structure, complexity and variety of international literature about homelessness. I have found it particularly confusing and

disjointed in relation to attempts to explain the causes of homelessness. Obviously, this in large part related to the heterogeneity of the homeless population, the varieties of their experiences and the different contexts in which episodes of homelessness occur. However, I argue in this thesis, that a more important and problematic issue of fragmentation is the diversity of explicit and implicit understandings of causality and ontology underpinning research, and the degree to which much causality focussed research fails to really *explain* why some people become homeless and others do not.

The coherence of causal explanation of homelessness in the literature is complicated by different theories of causality. Johnson and Jacobs (2014) outline two types of causal explanations for homelessness—those that focus on how the actions of individuals (agency) are the primary driver of homelessness and those that understand social and economic structures as having a principal role. Each approach embodies assumptions about the ontology of the social world. Individual explanations give primacy to the active role of people as agents to make decisions that have consequences for their lives. Simplistically, people are homeless because of personal traits and attributes over which they have little control, or they are responsible for their homelessness because of poor behaviours and bad choices. Conversely, structural explanations give prominence to factors such as poverty, housing, and labour market conditions in their accounts. Both approaches reflect opposite sides of an ontological debate about a dualist structure/agency dichotomy: is it structure (holism) or agency (individualism) that has primacy in generating the structures of the social world.

There are also causal explanations that seek to integrate human agency and social factors; however they tend to struggle with the question of how structure and agency are ontologically related as an inter-dependent duality. Explanations are consequently more descriptive than causal (Fitzpatrick, 2005; Johnson and Jacobs, 2014). The ontological positions of each of these approaches to structure and agency are played out in homelessness literature, generating a diversity of approaches to causal explanation. Linked to this, there is also the impact of different research methodologies, broader conceptions of causality, and level of engagement with theoretical explanation. Examples can be seen in the discussion of causal explanation in homelessness literature which follows.

In order to facilitate understanding, comparison, critique and analysis, this chapter categories homelessness literature into four types of research sharing common investigative approaches and attitudes to causality. These categories are risk factor, pathways, subjective and theoretically orientated research approaches. I describe the key contributions each type of research offers to understand homelessness and identify

important limitations to causal explanation in each approach.

2.5 Four approaches to homelessness research

Risk Factors

Risk factor research focuses on determining a possible likelihood of homelessness given the existence of risk (or protective) factors. Most approaches to the study of risk factors hinge upon statistical modelling of numerical data with causal factors operationalised as discrete, quantitatively measurable variables (Farrugia and Gerrard, 2016). Risk factors are understood to be both associated with homelessness and, to some degree, embody a concept of causality, whereby the presence of the risk factor is understood to increase the likelihood of homelessness. Homelessness is often described as being either a welfare or housing problem, caused by either individual or structural risk factors (Fitzpatrick, 2005).

Individual risk factors are ‘personal attributes that increase the likelihood that an individual will experience a negative outcome’ (Johnson, Scutella, Y. Tseng, *et al.*, 2015a, p.4). Risk factors are understood to associate differently according to the nature of the homeless cohort, duration of homelessness, and whether someone has been homeless before. Generated across many disciplines, there is what Farrugia and Gerrard have called a ‘vast constellation’ of individual risk factors (2016, p.271). The list commonly includes:

- poverty, debt and financial stress, lower levels of labour market participation or employment, lower levels of education and other human capital
- early childhood adverse experiences such as having been in state care as a child, physical or sexual abuse as a child, witnessing violence or domestic violence, frequent moves and family separation
- previous experiences of homelessness and recent housing instability or frequent moves
- mental illness, high levels of stress and substance abuse
- recent experiences of violence and other trauma
- exiting care, incarceration or other forms of institutionalised care
- domestic violence
- shock events such as family breakdown, job loss, major health incident or death in the family

- poor physical health
- adaptation (lower levels of psychological distress about being homeless over time) and the choice to be homeless
- limited access to the support of family and friends, being a single parent, and poorer experiences of welfare (Danseco and Holden, 1998; Chigavazira *et al.*, 2013; Curtis *et al.*, 2014; Johnson *et al.*, 2015b; Stolte and Hodgetts, 2015; Fazel, Geddes and Kushel, 2019).

Structural factors are ‘organised patterns of social relationships and social institutions that are both pervasive and enduring’ (Johnson, Scutella, Y. Tseng, *et al.*, 2015a, p.4). In the context of Australian homelessness, structural factors are usually understood as the housing and labour markets (Johnson *et al.*, 2015b). However, other structural causes of homelessness, relating to inequality and stratification for example, are cited by some authors, but mostly in studies that are not quantitative or risk-factor based.

In interviews with 103 homeless households in Australia as they were leaving emergency accommodation (of whom 79 were reinterviewed after 12 months) Johnson, Gronda and Coutts (2008) identify five material structures (housing market conditions, labour market conditions, poverty, deinstitutionalisation and the homelessness service system) and four non-material structures (adverse childhood experiences, family support, homeless subculture and stigma) as causes of homelessness. Trauma may also be understood as a structural factor (Robinson, 2014). However, the conceptualisation of structures is a function of ontological assumptions about the nature of the social world. Both the existence of these structures and the extent of their role in homelessness are contested between disciplines and debated by scholars (Batterham, 2017). Excepting the housing and employment markets, the absence of other structural risks in risk-factor orientated studies—encompassed within material and non-material social structures—is a function of the prevailing philosophical underpinnings of quantitative research as well as the difficulty of operationalising these concepts as measures and collecting data on them.

Historically, researchers have focussed on either individual or structural factors as the primary cause of homelessness. Quantitative individual-level studies have tended to show that individual characteristics matter more than structural conditions, whilst area-level studies have suggested that rents and availability of housing are most significant to homelessness risk (Johnson *et al.*, 2015b). However there is a growing consensus that homelessness is a complex interaction of structural and individual risk

factors (Minnery and Greenhalgh, 2007; Johnson and Jacobs, 2014) with becoming or avoiding homelessness somehow mediated through an interaction of individual characteristics and societal structures (Johnson *et al.*, 2015b). There are different conceptions about how this interaction may occur to bring about homelessness. A common approach sees structural factors as creating different levels of risk amongst certain populations, with individual characteristics then elevating and compounding their vulnerability to homelessness (Fitzpatrick, 2005; Johnson and Jacobs, 2014).

Recent research using Australian housing, labour market and longitudinal survey data models entries into and exits from homelessness, combining individual and structural risk factors. Findings suggest that for people *not* engaged in so called ‘risky behaviours’ (including recent incarceration, regular use of drugs, diagnosis as bipolar or schizophrenic, risky levels of drinking and experience of violence), the risk of entry into homelessness is associated with the conditions of the local labour market and even more strongly with the local housing market (Johnson *et al.* 2015a). The structural and individual factors associated with homelessness may also differ for families and single adults. A study of homeless individuals in the United States, combining point-in-time prevalence data and aggregate spatial data, found family homelessness strongly associated with housing adequacy, income and unemployment, whilst the homelessness of single adults was related to demographic variables, substance use and welfare use variables *in addition to* the economic factors (Fargo *et al.*, 2013).

Much of the focus of risk factor orientated research is on negative personal attributes or the adverse effects of social structures on housing outcomes. However, there are also themes about protective factors and resilience in the literature. These include the positive impact of having resources or ‘insurances’ to draw down on in challenging times. These might include savings, housing equity and access to formal and informal sources of credit; life and income protection insurance; government and associated forms of assistance; and the protection offered by having a household with more than a single income (Bassuk, Perloff and Dawson, 2001; Sharam, 2017). There are also more informal insurances, related to social capital bound up in relationships with family and friends, achieved via social supports and social connectedness, such as practical financial support or psychological resources related to belonging, self-esteem, a sense of control and well-being (Oliver and Cheff, 2014; Johnstone *et al.*, 2016). Household insurances also include personal attributes and human capital such as financial management skills, values about money, resilience, formal and informal education (Stone *et al.*, 2015). Positive, judgement-free and supportive experiences with homelessness services providers have also been shown to be protective factors (Lorelle

and Grothaus, 2015; Johnstone *et al.*, 2016).

Homelessness literature in psychology (and social work to some degree) has a significant focus on the role of stress, resilience to stress and ‘executive functioning’ in the context of stress. Executive functioning refers to processes that facilitate conscious control of thoughts, actions and emotions—so a cognitive capacity to engage in complex goal-orientated behaviours, formulate goals and plans, monitor outcomes and alter behaviour as a consequence of outcomes (Monn *et al.*, 2017). Resilience and better executive functioning in the context of stress helps to enable coping strengths, reduce levels of stress and trauma and encourage perseverance and resourcefulness which protect at-risk families from homelessness (Clough *et al.*, 2014; Williams and Merten, 2015).

The definition and selection of individual and structural risk factors, and understanding how they may or may not interact to precipitate homelessness, are not ‘neutral’ concepts. Farrugia and Gerrard (2016) examine how the political needs of government, pragmatic needs of service organisations and public discourse on homelessness enjoy complex relationships with researchers and research narratives. They describe how research debates about the relative weighting of individual and structural causal factors have influenced the construction and visibility of homelessness—and how it is then interpreted as a public issue and developed as a social policy concern. These authors are not the first to point out that research focussing on individual risk factors can have a tendency to judgement often grounded in the ‘moral culpability or pathology of homeless individuals’ (p.270). As people have agency and can make decisions, homelessness can be understood as the consequence of poor choices; meaning the homelessness person, as a consequence, needs to take responsibility for their own situation (Johnson and Jacobs, 2014). Alternatively, homelessness can be understood as the product of personal problems over which a person has little control, meaning they need assistance, pity or rescuing. Also, focussing exclusively on structural reasons for homelessness can lead to overly deterministic explanations which do not adequately account for agency and the strength and resources of people who are homeless (Johnstone *et al.*, 2016).

Johnson and Jacobs (2014) argue that *how* causality for homelessness is attributed to either social and economic structures, or the actions of individuals, is not just an argument in the academy, but also between different ideologies seeking to influence homelessness policy and the allocation of resources. The ‘lack of agreement on what causes homelessness is indicative not only of the complexity of homelessness itself but also the contested nature of contemporary politics’ (Johnson and Jacobs, 2014,

p.44). Homeless people can be seen as ‘deserving’ or ‘undeserving’ of assistance according to how individual risk, structure and agency are understood and ascribed to the individual and the degree to which a person is then considered responsible for their situation (Neale, 1997; Bullen, 2015).

A survey by Relationships Australia in 2015 found that half of respondents believe that the primary reason people experience homelessness are mental health and drug or alcohol problems, followed by approximately a quarter nominating domestic violence. Asked about how people can get out of homelessness, 36 per cent of respondents thought that getting an education or a job was the best pathway out of homelessness (Relationships Australia, no date). In a different more recent survey of Australians across the state of Victoria, the top reasons for people to experience homelessness were given as drugs and alcohol (60 per cent) and mental illness (43 per cent) (Health and Human Services, 2018). Johnson and Jacobs (2014) have commented that the Australian media and public perceptions of homelessness tend to ascribe blame to individuals, adopting a ‘pejorative tone that emphasises the undeserving nature of the homeless’ (p.34). This judgement is supported by the results of the two surveys above, where in each case Australians understood homelessness as primarily related to negative individual behaviours and attributes.

Although risk factor research does offer important insights into individual and structural factors associated with homelessness, it is generally characterised by isolated and often incoherent findings. This is in part a product of the issues of complexity inherent in the phenomenon of homelessness itself, as discussed earlier in this chapter at Section 2.3. However, I would argue that it is also a function of two additional factors: the conflation of association with explanation; and a lack of due attention to types of causality and the characteristics of different types of risk.

First, risk factor based research is unable to *really* explain how people become homeless because it often stops at the point of identifying and describing the characteristics of the homeless (Johnson, Gronda and Coutts, 2008), rather than continuing further to consider *how* these factors actually lead to homelessness (Batterham, 2017). Knowing that having been in care as a child strongly associates with homelessness for young adults, does not explain what it is about the experience of being in care that amplifies their risk. Reporting the association, or characteristic of the homeless person, does not explain how being in care as a child interacts with other life experiences and contexts to bring about homelessness later in life. Nor does it explain why it is only a proportion of people who have been in care that end up experiencing homelessness and the rest do not.

Second, there are a number of different ways of thinking about causality. Greater engagement with philosophies of causality and deliberately articulated assumptions about approaches to causality would help to better represent and theorise the mechanisms of the complex reality of the social world and provide improved explanation. For example, causal conditions may be considered sufficient, necessary, both or neither (Batterham, 2017). A *necessary* condition or causal factor (A) is required for outcome (B) to occur (there can be no B without the presence of A); whereas a *sufficient* condition or causal factor (A) is enough for outcome (B) to occur (the outcome B will occur in the presence of A, but other conditions are also capable, or sufficient, to produce the outcome).

Causality in the social world is rarely linear (as it is modelled in most regression analyses) and can also be understood in terms of complexity theory. The social world is an open system characterised by ‘causal complexity in which relationships are conjunctural, interdependent and interactive, [with no] consistent or predictable outcomes’ (Kent, 2005, p.11). Context is crucial: multiple causes and mechanisms operate in interaction with context and are contingent (Byrne, 2012). In addition to being complex, causation is multiple—different combinations of causal factors may combine to produce the same outcome via different paths (Byrne, 2005).

Concepts such as *multiple exclusion homelessness* and *adverse childhood experiences* are used to encapsulate complex risk factor interactions. Multiple exclusion homelessness incorporates a broad range of social, developmental, behavioural risks that are understood to intersect with homelessness, and is used in predominately in the housing and homelessness sectors in the United Kingdom. It is an approach that seeks to capture the complexity of interactions between the causes of homelessness as well as its consequences (Corney *et al.*, 2011). Similarly, adverse childhood experiences groups together risks and the interactions of risks potentially negatively affecting young children and their futures (Manthorpe *et al.*, 2015).

Several authors describe risk factors as sorted into groups or clusters, rather than an undifferentiated list of possible hazards for homeless. In the context of discussing risk factors in the context of human agency, Johnson *et al.* (2015b) argue that distinct personal attributes have different qualities and therefore risk characteristics. Some things like age and ethnicity are ‘intrinsic’ over which a person has no control, whilst others are behavioural (such as smoking or substance abuse) where there is a degree of control. Then there are complex domains such as human capital (level of education and work experience) or social characteristics (family, family history or social networks) in which the role of individual choice or evidence of agency is more distant or harder to tease

out.

Batterham concludes an analysis of types of risk and causality suggesting that risk factors can be thought of as being ‘present in multiple sufficient sets but are themselves neither necessary nor sufficient to bring about homelessness’ (2017, p.15). In addition to suggesting thinking about homeless causes as ‘sufficient sets’ of risk factors, Batterham (2017) then proposes a ‘hybrid model’ in which gathers together structural and individual risk factors into seven types of causal sets, according to the mechanisms through which they act to bring about homelessness. She suggests that being ‘at-risk’ of homelessness is experiencing one or more of these causal sets of mechanisms. In addition, it is probable that a number of these sets may be interacting together at the level of mechanisms to bring about homelessness. Summarising the literature on the causes of homelessness, her seven causal sets encompass:

- *housing markets* – the supply and cost of housing in the context of poverty and income inequality;
- *labour markets and economic capital* – the interaction of the labour market and the economic capital a person has (educational attainment and employment history) and the impacts of low levels of labour force participation on household income and income instability;
- *institutional* (organisations) – organisations providing services, the organisation of the government through policy and legislation, and being institutionalised (managed by an organisation), which impact homelessness through eligibility requirements, compliance obligations, inadequate management of points of transition (e.g. exits from institutions or care), poor or gaps in policy, and discrimination;
- *relationships* – damaged, lost or absent relationships such as family breakdown, domestic violence and elder abuse, the death of a child/parent, limited social capital and social networks, childhood experiences of trauma and rejection by family because of their LGBTIQ status;
- *health and wellbeing* – behavioural health issues such as disability, mental health and substance abuse as well as trauma and poor physical health impacting on income, capacity to work and engage with the labour market, needs in relation to housing, and relationships;
- *past experiences of homelessness* – the self-perpetuating nature of homelessness, where homelessness is a consequence of the experience and effects of previous homelessness;
- *social stratification and inequalities* – theoretically understood structures such as the patriarchy, social exclusion, discrimination, trauma and stigma, with their associated influences on opportunities in the labour market, income instability, health and well-being, and therefore, homelessness.

This is a particularly helpful way of starting to sort through the plethora of risk factors

understood to associate with homelessness, in a way that foregrounds thinking about causality, complexity and the mechanisms of becoming homeless.

Gronda, Ware and Vitis (2011) also focus on complexity, but in this example, they consider how clusters of needs (or constraints and challenges), related to individual and structural factors and their interactions, combine in different ways for people seeking assistance at Australian homelessness services. Summarising available literature, they conclude that different homeless populations—cutting across conventional ‘target’ groups based on demographic characteristics—have qualitatively different patterns of support needs. The interventions required are therefore different depending on the intensity and nature of their need; indicated by, for example, their challenges and barriers to positive change, pathways into and duration of homelessness.

In discussing risk factor focussed research, I have argued that it is generally characterised by sets of isolated and often inconsistent findings. A small number of authors have engaged with causal theories, complexity and clustering of types of risk in an effort to bring more explanatory meaning to this type of research, however they are generally the exception in the literature. Additionally, there have been few longitudinal data sets available, and the quantitative risk factor literature has had difficulty engaging with the different experiences of a heterogeneous population according to length of time spent homeless and number of homelessness episodes, rather than just the setting of their homelessness. Risk factor approaches have had problems conceptualising the interaction between individual and structural risk; as well as interactions between structures and personal agency. Finally, there is little social theory employed in explanations based on this kind of empirical research. Pathways orientated research has advantages in each of these areas, and is discussed in the section that follows.

Pathways

Pathways are ‘ideals’ that illustrate the issues impacting on people’s housing stability by abstracting key features or characteristics of homelessness from the complexity and diversity of homeless people’s lives (Chamberlain and Johnson, 2013). Similarly, pathways have been described as ‘a heuristic device that can help to organise complex realities’ (Johnson, Gronda and Coutts, 2008, p.229). Research based on pathways, as well as other pattern-seeking modelling, is criticised by some for stripping the phenomenon in question of its complexity and dynamism, and the subjects of their individuality (Furlong, 2013). Nonetheless, pathways provide valuable insights into the reasons for homelessness (McCaughey, 1992; Danseco and Holden, 1998; Starr-hemburrow and Parks, 2004).

The pathways framework is an approach that enables individual and structural factors to be analysed together, with consideration for how they interact over time, challenging ideas of a dichotomy between individual and structural risk factors (Clapham, 2003). This approach reveals *clusters* of related factors associated with different types of homelessness, through statistical or qualitative methods. Pathways reveal a story of life events precipitating homelessness, and allow duration and transitions in and out of homelessness to be described. Research that takes a pathways approach to explanation gives a stronger sense of homelessness as a cumulative experience which may involve multiple episodes over a long period of time. The ‘risk factors’ integrated into the pathway representations are essentially the same as those found risk factor research. However, the framing recognises complexity and interaction of risks. A pathway description can have a simplicity that is appealing for differentiated policy and program development.

Humans are reflexive meaning-makers, actively involved in making their own lives—who are also constrained and enabled by the organisation and distribution of resources around them and other social structures (Johnson and Jacobs, 2014). The pathway approach more easily facilitates meaningful engagement with conceptions of agency, particularly intersection between social structures and individual agency evidenced in people’s behaviour arising from their cognitive processes. The potential of pathways research is a better understanding of ‘how rules and resources structure patterns of interactions between individuals and institutions’ (2014, p.43). Through pathway frameworks it is possible to describe and theorise how material and non-material social structures interact with individual risk factors, through demonstrating how people at risk of homelessness navigate both types of risk in their individual biographies via personal agency (Farrugia and Gerrard, 2016). Pathways are therefore able to show patterns in how individuals on each pathway manage challenges and troubles; and how they negotiate the limitations of available housing, their income and other resources (Johnson, Gronda and Coutts, 2008).

Although acknowledging that each of the 41 homeless women in their Canadian study experienced the pathways differently, through thematic coding of in-depth interviews, Daoud *et al.* (2016) uncovered multiple pathways to homelessness, each incorporating in different ways a range of factors associated with housing insecurity, poor health and intimate partner violence. The research captures the experiences of women (almost half of them parents) before, immediately after and long after leaving an abusive relationship, and highlights how material, psychological and social trajectories combine in direct and indirect, multi-tiered pathways to homelessness. An important

focus of the analysis is how different dimensions of the experiences of becoming homeless interact with each other to create multiple interwoven causally complex trajectories—sensitive to changes over time and phases of experience in relation to housing instability and poor health.

Two Australian studies also offer examples of how pathways approaches can develop richer explanations of homelessness. The first, by Chamberlain and Johnson (2013), develops five ‘ideal’ pathways into adult homelessness through analysis of 3,941 case records in the large administrative databases of two homelessness services in Melbourne, supplemented by 65 in-depth interviews. The authors stress that these are not causal models, as individuals have agency to make decisions about their lives within the context of the ‘structural and cultural factors that may limit the opportunities people have’ (p.61). Instead the authors frame their approach as informed by Weberian ‘ideal types’—i.e. a method for abstracting the core features of a phenomenon, in this case adult homelessness, and making its characteristic features known. The five pathways they discover are called ‘housing crisis’, ‘family break- down’, ‘substance abuse’, ‘mental health’ and ‘youth to adult’ and within each pathway the authors also investigate how individual experiences and expectations influenced the duration of homelessness episodes and so called ‘social adaptation’ to homelessness.

Chamberlain and Johnson highlight the role of individual expectations and how people understand their lives in their navigation of homelessness risk, arguing that:

The social adaptation account helps to explain what happens to people on the substance abuse and youth to adult pathways, but it misunderstands what happens to people on the housing crisis, family breakdown and mental health pathways. People on these pathways bring with them different expectations, which shape how they make sense of their lives as well as affecting the duration of their homelessness (p.63).

Those in the housing crisis and family breakdown pathways found becoming homeless a ‘dreadful shock’ and often assumed their homelessness would last only a few weeks. Although this was rarely the case, they were much more likely to exit homelessness within the year compared to those on the substance abuse, mental health and youth pathways. They typically tried to minimise the possibility of being identified as homeless and did not tend to form close friendships with other homeless people. When given assistance most managed to overcome their significant obstacles to exiting homelessness. Although this research centres on the relationship of pathways into homelessness with duration of homelessness (rather than specifically homelessness

causality), its approach demonstrates the power of pathways orientated analysis, incorporating both social structure and agency, to suggest mechanisms related to the phenomenon of homelessness.

The second study, *On the Outside*, by Johnson, Gronda and Coutts (2008), interviewed over 100 homeless households leaving emergency accommodation (with the majority re-interviewed 12 months later). The objective was to reveal the complex lived experience of homeless people, underlining the interaction of structural and personal dynamics within their pre-homeless and homeless biographical experiences. Influenced by Giddens's structuration theory, Johnson *et al.* argue that:

Not only does this approach highlight that at the individual level structures are contested and changed, accepted and reproduced, but it also shows the way that people respond to these structures depends on, among other things, people's biographical experiences preceding homelessness – how they first became homeless, the social identity they attached to homelessness and how long they had been homeless for (2008, p.228).

In the research, the authors identified five typical pathways into homelessness for the households they interviewed, namely, mental health (6 of 103 households), domestic violence (14 households), housing crisis (24 households), substance use (18 households) and youth (41 households). However, people do move between pathways—as 'pathways are heuristic devices' (p.136). It is impossible to do justice to the quality and richness of the analysis here, but I will highlight some of the mechanisms they describe in the two pathways most relevant to Australian families entering homelessness.

A large number of households (41) became homeless as a result of *housing crisis* precipitated by a series of financial crises. Although these crises took many forms, they had a cumulative impact on the interviewees, especially in the context of a low level of financial resources. These households were most affected by housing and labour market conditions, and had a history of both periods of employment and periods on government benefits, suggesting overall low income and limited assets. Although many had a history of housing instability before becoming homeless, half of the group had experienced long-term stable housing, particularly those who were two parent families. A poor financial position and low income created vulnerabilities and constant stress, with the cause of financial problems often starting after the loss of a job or health problems—events that are profound for low income families with few resources resolve the crisis. Trying to maintain housing eroded household resources and increased debt; yet households got further and further behind, and eventually came to be homeless.

Becoming homeless was resisted by interviewees: they implemented a variety of strategies to cut costs and raise money that demonstrated their resilience and resourcefulness. However, 'without additional income, cheaper housing or family support these strategies simply delayed the inevitable' (2008, p.42).

Of the 14 cases that were identified as experiencing a *domestic violence* pathway to homelessness, 12 were families comprised of 26 children under the age of 18 with an average age of 8 years old. Although at the time of the study they were counted as single person households, the two other cases in this pathway were women whose children had been removed by the state or were staying with relatives. Households on this pathway generally faced three key issues: violence, the stigma associated with domestic violence, and low incomes due to women's poorer labour market opportunities. The experience of domestic violence was described in terms of powerlessness, fear, shame and stigma. Mothers feared their children would be taken from them, worried about the impact on their children's schooling and routines, and were terrified of the prospect of becoming homeless. In the biographies, there are stories of women trying multiple times to leave a violent household, but returning after failing to secure affordable accommodation and because they hoped that things would get better. Most of the women had left school early, and work had always been about earning some extra income, rather than the basis of a career. Having reduced access to independent financial resources and having left all of their possessions behind often influenced the decision to return home. For many women, the final and irrevocable decision to leave was made to protect their children from physical violence (Johnson, Gronda and Coutts, 2008).

For households that experienced either the domestic violence or housing crisis pathways, there was evidence of an interaction of low incomes, unaffordable housing and a crisis (such as domestic violence or a job loss) that precipitated homelessness. The authors conclude that:

Unless the material structural conditions improve, no matter how effectively individuals manage non-material structures such as stigma, these households typically remain trapped at or below the poverty line. This means that they remain precariously positioned in relation to both the labour and housing markets and consequently remain vulnerable to further episodes of homelessness (2008, p.137).

The life stories described in the *On the Outside* study illustrate something of the complexity of the structural and personal factors households need to process, weigh-up

and act on in their efforts to avoid homelessness—an illustration of agency and decision-making in action. For example, for women with children experiencing domestic violence, their continued access to housing is the product of mechanisms at the intersection of material structures such as the housing and labour markets, child welfare and welfare services; their personal economic and educational capital; the physical, emotional and social needs of their children; non-material structures such as stigma; and the individual capacity of each woman for resilience and hope in the context of violence, fear and shame.

Resilience and hope were also features of the biographies of homeless and housed families accessing family support services in Sydney, Australia. Although not an example of a pathways approach, in a small mixed methods study Conroy and Parton (2018) used narrative interviews to examine the relationship between poverty, social support and social problem solving in explaining family homelessness. Participants typically showed a degree of optimism about their futures even with current and past occurrences of insecure housing, financial stress, health issues, legal problems and experiences of ‘struggle’. Their stories revealed multiple examples of ‘getting back up again’, resilience, and aspirations for a ‘better life’, but also illustrated the difficulty of responding to acute life events for people living in disadvantage.

Pathways research can explain homelessness by uncovering patterns in the role of social structures and risk factors associated with individual biographies and contexts. There is also a huge potential in pathways research to investigate how individuals and households navigate these challenges, constraints and enabling factors at the point of intersection between structure and agency. Pathways research on homeless families in Australia, suggests that the capacity of a family to manage the events that could precipitate a housing crisis (such as a job loss or illness) is related to their income, access to ‘insurances’ such as savings and social support networks, and the availability of cheaper housing. Families will try to reduce their costs and raise additional money until their resources are depleted. For other households, where family breakdown or domestic violence might be understood as the principal cause of homelessness, the pathways approach shows that financial resources, success in the labour market, the affordability of the housing and access to assistance from friends and family also play a significant role for families in avoiding homelessness. These pathways evidence resilience, hope, adaptability and resourcefulness in the face of risks that are ‘individual’ and ‘structural’ in nature. However, even with the greater ability of pathway approaches to explain homelessness—especially when they really try to tease out the mechanisms of individual agency in the context of social structures—there is still a tendency for

pathways research to be relatively descriptive, untheorized and disconnected from wider literature (Clapham, 2003).

Subjective accounts

The third research approach comprises subjective accounts of being homeless with an emphasis on the diversity of the experiences of homeless people moving into, through and out of homelessness in different time frames and contexts. This research is qualitative in nature, often incorporating ethnographic, narrative, phenomenological and grounded theory approaches, and focusses on individual experience and subjective understanding. The perspectives of people experiencing homelessness shared in this research enable ‘outsiders to reflect on what it is like to live without the security and stability that people with homes take for granted’ and gain an insight into the cumulative effects of stigma and exclusion on self-esteem (Johnson, Gronda and Coutts, 2008, p.3).

Using narrative interview techniques Kirkman et al. (2010) offer a vivid account of the experience of homeless children aged 6-12 in temporary crisis accommodation in Victoria focussing on housing instability, stress, health and wellbeing, family relationships and impacts on education. In a study from the United States, using focus groups, Gültekin et al. (2014) identified family histories of violence, poverty, social isolation, and a lack of informal support as contributing to homelessness for mothers and their children. Crucially however, in highlighting the dissimilarities in insights of mothers and their caseworkers, the authors distinguish how differently these two groups understand homelessness, the support required from services, and potential pathways to housing stability. In a case study of a rough sleeper in Auckland (New Zealand), Stolte and Hodgetts (2015) show how Clinton uses space, manages his interactions with people and mobilises the public resources available to him in order to maximise his health and exert some control and structure in his daily life. They offer an insight into the work that Clinton does each day to negotiate ‘a delicate balance of being visible, but not too visible, being present, but not for too long and being neighbourly whilst being discreet about his outdoor abode’—and thereby appropriate public places to perform the basic tasks associated with maintenance of health such as washing, cleaning his teeth, getting adequate rest, storing and taking medicines and eating fresh food (2015, p.152).

There is little explicit discussion of social structures, agency or causality in these accounts. Although these methodologies more readily encourage theoretical engagement, there is still a concentration of descriptive approaches. Nevertheless this kind of research contributes a rich understanding of the nature of homelessness, the

experience of the homeless and people's thinking about their homelessness. In providing a glimpse into people's thinking, motivations and experiences of social structures (positive and negative) as they accomplish their daily lives, subjective accounts are consequently invaluable for theorising the interaction of social structures and individual agency.

Theoretically orientated approaches

Theoretically orientated approaches are limited in homelessness literature. By this, I mean research using any methodological approach that engages with social theory to frame research and has an objective of theorising explanations. Over the last 20 years, homelessness research has been criticised for superficial theorising and a lack of engagement with the insights of sociological theory and critical social policy analysis (Farrugia and Gerrard, 2016). Exceptions include research that conceptualises homelessness as an extreme position on a continuum of disadvantage and poverty—theorising poverty and material deprivation as a means of understanding homelessness. This research could also be described as focussing on the relationship between poverty and homelessness; and theorising what is happening at the point where a person's poverty also becomes their homelessness.

The three examples following, engage in different ways with multiplicative impacts of risk; temporal differences in the quality of risks depending on what other factors are already present; concepts of personal and structural risk and the agency of at-risk people to resist structural forces in different contexts; and the importance of having access to—and the capacity to use—social and economic resources to mitigate the impacts of additional hazards. In other words, by going beyond a purely descriptive account, I argue that these three theoretical approaches offer richer explanations of homelessness.

O'Flaherty's *economic theory of homelessness* theorises homelessness as a conjunction of adverse circumstances (or shocks) in which housing markets and individual characteristics collide (2004, 2009). It has been operationalised in studies which suggest an exogenous shock—such as the birth of a child with severe health problems—is more likely to drive a family into homelessness if they are already in unstable housing with fewer economic resources (Curtis *et al.*, 2013). This economic theory of homelessness recognises that there is similarity in the distribution of personal risk factors between the homeless and precariously housed, also that embedded in extreme poverty is a continuum between precarious housing and homelessness (Haber and Toro, 2004; Gould and Williams, 2010). As a theoretical approach, it delivers an explanation of

becoming homeless which could be interpreted as how different risks interact with homelessness conceived as extreme financial disadvantage.

Sharam and Hulse (2014) apply the theory of *relational poverty analysis* to data from the Hanover (now Launch Housing) research project *Families on the Edge*, a longitudinal qualitative research project that followed 57 Victorian families over 12-18 months between 2009 and 2011 (Hulse and Sharam, 2013). Relational poverty analysis is an anthropological approach to the study of deprivation and inequality in the context of systems of social relationships (e.g. the role of people and institutions in ensuring and perpetuating poverty and homelessness) and identity (e.g. the ways in which other people construct homelessness and act towards homeless people). Analysis of some of the main themes which emerged from the study, using a framework of relational poverty analysis, illuminates the link between poverty and homelessness and how people use their personal agency in the face of broader structural factors. This approach is interesting because it conceives the problem of disadvantage as broader than a purely socio-economic one. Rather, the problem encompasses social exclusion, loss of access to social capital and key social connections, and the loss of other 'assets' (such as capital, labour, formal legal entitlements and customary rights) due to the actions of the non-poor.

In the case of homelessness, Sharam and Hulse (2014) interpret a loss of assets to include, for example, the loss of access to lower-cost private rentals, an inability to access appropriate services, or the lack of financial and social resources to deal with crises. They acknowledge the costs associated with frequent moves (such as shedding of possessions and the loss of social relationships) and the difficulties people may have accessing support from family as resources, which can be depleted. The agency of the poor is a key element of relational poverty analysis. For homeless families, the authors argue, agency can be seen in the extent to which families have a strong social identity as a family, their sense of entitlement to assistance as an implied right for their families and their fight for rights and justice for their children. Although they were being propelled towards the loss of assets and marginalisation, families in the study resisted this process as much as they were able.

Hobfoll's *conservation of resources* theory has been adapted from psychological literature on stress and resilience by Haber and Toro (2004) to support analysis of homelessness as a severe form of poverty and resource depletion. The authors do not make distinctions between the causes and consequences of poverty, as 'poverty is represented as a continuous process in which initial resource losses precipitate further resource losses' (p.140). Resources in this model are not only financial: they can be

social, emotional and cognitive (e.g. decision making), or other capacities which once lost by families, contribute to further resource losses, reinforcement of poverty, and eventual descent into homelessness. Poverty has the effect of exhausting the protective resources of parents (economic and social), enabling an unexpected event, or shock in their lives to overwhelm them (Paquette and Bassuk, 2009). There are similarities here with the mechanisms of O’Flaherty’s economic theory of homelessness. On the basis of the usefulness of the conservation of resources theory to Haber and Toro’s analysis (2004), the next section of the chapter looks in more depth at Hobfoll’s work and provides additional examples of its application to homelessness research.

Hobfoll’s Conservation of Resources Theory

If homelessness is conceptualised as an extreme state of resource loss on a continuum of disadvantage, Hobfoll’s conservation of resources (COR) theory is helpful to understanding the mechanisms of family homelessness. The kernel of COR is that ‘people strive to retain, protect, and build resources and that what is threatening to them is the potential or actual loss of these valued resources’—that is, a focus on the relationship of stress to loss or potential for loss of resources (Hobfoll, 1989). Resources are *objects* or physical things such as housing; *personal characteristics* that aid stress resistance such as orientation towards the world, personal traits and skills, and social support; *conditions* like marriage, employment or family status; or *energies* such as time, money and knowledge which have value because of their role in the acquisition of other types of resources.

According to COR, an initial resource loss precipitates further loss, with people who lack resources more vulnerable to their loss. *Loss spirals* describe the accelerated negative effects of ongoing resources losses, which need to be arrested as early as possible through resource gains, before they gain momentum. Resources do not exist in isolation; rather they cluster according to their related characteristics in *resource caravans*. These are culturally specific, developed across the life span and have the potential to aggregate differently for different people—resources and their lack are not viewed individualistically or in isolation, rather they are the products of a sociocultural framing (Hobfoll, 2001, 2002). The environmental socio-economic conditions that foster and protect (or undermine and impoverish) the resources of individuals, families, and organizations are *caravan passageways*. Thus, in COR, it is not just personal resources that are important; having lower socio-economic status and being within a marginalised community also results in depleted resource reservoirs and increased vulnerability (Hobfoll, 2012).

Resilience, or the capacity of people to withstand the impact of a major trauma or event without long-term damage or harm, is also linked to resources in COR. The ability of a person to remain functional under stress, the extent, speed and success of their recovery, and their capacity to meet shocks and adapt to them, are all explained by Hobfoll in terms of resource mechanisms (Hobfoll, 2002, 2012). For example, the strength of environmental caravan passageways provides differentiated environments for protection and growth of individual resource caravans. Over the lifespan, the resources required for resiliency—such as engagement of support, close and secure attachments, self-efficacy and optimism—are acquired and aggregate, with those in resource-poor environments less able to accumulate gains and more at risk of loss spirals. Resilience processes are therefore understood both ecologically and individualistically in terms of resource mechanisms (Hobfoll, Stevens and Zalta, 2015).

The idea of caravans and passageways has been adapted in the concept of *risk factor caravan pathways*: the ecologies of disadvantage and resource poverty that develop and sustain *risk factor caravans* across the life course (Layne, Briggs and Courtois, 2014). Whilst incorporating ideas of individual risk, this COR-informed way of understanding the role of adverse childhood experiences on development, life experiences and attainment, also enables a theoretically informed interaction of ecological factors (social structures and context) as well as ‘promotive’ and moderating factors. Therefore, the term risk factor caravan ‘serves as a conceptual vehicle for describing and explaining the causal processes through which resource loss and gain cycles may respectively originate, persist, accelerate, or recede over time’ and the term risk factor caravan passageway ‘denote[s] the often disadvantaged, resource-poor, and danger-laden socio-environmental conditions that foster the occurrence and accumulation of risk factors (e.g., various forms of child maltreatment) as they accumulate and constellate across development’ (p.S3).

An example of the explicit use of COR in Australian homelessness research is by Keane, Magee and Kelly (2016, 2018, 2019) in their papers on the relationship between trauma, stress and homelessness using data from *Journeys Home* (JH) (Melbourne Institute, 2013). The first paper (2016) employs latent class analysis to identify six distinct classes of childhood trauma history, which separated primarily on the basis of multiple versus low numbers of adverse experiences, whether the trauma was experienced within or outside of the primary care environment, and whether the trauma was associated with high levels of violence or the more indirect effects of having a care giver with mental health, substance use or incarceration histories. They then used logistic regression to establish which childhood factors (such as biological relationship

of primary carer at age 14 years and number of times in foster care) associate with each class. The results offer an insight into the character of individual differences in complex trauma for individuals facing extreme social disadvantage, and how these differences associate differently with the total time reported homeless prior to JH. Individuals with multiple adverse childhood experiences across a range of trauma types were more likely to have experienced a longer proportion of time homeless.

In the second paper (2018), COR and the work of Layne *et al.* (2014) is used as a framework to investigate interpersonal trauma in the homeless population, through conceptualising the six latent classes as risk factor caravans, each with a distinct pattern of psychological distress. Growth mixture modelling indicates four different psychological distress responses in individuals vulnerable to homelessness: resistant distress (maintained low across the waves; 64.1 per cent), escalating distress (increasing over the waves; 6.2 per cent), attenuating distress (initial increase then marked decrease over the waves; 7.3 per cent) and chronic distress (elevated and prolonged across the waves; 22.4 per cent). The analysis found that the six classes of childhood trauma associated with different longitudinal patterns of psychological distress. For example, those who had experienced more complex and numerous experiences of trauma in childhood were more likely to be experiencing chronic or escalating patterns of psychological distress at the time of the study. Interpreted through COR theory, the potential life-long impairments of cognitive, behavioural and interpersonal functioning due to childhood trauma:

[...] likely behave as risk factor caravans, undermining an individual's resources (e.g., self-regulation capacities), which can promote heightened stress and ultimately psychological distress. Furthermore, these experiences can impede future gains in resources, which can have a range of implications, including impeding access to and facilitation of support services for the homelessness-vulnerable population (Keane, Magee and Kelly, 2018, p.369).

The authors explain their empirical results using COR to theorise the interaction of the mechanisms of childhood trauma, emotional distress and vulnerability to homelessness—moving beyond a description of results to postulating an explanation for them.

This work is continued in the final paper in the series (2019), where a Hobfoll-informed resource theoretical framework is employed to give insight into the nature and biopsychosocial impacts of complex trauma, in the context of ecological vulnerability

(the physical, social, economic and political environment). The authors' theoretical framework enables a synthesis of concepts of individual risk and social structures in the context of homelessness vulnerability; and enables a discussion of how mechanisms of individual agency, resilience, social support networks and resource loss interact for people when faced with trauma and adversity.

There are numerous examples in the literature which support the potential for conservation of resources informed theorising to explain homelessness. In McCaughey's (1992) ground-breaking study of 33 homelessness Victorian families, she describes families who had survived many crises and at last come to the end of their housing resources. Paquette and Bassuk (2009) describe how 'poverty chips away a woman's protective resources, enabling the events of their lives to become catastrophes' (p.293). Mabhala, Yohannes and Griffith (2017) describe homelessness as 'a process characterised by a progressive waning of resilience created by a series of adverse incidents in one's life' (p.8), where the social conditions of childhood (including experiences of adverse events) limited participants' 'capacity to engage in meaningful social interactions' (p.14) and were 'responsible for their low quality of social connections, poor educational attainment, insecure employment and other reduced life opportunities available' (p.15). The authors argue it is the social context of homelessness and a depletion of social resources and relationships that explains homelessness. However in each of these examples, social theory such as COR, could have been employed to better theorise *how* the mechanisms of resource depletion generated an outcome of homelessness.

The three theoretical explanations for homelessness described above develop richer explanations of homelessness—incorporating agency, mechanisms, and more sophisticated models of causality—than those offered by risk factor research and its lists of characteristics and factors that elevate a threat of homelessness. They also provide an indication of how pathways orientated research could be strengthened in its explanatory power through increased engagement with theory. Although theoretical approaches are relatively limited in homelessness research, the examples I have provided are not exhaustive of the literature. They have been profiled due to their influence on the development of this project, its analysis approach, and findings.

Theories such as Hobfoll's COR, and other models that situate the different forms of homelessness as being types of extreme resource loss on a continuum of disadvantage offer a way to see beyond the characteristics of a person, their context and housing situation, to hypothesise to the forces and mechanisms that are driving the transition from housed to homeless and how individual agency is implicated in

outcomes. In particular, COR a useful way of thinking about the mechanisms of resource loss, how expenditure of some resources help to slow the loss of others, and how resilience to loss of resources may be conceptualised in the context of stress and distress. This is a particularly apt in the context of what is known about family homelessness in Australia. Hobfoll's conception of resource conservation, can integrate into homelessness causal explanation what is known about individual and structural risk; protective factors; resources associated with an individual's capacity for agency and resilience; their psychosocial history and development; and their socio-economic context.

2.6 Higher order social theory

In addition to a call for a greater role of social theory in explanations of homelessness, different high-level theoretical approaches have been proposed and critiqued. Neale (1997) evaluates the usefulness of feminism, poststructuralism, postmodernism, Giddens' structuration theory and Habermas' critical theory to developing richer explanations of homelessness. She argues we need to increase our understanding of homelessness and improve policy by moving beyond simplistic, dualistic explanations that focus on the nature of homelessness as a housing or welfare problem; one of structural or individual factors; or a question of people being deserving or undeserving. Neale concludes that aspects of each theory investigated are useful, even though the theories are to some degree incompatible. Although incorporating aspects of different high-level theories to explain homelessness is an advance from descriptive and under-theorised accounts, the lack of a unifying ontological and epistemological framework is an obstacle to further understanding.

Fitzpatrick (2005) offers an extension to Neale's approach and follows with a detailed discussion of critical realism as a theoretical framework for researching homelessness; particularly in the context of critical realism's thinking about causality. She explicitly critiques both positivistic explanations and research focusing exclusively on a social construction of homelessness, and discusses different attempts to both link structure and agency, and explanation and understanding. She observes that causes are rarely theorised within an explanatory framework—in relation to each other—and instead presented as a list of risks. Fitzpatrick argues that the social world is *complex* (with multiple causal mechanisms linked together and feedback on each other); *emergent* (complexity generates properties that cannot be reduced to the properties of their individual components); and *non-linear*. She also puts forward that social structures—their constraining and enabling effects on human actors; and how they are reproduced

by human actors—are central to a realist analysis of causation.

Her paper develops a convincing argument for realism as a basis for overcoming the weaknesses of these other approaches. She argues for the importance of both a realist complex causality (a layered social reality) and the centrality of theory building in homelessness research. However, Fitzpatrick notes in the course of applying critical realist thinking to explanations of homelessness, that ‘despite critical realism’s theoretical elegance, it is not a philosophical programme that translates easily into empirical research’ (2005, p.10).

Another strand of thinking, represented by Somerville (2013) dismisses any approach that incorporates risk factors (as minimising the agency of the homeless person) and argues that a cultural or relativist approach is required in order to provide a richer account of homeless that is closer to the experience of homeless people themselves. Nevertheless, despite philosophical differences, each of the above authors argues that there is a problem in homelessness research: it is generally under-theorised. Their ‘call to action’ has influenced the development of this thesis and my exploration of the implications of adopting an explicitly critical realist philosophy in social science, specifically in relation to homelessness research.

2.7 Conclusion

This chapter commenced with a discussion of the impacts of homelessness on parents and children as a motivation for the study. Homelessness was shown to be a state in which people experience stigma, exclusion and disadvantage, the trauma of which has long-term negative impacts for emotional, social and educational outcomes of children as well as affecting family stability and functioning. I then considered some of the principal reasons for the complexity and fragmented nature of homeless literature, such as inconsistent definitions of homelessness, the heterogeneity of the homeless population, and differences in assumptions, ideologies and foci in homelessness research. By classifying homelessness research—specifically that orientated to establishing causality—into four categories (risk factor, pathways, subjective and theoretical approaches), I was able to evaluate some of the key contributions and limitations of each category in causal explanation. At the same time, I summarised how the literature understands the causal mechanisms of homelessness, particularly of families in Australia.

Whilst risk factor research establishes lists of individual and structural factors that amplify vulnerability to homelessness (or are at least associated with homelessness), I argued that other types of research, such as pathways and theoretically orientated

approaches, more successfully engage with causal complexity and the relationship between structure and agency. The result is potentially more useful and powerful explanations of why some people become homeless and others do not. Pathways research enables individual and structural risk to be considered together, with an associated concern for determining how agency and social structures interact over time. Pathways research also reveals how clusters of risk (and protective) factors coalesce and work together (or in opposition) and shows patterns in how individuals and families negotiate challenges to avoid homelessness. In the Australian context, pathways research suggests that families become homeless when they can no longer sustain access to housing because of the interaction of mechanisms related to poverty; depletion of income and other financial resources; the cost of housing; the labour market; stigma; and a lack of access to support from family and friends. The catalyst for this crisis is very often domestic violence, but can also be other blows such as job loss, health problems, loss of tenancy or relationship breakdown.

The chapter finished by exploring the role of social theory in the development of explanations of homelessness. Hobfoll's COR theory was profiled, as well as some applications of this theory in the homelessness literature, on the basis of its particular potential for giving us a better understanding of how some Australian families become homeless and others do not. I also introduced in short form the papers of two authors who advocate for greater use of higher-level theory in homelessness causality research, specifically Neale (1997) and Fitzpatrick (2005). In the next chapter, I shall outline the critical realist approach that I will be taking in this thesis, following the challenge set by Fitzpatrick.

3 USING CRITICAL REALISM

3.1 Introduction

As argued in Chapter Two, international homelessness causality research is characterised by disorganisation and fragmentation owing to a diversity of homelessness definitions, ideological and welfare state contexts, and research approaches. The complexity of the literature also reflects the complexity of individual life stories; and the variety of pathways by which people become homeless depending on their age, sex, background and structural contexts. Additionally, it is difficult to develop a coherent narrative about the mechanisms that bring about homelessness when the literature encompasses approaches from a broad range of disciplines, methodologies, and approaches to ontology and epistemology. In response, I categorised homelessness literature into four main types of research, primarily related to how each engages with conceptions of causality and theoretical explanation. In each case, I provided both a summary of the knowledge about homelessness provided and a critique of its capacity to offer explanations of homelessness.

At the end of the last chapter, I presented a number of theories which conceptualise homelessness as an extreme experience on the continuum of disadvantage, including specifically Hobfoll's *conservation of resources* framework. I also introduced authors who have argued that homelessness research is under-theorised including Somerville (2013), Neale (1997) and Fitzpatrick (2005). Each author has influenced the development of this thesis. First, they challenged me take theory seriously: as a tool of research and, importantly, as an object. Second, Fitzpatrick in particular, dared me to explore the implications of adopting an explicitly critical realist philosophy in homelessness research and think about what this might look like in practice. This chapter responds to these challenges by developing a systematic introductory summary of core critical realist ideas. It then explores how the philosophy of critical realism might be 'practised' through developing concrete implications for research. Finally, I describe the most important ways that critical realism influenced this

specific project.

Critical realism is a philosophy of social science—a meta-theory—which develops a set of ideas about the nature of the world and how we are able to know it. In my work as an applied social researcher before starting my thesis, it became clear to me the degree to which values, and differences in our presuppositions about the nature of the world and capacity for knowledge of it, can influence all stages of the research process and our ability to communicate with each other and a broader audience. The philosophy of critical realism best reflects my understanding of the world, knowledge formation and values in knowledge formation. It challenges me to extend and articulate an ontological, epistemological and axiomatic foundation for my research. Importantly for this thesis, critical realist philosophy now informs my response to literature and challenges my research practice. It has become a ‘tool for thinking’ about, for example, causal complexity, structure and agency, values and meaning, evaluation of literature on homelessness across disciplines, and choice of research methods.

The first objective of this chapter is to consider how the core philosophies of critical realism, particularly in the areas of ontology and epistemology, operate as foundational platforms for this research. The second is to provide an accessible and practical overview of critical realism, which respects the complexity of the philosophy but provides a consolidated introduction to the literature and guidance on implications of the approach to research practice. I show how critical realism delivers a meta-theoretical foundation to support research that engages with causal complexity, recognises both social structures and human agency, and exposes causal mechanisms through theoretical engagement.

I start the chapter with a short outline of how I understand the place of philosophies of science in social research. Then follows the ten key principles of critical realism influencing my approach and how critical realism differs from other philosophies including positivism and constructivist approaches. I continue by articulating seven reasons why I believe critical realism offers a foundational platform to enrich homelessness explanation, particularly in relation to conceptions of causality and the interaction between structure and agency. Finally, I elaborate how critical realism is actually operationalised as a methodological underpinning in this project.

3.2 Philosophies of Social Science

Before moving to a discussion of critical realist philosophy, it is worth noting that the variety of approaches and findings in homelessness literature in part reflects the variety of philosophical underpinnings in social research more broadly. These are sets of

presuppositions about the nature of the world (ontology), what knowledge we are able to have of it (epistemology), and how that knowledge can be collected (methodology). In the history of philosophical arguments about social science since the European Enlightenment there are contradictions or tensions that remain unresolved, leaving researchers—explicitly or implicitly—approaching their research with different collections of assumptions. These may seem very abstract and theoretical considerations, however they have a practical impact on all areas of social research: the identification and understanding of a problem; the range of possible answers to a research question; the types of methodologies employed; and the analysis and interpretation of data.

Whilst not exhaustive, some of the key questions a philosophy of social science seeks to answer include:

- To attain knowledge, do we seek *explanation* or *understanding*, two approaches which, in their extremes, are associated with the traditions of *empiricism* (scientific realism and a search for universal laws) and *hermeneutic* traditions (social and subjectivist search for meaning)?
- Do we achieve explanations through *deductive* reasoning (the ‘top down’ theory driven approach of *rationalism*) or through *inductive* reasoning (prediction of future phenomenon by observation of event regularities, as exemplified in *empiricism*)?
- Do structures in society exist externally to the individuals on whom they exert powers (*holism*); or do the actions of individuals sum to create social structures (*individualism*)?
- Do individuals and societies operate according to rules in a game, perform or occupy roles, or conform to norms?
- Is a value neutral social science possible or even desirable? (see Little, 1991; Hollis, 1994)

Different social scientists will have sets of beliefs developed through their personal experiences and influences, and with often occupy a flexible and mutable position on a spectrum of possible responses to these philosophical problems.

Critical realism develops ways of thinking about these questions which provide some reconciliation of traditionally contradictory positions. It offers a way to link explanation to understanding, social structure to individual action, and encourages a different kind of theorising which is not purely inductive or deductive. I think

Fitzpatrick (2005) is correct to say that critical realist social science is a ‘demanding undertaking’ (p.10). It does require investment in the philosophy, to understanding how it might support or change thinking and research practice, and then embracing the higher bar it sets for explanation. However, I would argue that the payoffs are large: both in terms of how critical realism ‘under-labours’ thinking; and in its potential to deliver enriched explanations for complex social phenomena relevant to social policy.

For example, Bramley and Fitzpatrick (2018) employ critical realist thinking when asking the question: who is most at risk of homelessness in the United Kingdom? For them, critical realism operates as a theoretical framework to reconcile evidence-based theorising and empirical investigation (quantitative modelling). They use this framework to develop a realist causal interpretation of homelessness, while assessing the role of ideology in framing the problem as well as a political or policy response. Considering the empirical evidence of a link between poverty and homelessness, the authors develop explanations motivated by the question: what is it about poverty that could cause homelessness? Their conclusions emphasise the centrality of poverty and its interaction with markets, demographic and social support characteristics; and reflect a contingent and complex understanding of causality. The paper is a vivid illustration of critical realist thinking enhancing the contribution of quantitative statistical analysis—by explaining the causation of homeless through retroductive theorising and within a realist ontology. However, before extending this discussion of the implications of critical realism for homelessness research, I will provide an introduction to the core tenets of the philosophy.

3.3 The fundamentals of critical realism

Critical realism does not offer a theory of society. It is a philosophy of science—including of social science—which starts with a set of presuppositions about the nature of the world (ontology) and how we know it (epistemology), with corresponding implications for methodology. As a philosophy, critical realism identifies problems with positivism and empiricism, as well as strong forms of interpretivism and constructionism.

In broad terms, ‘positivisms’ seek universal laws for causal events to be discovered through a process of observation, particularly through induction from empirical regularities or constant conjunctions. From a critical realist perspective, observations are descriptive—this is why much risk factor research, based on positivist leaning ontologies, does little to explain why homelessness actually occurs. This way of thinking collapses what is observable at the level of events with what is happening in

reality (Bhaskar and Danermark, 2006; Owens, 2011). By contrast, critical realism comprehends that the social world is an open system. Outcomes are the result of mechanisms and powers that enable or preclude events or the emergence of new structures. Outcomes are not governed by causal laws.

Strong constructionist meta-theoretical traditions resist the reductive approaches of positivist social scientific research and share a belief that social phenomena cannot be adequately theorised through a process of observation and explanation. Therefore, they identify a clear delineation between natural and social science: social objects are constructed through cognitive interpretation and ascription of meaning. The ambition of this form of social science is therefore to make the world comprehensible, rather than explain it (Owens, 2011; Gorski, 2013b). Critical realism provides a ‘way forward’ that acknowledges the necessity of interpretive understanding in social science research, whilst upholding the importance of a search for causal explanation—without subscribing to a search for ‘general laws’ (Sayer, 2000; Gorski, 2013b).

As a meta-theoretical position, critical realism is a set of foundational assumptions through which social theories, which actually offer an explanation of the world, can be framed and evaluated. Critical realism is not one set of unified beliefs and there are distinct versions developed by different authors. I will be drawing on ideas introduced in the writings of philosopher Roy Bhaskar, particularly from what has come to be called the ‘basic critical realism’ phase. The key publications are therefore *A realist theory of science* (originally published in 1975) (Bhaskar, 2008) and *The possibility of naturalism* from 1979 (Bhaskar, 1998). There is also some reference to material from his later writing on dialectical critical realism and the philosophy of meta-reality (Bhaskar 1989; 1993; 2016). Bhaskar’s work is synthesised, in this introduction to the philosophy, with the thinking of other key philosophers, sociologists and economists who have interpreted and developed Bhaskar’s work including Archer (2003; Archer *et al.*, 2016), Collier (1994), Danermark *et al.* (2002), Gorski (2004; 2013), Lawson (1997), Norrie (2010), Olsen (Olsen and Morgan, 2005; 2010), Porpora (2010; 2016) and Sayer (2000; 2011). Recognising that it is impossible in this chapter to do justice to the complexity of critical realism, I highlight ten fundamental areas of the philosophy that I judge to be the central ideas with application to this thesis project, and which contribute most to the ‘under-labouring’ of my thinking.

Two dimensions of science

The defining feature of realism is the understanding that there is a world existing independently of our knowledge of it. Therefore, first, critical realism distinguishes two

dimensions of science. The natural world as it really is—the structures, mechanisms, processes, events and possibilities of the world—are *intransitive* objects of knowledge acting independently of their identification by human beings (Danermark *et al.*, 2002). *Transitive* objects of knowledge are our facts and theories, paradigms and models, methods and techniques of inquiry—that is our fallible, socially constructed, historically specific, changing, theoretical and extending knowledge of the world (Bhaskar, 1989, 2008). An example of this distinction would be our changing scientific understanding about the movements of the earth in relation to the sun and other ‘heavenly bodies’, compared to the independent reality of the mechanisms of their movement relative to each other.

Three domains of reality

Second, critical realism distinguishes three domains of reality. Bhaskar’s transcendental arguments—asking ‘what must the world be like for experimentation to be possible?’—establish a stratified depth to reality, in three domains: the empirical, actual and real (Bhaskar, 2008, 2016). The domain of the *empirical* is what we experience in the world, our ‘facts’ mediated by theoretical concepts; the domain of the *actual* refers to events that happen in the world, whether experienced or not; and the domain of the *real* is that which can produce events in the world such as structures, powers, generative mechanisms, causal potentials and liabilities (Danermark *et al.*, 2002). In other words, things happen because of causal mechanisms embedded in the nature of objects (including social structures) which we cannot directly see. Knowledge about our world develops when we see things happen and try to understand why. However, we do not see everything—there are many things happening (events) as a result of causal powers that we don’t experience. This impacts our day to day ability to understand how the social world works and, of course, has important implications for the development of knowledge through systematic research. It explains how our knowledge will always be transitive.

Causality

Third, critical realism adopts a specific conception of causality. In the positivist view of causality it is regularities of associations or ‘constant conjunctions’ of events that allow us to indirectly distinguish causal relationships through a secessionist view of causation. This ‘covering law model’ understanding of causation captured in the *if-then* statement—if X occurs then Y will follow—is rejected by critical realism. However, being able to say something about the likely effects of, for example a policy

intervention, is a necessary condition for social policy and delivery of programs in the social world. Critical realism does not retreat from a study of causality (Porpora, 2010).

In critical realism there is a basic assumption that objects in reality have *causal powers*, also called generative mechanisms, which are the causal structures within an object that make something work. Social science is concerned with open systems in which many different structures and mechanisms interact to cause events. Operating simultaneously, some causal powers amplify and some counteract each other. Some are only activated under the influence of other specific causal powers. All these interactions will vary with different contexts (Porpora, 2011). Realist causality is consequently complex and contingent, focussing on the causal components that become systems—in a certain context—to produce specific phenomenon (Byrne, 2005). It follows that a realist understanding of causality only allows predictions of effects of a causal factor rather than of future events: aggregate-scale tendencies, and qualitative rather than quantitative (or exact) outcomes (Næss, 2004). This is because generalisations of the universal tendency of *a* to *b* (whether actualised or not) is also characterised by the mediation of other factors, a specific geo-historical trajectory, and the irreducible (concrete) uniqueness of the phenomenon itself as well as the combination of relations it has in the social world (Bhaskar, 2016).

Stratification

Fourth, reality is stratified into hierarchically organised levels of causal powers working through generative mechanisms. The levels of the natural and social worlds can be, for example, physical, chemical, biological, psychological and social with the search for causal powers at the social level a primary concern of social scientific analysis (Danermark *et al.*, 2002). An essential feature of stratification is that properties and causal powers emerge at each level (Næss, 2015b). The properties of the *emergent* phenomena are irreducible to those of their constituents, with their own specific structures, forces, powers and mechanisms; even though the new higher-level entity is dependent on those below and could not exist without them. Therefore objects at the social strata level are emergent from lower strata, such as the level of the psychological or biological. Ignoring emergent properties, otherwise called reductionism, leads to an inadequate explanation of social phenomena (Sayer, 2000). As emergence is realised in different ways in different contexts, this is another argument for why there can be no general laws (a feature of positivistic understandings of causality).

Collier (1989) describes stratified systems or phenomena as ‘laminated’—that is, objects whose elements are an irreducible bonded plurality (e.g. people are comprised of

mental and physical structures or human societies of economic, political and ideological structures). Although Little (2015, para. 8) finds this metaphor useful, the ‘idea of lamination suggests a sharp separation between layers; whereas many social domains seem to be better described as a continuous flow from lower to higher levels (and from higher to lower levels).’ Regardless of how exactly one conceptualises this feature of depth reality, recognising the interacting and coalescing strata of laminated systems enables investigations into phenomena of the social world as products of mechanisms and emergent structures from all relevant levels of reality (Bhaskar and Danermark, 2006; Bhaskar, Danermark and Price, 2018). It follows that different strata will often correspond to different research disciplines, or perhaps better labelled, ‘areas of knowledge’ (Danermark, 2019).

Social structure and human agency

Fifth, in order to understand better what shapes social life, it is necessary to consider two related basic phenomena: social structure and agency. In a realist conception people are *agents*, because of the intentional capacity of a person to set goals and try to reach them. *Structures* have emerged from human agency and have properties of their own, different to those of the properties of people. In order to understand the social world, structures need to be analysed to determine the mechanisms they possess and the positions they occupy, and also the relationship between agents and structures must be examined (Danermark *et al.*, 2002). In his transformational model of social activity (TMSA), Bhaskar explains social structures and agency as two separate (but interdependent) phenomena with different powers and properties. Society and social forms are understood to be pre-existing, but reproduced or transformed by human agency—with an embedded intrinsic sense of time and tense (2016). Elaborating further, every social event for social beings can be analysed in terms of stratification occurring simultaneously across four dimensions of: material transactions with nature; social interaction between people; social structures ‘proper’; and in the ‘stratification of the embodied personality’ (for example our consciousness, psychology and intentionality or agency) (Bhaskar 2016, p.12).

Archer (2011) builds on Bhaskar’s conception of structure and agency by developing an analytical framework for understanding structure and agency over time. Her work provides a powerful way to think about the interaction of personal ‘concerns’ and social identities—that is, the reflexive processes through which structure is mediated by agency. Archer also articulates how agency is defined by the unequal degree to which scarce resources are allocated according to the socio-cultural system and

conditions into which a person is born; thereby limiting the range and possibilities for social roles and projects we undertake as actors in the world (Archer, 2003).

Explanations in the social world

Sixth, critical realism suggests a particular approach to finding explanations in the social world, through structural analysis, causal analysis and theorising. Instead of thinking of events and their regularities or patterns as the fundamental unit of analysis, realism seeks to expose the underlying structures of the world through a focus on causal processes. It is typically a path of exploration (rather than confirmation) with the goal of explanation (rather than prediction) and theoretical (rather than empirical) generalisations (Bhaskar, 2016). As discussed above, realist causal explanation is interested in structures, powers, generative mechanisms and tendencies; attentive to stratification and emergent powers; and sensitive to the constraining and enabling effects of contexts (Sayer, 2000; Gorski, 2004).

As causality is embedded in the intrinsic nature of a phenomenon, *structural analysis*—moving from concrete description to conceptual abstraction—is the first step in determining causality. Structural analysis focusses on the nature of the object under study: separating what attributes of the object are characteristic and determine its nature and what are contingent (Danermark *et al.*, 2002). Bhaskar challenges us to understand the nature of the phenomenon being studied in terms of how stratification, causal powers and generative mechanisms make the phenomenon what it fundamentally *is* (rather than something else)—including by identifying what is absent, or what has been absented (or excluded) in order for the phenomenon to be what it has become (Norrie, 2010). These abstract concepts operate as a prompt to researchers to begin the process of developing explanations of the mechanisms that lie behind an object's existence through *causal analysis*.

Research claims about causality in critical realism require a specific logic based on the presuppositions of its understanding of ontology as real, stratified and emergent—and require both a move from the empirical to the transfactual (theoretical) and from the abstract to 'concrete universality'; as well as a specific 'holistic' conception of conjunctive and relational causality as described above (Bhaskar 2016, p.92). Critical realist explanation therefore involves a redescription or recontextualisation of what we see in theoretical language (abduction) through which mechanisms are evoked (Porpora, 2011). The related and very similar logic of retroduction—a mode of inference—is used to ask how the nature of the phenomenon can be explained, to answer the question: what makes the phenomenon possible? (Danermark *et al.* 2002). In other words, causal

analysis involves ‘imagining a model of a mechanism that, if it were real, would account for the phenomenon in question’ (Bhaskar 2016, p.79). *Theorising* is then an integral part of developing explanations through critical realist social research. Theories inform research and, through reflection, critique and reworking, are also the product of research as explanation moves beyond a description of the empirical (events) to positing the real (powers and mechanisms) and how they are expected to operate in particular circumstances and in particular combinations (Danermark *et al.*, 2002; Gorski, 2004; Olsen, 2010).

Values (or critique) and emancipation

Seventh, an underlying theme of critical realism is values (or critique) and emancipation. Although there are diverse interpretations of what these concepts mean in critical realism, a common thread is that facts and values cannot be neatly divided from each other (Porpora, 2016). In his discussion of the challenge of critical realism to ‘Hume’s Law’ or the ‘fact-value distinction’, Gorski (2013a) argues that the assumptions of researchers and their values influence facts (such as the causal mechanisms generating a phenomenon); and facts also influence values (such as societal attitudes to a phenomenon) as new information leads to changes in behaviour following a change in understanding. Critical realists emphasise that values should be investigated as causes because the ethical dimension of life matters enormously to people and affects their actions. Valuation is something that humans are always doing; with values impacting on how we evaluate others, ourselves and how we act. The subject matter of social science is therefore not just social objects, but beliefs about these objects (Sayer, 2011).

Without addressing values and ethics, it is not possible to understand the importance of power and the political dimension of social life; comprehend what is wrong with exploitation; or seek to change the world through collective political action driven by compassion and a sense of justice (Sayer, 2011). For Collier, a role of social science is to criticise society ‘not in addition to explaining it, but by explaining it’ (2011, p.8). In this sense, a critical realist approach to research can be understood as emancipatory, by offering insights into what it means to have a ‘good life’ and what are the conditions for humanity to ‘flourish’ (Gorski, 2013a). From *Dialectic: the Pulse of Freedom* and into his later works, Roy Bhaskar (1993) more explicitly concerns himself with an ethical debate about values, such as the concepts of freedom (or emancipation), and how our ultimate concerns shape understanding and motivation.

Methods

Eighth, the adoption of a critical realist philosophy has implications for how methods should be used in social research. Methods, and the methodologies in which they are used, embody in research practice our epistemological assumptions. As outlined in this chapter, critical realist research in the social sciences:

- Recognises that reality consists of the domains of the real, actual and empirical (or mechanisms, events and experiences) and requires that the basis of any methodology makes a search for generative mechanisms its goal.
- Understands that societies are open systems and experimentation and empirical testing of theories is not possible, and therefore requires researchers to isolate mechanisms through conceptual abstraction and theorising.
- Knows that society is structured, stratified and characterised by emergence, and that these dynamics must become the focus of a study of social reality.
- Employs methods that engage with the idea of the acting individual (agency), with intentions understood as causes and analysed as tendencies (Danermark *et al.* 2002).
- Rejects any pretence of neutrality in research and incorporates reflection on values (in both theoretical frameworks and empirical data) as an explicit part of the analysis (Olsen, 2004).

This means that in critical realist research, all methods are potentially possible *as long as they are used appropriately*—that is, reflecting the ontological and epistemological assumptions of critical realism. Qualitative, quantitative and mixed method research methods are simply tools or techniques. What is important is the basis upon which they are incorporated into a methodology, that is the specific ‘combination of techniques, the practices we conform to when we apply them, and our interpretation of what we are doing when we do so’ (Olsen and Morgan 2005, p.257). Due to ontology, different methods will necessarily be required at different strata or levels of reality—a biomedical analysis may be best served with a closed-system experiment (inappropriate at a social level), whereas mechanisms relating to a person’s intentions are best investigated with qualitative methods (Danermark, 2019).

Considering the ramifications of the ontology of the social world on social research practice, Bhaskar (2016) explains:

We are then equally and irreducibly embodied and part of nature, and emergent, conceptualising, reflexive and self-conscious beings. It is the fact that social life has an interior, at least partially conceptualised and reflexively accessible, that makes the rich, thick descriptions of qualitative research. Many of these hermeneutical features can, however, be seen to be complexly interwoven with the extensive materially embodied features of social life, amenable to quantitative research. Social research involves a constant toing and froing, moving back and forth between the inner and outer, the internal and extensional, the intensive and the extensive (p.82).

In other words, different research methods offer different lenses to the ‘emergent, concept- and activity-dependent, value drenched and politically contested part of the natural world’ (that is, the social world) and are legitimate activities of explanatory investigation and critique (Bhaskar 2016, p.82).

Interdisciplinarity

Finally, in addition to accepting appropriate use of a plurality of methods, critical realism offers a platform through which the theories and findings of different disciplines (areas of knowledge) can find a common ground, a meta-theoretical framework for interdisciplinarity (Porpora, 2010). A critical realist approach enables a separation of ontological and epistemological questions; is anti-reductionist; and offers a rationale (in its stratified and emergent ontology) for interdisciplinarity in scientific research (Bhaskar, 2016). As social reality is stratified, with mechanisms and structures appearing at different levels, ‘depth’ explanation requires knowledge generated across different disciplines. Interdisciplinary (or ‘inter-level’) research enables integration of analyses of structures, mechanism and outcomes at all relevant levels to answer the research question, with the use of study designs and methods most appropriate to each level. The result is ‘knowledge emergence’, that is, transfactual theorising incorporating structures at mechanisms at each relevant layer of a laminated system (Danermark, 2019). Depending on the object being studied, explanations may incorporate physical, biological, psychological, psycho-social, socio-economic, cultural and normative kinds of mechanisms, contexts and effects developed using empirical and theoretical knowledge from each discipline or area of knowledge (Bhaskar and Danermark, 2006; Danermark, 2019).

In this section I have outlined ten core areas of the ontological, epistemological and axiomatic foundations of critical realist philosophy. My objective has been to set

out, in a condensed form, a structured and cohesive synthesis of the work of Bhaskar and many other writers who have interpreted and extended his thinking, in order to establish the fundamentals of the meta-theory which guides this thesis. In summary, I described:

- intransitive and transitive dimensions of science (there is a world existing independently of our knowledge of it)
- depth reality in three domains (empirical, actual and real)
- realist causality in the social world (structures and mechanisms in open systems)
- stratification of reality and emergence
- social structure and agency
- explanation (structural analysis, causal analysis and theorising)
- values and emancipation
- plurality of methods and
- interdisciplinary.

In essence, critical realism requires a researcher to move beyond what is observable empirically (at the level of events) and develop theories of the fundamental transfactual structures, mechanisms and conditions (Danermark *et al.*, 2002).

3.4 Critical realism as a metatheory to guide research in homelessness: Implications

In the previous chapter, I discussed the complexity of homelessness causality research and attempted to bring order to the fragmented literature it generates. In so doing, I also evaluated limitations and strengths of this literature. Having introduced ten areas of critical realist thinking relevant to any social research, this chapter now turns to specific implications for homelessness research. Many of these research ideals are not unique to critical realism. However, the ontology and epistemology of critical realism offers a coherent framework to justify and encourage such ambitions and provides me a framework through which I can think about these issues in my own work. Where available, I have provided examples of how each recommendation increases the capacity of research to explain homelessness.

Develop explanations of causal mechanisms, beyond a conception of causality limited to constant conjunctions and associations

The ontological assumptions of critical realism recognise ‘depth reality’, emergence and stratification and thereby challenge any empiricist-leaning causal explanation based on associations or a constant conjunction of events. Critical realist approaches stress the importance of mapping the ontology of the area of research interest. They understand a social phenomenon as layered (having a stratified reality) and work to explain how structures and mechanisms account for events—or the creation of new structures at a higher ontological level. Critical realism provides a framework for thinking about causality within complex ‘open’ social systems through structural analysis, causal analysis and theorising. These same ontological assumptions challenge more hermeneutic-leaning approaches to engage with causality in addition to understanding.

Allen (2000) explicitly engages critical realism in challenging deterministic assumptions about the relationship between housing and illness. He illustrates the capacity of critical realism to enable more nuanced explanations of the generative mechanisms that sustain health and wellbeing—even when housing is in ‘bad condition’—by utilising a stratified understanding of social reality. By conceptualising a person as simultaneously a sociological actor, psychological being, and physiological body; Allan challenges the prevailing narrative about poor housing and illness and offers an explanation of variability and complexity in the relationship between housing, health and illness.

Integrate theory and theorising at the core of homelessness explanations

Critical realism requires engagement with social theory as an integral part of formulating research, as well as theorising as an output of research. Simple descriptions of data are insufficient. Theorising in the search for transitive knowledge of underlying causal mechanisms is essential to explaining an intransitive reality. Without theorising to the fundamental processes and underlying structures that are unseen at the empirical level, any causal explanation derived from social research contains huge gaps (Williams, 2003). In the previous chapter I gave examples of the additional explanatory power of theorising to the mechanisms of research loss, trauma and stress in relation to homelessness, through the theoretical framework of Hobfoll’s conservation of resources (see Chapter Two, Section 2.5). Social theory provides theoretical structures through which complex social reality can be better understood. As long as the philosophical

assumptions of a social theory are not in conflict, the meta-theory of critical realism enables and encourages the use of social theory as a means of seeing beyond the empirical.

Prioritise the inclusion of spatial and temporal contexts in research design

Critical realism encourages researchers to reflect on spatial and temporal contexts and consequently the heterogeneity of the homeless population and experience. Accordingly, a critical realist approach supports more longitudinal and segmented homelessness research in order to better understand the mechanisms of entries and exits, and how the mechanisms driving homelessness change over the life course for different people in different contexts.

Develop research designs that recognise both the agency of individuals and the powers of social structures—as well as their interaction

Critical realism offers a compelling analysis of the interactions between structure and individuals that moves beyond the limitations of the accounts of individualism and holism, whilst integrating explanation, understanding, agency, roles and values. Nicholls (2009) argues that scholars and researchers should engage with agency (as well as structures) in explanations of homelessness, a position justified in part by her critical realist thinking about ontology and epistemology. In other words, she recognises in her study that people make decisions that may contribute to their homelessness based on prior experience and their specific context.

Whilst not explicitly stating a critical realist orientation, Parsell and Parsell (2012) build on the work of Nicholls (2009) and acknowledge the influence of Fitzpatrick (2005) when investigating the degree to which homelessness is a choice of a rational and free agent. They state, in a critical realist way, that ‘at the centre of our model is consideration of people’s capacity to exercise choices, and how their free choices are imbued with their life experiences and a sense of their place in society’ (p.432). The agency, reasoning and principles of individuals; the structure and causal mechanisms of social institutions; and the interactions between individuals and social structures all become essential objects of study in developing critical realist explanations of homelessness. The work of Bhaskar (1998), Archer (2003) and Sayer (2011), in particular, provide useful theoretical frameworks and analytical tools for working through these interactions.

Use any research method/ology that is consistent with critical realist ontology as a tool

Methods are simply tools used to uncover different kinds of knowledge about the phenomenon of interest. Critical realism therefore supports the use of mixed methods research designs in order to engage in both extensive and intensive investigation of the social object of interest, in any combination of methods that are suited to the nature of the research questions and phenomenon of interest. To be permissible, methods simply need to be used in a way informed by and compatible with critical realist philosophy. Quantitative statistical modelling, sometimes judged as incompatible with critical realism, is used effectively by Bramely and Fitzpatrick (2018). The initial section of their paper on who is most at risk of homelessness in the United Kingdom, establishes a strong conceptual or theoretical basis for their sequence of analyses. Their statistical findings, and subsequent discussion of the role of poverty and protective factors, acknowledge complexity and multi-directional feedback loops within a realist causal explanation of homelessness.

Engage with other disciplines of study using critical realism to bridge ontological and epistemological divides

Critical realism justifies and encourages researchers to look outside of their own discipline to engage in interdisciplinary or inter-level emergent knowledge creation. It provides a mechanism for evaluating and incorporating methods, findings and theory from different fields of research and developing coherent explanations which reflect the stratified nature of reality. In relation to studies of homelessness, critical realism supports cross-disciplinary research involving, for example, epidemiologists, sociologists, psychologists and economists by providing a common set of ontological and epistemological assumptions through which the insights of each discipline can be shared and combined to deliver richer, coherent explanations.

There has been significant philosophical thinking about the role of critical realism in interdisciplinary research, including advice on its application (Bhaskar and Danermark, 2006; Bhaskar, Danermark and Price, 2018; Danermark, 2019). In his most recent paper on the subject, Danermark (2019) highlights the transdisciplinary analysis of Price (2014) on men's violence against women in South Africa, and Therborn (2013) on types of inequalities and the mechanisms over different levels that produce them, as examples of *epistemic emergence*—the production of knowledge that it is not possible to reach within a single discipline or order of knowledge.

Accept the place of values commitments in research

Finally, critical realism's focus on values and emancipation offers both an opportunity—and I would argue even an imperative—to develop explanations of homelessness that engage with social structures such as power and inequality. Critical realism was a foundation for an analysis of the experience of homelessness for immigrant women in Canada that explicitly referenced the real, actual and empirical domains in order to tease out generative mechanisms from interview data (Hordyk, Soltane and Hanley, 2014). For the authors, critical realism enabled them to 'not only identify the power relationships active in the lives of women but to examine the mechanisms of oppression that perpetuate this power' (p.204).

Critical realism involves analysis of people's intentions and reasons for actions as causes (which links to the earlier discussion of agency). For example, Johnson, Gronda and Coutts (2008) describe women, whose entry to homelessness was associated with episodes of domestic violence, finally making the decision to leave their homes in order to protect their children from physical violence. The desires of these mothers to protect their children from harm are values that operate as mechanisms (in conjunction with others) to bring about homelessness for those families. Critical realism also requires researchers to reflect on the blurred relationship of facts and values in their own research practice, as well as in their data.

3.5 Critical realism in this study

As described above, critical realism is a system for thinking about the reality of the world and our knowledge of it. I have so far outlined key aspects of the philosophy and the principal ways in which I understand its potential to guide better homelessness research. The final section of this chapter is an opportunity to briefly discuss the most important ways that critical realism concretely contributes to the analysis in this thesis. Specifically, how critical realism assists to resolve issues in the literature on homelessness causality identified in the previous chapter—especially those associated with depicting the causal complexity of the social world and the relationship between structure and agency.

The impact of a realist ontology on research design

Critical realism's depth ontology—understanding that reality exists in the empirical, actual and real domains—has important ramifications for designing the analysis framework of this thesis. It establishes two key stages in the process. The first stage, empirical analysis, is concerned only with exploration of the data: what is it that

we are able to observe about the world at the empirical level of events. What does the data suggest are the features, characteristics and patterns of events associated with family homelessness in Australia? It is an entirely descriptive phase. In this thesis, the consequence is that quantitative methods, even panel regression modelling, are used purely descriptively. The usual questions of understanding or defining causality in quantitative approaches—identifying differences between correlation and the potential to detect or prove causation in various methods—are not relevant. What is observable in the empirical domain is not direct evidence of causality, what is observable are events; regardless of the structure of the data or the data analysis method.

Causal explanation is instead a theoretical description of the real domain, based on the indications, hints, patterns and signals observable in the empirical domain. Therefore the second analysis stage of this project requires structural analysis (to establish the relational and structural nature of the phenomenon of family homelessness through abstraction) and causal analysis (to theoretically establish the mechanisms, powers and conditions by which the phenomenon is generated). As already quoted above, Bhaskar describes the process of causal analysis as ‘imagining a model of a mechanism that, if it were real, would account for the phenomenon in question’ given a particular set of circumstances and when combined with other mechanisms in specific combinations (Bhaskar 2016, p.79). It is this two stage approach to analysis made necessary by the depth ontology of critical realism—data focused descriptive empirical analysis and theoretically orientated structural/casual analysis—that defines the research design of this thesis.

Thinking about complexity and causality

I have already described a critical realist conception of causality and explanation in the social world at Section 3.3, and outlined the implications for these approaches in Section 3.4. Therefore, rather than stopping at the point of identifying and describing the characteristics of the homeless (as in much risk factor research), my research outcome is to theorise an explanation of how the mechanisms of these factors lead to homelessness. Likewise, I consider the involvement of the mechanisms of *absent* factors on homelessness outcomes. Importantly for this thesis, I endeavour to reflect a critical realist awareness of the complex and contingent nature of causality of the social world in my analysis approach and theoretical explanation of family homelessness. Whilst seeking to theorise a clear and useful explanation of the causality of family homelessness, I wish at the same time to give full weight to the conjunctural, interdependent and interactive nature of the mechanisms involved, recognising that

some mechanisms—singularly or in combination with others—may be either necessary or sufficient to being about a homelessness outcome.

A realist theory of structure and agency

In the previous chapter, I discussed the problems that homelessness research has with conceptualising structure and agency and analysing the intersection and influence of each on the other. Critical realism’s stratified ontology provides a basis from which to better understand these issues (Archer, 2011). The discussion that follows is embedded in a realist understanding of the social world and the reality of both social structure and agency. It is particularly influenced by Bhaskar’s transformational model of social action and Archer’s writings on *morphogenesis* and the *internal conversation*—the processes by which structure is mediated by agency over time. It describes the conception of social structure and human agency that informs the structural and causal analysis in Chapter Eight.

Society consists of acting people and social structures—two basic phenomena that are related, yet exist as different strata of reality (Danermark *et al.*, 2002). They are ‘existentially interdependent but essentially distinct’ (Bhaskar, 1998, p.92). Social structures consist of a set of internally related objects, that is, the sum of the relations within which individuals and groups stand (Bhaskar, 1998). Social structures are real, enabling as well as coercive, have emerged from human agency and have properties of their own, irreducible to those of people (Bhaskar, 1989). Acting people are agents. They set goals and try to reach them, they have intention. In Bhaskar’s TMSA ‘society, and social forms generally, are conceived of as pre-existing, but reproduced by human agency’ (Bhaskar, 2016, p.12). Thus structure pre-exists human agency, but would not exist without our continued activity—people and society are not two moments of the same process, rather radically different things (Bhaskar, 1989). Social forms enable and constrain human agency and are reproduced and transformed by the activities of human agency (Bhaskar, 2016). ‘Society must be regarded as an ensemble of structures, practices and conventions which individuals reproduce or transform, but which would not exist unless they did so. Society does not exist independently of human activity (the error of reification). But it is not the product of it (the error of voluntarism)’ (Bhaskar, 1998).

Whilst social structure conditions actors, this conditioning is always mediated by the reflexive deliberation of the agent on the course of action to be followed (Bhaskar, 2016). ‘People’s relation to the world is one of concern’; with how we act influenced by our values, ethical judgements, normative evaluations and relationships with others

(Sayer, 2011, p.1) Values (our ultimate concerns and commitments), capacities, capabilities and the feasibility of the course of action are evaluated by an actor. Nonetheless, a combination of unconscious as well as conscious factors may form action. Although human actions are typically intentional, they are limited by the existence of unacknowledged conditions (things necessary for action, but not consciously known by the actor); unintended consequences, as ‘the reproduction of social structures happens to the most part as a result of actions which have quite other intentions’ (Collier, 2011, p.13); tacit skills that an agent uses without realising; and unconscious motives that bring about action, but about which the actor has no awareness (Collier, 2011; Bhaskar, 2016).

The emergence of social structure from agency is a process that takes place over time (Danermark *et al.*, 2002). Structure and agency are therefore analytically decoupled in critical realist analysis in order to examine the interface between them and their mutual interplay across time. This separability ‘make[s] it possible to talk about the stringency of structural constraints versus the degrees of agential freedoms’ (Williams, 2003, p.58). Two related frameworks from Archer are used in this chapter as techniques for analytically decoupling structure and agency to determine the mechanisms of homelessness. Archer’s *morphogenic* approach is an explanatory framework for practical social analysis of how social structures are changed through human agency, and how their existence can be explained in particular times and places (Archer, 2011). The *internal conversation* describes the process through which structure is mediated by agency at the interface of the two (Archer, 2003).

Through analytical dualism it is possible to recognise that structure and agency are different ontological strata and identify and examine interactions between them. Taking a *morphogenic* approach, structural transformation is conceived as occurring through a succession of cycles, each consisting of three phases: structural conditioning, social interaction and structural change. Archer illustrates the morphogenic approach in diagrammatically, as in Figure 1. Social structures condition social interactions, and thereby shape the processes that bring about social change (Skinningsrud, 2005). As structural change through social interaction is happening in cycles over time, T^4 of one cycle is T^1 of the next.

Starting at T^4 , the first analytical question is what are the components of the thing we are studying? Moving backwards to T^2 - T^3 , the process then becomes one of asking who is responsible, what interactions brought it about, when did it become this way, what were the motivations of the parties involved—what did they seek to transform and why? The final step considers the phenomenon at T^1 , the structural

context for the source of these motives, what was wanted or not wanted as a consequence of what was there? (Archer, 2011).

Structural Conditioning

T¹

Social Interaction

T²

T³

Structural Elaboration

T⁴

Figure 1: The basic morphogenic sequence

Source: Archer (2011), *Morphogenesis: Realism's explanatory framework*, Figure 4.1, p.62

The *internal conversation* is an emergent property of being human. It has relational properties enabling interactions between the mind and the world. It is the process by which we obtain self-knowledge through reflexivity, self-monitoring, self-evaluation and self-commitments. 'Internal dialogue is the practice through which we "make up our minds" by questioning ourselves, clarifying our beliefs and inclinations, diagnosing our situations, deliberating our concerns and defining our own projects' (Archer, 2003, p.103). Social structures play a part, as 'both the circumstances we encounter and the descriptions we employ derive from the context of society' (p.116) however 'the internal conversation is a personal emergent power which mediates the impact of the causal powers of society on each of us' (p.117). In *Structure, Agency and the Internal Conversation*, Archer (2003) describes:

[...] a concept of the 'internal conversation', by which agents reflexively deliberate upon the social circumstances that they confront. Because they possess personal identity, as defined by their individual configuration of concerns, they know what they care about most and what they seek to realise in society. Because they are capable of internally deliberating about themselves in relation to their social circumstances, they are the authors of projects that they (fallibly) believe will achieve something of what they want from and in society. Because pursuit of a social project generally spells an encounter with social powers, in the form of constraints and enablements, then the ongoing 'internal conversation' will mediate agents' receptions of these structural and cultural influences. In other words, our personal powers

are exercised through reflexive interior dialogue and are causally accountable for the delineation of our concerns, the definition of our projects, the diagnosis of our circumstances and, ultimately, the determination of our practices in society. Reflexive deliberations constitute the mediatory process between ‘structure and agency’, they represent the subjective element which is always in interplay with the causal powers of objective social forms (p.130).

The internal conversation cannot be overridden by socialisation—or there would be no agency. At the same time, we are not free to define ourselves—as described by social constructionism. Instead, ‘we make ourselves and our history, but not under the time and circumstances of our choosing’ (2003, p.104).

People, ‘social subjects’, can be conceptualised as stratified (Archer, 2003). At the first strata we have *selfhood* – a sense of self, of being the same over time. At the second we are *agents* of the socio-cultural system into which we are born, occupying a position along the continuum of highly privileged to grossly underprivileged in the distribution of scarce resources. At the third we are *social actors* who voluntarily invest in social roles personifying our physical, material and psychological ‘ultimate concerns’ developed through our reflexive internal conversations. In these terms, the life course entails circling through the process of developing a sense of self; learning about our involuntary social characteristics (life-chances acquired involuntarily from family and proximate background as well as the realities that impose limitations with consequences into the future); and becoming an actor by taking on the roles that most connect with our developing concerns. Reflexive deliberation leads to endorsing old projects or devising new—a constant process of revisiting role commitments and choosing to whether to recommit.

Agential reflexivity is therefore the intersection of social structure and individual (and family) agency. Capacity as an agent is delineated by virtue of social relations to scarce resources. However, how agents value and understand their resources; how they reflect on the options available to them; how they perceive threats, challenges and their environment are all reasons—together with unconscious factors—for how they act within the parameters of the agency they have available to them. Reasons for action are causal mechanisms.

Meta-theory and social theory

Meta-theory and social theory operate on different ‘levels’ by providing quite

distinct tools for thinking about social complexity. As already discussed in Section 3.3, critical realism is a meta-theory—a philosophical approach to conceiving of the nature of reality and how we are able to know it. Social theories, by contrast, are the means by which we explain what happens in the social world. In response to the evidence of my own empirical analysis and that available through the literature, I find Hobfoll's conservation of resources model (1989) to be particularly useful as a tool for developing theories of the structures, conditions and mechanisms of Australian family homelessness. However, the conservation of resources approach is not a challenge to, or in some way a refinement of critical realism. It is simply a framework for thinking about the causal mechanisms of family homelessness within a broader system of critical realist ideas about reality.

3.6 Conclusion

As articulated by American sociologist Douglas Porpora in *Reconstructing Sociology* (2016), we cannot escape from our philosophical commitments, whether we recognise their influence or not. It could be argued that any critical discussion of philosophy is, in the end, for the purpose of working out a practical problem in daily life. As researchers, this problem is how to best approach doing social science research. 'Every question or inquiry involves presuppositions of some sort' and if you want to do (social) science, implicitly or explicitly 'meta-theory informs you as to what you can/cannot do (and even see) and what kind of knowledge you can/cannot obtain' (Bhaskar & Danermark, p. 295).

I argue, with Armet (2013), that good explanatory research probes beyond associations and empirical regularity to conceptualise underlying structural relationships and causal mechanisms—regardless of whether the researcher thinks of themselves as realist or not. Improving explanatory power, he suggests, 'may require greater reflection on philosophical approaches to science that can translate to better sociological practices by learning (re-learning) how to master the art of explanatory science' (p.332). Critical realism offers one particular set of philosophical presuppositions. I find its ontology and epistemology formulates a coherent (and challenging) approach to social research, offering the potential to inform and shape richer explanations of the causal mechanisms of homelessness. Critical realism informs perspectives on causality that are more able to be synthesised across disciplinary areas of knowledge; and generates causal theories that can be more readily compared, evaluated, argued and developed when in explicit ontological agreement. The capacity to synthesise and evaluate will help reduce the sense of a disjointed literature when engaging with diversity of explanation. It will

provide a framework for incorporating knowledge across multiple areas of knowledge into a theoretical explanation of Australian family homelessness in this thesis.

This chapter presents a case for the critical realist approach in this thesis and describes how its philosophical thinking will be operationalised as an analysis framework. In particular, critical realism has important ramifications for research design; conceptions of causality, structure and agency; and the use of theory. I see these as important foundations for developing an explanation of family homelessness that addresses the problems with causality and structure and agency identified in the literature in Chapter Two. By approaching this research with critical realism as a meta-theory, my objective is to develop a richer and more coherent explanation of family homelessness in Australia. Nevertheless, I acknowledge that the ideas of critical realist philosophy are ‘transitive’ knowledge, with which not everyone will agree. The concepts are not fixed, and are open to contestation, development and revision. More generally, therefore, the chapter also argues that thoughtfulness about philosophical presuppositions and engagement with theory are indispensable and invaluable components of research practice and the generation of new knowledge.

4 RESEARCH DESIGN

4.1 Introduction

The objective of this thesis is to derive a causal explanation of the mechanisms of Australian family homelessness within a realist ontological and epistemological framework. This chapter provides a description of the approach that I will take towards this outcome. As illustrated in Chapter Two, the existing homelessness causality literature tends to focus on risk factors, pathways or subjective accounts of the causes of homelessness, with few examples of research that is theoretically informed. I argued there, that explanations would be richer if they moved beyond establishing lists of possible individual and structural risk and protective factors associated with homelessness, and instead engaged with causal complexity and the relationship between structure and agency. The literature suggests that the pathways for families into homelessness are in many respects different from, for example, those of young people, those with mental health or substance use issues, or older people; and families tend to exit homelessness faster. Furthermore, the conditions and context for family homelessness in Australia are different to those, for example, in the United States, the United Kingdom or Europe. As a consequence, the causal mechanisms and conditions for family homelessness in Australia require specific study. The advent of a suitable quantitative dataset provides an opportunity to do this.

Therefore, this research asks: *What are the causal mechanisms of contemporary 'cultural' homelessness for disadvantaged Australian families with children?* Given the role of poverty in Australian family homelessness, I want to better understand why some families living in poverty become homeless and others do not. What are the structures, contexts and mechanisms that could explain this? I am limiting my analysis to recent homelessness experiences—using data that corresponds to the events and characteristics of families and their housing insecurity over roughly the last ten years. I have chosen to follow a 'cultural' definition of homelessness (Chamberlain and Mackenzie, 1992), in part because it is a widely used construct in Australian research and policy. More importantly

though, as will be shown in the next chapter, it is justified as the homeless experience for the majority of families in Australia is not sleeping rough. Families are more likely to be couch surfing, in crisis accommodation and cycling through forms of insecure and marginal housing. The cultural definition therefore is a good one for capturing each of these examples of housing uncertainty and housing stress. In this research, the defining feature of ‘family’ is that there is a child or children in the care of an adult. I acknowledge that there are many parents excluded by this definition—there are fathers (and mothers) separated from their children and experiencing homelessness (see McArthur *et al.*, 2006; Barker *et al.*, 2011). However, in this study I have chosen to focus on explaining how families with resident children become homeless.

4.2 Data

A realist approach ‘begins at the level of empirical observation’ (Armet, 2013, p.305). The initial focus is to better understand descriptively the nature and characteristics of the object under study in order to facilitate structural analysis. This study uses three quantitative datasets, each of which facilitates a different interaction with the phenomenon of homelessness in Australia.

- Census of Population and Housing: Estimating Homelessness 2016 (Australian Bureau of Statistics, 2018)
- Specialist Homelessness Services Collection (SHSC) 2017-2018 (Australian Institute of Health and Welfare, 2019)
- Journeys Home: A Longitudinal Study of Factors Affecting Housing Stability (JH) (Melbourne Institute, 2013)

As each of these datasets, their variable definitions and their use will be described in more detail as the analysis progresses in Chapters Five, Six and Seven; here I will only introduce each one and its role briefly. The descriptive role and capacity of each dataset is determined by the structure of data (including the unit of analysis), how it was collected and the population it describes or samples.

Census of Population and Housing: Estimating Homelessness 2016

A Census of the Australian population is undertaken every five years by the Australian Bureau of Statistics (ABS). Recently there have been statistical estimations of the prevalence of homelessness in Australia made on the basis of information directly collected as well as assumptions about how people may respond to the Census

questions. My analysis will focus primarily on the 2016 Census, as this dataset has the most detail, allowing more in-depth analysis of estimated homelessness prevalence. The data enables investigation of the kinds of homelessness experienced by Australians and some basic geographic and demographic characteristics. The estimation of homelessness dataset is available to registered users of the ABS's TableBuilder Pro product, which enables researchers to generate pivot tables from the Census and other ABS surveys.

Specialist Homelessness Services Collection (SHSC) 2017-2018

Each of the approximately 1,500 homelessness services funded by federal and state governments in Australia contributes administrative data to the Specialist Homelessness Services Collection administered by the Australian Institute of Health and Welfare. Although the information available is about clients of services—that is, those people who approached a service for assistance and were not turned away—it offers statistics on an important subgroup of families experiencing or at risk of homelessness, including how they understand the immediate cause of their homelessness. Access to the SHSC is available to the general public via downloadable tables of data in Excel.

Journeys Home: A Longitudinal Study of Factors Affecting Housing Stability

Journeys Home was a national, longitudinal (six wave), interview administered survey of 1,682 disadvantaged Australians aged 15 years and over that commenced data collection in September 2011. Funded by the Australian Government and designed and administered by The Melbourne Institute at the University of Melbourne, Journeys Home participants were recruited from a sample of Centrelink¹ income support recipients who were flagged by staff as homeless or at risk of homelessness or selected as at risk according to a statistical model. The survey asked participants every six months about their housing arrangements and homelessness, employment and economic circumstances, physical and mental health, substance use, family and childhood backgrounds including exposure to trauma, contact with the justice sector, social supports and demographic characteristics.

Journeys Home (JH) provides longitudinal panel data about features of the lives of people living in disadvantage and related to hypothesised risk for homelessness. It provides an opportunity to ask many questions about the patterns of events and contextual factors for people in housing insecurity. Therefore JH is an ideal source of data to suggest the structures and mechanisms of how disadvantage and homelessness

¹ Centrelink is the program of the Australian Government that delivers a range of payments and services, predominately social security payments.

interrelate for Australian families; and why some in this context become homeless whilst others do not. The analysis in this thesis uses the General Release dataset, version 201412.1 provided under license from the Australian Government's Department of Social Services.

Ethics approval was not obtained for this project. The ABS and SHSC data is de-identified and available for download by any researcher. JH is a de-identified dataset under specific licensing conditions for secondary use.

4.3 Data Analysis

My approach to answering the question above will be grounded in the critical realist philosophy of social science, as outlined in Chapter Three. That is, recognising that reality consists of the domains of the real, actual and empirical, is stratified and emergent, and that causal mechanisms are discovered through conceptual abstraction and theorising.

Empirical Analysis

The empirical analysis of the datasets described above, proceeds in three stages—and is described in three findings chapters. In each stage I will approach the data from the perspective of realist ontology: the data is a form of evidence of events at the empirical level of reality. The analyses in Chapters Five through Seven show my process of getting to know the phenomenon of Australian family homelessness as well as possible from the available datasets. The analysis is informed by the following general questions:

- What kinds of families in Australia are homeless?
- What types of homelessness are they experiencing?
- What are the characteristics of homeless families?
- What do families give as reasons for their homelessness?
- What are the differences in characteristics between homeless families and housed?
- What features of a person's background and which demographics are most associated with homelessness outcomes? What are the more immediate or proximate risks implicated in homelessness?
- How does the inclusion of both background factors and proximate risk combine to suggest explanations for homelessness?

- Can differences between the factors associated with homelessness for families and non-families be identified?
- What are the factors most associated with increasing or lowering housing insecurity for families?

Chapter Five reports on the cross-sectional and panel descriptive analysis of the three datasets introduced above. Analysis of the Census and SHSC data is conducted using Excel 2010, as suited the data format and delivery mode. JH was delivered by Melbourne Institute for use in various statistical packages. I chose to use Stata v15, in part because of its well-developed ‘xt’ commands for handling panel data analysis. Chapter Six reports on regression models developed from the JH data, in order to explore multivariate patterns of associations in the data. The analyses use a combination of fixed and random effects logistic regression, and pooled logistic and linear regression models, depending on the nature of the specific question the model was designed to ask of the data, the nature of the outcome variable and the power to detect variance given the data available. The models are informed by both the results of analyses in Chapter Five as well as existing literature relevant to homelessness causality, in order to build knowledge of different aspects of family homelessness. More information about the sequencing of the analysis and decisions made with regards to variables and modelling choices will be given in the chapter itself. Developing multivariate regression models, I am not looking to ‘prove’ causality, rather to find more complex and nuanced descriptive patterns in the data reflecting the underlying reality of structures and mechanisms.

Chapter Seven contains the results of Quantitative Comparative Analysis (QCA) of a cross section of the JH dataset using fsQCA3.0 software. QCA is non-probability based, set-theoretic qualitative method for use with quantitative data, which enables the identification of configurations and interactions of conditions combining to produce different housing outcomes. As the method is explained in some detail within the chapter, I will only say here that it offers a systematic approach to explore necessary and sufficient causality; multiple conjunctural interactions between conditions and outcomes; and realist exploration of patterns in quantitative data. It is a technique that is well suited to a critical realist research approach as the assumptions of the method are in accord with the ontological and epistemological premises of the philosophy.

Chapters Five, Six and Seven are therefore descriptive in their orientation—they report the findings of univariate, bivariate and multivariate statistics, but in a purely descriptive way. In these analyses I am looking for characteristics and patterns that

suggest the presence of structures, mechanisms and contexts relevant to answering the core research question of this thesis: What are the causal mechanisms of contemporary ‘cultural’ homelessness for disadvantaged Australian families with children? The comprehensive descriptive work reported in the next three chapters sets up the empirical foundation on which the analysis and theoretical discussion in Chapter Eight is based. This detailed work is necessary to support a comprehensive analysis of the structural relations of family homelessness as well as provide the empirical evidence required to justify the conclusions reached through causal analysis.

Structural and Causal Analysis

Due to the ontological commitments it makes, the aim of critical realist research is to establish the connections between the empirical, the actual and the real in reality (Danermark *et al.*, 2002). In Chapters Five, Six and Seven the focus of the work is to understand something of the nature of family homelessness through empirical analysis and concrete description. The significant shift from the descriptive empirical phase to the theoretical phase of the thesis takes place in Chapter Eight, where the focus of the work is now to present the structural and causal models that are the product of the research of this thesis. The chapter’s discussion is informed by conceptual abstraction, abduction and retroduction, within the theoretical processes of structural and causal analyses, and describes a model of causal explanation of family homelessness in Australia.

Abstraction is the process of separating ‘that which is characteristic of an object from that which is more contingent’ (2002, p.45); i.e. identifying the properties that determine its nature or that makes it what it is, and not something different. It is a cognitive process through which what is already known about a social phenomenon is reinterpreted to give improved understanding of observable events, the connections, relations and properties of the social object. Retroduction is a way of reasoning theoretically about necessary and sufficient causal mechanisms and conditions—what are the social relationships, social actions and motivations, the generative mechanisms and processes that produce outcomes in the empirical domain and make the phenomenon possible. Abduction also seeks to identify mechanisms but involves a process of inference from lay accounts of the social world to sociological theorising and uses counterfactuals to think about alternative interpretations of the data (Danermark *et al.*, 2002; Armet, 2013).

Although these procedures are mostly described as separate steps in descriptions of a critical realist informed analysis methodology, in practice structural and causal

analysis, abstraction, abduction and retroduction are interrelated, iterative and recursive processes. Therefore, to develop a model for explaining family homelessness I ask questions such as

- What does the existence of family homelessness in this form presuppose and what are its preconditions?
- What is constitutive necessity versus an accidental contingency?
- Can family homelessness exist without this?
- What else must be present?
- What is it about this factor (structure) that allows it to generate the outcomes, characteristics and functions of being homeless for a family?
- What conditions trigger this mechanism?
- Are there other ways of framing the phenomenon and providing alternative interpretations?

The answers to these questions are suggested by earlier data analysis stages and existing literature and theory and are synthesised to produce the causal explanatory model of family homelessness described in Chapter Eight.

The depth and stratified reality described by critical realism's ontology is important in framing how I use data to generate theorised knowledge. Therefore, critical realism underpins the frameworks by Bhaskar (1998) and Archer (2000, 2003, 2011) I employ in the analysis of structure and agency. Byrne (2004, 2005) and Ragin (2008, 2009, 2010) provide valuable insights into a realist understanding of complex conjunctural causality. Critical realism informs my approach to working across multiple 'areas of knowledge' or disciplinary literatures and conceptualising a stratified reality following the guidance for doing interdisciplinary research provided by Bhaskar and Danermark (2006), Bhaskar, Danermark and Price (2018) and Danermark (2019). I am also supported in theorising the organisation of social strata by Layder's 'resource map for research' (1993). Moving from the framework to theory, in developing an explanation for Australian family homelessness, I will also be evolving the application of Hobfoll's conservation of resources (COR) theory (1989, 2001, 2002, 2012) developed first in the discipline of psychology, to studies in homelessness. COR provides a conceptual structure for thinking about homelessness that is not defined by a risk factor paradigm. It facilitates analysis of the causal conditions for homelessness in terms of mechanisms of resource loss and gain in the context of environmental and cognitive dynamics.

4.4 Conclusion

Motivated by the ontological, epistemological and axiomatic foundations of a critical realist philosophy of social science, this thesis asks, what causal mechanisms can be theorised to explain contemporary culturally defined homelessness for disadvantaged Australian families with children? The empirical phase of analysis, using descriptive statistics, panel regression and qualitative comparative analysis (QCA), addresses three quantitative data sets: 1) Australian Bureau of Statistics *Census of Population and Housing: Estimating Homelessness 2016*; 2) Australian Institute of Health and Welfare *Specialist Homelessness Services Collection 2017-2018* administrative dataset; and 3) Melbourne Institute *Journeys Home: A longitudinal study of factors affecting housing stability*. The results comprise Chapters Five, Six and Seven. Although using quantitative methods mostly associated with positivist philosophies in its empirical phase, the analysis approach is informed by an understanding of ontology as real, stratified and emergent, and an acknowledgement that our knowledge of reality is fallible, socially constructed, historically specific, changing, growing and theoretical. The theory driven structural and causal analysis that results in the explanation of family homelessness described in Chapter Eight, is particularly shaped by the work of Bhaskar and Archer on realist structure and agency; Bhaskar, Danermark and Price on interdisciplinary and social stratification; and Hobfoll's conservation of resources theory.

5 DESCRIPTIVE STATISTICS

5.1 Introduction

In critical realist research, the aim is to establish connections between reality's empirical, actual and real domains (Danermark *et al.*, 2002). A realist approach to research begins at the level of empirical observation, with empirical generalisations. These express on average something of what tends to happen in the phenomenon of interest (Armet, 2013). Empirical analysis is a means of getting to know a phenomenon well, in this case family homelessness in Australia. Factors or events that are observed to be associated with homelessness prompt questions such as, what is it about the factor that enables it to bring about homelessness, and what is it about this factor that gives it causal powers?

As introduced in Chapter Four, the analysis in this chapter uses three Australia datasets on homeless populations and those at risk of homelessness:

- Census of Population and Housing: Estimating Homelessness 2016 (Australian Bureau of Statistics, 2018)
- Specialist Homeless Services Collection (SHSC) 2017-2018 (Australian Institute of Health and Welfare, 2019)
- Journeys Home: A Longitudinal Study of Factors Affecting Housing Stability (JH) (Melbourne Institute, 2013)

The analysis is informed by the following general questions:

- What kinds of families in Australia are homeless?
- What types of homelessness are they experiencing?
- What are the characteristics of homeless families?
- What do families give as reasons for their homelessness?
- What are the differences between homeless families and housed?

As articulated in the previous chapter, the analysis of this chapter is an exploration of data at the level of variables, not of mechanisms or theoretical explanation. It is also a response to the particular structure of each dataset: what questions about the characteristics of homeless families can be answered? Findings in this chapter allow each dataset to describe the phenomenon of family homelessness as it is reflected in the data, rather than directly relating findings to key *a priori* arguments, conclusions and theories from the literature. The chapter shows the power of ‘simple’ descriptive statistics to reveal the characteristics of a phenomenon, as well as providing evidence for the internal and external relations that define it.

5.2 Australian Bureau of Statistics *Estimating Homelessness*

The first dataset to be investigated in this chapter is an estimate of the prevalence of homelessness in Australia. The Australian Bureau of Statistics (ABS) has produced an estimate of the prevalence of Australian homelessness based on data from the *Census of Population and Housing*, in each of the years 2006, 2011 and 2016 (with a limited version in 2001). The Census is a point in time exhaustive survey of the Australian population. As homelessness is not directly measured, figures are estimated using a combination of information collected in the Census and assumptions about how people respond to Census questions. The methodology was developed by the ABS in association with the Homelessness Statistics Reference Group, representing relevant Commonwealth, and State and Territory government agencies, academia, peak organisations and service providers. It is not an actual count, but over time, will allow trends and direction of change to be identified.

There are three issues associated with the ABS data that are important for its interpretation in this thesis. First, the homelessness definition used by the ABS for *Estimating Homelessness* was changed after the 2011 Census (ABS, 2012b). Whilst the headline numbers for prevalence of each category of homelessness and total number of homelessness for a small selection of person characteristics are available and comparable, the finer-grain analysis that is possible for the 2016 homelessness estimation is not possible for previous waves of the Census². Some of the following analyses indicate gross changes to the homeless population over several waves, while the analyses that focus more on the characteristics of children and their parents will be

² The first Wave of data for Journeys Home was collected between September and November 2011, only shortly after the August 2011 Census. However, as the homelessness estimation data is more detailed at 2016, the latter Census has been used in this analysis.

limited to the 2016 Census results.

Additionally, the post-2011 definition now differs from those used by the *Journeys Home* longitudinal survey which is closer to the cultural definition of Chamberlain and Mackenzie underpinning other Australian research and policy (Bevitt *et al.*, 2014). The new ABS definition of homelessness is ‘when a person does not have suitable accommodation alternatives they are considered homeless if their current living arrangement:

- is a dwelling that is inadequate;
- has no tenure, or if their initial tenure is short and not extendable; or
- does not allow them to have control of, and access to space for social relations’ (ABS, 2012b).

This definition of homelessness is operationalised to include six categories of accommodation:

- 1) Persons living in improvised dwellings, tents or sleeping out
- 2) Persons in supported accommodation for the homeless
- 3) Persons staying temporarily with other households
- 4) Persons living in boarding houses
- 5) Persons in other temporary lodgings and
- 6) Persons living in severely crowded dwellings.

As discussed in Chapter 2 (Section 2.3), persons living in severely crowded dwellings are not normally considered as being homeless under the cultural definition in Australia, and are all not considered homeless in the JH data. The ABS also provides classifications for marginally housed (but not actually homeless) people under this definition, namely: persons living in other crowded dwellings, persons in other improvised dwellings, and persons who are marginally housed in caravan parks. In this analysis, I will consider statistics related to the homeless categories only.

The second issue with the ABS data is that there are some populations that are very difficult to estimate on the basis of Census questions. They are understood to be underestimated. These include homeless youth (particularly those that are ‘couch surfing’), people who have been displaced from their home due to domestic and/or family violence, and Aboriginal and Torres Strait Islanders (ABS, 2016). As domestic violence and Indigenous status have such strong associations with family homelessness, the limitation on estimating a prevalence of homelessness for these population groups is

problematic.

Third, homelessness is generally estimated with the individual as the basic unit, and there is no way of estimating directly the homelessness of family units (ABS, 2018). The ABS has published limited data on relationships between people who are homeless, so with a few exceptions it is impossible to count, for example, lone parents or dependent children or students (under 18 years old) who are homeless. Therefore the analysis of family homelessness from the Census will predominately focus on children under 12, as children at this age are most likely homeless as part of a family unit rather than as individuals. There are some data provided at the household level—italics will be used to highlight this shift in unit of analysis. The analyses of the Estimating Homelessness data were completed using the online ABS data access product TableBuilder Pro with results analysed after exporting to Excel 2010.

Who are the homeless and what kinds of homelessness are they experiencing?

In 2018, the headline was that the rate of homelessness in Australia had increased by 14 per cent between 2011 and 2016, with 116,000 people experiencing homelessness on Census night in 2016 (Davey and Knaus, 2018). Table 1 lists the six homeless operational groups or categories used by the ABS, as well as the numbers of people estimated to be homeless on each of the Census nights between 2006 and 2016.

Table 1: Estimation of homeless persons Australia, by ABS operational category, 2006-2016

Homeless Operational Group	2016	2011	2006
Persons living in improvised dwellings, tents, or sleeping out	8,200	6,810	7,247
Persons in supported accommodation for the homeless	21,235	21,258	17,329
Persons staying temporarily with other households	17,725	17,374	17,663
Persons living in boarding houses	17,503	14,944	15,460
Persons in other temporary lodging	678	682	500
Persons living in 'severely' crowded dwellings	51,088	41,370	31,531
Total	116,427	102,439	89,728

Source: ABS 2018 Cat. 2049.0 – Census of Population and Housing: Estimating homelessness, 2016

Looking in more detail, it is the surge in numbers of people living in the severely crowded accommodation category that has driven the large increase in overall homelessness. These are dwellings that would require four or more extra bedrooms to accommodate the people who usually live there (as defined by the Canadian National Occupancy Standard) (ABS, 2012b).

Figure 2 shows the rate per 10,000 population for each of the homeless categories and clearly highlights the relative size of the contribution of persons living in severely overcrowded dwellings to the total number of estimated homeless, as well as

the magnitude of the increase over ten years from 2006 to 2016.

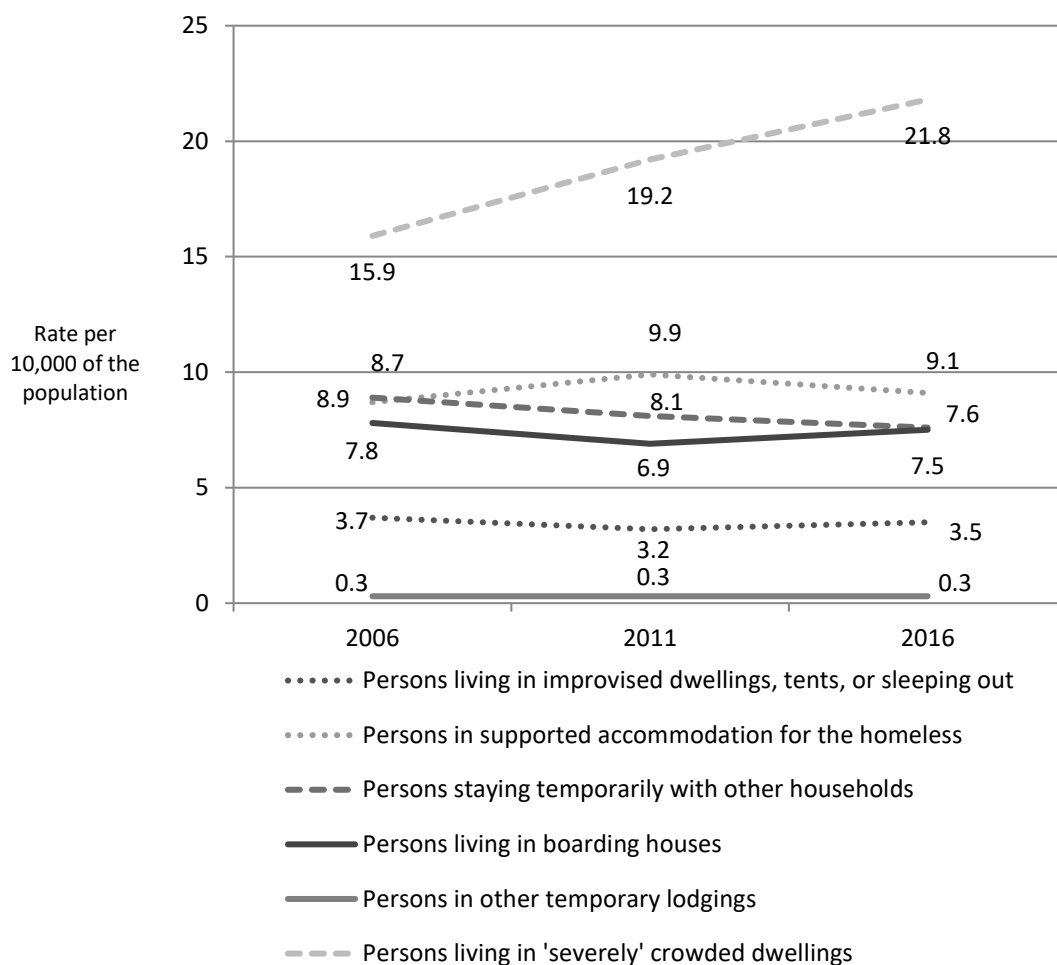


Figure 2: Homeless persons, rate per 10,000 population, Australia, by homeless operational groups, 2006-2016

Source: ABS 2018 Cat. 2049.0 – Census of Population and Housing: Estimating homelessness, 2016

About 25 per cent of those in severely overcrowded dwellings are recent migrants, arriving in Australia within the previous five years, with the majority coming from countries in South-East Asia, North-East Asia, and Southern and Central Asia. A further 50 per cent are Indigenous. The majority of people living in severely overcrowded accommodation are families (83 per cent), with almost half of those living in multiple family households (see Table 2).

Table 2: Homeless persons living in severely crowded dwellings household type, by persons and number of dwellings, 2016

	Persons		Dwellings	
	no.	%	no.	%
One family household	17,580	34	2,241	39
Multiple family household	25,237	49	2,349	40
Group household	8,278	16	1,214	21
	51,095		5,804	

Source: ABS 2018 Cat. 2049.0 – Census of Population and Housing: Estimating homelessness, 2016

The ABS includes severe overcrowding as a state of homelessness because people living in crowded dwellings have no control of or access to space for social relations, and if they had other accommodation alternatives it is expected that they would exercise them (ABS, 2012b). The Council to Homeless Persons (CHP) is an Australian advocacy and policy peak body for organisations and individuals experiencing homelessness. They contend that overcrowding is a form of homelessness because of the debilitating effects of overcrowding on ‘privacy, health, mental health and safety of occupants’ and residents’ ability to ‘meaningfully engage in work, job-hunting, education, relaxation and social activities or any number of normal or necessary activities’ (Council to Homeless Persons, 2018). They also argue that overcrowding can exacerbate domestic violence, depression, and the spreading of diseases. There is no doubt that poverty is clearly associated with, and the likely root cause of, severe overcrowding. Just over 75 per cent of people that live in severely overcrowded dwellings live the most disadvantaged 40 per cent of SA1s in Australia³. This thesis will focus on the primary, secondary and tertiary categories of ‘cultural’ homelessness rather than overcrowding. This form of inadequate housing, its relationship to poverty and impacts on families is obviously an important object of study, however overcrowding is not within the cultural definition of homelessness that frames my research question.

A perspective on family homelessness by identifying the characteristics of homeless children

The following analyses focus on children aged 0-11 years old and what the Census estimation of homelessness prevalence tells us about their characteristics and geographic distribution. In this analysis it is assumed that children under the age of twelve are in a household with an adult carer and will therefore illustrate the characteristics of a homeless family. However, as families may have more than one child, the estimates for children are not direct proxies for number of families, and the analysis does not capture families with children aged 12 and over.

On Census night in 2016, it is estimated that 15,861 children were homeless. The majority of these children were living in severely overcrowded dwellings (61.3 per cent) with a further 8.6 per cent staying temporarily with other households. A quarter of the children were living in supported accommodation for the homeless (25.8 per cent). Additionally, 456 children were ‘sleeping rough’ in improvised dwellings, tents, or sleeping out and 202 were residing in boarding houses. On average, the proportion of

³ SA1 (or Statistical Area 1) is the smallest statistical area geography published by the ABS. They contain 400 people on average.

boys and girls was equivalent to the general population (51.3 per cent male children compared with 48.7 per cent female children), except in the case of boarding houses where boys were overrepresented (57.3 per cent boys compared to 42.7 per cent girls).

Children living in a *household* with at least one Indigenous member are vastly overrepresented compared with non-Indigenous households, across all homelessness categories. They comprise 30.2 per cent of households sleeping rough and a quarter of households in supported accommodation (25.8 per cent). As mentioned earlier in this chapter, they also make up half of the households in severely overcrowded accommodation (50.3 per cent compared with 49.7 per cent non-Indigenous households). This compares to an Australian average of 6.0 per cent of households containing at least one Indigenous member.

Children are more likely to be living rough in regional and remote Australia; with the proportion of children experiencing this most insecure form of homelessness increasing as remoteness increases. Homelessness for children also looks different from state to state. Children in Queensland and Western Australia are 1.3 times more likely to be sleeping rough than the national average and children in the Northern Territory are 18.4 times more likely. This likely reflects both the higher proportion of Indigenous peoples in these populations, as well as increasing remoteness. This interpretation is supported by the finding that on average approximately 80 per cent of children living rough in Queensland, Western Australia and Northern Territory are outside of the capital cities areas of Brisbane, Perth and Darwin. In the same states, the proportion of children in supported accommodation for the homeless is lower in Queensland, Western Australia and the Northern Territory). At the other end of the spectrum, Victoria children are eight times less likely to sleeping 'rough' and 1.6 times more likely to be living in supported accommodation compared to the Australian average.

Homeless children are more likely to be located in areas of higher disadvantage, but are living across all deciles of SEIFA disadvantage⁴. As can be seen in Figure 3, children living in severely overcrowded dwellings are much more likely to be living in the most disadvantaged areas⁵. However, children staying temporarily with other households have a much 'flatter' distribution across all deciles, with this type of housing insecurity seen almost as much in areas of average disadvantage as the most disadvantaged areas.

⁴ SEIFA (or the Socio-Economic Index for Areas) allows geographic areas to be ranked according to their relative average socio-economic advantage and disadvantage calculated from data from the Census of Population and Housing. This analysis is based on the Index of Relative Socio-economic Disadvantage (IRSD), one of four SEIFA indexes available.

⁵ Note: one of the 16 variables included in the IRSD is OVERCROWD: % of occupied private dwellings requiring one or more extra bedrooms, so the association is in part tautological.

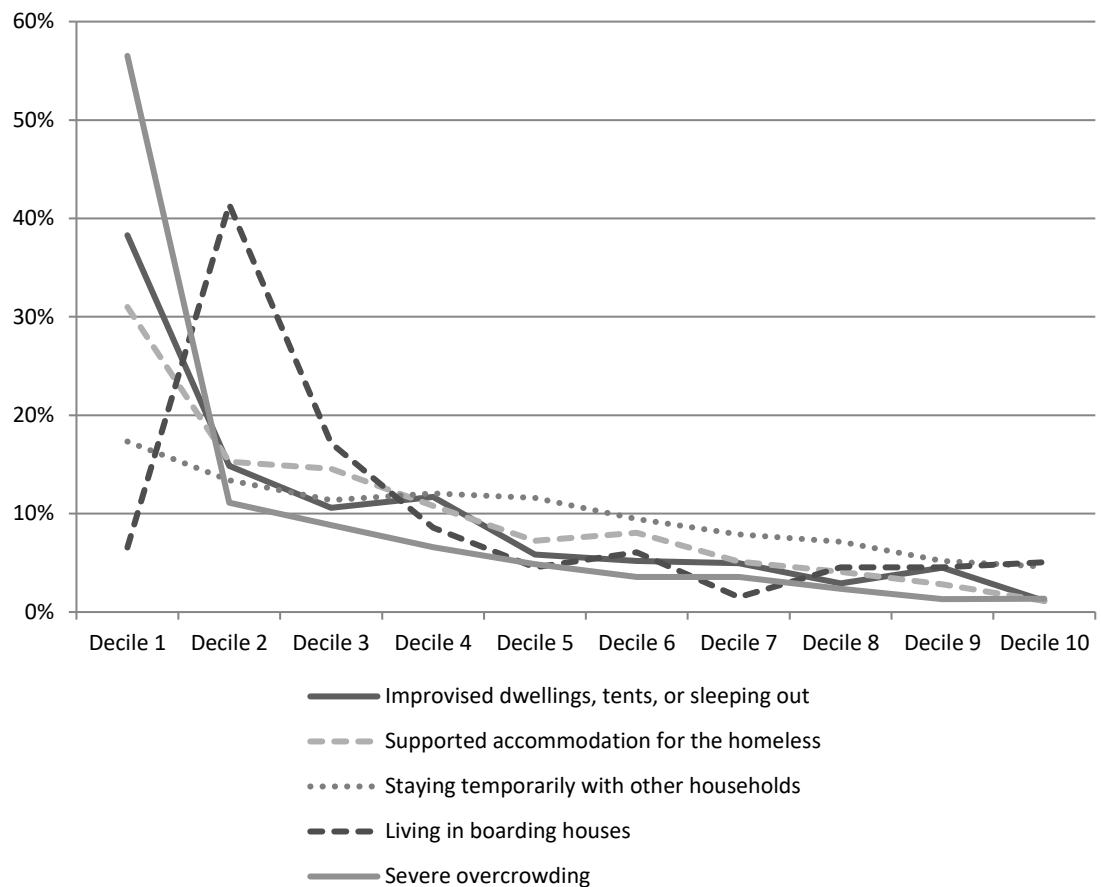


Figure 3: Homeless children (0-11 years) by homelessness category and SEIFA Index of Disadvantage Decile (at SA1), 2016

Source: ABS 2018 Cat. 2049.0 – Census of Population and Housing: Estimating homelessness, 2016

Note: Decile 1 contains the most disadvantaged SA1s in Australia, whilst Decile 10 contains the SA1s with the least disadvantage.

The proportion of children experiencing severe overcrowding is particularly high in some state capitals, with 84.8 per cent of the children in NSW experiencing overcrowding living in the Greater Sydney Area, and 89.2 per cent of those in Victoria living in the Greater Melbourne Area. More detailed statistics can be found in Appendix A, which summarises the characteristics of homeless children across five of the ABS six operational categories for homelessness. As there were no children estimated to be ‘staying in other temporary lodgings’, this category was omitted.

In conclusion: what does ABS data reveal about family homelessness?

The ABS *Homeless Estimation* data highlights the following features of homeless children (families) in Australia:

- Although the proportion of the Australian population estimated to be homeless has been increasing, the growth in numbers has been predominately in the severely crowded dwellings category
- Most of the children experiencing cultural homelessness on Census night were being accommodated in **supported accommodation** for the homeless (67 per cent) or **couch surfing** (22 per cent)—with a smaller proportion experiencing primary homelessness (7 per cent) or living in boarding houses (3 per cent)
- **Indigenous** children and children living in **areas of high socio-economic disadvantage** are vastly overrepresented in the homeless population estimation, as are children in **regional and remote** Australia—with the severity of their homelessness increasing with remoteness
- There are differences in the distribution of homelessness categories and prevalence between the Australian states, with both prevalence and severity of homelessness higher in Western Australia, the Northern Territory and Queensland—states with larger Indigenous populations, areas of extreme disadvantage and a high proportion of the population living in remote areas.

5.3 AIHW Specialist Homelessness Services Collection

The second dataset in this study describes characteristics people who became clients of homelessness services around Australia in the financial year 2017-18. A range of services for people experiencing or at risk of homelessness is funded by the federal and state governments of Australia. Agencies of various sizes offer services for general or discrete populations, at different points of vulnerability to homelessness, and within a range of distinct specialisations. The Specialist Homelessness Services Collection (SHSC) is an administrative dataset, collected from each of these 1,500 services by the Australian Institute of Health and Welfare. The SHSC reports the characteristics of clients—both at risk of and currently experiencing homelessness—and their reasons for seeking support. As mentioned in Chapter Four in the discussion of research design, this data is not representative of the homeless population. Not every person at risk of homelessness or currently homeless will engage with services. It nonetheless reveals patterns of characteristics of homelessness families. The most recent data available for this thesis is for the period 2017-18. Analysis of the SHSC ‘demographic data cube’ was undertaken in Excel 2010 (Australian Institute of Health and Welfare [AIHW], 2019).

What are the characteristics of people who sought assistance from SHS agencies?

In 2017-18, there were 288,800 clients (1.2 per cent of the Australian population) assisted by Specialist Homelessness Services (SHS) agencies, of whom 109,000 were experiencing homelessness. The AIHW and SHS define homelessness as living with no shelter or in an improvised dwelling (such as in the open, a car or tent, or also in a caravan park); in short-term temporary accommodation (such as emergency accommodation, motel or boarding house); and 'couch surfing' or some other arrangement with no security of tenure. This definition is in line with the cultural definition that defines homelessness for this thesis. The remaining 143,000 were housed but at risk of homelessness when first presenting, with a quarter (24 per cent) living in public or community housing and 62 per cent in private housing. People exiting institutions such as a hospital or prison are also included in the category of at risk of homelessness. Of the people who presented homeless, 38 per cent were assisted into housing; either private housing (15,500 clients) or public and community housing (10,500 clients), with private housing becoming increasingly a more likely outcome.

Importantly, agencies also supported people at risk of homelessness to successfully maintain their tenancy (84 percent of clients in private housing and 85 per cent of clients in public or community housing). People assisted by SHS agencies generally have a history of housing instability and need for support. In 2017-18 more than half of clients (54 per cent) had already received assistance from a SHS agency in the last five years. On average, clients in 2017-18 had 1.8 support periods within the reporting period.

Looking at the characteristics of clients, an initial picture emerges of who is experiencing homelessness and housing insecurity in Australia and seeking assistance from SHS agencies⁶. Of the clients assisted in 2017-18:

- 61 per cent were women
- 17 per cent were children under the age of ten.

Children and families make up a sizable proportion of those looking for assistance, with single parent households being more likely to require help.

- 35 per cent were single parents (89,500 households)

⁶ The unit of analysis is mostly at the level of clients (adults or children). However, as highlighted in the text as necessary, sometimes data is provided at the household level, with households comprising groups of one or more clients.

- 13 per cent were couples with children (32,300 households)

Indigenous Australians are vastly overrepresented in the homeless and at risk of homelessness populations presenting to SHS agencies. Australian born individuals and families are also overrepresented.

- 25 per cent identified as being Aboriginal and/or Torres Strait Islander (however Indigenous status is not reported for 10 per cent of SHS clients)
- 86 per cent were born in Australia (compared to 71 per cent of the Australian population)

More than 90 per cent of the people who sought assistance were on government benefit payments or unemployed or reported having no income.

- Of clients aged 15 years and over, 78 per cent were receiving some kind of government payment as their main income source, with Newstart Allowance (29 per cent), Parenting Payment (18 per cent) and Disability Support Pension (16 per cent) being the most common payments
- only 8 per cent of clients had income from employment and 9 per cent of clients reported having no income

Why did people seek assistance?

Clients of SHS agencies are asked to identify the reasons that they require assistance. Over half (53 per cent) nominated interpersonal and relationship issues, including family and domestic violence. Within this group, 60 per cent gave domestic and family violence and/or relationship breakdown as the reason why they needed assistance. The other major themes identified relate to housing difficulties and financial issues. Nearly two thirds (65 per cent) reported housing affordability stress and/or financial difficulties as contributors to their housing instability. Accommodation issues such as inadequate or inappropriate dwelling conditions (53 per cent of clients) and housing crisis i.e. eviction (39 per cent) were also identified as reasons for seeking help.

Are some cohorts of people found to be more likely than others to be homeless when they seek support from SHS agencies?

Some groups are identified by AIHW as more likely than others to present to SHS agencies as homeless rather than at risk of homelessness, as summarised in Table 3. These included young people aged 15-24 (of whom 52 per cent were experiencing homelessness at the beginning of support), children on care and protection orders (51

per cent) and Indigenous Australians (47 per cent). In addition, of the 121,000 people who were assisted by services after they experienced family and domestic violence, 39 per cent were homeless at the beginning of support. Most relevant to a discussion about families are the high levels of homelessness at the start of support for those in the family and domestic violence and Indigenous groups.

Table 3: Characteristics of cohorts at a particular risk of homelessness, 2017-2018

Client Group	No. of clients	Female (%)	Homeless at beginning of support (%)	Median length of support (days) ^(a)	Receiving accommodation (%)
Family and domestic violence	121,000	77.7	39	43	34.6
Young people (15-24 years)	43,200	63.7	52	49	31.2
Children (0-17 years) on care and protection orders	8,700	51.1	51	97	50.6
Indigenous Australians	65,200	42.4 ^(a)	47	48	41.3
People leaving care ^(b)	6,900	45.0	26	63	45.1
Older people (55 years or over)	24,000	57.3	33	28	16.0

(a) Proportion based on clients aged 18 years or over

(b) Clients are identified as leaving care if, in their first support period during 2017-18, they exited for example a hospital or aged care facility, or transitioned from care arrangements

Source: AIHW 2019

What about people who experienced domestic and family violence?

Overall, 42 per cent of people seeking assistance at a SHS agency had recently experienced domestic or family violence. Most of these clients were female (94 per cent) and almost half of those seeking assistance were single parents with a child or children (47 per cent). One in four clients (22 per cent) was Indigenous, close to the overall proportion of Indigenous people among those seeking SHS assistance. AIHW reports domestic and family violence as one of three ‘vulnerabilities’ to increased housing instability and homelessness. Whilst almost two-thirds (63 per cent) of people experiencing domestic and family violence aged 10 and over were assessed as having no additional vulnerabilities, a quarter (26 per cent) were judged by SHS staff as having mental health issues and three per cent problematic drug and/or alcohol use. Eight per cent were described with all three vulnerabilities. Therefore, a sizable minority of people presenting for housing assistance with experiences of domestic and family violence, are potentially also experiencing mental health issues and other challenges relating to substance use. For this ‘experienced domestic or family violence’ group, unsurprisingly, the main reason given for seeking assistance was domestic and family violence (71 per cent). However, the next most nominated reason was housing crisis (eviction) for 10 per

cent of clients.

Are there differences between Indigenous and non-Indigenous people seeking assistance?

Although Indigenous clients are overrepresented as users of SHS, in many key respects they look similar to non-Indigenous clients. Indigenous SHS client numbers have increased at a similar rate to the general SHS population; and Aboriginal and Torres Strait Islander people identified the two main reasons for support (domestic and family violence and housing crisis/eviction) in similar proportions to non-Indigenous clients. About one third of both Indigenous and non-Indigenous clients was a single parent living with a child or children at the time they sought assistance. However, of the Indigenous people who received support in 2017-18, a higher proportion were children under ten years (22 per cent compared with 15 per cent of non-Indigenous clients) and they were more likely to be younger as they are in the general population (53 per cent aged under 25 years compared with 40 per cent of non-Indigenous clients). Indigenous clients also tended to receive a slightly longer period of support (48 days on average in 2017-18 compared with 44 days for non-Indigenous clients).

A smaller proportion of Indigenous clients reported one or more of the three ‘vulnerabilities’ to homelessness—domestic and family violence, mental health issues or drug/alcohol problems (56 per cent compared with 63 per cent of non-Indigenous clients). Of Indigenous clients aged 10 and over, 37 per cent reported domestic and family violence problems, nine per cent also experienced mental health issues and less than five per cent all three vulnerabilities.

What are the characteristics of families seeking assistance?

Each of the analyses that follow focuses on the characteristics of families presenting to SHS agencies for assistance. The unit of analysis is the ‘presenting unit’ – i.e. a client or group of clients who present together for assistance. The presenting unit types that this analysis defines as families are either:

- **Single with child(ren)** – a single parent/guardian with one or more child(ren), step child(ren), foster child(ren), niece/nephew or grandchild(ren)
- **Couple with child(ren)** – a couple (spouse/partner) with one or more child(ren), step child(ren), foster child(ren), niece/nephew or grandchild(ren).

The analysis thereby excludes clients presenting as lone persons, couples without children, other family (i.e. related individuals without children), and other groups (i.e.

flatmate/shared household groups with no family relationships).

Of the 89,900 family groups (single or couple with child/ren) that presented to SHS agencies in 2017-18, 41 per cent were homeless and 59 per cent were at risk of homelessness. As can be seen in Figure 4, a high proportion of each of classification was families with one parent (84 per cent of each of homeless and at risk families).

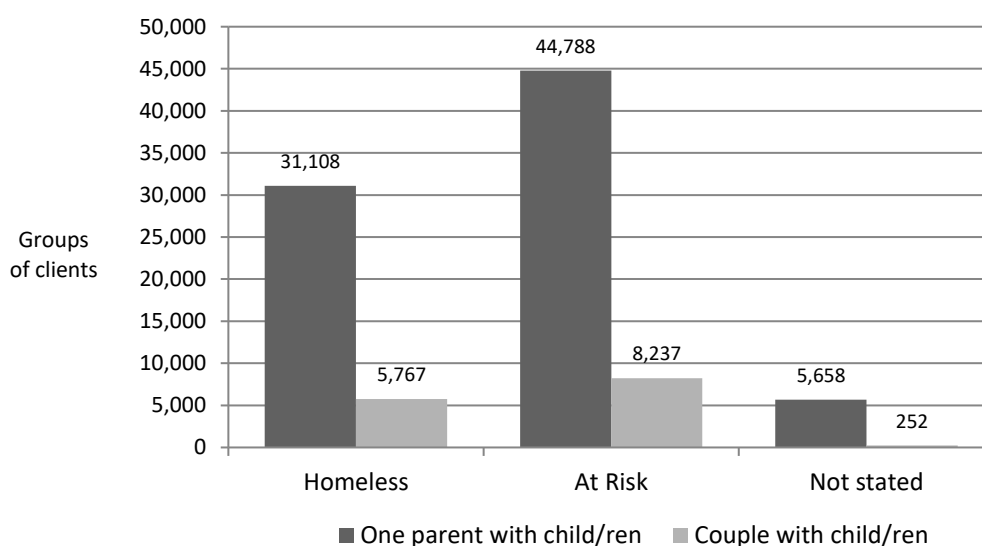


Figure 4: Numbers of family groups presenting to SHS agencies, homeless or at risk of homelessness, 2017-18

Source: AIHW 2019 Specialist Homelessness Services Collection, demographics data cube

For children attending a SHS agency as part of a family group, the proportion that was part of a couple with child/ren, or a one parent with child/ren household was close to the same across the age groups. Of children aged nine and under in families, 88 per cent were part of a one parent household, compared with 89 per cent of those aged 10-14 years and 86 per cent of those aged 15-17 years. However younger children were more likely to be seeking assistance through a SHS agency than older children (Figure 5). Older children were more likely to present as lone persons, i.e. outside of a family group, with 66 per cent of 15-17 year old clients unaccompanied by parents or another guardian. A significant proportion of 0-9 year olds (7.0 per cent) and 10-14 year olds (17.4 per cent) also sought assistance in 2017-18 at a SHS agency on their own.

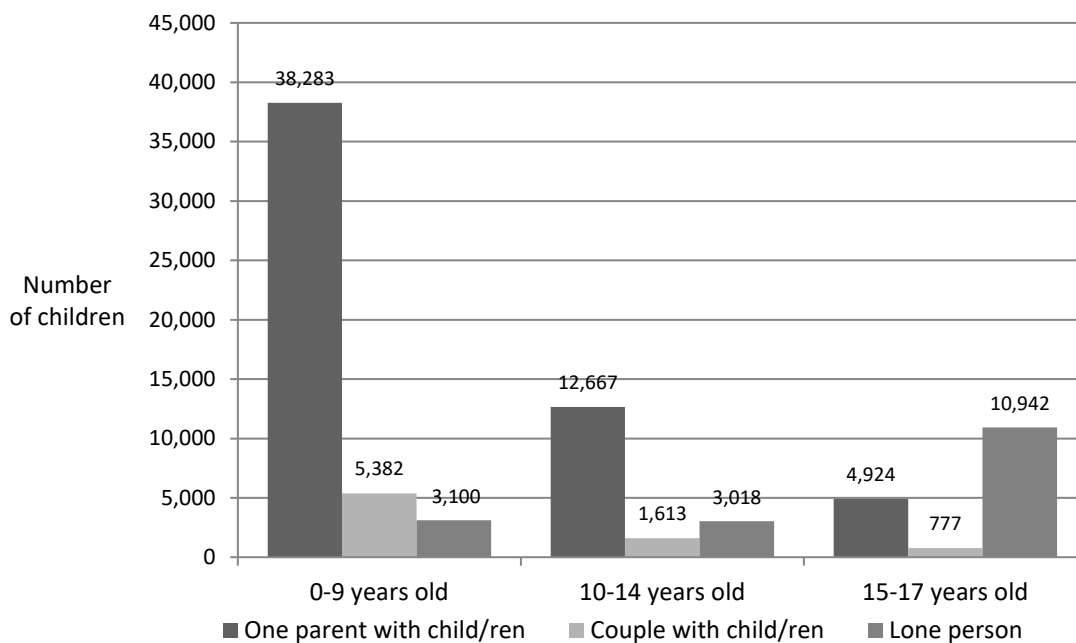


Figure 5: Number of children presenting to SHS agencies, by age group, by presenting unit type, 2017-18

Source: AIHW 2019 Specialist Homelessness Services Collection, demographics data cube

On first presentation to a SHS agency, each client was asked to describe their main reason for seeking assistance. The results for families (single parents or couples with child/ren) are summarised in Table 4. For single parent families, the two main reasons for seeking assistance were family and domestic violence (44 per cent) and housing crisis i.e. eviction (18 per cent). For couples with children, the main reasons given were a little different. In order of magnitude, they were housing crisis (34 per cent), inadequate or inappropriate dwelling conditions (15 per cent), other (13 per cent) and financial difficulties (12 per cent). It is unfortunate that the ‘other category’ is so large and, for one in eight families headed by couples, the main reason for needing assistance is unknown. However, the results show that families experienced housing insecurity for a variety of reasons and that often these did not fit into the available categories.

Across all presenting unit type categories, financial difficulties, problems related to accommodation and accommodation affordability, and family and domestic violence were the factors that most people in housing stress gave as the main reason for their need for assistance. Of much less importance was factors commonly named in association with homelessness such as physical and mental health, drugs and alcohol, gambling and unemployment.

Table 4: Main reason for seeking assistance, by presenting unit type, client count and percentage of unit type, 2017-18

Presenting unit type—first reported	Lone person		Couple with child/ren		Single with child/ren		Other family	
Main reason for seeking assistance—first reported	Client count	%	Client count	%	Client count	%	Client count	%
Invalid or missing	1,376	0.8	115	0.8	444	0.5	15	0.6
Financial difficulties	21,292	11.7	1,715	12.0	5,507	6.8	210	8.8
Housing affordability stress	9,945	5.5	1,182	8.3	4,011	4.9	128	5.3
Housing crisis	37,698	20.8	4,883	34.3	14,771	18.1	432	18.0
Inadequate or inappropriate dwelling conditions	17,743	9.8	2,093	14.7	5,855	7.2	291	12.1
Previous accommodation ended	7,092	3.9	721	5.1	2,331	2.9	80	3.3
Time out from family/other situation	2,552	1.4	82	0.6	731	0.9	54	2.3
Relationship/family breakdown	8,654	4.8	374	2.6	2,815	3.5	200	8.3
Sexual abuse	258	0.1	0	0.0	149	0.2	8	0.3
Domestic and family violence	47,838	26.4	514	3.6	36,177	44.4	544	22.7
Non-family violence	845	0.5	45	0.3	347	0.4	2	0.1
Mental health issues	3,067	1.7	91	0.6	243	0.3	31	1.3
Medical issues	1,329	0.7	155	1.1	273	0.3	34	1.4
Problematic drug or substance use	1,539	0.8	31	0.2	70	0.1	4	0.2
Problematic alcohol use	768	0.4	11	0.1	61	0.1	1	0.0
Employment difficulties	361	0.2	31	0.2	28	0.0	1	0.0
Unemployment	526	0.3	46	0.3	58	0.1	7	0.3
Problematic gambling	86	0.0	2	0.0	3	0.0	0	0.0
Transition from custodial arrangements	4,932	2.7	12	0.1	95	0.1	4	0.2
Transition from foster care and child safety residential placements	436	0.2	19	0.1	50	0.1	10	0.4
Transition from other care arrangements	663	0.4	10	0.1	108	0.1	5	0.2
Discrimination including racial discrimination	32	0.0	0	0.0	6	0.0	0	0.0
Itinerant	2,144	1.2	113	0.8	353	0.4	22	0.9
Unable to return home due to environmental reasons	471	0.3	65	0.5	124	0.2	14	0.6
Disengagement with school or other education and training	756	0.4	21	0.1	55	0.1	59	2.5
Lack of family and/or community support	2,191	1.2	149	1.0	610	0.7	113	4.7
Other	6,713	3.7	1,776	12.5	6,279	7.7	128	5.3
Total	181,307		14,256		81,554		2,397	

Source: AIHW 2019 Specialist Homelessness Services Collection, demographics data cube

As already discussed, Indigenous families are overrepresented as clients of SHS agencies (as well as within the homeless population). Of the clients that presented to agencies as part of a couple with child/ren family group, 27 per cent were Indigenous

(compared with 64 per cent non-Indigenous and 9 per cent with Indigenous status as ‘missing’). The proportions were similar for single parent families with child/ren (28 per cent Indigenous, 61 per cent non-Indigenous and 10 per cent missing). Looking at the reasons families with child/ren provided as the main explanation for their homelessness, there was little difference overall in the results between Indigenous and non-Indigenous families.

First, in the case of *couples* with child/ren, non-Indigenous families were more likely to have given financial difficulties as their main reason for seeking assistance (14 per cent compared with 8 per cent of Indigenous families). However, being in housing crisis—evicted—affected both Indigenous (33 per cent) and non-Indigenous (34 per cent) couples with child/ren in similar proportions. The ‘other’ category, continued to obscure the main reason for seeking assistance for 14 per cent of Indigenous and 12 per cent of non-Indigenous clients in the couple with child/ren category. Second, for families comprising a *single* parent with child/ren, the most highly cited reason for needing assistance was family and domestic violence, especially for non-Indigenous clients (45 per cent of clients compared with 39 per cent of Indigenous clients). Interestingly, 57 per cent of the clients for whom Indigenous status was missing nominated domestic and family violence as the main reason they required assistance. If the people in the missing data category were in fact of Indigenous background, then family and domestic violence would have been a reason for homelessness for Indigenous families just as often as for non-Indigenous families.

Vulnerabilities to homelessness—as described by AIHW

As mentioned above, the AIHW reports on three ‘vulnerabilities’ that are understood to increase risk of homelessness. These vulnerabilities and their data sources are:

- **domestic or family violence** – whether reported by clients as a reason for seeking assistance or identified as a need by an agency worker in any support period throughout the year
- **drug or alcohol misuse** – reported by clients as a reason for seeking assistance, determined by agency workers to need a drug and alcohol referral or counselling, or inferred from clients reporting having lived in a rehabilitation facility
- **mental health issues** – reported by clients, assessed by an agency worker as having a need of relevant services, or inferred from clients receiving services for

mental health issues or having spent time in a psychiatric hospital or unit in the last 12 months

In each case, the indicator is applied only to clients aged 10 and over. Whereas the data in Table 4 reflects how people actually experiencing homelessness or risk of homelessness understood the reasons for their housing insecurity, the information collected against each of these indicators came from a range of sources, some of which were subjective judgements of SHS agency workers.

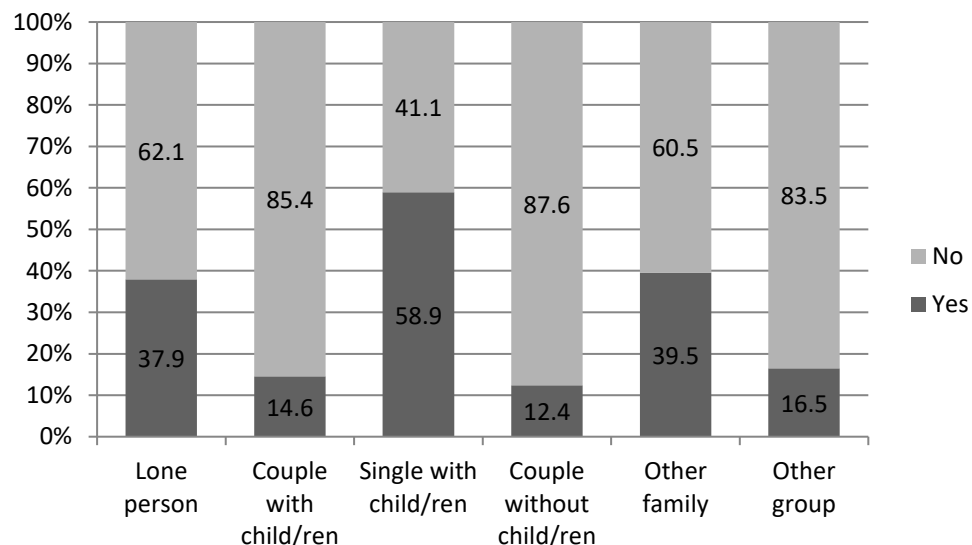


Figure 6: Proportion of clients in each presenting unit type, by family or domestic violence indicator, 2017-18

Source: AIHW 2019 Specialist Homelessness Services Collection, demographics data cube

Over a half of clients aged 15 and over in single parent families (59 per cent) experienced domestic or family violence in one or more support periods during 2017-18. As Figure 6 shows, the single parent family group had the highest proportion of members that experienced this type of violence. Given a high percentage of families seeking SHS agency services were single parent families, domestic and family violence was therefore experienced by the majority of children experiencing housing insecurity. Overall, domestic or family violence was a feature of the lives of 39 per cent of all SHS clients.

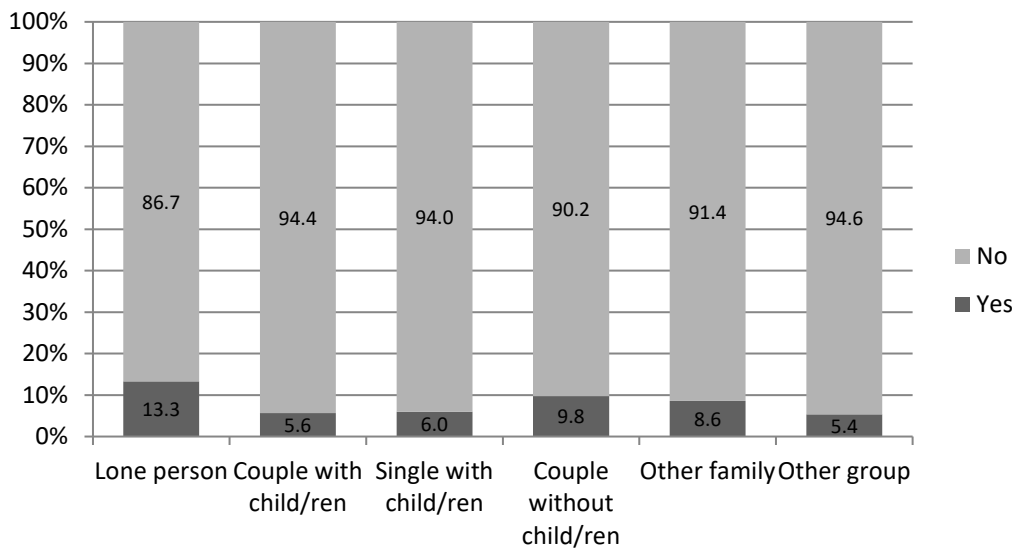


Figure 7: Proportion of clients in each presenting unit type, by drug or alcohol misuse indicator, 2017-18

Source: AIHW 2019 Specialist Homelessness Services Collection, demographics data cube

On average, 12 per cent of clients to SHS were assessed as misusing drugs or alcohol (Figure 7). The proportion was less for single parent families (6 per cent) and couples with child/ren (6 per cent) compared with other groups such as lone persons (13 per cent) and couples without child/ren (10 per cent).

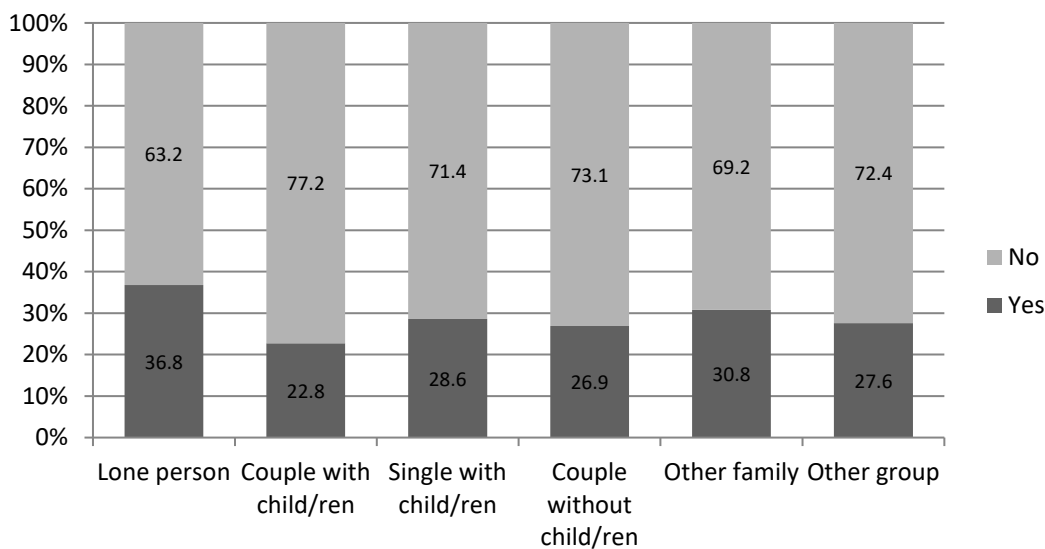


Figure 8: Proportion of clients in each presenting unit type, by mental health issue indicator, 2017-18

Source: AIHW 2019 Specialist Homelessness Services Collection, demographics data cube

Mental health issues also were prevalent among SHS clients, with 35 per cent assessed as having had problems with their mental health in the year that they sought assistance (Figure 8). Lone persons (37 per cent) were most likely to have reported a mental health issue, received treatment, or been assessed as needing mental health

services. However, mental health issues were present in substantial numbers across all groups, including families (23 per cent of couples with child/ren clients and 29 per cent of single parents with child/ren clients).

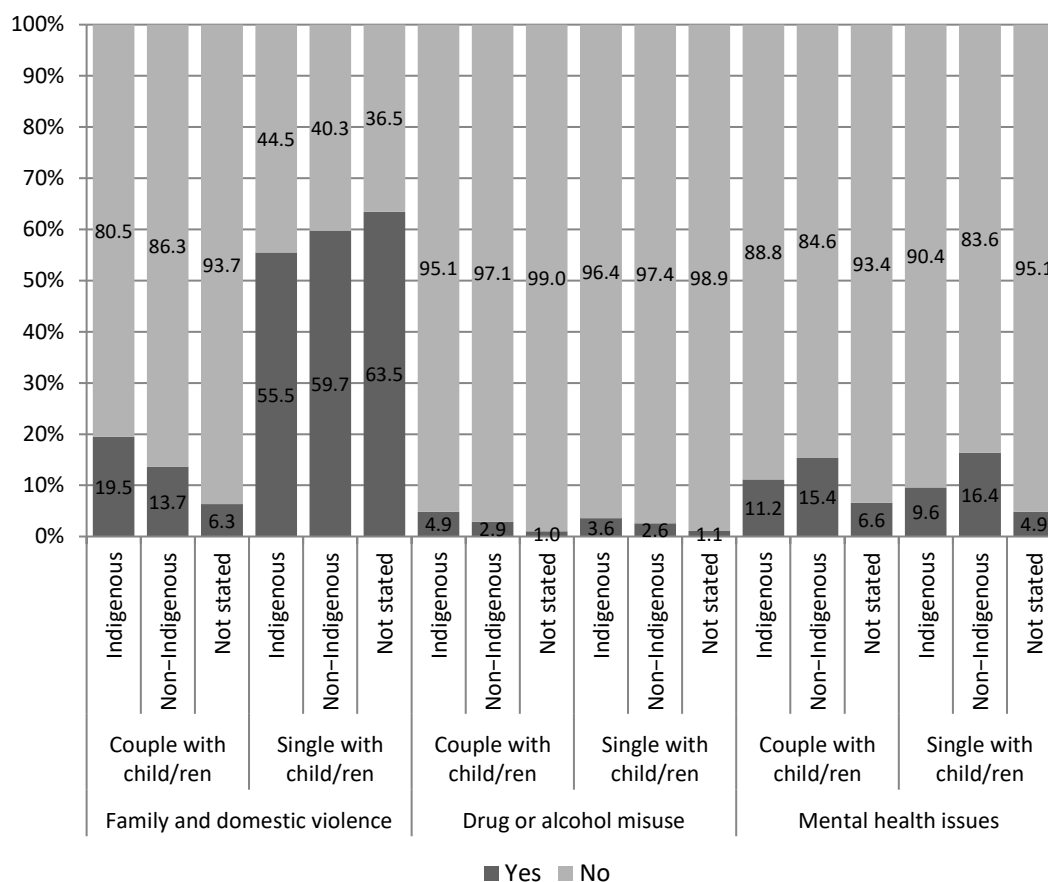


Figure 9: Indicators of vulnerability, comparing Indigenous and non- Indigenous families with children, 2017-18

Source: AIHW 2019 Specialist Homelessness Services Collection, demographics data cube

Figure 9 focusses on families (couples or singles with child/ren) and compares the distribution of the three indicators of ‘vulnerability’ for Indigenous and non-Indigenous clients aged 10 years and over. Indigenous clients, in the couple with child/ren group, were more likely to have experienced family or domestic violence during the reporting period (20 per cent compared with 13 per cent of non-Indigenous families in the category). However, for single parents with child/ren, a higher proportion of non-Indigenous clients experienced family and domestic violence (60 per cent compared to 56 per cent of Indigenous clients). Once again, the ten per cent of clients in families with child/ren whose Indigenous status was missing indicated the highest levels of family and domestic violence.

Drug and alcohol misuse was indicated in only a small proportion of clients. For both family types, Indigenous clients were slightly more likely to have been identified as

misusing drug and alcohol. Identified mental health issues were more prevalent amongst non-Indigenous families, affecting 15 per cent of clients in single parent families (compared with 11 per cent of Indigenous families) and 16 per cent of couples with child/ren (compared with 10 per cent of Indigenous families).

In conclusion: what does AIHW data reveal about family homelessness?

People who sought assistance in 2017-18 at Specialist Homeless Services exhibited a history of **housing insecurity and precariousness**, with the majority having previously sought assistance and requiring multiple periods of assistance within the year. Two-thirds of those at risk of homelessness were in **private rental** accommodation. Women (61 per cent), young people (29 per cent aged under 18), and especially children (17 per cent are under the age of ten) sought assistance. Almost half the household groups seeking assistance were families, mostly **single parents** (35 per cent compared with 13 per cent couples with children). At least a quarter of clients were **Indigenous** (compared to 3 per cent of the population) and this may be an underestimation with 10 per cent of clients not having their Indigenous status recorded. Although Indigenous clients were overrepresented as users of SHS, they looked very similar to non-Indigenous clients demographically and in terms of their reasons for needing support. The key exceptions were that Indigenous clients were generally younger (as they are in the general population) and received slightly longer periods of support. Users of SHS services were more likely to be **born in Australia** compared to the general population. They were **financially impoverished**, with four in five relying on government benefits, less than one in ten receiving any income from employment and a similar number, reporting no income at all.

Users of the services predominately nominated **domestic violence, relationship issues, housing affordability** and **financial difficulties** as the most important drivers of their need for assistance. Also important were reasons associated with **inadequate or inappropriate dwelling conditions** and **housing crises (such as eviction)**. The reasons for seeking assistance were a little different, comparing between family types. Single parent families were most likely to seek assistance due to family and domestic violence or housing crisis (such as eviction). Two parent families reported housing crisis, inadequate or inappropriate dwelling conditions and financial difficulties as their main reasons for requiring assistance. Overall, for families in housing stress, problems related to **accommodation** and **accommodation affordability, and family and domestic violence** were factors given as the main reason for their need for

assistance. Of much less importance were factors commonly thought of in association with homelessness such as physical and mental health, drugs and alcohol, gambling and unemployment.

The groups who more often presented to SHS services as homeless rather than at risk of homelessness were young people (52 per cent of this group), children on care and protection orders (51 per cent), **Indigenous Australians** (47 per cent), and people experiencing **family or domestic violence** (39 per cent)—suggesting an additional vulnerability for these cohorts, particularly families that have experienced domestic and family violence or who have an Indigenous member. For people presenting to SHS services with experiences of domestic and family violence, almost one in ten also experienced either **mental health** or **substance use challenges**.

Six in ten single parent families were assessed (by SHS workers) to have experienced **domestic violence** during their support period, this included a slightly higher proportion among Indigenous couples with children, compared with non-Indigenous couples with children. Only six per cent of families were assessed as ‘misusing drugs or alcohol’, a lower proportion than among other presenting unit types such as single people. A quarter of families were assessed by SHS staff as having **mental health** issues.

5.4 Journeys Home: A Longitudinal Study of Factors Affecting Housing Stability

The final descriptive analyses in this chapter use the dataset *Journeys Home: A Longitudinal Study of Factors Affecting Housing Stability* a national, longitudinal, interviewer-administered survey of 1,682 disadvantaged Australians aged 15 years and over (Melbourne Institute, 2013). Participants in the Journeys Home (JH) study were drawn from a sample of highly disadvantaged people on Centrelink (Australian government) income support, who had either been flagged by Centrelink staff as being homeless or at risk of homelessness or who had been identified as vulnerable to homelessness according to a statistical model (Scutella *et al.*, 2012). The survey asked people about their housing arrangements and homelessness, employment and economic circumstances, physical and mental health, substance use, family and childhood backgrounds including exposure to trauma, contact with the justice sector, social supports and demographic characteristics in six waves of six-monthly interviews.

Most respondents also agreed to let their survey responses be linked to administrative records on income support from Centrelink (Bevitt *et al.*, 2014). Participation in the first wave in 2011 was high (62 per cent) and 84 per cent of the

initial respondents participated in the sixth wave (Melbourne Institute, 2014). Overall, missing observations over the six waves comprise only 11.1 per cent of the 10,092 possible observations. A more detailed analysis of patterns of missing data and its implications will be given in Chapter 6, in which this dataset is analysed using regression techniques. Analysis of the JH data release version 201412.1 was undertaken using Stata v.15.

As stated above, participants in this survey research were highly disadvantaged welfare recipients experiencing forms of housing insecurity. Therefore the Journeys Home data describes the characteristics of a particularly socio-economically challenged cohort of Australians, not the general population. Compared to the general Australian population, JH participants (at Wave 1) were more likely to be:

- male (54.7 versus 49.4 percent)
- younger (60.3 percent aged between 15 and 35 years versus 34.9 percent)
- indigenous (19.7 versus 2.5 percent)
- born in Australia (87.5 versus 73.2 percent)
- unemployed (29.9 versus 3.4 percent) or not in the labour force (50.1 versus 34.0 percent)
- single (63.7 versus 17.3 percent)
- living without dependent children (80.2 versus 66.1 percent)
- poorly educated (27.9 per cent with a post-school level qualification versus 50.2 percent) (Scutella *et al.*, 2012).

Before proceeding to the analysis proper, there are two definitions that require explanation: homelessness and family. JH used six categories of housing status, reflecting a continuum of housing instability faced by respondents Table 5. Categories were delineated by a combination of factors including accommodation type and degrees of security of tenure. The definition of homelessness was based on the Chamberlain and Mackenzie (1992) cultural definition, which means it was founded on an assessment of whether people's accommodation meets the contemporary Australian minimum community standard for housing. I have followed the same demarcation between housed and homeless as the JH team. Unless otherwise specified, homeless in my analysis refers to respondents who, at the date of interview, were living in accommodation that met the criteria for primary, secondary or tertiary homelessness.

Table 5: Journeys Home housing status and homelessness definitions

Homelessness	Housing Status	Definition
Cultural homelessness	Primary	Sleeping rough, squatting, in a car (with no choice)
	Secondary	Living temporarily or <u>without a bedroom</u> with friends, family or another household, in crisis accommodation or hotel/motel/caravan
	Tertiary	Living long-term in a boarding house, hotel/motel, hostel, caravan, crisis accommodation
Housed	Marginally housed	Living long-term in house/unit, renting/boarding/rent free with family and friends (implies with a bedroom)
	Short-term rental	Temporary – private rental, rent-free from family/friends not living there, public housing or community housing; accommodation in a house, unit or similar; having lived in the current place three months or less and cannot stay beyond next three months
	Long-term housed/stable	Long-term – private rental, rent-free from family/friends not living there, public housing or community housing; accommodation in a house, unit or similar; able to stay beyond next three months

Source: Melbourne Institute, 2014 Journeys Home User Manual Version 6.0.2

A family is defined as any respondent who has a child or children, under the age of 18, living with them at the time of interview. Unless otherwise specified, the data presented below are for observations of individuals experiencing cultural homelessness at the time of interview who were also categorised as family at that wave.

Families in Journeys Home

At wave one, 1862 people responded to the JH survey. Of these respondents, 568 were observed at least at one wave as a family, i.e. at the time of interview they were living with a child or children under the age of 18 years. Of these families, 117 (21 per cent) experienced at least one episode of homelessness. Whether a respondent had their children living with them when experiencing homelessness varied by gender. Of the total number of observations of homeless men, 37.0 per cent were of men who reported having children aged under 18 years. However, at the time of their homelessness, only 3.9 per cent had their children living with them. On average, homeless men were less likely to be living with their children (24.0 per cent of men compared with 76.0 per cent of homeless women with children; sig. at $p=0.05$).

Table 6: Homeless family observations, family characteristics

Family characteristics	%
Couple (de-facto or married)	31.2%
Number of resident child/ren	Mean 1.66; SD 0.88
1	54.1%
2	32.2%
3	8.2%
4	4.8%
5	1.1%
Number of child/ren	Mean 2.04; SD 1.14
1	39.9%
2	35.0%
3	10.9%
4	9.8%
5	4.4%

Source: Journeys Home data; waves 1-6

As per Table 6, over two thirds of the homeless families in this study were headed by single parents. Families headed by couples were less likely on average to experience homelessness: 40 per cent of housed families were couples, compared with 32 per cent of homeless families ($p=0.02$). Single parents tended to remain single over the length of the study. Of the 70.1 per cent of respondents with resident children observed as single for at least one wave, they were observed as single 98 per cent of the time. On average, individuals who were homeless were separated from some of their children, at the time of homelessness, they actually had more children than those resident with them. Most homeless families had one (54 per cent) or two children (32 per cent) living with them.

Respondents with resident children at the date of interview were on average around 31-32 years old. Three quarters were women and approximately a quarter was Indigenous. For those with a post-school education, they were three times more likely to have a trade qualification than a diploma or degree. These and some basic geographic demographics can be found in Table 7.

The backgrounds of respondents with resident children were characterised by low levels of employment and high levels of reliance on Centrelink benefits (Table 8). Many had experiences of being in care as a child, and some experiences of juvenile or adult incarceration. Most notable, nearly all homeless families had experienced homelessness prior to JH (98 per cent compared to 93 per cent of families that did not experience homelessness during the study). Given the inclusion criteria for JH, the high rates of prior homelessness are not really a surprise.

Table 7: Family observations homeless and not homeless, demographics

Demographics	Homeless	Not homeless
Age	Mean 32.2; SD 10.2; Median 31.0	Mean 30.5; SD 9.8; Median 29
Female	73.2%	76.0%
Indigenous	24.6%	22.8%
Non-English speaking background	7.1%	6.3%
Highest level of education		
Less than Year 10	17.0%	14.3%
Year 10 or 11,	34.1%	41.1%
Year 12, Certificate I or II	8.2%	10.2%
Certificate III or IV or apprenticeship	29.1%	25.7%
Diploma, Degree or higher	11.5%	8.8%
Geography		
Major Urban Area	77.5%	76.6%
Other Urban Area	14.8%	17.2%
Rural	7.7%	6.2%
State *		
NSW	16.4%	18.0%
Vic.	26.2%	19.1%
QLD	26.8%	28.3%
SA	4.4%	5.6%
WA	10.9%	13.5%
TAS	4.9%	4.3%
NT	9.8%	6.3%
ACT	0.6%	4.9%

Source: Journeys Home data; waves 1-6

*Note: * significantly different $p=0.02$*

Table 8: Homeless family observations, background before Journeys Home

Background before Journeys Home	Homeless	Not homeless
Proportion of time employed since leaving education	Mean 36.4% sd 27.9% Median 33.2%	Mean 35.3% sd 29.8% Median 30.0%
% of the 5 years prior to JH receiving Centrelink benefits *	Mean 76.7% SD 28.6% Median 90.7%	70.9% sd 30.2% Median 80.7%
Ever lived in care as a child	28.0%	26.4%
Juvenile or youth detention prior to JH	10.5%	10.2%
Adult prison prior to JH	13.2%	17.3%
Experience of homelessness prior to JH #	98.4%	93.1%
Less than 6 months (total, not adjusted for age)	28.5%	34.1%
6 to 11 months	21.5%	18.3%
12 to 23 months	12.8%	15.3%
2 to 5 years	20.9%	21.1%
6 years or more	16.3%	11.2%

Source: Journeys Home data; waves 1-6

*Note: * significantly different at $p=0.01$; # at $p=0.03$*

There is a statistically significant difference ($p=0.03$) between the pattern of length of homelessness prior to JH for families that experienced homelessness and didn't experience homelessness during the study (Figure 10). A smaller proportion of homeless families had experienced less than six months of homelessness prior to JH (29 per cent compared with 34 per cent of housed families); and a higher proportion six

years or more (16 per cent compared with 11 per cent of housed families).

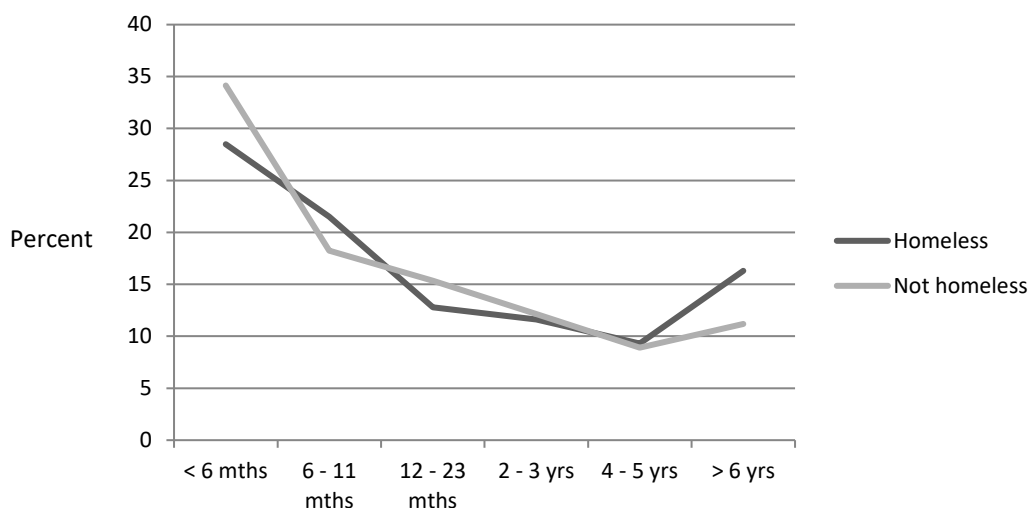


Figure 10: Total length of time homeless prior to Journeys Home

Note: Not adjusted for age

Source: Journeys Home Data, waves 1-6

Asked the reasons for their most recent episode of homelessness prior to JH, family respondents nominated⁷:

- financial difficulties (20.3 per cent)
- relationship/family breakdown or conflict (44.2 per cent)
- domestic and family violence or abuse (19.6 per cent)
- non-family violence (4.4 per cent)
- employment problems/unemployment (3.0 per cent)
- mental health issues (3.0 per cent)
- other health/medical issues (3.6 per cent)
- problematic drug or substance use (3.6 per cent)
- problematic gambling (1.5 per cent)
- transition from state care (0.0 per cent)
- was evicted/asked to leave by the landlord (15.2 per cent)
- natural disaster or fire (2.9 per cent)
- end of lease (4.4. per cent)
- other (14.5 per cent)

In summary, homeless respondents with resident children in JH (homeless families) were highly likely to be women and single parents. They were more likely to

⁷ These respondents may not have been a family (with resident children) at the time of the homelessness episode prior to Journeys Home.

have experienced an episode of homelessness prior to JH than other families, and for a longer total period of time. The reasons families nominated for their most recent pre-JH episode of homelessness were most often related to relationship/family breakdown or conflict and domestic violence; financial difficulties; or housing crisis. Homeless families were equally likely as their housed counterparts to be living in cities, Indigenous or from a non-English speaking background. Furthermore, housed and homeless families shared background characteristics that illustrate the degree to which had similar histories of disadvantage, poverty and housing insecurity.

Patterns of housing instability for families

The following analysis examines transition patterns in the housing status of families in JH⁸. Table 9 shows what proportion of *overall observations* (person-observations) were for each of the six categories of housing status. It also provides an indication of between and within individual variation over the six waves of JH. The *between families* figures are the proportion of families observed at least once at the category. The *within waves* percentages report what percentage of respondents ever observed in the category, were in that category at each wave they were observed. The figures were generated using the ‘xttab’ command in Stata.

For example, although on average, 79 per cent of person-observations (of families) were made when they were long-term housed, 91 per cent of families had been observed securely housed at least once and 85 per cent of these had remained stably housed at all observed waves. On the other hand, a larger number of families had an experience of homelessness during the study than is suggested by looking at the total person-observations of housing status. Approximately 21 per cent of families were observed experiencing at least one episode of homelessness.

Table 9: Family housing status, by observations and by individual (respondent with child/ren)

Housing Status		Overall		Between		Within
		Observations		Families		Waves
Homeless	Primary	5	0.2%	5	0.9%	44.0%
	Secondary	103	4.7%	76	13.4%	40.3%
	Tertiary	75	3.4%	43	7.6%	44.6%
Housed	Marginally housed	246	11.2%	140	24.7%	46.4%
	Short-term rental	27	1.2%	24	4.2%	35.6%
	Long-term housed	1743	79.3%	519	91.4%	85.3%
Total		2199				

Source: Journeys Home data, waves 1-6; n=568

⁸ Not all individuals responded to all waves, and those that did were in some cases a family in one wave and not the next, or more commonly, had no resident children and then did in later waves. Therefore the distributions reported in this section are based on observations of responding individuals who were a family at the observed wave. Transitions are therefore also based on the next *observed* wave, rather than the next wave.

Five families experienced at least one episode of primary homelessness (sleeping rough, in cars or squatting), 76 families experienced at least one episode of secondary homelessness (couch surfing/doubling up with no separate bedroom); and 43 families experienced at least one episode of tertiary homelessness (temporarily living in crisis accommodation, a hotel/hostel or caravan). In each case where a family was observed homeless once, 40-45 per cent of the families were homeless at each observed wave. In addition, being marginally housed (having some form of ongoing accommodation with family or friends) was the condition for at least one wave for 25 per cent of families. Remember that full definitions of each housing status category can be found earlier at Table 5.

Table 10: Housing status transitions, families, observations at t and t-1

		Wave (t)						Total
	Housing Status	1 %	2 %	3 %	4 %	5 %	6 %	
Wave (t-1)	1	0.0	100.0	0.0	0.0	0.0	0.0	100.0
	2	0.0	22.7	1.3	10.7	1.3	64.0	100.0
	3	0.0	3.5	50.9	1.8	0.0	43.9	100.0
	4	0.0	2.3	1.8	47.8	0.0	49.7	100.0
	5	0.0	5.9	5.9	11.8	11.8	64.7	100.0
	6	0.3	2.6	1.1	5.6	1.1	89.4	100.0
		0.3	3.7	3.0	10.3	1.0	81.9	100.0

Source: Journeys Home data, waves 1-6; 1=primary, 2=secondary, 3=tertiary, 4=marginally housed, 5=short-term rental, 6=long-term housed

In general, the housing security of families improved from wave to wave. Of those observed as homeless, only 38 per cent were observed homeless again at the next observed wave. Table 10 shows transitions between housing status categories at consecutive observed waves and was generated using the ‘xttrans’ command in Stata. In more detail:

- Each of the five families that experienced primary homelessness became secondary homeless by the next observed wave – they at least found shelter, even if were still homeless.
- Whilst a quarter (23 per cent) of families observed as secondary homeless remained so the next observed wave, 64 per cent had moved into long-term housing.
- Half of the families (55 per cent) who were observed experiencing tertiary homeless, were still homeless the next observed wave (4 per cent now secondary homeless, and 51 per cent remaining tertiary homeless), and 44 per cent had moved into long-term housing.

- Almost half of those marginally housed (47 per cent) were still marginally housed the next wave, with 4 per cent having become homeless and 50 per cent moving into long-term housing.
- Housing status was relatively precarious for those in short-term rental (temporary and unable to stay beyond the next three months), with 12 per cent homeless and 12 per cent marginally housed by the next observed wave and the rest remaining in a short-term rental (12 per cent) or moving into long-term housing (65 per cent).
- Each of the families observed as primary homeless were previously observed as living in long-term housing.
- Of those in long-term housing, 4 per cent were observed homeless the next wave, 6 per cent marginally housed and 1 per cent were in a short-term rental.

Table 11: Homelessness transitions, 3 consecutive waves, families and non-families

	Families		Non-families	
000	1143	80.9%	2328	62.2%
001	49	3.5%	199	5.3%
010	49	3.5%	173	4.6%
011	18	1.3%	115	3.1%
100	81	5.7%	280	7.5%
101	13	0.9%	87	2.3%
110	30	2.1%	136	3.6%
111	30	2.1%	422	11.3%
Total	1413		3740	

Source: Journeys Home data, waves 1-6

Families experienced a variety of patterns of transitions in and out of homelessness. Table 11 shows patterns (homeless = 1 versus housed = 0) where respondents were observed at three consecutive waves as either families or non-families⁹. Individuals, who are a family at each of the three waves, are less likely to become homeless and more likely to exit homeless quickly, than individuals who are a non-family at each of the three waves.

For another perspective on homelessness transitions and housing stability, the six categories of housing status (from primary homeless to long-term housed) were recoded according to whether a family's housing security became more or less stable, or remained the same between observed waves (Table 12). It was most common for families to be observed at the next wave with the same housing status (77 per cent of

⁹ This analysis is in part compromised by large amounts of missing and excluded data (36% of family 3 wave transitions and 45% of non-family three wave transitions contained at least one missing observation and are not included in this table). Missing observations are a combination of unit non-response and more importantly, the requirement for a respondent's family status to have remained unchanged across the three waves.

person-observations), with 13 per cent of person-observations being of an improvement and nine per cent of person-observations a decline in housing stability. Of the 91 per cent whose housing status was at least once unchanged between waves, 83 per cent had the same housing status in every wave. Based on the data presented in Table 11, most of these families would have been in long-term housing at each observed wave.

Table 12: Changes in housing status, all family observations and family individuals observed at least once

Housing Status	Overall		Between		Within
	Observations		Families		Waves
Became less stable	177	9.8%	149	28.6%	35.2%
Stayed the same	1382	76.9%	474	91.0%	82.5%
Became more stable	239	13.3%	200	38.4%	38.7%
Total	1798				

Source: Journeys Home data, waves 1-6; n=521

Of the 29 per cent of families who experienced their housing becoming less stable at least once between observed waves, one-third experienced a drop in housing stability for each observed wave. Of the 39 per cent of families whose housing stability increased at least once between observed waves, 39 per cent of them experienced more stable housing status at each observed wave. On average then, families tended to have stable housing status, however around a third of families experienced some change to their housing stability, with around a third of these experiencing many changes; more often in a direction of greater housing stability.

On average, families lived in 2.1 places in the six months prior to JH. During the study, many families experienced frequent moves in a six month period. Three in five families, at least once, lived in two places in the previous six months; one in four lived in three places; and one in ten four places. Some families moved even more often in at least one six month period. For families observed at least once to have lived in the same place for the previous six months, 71 per cent of them had lived in one place at every wave they were observed.

Only one per cent of families in JH owned their home with a mortgage or outright. The overwhelming majority were renting (93 per cent) and a small proportion was living rent free (6 per cent). Of the families paying rent, 31 per cent had a social tenancy, 45 per cent a private rental tenancy and 15 per cent rented from family or friends. At the time of interview, families paying rent were behind on payment in 11 per cent of total observations. However, this result obscures that 28 per cent of families were behind for a least one wave, with 43 per cent of these families behind at every wave at which they were observed.

In summary, the data indicate that about four out of five families had relatively

stable long-term housing over the period of the Journeys Home study. The remaining families moved in and out of homelessness with associated increases and decreases in housing stability; experienced more frequent moves; and regularly fell behind on their rent.

Adverse childhood experiences

Six questions asked respondents to remember the degree to which they experienced emotional support and love (or a lack thereof) as children, and the responses are summarised at Figure 11. Individuals, who experienced homelessness as a family, remembered experiencing emotional negativity as children. They said it was ‘never true’ or ‘hardly ever true’ that: their family was a source of strength and support (30 per cent); they knew there was someone to take care of them and protect them (17 per cent); they felt loved (20 per cent); or people in their family looked out for each other (22 per cent). Additionally, they said it was ‘very often true’ or ‘often true’ that they felt someone in their family hated them (34 per cent); or that people in their family said hurtful or insulting things to them (39 per cent). Families that did not experience homelessness during JH gave similar responses to these questions. The exception was that families who remained housed during the study were more likely to say it was ‘often true’ or ‘very often true’ that growing up they knew there was someone to take care of them and protect them¹⁰ and people in their family looked out for each other¹¹.

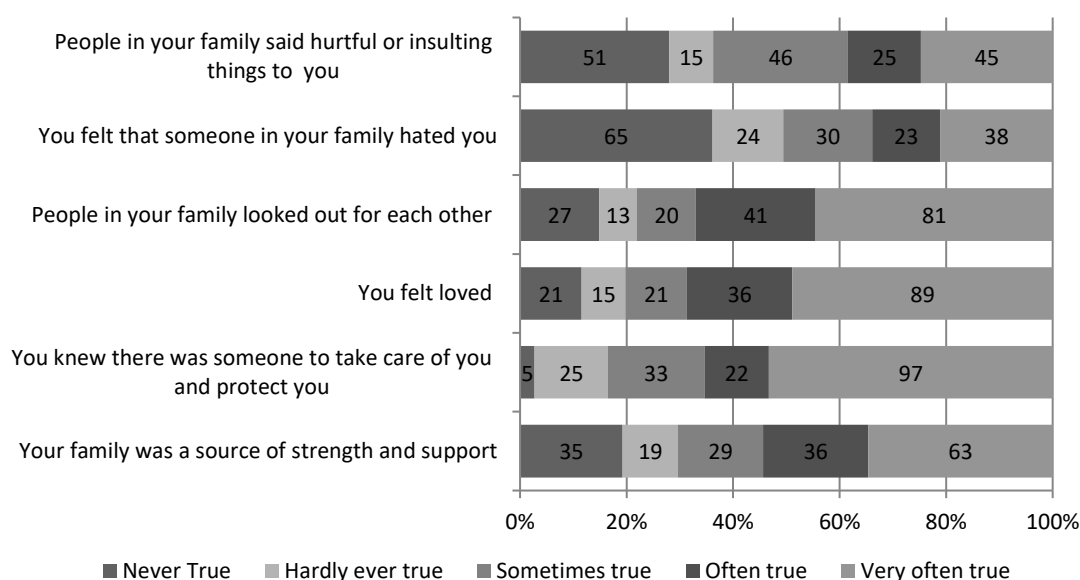


Figure 11: Homeless family observations, emotional support as children questions

Source: Journeys Home data; waves 1-6

¹⁰ Statistically significant $p=0.05$

¹¹ Statistically significant $p=0.04$

The answers for these six items were converted to a scale from 1-25, by reversing the direction of the ‘positive’ support measures and assigning values of 1 (never true) to 5 (very often true), then subtracting 5. A higher score represents a more negative and unsupportive childhood emotional environment. On average, homeless families had a score of 9.7 (median 8.5 and std. dev. 7.1). However the distribution of scores can probably better be understood by referring to Figure 12. It reveals that, although many had low combined scores, 20 per cent of homeless families had scores of 16 or more—that is they remembered having experienced a very negative and unsupportive environment growing up.

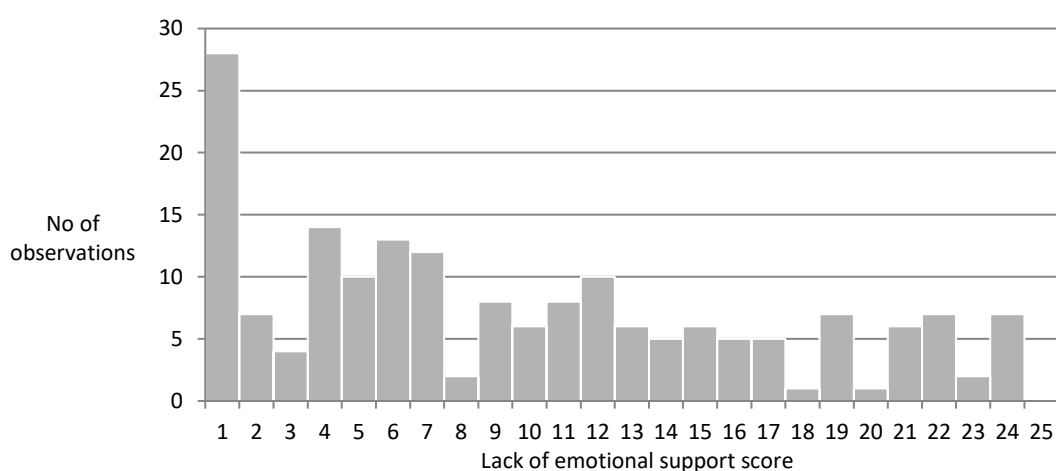


Figure 12: Homeless family observations, lack of emotional support as children score

Note: Higher numbers reflect lower levels of emotional support as children

Source: Journeys Home data; waves 1-6

In addition to the reported low levels of childhood emotional support, roughly 20-40 per cent of homeless parents reported experiences of sexual assault, or actual and threats of violence as children (Figure 13).

Many parents who experienced homelessness during JH remembered episodes of financial stress as children. There were times when their family did not have enough money to: buy them school books (29.1 per cent); pay for school excursions (34.1 per cent); pay for school uniforms (29.2 per cent); or avoid utilities being disconnected for not paying (25.0 per cent). Only 11 per cent of primary female carers and 23 per cent of primary male carers had post high school level qualifications, although a large proportion of respondents did not provide this information¹².

¹² Female carer: Not applicable 8.5%; Unknown 33.9% of all observations. Male carer: Not applicable 13.1%; Unknown 30.6% of all observations

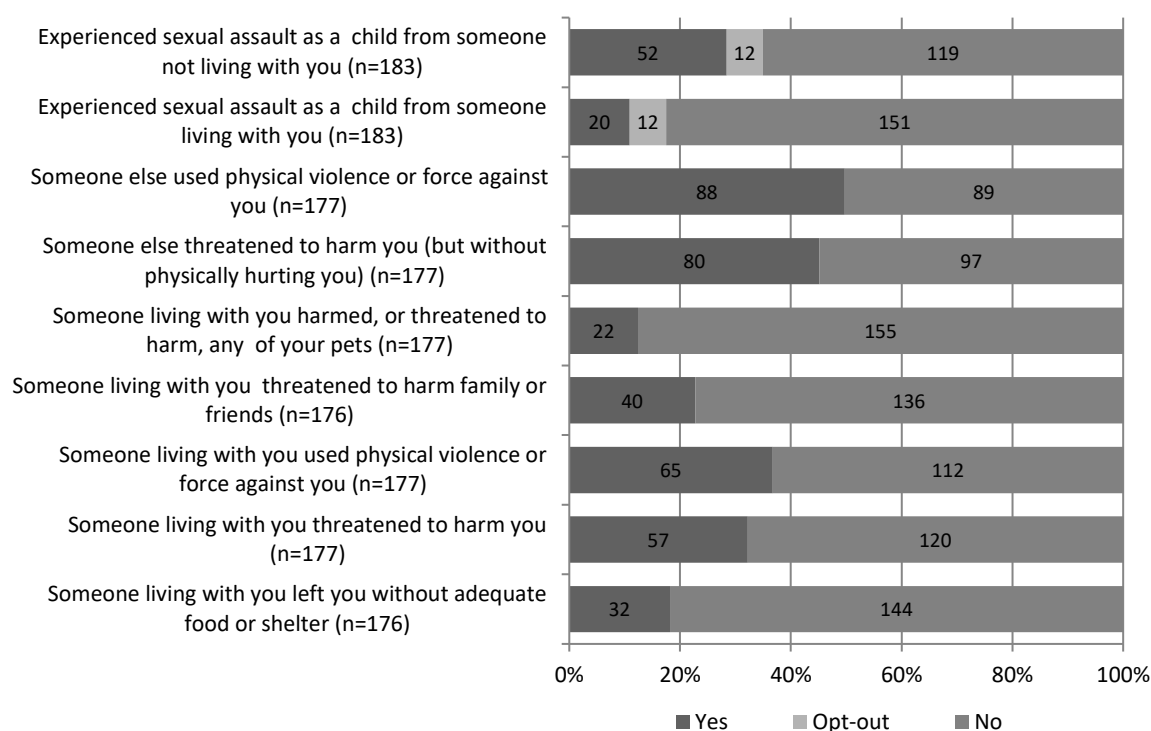


Figure 13: Homeless family observations, experiences of violence or sexual violence as a child

Source: Journeys Home Data; waves 1-6

In summary, while many respondents with resident children reported low levels of emotional support, experiences of violence and sexual abuse, and financial hardship as they were growing up, there were not major differences in the prevalence of these adverse childhood experiences between those who experienced homelessness during the time of the JH study and those that did not.

Employment and finances

Family respondents were less likely to be employed if they were also homeless (9 per cent compared with 20 per cent of housed families; $p=0.00$). A high proportion of families were not observed participating in the labour force (63 per cent of families)¹³. On average, families had been employed for the same proportion of time since leaving education; with families that experienced homelessness during JH employed on average 36 per cent of the time since leaving paid education and housed families 35 per cent of the time.

Of the respondents with resident children (at wave five)¹⁴, 86 per cent said they were responsible for buying food and drink for people under 15 years of age. Homeless families were more likely to have worried, in the last four weeks, that they would not

¹³ Not participating in the labour force means not seeking work or unable to start work in the week before the interview.

¹⁴ These questions on food availability/affordability were only asked once.

have enough food (44 per cent compared with non-homeless families 22 per cent; significant at $p=0.00$) and also to have worried about it more frequently (33 per cent of homeless families worried three or more times in the four week period compared with 9 per cent of non-homeless families; $p=0.00$).

Also in relation to financial stress, respondents were asked if in the last six months, they did any of the actions in Table 13 owing to a lack of money. Two in three homeless families had asked friends or family for financial assistance during at least one six month period, and half had sought assistance at a welfare agency for food, clothes, accommodation or money. The within wave variation shows, that of the families who had done these actions once due to lack of money, 80-90 per cent had needed to do this every observed wave. For the families experiencing homelessness, financial stress was enduring.

Table 13: Financial stressors because of lack of money, variance decomposition, homeless families

Financial stressors – answer ‘yes’	Overall		Between		Within
	Observations		Families		Waves
Had to go without food when you were hungry	69	37.7%	50	42.8%	88.9%
Had to pawn or sell something	71	39.0%	53	45.3%	88.3%
Asked a welfare agency for material assistance	80	43.7	58	49.6%	82.2%
Asked friends or family for financial help	103	56.3%	75	64.1%	86.7%
Could not go out with friends, no money ¹⁵	101	55.5%	68	58.1%	88.2%
Could not pay utility bills on time ¹⁶	82	45.6%	56	47.9%	90.4%

Source: Journeys Home data, waves 1-6

Homeless families had higher levels of financial stress, than non-homeless families, in the six months prior to being observed homelessness. They were more likely to have: gone without food when hungry (38 per cent compared with 22 per cent of non-homeless families; $p=0.000$); had to pawn or sell something (39 per cent compared with 29 per cent of non-homeless families; $p=0.004$); asked a welfare agency for material assistance (44 per cent compared with 29 per cent of non-homeless families; $p=0.000$); or avoided going out with friends (56 per cent compared with 42 per cent; $p=0.002$). Homeless and non-homeless families were just as likely to have asked friends or family for financial assistance or been unable to pay utility bills on time.

Most homeless families had loans and debts (79 per cent of person-observations)—such as unpaid credit cards, overdue bills, loans from financial institutions and pawnbrokers—at a median amount of \$1,000 (mean \$5,586; SD \$14,362) Of the 84 per cent of families who were carrying a debt for at least one observed wave, 95 per cent of them had debt at every observed wave. Debt was present

¹⁵ For 4 observations a respondent indicated ‘not applicable’.

¹⁶ For 6 observations a respondent indicated ‘not applicable’

for non-homeless families at slightly lower rate (73 per cent of observations compared with 79 per cent of homeless families; $p=0.087$). For those homeless families with debt, the primary source was overdue bills (62 per cent of observations compared with 53 per cent of non-homeless families; $p=0.018$). For at least one interview, almost a third of homeless families (29 per cent) had been contacted by a debt collector in the last six months.

Homeless families were slightly more likely to be currently receiving Centrelink payments (97 per cent compared with 93 per cent of non-homeless families; $p=0.039$). Homeless families tended to be consistently on the same benefit over the period of the study:

- Parenting Payment Single (45 per cent of families observed at least at one wave and 96 per cent of these at every observed wave)
- Newstart unemployment benefit (32 per cent of families observed at least at one wave and 93 per cent of these at every observed wave)
- Disability Support Pension (15 per cent of families observed at least at one wave and 100 per cent of these at every observed wave)

A higher proportion of homeless families were receiving Newstart (27 per cent compared with 22 per cent of non-homeless families; $p=0.023$). The average weekly Centrelink payment for homeless respondents with children was \$464 (median \$475; SD \$149), and they were in receipt of benefits for, on average, 96 per cent of the six months prior to interview (median 100 per cent; SD 17 per cent). Non-homeless families received Centrelink payments for 91 per cent of the reference period (median 100 per cent; SD 26 per cent; $p=0.039$)

In summary, families in the JH study had high levels of workforce non-participation and had been employed for a low proportion of time post education. Homeless families were half as likely to be employed as non-homeless families. There were considerable levels of financial stress for most families; but homeless families were even more likely to have been frequently worried about having enough food or have needed to adapt their behaviours because of concerns about money. Over half of all families had asked for financial assistance from friends or family; or were unable to pay their bills on time. A substantial majority of all families had debt—with overdue bills being the primary cause—and at least a third of homeless families had been contacted by a debt collector. Families were highly (and consistently) reliant on Centrelink payments (averaging less than \$500 per week), with a higher proportion of families on Newstart likely to be homeless.

Psychological and physical health

Kessler 6 is a measure of non-specific psychological distress, score of 0 (very low distress) to 24 (very high distress) (Kessler *et al.*, 2002). It is not surprising that homeless families had on average a higher level of psychological distress (a score of 8.8 SD 5.8; compared with 6.8 SD 5.6 for non-homeless families; $p=0.000$). Homeless families were observed in clinically elevated psychological distress 23 per cent of the time¹⁷; compared to non-homeless families (15 per cent of the time). The level of distress for families varied over the waves, with 59 per cent of the variance in Kessler 6 observations explained by changes within individuals over time.

Respondents were asked about their health prior to JH as well as at each wave. The following list highlights results only where there were significant differences between family outcomes according to homelessness status (at $p=0.1$ due to low numbers of observations).

- Ever diagnosed with a stroke (3.3 per cent homeless compared with 1.5 per cent not homeless; $p=0.09$)
- Ever diagnosed with chronic bronchitis or emphysema (19.1 per cent homeless compared with 12.6 per cent not homeless; $p=0.012$)
- Ever diagnosed with cancer (2.2 per cent homeless compared with 5.0 percent not homeless; $p=0.09$)
- Ever diagnosed with Hepatitis C (8.2 per cent homeless compared with 5.0 per cent not homeless; $p=0.065$)

In addition, 58 per cent of all families reported they had been previously diagnosed with depression, 5.3 per cent with schizophrenia, 9.2 per cent with bipolar affective disorder, 22 per cent post-traumatic stress disorder and 46.3 per cent with anxiety disorder. There was no statistical difference in past mental health diagnoses between those observed homeless during JH and those that were not. New diagnoses (within the reference period) were infrequent, except for depression and anxiety disorders: 13 per cent of observations with depression, 1 per cent with schizophrenia, 1.5 per cent with bipolar affective disorder, 4 per cent with post-traumatic stress disorder and 11 per cent with anxiety disorder. Once again, these observations of new mental health diagnoses were not significantly associated with observations of being homeless or not homeless¹⁸.

¹⁷ Score of 14 or higher (Keane, Magee and Kelly, 2018).

¹⁸ Regressing the six category housing stability outcome on each of these five mental health

Homeless families had a slightly higher rate of drinking more than 5 standard drinks in a day (3.7 days per month; SD 6.5 compared with not homeless families 2.8 days per month; SD 5.4; $p=0.077$). Marijuana was used daily by 7.6 per cent of homeless families, which was not statistically different to housed families. Regular illicit drug use (at least once a week) was slightly higher for homeless families (2.7 per cent compared with 1 per cent of housed families; $p=0.033$). These statistics are for use in the month prior to the interview at which the respondent was observed homeless.

In summary, many of the family respondents in the study experienced high levels of psychological distress, particularly during periods of homelessness. A large proportion had previous diagnoses of mental illness, in particular of depression and anxiety, with a number of respondents newly diagnosed during JH. However, historical or new diagnoses of mental illness were not associated with homelessness during the study period. Some chronic disease (Hepatitis C and chronic bronchitis or emphysema) and health problems (stroke) were associated with increased homelessness, whilst other health issues (cancer or liver problems) were associated with decreased homelessness. Most of the fifteen health conditions asked about in the questionnaire had no statistical association with homelessness for families. Alcohol and illicit drug use was not a prominent feature of the lives of family respondents, although there is some evidence that homeless families used both of these substances a little more than housed families. Marijuana use was at similar levels for both homeless and housed family respondents.

Social networks and support

Most families had regular contact with their extended families, 74 per cent having contact at least once per week. However homeless families had less regular contact: 10.4 per cent had no contact (compared with 7.6 per cent of not homeless; $p=0.000$) and 10.9 per cent had contact less than once a month (compared with 4.5 per cent of housed families; $p=0.000$).

Asked at the first wave to rate the helpfulness of friends and family when they need financial assistance, a smaller proportion of homeless families reported that their friends or family would be 'very helpful' (24 per cent of homeless compared with 31 per cent of housed) or 'somewhat helpful' (24 per cent of homeless compared with 32 per cent of housed) and a larger proportion responded with the neutral option (26 per cent of homeless compared with 12 per cent of housed). However, these differences were not statistically significant.

diagnoses (panel linear regression random effects models) also revealed no significant associations, except for a new diagnosis of schizophrenia which was weakly associated with increased housing insecurity (coef.=0.37; SE=0.19; $p=0.055$).

Table 14: Helpfulness of friends/family when needing financial assistance, housed and homeless families

	Very helpful	Somewhat helpful	Neither helpful nor unhelpful	Somewhat unhelpful	Very unhelpful	Total
Housed	92 31.2%	90 31.5%	35 12.2%	17 6.9%	52 18.2%	286 100%
Homeless	9 23.7%	9 23.7%	10 26.3%	4 10.3%	6 15.8%	38 100%
Total	101 31.2%	99 30.6%	45 13.9%	21 6.5%	58 17.9%	324 100%

Source: Journeys Home data, wave 1

Questioned about the helpfulness of friends and family to talk about personal problems, most families (homeless or not) reported them to be ‘very helpful’ (57 per cent) or ‘somewhat helpful’ (29 per cent).

Respondents were asked four questions relating to social and emotional support, asking if they: often needed help from others but can’t get any; have someone to lean on it times of trouble; have someone who can always cheer you up; or often feel lonely. The 5-point Likert scale responses were converted to a score for low social and emotional support between 0 (high levels of support) and 16 (very low support). Homeless families had slightly lower levels of social and emotional support (mean 6.2; SD 3.4 compared with housed families 5.3; SD 3.2; $p=0.000$). A quarter of homeless families (28 per cent) had scores of nine or higher.

On average, family respondents had four friends (median 3; SD 6.5); with 14 per cent having no friends, 15 per cent one friend, and 18 per cent two friends. There was no statistical difference between the number of friends for homeless and not homeless families. Homeless and housed families also had similar proportion of friends who were homeless; however the variance decomposition for housed and homeless families shows some differences (Table 15).

Table 15: Families with homeless friends, variance decomposition, homeless and housed families

Homeless friends		Overall	Between	Within
		Observations	Families	Observed waves
Homeless	None	79.8%	83.8%	94.7%
	Few or some	14.2%	18.0%	77.9%
	All or most	6.0%	8.6%	78.3%
Housed	None	80.0%	92.3%	85.1%
	Few or some	14.2%	35.0%	44.8%
	All or most	5.6%	16.2%	35.6%

Source: Journeys Home data, waves1-6

For homeless families, the differences in homeless friends between individuals are relatively less important to explaining variance than differences for same individual over time. That is, although a smaller proportion of homeless families had friends that were

homeless, they were observed as having them at almost every observed wave. On the other hand, whilst housed families were more likely to have homeless friends at one wave at least, they were much less likely to be observed with homeless friends at every observed wave.

There were significant differences between housed and homeless families in the number of friends they had with jobs ($p=0.037$). Whilst 47 per cent of homeless families had no friends in employment (compared with 39 per cent of housed families), 26 per cent of homeless families reported that all or most of their friends had jobs (compared with 35 per cent of housed families). A similar difference in variance decomposition was also seen here (Table 16). A smaller proportion of homeless compared with housed families were observed at least once to have employed friends, and they were more likely to have unemployed friends at all observed waves. Having friends who were homeless or jobless persisted over time more for homeless than housed families.

Table 16: Families with friends with full time jobs, variance decomposition, homeless and housed families

Employed friends		Overall	Between	Within
		Observations	Families	Observed waves
Homeless	None	47.3%	53.5%	88.1%
	Few or some	26.4%	32.0%	77.0%
	All or most	26.4%	36.2%	78.4%
Housed	None	39.3%	59.1%	66.0%
	Few or some	25.4%	50.9%	49.0%
	All or most	35.4%	58.2%	62.1%

Source: Journeys Home data, waves 1-6

Homeless families were less digitally connected than those who were not homeless. They were less likely to have access to an active mobile phone (81 per cent compared with 94 per cent of housed families; $p=0.003$). They also had less internet usage, with only 84 per cent of homeless families using the internet in the six months prior to wave 5, compared to 91 per cent of housed families; not statistically significant)¹⁹.

In summary, most families in JH had regular contact with family and had some friends, although a sizable minority had no contact with family and reported having no or few friends. In terms of the capacity of these networks to provide material and non-material social capital, homeless families in general had slightly less available through their family and friend networks. They were less able to rely on friends or family for financial assistance, described slightly lower levels of emotional and social support, and were more likely to consistently have homeless and jobless friends at each wave. Homeless families had less access to an active mobile phone and used the internet less

¹⁹ Only asked at Wave 5.

than housed families.

Major events

In the six months prior to interview, many families experienced a major event such as:

- Serious personal injury or illness to a close friend of family member (48 per cent of families)
- Death of a spouse or child (3 per cent of families)
- Death of other close relative/family member (41 per cent of families)
- Death of a close friend (25 per cent of families)

However, there was no statistical association between each of these events and homelessness²⁰.

Family respondents who reported experiencing physical violence in the last six months were more likely to also be homeless (20 per cent of observations compared with 11 per cent of observations for housed families; $p=0.006$). Of the 26 per cent of homeless family respondents who reported experiencing violence at least at one wave, 85 per cent of them reported it at every observed wave. Similarly, families who reported experiencing sexual assault were more likely to also be homeless (4 per cent compared with 1 per cent of housed families; $p=0.004$). Of the 6 per cent of homeless family respondents who reported sexual assault in the previous six months at least at one wave, 74 per cent of them reported it at every observed wave. For homeless family respondents who experienced violence and sexual violence, it was a persistent part of their lives of the study.

In summary, although families experienced major events during the study, homeless and housed families were just as likely to have experienced an event in the six months prior to interview. Family respondents who experienced violence or sexual assault during the previous six months, were more likely to be homeless at the date of interview.

In conclusion: what does the *Journeys Home* data reveal about family homelessness?

The JH sample comprises, by definition, people living with greater poverty, disadvantage and homelessness risk compared to the general population. The data

²⁰ Multivariate analysis in the next chapter will investigate if an entry into homelessness is associated with a major event in the previous six months.

highlights the following features of this specific population:

- Homeless respondents with resident children (homeless families) were more likely to be headed by **women** and **single parents** than housed respondents with resident children
- They were more likely to have experienced an episode of **homelessness prior to JH** than other families, and for a **longer** total period of time
- Families nominated the most important reasons for their last episode of homelessness prior to JH as **relationship/family breakdown or conflict** and **domestic violence; financial difficulties; or housing crisis**
- In general, housed and homeless families shared background characteristics that illustrate the degree to which both have similar histories of **disadvantage, poverty and housing insecurity**
- Many respondents with resident children reported **low levels of emotional support**, experiences of **violence** and **sexual abuse**, and **financial hardship as they were growing up**, although adverse childhood experiences were not associated with increased risk of homelessness during JH
- Whilst a small number of families experienced primary homelessness, for most the experience was of **secondary** and **tertiary** forms
- The majority of families (approximately four in five) experienced relatively stable long-term housing over the period of the Journeys Home study, with the remainder experiencing **fluctuations in housing security**, more **frequent moves**, and episodes of **falling behind on rent**
- Families in the JH study had high levels of **workforce non-participation** and had been **employed for a low proportion of time** post education
- There were considerable levels of **financial stress** for most families; but homeless families were even more likely to have been frequently worried about having enough food or to have adapted their behaviours because of concerns about money
- Over half of all families had asked for **financial assistance from friends or family**; were **unable to pay their bills on time**; had **debt**; or had been **contacted by debt collector**
- Families were very reliant on Centrelink payments, with those on **Newstart** unemployment benefits more likely to have experienced homeless

- Many of the family respondents in the study experienced high levels of **psychological distress**, particularly during periods of homelessness; and a large proportion had diagnoses of mental illness, in particular of **depression** and **anxiety**
- Most families in JH had regular contact with family and had some friends, although a sizable minority had **no contact with family** and reported having **no or few friends**
- Homeless families in general had slightly **less available social capital** through their family and friend networks: they were less able to rely on friends or family for financial assistance, described slightly lower levels of emotional and social support, and were more likely to consistently have homeless and jobless friends at each wave.
- Homeless families had lower levels of access to **digital communications technology**, such as an active mobile phone, and used the internet less than housed families
- Homeless and housed families were just as likely to have experienced a major event in the six months prior to interview, and these events were quite common.
- Families who experienced **violence** or **sexual assault** during the previous six months, were more likely to be homeless at the date of interview.

5.5 Conclusion

Based on analysis of the ABS, AIHW and JH data sets, Australian families who experience homelessness are characterised by lives of poverty and disadvantage. Homeless families are more likely to be living in areas of disadvantage; have low levels of education and little sustained employment; be highly reliant on Centrelink payments; and regularly experience financial stress. Families on Newstart unemployment benefits are particularly vulnerable to increased incidence of homelessness. Women with children, single parents, and Indigenous families are considerably overrepresented within homeless family cohorts in all three datasets.

Housing instability and homelessness are ongoing issues for these families, with the majority of SHS clients having multiple engagements with services and almost all JH families reporting episodes of homelessness prior to the study period. During the 2.5 years of JH, approximately 20 per cent of families experienced a form of homelessness, with associated fluctuations in housing security, more frequent moves and episodes of falling behind on rent. Some homeless parents and their children are sleeping rough, on

the street, in squats or in cars. However it is far more common that they are ‘couch surfing’ or staying in homeless crisis or other supported accommodation.

Both the SHSC and JH data provide insight into how families understand the cause of their homelessness, and in both cases they nominate domestic violence, relationship breakdown, housing affordability, inadequate or inappropriate dwelling conditions, and housing crisis (such as eviction) as the most important reasons for their homelessness.

For many parents, their childhoods involved low levels of emotional support, experiences of violence and sexual abuse, and financial hardship. Psychological distress and mental health issues (most commonly depression, PTSD and anxiety) are experienced by many of these low-income families, with homeless families less able to access emotional and social support. A sizable minority of families report having little or no contact with family and few or no friends. Homeless families have less of other forms of social capital through their family and friend networks: they are less able to rely on friends or family for financial assistance and more likely to consistently have homeless and unemployed friends at each wave of JH.

The analysis in this chapter was an opportunity to get to know the nature of family homelessness by looking at the characteristics of homeless families across a number of domains, using basic descriptive statistics and three quite different quantitative datasets. The next chapter will use regression methods to look for further and more complex descriptive patterns in the JH data. The knowledge of the nature of family homelessness in Australia that is developed over the three empirical chapters will provide the evidence base for the structural and causal analysis of Chapter Eight.

6 REGRESSION ANALYSIS

6.1 Introduction

In the previous chapter, characteristics of homeless families were examined through descriptive statistics in three Australian datasets, as a first step in getting to know the phenomenon of homelessness for disadvantaged families in Australia. This chapter continues that work through multivariate analysis. It focusses on the JH longitudinal dataset and uses regression models to look for patterns in the magnitude and significance of effects of explanatory variables on different housing status/homelessness outcomes.

This analysis focusses on family homelessness and suggests that the patterns of mechanisms of housing insecurity for families are different from non-families. It first differentiates between background characteristics of homelessness risk (more generally indicators of disadvantage) and proximate or immediate risks. Second, it distinguishes differences in the patterns of explanatory variables for the state of being homeless, compared to becoming homeless at that wave. Finally, models are developed to test the associations of demographic characteristics and different types of proximate factors in increasing or decreasing housing insecurity for disadvantaged families.

6.2 Approach

The descriptive analysis in the previous chapter suggested the following about Australian homelessness families.

- Their lives are characterised by poverty and disadvantage, with
 - low levels of education and sustained employment
 - high reliance on Centrelink payments (with families on Newstart having higher incidence of homelessness)
 - regular experiences of financial stress
 - ongoing fluctuations in housing security, frequent moves, and prior experiences of homelessness.

- smaller family and friend networks and limited access to social capital.
- Women with children, single parents, and Indigenous families are overrepresented in homeless populations.
- Experiences of homelessness are more likely to be of couch surfing or staying in homeless crisis or other supported accommodation; however there are also families who have experienced primary homelessness.
- Domestic violence, relationship breakdown, housing affordability, inadequate or inappropriate dwelling conditions, and housing crisis (such as eviction) are the most important reasons nominated by them for their homelessness.
- Many experienced adverse childhood experiences such as low levels of emotional support, experiences of violence and sexual abuse, and financial hardship.
- Many homeless parents with children have elevated psychological distress, depression and anxiety.

The analysis in this chapter starts with the question: if homelessness is an extreme form of disadvantage, how can the relative roles of disadvantage and other factors be understood in relation to increased housing insecurity? The respondents in JH were on average from a severely disadvantaged cohort. The dataset therefore provides an opportunity to focus on families living in disadvantage and ask why some experience homelessness and others do not. There are four interrelated areas of exploration in this chapter:

- 1) What features of a person's background and demographics are most associated with homelessness outcomes? What are the more immediate or proximate risks implicated in homelessness?
- 2) How does the inclusion of both background factors and proximate risk combine to suggest explanations for homelessness?
- 3) Can differences between the factors associated with homelessness for families and non-families be identified?
- 4) What are the factors most associated with increasing or lowering housing insecurity for families?

Without reiterating the contents of Chapter Three in detail, it is worth remembering at this point, the implications of critical realism's ontological

understanding of the nature of the object of study and its epistemological conditions for knowledge. The social world is made of structured objects that are produced and reproduced through agency. However, ‘the implication is that, to the extent that natural or social structures exist (and there are good reasons to believe that they do), empirical adequacy is not only *insufficient*, but also *unnecessary* for establishing scientific causation’ (Amit, 2002, p.132). Techniques, such as regression analyses, ‘are tools’ for discerning patterns in empirical survey material ‘in a more nuanced and sophisticated way’, but cannot establish causality (Næss, 2015b, p.1235). The focus of regression analysis is therefore still on the structure of the object of interest—family homelessness in this case—with results, together with literature reporting qualitative empirical studies, becoming evidence for otherwise hidden mechanisms identified through theoretical reasoning (Amit, 2002; Næss, 2015a). This analysis is fundamentally descriptive rather than causal.

6.3 Data

The JH study and its data were introduced at Section 5.4 in the preceding chapter.

Dataset

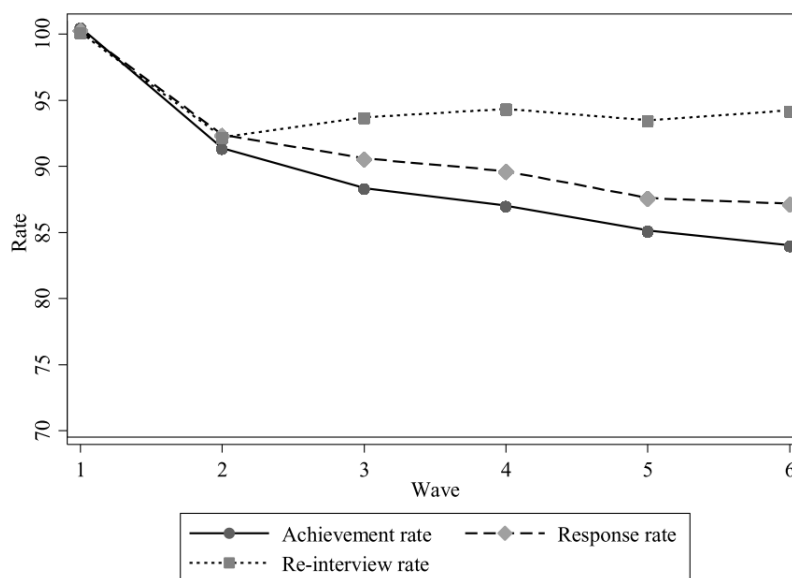


Figure 14: Journeys Home achievement, response and re-interview rate trends

Source: Melbourne Institute 2014 Journeys Home Wave 6 Technical Report: Field work, Response and Weighting, p. 14

Figure 14 summarises the achievement, response and reinterview rates across the six waves. The achievement rate accounts for missing responses due to being ‘out of

scope' (dead, in prison, health institutions, overseas) as well as the actual non-response. The re-interview rate is the proportion of people who responded in the current wave, given they had responded at the last and were not currently 'out of scope' (Melbourne Institute, 2014).

Sample

All observations were included in the analysis sample, as long as the outcome variable of housing status was present. Therefore the analysis sample is unbalanced. Weightings have not been applied. Analysis by the JH research team shows the following key differences between respondents at Wave 1 and Waves 2-6:

- 21-24 year olds and Indigenous respondents were more likely to have dropped out
- those on income support and in contact with Centrelink were more likely to respond
- recent ex-offenders were less likely to respond
- those homeless in wave 1 were less likely to respond.

Most of the analysis in this chapter is centred on responses in Waves 2-6, as key variables in the analysis were only included from Wave 2. In addition a number of lagged variables are used.

Variables

The *Journeys Home* survey questionnaire was extensive, with sections devoted to:

- administrative variables including future contact details and interviewer field notes
- person details/demographics
- employment and voluntary work
- housing and living arrangements
- support services and networks
- mobile phone usage
- www and internet usage
- health and wellbeing
- psychological resources
- cognitive ability
- diet and food security
- family history
- contact with the justice system
- exposure to violence
- income and financial stress

- Centrelink derived variables

There are just over 1000 variables in total, necessitating an extraordinary degree of choice about how research questions are constructed, what variables are used (and in what way) and exactly how models are specified. As argued by Næss (2015a), it is important to acknowledge that there are choices researchers make about which variables to include, assumptions about their order in the causal chain and whether or not there are both forward and reverse influences between the variables. In addition, there are unavoidable gaps in the model specification due to the way data has been collected, what is unobserved in the dataset, and how the ideology and values of the researcher informs their knowledge and decisions.

The variables included in my analyses were selected through a theory driven and iterative process. I was informed by qualitative and quantitative literature and my developing understanding of the causal mechanisms of homelessness, specifically in relation to families. Similarly, I was influenced by a realist conception of causality, structure and agency. Authors such as Batterham (2017) and her theoretical ideas about the different types or groupings of mechanisms of homelessness risk also influenced the analysis. An initial list of variables related to my research questions was whittled down through a process of statistical analysis informed by my theoretical understanding as well as published work by others on the JH dataset. I used univariate and bivariate descriptive analysis; small-scale regression models (to better understand the associations between clusters of variables and choose between variables with similar underlying concepts); correlation matrices; and variance decomposition and transitions analysis to understand response patterns of variables over time in the longitudinal data. Unfortunately, several interesting questionnaire themes and individual variables were not fielded at every wave and could not be used.

It is impractical to record every step of a long technical process along with the thought processes that led to every decision, let alone write it up in full for the readers of this thesis. Therefore in this section, as I introduce the variables used in my analyses, and later in the chapter as I move from one model to the next, I will briefly answer the questions: Why is the variable included? How is its inclusion based on theory and existing literature? What do I think is missing and would contribute to the power of the data to explain the mechanisms of homelessness? Descriptive statistics for each variable included in the analyses in this chapter are found in Table 17.

The **outcome variable** is usually that the respondent was *homeless at date of interview*. The six categories of housing status collected by Journeys Home are a continuum from sleeping rough to stably housed, with the graduations reflecting

improvements in security of tenure and the type of accommodation. To dichotomise this outcome, I have used a cultural definition of homelessness that includes the primary, secondary and tertiary classifications, and excludes the marginally housed, short-term rental and housed. Therefore in these analyses, homelessness includes anyone sleeping rough, squatting or in a car; staying with friends, family or another household; or living in a boarding house, hostel, motel or hotel, a caravan or crisis accommodation—in each case temporarily and/or without their own bedroom. It also includes longer term residents of caravans, boarding houses and crisis accommodation who do not have security of tenure.

As introduced in Section 6.2, I first wanted to look at individual characteristics of the respondents' background prior to *Journeys Home* and their basic demographics. Whilst disadvantage can be conceived in a range of ways, indicators of disadvantage usually include both environmental and individual factors such as poverty, social exclusion, employment, education and skills, health and disability, family structure, social support, adverse life events, structural change in labour markets and relationship conflict and violence (AIHW, 2017b). These factors mirror those discussed as individual and structural risk factors in Chapter 2, lending support to the conception of homelessness as an extreme form of resource loss on a continuum of disadvantage. It is therefore vital to ask, is homelessness a product of mechanisms related to indicators of disadvantage (such as events or circumstances in early life), or are the life challenges and risks for homelessness in a person's more immediate past? What are the connections between background, demographics, disadvantage and homelessness?

Based on the analysis in Chapter 5, the most relevant **demographic** information was included about the gender, family status, age, ethnic background, indigenous status, relationship status, state and location of residence. As no respondent chose the third response category, *female* includes all non-male respondents. The indicator for *family* includes a person with a child aged 18 years or under living with them at date of interview. A continuous variable for *age* has been recoded to three categories, based on commonly used categories in the literature. Respondents who migrated to Australia from a non-main English speaking country have been coded to the *non-English speaking background* indicator. The *Indigenous* variable includes any respondent who identified as Aboriginal, Torres Strait Islander, or both. *State* refers to state of residence at time of interview and *resides in a capital city* includes anyone living in the greater capital city area in each state.

Table 17: Distribution of responses to variables used in this chapter, all survey waves, pooled

Category	Variable	Mean or %	std.dev
Outcome	Homeless at date of interview %	20.8	
	Entry to homelessness since last observed %	5.7	
Demographics	Female %	46.3	
	Family %	24.8	
	Age 15-23 years %	24.8	
	24-44 years %	44.7	
	45 years and over %	21.9	
	Non-English Speaking background (nesb) %	6.3	
	Indigenous %	18.9	
	Couple %	23.3	
	State New South Wales %	20.0	
	Victoria %	21.6	
	Queensland %	26.6	
	South Australia %	7.0	
	Western Australia %	10.8	
	Tasmania %	5.2	
	Northern Territory %	6.0	
	Australian Capital Territory %	2.9	
	Resides in capital city %	65.4	
Background (prior to Journeys Home)	In care as a child %	26.1	
	Graduated high school %	44.1	
	Incarcerated previously %	26.9	
	Homeless previously %	94.0	
	Health restrictions long-term %	45.6	
	Financial difficulties growing up (0-4)	1.28	1.57
	Childhood adversity (1-25)	9.76	6.74
	Time on Centrelink last 5 years (%)	66.20	31.50
Housing	Behind on rent %	9.9	
	Waiting list public housing %	26.9	
	Number of places lived in last six months (n)	1.83	2.10
	Landlord Social %	24.5	
	Private %	34.7	
	Friends/Family %	25.0	
	Other %	15.9	
Health	Physical health problems (6m) (0-9)	0.78	1.14
	Mental health problem (6m) %	18.4	
	Chronic health/disability (6m) %	9.1	
	Health condition limiting daily activities %	25.4	
	Kessler 6 score (0-24)	7.84	5.88
	Alcohol use excessive %	5.9	
	Marijuana use daily %	9.4	
	Illegal drugs regularly %	3.1	
Recent Events	Death of spouse/child 6m %	1.0	
	Serious injury or illness 6m %	20.3	
	Incarcerated 6m %	2.7	
	Physical violence 6m %	20.2	
	Moved due domestic violence 6m %	8.6	
	Separated/widowed 6m %	2.9	
	Lost job 6m %	13.5	
Financial	Employed %	23.9	
	Financial stress (0-4)	1.43	1.33
	Centrelink benefits %	88.3	
	Loans or debt %	68.0	
Social networks and supports	Low level of social support (0-16)	5.98	3.29
	In contact with family %	88.5	
	Difficulty accessing welfare %	9.1	
	Any friends employed %	58.6	
Sample	Sample 1 (flagged homeless) %	27.9	
	Sample 2 (flagged risk of homelessness) %	34.7	
	Sample 3 (statistical model) %	37.4	

Source: Journeys Home data, waves 1-6

Variables which relate to events prior to JH are included in the **background** category. *In care as a child* refers to anyone who spent time in foster or out of home residential care at any time as a child. *Graduated high school* includes any respondent who finished high school or obtained any higher level of education and vocational training. Individuals who had spent any time in juvenile or youth detention or adult prison before JH were *incarcerated previously*. Similarly, anyone who reported that they had lived in a range of accommodation types mapping to primary, secondary and tertiary homelessness prior to JH were *homeless previously*. A *health restriction long term*, means that respondents at Wave 1 reported having a long term health condition causing restrictions to their life.

Respondents were asked if they recalled in their childhood there not being enough money for school books, school excursions, school uniforms or utilities such as power and telephone. Each yes response contributed to a score between 0 and 4 for *financial difficulties growing up*. They were also asked a series of questions about emotional security and support including the degree to which they felt loved, hated, protected, or hurt by their family or if their family was a source of strength and support. These scores had their directions appropriately transformed and were totalled to generate a score between 1 and 25 for *childhood adversity* where a higher number means they remembered experiencing a greater amount of adversity and harshness as a child. Previous studies have found that experiences of childhood trauma and environmental risk factors for social disadvantage are associated with increased adult vulnerability to homelessness (Keane, Magee and Kelly, 2016).

The next variables provide a more immediate, or ‘proximate in time’ set of factors that contribute to the mechanisms of homelessness. They are grouped into themes. The first is **housing** related variables. Respondents who have fallen behind in their housing payments at the time of interview are *behind on rent*. This is therefore a measure of both financial stress and precarious housing tenure. Anyone on the *waiting list public housing* has met the eligibility requirements for social housing—not owning any assets or a property to live in, and being on a very low income—but has not yet been allocated housing. The number of people who have been judged economically vulnerable enough to be eligible for public housing far outstrips the available supply: more than 850,000 households in the private rental market are eligible for, but cannot access social housing, and over 150,000 are on waiting lists, with some waiting ten years or more (Productivity Commission, 2018). This produces a system where people with complex health and other ‘priority needs’ will be housed before those whose need is primarily financial. Therefore, I interpret being on the waiting list as an indicator of

financial stress and housing insecurity.

The final housing variable is the person's *landlord* at the current wave. Responses have been recoded to four categories according to the nature of the tenancy. The social landlord category includes government, community and welfare organisations. Private includes private landlords and real estate agents, as well as a few respondents paying rent to an employer. Friends/family describes a parent or guardian, other relative, friend or someone else in an informal arrangement who receives rent. The final 'other' category encompasses a residual collection of tenancy arrangements including paying rent to a caravan park, hotel or motel, living somewhere rent free and the few people in the survey cohort who own their own home. The 'other' category also includes people homeless at the wave. This categorical variable has been constructed to compare social, private and informal tenancies/tenures and their associations with security of housing outcomes.

The following **health** variables capture, in different ways, types of ill-health issues and their impacts (such as mobility, work, social and other limitations). Although there is a body of literature that focusses on physical and mental health as well as drug and alcohol use as causes of homelessness, the influence is more likely two-way, I keep this two-way relationship in mind as I interpret the results of my analyses. The variable *physical health problems* can take a value of 0-9 depending on the incidence of physical health problems in the six months prior to interview. These are not major health issues, but the kinds of things that interrupt and complicate daily living such as hearing problems, eye/ear/skin infections, migraines, ulcers and gastrointestinal problems. A *mental health problem* signifies having been diagnosed with a mental condition in the last six months, such as bipolar disorder, schizophrenia, depression or post-traumatic stress disorder (PTSD). In bivariate analysis, depression and PTSD are most highly correlated with homelessness—the causality could clearly be in either direction.

Fourteen specific chronic, serious and potentially disabling health events, occurring in the six months prior to interview, are coded to *chronic health/disability*. These include stroke, cardio-vascular disease, cancer, diabetes, Hepatitis C, kidney disease and acquired brain injury. Where respondents identified that their physical or emotional health conditions limited their daily activities some or all of the time, they have been coded to *health condition limiting daily activities*. The *Kessler 6 score* is derived from the six question version of the Kessler scale measuring non-specific psychological distress (Kessler *et al.*, 2002). Substance misuse questions have been included in this cluster of health variables. People who reported drinking five or more standard drinks on 20 days in the previous month were coded to *alcohol use excessive*. People using *illegal drugs regularly*

responded that they use illicit/street drugs at least weekly; with others responding that they engage in *marijuana use daily*.

The focus on **recent events** in the next group of variables is in response to the literature about the interaction of life shocks, with other factors such as financial stress and housing affordability, on housing security (O’Flaherty, 2004; Curtis *et al.*, 2013). The questionnaire asked about the incidence of events in the six months prior to interview. *Death in family/close friend* includes the death of a child, spouse, close friend or other close family. *Serious injury or illness* is a serious personal injury or health event involving a close relative or family member. People who have spent any proportion of the previous six months in juvenile or youth detention, an adult prison, or a remand centre are coded to *incarcerated*. Questions about experiences of violence were coded by the researchers to opt-out if respondents did not wish to answer the question. In the case of the question about having experienced *physical violence* in the previous six months, the 3.2 per cent of observations coded to ‘opt-out’, showed a statistically significant association with the response of ‘yes’ (14.7 per cent of observations) in bivariate analysis with the *homeless at date of interview* outcome variable. Rather than have a third category, or lose the other data for these respondents due to list-wise deletion in regression analysis, I decided to combine ‘yes’ and ‘opt-out’ responses into one category.

Respondents who left the place they were living at last interview due to domestic violence or abuse, or relationship/family conflict *moved due to domestic violence*. The indicator for *separated/widowed*, was derived by looking at changes between relationship status at the current wave and at the previous observed wave. The *lost job* variable was coded to yes if the value of the total time since last in paid work variable was greater than zero and less than six months: respondents had to have been working at some stage in the previous six months, but be unemployed at date of interview.

The last major cluster of variables relate to the themes of **social networks and supports**. The *low level of social support* variable for emotional support and social connection is a score based on 5-point Likert scales of agreement to four statements. Respondents were asked if they often need help from others but can’t get any, have someone to lean on in times of trouble, have someone who can always cheer you up, or often feel lonely. The maximum score of 16 corresponds to answers that signify the lowest levels of emotional support and highest degree of feeling lonely.

I was hoping to engage more deeply with social capital theories in explaining the resilience of families and their avoidance of homelessness in the presence of housing insecurity. However the measures in the survey were insufficient for more than a superficial analysis of this type. Although there is some data about number of friends

and frequency of contact with friends and family, there were few questions that evaluated the strength or quality of these friend and family networks. Those that were asked focussed only on ‘deviant’ behaviour or negative influences such as how many friends use drugs, have been in prison, have been arrested or are homeless. The exception is an approximate measure of the number of friends with a full-time job. The variable *any friends employed* is coded to ‘yes’ if any friends of the respondent had a full-time job at the date of interview. *In contact with family* means that respondents said they had been in contact with family that they do not live with, at least once in the last six months, with contact defined as including visits, telephone calls, letters and electronic mail messages.

6.4 Estimation method - Models

Given the different terminologies used in panel regression compared to other types of multi-level modelling, following are some general comments on panel data, regression and the fixed effects and random effects models. Panel regression is a special case of (two level) multilevel models where observations (level 1) are nested within individuals (level 2) (Perales, 2019). Panel data therefore comprises repeated observations of the same individuals over time, giving a capacity to account for *between* individual variation and changes *within* an individual’s experience over time. Panel regression requires a choice between fixed effects and random effects models. In panel regression literature, these terms refer to two families of models which differ in how they treat panel data in estimation, rather than a description of whether coefficients are allowed to vary across groups or not. As I use both fixed effects and random effects models in my analysis of panel data I will briefly explain each and why one would be chosen over another.

Random effects models estimate a random effect, which captures by how much the average outcomes of an individual deviate from the average outcomes of the overall sample. A strength of these models is their efficient use of the panel data, estimating a coefficient that is a weighted average of within-individual and between-individual differences. However the models may be biased as they require the assumption that the unobserved factors affecting the outcome are uncorrelated with the observed outcomes (Perales, 2019)²¹.

Fixed effects models use only within-individual changes over time in the panel

²¹ The generic random effects model can be expressed as $Y_{it} = \alpha + \mathbf{X}_{it}\beta_1 + \mathbf{Z}_i\beta_2 + e_{it} + u_i$ where t refers to time (i.e. observation periods); error is decomposed to e_{it} the truly random part of the error and u_i the person-specific random effect. Explanatory variables are split into X_{it} (time variant variables) and Z_i (time in-variant variables).

data, making them less efficient than random effects models, with larger standard errors. However these models reduce the risk of omitted variable bias due to unobserved effects, as estimates are not affected by time-constant person-specific observation effects. Therefore a coefficient expresses how changes over time in an individual's characteristics are associated with changes over time in their outcomes, effectively controlling for time-invariant unobservable factors in the regression model. By definition, these models are unable to describe the effect of specific background and demographic variables²².

Whilst random effects models are preferable to cross sectional models when applied to panel data, the assumption that unobserved factors correlated with the outcome are uncorrelated with the observed factors may be a problem for the present analysis. Homelessness is a product of mechanisms that relate to hard-to-measure individual, relational and societal traits (such background and demographics, availability of family support, and the context of the welfare state or housing markets). However, these same mechanisms also are considered to be explanatory for factors such as income, employment, mental health and family status—each of which is also associated with homelessness.

The Hausman specification test provides a formal test of the random effects assumption, by comparing the coefficients it estimates to the fixed effects model (with its unbiased but less efficient estimator). Therefore, 'if the Hausman test rejects the null hypothesis that the random effects coefficients are unbiased, researchers may wish to estimate fixed effects models instead' (Perales, 2019, p.4010). Unsurprisingly, each of the random effects models that follow failed the Hausman test. Although routinely applied in econometrics, in other fields different criteria can be used for choosing between models (Clark and Linzer, 2015). Decisions about whether to use the fixed effect or random effect specifications were therefore made theoretically and pragmatically—mostly in response to the nature of the specific research question, and the variables it required.

The next section describes the results of the regression focussed empirical analyses in four sub-sections, according to the sets of research questions listed in Section 6.2. The rationale behind each model and key methodological considerations will be detailed before each summary of the results. None of these models 'explain' homelessness, however, the patterns of the relative importance of variables they reveal

²² The generic fixed effects model can be expressed $\hat{Y}_{it} = \alpha + \hat{X}_{it}\beta + \hat{e}_{it}$ where the $\hat{}$ symbol denotes that the within transformation (i.e., the subtraction of person means from observation values) has been applied. See Perales (2019) for more details.

suggest explanatory structures, mechanisms and contexts to be more fully developed in Chapter Eight.

6.5 Background factors and immediate events and their association with homelessness

Results

The first set of analyses separate two groups of factors that are theorised to be associated with a higher risk of homelessness. The first group are demographic factors and life events that took place before the start of the JH project. As discussed in Section 6.3 and illustrated in Chapter Five, the JH sample displays many indicators of disadvantage. What likely role do these have in explaining homelessness? The analysis uses all six waves of JH and is specified as a random effects logistic regression model with the outcome of homelessness (versus not being homeless) and the coefficient for each explanatory variable expressed as an odds ratio. The results table for the full sample as well as split samples based on family status can be found at Table 18.

Before describing the findings, I will take the opportunity to explain my thinking about statistical significance and generalisability in the context of a critical realist regression analysis. I consider p-values and significance simply as indicators lending more weight to interpretations of magnitude and direction. My analyses are exploratory—looking for patterns—and empirically only directly interested in detecting difference or variance in the data in the sample. I am not using the properties of probability sampling and statistical significance as the basis of an explanatory move to inferring statistical generalisability to a population. Instead, through abstraction, abduction, retroduction and theorising I will develop a realist structural and causal analysis of the causes of family homelessness in the context of disadvantage, in conjunction with existing literature and theory. Generalisation to a broader population of Australian families living in disadvantage will therefore be grounded in theory and argument, rather than statistics. I have therefore chosen a generous significance threshold of $p < 0.1$ for the analyses to follow.

Background and demographic factors associated with homelessness

In bivariate analysis, Indigenous status and having been in care as a child are associated with increased homelessness. However, after controlling for other background factors, Indigenous status is not in itself associated with increased homelessness in this model. Given the overrepresentation of Indigenous people, by up to a factor of ten, in the ABS estimation of homelessness, as clients of SHS agencies and

in the JH dataset, this is noteworthy. Similarly, even though having been in care as a child is generally considered a significant vulnerability for homelessness, and is part of the life experience for a quarter of the sample (26 per cent), it too fails to reach significance. In both cases the effect size also seems to be less than one would expect. A possible interpretation is that both of these factors are related primarily to disadvantage (therefore inclusion of these respondents in this dataset), but they are not implicated in a more 'direct' effect on housing status.

Looking at the full sample results, many outcomes are very much as expected. People with a higher level of education were less likely to experience homelessness, whereas past experiences of incarceration and a history of housing insecurity increased the likelihood of homelessness during the period of the JH study. Contrary to expectations, there was only a small effect from the indicator of financial difficulties growing up and none from the indicator for experiencing a lack of security and emotional support in childhood (childhood adversity). Literature on intergenerational transmission of disadvantage and the theories of a continuum of disadvantage already discussed, would suggest that the effect of poverty in childhood be stronger (Kilmer *et al.*, 2012). In addition, psychological literature on the development of emotional resilience in childhood and the protective effects of emotional resilience for families in housing crisis suggested a protective role for security and emotional support in childhood (Mabhala, Yohannes and Griffith, 2017). In retrospect, I believe I was overly optimistic to think the available measure in the JH data could capture such a complex concept, particularly one where the mechanisms for each respondent would be different depending on other childhood and adult life-course contexts. However, I continue to include these variables in other models, as in a different context, they may 'perform' differently.

Older people are more likely to experience homelessness than young people in the full sample analysis. Controlling for age, having a long-term health condition that restricts capacity to undertake day to day tasks is also likely to slightly elevate the risk for homelessness. Even controlling for Indigenous status and the other variables in this model, respondents in the Northern Territory are far more likely to be homeless and respondents in the Australian Capital Territory much less likely. Being female, or part of a couple or family (having children residing with you) is less associated with a homeless outcome.

Table 18: Background and demographic risks for homeless outcome, random effects logistic regression, full and split samples (family)

	ALL		FAMILY		NON-FAMILY	
HOMELESS	OR		OR		OR	
Indigenous, yes	1.213	(0.241)	1.049	(0.446)	1.217	(0.274)
In care ever as child, yes	1.120	(0.193)	1.390	(0.566)	1.091	(0.209)
Graduated high school, yes	0.690***	(0.097)	0.957	(0.310)	0.624***	(0.098)
Financial difficulties growing up, (0-4)	1.094*	(0.052)	0.809*	(0.090)	1.179***	(0.063)
Childhood adversity (1-25)	1.002	(0.012)	1.000	(0.028)	1.003	(0.013)
Non-English speaking background, yes	0.771	(0.237)	1.655	(1.168)	0.707	(0.243)
Incarcerated previously, yes	1.401**	(0.238)	0.934	(0.432)	1.467**	(0.272)
Homeless previously, yes	3.796***	(1.378)	14.105**	(15.583)	2.888***	(1.137)
Time on Centrelink last 5 years (%)	1.478	(0.003)	1.356	(0.006)	1.563	(0.003)
Resides in capital city, yes	1.135	(0.152)	0.717	(0.241)	1.269	(0.190)
Age 15-23 years (ref.)						
24-44 years	1.370*	(0.234)	1.064	(0.433)	1.498**	(0.289)
45 years and over	2.129***	(0.448)	2.047	(1.172)	2.249***	(0.520)
State New South Wales (ref.)						
Victoria	1.075	(0.211)	1.431	(0.722)	1.025	(0.222)
Queensland	0.920	(0.172)	1.202	(0.583)	0.864	(0.177)
South Australia	0.749	(0.216)	1.844	(1.457)	0.625	(0.196)
Western Australia	0.748	(0.191)	1.016	(0.611)	0.720	(0.207)
Tasmania	1.203	(0.390)	0.940	(0.754)	1.339	(0.474)
Northern Territory	4.191***	(1.344)	2.980	(2.137)	5.161***	(1.898)
Australian Capital Territory	0.161***	(0.083)	0.083*	(0.118)	0.171***	(0.099)
Health restrictions long-term, yes	1.295**	(0.135)	1.488	(0.400)	1.243*	(0.143)
Couple, yes	0.345***	(0.049)	0.558*	(0.175)	0.313***	(0.052)
Female, yes	0.457***	(0.073)	0.735	(0.309)	0.444***	(0.079)
Family, yes	0.329***	(0.053)	<i>omitted</i>		<i>omitted</i>	
Sample 'Homeless' (ref.)						
'Risk of homelessness'	1.958***	(0.359)	1.910	(0.830)	2.034***	(0.416)
'Vulnerable to homelessness'	1.725***	(0.314)	0.970	(0.436)	1.931***	(0.390)
Wave 1 (ref.)						
2-6	0.609***	(0.057)	0.482***	(0.126)	0.607***	(0.063)
N (observations)	7,932		2,025		5,907	
N (persons)	1,502		516		1,274	
Rho	0.551		0.568		0.568	

Journeys Home data; waves 1-6; OR odds ratios; standard errors in parentheses

***** p<0.01, ** p<0.05, * p<0.1**

The final variables included are indicators of underlying structures in the sample. First, respondents observed in waves two through six are less likely to be homeless than those observed at wave one. This result corroborates the analysis of the JH team about the non-random causes of non-response at each wave outlined in Section 6.3, that is, that being homeless is negatively associated with respondents' participation in subsequent survey waves, particularly in relation to drop-outs after wave 1. Second, as also discussed previously, the fielding sample was generated through a process of geographically stratified random sampling from within three Centrelink client groups: 1) flagged as homeless by Centrelink staff, 2) flagged as at risk of homelessness by Centrelink staff, and 3) vulnerable to homeless on account of their statistical profile. It is interesting to note that the second and third groups were each more likely than the 'flagged as homeless' group to be observed experiencing homelessness during JH.

Looking at the family and non-family subsamples, even though statistical significance is not reached for the coefficients at this sample 'strata' variable in the family model, the magnitude and direction of the 'vulnerable to homelessness' coefficients are different across the two split samples. Although selected to the sample frame because of their statistical similarities to homeless clients, perhaps this means the mechanisms of homelessness are different for families (individuals with resident children) than individuals? Again, in the full sample, families are less likely than non-families to experience homelessness. These results at least weakly support a case that the factors associated with increased homelessness for families are different to non-families. Are there other results in the split sample analysis of background factors that may also support this thinking?

The first thing to notice is that the pattern of significance for variables looks different for families compared to non-families. However families are a much smaller proportion of the sample (34 per cent of observations and 41 per cent of persons) so this difference may be in part about the power of the family model to detect statistically significant difference. I am also aware of the danger of comparing directly across the split sample models—but I am looking for patterns, not differences in absolute or quantifiable terms. The more formal statistical tests for differences between families and non-families will come later in the chapter. So, what I am looking at here then, are the bigger differences in direction and magnitude of effect sizes across the two models, as well as the relative magnitude and significance of variables within each model. My goal is to determine any evidence of underlying structures in the data through looking for patterns, not to make assertions about the statistical generalisability of any particular variable to the population from which the JH sample comes.

It seems possible that having grown up with financial difficulties is more detrimental to housing outcomes in the context of non-families than families. Education may be less protective for families and previous experiences of incarceration less relevant. Having a long term health condition restricting your day to day life, seems to be a factor slightly more involved in the mechanisms of homelessness for families. The most extreme difference across the full, family and non-family samples is the relative magnitude of the odds of homelessness if a respondent was previously homeless compared to if they had never experienced homelessness prior to JH.

Before leaving this analysis of the demographic and background factors that are associated with homelessness in the JH dataset, I have two person-level (rather than panel) supplementary models which look further at the previously homeless variable and the number of places the respondent had lived over the 6 months prior to JH. I take

this digression because, in the literature, prior episodes of homelessness and insecure tenancies (reflected in frequent moves) are both understood as important indicators of an increased possibility of homelessness (McCaughey, 1992; Gronda, Ware and Vitis, 2011; Tually *et al.*, 2015). Understanding a little more about the factors that are associated with each of these variables will assist to interpret their impact and theorise the mechanisms through which they contribute to homelessness. The first model, summarised in Table 19, is specified with a previous experience of homelessness as the outcome. It is a binary logistic regression model with coefficients expressed as odds ratios.

Table 19: Previously homeless outcome, binary logistic regression, full and split samples (family)

	ALL		FAMILY		NON-FAMILY	
PREVIOUSLY HOMELESS	OR		OR		OR	
Indigenous, yes	0.774	(0.228)	0.826	(0.536)	0.771	(0.260)
In care ever as child, yes	1.414	(0.500)	1.226	(1.086)	1.427	(0.556)
Graduated high school, yes	1.219	(0.301)	1.847	(1.157)	1.150	(0.315)
Resides in capital city, yes	0.928	(0.228)	2.386	(1.327)	0.772	(0.217)
Age 15-23 years (ref.)						
24-44 years	1.772*	(0.541)	1.394	(0.935)	1.740	(0.612)
45 years and over	1.372	(0.500)	2.341	(2.237)	1.244	(0.503)
Non-English Speaking background, yes	1.493	(0.758)	1.168	(1.367)	1.641	(0.927)
Incarcerated previously, yes	3.113***	(1.257)	6.821	(8.283)	2.843**	(1.237)
Time on Centrelink last 5 years (%)	1.018***	(0.004)	1.026***	(0.010)	1.017***	(0.005)
Financial difficulties growing up, yes	1.075	(0.096)	1.076	(0.226)	1.046	(0.105)
Childhood adversity (1-25)	1.152***	(0.031)	1.180**	(0.083)	1.152***	(0.034)
Health restrictions long-term, yes	0.771	(0.196)	0.708	(0.418)	0.828	(0.238)
Couple, yes	1.427	(0.469)	0.813	(0.493)	2.315*	(1.071)
Female, yes	1.009	(0.247)	1.579	(1.096)	0.862	(0.231)
Family, yes	0.734	(0.223)	omitted		omitted	
N (persons)	1,470		305		1,165	

Journeys Home data; wave 1 only; OR odds ratios, standard errors in parentheses

***** p<0.01, ** p<0.05, * p<0.1**

In the full sample, having had an experience of juvenile detention or adult prison prior to JH was associated with a three-fold increase in the likelihood of previous episodes of homelessness. Each percentage point increase in the proportion of time in receipt of Centrelink benefits was associated with an almost two percent increase in the odds of having a homeless experience. In comparison to the model at Table 18—where the outcome was an episode of homelessness in the survey period—the variable of childhood security and support had a significant relationship with homelessness prior to JH. Given that variable is a 25-point scale (where a higher number signifies greater childhood adversity or a lower level of support and childhood security), a 15 per cent increase in the likelihood of homelessness per point is a large effect.

The second model, summarised at Table 20, investigates associations with the number of places lived in the six months prior to JH. The model is a simple linear regression model with unstandardized beta-coefficients. Respondents who had

experienced homelessness prior to JH had more insecure housing in the six months before the survey began, being likely to have moved one additional time compared to those who had never experienced homelessness. Having less security and support in childhood, also increased the likelihood of increased moves in the six months prior to JH, although the effect size is reasonably small—a 17-point increase in the score would be required to see an increase in one move according to these results. Older respondents tended to have lived in fewer places in the previous six months compared to those in the youngest age category. Having been previously incarcerated was associated with more places lived in the six months prior to the study.

Table 20: Number of places lived in previous 6 months outcome, linear regression, full and split samples (family)

	ALL		FAMILY		NON-FAMILY	
PLACES LIVED (n)	coefficient		coefficient		coefficient	
Homeless previously, yes	0.983***	(0.378)	1.032*	(0.554)	0.991**	(0.455)
Indigenous, yes	0.083	(0.246)	-0.258	(0.343)	0.155	(0.300)
In care ever as child, yes	0.024	(0.223)	0.933***	(0.339)	-0.169	(0.267)
Graduated high school, yes	0.146	(0.189)	0.094	(0.282)	0.168	(0.227)
Resides in capital city, yes						
Age 15-23 years (ref.)	-0.096	(0.193)	-0.095	(0.283)	-0.110	(0.233)
24-44 years	-0.516**	(0.234)	-0.572	(0.354)	-0.505*	(0.281)
45 years and over	-1.218***	(0.290)	-0.960*	(0.509)	-1.310***	(0.338)
Non-English Speaking background, yes	0.230	(0.379)	-0.868	(0.564)	0.493	(0.455)
Incarcerated previously, yes	0.438*	(0.226)	-0.349	(0.390)	0.606**	(0.264)
Time on Centrelink last 5 years (%)	-0.002	(0.003)	-0.006	(0.005)	-0.002	(0.004)
Financial difficulties growing up, yes	-0.005	(0.060)	0.010	(0.087)	-0.022	(0.073)
Childhood adversity (1-25)	0.057***	(0.015)	0.016	(0.023)	0.068***	(0.018)
Health restrictions long-term, yes	0.245	(0.196)	0.356	(0.291)	0.226	(0.236)
Couple, yes	-0.384	(0.247)	-0.277	(0.322)	-0.370	(0.314)
Female, yes	0.115	(0.203)	0.264	(0.379)	0.093	(0.237)
Family, yes	-0.074	(0.245)	omitted		omitted	
N (persons)	1,465		305		1,160	

Journeys Home data; wave 1 only; standard errors in parentheses

*** p<0.01, ** p<0.05, * p<0.1

Comparing the patterns of significance and size of coefficients in the family and non-family split samples, suggests that there may be differences between the two groups. Controlled for age and gender, family respondents at the first wave were more likely to have an additional move if they had been in care as a child. Younger family respondents were still more likely to have moved frequently compared to older respondents, however the results are less significant. However, the effects of having been previously incarcerated and having had less emotional support and security as a child (childhood adversity) seem more relevant to the frequency of housing moves of non-families.

Immediate or proximate factors associated with homelessness

The second major analysis in this section focusses on more immediate, time

proximate factors theorised to increase the likelihood of homelessness, as well as those typically included in homelessness research or popularly associated with the causes of homelessness. This investigation starts with a sequence of nested models on the full (non-split) sample²³. The observations included in all five models are restricted to those that would be eligible for inclusion in the regression at Model 5. Each variable is time-variant and deliberately chosen to capture either the current status of the respondent at time of interview, a recent change in status or a recently occurring event. Therefore the model uses only waves two to six of JH, due to the inclusion of lagged variables as well as variables only collected from wave two onwards. In none of these analyses have I weighted the sample to account for missing data. The most significant loss of respondents occurred between waves one and two, and the analysis performed by the JH team, suggests that in waves two to six, the missing data pattern due to unit non-response is closer to missing at random (Melbourne Institute, 2014). The model is specified as fixed effects logistic regression, which in effect controls for all unmeasured or unobserved time-invariant background characteristics (Perales, 2019). Therefore the models that follow control for all the time-invariant background and demographic characteristics of respondents, in order to focus on the association of what time-variant factors in the recent past are associated with homelessness for each individual. The outcome is again homelessness (versus not being homeless) and the coefficient for each explanatory variable is expressed as odds ratios.

The order of the inclusion of variables into the models was based on my theoretical thinking about how different ‘types of risk’ may combine, sequence and cumulatively increase the likelihood of homelessness (even though of course this is something that the results of these regression models are unable to quantitatively confirm). I have reported AIC to indicate the differences in ‘goodness of fit’ between the models, but did not select or modify the models based on AIC. Being aware that the different patterns in the model coefficients depend on the order of variable inclusion in nested models, I experimented with some alternate versions. The three sequences of nested models presented here reflected questions informed by my interpretation of the literature and descriptive statistical analyses. After presenting the results of one of these sequences of nested models (Table 21), I offer an interpretation of the changes as the order of variables operating as controls are added to the model.

Nested models of immediate factors modelled for full sample

I started with the premise that family and relationship status (couple vs single)

²³ Due to space constraints and in the interest of clarity of the output tables, standard errors are not reported.

would be important, given the role that each variable had played relative to others in the background and demographics model at Table 18. As time-variant characteristics, I was first interested to know whether this strong negative association would hold in a fixed effects model. I then added the health related group of variables, as they are frequently described as significant vulnerabilities for homelessness. Model 3 includes the addition of housing variables that encapsulate the different dimensions financial hardship, security of tenure and housing affordability. From this point, my question was what happens to the relative importance of these variables representing vulnerability to homelessness when considering the added pressure of elevated financial stress or ‘shock’ life events?

**Table 21: Immediate risk for homeless outcome, fixed effects logistic regression, nested models
VERSION ONE**

	Model 1	Model 2	Model 3	Model 4	Model 5
HOMELESS	OR	OR	OR	OR	OR
Family, yes	0.553**	0.573**	0.593*	0.591**	0.678
Couple, yes	0.358***	0.357***	0.370***	0.372***	0.402***
Physical health problems 6m, (0-9)		0.975	0.980	0.972	0.974
Mental health problem 6m, yes		1.524***	1.475***	1.457**	1.345*
Chronic health/disability 6m, yes		0.645**	0.646**	0.648**	0.640**
Kessler 6 score (lagged) (0-24)		1.046***	1.046***	1.044***	1.039**
Alcohol use excessive, yes		1.061	1.041	1.041	0.924
Marijuana use daily, yes		0.751	0.792	0.793	0.780
Illegal drugs regularly, yes		1.969**	2.078**	1.939*	1.670
Waiting list public housing, yes			2.224***	2.260***	2.215***
Landlord (lagged) Social (ref.)					
Private			1.521**	1.471*	1.285
Friends/Family			1.395	1.372	1.134
Other			1.485*	1.518*	1.390
Behind on rent (lagged), yes				1.327	1.327
Financial stress (lagged), (0-4)				1.003	1.001
Difficulty accessing welfare, yes				1.180	1.136
Has loans or debt, yes				1.072	1.127
Employed (lagged), yes				1.127	1.070
Death of spouse/child 6m, yes					0.778
Serious injury or illness 6m, yes					0.807
Incarcerated 6m, yes					2.337**
Physical violence 6m, yes					1.199
Moved due DV 6m, yes					2.937***
Separated/widowed 6m, yes					1.114
Lost job 6m, yes					1.036
N (observations)	1,842	1,842	1,842	1,842	1,842
N (individuals)	428	428	428	428	428
AIC	1333.6	1317.5	1292.2	1298.5	1262.0

Journeys Home data; waves 2-6 only; OR odds ratios

*** p<0.01, ** p<0.05, * p<0.1

Being a family (having a resident dependent child) and being part of a couple both reduce the odds of homelessness in the basic model. A newly diagnosed mental health problem and regular use of illegal drugs both are associated with an increased likelihood of homeless in the model, which was expected given the prevalence of these two factors in explanations of the causes of homelessness. However, there is some

evidence (and a plausible common sense interpretation) which appreciates that the causality is likely in both directions—people are developing, for example, depression or PTSD as a result of experiences linked to becoming homeless or their use of drugs is increasing or even starting during the time they are homeless (see Johnson and Chamberlain, 2008; McVicar, Moschion and Ours, 2015). Each point increase in the Kessler 6 score (at the last observed wave) is also associated with an increased likelihood of homelessness (at the current wave). I have modelled Kessler 6 as a precursor to homelessness in this analysis, by using a lagged variable. However, elevated stress and anxiety is also a product of homelessness. Having a newly diagnosed chronic health condition or disability is protective. It could be that engagement with the health system (or stays in a health care facility), or the impact of a major health diagnosis on assessments relating to social housing waiting lists, are factors reducing the likelihood of homelessness.

The next model adds two variables related to housing. The first, being on the waiting list for public housing (i.e. eligible on financial hardship grounds), was strongly associated with the likelihood of homelessness. Having already controlled for newly diagnosed health status, drug and alcohol, family and couple status, as well as being on the public housing waiting list, the odds of becoming homeless are 50 percent higher for people who had been private renters at the last wave compared to those in social housing. This is possibly due to the relative increased security of tenure and affordability of social housing compared to the private rental market, especially given the fact that a third of people with private landlords in the JH sample (34 per cent) are in an already constrained financial position demonstrated by their eligibility for public housing (being on the public housing waiting list).

In Model 4, I incorporated a group of variables that are indicators of financial stress in different forms, as I wanted to see if increased financial stress was associated with increased homelessness, given the demographic, health and housing variables already in the model. None of these new variables reached significance and their addition worsened the relative AIC of the model. On the other hand, the insertion of ‘shocks’ at Model 5—recent events theorised to interact with existing vulnerabilities to ‘amplify’ the potential of homelessness—both improved the model (with a relative decrease in AIC) and revealed the significant and relatively large effects of a recent episode of incarceration or moving out due to domestic violence on homelessness outcomes. The addition of the financial stress variables and, even more so, the recent event variables, also decreased the effect size and significance of mental health problems, drug use and having a private rental tenancy on homelessness.

These results suggested to me that both elevated financial stress and some types of recent events play a different kind of role in homelessness compared to mental health and drug and alcohol related problems, and in fact are potentially more important when controlling for the unobserved background experience of each respondent in a fixed effects model. In addition, financial stress seems to be interacting in some way with family status, although how is unclear. Before looking for patterns in the coefficients of the family and non-family split samples using the specification of this model, I will briefly report on some of the alternate sequences of nested models I trialled and what the differences in their results suggested to me.

First, I used the same structure of nested models except with the demographic variables of family and couple added in the final model rather than the first. The relative direction, magnitude and significance of variables in Models 1-4 in this version stayed very similar to those in Models 1-4 of Table 21. The exception was that in Model 4, having become separated or widowed in the last six months showed a significant effect of increasing the likelihood of homelessness (OR=1.80**). Adding the family and couple variables at Model 5 slightly reduced the magnitude of the effect of incarceration in the last 6 months (from OR=2.72*** to OR=2.38***) and lowered the magnitude of the relationship separation effect leaving it not significant in the final model (OR=1.02). There is obviously a connection between relationship status and relationship separation. Although these two relationship variables are not in themselves highly correlated (0.096 $p < .05$), the same respondents are most likely changing status at both variables at the same wave.

Second, I started with the question that for people with already elevated financial stress, given their exposure to housing stability risk on the basis of their housing tenure, what happens with the addition of new health challenges and other recent 'shock' events? The results of this group of nested models can be found at Table 22. Model 2 added the financial stress variables to the demographic variables of family and couple. Respondents behind on their rent at the previous time they were observed were more likely to be homeless at the current wave. Adding the housing variables showed again a strong association between being on the public housing waiting list and homelessness. Tenants of both private rentals and those with informal rental arrangements with family and friends at the previous observed wave were more likely than those in social housing to be homeless at the current wave. Adding these housing related variables also increased the significance of being behind on rent, suggesting a relationship between housing tenure and rental arrears.

Table 22: Immediate risk for homeless outcome, fixed effects logistic regression, nested models.

VERSION TWO

	Model 1	Model 2	Model 3	Model 4	Model 5
HOMELESS	OR	OR	OR	OR	OR
Family, yes	0.553**	0.549**	0.573**	0.591**	0.678
Couple, yes	0.358***	0.364***	0.380***	0.372***	0.402***
Behind on rent (lagged), yes		1.405*	1.464**	1.327	1.327
Financial stress (lagged), (0-4)		1.056	1.048	1.003	1.001
Difficulty accessing welfare, yes		1.144	1.201	1.180	1.136
Has loans or debt, yes		1.055	1.097	1.072	1.127
Employed (lagged), yes		1.081	1.089	1.127	1.070
Waiting list public housing, yes			2.293***	2.260***	2.215***
Landlord (lagged) Social (ref.)					
Private			1.433*	1.471*	1.285
Friends/Family			1.432*	1.372	1.134
Other			1.615**	1.518*	1.390
Physical health problems 6m, (0-9)				0.972	0.974
Mental health problem 6m, yes				1.457**	1.345*
Chronic health/disability 6m, yes				0.648**	0.640**
Kessler 6 score (lagged) (0-24)				1.044***	1.039**
Alcohol use excessive, yes				1.041	0.924
Marijuana use daily, yes				0.793	0.780
Illegal drugs regularly, yes				1.939*	1.670
Death of spouse/child 6m, yes					0.778
Serious injury or illness 6m, yes					0.807
Incarcerated 6m, yes					2.337**
Physical violence 6m, yes					1.199
Moved due domestic violence 6m, yes					2.937***
Separated/widowed 6m, yes					1.114
Lost job 6m, yes					1.036
N (observations)	1,842	1,842	1,842	1,842	1,842
N (individuals)	428	428	428	428	428
AIC	1333.7	1337.5	1308.4	1298.5	1262.0

Journeys Home data; waves 2-6 only; OR odds ratios

*** p<0.01, ** p<0.05, * p<0.1

So far models one to three have tested for associations between financial stress, housing stability/affordability and homelessness outcomes. What happens, controlling for these factors, for respondents also experiencing new health issues and recent shock events? A new mental health diagnosis, drug use and lagged Kessler 6 measures are associated with an increase in homelessness and a new chronic health diagnosis with a decrease in homelessness. Adding health indicators in Model 4 reduces the relative importance of being behind on rent, in terms of magnitude and also significance (now $p=0.122$) and also reduces the significance levels of the different housing tenure effects seen in Model 3. In the statistical ‘competition’ between these variables, the health variables have a stronger influence on housing outcome. As in the first version of this model summarised at Table 21, the recent events with most influence in the full model are having been incarcerated or separated/widowed in the previous six months. There is weaker evidence that having a close family member with a new serious illness or injury is protective ($p=0.170$).

Immediate factors associated with homelessness, modelled for the family and non-family split samples

Now, I will return to the first reported sequence of nested models which investigated associations between immediate or proximate risks and the homeless outcome. I have re-run the final model with the full sample as well as the family/non-family split samples. The results are summarised in Table 23. These models are, of course, still fixed effects models with a binary outcome (homelessness) and coefficients expressed as odd ratios. The number of person-observations and individuals in each analysis is relatively small, due to the technical requirements of the fixed effect model, and this is particularly true in the case of the family sub-sample. The analysis uses only waves 2-6 of JH because of the inclusion of lagged variables and some key questions only being asked from wave two onwards. The only big difference between the specification of models at Table 23 and those at Table 21, is that the variable for having been incarcerated in the previous six months has been removed. There was only one person-observation ‘yes’ at this variable that also met the criteria for family.

Again, there are some indications that the mechanisms of homelessness may be different for families and non-families. For individuals that are families, being part of a couple seems relatively more protective than for non-families. Having a new chronic health or disability diagnosis is also likely more protective for families—the magnitude of the effect size is considerably greater (in the ‘negative’ direction) and the variable only just misses the significance threshold ($p=0.104$). It seems possible from this analysis that being on the public housing waiting list is less predictive of homelessness for families compared with other variables in the model. Likewise, being employed at the last wave may be particularly protective for families; although missing the significance threshold set for the model ($p=0.132$), the effect size is large.

The shock of recent events seems to be more hazardous for families than non-families in the context of other immediate risks. Certainly, families that have moved in the last six months due to domestic and family violence, have a 13-fold likelihood of homelessness compared with those who didn’t experience a move for this reason. This is a very different result to non-families whose risk for homelessness is not amplified by domestic and family violence to nearly the same degree. Most suggestively, a recent job loss is associated with a more than three times increase in the likelihood of homelessness for families in this sample, compared with non-families where there was no association.

Table 23: Immediate risks for homelessness outcome, fixed effects logistic regression, full and split samples (family), using VERSION ONE nested models analysis

	ALL		FAMILY		NON-FAMILY	
HOMELESS	OR		OR		OR	
Family, yes	0.657	(0.180)	<i>omitted</i>		<i>omitted</i>	
Couple, yes	0.386***	(0.096)	0.166**	(0.146)	0.341***	(0.104)
Physical health problems 6m, (0-9)	0.978	(0.064)	1.258	(0.287)	0.953	(0.070)
Mental health problem 6m, yes	1.365**	(0.208)	1.231	(0.577)	1.464**	(0.255)
Chronic health/disability 6m, yes	0.610**	(0.122)	0.281	(0.219)	0.647**	(0.143)
Kessler 6 score (lagged) (0-24)	1.038**	(0.016)	1.022	(0.047)	1.039**	(0.018)
Alcohol use excessive, yes	0.940	(0.236)	1.400	(1.286)	0.878	(0.237)
Marijuana use daily, yes	0.758	(0.171)	0.374	(0.338)	0.819	(0.203)
Illegal drugs regularly, yes	1.689	(0.561)	1.352	(1.732)	1.675	(0.608)
Waiting list public housing, yes	2.200***	(0.346)	1.534	(0.713)	2.167***	(0.389)
Landlord (lagged) Social (ref.)						
Private	1.266	(0.271)	0.785	(0.463)	1.461	(0.365)
Friends/Family	1.116	(0.239)	1.288	(0.860)	1.191	(0.290)
Other	1.362	(0.300)	1.010	(0.672)	1.457	(0.368)
Behind on rent (lagged), yes	1.364*	(0.254)	1.827	(0.940)	1.253	(0.267)
Financial stress (lagged), (0-4)	0.998	(0.058)	1.017	(0.170)	0.982	(0.065)
Difficulty accessing welfare, yes	1.097	(0.216)	0.568	(0.316)	1.225	(0.275)
Has loans or debt, yes	1.106	(0.181)	1.098	(0.635)	1.134	(0.206)
Employed (lagged), yes	1.080	(0.218)	0.386	(0.244)	1.112	(0.258)
Death of spouse/child 6m, yes	0.728	(0.423)	4.207	(6.527)	0.605	(0.398)
Serious injury or illness 6m, yes	0.828	(0.128)	1.408	(0.578)	0.748	(0.134)
Physical violence 6m, yes	1.219	(0.177)	0.497	(0.251)	1.298	(0.212)
Moved due domestic violence 6m, yes	2.985***	(0.541)	13.712***	(9.043)	2.921***	(0.605)
Separated/widowed 6m, yes	1.091	(0.317)	1.482	(1.175)	0.973	(0.333)
Lost job 6m, yes	1.038	(0.186)	3.413**	(2.069)	0.937	(0.191)
N (observations)	1,856		283		1,444	
N (persons)	432		69		354	

Journeys Home data; waves 2-6 only; OR odds ratios; standard errors in parentheses

***** p<0.01, ** p<0.05, * p<0.1**

In summary

In this sub-section of the chapter, there have been analyses that treat the background and demographic risks of homelessness separately to the more proximate in time or immediate risks. I took this approach to try to tease out the relative statistical importance of the variables within each group, before building models that combined them and pitted the variables against each other.

The analysis provided some evidence that there are differences in the mechanisms of homelessness for families and non-families. First, the ‘vulnerable to homelessness’ sample stratum, which identified people included in the sample frame based on their statistical similarities to those flagged as homeless by Centrelink staff, operated in a different way as a ‘predictor’ of homelessness for families and non-families. This suggests that the mechanisms of homelessness (and the characteristics of homeless families and non-families) may be different. Second, families in the sample are less likely to have experienced homelessness during JH. Third, when running regressions on a split sample of families and non-families, there are differences in the patterns of both magnitude and significance of variables across both groups.

These patterns suggest that background characteristics of financial difficulties growing up, educational attainment, previous incarceration and age are potentially less associated with homeless outcomes for families. However, having a long-term health condition and previous experiences of homelessness are associated with increased risk of homelessness for families. Additionally, families having been in care as a child increases the frequency of their accommodation moves and increased childhood adversity increases the likelihood that they experienced homelessness prior to JH.

In terms of more immediate factors, family homelessness is probably more associated with having to move due to domestic violence or a recent job loss. For families, it appears that factors such as mental and physical health issues, and elevated psychological distress, are potentially less associated with homelessness. These results also suggest that being on the public housing waiting list or renting privately or from friends and family (rather than being a social tenant) are less associated with homelessness for families.

The analyses also suggested some possible relationships between risk factors which may be further understood as the analysis continues:

- the role of elevated stress in relation to the risk of recent events
- that financial stress and recent events seem to diminish the relative importance of physical and mental health conditions on homelessness risk
- the interaction between being on the public housing waiting list, and renting privately or from friends and family (rather than being a social tenant) with other financial variables.

6.6 Being homeless versus becoming homeless

The next sub-section builds on the last by combining distal and proximate factors into a larger model to investigate patterns in variables that associate with homelessness. In these analyses, variables related to social networks and support are also added, with the expectation that having social networks and access to the social capital contained in those relationships will play a role in reducing risk of homelessness. There are two models in this section, incorporating the same explanatory variables: one that has the outcome of being culturally homelessness (as used in the models previously discussed in the chapter); and a second where the outcome variable is an entry to homelessness since the last observed wave. Again, these two models (for homelessness and an entry to homelessness) are repeated for the family and non-family split samples.

Results

Homeless and entry outcomes modelled for full sample

Two models for the full sample are summarised in Table 24. One model has the outcome as any observation of cultural homelessness, *homeless*, and the second has the outcome as having entered homelessness since the last observed wave. The *entry* variable was calculated as an indicator for observations that satisfied the condition of being homeless at the current wave (t) and housed at the previous observed wave (t-1) only. Of the observations included in the model (after list wise deletion of missing data), 6.5 per cent had entered homelessness at that wave. The explanatory variables in each model are the same and the coefficients in both cases are expressed as odds ratios. However, the first homelessness model is a random effects logistic regression (i.e. uses panel data) with the coefficients including both within and between individual effects. The second model for entries is binary logistic regression and contains estimates only for between person-observation effects (with robust standard errors clustered on the individual). However a degree of longitudinal information (between two waves) is implied in the definition of the outcome variable and some explanatory variables. The choice to model in this way made sense to me given the conceptual question implied by the ‘entry’ outcome variable—what precipitated this particular experience of homelessness? It was also a pragmatic choice, in an attempt to give more power to the model, particularly at the family/non-family split sample stage of the analysis.

As discussed in Section 6.3, one of the initial interests of this project was to investigate the degree to which disadvantaged families, facing challenges to their housing security, have less risk of homelessness if they have access to certain kinds of social capital. There are many definitions of social capital, however in this project I think of social capital as ‘the sum of the actual and potential resources embedded within, available through, and derived from the network of relationships possessed by an individual or social unit’ (Nahapiet and Ghoshal, 1998). The network of relationships may be able to mobilise capital such as information, financial assistance, problem solving, a sense of belonging and solidarity or other assets. However, very few variables in the JH dataset proved useful for this purpose.

There are two different dimensions or types of social capital. Family contact (having had any contact with family in the last six months) and a score for level of social support (where a higher score signifies less emotional support and more loneliness) were chosen as measures of ‘bonding’ social capital, that is of relations among family members or close friends that have the potential to provide reciprocity and supportive interactions—bonding within a social group. Having any friends that have full time jobs

or having friends that are homeless were the two best options for seeking to measure the ‘bridging’ social capital of the respondent’s network—social capital embodied in looser ties or weaker relationships between people, which are useful for ‘getting ahead’, for example, having contact with someone who knows about the possibility of a job through their social networks (Putnam, 2000). They are at the same time measures that reflect the potential of the respondent’s social network to have the kind of information, finances, resources and social networks of their own that can actually be mobilised, as ‘they cannot give or share what they do not possess’ (Claridge, 2020).

Even though an increased Kessler 6 score for anxiety was associated with an increased likelihood of homeless in the models summarised above at Table 22 and Table 23, this variable is not used in the models that follow. Kessler 6 has high pairwise correlation with the level of social support variable ($r=0.561$ $p<0.05$) and two health measures, namely the health condition limiting daily activities variable ($r=0.532$ $p<0.05$) and having a newly diagnosed physical (but not serious or chronic) health problem ($r=0.340$ $p<0.05$). Rather than use Kessler 6 in further analyses, I have chosen to prioritise the health and support variables as individual explanatory variables. The high pairwise correlations discussed above may signify that part of an increased vulnerability to homelessness comes about both through the mechanisms of direct effects of social and emotional isolation and health challenges, as well as by health and emotional wellbeing moderating the effect of stress and anxiety.

Looking at the first model in Table 24, with homelessness as the outcome, being in a family that includes a resident child, graduating high school, being part of a couple, being female, having been employed at the last wave and receiving a new chronic health or disability diagnosis are all characteristics with protective associations. Having previously been homeless is strongly associated with increased homelessness in this model, as well as elevated levels of financial stress, although with a weaker level of significance. People in the older age categories become increasingly likely to experience homelessness compared to those in the youngest age category. Being on the waiting list for public housing and renting privately or from friends and family (compared to having social housing) are associated with homelessness. The likelihood for homelessness is also increased to a large degree by a recent incarceration, a recent move due to domestic or family violence and the regular use of illegal drugs. There is a small association between having a health condition that limits daily activities and increased homelessness.

Table 24: Observed as homeless (random effects logistic regression) and entry to homelessness between wave t-1 and wave t outcome (binary logistic regression)

Outcome:	1. HOMELESS		2. ENTRY	
	RE logistic regression		Binary logistic regression	
	OR		OR	
Family, yes	0.397***	(0.080)	0.702**	(0.109)
In care ever as child, yes	1.241	(0.243)	1.124	(0.138)
Graduated high school, yes	0.740*	(0.128)	0.722***	(0.085)
Incarcerated previously, yes	1.218	(0.249)	1.040	(0.138)
Homeless previously, yes	2.880**	(1.227)	1.068	(0.273)
Financial stress (lagged), (0-4)	1.092*	(0.051)	1.051	(0.045)
Age 15-23 years (ref.)				
24-44 years	1.722***	(0.346)	1.043	(0.145)
45 years and over	3.821***	(0.942)	1.137	(0.200)
Indigenous, yes	1.759**	(0.397)	1.496***	(0.205)
Couple, yes	0.436***	(0.082)	0.705**	(0.107)
Female, yes	0.394***	(0.077)	0.815	(0.104)
Waiting list public housing, yes	3.007***	(0.410)	1.943***	(0.223)
Landlord (lagged) Social (ref.)				
Private	1.521**	(0.275)	1.561***	(0.248)
Friends/Family	1.367*	(0.256)	1.538**	(0.259)
Other	2.955***	(0.570)	0.653**	(0.139)
Employed (lagged), yes	0.719**	(0.121)	0.859	(0.129)
Health condition limiting daily activities, yes	1.281*	(0.179)	1.200	(0.161)
Death of spouse/child 6m, yes	1.004	(0.553)	1.126	(0.580)
Serious injury or illness 6m, yes	0.831	(0.117)	0.859	(0.122)
Incarcerated 6m, yes	2.793***	(0.974)	1.854**	(0.527)
Moved due domestic violence 6m, yes	4.017***	(0.700)	4.480***	(0.617)
Separated/widowed 6m, yes	1.062	(0.276)	1.777***	(0.365)
Lost job 6m, yes	1.176	(0.192)	1.367**	(0.211)
Physical health problems 6m, (0-9)	0.977	(0.054)	0.947	(0.050)
Mental health problem 6m, yes	1.090	(0.151)	0.980	(0.129)
Chronic health/disability 6m, yes	0.496***	(0.092)	0.854	(0.157)
Alcohol use excessive, yes	1.288	(0.289)	1.425*	(0.279)
Marijuana use daily, yes	0.896	(0.177)	0.936	(0.165)
Illegal drugs regularly, yes	2.394***	(0.725)	1.043	(0.299)
Low level of social support (0-16)	1.098***	(0.024)	1.074***	(0.021)
In contact with family, yes	0.760	(0.137)	0.911	(0.150)
Any friends employed, yes	0.747**	(0.093)	0.911	(0.107)
N (observations)	6,168		6,168	
N (persons)	1,524			

Journeys Home data; waves 2-6 only; OR odds ratios; standard errors in parentheses; robust SE in Model 2
***** p<0.01, ** p<0.05, * p<0.1**

Of the newly added social network and support related variables, increases in the score for low levels of social and emotional support are associated with an increased likelihood of homelessness. Having employed friends is somewhat protective from homelessness. Both results have the directional effects expected. I was interested to see if there would be a significant effect for the contact with family in the last six months variable and which direction the influence might be. A strong family network could be a protective factor for some individuals at risk of homelessness, especially given the proportion of families in JH that reported seeking financial assistance and advice with personal problems from their families (reported in Chapter Five). On the other hand, other studies within the homeless literature reveal how many people progressively lose

contact with family as their housing becomes more precarious and they move towards homelessness (Bower, Conroy and Perz, 2018). In this model, being in contact with family showed no significant negative correlation with homelessness.

When modelling only background risk earlier in this chapter, Indigenous status played no statistically significant role (see Table 18). This suggests that other demographic and background variables, particularly those that indicate financial disadvantage, drive high levels of Indigenous homelessness, perhaps via increasing overall disadvantage. This model, incorporating both background and immediate risk factors, indicates an increased likelihood of homelessness for Indigenous people. A possible interpretation is that in addition to a connection between high levels of Indigenous disadvantage and the overrepresentation of Indigenous people in homeless populations, perhaps there are mechanisms by which being Indigenous increases risk of homelessness when combined with more immediate risks.

As previously explained, the second model in Table 24, has an entry to homelessness as the outcome variable. There are some notable differences in the pattern of significant explanatory variables in the second model, compared to the first. This suggests some interesting differences between which factors are most important in ‘tipping’ a person from housed to homeless—*becoming* homeless—compared with those associated with the state of *being* homeless.

Being a family (having a resident child at time of interview) is protective against an entry to homelessness, but compared to the homeless outcome model, the magnitude of the effect and its significance has dropped slightly. Having graduated high school is statistically significant in this model and reduces the likelihood of an entry to homelessness. Previous experiences of homelessness and increased financial stress do not play a significant role in the entry to homelessness model. Indigenous status is associated with a higher likelihood of entry to homelessness, and being a couple is associated with a reduction in risk. In this model, being female is weakly protective, at a significance just above the threshold ($p=0.110$). Age makes no difference to the likelihood of an entry to homelessness when controlling for the other variables in the model.

The impact of recent shock events appears a more important trigger for entry to homelessness. Being recently incarcerated, having moved in the last six months due to domestic violence, being newly separated and having recently lost a job; all have significant associations with an entry to homelessness. There is a weak association between entry to homelessness and recent excessive use of alcohol, but the use of illegal drugs has no significant role to the outcome in this model. A lack of emotional and

social support is associated with an increased risk of entry to homelessness, but the other two variables in this group, being in contact with family and having any employed friends, are not significant. Respondents on the public housing waiting list and people renting privately or from friends and family (rather than living in social housing) are more likely to have entered homelessness from previously being housed. It would be interesting to know if people with less secure and affordable accommodation—who by their eligibility for public housing have also been assessed as having fewer financial resources—are more at risk of entry to homelessness from the sorts of recent event ‘shocks’ significant in this model, i.e. is there an interaction effect, but testing this would require a much larger dataset.

The pattern of variables associated with a change from being housed to being homeless looks somewhat different from those associated with being observed as homeless at any wave. Broadly speaking, given similar demographics, housing tenure and being on the public housing waiting list, it is recent ‘shock’ events that are more associated with an entry to homelessness; whereas being in a state of homelessness is more associated with evidence of long-term housing insecurity, financial stress and unemployment. It is easy to understand how the mechanisms of a challenging ‘shock’, within the context of disadvantage, may precipitate an entry to homelessness. Similarly it makes intuitive sense that long-term housing insecurity, financial stress and unemployment are at the same time potential explanations for and outcomes of experiencing an episode of homelessness. Do the patterns on variables in each of these models change if applied to family and non-family split samples?

Homeless outcome modelled for the family and non-family split samples

The models summarised in Table 25 are based on the homelessness and entry outcome models in the previous analysis, except in this case, each model has been run twice; once for families and once for non-families. Looking first at the homeless outcome model, families are more likely to be homeless in association with variables related to financial factors—increased levels of financial stress and being on the public housing waiting list—and moving within the last six months due to domestic or family violence. Being female or having a new chronic illness or disability is protective for families in the case of being in a state of homelessness. There is also some weaker evidence that having experienced homelessness prior to JH increases the likelihood of homelessness ($p=0.101$), as does Indigenous status ($p=0.176$), renting from friends and family compared to from a public/social housing provider ($p=0.144$), having been recently separated or divorced ($p=0.173$) or experiencing a recent job loss ($p=0.141$).

The recent death of a spouse or child increases the likelihood of homelessness in bivariate analysis. The average prevalence of homelessness for people in the sample who have experienced death in the family is 25 per cent compared to 19 per cent of those who haven't. However, there are only 17 observations of families where this occurred in the previous six months. I think it is therefore worth noting the effect size for this variable even if it not significant in the model, as a possible indication that where a death of spouse or child occurs, there is the possibility of increased homelessness (OR=3.5; p=0.296). There is other international and Australian literature that suggests an association between the death of a partner and homelessness through mechanisms connected to income shock or a longer-term reduction in household income (Batterham, 2017).

By contrast, non-families are more likely to experience homelessness if they are less educated, previously homeless, if they are older, if Indigenous, on the public housing waiting list, if renting privately rather than being in social housing, or if they have a physical or mental health condition that limits their daily activities. Using illegal drugs regularly is also associated with an increased risk of homelessness for non-families. Having an immediate family member who suffered a recent serious illness or injury is protective for non-families. It is not possible to know from the data, but it may be important whether the affected family member is another adult or a dependent child, as found in a US study on the impact of a 'shock' on homeless risk of a child born with a severe health condition (Curtis *et al.*, 2013).

Looking finally at the variables associated with social networks and support, a lower level of social support is associated with increased homelessness, whilst being in contact with family and having employed friends are both protective. None of these three variables reach anywhere near significance for the family split sample. Once again, the pattern of significant variables and the relative magnitude (and in some cases direction) of effects is different in each of the two split samples. It suggests there are different mechanisms and interactions of risk factors for families compared to non-families, even if these are conclusions that these models are unable to statistically 'prove'.

Entry outcome modelled for the family and non-family split samples

I now turn to the results of the split sample models for entry to homelessness, once again looking for patterns that suggest differences in the possible mechanisms generating this outcome for families compared with non-families (Table 25).

Table 25: Observed as homeless (random effects logistic regression) and entry to homelessness between wave t-1 and wave t outcome (binary logistic regression), split samples (family)

Outcome:	HOMELESS		ENTRY	
	RE logistic Regression		Binary logistic regression	
	FAMILY	NON-FAMILY	FAMILY	NON-FAMILY
	OR	OR	OR	OR
In care ever as child, yes	0.794	1.413	0.935	1.163
Graduated high school, yes	1.225	0.649**	1.002	0.694***
Incarcerated previously, yes	1.069	1.264	1.451	0.980
Homeless previously, yes	4.614	2.644**	1.419	1.083
Financial stress (lagged), (0-4)	1.376***	1.064	1.082	1.040
Age 15-23 years (ref.)				
24-44 years	1.235	1.894***	0.931	1.036
45 years and over	2.579	3.849***	1.051	1.035
Indigenous, yes	1.730	1.787**	1.766*	1.456**
Couple, yes	0.702	0.351***	0.519*	0.716*
Female, yes	0.390**	0.429***	0.458**	0.879
Waiting list public housing, yes	3.195***	2.973***	2.907***	1.858***
Landlord (lagged) Social (ref.)				
Private	1.171	1.653**	1.645	1.481**
Friends/Family	1.883	1.352	1.251	1.496**
Other	3.877***	2.945***	0.723	0.612**
Employed (lagged), yes	0.566	0.738	0.808	0.824
Health condition limiting daily activities, yes	1.105	1.394**	1.219	1.175
Death spouse/child 6m, yes	3.487	0.711	1.888	1.122
Serious injury or illness 6m, yes	1.431	0.736*	1.152	0.806
Moved due domestic violence 6m, yes	7.841***	4.006***	6.337***	4.278***
Separated/widowed 6m, yes	2.170	0.854	2.779**	1.565*
Lost job 6m, yes	1.829	1.132	1.875	1.279
Physical health problems 6m, (0-9)	1.127	0.947	1.216	0.901*
Mental health problem 6m, yes	0.987	1.091	0.924	0.987
Chronic health/disability, yes	0.268**	0.505***	0.355*	0.971
Alcohol use excessive, yes	2.068	1.250	2.031	1.399
Marijuana use daily, yes	0.541	0.912	0.759	0.912
Illegal drugs regularly, yes	2.574	2.584***	1.179	1.133
Low level of social support (0-16)	1.047	1.113***	1.110**	1.072***
In contact with family, yes	1.052	0.679**	0.993	0.846
Any friends employed, yes	0.837	0.739**	0.993	0.923
N (observations)	1,679	4,495	1,679	4,495
N (persons)	499	1,230		

Journeys Home data; waves 2-6 only; OR odds ratios

*** $p < 0.01$, ** $p < 0.05$, * $p < 0.1$

In each model an increased likelihood of entry to homelessness is associated with Indigenous status, being on the waiting list for public housing, a recent move due to domestic violence, being newly separated or widowed, and lower levels of social support. More education is only a significant protective effect for non-families, whilst being female helps protect a person with dependent, resident children from entering homelessness. Compared to being a social tenant, having a private rental or informal rental from friends or family significantly elevates the risk of becoming homeless for non-families. There is weak evidence that this is also the case for families renting privately ($p=0.161$). People with children (family) seem more likely to be protected from homelessness by a newly diagnosed chronic health problem or disability. There are also some possible differences between the two samples in terms of the variables relating to recent ‘shock’ events, with these events overall being more important to the entries of

families into homelessness. In addition to moving due to domestic violence and a recent separation, both of which have big significant effect sizes, there is some weaker evidence that a recent job loss ($p=0.111$) and each additional new non-serious physical health problem ($p=0.143$) are also contributing factors for families.

In summary

Seeing the models for being homeless and becoming homeless (entry) side by side, highlighted some differences in the patterns of variables significantly associated with each outcome. The similarities and differences are summarised in Table 26.

Table 26: Positive and negative significant associations with being homeless and becoming homeless (entry), Full sample

	Homeless	Both	Entry
Positive Association <i>(increased homelessness or entry to homelessness)</i>	<ul style="list-style-type: none"> • previous homelessness • financial stress • increasing age • Indigenous • health condition limiting daily activities • illegal drugs regularly 	<ul style="list-style-type: none"> • public housing waiting list • private landlord (compared to social) • friends/family landlord (compared to social) • recent incarceration • recently moved DV • low level of social support 	<ul style="list-style-type: none"> • recently separated/widowed • recently lost job • excessive alcohol use
Negative Association <i>(decreased homelessness)</i>	<ul style="list-style-type: none"> • female • new chronic health/disability diagnosis • having employed friends • employed at last wave 	<ul style="list-style-type: none"> • family • graduated high school • couple 	

Increased homelessness and entry to homelessness are both associated with more precarious forms of housing tenure, low social support and shattering events such as incarceration and domestic violence. Being a family, in a couple and having higher levels of education are protective in both cases. However, entry to homelessness is also positively associated with the impact of additional types of events (being recently separated or divorced, or having lost a job) and heavy drinking. Whereas the factors that are associated only with the state of being homeless, tend to be more related to long-term housing insecurity, financial stress, unemployment and health—potentially reflective of the impacts of homelessness as well as being potential causal contributors.

Broadly speaking, for this disadvantaged sample, a new entry to homelessness is more connected to a new challenge or ‘trigger’ (in the context of more precarious housing and low levels of social support) than the indicators of disadvantage reflected in homeless outcome analysis.

When each of these models was re-run with the split sample, some differences were suggested between the mechanisms of being homeless and becoming homeless for family and non-family respondents. Looking first at the being homeless models, there is strong evidence that, for families, increased homelessness is associated with financial hardship (elevated financial stress and being on the public housing waiting list) and moving as a consequence of domestic violence. There is also weak evidence that families are more likely to be homeless if they have previously been homeless, are Indigenous, are renting from friends/family (compared with the social housing sector), and are recently divorced or separated, have had a recent job loss or have recently experienced the death of a child or spouse—that is existing experiences of housing insecurity and the trigger effects of challenging events. Homelessness is less likely for women and those with a new chronic health or disability diagnosis. Therefore, for families, these models suggest being homeless is most related to financial hardship, domestic violence, precarious housing (renting from friends and family), and recent shock events.

For non-families the picture is a little different. Homelessness is likely related to demographic characteristics (such as lower levels of education, being older and Indigenous); social capital (lower levels of social support, not being in contact with family and not having employed friends); health concerns (physical or mental health condition that limits daily activities and regular use of illegal drugs); and housing related risks (renting privately compared with from a social housing provider and being on the public housing waiting list).

The entry model suggests what factors are most associated with becoming homeless. Once again, there are differences between how the variables associate for families and non-families. Indigenous status, being on the waiting list for public housing and lower levels of social support are significant in both the family and non-family models. However, for families, there is additional evidence that disruptive events such as moving due to domestic violence, being newly separated or widowed, a recent job loss and additional non-serious physical health problems are associated with an entry to homelessness.

6.7 Interaction terms

In the previous sections, I informally observed differences between models for family and non-family sub-samples. That is, differences between the mechanisms of homelessness for families and non-families were assumed because of differences in patterns of magnitude and significance for variables in each analysis. The objective in this section is to see what statistical differences between families and non-families can be determined through the use of interaction terms.

Results

The interaction of family with four variables was tested in the model at Table 27, including one factor potentially more protective for families (a new chronic health or disability diagnosis) and three factors thought to be associated with increased homelessness for families (elevated financial stress at the last wave, having moved in the last six months due to domestic violence, lower levels of social support). Two of the interactions tested were significant at the $p < 0.1$ level. Controlling for the other demographic, background and proximate risk factors in the model, families are more sensitive to increases in financial stress compared with non-families.

Table 27: Observed as homeless, random effects logistic regression model, family interactions

HOMELESS	OR	SE
Family, yes	0.339***	(0.135)
Financial stress (lagged), (0-4)	1.047	(0.052)
Moved due DV 6m, yes	3.579***	(0.668)
Chronic health/disability 6m, yes	0.512***	(0.100)
Low level of social support (0-16)	1.111***	(0.026)
Family *	1.295**	(0.150)
Financial stress (lagged)		
Family *	2.284*	(1.006)
Moved due DV 6m		
Family *	0.629	(0.353)
Chronic health/disability 6m		
Family *	0.940	(0.047)
Low level of social support		
In care ever as child, yes	1.251	(0.242)
Graduated high school, yes	0.748*	(0.127)
Incarcerated previously, yes	1.234	(0.249)
Homeless previously, yes	2.86**	(1.204)
Age 15-23 years (ref.)		
24-44 years	1.721***	(0.341)
45 years and over	3.600***	(0.875)
Indigenous, yes	1.782***	(0.398)
Couple, yes	0.430***	(0.080)
Waiting list public housing, yes	3.023***	(0.411)
Landlord (lagged) Social (ref.)		
Private	1.517**	(0.272)
Friends/Family	1.370*	(0.254)
Employed (lagged), yes	0.720**	(0.119)
Health condition limiting daily activities, yes	1.291*	(0.180)
Death of spouse/child 6m, yes	0.982	(0.130)
Serious injury or illness 6m, yes	0.850	(0.121)
Separated/widowed 6m, yes	1.063	(0.275)
Lost job 6m, yes	1.170	(0.190)
Physical health problems 6m, (0-9)	0.977	(0.054)
Mental health problem 6m, yes	1.081	(0.149)
Alcohol use excessive, yes	1.312	(0.292)
Marijuana use daily, yes	0.868	(0.171)
Illegal drugs regularly, yes	2.519***	(0.759)
In contact with family, yes	0.732*	(0.130)
Any friends employed, yes	0.763**	(0.094)
N (observations)	6,164	
N (persons)	1,524	

Journeys Home data; waves 2-6 only; OR odds ratios; standard errors in parentheses

***** p<0.01, ** p<0.05, * p<0.1**

The margin plot at Figure 15 shows that, in this model, families are less likely on average to become homeless when financial stress at the last wave was zero (given the other variables in the model). However, for each additional increase in a family's score for elevated financial stress at the last wave, their probability of homelessness at the current wave increases on average at a faster rate than for non-families.

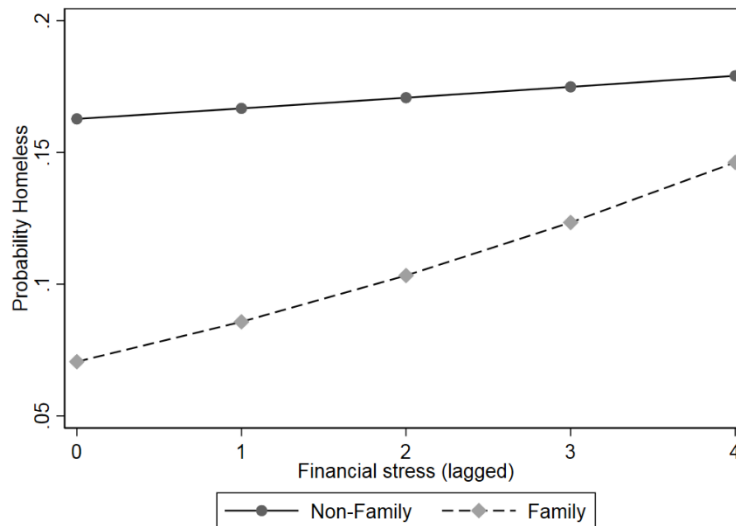


Figure 15: Margin plot, probability of homelessness, interaction of family status and lagged elevated financial stress

Similarly, Figure 16 shows how families, compared with non-families, are more likely to experience homelessness if they have moved in the previous six months due to domestic violence. Once again, controlling for all the other variables in the model, on average, families are less likely to be homeless with no experience of domestic violence. However, the potential for homelessness increases more on average for families in the context of domestic violence than for non-families.



Figure 16: Margin plot, probability of homelessness, interaction of family status and moved due to domestic violence last 6 months

In summary

As family observations made up only a quarter of the JH dataset, it has not been possible to demonstrate statistically more than two differences between the factors associated with homelessness for families and non-families. These were interaction effects between family status and financial stress (lagged); and between family status and

having moved due to domestic violence in the last six months.

Nonetheless, the split-sample models, previously reported in this chapter, do suggest different mechanisms for family and non-family homelessness. For families, I found relationships between homelessness and financial hardship, domestic violence, precarious housing (renting from family and friends), and recent shock events such as being recently separated or having lost a job, that I did not observe for non-families. A new entry to homelessness for families is associated with Indigenous status, being on the waiting list for public housing and lower levels of social support; as well as disruptive events such as moving due to domestic violence, being newly separated or widowed, a recent job loss and additional non-serious physical health problems. The analysis now turns to patterns of variables associated with homelessness for families only.

6.8 Family models

The final sequences of analyses in this chapter asks why some disadvantaged families are more likely to become homeless than others? The analysis therefore only incorporates observations of respondents classified as family at the date of interview and looks for patterns of positive or negative associations of different factors with homelessness. The outcome variable is now housing status, with six categories reflecting a continuum of increased housing insecurity from stable housing (1) to primary homeless (6)²⁴. Additionally, on the basis of the previous analyses—which suggested that variables related to background disadvantage were less important factors in the homelessness of already disadvantaged families—explanatory variables have been limited to key demographic and ‘proximate’ factors, such as recent events, psychological distress, level of social support and elevated financial distress. The outcome variable is treated as continuous with estimates from the linear regression model expressed as non-standardised coefficients. As respondents are not necessarily observed as family at each wave, this analysis uses any family observation for an individual in a pooled analysis, with robust standard errors clustered on the individual to correct for within individual effects.

Results

Table 28 shows nested models for increased family housing insecurity²⁵. Model 1

²⁴ Note that the implied direction of security to insecurity has been reversed in this model when compared to the definitions in Table 6.

²⁵ Only observations available to the 4th model are used in the earlier models.

incorporates demographic variables only. It suggests that families are more likely to experience higher levels of housing insecurity if they are Indigenous; and parents who are female or a couple are more likely to experience lower levels of housing insecurity. Major recent events are added to Model 2. All three were associated with increased housing insecurity. The largest effect was from having moved due to domestic violence. The next strongest association was with housing crisis. *Housing crisis* is a dummy variable for a family having been forced to move in the previous six months due to any one of three reasons: being evicted/ask to leave by the landlord, end of lease, or the rent being too expensive (11.4 per cent of family observations). Finally, a disruptive event was also associated with increased housing insecurity for these families. *Event* is a dummy variable for a family having experienced any one of three major trigger events in the last six months, namely, being separated/widowed, job loss or death of spouse or child (14.5 per cent of family observations).

Table 28: Increasing family housing insecurity (linear regression with robust standard errors), nested models

	Model 1	Model 2	Model 3	Model 4
INCREASING HOUSING INSECURITY (1-6)	coef	coef	coef	coef
Female, yes	-0.199** (0.083)	-0.198** (0.083)	-0.198** (0.082)	-0.197** (0.081)
Indigenous, yes	0.145* (0.087)	0.158* (0.084)	0.160* (0.083)	0.163** (0.082)
Couple, yes	-0.261*** (0.067)	-0.250*** (0.066)	-0.227*** (0.066)	-0.226*** (0.067)
Moved due DV 6m, yes		0.907*** (0.154)	0.888*** (0.152)	0.876*** (0.153)
Event 6m, yes		0.143* (0.086)	0.153* (0.086)	0.142* (0.085)
Housing crisis 6m, yes		0.339*** (0.087)	0.335*** (0.087)	0.334*** (0.087)
Kessler 6 score (lagged) (0-24)			0.011** (0.006)	0.008 (0.006)
Low level of social support (0-16)				0.001 (0.011)
Financial stress (lagged), (0-4)				0.035 (0.025)
N (observations)	1,758	1,758	1,758	1,758
N (clusters – individuals)	518	518	518	518
AIC	5306.5	5224.0	5219.9	5221.0

Journeys Home data; waves 2-6 only; robust standard errors in parentheses

*** p<0.01, ** p<0.05, * p<0.1

Model 4 incorporates a lagged Kessler 6 score, increased psychological distress at the previous wave, which was found to have a positive association with increased housing insecurity. However the addition of social support and elevated financial stress at the last wave, in Model 4, lowered both the effect size and significance of Kessler 6.

As previously discussed in this chapter in Section 6.6, Kessler 6 is highly correlated with low level of social support (0.48; $p < 0.05$) and elevated financial stress (0.36; $p < 0.05$). In order to better understand Kessler 6, the final model in this chapter asks: what factors are associated with elevated Kessler 6 scores for non-specific psychological distress for family respondents?

Table 29: Kessler 6, linear regression with robust standard errors, family observations

	Kessler 6	Kessler 6 (lagged)
	coef	coef
Indigenous, yes	-0.012 (0.387)	-0.013 (0.409)
Couple, yes	-0.670** (0.290)	-0.841*** (0.299)
Childhood adversity (0-25)	0.068*** (0.026)	0.084*** (0.027)
Low level of social support (0-16)	0.911*** (0.050)	0.689*** (0.057)
Financial stress (lagged), (0-4)	0.523*** (0.108)	0.999*** (0.118)
Moved due DV 6m, yes	1.508*** (0.478)	0.865* (0.524)
Event 6m, yes	-0.345 (-0.309)	-1.227*** (0.349)
Housing crisis 6m, yes	0.392 (-0.339)	0.259 (0.366)
N (observations)	1,739	1,734
N (clusters - individuals)	514	510
R-squared	0.374	0.309

Journeys Home data; waves 2-6 only; robust standard errors in parentheses

***** $p < 0.01$, ** $p < 0.05$, * $p < 0.1$**

Table 29 shows the results of analyses for Kessler 6 (current wave) and Kessler 6 (lagged). In each case the score between 0 – 24 is treated as a continuous variable—with a higher score signifying evidence of higher levels of distress—and regression coefficients are unstandardized. Accounting for time is a problem in this analysis. There was six months between interviews, and some time varying measures reflect how things were for the respondent on the date of interview (Kessler 6, low level of social support), whilst others refer to things that occurred at some point in the previous six months (financial stress, moving due to domestic violence, event and housing crisis).

Increased psychological distress, as measured by Kessler 6, is associated with distal and proximate sources of trauma, such as childhood adversity (low emotional and social support) and domestic violence. However, being part a couple and having higher levels of social support are associated with a reduction in distress. Elevated financial stress is associated with increased psychological distress. Events such as job loss, separation and a death in the family, or an experience of housing crisis, are not significantly associated with increased distress, compared to sources of trauma and the

presence of emotional support. Events ($p=0.226$) may decrease distress and housing crisis ($p=0.248$) may increase distress; however in these models, trauma and social support have a stronger effect.

In summary

Indigenous families in JH were more likely to have experienced higher levels of housing insecurity, whilst parents who were female or part of a couple were more likely to experience lower housing insecurity. Domestic violence, housing crisis and disruptive events each increased housing insecurity for families. A higher Kessler 6 score (increased psychological distress) was also associated with increased housing insecurity. Looking in more detail at Kessler 6, elevated psychological distress (at the current or lagged wave) is associated with childhood adversity (low levels of emotional and social support) and recent experiences of domestic violence. It is lowered with higher levels of social support and being within a couple. Elevated financial stress (lagged) is associated with both current and lagged increased Kessler 6 scores. Increased psychological distress is more strongly associated with trauma and financial stress factors rather than recent disruptive events or housing crisis.

6.9 Conclusion

The purpose of this chapter was to develop better knowledge of the factors that are related to the phenomenon of family homelessness in Australia. Where Chapter Five focussed on descriptive analysis of three datasets that describe the homeless population in Australia, this chapter used the JH panel data and regression methods to show patterns in how factors associate in different contexts with several differently conceived measures of homelessness and housing insecurity.

In summary, there is evidence that the mechanisms of homelessness for families and non-families are different, motivating a focus on theorising the specific mechanisms of family homelessness. The first analysis separated background and proximate factors. The background factors associated with homelessness for disadvantaged families relate to housing insecurity and adverse childhood experiences, rather than education, childhood poverty and other demographic variables. Controlling for all time-invariant ‘background’ factors, the most important immediate risks for homelessness are domestic violence and a recent job loss—rather than mental or physical health issues, being unemployed, elevated financial stress or elevated distress.

The second analysis combined background and proximate variables into one set of ‘explanatory’ variables, which were incorporated into two models: one for the state of

being homeless and one for a new entry to homelessness. For families, when background and proximate variables are used in one model, being homeless is most related to Indigenous status, financial hardship, domestic violence, precarious housing tenure (renting from family and friends) and the triggering effect of a recent shock event. An entry to homelessness is associated with being Indigenous, being on the waiting list for public housing and lower levels of social support as well as disruptive events such as domestic violence, being newly separated or widowed, a recent job loss and new physical health problems. The models for being homeless and entry to homelessness suggest that families are particularly vulnerable to disruptive shock events, which can trigger a spell of homelessness, in the context of financial stress, precarious housing tenure and the lack of protective social support. Being Indigenous was also positively associated with the outcome in both models.

The third analysis used interaction terms to look for statistical differences between families and non-family homeless outcomes in the presence of key variables. Although a family in JH was on average less likely to be homeless than a non-family, families that experienced elevated financial stress at the previous wave or needed to move because of domestic violence, on average, appeared to experience more of an increase in risk of homelessness than nonfamilies.

The final analysis concentrated on family data in JH and modelled an outcome of increased housing insecurity. This model was very simple due to the relatively small number of observations available, and proximate variables were chosen on the basis of their significant associations in previous models, compared with background factors. Indigenous families were more likely to have higher levels of housing insecurity, whilst respondents who were female or part of a couple, were more likely to experience lower levels of housing insecurity. Recent events, housing crisis, domestic violence and increased psychological distress (Kessler 6) were each associated with greater housing insecurity. Looking in more detail at what factors are associated with a higher Kessler 6 score, families that had low levels of emotional and social support in childhood, had experienced domestic violence and had elevated levels of financial stress had higher Kessler 6 scores. However being in a couple or have higher levels of social support helped to decrease distress scores.

Whilst indicating possible structures and contexts for family homelessness, these findings are only associations and they do not actually explain homelessness. By ‘developing models... we are *re-constructing* rather than constructing the relationships between variables’; ‘explanatory variables used in our logistic regression analyses are only at the indicator level, and they do not capture the real world or express the

complete complexity of any phenomenon' (Bele and Kvalsund, 2015, p.215). In Chapter Eight, these findings will be discussed as part of a critical realist structural and causal analysis, with a view to identifying structures, powers, generative mechanisms and tendencies theorised to create the 'events' partially captured in the JH data and described in this analysis. Before moving to this stage of the study, Chapter Seven uses JH data in a Qualitative Comparative Analysis of the necessary and sufficient sets of conditions that cause changes to housing security.

7 QUALITATIVE COMPARATIVE ANALYSIS

7.1 Introduction

Using Qualitative Comparative Analysis (QCA) (Ragin, 2008), this chapter investigates how recent ‘shock’ or crisis events, poor health and increased financial stress interact with social supports and emotional wellbeing to affect housing security, for Indigenous and non-Indigenous families living in poverty. The analysis again draws on data from JH, the six-wave longitudinal survey of Australian welfare recipients who were homeless or at risk of homelessness at the time of the study (Melbourne Institute, 2013). The analysis finds that these families, in the event of increased challenges, are protected from increased housing insecurity by having access to financial and emotional support from friends and family. Most importantly, the analysis shows that Indigenous status makes an enormous difference to a family’s housing security. As QCA has been used very rarely in housing and homelessness studies (for example Cress and Snow, 2000; Rowlands, Musterd and van Kempen, 2009), the chapter starts with an overview of the case based QCA method and how it is used to evaluate the configurations and interactions of conditions for the 307 families in the model and to identify how they combine to produce different housing outcomes.

7.2 Research approach

Based on the findings of Chapter Six, this analysis begins with the hypothesis that for families living in poverty, primarily reliant on welfare payments and subject to the Australian housing market, increased housing insecurity is driven by ‘shock’ events and mediated by emotional wellbeing and access to social capital. However, instead of applying methods associated with probabilistic statistical inference, this analysis uses the qualitative and set-theoretic approach of Qualitative Comparative Analysis (QCA) developed by Ragin (see Ragin 2008; Schneider & Wagemann 2012). Further, it is influenced by Byrne’s realist account of causal complexity and configurational thinking (Byrne 2005; Byrne 2012). As this approach to using survey data is fundamentally

different to regression modelling and other statistical approaches, this section introduces the conceptual background of the analysis framing the detailed methodology section to follow.

The case-based comparative method underpinning QCA is a systematic approach using formal logic to compare cases, explore causal diversity and enable interpretation of patterns in data through reduction of information (Marx and van Hootehem, 2007). Marx *et al.* (2014) identify five primary distinguishing features of the approach. First, it is a case-based method that maintains the integrity (or completeness) of the case as a 'whole unit' during the course of the analysis. Cases are compared across rows in a case-by-variable matrix as configurations of features in order to identify similarities and differences (Berg-Schlosser *et al.*, 2009). Second, a comparative approach is enabled through the truth table, a summary of all possible configurations of causal conditions and outcomes for the cases under analysis, linked through set relations with the aim of interpreting the patterns within cases (Wagemann and Schneider, 2010). Third, an explanatory model is developed through an explorative and iterative approach involving a dialogue between theory and evidence. QCA is an analysis technique that requires researchers to use theory to make choices and then account for them (Marx and van Hootehem, 2007; Berg-Schlosser *et al.*, 2009).

Fourth, there is a specific realist understanding of causality in the social world reflected in the QCA method (Schneider and Wagemann, 2006; Ragin, 2008; Berg-Schlosser *et al.*, 2009). Causality is expected to be both multiple (several combinations of conditions may produce the same outcome, i.e. equifinality) and conjunctural (a condition may have a different impact in different contexts). Causal complexity is framed as set relations identifying connections of necessity (the condition must be present for the outcome) and sufficiency (the condition, or combination of conditions, can by itself produce an outcome). A feature of the case-based comparative method is its potential to detect asymmetric causality (Wagemann and Schneider, 2010).

Fifth, with QCA, researchers are able to decide on the level of parsimony of their models, that is, how far to reduce empirical complexity. The minimisation process uses Boolean logic and involves finding the shortest possible expression (or formula) which captures the complexity of causal regularities yet is simplified enough to allow for meaningful theoretical interpretation. Minimisation is done using computer software but relies on the decisions of the researcher and their knowledge of theory to set and choose the level of parsimony (Schneider and Wagemann, 2010).

Realist explanations of causality are interested in structures, powers, generative mechanisms and tendencies; attentive to stratification and emergent powers; and

sensitive to the constraining and enabling effects of contexts (Sayer, 2000; Gorski, 2004). My approach in the analysis is therefore to use QCA to reveal patterns of interaction and contingency in the data. The model is informed by the findings from the previous analysis about the role of shock events and social capital, as well as the connection of Indigenous status to homelessness outcomes. In chapter Eight, through conceptual abstraction and theorising, I will then develop an explanation of the causal mechanisms that bring about housing insecurity for families. The objective of this research is to develop theoretical insights into real causal mechanisms—in different kinds of contexts—that either bring about or protect from homelessness. That is, a systematic exploration of complexity, of interactions as embodied aspects of cases, of contingent mechanisms, and of advancing ‘modest’ generalisations rooted in ‘local knowledge’—not of a search for universal laws (Byrne 2012; Byrne 2005).

7.3 Data

This analysis uses data from wave two of the JH survey as well as some lagged variables from wave one. This research focusses on the housing status of 307 ‘families’ from the Journeys Home dataset. Cases (individual survey respondents) were selected for analysis if they responded in wave two of the survey and had at least one resident child at the time of interview. One case was dropped from the analysis due to missing housing status data. Table 30 summarises key demographic and background information about these included cases. In general, families in JH (and included in this analysis), are more likely to be Indigenous than the general population, have low levels of human capital (education and employment experience) and histories of housing insecurity and disadvantage.

Table 30: Demographic characteristics of 307 cases included in the analysis

Characteristic	N	Percent
Couple	113	37%
Female	236	77%
Indigenous	66	22%
Non-English speaking background	20	7%
Living in a capital city	204	66%
Completed a high school education	129	42%
Employed	57	19%
Homeless at any time prior to Journeys Home	282	92%
In care (e.g. foster care) as a child	71	23%

Outcome – Homelessness

Housing status at date of interview was categorised according to the six-point scale defined by the Melbourne Institute, based on the Chamberlain and Mackenzie cultural definition prevalent in Australian research and policy and introduced in previous

chapters (Bevitt *et al.*, 2014). These categories are summarised in Table 31, with their fuzzy set definitions²⁶.

Table 31: Homelessness at date of interview outcome fuzzy set definitions

Homelessness at date of interview	Description	Fuzzy set membership score and label		Freq. %
Primary	Sleeping rough, squatting, in a car. Without housing.	1.0	Fully in	0.00
Secondary	'Couch surfing' temporary accommodation with another household, not sleeping in a bedroom	0.8	Mostly but not fully in	4.23
Tertiary	Living in a caravan, boarding house, crisis accommodation, or accommodation provided by welfare services	0.6	More in than out	2.93
Marginally housed	Living in a boarding house, caravan, crisis accommodation long-term or living rent free with family/friends	0.4	More out than in	11.73
Short-term housed	Private rental, public housing, community housing or renting from friends/family and cannot stay there for the next 3 months	0.4	More out than in	1.3
Long-term housed/stable	Private rental, public housing, community housing or renting from friends/family or owner occupied and can stay for longer than the next 3 months	0.0	Fully out	79.80

In QCA, set membership can be *crisp* (1 is in set and 0 is out of set) or *fuzzy* (membership scores over the range from 1 to 0). Calibration of fuzzy sets is not a mechanical process, but hinges on the placement and definition of three qualitative anchors or thresholds according to theory and existing knowledge: 1.0 for full set membership; 0.0 for full non-set membership; and 0.5 for the point of maximum ambiguity if the case is in or out of set (Ragin, 2009). In this case, the fuzzy set has been manually calibrated. Although I will speak of models for homeless and ~homeless (not homeless), the outcome condition in each case is membership of a fuzzy set, reflecting changes in housing security from being 'fully' homeless to 'fully' not homeless. It is worth noting that the threshold for stable housing in JHI was quite low, given the prevalence of six or 12 month rental contracts and 'no grounds' evictions in Australia (Kelly *et al.*, 2013; Pawson *et al.*, 2018).

Conditions – identifying explanatory factors

After exploring different combinations of variables implicated in existing research as playing a role in homelessness, and hypothesised to be particularly relevant

²⁶ QCA analysis best practice asks for detailed reporting at each stage of the analysis—and each of the tables presented at this chapter enables an appropriate level of transparency for readers. This is important given the overt requirement for and importance of researcher interpretation and choice in this method (Schneider and Wagemann, 2010).

in the context of poverty and disadvantage, six conditions were incorporated in the final model (Table 32). These conditions are not designed to reflect the complexity of homelessness, instead variables have been combined to generate conditions that comprise certain ‘types’ of risk and protective factors. They have been developed to answer a broader question about the interaction of different types of risk and protective factors with Indigenous status and homelessness outcomes.

Table 32: Combined conditions and constituent variables summary

Condition	Description
financial stress (F)	<ul style="list-style-type: none"> • having any form of personal debt (lagged) • going without food when hungry (last six months) • having to pawn or sell something (last six months) • asking a welfare agency for material assistance (last six months) • asking for financial help from friends and family (last six months) • falling behind in housing payments (lagged)
event (E)	In the last six months experiencing: <ul style="list-style-type: none"> • violence • incarceration • death of spouse/child, close relative or friend • relationship breakdown • job loss • leaving a place of residence due to conflict
poor health (H)	<ul style="list-style-type: none"> • drinking more than five standard drinks on 20 or more days in the last month • daily marijuana use in the last six months • weekly illegal drug use in the last six months • having a chronic health problem or disability (lagged) • having a long term health problem or disability that causes restrictions • being diagnosed with bipolar disorder, schizophrenia, depression, post-traumatic stress disorder or anxiety in the last six months • high level of psychological distress (Kessler 6 score of at least 12 of 24 where a higher K6 score indicates higher levels of distress) (lagged) • health self-assessed as fair or poor (rather than excellent, very good or good) • having a physical or emotional health condition that limits daily activities all or most of the time • non-chronic physical health problem in the last six months
low emotional support (S)	<ul style="list-style-type: none"> • often need help from others but can’t get any • have someone to lean on in times of trouble (reversed) • have someone who can always cheer you up (reversed) • often feel lonely
family assistance (A)	<ul style="list-style-type: none"> • helpfulness of family and friends to talk about personal problems • helpfulness of family and friends when needing financial assistance

Cases are *Indigenous* if participants identify as Aboriginal, Torres Strait Islander, or both. *Financial Stress* indicates the presence of increased financial stressors within the last six months (manually calibrated fuzzy set membership). *Event* captures the occurrence of ‘shock’ events within the last six months (fuzzy set membership). For this variable a logistic function was used to fit the data using the ‘direct’ method proposed

by Ragin (2008, p.85-93) and the cross-over point set at 0.5 events (i.e. reporting at least one event means being at least partially in set). *Poor Health* is a manually calibrated fuzzy set membership based on a score combining ten different chronic physical and mental health issues or an extremely high level of substance use.

Low Emotional Support is based on four survey questions which asked respondents to indicate their level of agreement to statements about their access to emotional support and feelings of loneliness. Ragin's direct method was again used to transform this variable to a fuzzy set with the cross-over point set at a score of 7.5 (avoiding a fuzzy set value of 0.5 and including approximately 25 per cent of cases at least partially in set). *Family Assistance* describes the degree to which respondents felt they could turn to family or friends to talk about personal problems or when in need of financial assistance. A lower score reflects family and friends being assessed as more helpful and the variable was manually calibrated to a fuzzy set. Table 33 gives more detail on calibration of each of the conditions.

Table 33: Conditions and their set membership definitions

Condition	Description	Set membership			Freq. %
indigenous (I)	Aboriginal, Torres Strait Islander, or both	1.0	Fully in		21.50
		0.0	Fully out		78.50
financial stress (F)	Having between zero and six items of financial stress	1.0	5 or 6 items	Fully in	8.79
		0.8	4 items	Mostly but not fully in	14.98
		0.6	3 items	More in than out	19.22
		0.4	2 items	More out than in	23.78
		0.2	1 item	Mostly but not fully out	25.08
		0.0	0 items	Fully out	8.14
event (E)	Reporting between 0 and 6 recent events associated with increased risk of homelessness	1.0	5 events		0.00
		.99	4 events		0.00
		.95	3 events		2.61
		.86	2 events		10.42
		.65	1 event		29.32
		.05	0 events		57.65
poor health (H)	Having between 0 and 10 indicators of poor psychological or physical health or capacity	1.0	5 or more indicators	Fully in	14.01
		0.8	4 indicators	Mostly but not fully in	9.12
		0.6	3 indicators	More in than out	13.03
		0.4	2 indicators	More out than in	16.94
		0.2	1 indicator	Mostly but not fully out	18.24
		0.0	0 indicators	Fully out	28.66
low emotional support (S)	Scoring between 0 and 16 on 4 questions about access to emotional support and loneliness	Sixteen points inclusive of:			Mean
		0.95	score 16		score:
		0.5	score 7.5		6.18
		0.05	score 0		sd 2.38

Condition	Description	Set membership			Freq. %
family assistance (A)	Score between 2 and 10 for having family and friends that are able to provide help with personal problems and financial assistance	1.0	score 2	Fully in	28.66
		0.8	score 3	Mostly in	24.76
		0.7	score 4	Somewhat in	19.94
		0.6	score 5	More in than out	8.47
		0.4	score 6	More out than in	10.10
		0.3	score 7	Somewhat out	4.56
		0.2	score 8	Mostly out	0.98
		0.1	score 9	Almost fully out	1.30
		0.0	score 10	Fully out	4.23

7.4 Evaluating set relations

Before turning to the results of the QCA analysis, it is necessary to provide a short explanation of the methods used for evaluating set relations (Ragin, 2008; Schneider and Wagemann, 2012). *Sufficiency* refers to a condition or combination of conditions that constitutes one on several possible paths to an outcome. *Consistency* of sufficiency evaluates the degree to which the cases sharing a given combination of conditions agree in displaying the outcome in question, that is, how closely a perfect subset relation is approximated. *Coverage* of sufficiency, on the other hand, assesses the degree to which a causal or causal combination of conditions accounts for instances of an outcome. Coverage scores therefore allow the relative importance of causal combinations to be assessed—the relation in size between the subset (X) and superset (Y). *Necessity* refers to situations where a condition must be present for an outcome to occur. Consistency and coverage are also used in evaluating necessity; this time with *consistency* assessing the degree to which instances of the outcome agree in displaying the causal condition thought to be necessary and *coverage* assessing the degree to which instances of the condition are paired with instances of the outcome.

Scores for consistency and coverage can be computed to assist in evaluation of the degree of sufficiency and necessity of combinations of set memberships. In the formulas below, Y_i indicates reference to a specific value of the outcome (Y) and X_i indicates reference to a specific value of the condition (X). For example, the formula for a consistency score for sufficiency can be described as the sum of the part of each *inconsistent* causal membership score that is consistent with the outcome (the sum of minimum values across the membership scores in Y and X), divided by the sum of all membership values in the cause or causal combination (X). Thus the consistency measure (for sufficiency) takes into account how far the membership in X exceeds that of Y . The formulas described below are implemented in fsQCA3.0 software used in this analysis.

Protocol for assessing consistency and coverage in fuzzy sets

Sufficiency: Cause (X) is a subset of outcome (Y)

Step 1 Assess consistency using $X_i \leq Y_i = \sum[\min(X_i, Y_i)] / \sum(X_i)$

Step 2 If consistent assess coverage using $X_i \leq Y_i = \sum[\min(X_i, Y_i)] / \sum(Y_i)$

Necessity: Outcome (Y) is a subset of cause (X)

Step 1 Assess consistency using $X_i \geq Y_i = \sum[\min(X_i, Y_i)] / \sum(Y_i)$

Step 2 If consistent, assess coverage using $X_i \geq Y_i = \sum[\min(X_i, Y_i)] / \sum(X_i)$

7.5 Results

Necessary Conditions

The first task of analysis, using the QCA method, is to conduct a separate check of whether any of the conditions are *necessary* for the outcome—that is what conditions *must* be present for the outcome to occur. If necessary conditions are discovered at this stage, they can be reported and dropped from the truth table (Ragin, 2009). All six conditions were tested as being necessary for both the presence (homeless) and absence of homelessness (\sim homeless) as an outcome. Remember that the outcome condition is a fuzzy set, so these calculations reflect the ‘degree’ of homeless outcome versus not homeless outcome—the outcomes are not dichotomous, rather on a continuum of housing insecurity.

In both cases the consistency measures, an assessment of the degree to which each condition is a superset of the outcome, did not reach the required threshold set at 0.9 (see Table 34) and therefore no conditions were found to be necessary to the outcome (Ragin, 2008). Two things are interesting to note. First, that low emotional support and indigenous status came closest to the 0.9 threshold in the \sim homeless analysis, so they obviously matter enormously. Given that there are no hard and fast rules for the cut-off, it would be possible, at a lower threshold, to find one or both of these conditions necessary for decreased housing insecurity. However, I decided to stay with the higher threshold value on the basis that I was interested in how these conditions interacted with the others in the model.

Table 34: Analysis of necessary conditions

homeless	Consistency	\sim homeless	Consistency
indigenous	0.30	\sim indigenous	0.79
financial stress	0.70	\sim financial stress	0.56
event	0.50	\sim event	0.69
poor health	0.62	\sim poor health	0.63
low emotional support	0.31	\sim low emotional support	0.83
\sim family assistance	0.46	family assistance	0.73

Second, the consistency patterns for homeless and \sim homeless are quite different; in general the consistency measures for homeless are lower. Additionally, financial stress and poor health seem to be playing a stronger role in this casual direction.

Sufficient Conditions

Analysis of truth tables for homeless and \sim homeless outcomes

Truth tables are the core of QCA analysis and enable its comparative approach by summarising in rows all the logically possible configurations of causal conditions and the outcome for the cases under analysis, as well as the frequency of cases in each row (Schneider and Wagemann, 2012). Systematic analysis of causal complexity is possible by examining cases with membership of the same combination of condition sets to determine if they share the same outcome (Ragin, 2009). Consistency values are used to assess the degree to which causal combinations are a subset of the outcome and therefore the degree to which given combinations of conditions agree in explaining the outcome in question. Therefore, consistency scores are the basis for evaluating sufficiency (Ragin, 2008, 2009).

Table 35: Truth table configurations of cases: outcome homeless

I	F	E	H	S	A	Freq. Cases	Consistency
0	0	0	0	0	1	59	0.14
0	0	1	0	0	1	28	0.14
0	1	0	0	0	1	22	0.16
0	1	1	1	0	1	19	0.18
0	0	0	1	0	1	17	0.17
0	1	1	0	0	1	15	0.18
1	0	0	0	0	1	14	0.24
0	1	0	1	0	1	14	0.15
1	0	1	0	0	1	12	0.23
0	1	1	1	0	0	10	0.19
0	0	0	0	0	0	9	0.22
0	0	1	1	0	1	9	0.18
1	1	1	0	0	1	7	0.21
1	1	0	0	0	1	6	0.24
0	1	1	0	0	0	6	0.20
0	1	0	1	0	0	6	0.14
1	1	1	1	0	1	5	0.29
0	1	0	0	0	0	4	0.20
1	0	1	0	0	0	4	0.19
0	1	1	1	1	0	4	0.18
0	0	0	1	1	1	4	0.18
1	1	1	1	0	0	3	0.36
1	0	0	0	0	0	3	0.25
0	0	0	1	0	0	3	0.17
1	0	0	1	0	1	2	0.31
1	0	0	0	1	1	2	0.25
1	1	1	1	1	0	2	0.24
0	0	1	1	1	0	2	0.23

I	F	E	H	S	A	Freq. Cases	Consistency
0	0	1	1	0	0	2	0.22
0	0	0	1	1	0	2	0.21
0	1	0	0	1	1	2	0.21
0	1	0	1	1	1	2	0.17
1	1	0	1	0	1	1	0.34
1	0	1	1	0	1	1	0.34
1	0	1	1	0	0	1	0.33
1	1	0	1	0	0	1	0.31
1	1	0	0	0	0	1	0.26
1	1	0	0	1	1	1	0.26
0	0	0	0	1	0	1	0.24
0	1	0	1	1	0	1	0.18

Note: N=307 cases. Conditions: indigenous (I) financial stress (F) event (E) poor health (H) low emotional support (S) family assistance (A)

The first thing that is striking about the truth table for the outcome homeless (Table 35) is its uniformly low consistency values (maximum 0.36) and low frequency of cases across most rows. Low consistency values indicate that the presence of contradictory truth table rows, that is, combinations of conditions that can both generate or fail to generate the outcome (Marx, Rihoux and Ragin, 2014). Good QCA practice is to resolve as many of these contradictory rows as possible before minimising the truth table through changing the case selection, adding additional conditions or reconceptualising the outcome (Schneider and Wagemann, 2010).

In this analysis, I was unable to find a way to further improve the truth table consistency scores and resolve contradictory truth table rows. On theoretical grounds, I tried including additional background variables—such as having been in care as a child; living in a city versus rural location; gender; relationship status etc.—but their inclusion only amplified the problem of low consistency scores except in the case of Indigenous status. Finally, I experimented with reducing the number of conditions by combining variables—theorised to have related mechanisms explaining a homelessness outcome—into composite conditions. These composites performed better in the model as they allowed more of the information about the context for each case to be included without increasing the number of conditions and possible pathways to the homelessness outcome. However composites that combined historical risk factors (such as family background, education and having been in care as a child) failed to generate clearer results.

I reached the conclusion that the existence of so many truth table rows with low consistency values and low frequencies of cases simply reflects the multiple and complex possible interactions of a long list of homelessness ‘risk’ and ‘protective’ factors implicated in causing homelessness. Also, this process suggested that, for these families living in poverty, historical risk factors do not play such an active role in

increased housing insecurity compared to more proximate factors, which also reflects the way these conditions performed as variables in the regression models for families in Chapter Six. It was not possible to minimise the homeless truth table, as the consistency scores were too low (Ragin, 2008).

Table 36: Truth table configuration of cases: outcome ~homeless (not homeless)

I	F	E	H	S	A	Freq. Cases	Consistency
0	0	0	0	0	1	59	0.98
0	0	1	0	0	1	28	1.00
0	1	0	0	0	1	22	0.98
0	1	1	1	0	1	19	0.96
0	0	0	1	0	1	17	0.98
0	1	1	0	0	1	15	0.97
1	0	0	0	0	1	14	0.98
0	1	0	1	0	1	14	0.98
1	0	1	0	0	1	12	0.98
0	1	1	1	0	0	10	0.98
0	0	0	0	0	0	9	0.98
0	0	1	1	0	1	9	0.99
1	1	1	0	0	1	7	0.98
0	1	1	0	0	0	6	0.98
0	1	0	1	0	0	6	1.00
1	1	0	0	0	1	6	1.00
1	1	1	1	0	1	5	0.90
0	1	0	0	0	0	4	0.98
0	0	0	1	1	1	4	0.99
1	0	1	0	0	0	4	1.00
0	1	1	1	1	0	4	1.00
1	1	1	1	0	0	3	0.87
1	0	0	0	0	0	3	1.00
0	0	0	1	0	0	3	1.00
1	0	0	1	0	1	2	0.98
0	0	0	1	1	0	2	0.99
0	1	0	0	1	1	2	0.99
1	1	1	1	1	0	2	0.99
0	0	1	1	0	0	2	1.00
0	0	1	1	1	0	2	1.00
1	0	0	0	1	1	2	1.00
0	1	0	1	1	1	2	1.00
1	0	1	1	0	1	1	0.91
1	1	0	1	0	1	1	0.94
1	1	0	1	0	0	1	0.95
1	0	1	1	0	0	1	0.95
0	0	0	0	1	0	1	1.00
1	1	0	0	0	0	1	1.00
0	1	0	1	1	0	1	1.00
1	1	0	0	1	1	1	1.00

Note: N=307 cases. Conditions: indigenous (I) financial stress (F) event (E) poor health (H) low emotional support (S) family assistance (A)

By contrast, the truth table for *not* having a homeless outcome (~homeless), reveals completely different patterns of conditions (Table 36). The consistency values are high—only two rows containing cases have scores less than 0.9. In addition there is

a higher concentration of cases across most rows (rather than a long tail of single case rows). Inspection of the truth table immediately reveals the relative importance of assistance from friends or family and the absence of low levels of emotional support in protection from homelessness. In the first rows of the table, there are a large number of cases who have experienced higher levels of financial stress, a crisis event or poor health—but in combination with access to emotional support and assistance from friends and family they have avoided increased housing insecurity. The truth table for ~homeless was minimised to develop more easily interpreted solution formulas.

Logical minimisation of the truth table

The fsQCA algorithm minimises the truth table to three solutions, defined by the degree to which remainders (empty rows) are used. In the *complex solution* no counterfactual cases are used and the solution formula is usually characterised by more complex and a greater number of sets of conditions. Often, a complex solution is difficult to interpret because of the amount of complexity that remains. The second option, a *parsimonious solution*, allows the algorithm to use all remainders without reference to theory in its simplifying assumptions and may therefore incorporate operations that run counter to theoretical expectations or common sense. Finally, a third *intermediate solution* is produced where the plausibility of counterfactuals is assessed (by the researcher) and only easy counterfactuals are used to develop the solution term. Differentiating between easy and difficult counterfactuals is based on ‘directional’ expectations. That is, according to existing knowledge, should the presence or the absence of the condition lead to the outcome? A difficult counterfactual conflicts with existing theory-based hunches, whilst an easy counterfactual runs according to existing theory (Ragin, 2008; Schneider and Wagemann, 2012).

The ~homeless truth table was minimised using fsQCA3.0, with the consistency threshold set to 0.9 and the frequency threshold set to 4 or more cases in the row (89.3 per cent of cases), according to my interpretation of guidelines suggested by Ragin (2008, pp.135-138, 142-144). In order for the software to generate the intermediate solution in this analysis, I made assumptions about the expected direction of included conditions in terms of their effect on the outcome of ~homeless (i.e. not being homeless) as listed in Table 37.

Table 37: Directional assumptions in truth table minimisation for ~homeless

Outcome	Absent Conditions	Present Conditions
~homeless	indigenous financial stress event poor health low emotional support	family & friends assistance

Sufficiency solution formulas

The analysis of conditions for ~homeless leads to the solutions summarised in Table 38. Each row of the formula is a sufficient pathway to the outcome of not being homeless. Although at first glance the complex solution may look difficult to interpret, there is an underlying pattern in the results. As was suggested by the truth table, the importance of having access to at least one of emotional support or family assistance is revealed as a protective factor. Families typically had more stable housing outcomes—even with the presence of financial stress, a crisis event or poor health—if they also had the absence of low social support or the presence of assistance from family and friends.

It is striking that being non-Indigenous is revealed as such a strong ‘protective’ condition in many of the sufficient pathways. Nearly a quarter of the family cases identify as Indigenous, so this is not just the result of low set membership in this condition. The complex solution formula suggests that, for this group of financially disadvantaged parents with children, not becoming homeless is a result of the interaction of not being Indigenous, and if they must navigate extra financial, health or crisis event challenges, their capacity to access support—emotional and financial—from a network of family and friends.

The intermediate solution formula simplifies the number of sufficient pathways through using easy counterfactuals. The first and—based on the coverage statistics—most important sufficient pathway to not becoming homeless, is not to be Indigenous. The second and third sufficient pathways reinforce the importance of not having additional financial or health challenges and having access to emotional support and assistance from family and friends.

Table 38: QCA solutions, consistency and coverage statistics for outcome ~homeless

Solution Formula		Consistency	Raw Coverage	Unique Coverage
Complex	1 ~indigenous * financial stress * ~low emotional support +	0.94	0.36	0.03
	2 ~poor health * ~low emotional support * family assistance +	0.96	0.52	0.07
	3 ~indigenous * ~low emotional support * family assistance +	0.94	0.53	0.04
	4 ~indigenous * ~event * ~poor health * ~low emotional support +	0.95	0.36	0.02
	5 indigenous * ~financial stress * event * ~poor health * ~low emotional support +	0.98	0.06	0.01
	6 ~indigenous * ~financial stress * ~event * poor health * family assistance +	0.98	0.16	0.01
	7 ~indigenous * financial stress * event * poor health * ~family assistance → ~homeless	0.98	0.09	0.01
Parsimonious	1 ~poor health +	0.93	0.63	0.15
	2 ~indigenous → ~homeless	0.91	0.80	0.32
Intermediate	1 ~indigenous +	0.91	0.80	0.38
	2 ~financial stress * ~poor health * ~low emotional support +	0.96	0.44	0.01
	3 ~poor health * ~low emotional support * family assistance → ~homeless	0.96	0.52	0.02

Boolean notation used the in formulas: ~ absence of the set; * logical AND; + logical OR; → from a sufficient condition to an outcome

MODEL FIT MEASURES

Complex Solution Coverage: 0.75
Consistency: 0.93

Parsimonious Solution Coverage: 0.95
Consistency: 0.91

Intermediate Solution Coverage: 0.93
Consistency: 0.91

7.6 Comparison: same data different analysis technique

I have argued in this chapter that QCA method offers the opportunity to reveal patterns in the data informed by realist ideas of causal complexity and configurational thinking. Having completed the CQA modelling reported in this chapter, I performed ordered logistic regression analysis on the same data in order to see how the results compared. The outcome is a six point scale of increasing housing insecurity, based on the housing status at date of interview variable. Each of the explanatory variables is defined as per the QCA analysis. However, instead of being transformed into crisp or fuzzy sets they are the original values for the variables or composite variables. Estimates are in the form of odds ratios, as summarised in Table 39.

Table 39: Increasing housing insecurity, ordered logistic regression, family respondents

Increasing housing insecurity	OR	SE	p
Indigenous, yes	1.91	.624	0.048
Financial Stress (0-6)	1.02	.169	0.917
Event (0-6)	1.06	.207	0.748
Poor health (0-10)	1.07	.092	0.405
Low emotional support (0-16)	.915	.068	0.234
Family assistance (2-10)	.964	.077	0.646
N (individuals)	296		
Pseudo R ²	0.014		

Journeys Home data; wave 2 only; OR odds ratios; SE standard errors

It is immediately noticeable that Indigenous status is significantly associated with increased housing insecurity. However, no other variables reach significance, although the direction of the effect on housing insecurity for each is as one would expect. Whilst the relatively small number of cases would be limiting the power of this model to detect difference in the data, I think the results also point to a fundamental difference between the analysis conducted in QCA compared to regression. Very simplistically, in regression variables are in competition with each other; where as in QCA their interactions and combinations become the focus. For the question I posed at the beginning of this chapter: is increased housing insecurity driven by ‘shock’ events and mediated by emotional wellbeing and access to social capital, QCA provided more interesting answers. Additionally, QCA enabled detection of asymmetrical causality which is not possible in regression analysis.

7.7 Conclusion

Homelessness research, particularly quantitative homelessness research, is characterised by a ‘risk factor paradigm’ that reduces a complex social problem to a list

of factors associated with increased homelessness. Generally, this type of research has little to say on the mechanisms of risk, types of causation or how factors interact and combine in different contexts (Batterham 2017; Byrne 2005). My aim in this chapter was to use QCA methods to draw out interactions of causal factors and their housing security implications for some of Australia's most impoverished families, based on insights from the previous two chapters' analyses. In particular I wanted to better understand why some of these families retain their housing, whilst others experience homelessness—given that, on average, they share many of the same historical risks for homelessness (and characteristics of disadvantage), are subject to the Australian housing market, and struggle with similar levels of poverty.

The first key finding was possible because of QCA's ability to detect asymmetrical causality. The causal mechanisms of becoming homeless are substantially different to those that keep a family housed. The diversity of pathways described in the homeless outcome truth table parallels the complex reality and individual mechanisms of homelessness for disadvantaged families. How families become homeless depends on a variety of potential causal conditions, with mechanisms that interact differently in diverse contexts and within a contingent causality that is fundamentally complex. The truth table highlights the diversity of experiences that lead to greater housing insecurity and that the same combination of causal conditions leads a family closer to homelessness only some of the time.

When the outcome is reversed to *not* becoming homeless (or becoming less housing insecure), protective mechanisms become apparent. A clearer pattern of interactions appears between a person's Indigenous status, the impact of recent financial, health and life events, and their access emotional and financial support from friends and family. This result suggests that homelessness researchers need to focus more on understanding the factors that are sufficient to protect a disadvantaged family from homelessness, rather than primarily focussing on risks of entry. An example of the potential power of this approach is an Australian study by Stone *et al.* (2015). It asks, what do people need in order to sustain private rental tenancies, particularly for those on lower incomes? They develop a detailed account of the interactions of critical life events, housing shocks and insurances in the context of the private rental market. The research describes how household insurances of social capital, informal and formal mechanisms for accessing financial assistance, market-based formal insurance cover, and government or associated forms of assistance are used by households to maintain their tenancies when challenged by housing crisis or critical life events.

Similarly, the second key finding from the QCA analysis is the importance of

having access to emotional and financial support when families already living in poverty are challenged by increased financial stress, a health problem, or a crisis event. In itself, this is not a ground breaking finding. As previously discussed in Chapter Two, other authors also conceive of homelessness as an extreme condition on a continuum of disadvantage and poverty. They focus on the relationship between exogenous shocks and homelessness and on the importance of having access to—and the capacity to use—social and economic resources to mitigate additional risk. Most often, however, an analysis of homelessness risk does not include measures of emotional wellbeing and the support of family and friends.

What this analysis of protection from homelessness offers, and which is difficult to achieve using regression analysis, is a focus on the interaction of risk and protective factors and identification of multiple sufficient causal pathways. This approach reveals the central role of emotional wellbeing, social networks and social capital in alleviating the impact on housing security of increased life challenges. Even though the measures for these concepts are simple in this dataset, their role is substantial. In addition to research on the risks of entry to homelessness, it is therefore important to identify and understand the factors that are sufficient to protect. Specifically, we need a better understanding of the role of emotional wellbeing, emotional and financial support; and how people at risk of losing their housing are able to access the social capital of their support networks to mitigate challenges such as increased financial stress, shock events or poor health.

Third, compared to the regression analysis in the previous chapter, this QCA analysis highlights a fundamental factor involved in homelessness for disadvantaged families: Indigenous status. For the people with dependent children in this study, being non-Indigenous made the most important contribution in the sufficiency pathways for avoiding homelessness. How can this result be interpreted? What is it about being Indigenous in Australian society that makes it harder to avoid homelessness or increased housing insecurity? This question will be considered as part of the discussion in Chapter Eight.

8 EXPLAINING FAMILY HOMELESSNESS

8.1 Introduction

The objective of this thesis is to articulate a causal model of family homelessness in Australia that engages with causal complexity and the interaction of structure and agency. Chapters Five, Six and Seven presented an empirical analysis of three quantitative Australian datasets using descriptive, regression and qualitative comparative analysis techniques. The purpose of this detailed work was to develop a better knowledge of the phenomenon of contemporary family homelessness in Australia as a first stage in the process of answering the question: what are the causal mechanisms of contemporary ‘cultural’ homelessness for disadvantaged Australian families with children? The second stage of the process, a theoretical phase of abstraction to structures with abduction and retroduction to mechanisms, is developed here in Chapter Eight. My staged approach is derived in response to the depth ontology of critical realism, as well as the objective to develop an explanation for family homelessness that is reflective of the complex and conjunctural causal reality of the social world.

This chapter presents a model of the causes of family homelessness in Australia. First, I show the structures and relationships that define family homelessness at the social and normative, individual and psychological levels of social reality (Section 8.2). Second, I work systematically through the three strata (as I have delineated them), elaborating on the structures at each level, as well as their powers and mechanisms. I discuss how and when the mechanisms, at the social and normative level (Section 8.3), individual level (Sections 8.4 & 8.5) and the psychological level (Section 8.6), interact in the generation of family homelessness, and under what conditions. The model is described in one chapter, rather than split into smaller chapters, in order to emphasise the integrated nature of its stratified explanation of reality.

Throughout the chapter I provide evidence to support my causal model. The evidence is a synthesised mix of findings from my own empirical analysis as well as a broad reading of the literature across many discipline areas. As outlined in greater detail

earlier in the thesis, I interpret this data and construct the causal model with the support of Hobfoll's conservation of resources model (1989) (Chapter Two) and within a critical realist philosophical framework (Chapter Three).

This research theorises how the resources of vulnerable families are challenged, depleted, protected and cultivated by mechanisms within different social levels of reality, emergent at psychological, individual, social and normative levels. Instead of a risk factor paradigm, I argue there is greater explanatory power to describe the causes of Australian family homelessness within a conservation of resources theoretical framework. In short, it is the mechanisms of resource loss and resource absence that bring about homelessness. A family's resources are developed in the context of social structures such as disadvantage, the welfare system and the housing sector. Disadvantage makes it harder for families to amass the financial, housing, human capital, social capital and psychological resources that protect them from housing insecurity and housing loss. Income support keeps people in poverty. The absence of affordable and secure private rental accommodation and the residualisation of social housing leave an affordability gap for families living in relative poverty that drains their resources.

Family homelessness is triggered by shocks and the challenges associated with recent events—if families do not have enough, or the appropriate mix of, resources to weather and adapt to the additional financial, psychological and housing stresses that these triggers engender; then homelessness is a consequence. The mechanisms of trauma, psychological distress and mental ill-health at the psychological level are emergent at the individual level as reduced and compromised psychological resources such as resilience, which interact with other individual level resources to increase vulnerability to homeless. The significant gap between the financial, health, educational and other life outcomes of Indigenous and non-Indigenous Australians is generated by historical and contemporary mechanisms of colonisation and racism. For Aboriginal and Torres Strait Islander families, specific structures reflecting the experience of being Indigenous in a settler-dominated society are connected to their increased disadvantage, thinner resource reservoirs, and experiences of trauma.

8.2 Structures and relationships defining Australian family homelessness

The structural relations and contexts of family homelessness in Australia are shown in Figure 17. This is an abstracted, point in time, 'frozen' perspective on the structures of Australian family homelessness (Danermark *et al.*, 2002). Social and

normative structures are shown together in the top layer of the figure. One could argue that social structures and normative structures should be conceived in separate and different strata. However, by presenting them together (yet hierarchically), I am drawing attention to how closely connected they are with each other as different types of social structures, at the same time as emphasising how distinct they are from the structures at the individual level.

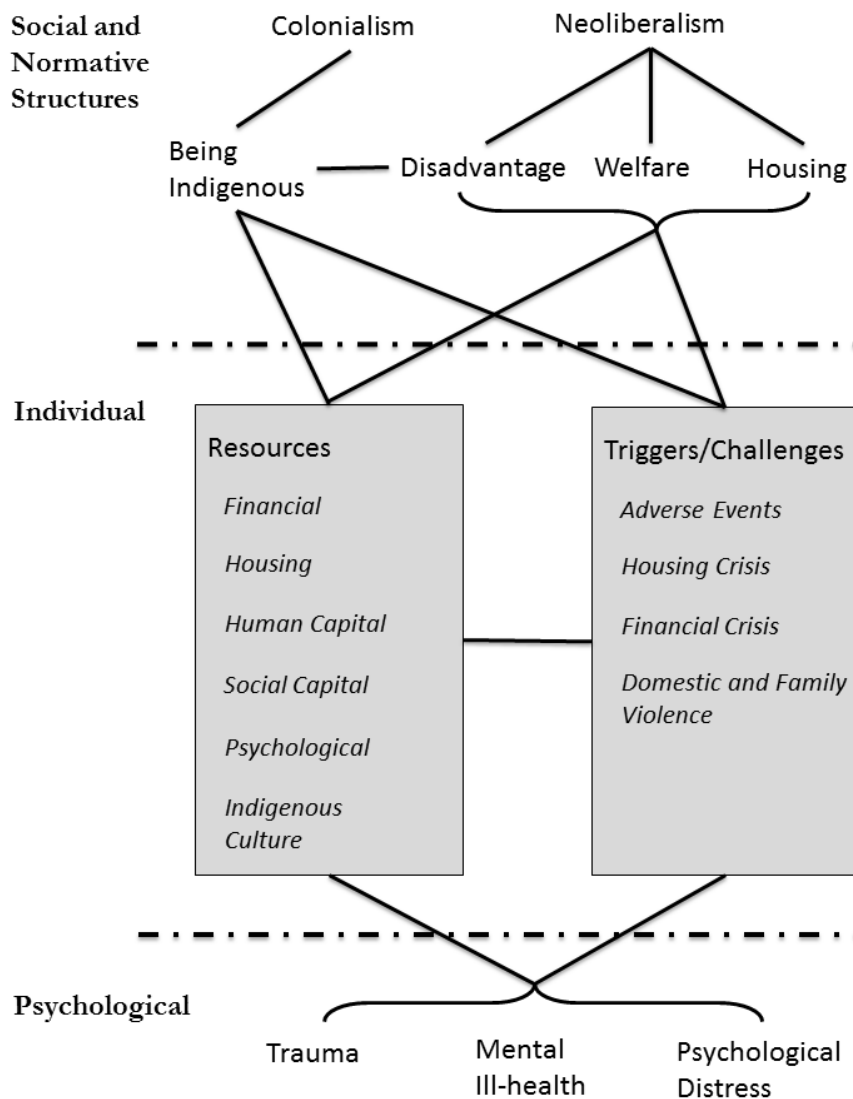


Figure 17: The structural model of relations and contexts for Australian family homelessness

In the structural model, *neoliberalism* relates to how the social structures of *disadvantage*, *welfare* and *housing* give context to the phenomenon of family homelessness in Australia and is singled out in this analysis as a major influence on these structures and their mechanisms. *Being Indigenous* in Australian society is a social structure with specific connections to Indigenous family homelessness, and is related to historical and contemporary expressions of a culture of *colonialism*. Colonialism and neoliberalism and

their connected social structures of Indigenousness, disadvantage, welfare and housing act to condition the degree to which families are able to build, develop, protect and utilise material and non-material resources at the individual level.

At the individual or personal level, families have a range of *resources* that are associated with their capacity to maintain housing (left box), particularly in the context of homelessness *triggers* or other *challenges* to housing security (right box). These resources are grouped into financial, housing, human and social capital, psychological and Indigenous culture types. Triggers or challenges linked to housing instability and homeless include adverse events, housing and financial crisis and domestic and family violence. The social and normative structures in this model interact in the development of these triggers for housing insecurity (in addition to constraining and encouraging resource accumulation). It is the resources a family is able to access and utilise that delimit their agency to act in the face of challenges to housing security. Processes at the psychological level, such as trauma, mental ill-health and psychological distress relate primarily to a family's psychological resources such as resilience. However they are also a factor associated with all constituents at the individual level through their involvement in the 'internal conversation' mediating structure and agency, as described by Archer (2003).

Having given this snap-shot of the structures related to Australian family homelessness at the social and normative, individual and psychological levels and their relationships, this chapter now works towards uncovering the dynamics of the reality of family homelessness 'by explaining why what happens actually does happen' through causal analysis (Danermark *et al.*, 2002, p.52). The theoretical explanation that follows is based on the empirical analysis from earlier chapters of this thesis and homelessness literature across different 'areas of knowledge' or disciplines. It has been developed by discerning the structural and relational properties of the phenomenon of family homelessness and asking: What is it about each of these structures and relations that allows family homelessness to occur, to have the characteristics it has, and to function as it does? What conditions trigger these mechanisms and powers?

In outline, Section 8.3 focusses on the structures, mechanisms and contexts of the social and normative structures that generate the pre-conditions for family homelessness such as resource scarcity and the mechanisms of their depletion. Section 8.4 shows how the conditioning of these structures is mediated by individual agency, as social actors make decisions to generate, conserve and utilise their resources in the face of the homelessness triggers and challenges to housing security discussed in Section 8.5. Finally, Section 8.6 describes how resources and triggers at the individual level emerge

from the psychological level of social reality.

Two analytical frameworks have proved helpful in theorising how social structures, individual level features and psychological factors interact when families are threatened with homelessness. Introduced in Chapter 2, Hobfoll's *Conservation of Resources* theory (COR) incorporates environmental and cognitive dimensions to explain the mechanisms of resources: how individuals (or families) strive to generate, maintain, keep, replace and protect their resources in the presence of stress or challenge (Hobfoll, 1989, 2001, 2002, 2012; Hobfoll, Stevens and Zalta, 2015). The second framework is a realist theory of structure and agency, introduced in Bhaskar's *transformational model of social action* (TMSA) (1998) and further theorised by Archer (2000, 2003, 2011). As described in Chapter 3, a realist conception of structure and agency supports the interdependency of people and society through their relationships with each other, at the same time maintaining the distinctness of social and individual causal mechanisms in their different strata—it is a realist model of the ontological relations between the individual and society (Collier, 2011).

8.3 Social and Normative Structures

Aspects of a person's life—such as indicators of disadvantage, being Indigenous, housing availability and costs, and income support available through welfare systems—are conceptualised in most risk factor orientated research as statistical variables, rather than as real social structures or social relations. The powers and mechanisms of social structures are lost, and complex concepts are rendered as characteristics in simple and descriptive terms. In order to understand the mechanisms of homelessness for families in Australia, it is important to develop theoretical understandings of the social and normative structures that produce the conditions for homelessness and housing insecurity.

To this end, this chapter starts by situating the causal development of homelessness in the structures and mechanisms of disadvantage, welfare, housing and the colonisation of Australia's Indigenous peoples. Figure 18 shows the normative and social structures most related to family homelessness in Australia and the key mechanisms that impact both resources and challenges at the individual level. Arrows signify the overall direction of the mechanisms' operation to aid understanding, noting that this figure, and those that follow, simplify complex interactions that may be in part bidirectional. The mechanisms of *colonialism* generate structures related to *being Indigenous* in a settler society, which in turn develop outcomes of structural *disadvantage* relevant particularly to Aboriginal and Torres Strait Islander peoples in Australia. *Neoliberalism's*

normative mechanisms have worked to condition the social interactions that have changed *welfare* and *housing* structures over the last 30-40 years in Australia as well as increase inequality and shape *disadvantage*. The social structures of being Indigenous, disadvantage, welfare and housing each have mechanisms that generate outcomes in terms of resources and homelessness triggers at the individual level. They also frame the context that makes the relationship between family resources and challenges or triggers a central part of the causal explanation for family homelessness.

Social and normative structural level

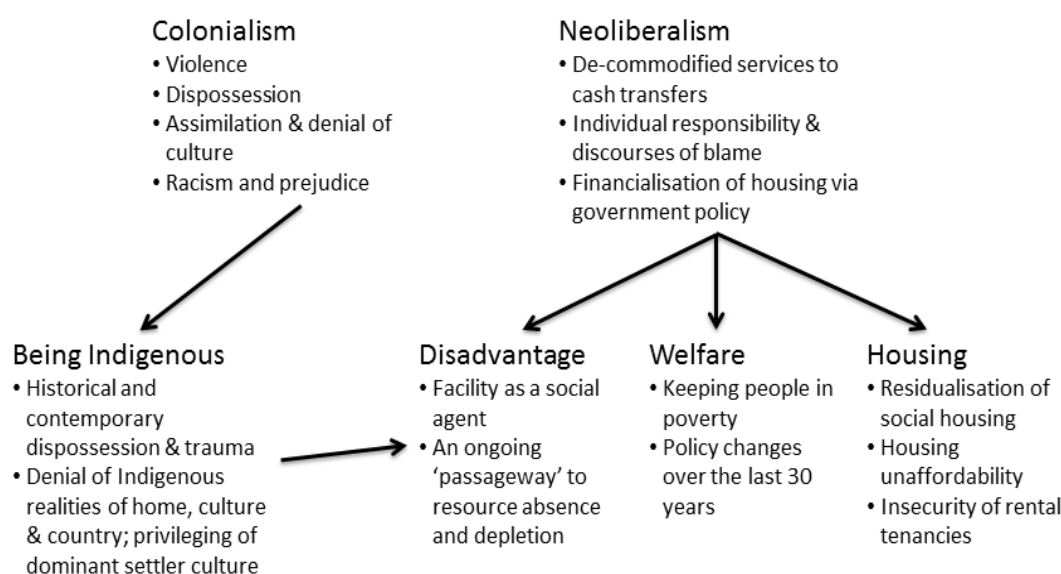


Figure 18: Social and normative structural level - key mechanisms generating vulnerabilities to homelessness at the individual level

Disadvantage

Homelessness is a form of extreme disadvantage. For families living in disadvantage, it is a combination of their individual experiences and the influence of structural factors that combine to deplete the material and non-material resources they have available. Diminished resources reduce the capacity of people to be resilient and meet challenges to their housing security. What is it about disadvantage that reduces individual material and non-material resources?

Disadvantage is a concept with no one agreed definition or approach to measurement (AIHW, 2017b). Therefore, before turning to a discussion of the mechanisms of disadvantage, it is necessary for me to explain both how the word is most commonly used and how I have conceptualised it in the context of this model. Disadvantage refers to poverty, both in absolute and relative terms, as well as the

persistence of poverty. However, it can also encompass a broad range of other financial and non-financial factors which reflect the idea of an ‘impoverished life’ (McLachlan, Gilfillan and Gordon, 2013). Disadvantage incorporates both individual and environmental factors, which interact over time. Indicators understood to be associated with increased disadvantage in Australia include:

- Indigenous status
- gender (being female)
- age (being older is associated with poverty and increased persistence of disadvantage)
- family structure (lone-parent families, impact of divorce and separation on children and their future, relationship breakdown late in life for women)
- family income and housing (correlation between income of one generation and the next, and early childhood poverty with financial outcomes as adult)
- life events (those living in disadvantaged circumstances are vulnerable to experiencing multiple adverse life events)
- country of birth (being an immigrant from a non-English speaking country)
- job loss
- changes in health (ill health)
- relationship conflict and violence (associated with intergenerational transmission of poverty)
- low educational attainment and human capital (more likely to experience unemployment, low income, poor health)
- locational disadvantage (more prevalent and persistent in regional and remote areas as well as on the fringes of metropolitan areas)
- unfavourable changes to economic and labour market conditions (reduced number of unskilled jobs and structural change in labour markets)
- deleterious attitudes (such as negative feelings about being able to control life events) (AIHW, 2017b)

These indicators of disadvantage look like the economic and social risks for homelessness in risk factor research. They are likewise framed descriptively. The indicators describe characteristics of disadvantage—a list of factors associated with disadvantage—rather than how the powers or mechanisms of disadvantage are developed or how they may impact a person or community’s life.

A more multidimensional and sophisticated conception of disadvantage is offered by three overlapping and complementary approaches: the deprivation, capability and social inclusion/exclusion frameworks. Measuring disadvantage as *deprivation* is based on a person having no access to essential items because they cannot afford them, and establishes a framework of culturally subjective and temporally specific minimum for a standard of living (Saunders, 2015, 2018). The *capability* approach is based on the work of Amartya Sen, and considers disadvantage in the light of the opportunities and rights a person has to achieve positive outcomes in their life (McLachlan, Gilfillan and Gordon, 2013).

The *social inclusion and exclusion* approach recognises the multi-dimensional nature of disadvantage, considering participation and social connectedness along with financial and human capital. In Australia, the Brotherhood of St Laurence and Melbourne Institute *Social Exclusion Monitor* gives a score of marginal, deep or very deep exclusion, based on 30 indicators over eight dimensions collected in the annual Household, Income and Labour Dynamics in Australia (HILDA) survey: material resources, employment, education and skills, health and disability, social connection, community, and personal safety (AIHW, 2017b; Brotherhood of St Laurence and Melbourne Institute, 2019). However, I think social exclusion is not best described through a ‘score’ that reduces it to a single dimensional construct. Social exclusion is also not a synonym for disadvantage. Nor is it just a product of or collection of the symptoms of disadvantage. Rather, as argued by Kuskoff (2018), social exclusion is a conceptual framework that can bring to light the process leading to disadvantage, in order to identify its underlying causes.

Informed by the dimensions of disadvantage highlighted in each of the approaches outlined above and translated into the conservation of resources framework, disadvantage can be understood as a passageway to the development of an individual’s resource caravans. As explained in Chapter Two, resource *caravans* describe how personal, social and material resources are created through developmental processes across the life span, travelling in ‘packs’ rather than singly (Hobfoll, 2012). Environmental factors, that enable the development of specific resource caravans, are called *passageways*²⁷. ‘When people live within enriched and stable caravan passageways, they have a fertile ground to develop and inherit richer arrays of resources’ (Hobfoll, Stevens and Zalta, 2015, p.176). The properties embedded in their environments that

²⁷ Hobfoll tends to use many (and mixed) metaphors in his labelling and descriptions of resource structures and mechanisms. I have chosen to use his terminology, including that of *caravans* and *passageways*, as a short hand to acknowledge the source of the theoretical ideas I am using.

enable the development and maintenance of resource caravans 'are not something so much chosen, or earned, but given' (p.176). Analysis in Chapters Five and Six has shown, that for homeless families in Australia disadvantage is primarily a complex interaction of childhood poverty and childhood adverse experiences; contemporary poverty, housing instability, and low human capital; being part of a disadvantaged population; and low levels of social capital. Disadvantage is a powerful resource caravan passageway, particularly if its influence is persistent. I argue, for families, the disadvantage passageway (or social structure) is related to how six key resource caravans develop.

The first is *financial* and refers to the financial assets and insurances available to a family and the level of housing security they are able to afford. Second, there are *housing* resources such as the appropriateness, affordability and security of a family. Third, there are *human capital* related resources such as levels of education and skills attainment and work history. Fourth, there is the *social capital*, which incorporates both the emotional or bonding capital of emotional support and security offered by family and close friends and the more instrumental or bridging capital embodied in the available knowledge and information resources of social networks. Fifth, there are *psychological resources* such as resilience, executive functioning and decision making capacity, and good mental health. For Indigenous families, there is a set of additional resources related to *Indigenous culture*, including a culturally specific form of resilience and strength.

A resource caravan passageway is defined as the 'environmental conditions that support, foster, enrich and protect the resources of individuals, families and organizations, or that detract, undermine or impoverish people's resource caravans' (Hobfoll, 2012, p.229). As a passageway, the mechanisms of disadvantage condition each of the six resource caravans described as related to homelessness and housing security at the individual level. The poverty and deprivation of disadvantage reduces the ability of a family to retain, protect and build resources and increases vulnerability to resource loss. It makes them less able to use financial 'energies' to accumulate 'object' resources such as stable housing, mobile phones, a reliable car or connected household utilities. It makes them less able to foster 'conditions' such as a stable relationship, work security or personal safety. Low levels of education associated with disadvantage, sporadic work histories associated with casual or unskilled employment and poorer general health hinder the accumulation of financial and social resources through engagement with well-paid and reliable work. Additionally, Hobfoll (2012) argues (following Goffman 1963) that the stigma of poverty inhibits people from exercising what resources they have to attain goals, whereas those who possess resources are

afforded social advantages. Therefore the ‘absence’ of social advantage has a deleterious structural effect on resource growth—the same efforts are rewarded differently.

Factors related to the social exclusion dimensions of disadvantage prevent families from developing broader and better resourced social networks, with the kind of instrumental social capital (knowledge, information, contacts) that aids resource protection and resource gains. The trauma and stress of childhood disadvantage and related adverse events, and more proximate impacts of disadvantage such as financial stress, experiences of homelessness and elevated levels of psychological distress may combine to reduce an individual or family’s capacity for resilience, change their personal orientation towards the world reducing their wellbeing and coping mechanisms, or reduce their capacity to make goals and strategic decisions.

Disadvantage is therefore a set of complex and interconnected mechanisms of deprivation, social exclusion, and negative experiences that can combine to generate deficiencies of both material and non-material resources—resources which have failed to be created across the life span and in their absence increase vulnerability to further resource loss and reduced capacity for resource gains. The passageway of disadvantage not only makes it harder for families to develop sufficient quantities of resources to protect them in more challenging times, but it also impacts their ability to develop a broad resource reserve. A reserve, or reservoir, that is wide as well as deep, improves the capability of a family to solve problems. A breadth of resources means they are more likely to have access to the specific resources demanded by a particular challenge or homelessness trigger. Disadvantage is therefore both a product of and a cause of low levels of resources and less resource-rich caravans.

Families living in disadvantage have a diversity of experiences; they also enjoy different capacities to maintain and develop resources conditioned by the structures of disadvantage. Therefore each family’s quality and quantity of resource accumulation over their life span, and the resource losses they suffer, will be a result of interactions between the structural resource caravan passageway of disadvantage they inherit and are immersed in; and the qualities and connective patterns of their personal capacities and resources—the resource reservoirs they can deploy in the face of stressful conditions.

The primary mechanism of disadvantage is therefore how the structure operates as an ‘environmental’ passageway limiting the gain, encouraging the loss, and generating the absence of resources that families need to protect their housing security. Disadvantage places limitations on agential decisions and actions families can take in the context of challenges to their housing security. This is not just in terms of the resources they have available, but also by influencing their ultimate concerns as actors—their

priorities, values and self-belief. Self-knowledge is the process of ‘understanding our powers and liabilities, to know where we stand, to determine what we want and value, and then to consider our activities in this light’, it is:

[...] an accomplishment not a discovery. It is a relational property, emergent from our reflexive trafficking with the world, which is much broader than society. And it is there, *outside* in the world, that the discoveries are to be made, in our natural, practical and social relations – which supply the topics of our internal conversations (Archer, 2003, p.104).

It follows that our capacity as actors is therefore influenced by the kind of interactions we have with the material and social worlds, with disadvantage a factor in developing how we understand our place in the world, our potential, and our intrinsic sense of resiliency. Inner conversations, framed by our self-knowledge, can change what we do and how we behave—inner conversations have causal efficacy.

In brief, the social structure of disadvantage has an important relationship with homelessness via its impact on the resources available to families and how they use them. As represented in Figure 18, and described in more detail above, disadvantage acts through two principal mechanisms. First, it defines the facility that families have to act as agents: both in terms of the resources individuals have available by virtue of their socio-economic status in a system in which wealth is unequally distributed; and because of its role in shaping the priorities, values and self-belief of actors. Second, disadvantage is a continuing ‘passageway’ to resource absence and depletion. The mechanisms of disadvantage related to deprivation, social exclusion, and negative experiences reduce the capacity of families to stock their resource reservoirs and deplete the material and non-material resources they have available. As will be shown in Sections 8.4 and 8.5, diminished resources reduce the capacity of families to be resilient and meet challenges to their housing security.

Welfare

Earlier analysis in this thesis, at Chapter Five, demonstrated a strong association between homelessness and being in receipt of Australian government income support: four in five of those seeking assistance from SHS agencies rely on Centrelink payments. Most people below the poverty line (53 per cent) rely on social security as their main source of income²⁸ (Davidson *et al.*, 2018). Australia’s welfare system—income support, tax concessions and welfare services—is a significant structure that influences the lives

²⁸ Based on a poverty line of 50 per cent of median income.

of disadvantaged people through the relationship of income support to poverty. Before turning to a discussion of the mechanisms of welfare as they relate to generating homelessness, I need to describe its structure in more detail.

The welfare system in Australia is financed from general tax revenue (rather than social insurances), highly targeted, not time limited, and accounts for a relatively low proportion of GDP (in the lowest third of all OECD countries). A large proportion of welfare expenditure (about 30 per cent in 2015-16) is in the form of tax exemptions and concessions, particularly in the area of superannuation, which do not provide the wealth accumulation benefits enjoyed by higher income earners to those on low incomes. Two thirds of total welfare spending is in the form of cash payments (66.8 per cent in 2015-16) (AIHW, 2017b). In the context of family homelessness in Australia, it is cash payments from Services Australia (formerly the Department of Human Services) made via Centrelink that are most relevant, such as the Age Pension, Newstart Allowance unemployment benefit, Disability Support Pension, Parenting Payment, and Commonwealth Rent Assistance.

The welfare policy trends over the past 25 years have been to restrict eligibility for payments, increase ‘conditionality’ or the ‘mutual obligations’ that those in receipt of payments must comply with, and allow the real value of unemployment benefits to fall relative to the cost of living and housing (Baum and Duvnjak, 2013). In 2015, a majority of those living in households who rely on Youth Allowance (64%), Newstart Allowance (55%), or Parenting Payment (52%) had incomes falling below the poverty line. The maximum rate for Newstart for a single adult at 30 June 2019 was \$279.50 per week, which is less than 40 per cent of the current minimum weekly wage (National Social Security Rights Network and Canberra Community Law, 2019). The freezing of Newstart (after inflation/CPI adjustment) since 1994, in the context of Australia’s disproportionately increased housing costs and reduced availability of social housing, has deepened poverty for those who rely on this payment (Davidson *et al.*, 2018). Newstart recipients are excluded from most private rentals unless they participate in shared housing (Pawson *et al.*, 2018). In 2018, the Anglicare *Rental Affordability Snapshot* showed that across the whole of Australia only three properties advertised for rent would be affordable to a person on Newstart at the time of survey (Anglicare Australia, 2018).

Changes to the policies and practices of social security payments were blamed for exacerbating homelessness by 71 per cent of respondents in a recent survey of homelessness service providers (Pawson *et al.*, 2018). In 2013, 80,000 sole parents were transferred from the Parenting Payment to the lower paid and more onerous Newstart

Allowance, after changes which made those with their youngest child aged 8 years old and over ineligible. The rate of poverty among unemployed sole parents rose from 35 per cent in 2013 to 59 per cent in the next two years (compared with an overall rise in poverty from 35 to 38 per cent of all unemployed people) (Davidson *et al.*, 2018). Changes to the Disability Support Pension have also had a large effect. The Disability Support Pension is benchmarked against total male average weekly earnings and has grown in real terms since the 1990s compared to the Newstart Allowance (which is pegged to inflation/CPI). However changes to the 'impairment table' in 2012 and the introduction of government-approved medical assessments in 2013, meant that about 200,000 people with a disability, who in the past would have qualified for the Disability Support Pension, now received the less generous Newstart payments and were required to look for part-time work (Hermant, 2019). Homelessness service providers reported a particular increased vulnerability to homelessness for people with intellectual disability or mental ill health as a result of these changes (Pawson *et al.*, 2018).

Since the rise of neoliberalism in the 1980s in Australia, policies about unemployment payments have increasingly reflected the doctrine that a rapid return to the workforce needs to be encouraged by increased job search and 'work for the dole' requirements as well as increasingly inadequate benefit payments. Critics have found that Newstart has the opposite effect, instead creating the conditions that make finding a job harder (Morris and Wilson, 2014). They describe increased welfare conditionality measures as not based on evidence and unlikely to improve outcomes for recipients or even save the government money (Whiteford, 2017). Instead, these measures increase the burden and financial hardship already faced by people on inadequate incomes (ACOSS, no date). One aspect of this burden can be seen in the fivefold increase in the number of benefit sanctions, including complete termination of payments, recorded between 2011 and 2016 (Pawson *et al.*, 2018).

Recent research in the Australian Capital Territory provides graphic evidence of Centrelink benefits (particularly Newstart) being too low, the system being too onerous and how the raising of debts has generated elevated emotional and financial stress (NSSRN and CCL, 2019). The authors found that 'key policy decisions at both a Federal and a Territory level have resulted in vulnerable members of our community becoming homeless, experiencing prolonged homelessness or finding themselves at risk of homelessness' (2019, p.63). Victims of domestic violence and single mothers were found to be two of the groups at particular risk of homelessness as a consequence of Centrelink policies.

The research found that the low rates of Centrelink payments, tightening of

eligibility and increased waiting periods have increased poverty and decreased the capacity of families to protect their housing resources in times of crisis. Burdensome and punitive conditionality mechanisms, have led to increased payment suspensions and penalties, leaving people with reduced and unpredictable income for paying rent and bills. They have placed an additional load on families who cannot reconcile an obligation to attend an appointment and a requirement to care for children.

Most recently, 'Robodebts' have created more real hardship for income support recipients. These debts were raised based on a comparison between annual income reported to the Australian Tax Office, averaged out over 26 fortnights, with income reported to Centrelink by recipients each individual fortnight. Where discrepancies were found at any time in the past six years, a debt was raised and the onus was on the recipient to show that the assumptions about income regularity behind the calculations were incorrect—disregarding that people in unstable housing situations may have difficulty accessing years of paperwork (such as payslips) to prove their (most likely irregular) earnings patterns. So far, hundreds of thousands of these debts have been raised, but with so far over 70,000 of them later found to be incorrect and wiped, reduced or written off (NSSRN and CCL 2019).

The Centrelink system of income support is effectively ensuring the poverty of recipients and causing consequent distress 'making it harder for recipients to survive financially and re-engage with the labour market through job-search' and thereby causing for some, 'extreme hardship and reinforced welfare dependency' (Saunders, 2018, p.5). In particular, the Newstart unemployment benefit is too low to allow people to recover from resources losses, protect against further loss, or gain resources. Further, the requirements of mutual obligation can conflict with the motivation of parents to care for their children (NSSRN and CCL 2019) and find an appropriate pathway into employment (Morris and Wilson, 2014). One could argue that by paying too little for housing in the private rental market to be in any way affordable and by suspending the payments of recipients in housing stress, Centrelink's policies are mechanisms directly bringing about homelessness. In any case, the mechanisms of low payments and a punitive system certainly exacerbate the loss of financial and psychological resources, with 'Newstart recipients falling into continuously deepening poverty' (Whiteford, 2012, para 8).

As described in Figure 18, Australia's welfare system acts through two key mechanisms to generate the conditions that enable family homelessness. First, and most straightforwardly, welfare payments are insufficient to do anything other than keep people in poverty. Second, changes to welfare policies in Australia over the last 30 years

have increased the resource vulnerability of families. As described above, these include tightened eligibility and increased waiting periods, transference of large numbers of recipients onto lower paid benefits, generation of Robodebts, enlarged systems of welfare conditionality, and increased suspension or penalisation of payments.

Housing

Housing in its simplest conception, meets basic human needs for shelter and security, a right included in the Universal Declaration on Human Rights (AIHW, 2017b). However, housing is not just shelter—it is a structure that enables access to a neighbourhood, public services, employment and education. The availability of housing and the structural conditions that distribute housing within the community are fundamental for human welfare and all other life outcomes. Housing is a home, but it is also an investment. In Australia, housing is typically owned (outright or with a mortgage), rented through the private rental market from ‘mum and dad’ investment property owners, or is social housing managed by state governments or not-for-profit housing companies. This section of the chapter will show how the mechanisms of residualisation of public housing and insecure private tenancies increase housing insecurity for low-income families. Most importantly, it will show how ‘the private rental market particularly doesn’t serve low-income households, as the bulk of the stock in the market is becoming less affordable’ (Cutcher, 2017). Increasing housing insecurity, caused by the mechanisms of policy changes that have increased financialisation of the housing market, along with other supply and demand side mechanisms are therefore important factors in explaining family homelessness.

It may seem tautological to state that most families in the Journeys Home (JH) study or those that approach homelessness services for assistance are not home owners. However the features and dynamics of home ownership are important for family homelessness because of the changes in demand for rental accommodation associated with increasing house purchase prices. There are also other significant financial and emotional benefits of home ownership that families on lower incomes are unable to access. It is a given in Australia that home ownership confers benefits over renting. As well as providing shelter and a sense of identity, home ownership grants control over a family’s immediate surroundings (when compared to renting); it reduces future housing costs and increases retirement security; it builds wealth; and in the Australian context where homeownership is normal and desired, it is an achievement associated with psychological reassurance (Kelly *et al.*, 2013). In terms of the conservation of resources model, home ownership is a significant ‘object’ resource, both because of its physical

nature, providing shelter, but also because it has cultural value in the Australian community. After World War Two, home ownership rose from 53 per cent in 1947 to 73 per cent in 1966 (Eslake, 2017). Most Australian families were able to access home ownership and pay off their mortgage on one full-time (male) salary, with renting as a transitional stage for youth entering the workforce. A small social housing sector (7 per cent of stock) provided an essential source of housing for low-income families (Morris, 2018).

Home ownership has been falling in Australia. In the 1970s, the home ownership rates for under 35 year olds was as high as 60 per cent, whereas now it is below 40 per cent, with the decline most pronounced for lower income households who can no longer afford to buy (Yates, 2017). Part of this trend to lower ownership rates for young people reflects changes over time in the age of first marriage and parenting, as well as in the length of time spent in formal education. However, since the early 1990s it is more a 'direct result of the ongoing deterioration in housing affordability' (Eslake, 2017). Between 1980 and 2015, the real house price to average earnings ratio doubled from approximately 3.3 to just over seven (Thomas and Hall, no date). Rates of homeownership in the 1970s were similar across incomes, but by the early 2010s there were 25 per cent more home owners in the highest income quintile compared to the lowest (Kelly *et al.*, 2013). Post-war Prime Minister Menzies is quoted to have said that the instinct of Australians—the Australian dream—is to have a little piece of earth with a house and a garden that is ours. Increasingly a growing proportion of the Australian population is unable to access homeownership, signifying increasing inequality of opportunity, reflected in a widening inequality in wealth distribution. The difference in household wealth between those who own property and those who don't has increased dramatically from an average of \$517,000 per household in 2003-04 to \$907,000 per household in 2013-14 (Eslake, 2017). In 2017-18, property owning households, where at least one of the occupants was 65 years or over, had a median net worth of \$960,000, while similar households who rented, had a median net worth of only \$40,800 (Thompson and McDonald, 2020).

Renting in Australia is becoming a long-term experience for more people, it is 'not just something that people do while saving for a deposit or studying' (Kelly *et al.*, 2013, p.18). The proportion of Australian households renting from a private landlord has increased from 18.4 per cent in 1994-95 to 25.7 per cent in 2013-14 (AIHW, 2017b). In the past, low-income households had access to social housing whereas now a growing proportion rely on private rental (Stone *et al.*, 2015). Although renting long-term might be voluntary (Morris, Pawson and Hulse, 2020), renters miss out on the

economic, emotional and social benefits enjoyed by owners.

Renters have a different experience of housing to owners. They move more frequently (and more frequently than they want to), which is disruptive and expensive. Their housing is not secure, with 6 or 12 month (or month to month) leases and no-grounds evictions in most jurisdictions. Renters have reduced capacity to make a home, with no-pet rules common and limited permission to make even minor alterations to the dwelling (such as painting or attaching pictures to walls). Lower-income families face competition for better located and better quality dwellings from the higher income earners priced out of ownership, and affordable rental housing is disappearing. Lower-income families report discrimination in the rental market, particularly on the basis of being in receipt of government payments and being a single parent (Kelly *et al.*, 2013; Stone *et al.*, 2015; Choice, 2017; Yates, 2017). For example, families experiencing homelessness in Melbourne reported the struggle to access private rentals in a tight market in competition with those on higher incomes. They also spoke of discrimination on the basis of being a low-income single parent with children, being Indigenous or having previously lived in public housing (Hulse and Sharam, 2013).

Renters spend on average a higher proportion of their gross household income on housing costs than those with other tenures. The cost of renting privately increased by 62 per cent in real terms between 1994-95 and 2013-14 (compared to a 42 per cent increase for owners with a mortgage and 45 per cent for public renters) (Thomas and Hall, no date). Since the 1950s Australian governments have funded rent assistance schemes for low-income private renters (Baum and Duvnjak, 2013). However, for families relying on Centrelink unemployment or parenting income support, in February 2020, the maximum Commonwealth Rent Assistance (CRA) available was \$81 per week for a single person with one or two children (Services Australia, 2020). The median cost of a one bedroom apartment in the greater metropolitan area of Sydney, rented in the September 2019 quarter, was \$480 per week or \$395 per week in the bottom quartile (cheapest 25 per cent) of properties (Communities & Justice, 2020). Whilst Sydney is one of the more expensive rental markets in Australia, the discrepancy between the maximum amount available through CRA and the cost of private rentals clearly generates financial hardship for families that are on income support. Although private renters are able to access this cash payment, they receive no additional non-financial assistance to maintain their tenancy.

Social tenants have access to an affordable dwelling as well as other supports to help them maintain a tenancy and connect with appropriate services (Stone *et al.*, 2015). As well as being less expensive, social housing has more stable tenure compared with

the private rental market. However, there is not enough social housing stock to meet the demand caused, in part, by the unaffordability of the private rental market for people on lower incomes. Increasingly, the social housing system has focused on people who have difficulty finding and maintaining a tenancy for reasons other than affordability (Productivity Commission, 2018). It is now mostly allocated to people with the greatest need—those that are homeless, in inappropriate, unsafe or unhealthy housing, or without the capacity to pay high rents. Most tenants are now people relying on income support benefits rather than the low income employed families of previous generations. The loss of employed tenants who paid more rent, has also placed financial strain on the system (Stewart, 2017). The proportion of new public housing allocations provided to greatest need households has increased from 36 per cent in 2003-04 to 74 per cent in 2015-2016. During the same period the total number of new allocations fell from 31,000 households to 20,500, in part due to a reduction in public housing stock (AIHW, 2017b).

The residualisation of public housing has been one of the most important changes in housing policy over the last thirty years. There has been a shift from thinking of public housing as a ‘successful policy initiative that offered those on low income secure housing at an affordable price’ to evaluating it ‘as a policy failure which has encourage a dependency culture among tenants’ (Jacobs and Travers, 2015, pp.309-10). However, this poor reputation and associated stigma developed after substantial systemic underinvestment and reduced diversity of households as a consequence of highly targeted allocation policies (Jacobs and Flanagan, 2013).

The risk of poverty is more than twice as great for households renting (21 per cent), compared with homeowners (8 per cent) and home-purchasers (9 per cent). For those in public or community housing 19 per cent are living in poverty²⁹ (Davidson *et al.*, 2018). They have less capacity to adjust and adapt in order to improve their position and are less able to manipulate other expenditure to compensate for increases in housing costs or decreased income (Rowley, Ong and Haffner, 2015). Their potential choices as actors are limited. The families who are most vulnerable to homelessness are within the approximately 10 per cent of households who miss out on social housing, but for whom private rental is ‘unaffordable’, i.e. costing more than 30 per cent of their income (Pawson *et al.*, 2018). They have fewer alternate resources at their disposal to address any threats to their housing and are therefore more vulnerable to resource loss spirals.

Housing has become increasingly unaffordable in Australia due to price

²⁹ Based on a poverty line of 50 per cent of median income.

increases ascribed to both supply and demand factors in the housing market. The National Housing Supply Council estimated that at 30 June 2011, there was a gap of 228,000 between supply and demand for dwellings, with a deficit of 539,000 affordable rental properties for lower income earners (Thomas and Hall, no date). The main supply side factors are considered to be land availability and zoning, developer finance, construction costs and short term interest rate movements (Kelly *et al.*, 2013). Although there have been record numbers of new homes constructed in the last decade, they have been overwhelmingly priced in the top three price deciles (Productivity Commission, 2018), and a large proportion of the increased supply has been apartments, which, in Australia, have not traditionally been seen as family friendly housing (Birrell and Healy, 2018). On the demand side, lower interest rates (as inflation dropped in the early 1990s) and stable economic growth has freed up households to spend more money on housing (Kelly *et al.*, 2013; AIHW, 2017b). Population growth, relatively higher immigration intakes and overseas investment in the property market (particularly for new apartment buildings in Sydney and Melbourne) have increased demand without adequate State and Commonwealth government attention to expanding supply (Eslake, 2017; Yates, 2017).

However it is Government policies, particularly in relation to taxation, that play a central role in the cost of housing and structure of the Australian housing market. Homeowners benefit from exemption of capital gains tax on the family home, non-taxation of net imputed rents, land tax exemptions for the family home, exemption of the family home from assets test used to assess eligibility for the age pension and assistance measures for first home buyers. Property investors benefit from negative gearing (the ability to deduct losses made on rental properties from their other income to reduce overall liability) and, most importantly, a capital gains tax discount of 50 per cent. Renters have access to Commonwealth Rental Assistance but no access to tax concessions or other benefits (Kelly *et al.*, 2013).

Compared to other asset classes, investment in residential property has significant tax advantages and is therefore more attractive (AIHW, 2017b). Policy changes condition the choice of ‘mum and dad’ investors to invest in the residential housing market—it is in their financial self-interest to do so. Their choices are also shaped by societal norms. In Australia there is a widely held belief that housing is a secure investment that will always increase in value over time; it is ‘sure thing’. However these policy changes and resultant changes in investment behaviour are linked to decreasing housing affordability in Australia. For example, housing prices started to increase more rapidly after the 50 per cent capital gains tax discount for residential property investors was introduced in 1999 (Cutcher, 2017).

Housing is therefore viewed more and more as a commodity and investment rather than shelter, with residential property investors accounting for 50 per cent of total housing finance commitments in 2014-15 (Eslake, 2017). As described above, housing policy exacerbates the inequality between home owners or property investors and households who rent. Tax settings leave renting households at a disadvantage, whilst working to the advantage of those already wealthier. As such, they contribute to intergenerational transmission of inequality (Kelly *et al.*, 2013). However, 'addressing the systemic causes that shape the current affordability crisis is less of a priority for governments than the main objective of protecting wealth and opportunities for profit for homeowners and investors' (Jacobs, 2015, p.55).

Over the past three decades, housing has become more important as a means to accumulate capital within a broader pattern of increased financialisation across many industries and sectors. Financialisation is 'the increasing dominance of financial actors, markets, practices, measurements and narratives, at various scales, resulting in a structural transformation of economies, firms (including financial institutions), states and households' (Aalbers, 2016). As Storm summarises:

Ours is, without a doubt, the age of finance — of the supremacy of financial actors, institutions, markets and motives in the global capitalist economy. Finance's rise to domination was enabled by the confluence of a supportive ideology ('neoliberalism'), historical circumstance (the 'stagflation' of the 1970s), the development of sophisticated mathematical tools for valuing financial assets, and the information technology revolution which lowered the cost of financial engineering, facilitated round-the-clock global financial trading and increased its speed (2018, p.302).

Under the influence of neoliberal narratives emphasising the role of the market, individual responsibility, risk taking and active investment for individual benefit, financialisation is now a term applied to distortion of housing markets and the increasing role of investment properties for wealth generation over other asset classes (Storm, 2018). Financialisation values high and short term rewards over productive investment or labour, and undermines public investment whilst reinforcing privatisation (Lavinias, 2018).

In Australia, the financialisation of the housing sector started in the late 1950s with the beginnings of financial re-liberalisation and later changes to the mortgage and superannuation markets, the development of risk-management markets, and then extensive financial deregulation in the 1980s (Ferreira, 2014). Aalbers and Christophers

(2014) reason that rising house prices, in countries like the UK and Australia, are the result of explicit government policies, shifting the responsibility from government to households to take on debt to stimulate the economy, through so called ‘privatised’ or ‘house price Keynesianism’. Rolnik argues that the commodification of housing has ‘led public policy making towards the abandonment of the conceptual meaning of housing as social good’. At the same time ‘the increased use of housing as an investment asset integrated in a globalised financial market, has profoundly affected the enjoyment of the right to adequate housing across the world’ (2013, p.1059).

A sustained neoliberal critique of public housing policy has framed ‘tenants as welfare dependent and services as inefficient, expensive and bureaucratic’ (Jacobs and Travers, 2015, p.318). Associated commitments to financialisation and marketisation have led to increasing transfers of the management of public housing to community not-for-profit housing providers in order to gain efficiencies and spur innovative approaches (framed as lacking in the public sector), and the selling of public housing land to private developers for mixed use developments (Jacobs and Travers, 2015; Morris, 2018). The transfer of public land to the market has the advantage of both demolishing stigmatized housing complexes whilst generating new areas of profit for investors, as ‘it is through the wholesale intervention of central and local governments that a massive spoliation of the assets of the poor has taken place, opening up new frontiers—land hitherto part of the commons (such as public housing or traditional informal settlements)—to financial investors’ (Rolnik, 2013, p.1063).

Changes to the structure of the housing market and public housing policy in Australia have had profound impacts on the most disadvantaged Australians. Residualisation of public housing means employed families on low incomes who now cannot afford to buy, cannot be guaranteed access to social housing with its more affordable rents and increased security of tenure either. Instead, the financial burden of securing housing in the unaffordable private rental market places strain on already limited financial resources and contributes to increased stress through financial pressures, frequent moves, and insecurity of tenure. In addition, lower-income tenants may be forced to accept housing that is unsafe, inappropriate or in need of repair. Families who are dependent on income support payments are even more vulnerable to these features of the private rental market. Beyond the immediate impacts on a family’s housing security, these changes are widening wealth inequality in Australia and will have long-term effects as inequalities are transferred between generations.

After setting out a program of changes to State and Commonwealth tax settings and a number of policy changes designed to improve housing supply, Saul Eslake, a

former Chief Economist for institutions in the Australian financial markets, stated:

A program of measures along these lines shouldn't be beyond the range of what is politically possible. Indeed, most of it has been done before, in the 1950s and 60s – and the evidence from that period is that it worked, delivering affordable housing to a rising proportion of a population that was growing more rapidly than it is today. Moreover, the evidence strongly suggests that what governments have been doing (or failing to do) over the last years hasn't worked – unless you believe that it has been an unspoken, yet bipartisan, objective to transfer wealth to those who already own property from those who don't (Eslake, 2017, final paragraph).

Eslake suggests that lack of action on housing policy is political. I too argue that the mechanisms of housing market and policy structures that are most associated with family homelessness—the residualisation of public housing, the unaffordable private rental market and insecurity of rental tenancies—are ideologically and politically created and sustained.

These three key mechanisms of the housing market and housing policy are central to creating the conditions for family homelessness. First, the residualisation of social housing results in larger numbers of low-income families being reliant on the private rental market for a home. Second, the private rental market is unaffordable for low-income families, resulting in financial stress and depleting their capacity to generate adequate resources to meet homelessness triggers and other challenges. Third, Australian families are subject to the impacts of laws that produce insecure tenancies, primarily through short leases and no-ground evictions. As shown in Chapter Five and Six, housing crisis caused by evictions is a significant direct trigger of homeless for families who are already low in financial and other resources.

Neoliberalism

Ideologies permeate policy, service delivery and the interactions of service providers with people in need of support, as well as the attitudes of a society to those who require homelessness services (Fitzpatrick and Stephens, 2014). The values and ideology of neoliberalism, and associated doctrines such as economic rationalism and managerialism, are structures generating poverty, disadvantage and homelessness through the mechanisms of the welfare system, housing policy and disadvantage. These normative structures have real powers and mechanisms that are part of the explanation of family homelessness.

Neoliberalism developed and is still shaped through political, economic and ideological social interactions, concerns and motivations. Neoliberalism rests on the twin ideological pillars of market competition and individual responsibility (Sweet, 2018). It is manifest through a set of policies, institutions and practices underpinned by the role of markets and finance in all spheres of capitalist societies (Lavinias, 2018). It is an ideology stressing the necessity and desirability of transferring economic power and control from governments to private markets, with privately held debt used to promote demand and fuel prosperity (Centeno and Cohen, 2012).

Neoliberalism is a set of economic ideas that developed in the midst of the 1970s global economic upheavals of stagflation, lower productivity, the oil crisis and increasing trade deficits (Centeno and Cohen, 2012). It can be understood as a reaction to the conventions of post-Depression and post-World War II policies of redistributive taxation, controls on international exchange, economic regulation, public ownership of goods, public provision of services and active fiscal and monetary policies—economic policy approaches judged to have brought about (and powerless to reverse) economic problems of the 1960s and 70s. Neoliberalism is therefore in part a product of technical debates about the best way to run an economy in response to new economic challenges. However, its appearance also coincides with political transformation; a system wide crisis of state legitimacy. The social compacts of mid-century government interventionism were being challenged in the United States by racial integration, antiwar and anti-colonial sentiments, identity politics and increasing strike activity; and the centre of political discourse around the developed world was moving further right. ‘In many Western quarters, neoliberalism gained a great deal of political cachet as a policy position that resisted the allure of financially imprudent populism and embraced the often unpalatable but necessary discipline of markets’ (2012, p.324).

In addition to influencing government policy on the economy and finance in Australia and in many countries worldwide, the ideology of neoliberalism has changed societal attitudes to welfare, public housing and government delivery of services; and reinforced by attitudes it itself fostered. Neoliberalism is a ‘cultural project’ (2012, p.327) that became mainstream. Centeno and Cohen explain how over time:

[...] basic comprehensions of economic policy—such as the ultimate purposes toward which economic governance is oriented; the optimal or practical short-term means to secure long-term goals; or even the basic character of governments, markets, and transactions—emerge or are propagated. Once these comprehensions are integrated into people’s

everyday thoughts or behaviours, they become the touchstones of rationality (2012, p.328).

Neoliberalism reflects an economic, cultural and political shift in attitudes that were a response to new realities of economic life, as well as forming a frame for how these realities were and are interpreted. In other words, neoliberalism is a product of responses to political and economic factors as well as assumptions behind understandings of political economy. Neoliberalism privileges specific choices in policy, economics and human behaviour, which become part of a more general cultural understanding of what is valuable and appropriate in society.

Neoliberalism supports discourses that blame the individual for their economic failure, enoble work as the solution to social problems, and ignore the structural reasons for poverty (Darab and Hartman, 2013). Perceptions about homelessness are rooted in neoliberal ideas of personal responsibility and accounts of individual life experiences, exacerbating feelings of failure for homeless people. The problems of inadequate housing supply as well as broader structural inequality and disadvantage are not currently a focus of Australian homelessness policy (Darab and Hartman, 2013; Watson and Cuervo, 2017). Homeless populations are instead constructed as ‘moral failures, unruly, feckless and dangerous’ (Farrugia and Gerrard, 2016, p.279). The ideology justifies, for example, some governments in the United States increasing homelessness by tightening eligibility requirements for families to enter shelters, in order to discourage ‘reliance’ on their use (Dreyer, 2019). Neoliberal policy discourse in Australia has promulgated paternalistic service responses focussing on individual responsibility and increased managerialism concentrating on the accountability of contracted welfare service delivery (Jacobs and Travers, 2015; Kuskoff, 2018).

Neoliberalism has underpinned a shift from de-commodified social protection frameworks to re-commodification and monetary transfers as the bulk of social policy—such as a shift in Australia from public housing to rental assistance programs (Lavinias, 2018). Neoliberal governmentality has encouraged ‘governing through individuals’ behaviours’ that is, instead of welfare being financial support where people are vulnerable, it becomes an authoritative policy of the obligation of individuals to be good citizens—justifying welfare-to-work and other mutual obligation programs (Kuskoff, 2018, p.379). However, ‘people with limited social and economic resources find it particularly difficult to live up to the expectations and ideals of neo-liberal policy, and their failure to do so reinforces the marginalisation and stigma they face’ (p.379). Social, media and service delivery discourses make them feel like it’s their fault (Watson and

Cuervo, 2017). Even though, in the case of welfare and employment for example, their failure can be explained as a consequence of time-consuming requirements imposed by the system (Morris and Wilson, 2014).

Trauma, shame and stigma can have powerful negative effects on identity, sense of worth and relationships (Coates and McKenzie-Mohr, 2010). Engagement with welfare systems and charities can erode the dignity of homeless people (Booth *et al.*, 2018). Conversely, finding solutions, solving problems, and being able to undertake successful actions, enable a person to ‘gain verification of his or her position in the social environment’ and have a positive sense of self (Stolte and Hodgetts, 2015). In English health research, internalisation of neoliberal narratives strongly shaped women’s experiences of their own and others’ behaviours, their use of social services and the blame they attributed to their failure to ‘manage’ their lives and health—they did not identify structural explanations for their situation. Additionally, many adults living with chronic consumer financial debt talk of their debt experience in terms of personal responsibility, shame and failure (Sweet, 2018), rather than blaming forces such as poverty and the structures of the finance sector.

Neoliberalism permeates public discourse on multiple levels (Sweet, 2018). As a normative structure, neoliberalism’s mechanisms of preferencing markets and prosecuting personal over societal responsibility have changed welfare and housing structures in Australia through residualisation of the public housing sector and financialisation of the housing market. These mechanisms impact the capacity of families to generate and preserve their financial and housing resources; as well as generate increased inequality and help entrench disadvantage. Neoliberalism’s focus on education and skilled work has further devalued the human capital of those with less education and engagement with employment, and its calls for deregulation have eroded employment security. The negative societal attitudes that it reinforces about poverty and homelessness increase stigma and self-blame in the most vulnerable, reducing the psychological resources necessary to be resilient and problem-solve in times of financial stress and other challenges to housing security.

Above, I have identified many mechanisms through which neoliberalism is altering policy, culture and social structures related to family homelessness. At Figure 18, I nominated three that I consider to be both representative of other mechanisms and important in their own right. Re-commodification of public services and an increasing reliance on cash transfers has, for example, shifted the support of housing for the poor from public housing to rental assistance, as well as policies that focus on increasing the supply of affordable housing in the market and encouraging community

housing providers. Discourses of individual responsibility and blame have permeated society, impacting how the disadvantaged and people experiencing homelessness see themselves and understand the reasons for their situation. Government policies in the areas of welfare and housing—as well as those that frame the service response of non-for-profit programs—have been radically changed to reflect these ideas. Finally, concepts of individual responsibility, as well as other features of neoliberal ideology, are behind the increasing financialisation of the Australian housing market, and supported by changes to housing and taxation policies by different levels of government.

Being Indigenous and colonialism

The qualitative comparative analysis at Chapter Seven indicated a significant difference between the homelessness outcomes of Indigenous and non-Indigenous respondents. The model that had increased housing security, that is, decreased homelessness as the outcome, highlighted the importance of the condition of *not* being Indigenous on protection from homelessness. Almost every combination of the conditions sufficient to produce an outcome of *not* homeless, contained the condition of *not* being Indigenous.

Behrendt says, ‘the “traditional” and the colonial and the present are all a fluid history connected to place and kin in our culture’ (2005). Can this help explain why Indigenous people experience higher levels of disadvantage and homelessness in Australia? Indigenous Australian’s are ten times more likely to be homeless than non-Indigenous Australians (ABS, 2018). Compared to the general Australian population, Indigenous Australians also experience considerably poorer outcomes on life expectancy, mortality, hospitalisations, health risk factors, education, employment, family violence, child protection and juvenile justice (AIHW, 2017a). However, the statistics do not actually explain what it is about being Indigenous in Australia that makes it harder to avoid homelessness, or why Indigenous people are so overrepresented in statistics of disadvantage.

I argue that being Indigenous, in a majority settler society with a traumatic ongoing history of colonisation, dispossession and racism, is an important social structure in Australia³⁰. Colonialism and racism are structures generating particular experiences of disadvantage and trauma for Indigenous Australians, the mechanisms of which drive the overrepresentation of Aboriginal peoples in the population of

³⁰ I am a descendent of British immigrants to Australia. I recognise my privileged place within the settler society and I do not, and cannot speak for Indigenous people. I have endeavoured to reflect the voices of Indigenous peoples and their analyses of the causes of disadvantage and homelessness in this analysis.

Australian homeless families. Its mechanisms also amplify and strengthen the mechanisms of disadvantage through which anyone may become more vulnerable to homelessness. As it is the mechanisms of the normative structure of colonialism that are the primary drivers of disadvantage and homelessness for Indigenous Australians, via the social structure I have identified as being Indigenous in Australia, they are discussed together in this section.

Aboriginal and Torres Strait Islander peoples remain the most socially and economically disadvantaged group in Australia (Browne-Yung *et al.*, 2016). However, as Baskin argues in the Canadian context, it is imperative that ‘the examination of Aboriginal homelessness be grounded in a critical analysis of colonisation’ (Baskin, 2007, para. 12). In addition to the structures of disadvantage, welfare and housing, Indigenous people experience the effects of ongoing colonisation, as ‘settler-colonialism is not historical, but a lived experience’ for Aboriginal and Torres Strait Islander peoples in Australia (Williamson, Weir and Cavanagh, 2020). Thinking through how structures are maintained and changed through social interactions (themselves conditioned by the structure) (Archer, 2011) is a helpful framework here.

‘Colonisation in Australia was brutal’ (Shay and Wickes, 2017). Indigenous people live with the contemporary and persistent effects of historical discriminatory government policies of colonisation, dispossession and assimilation (Browne-Yung *et al.*, 2016). The history of removal of Indigenous children from their families from the late 1890s to the early 1970s had devastating consequences for children—the Stolen Generations—and the families left behind. The trauma and cultural, social and economic effects continue to be felt by families and communities (Dodson, 2010). Contemporary inequities between Aboriginal peoples and other citizens are rooted in the history of colonialism, not only in Australia, but also in Canada, the United States and in other populations that experienced conquest. Canadian researchers Thurston, Oelke and Turner, (2013) argue that the most effective way of really understanding these inequalities and their impact on homelessness is through genuinely participatory research with Indigenous people conducted within a critical post-colonialist epistemology that gives precedence to Indigenous values and history.

Dispossession is a ‘work in progress’ and the trauma continues to be felt. Indigenous disadvantage is the ‘product of inherited effects of former acts of state violence physically forcing Indigenous people off their land’ (Emsley, 2010, p.19) as well as more recent displacement of urban populations such as the St Kilda Parkies and Smith St Mob in Melbourne and the residents of the Block in Redfern, Sydney (Laws, 2010). The Northern Territory Emergency Response or ‘Intervention’ by the

Commonwealth Government in 2007, saw the contemporary dispossession of self-determination, representation and control of local Indigenous led programs and organisations; as well as suspension of the Racial Discrimination Act 1975 (Cth) allowing for racially targeted government policies and human rights violations (Proudfoot and Habibis, 2015).

Gentrification is leading to dispersal of Indigenous communities in capital cities to the outer margins, scattering the support structures of families and communities; reducing access to culturally specific services, education and workforce participation; further decreasing the visibility of the urban Aboriginal population; and newly disrupting connection to place (Latimore, 2018). Dispersal of urban Indigenous populations is therefore continuing dispossession, as ‘while it is true that an Aboriginal person’s traditional land has fundamental importance, it is also true that post-invasion history and experience has created an additional layer of memory and significance for other parts of the country’ (Behrendt, 2005, p.2). As I write at a time extreme bush fire events, dispossession continues as a result of climate change and the mismanagement and neglect of homelands with an ensuing loss of culture and memories (including destruction of sacred trees and totemic animals and plants) to fire (Williamson, Weir and Cavanagh, 2020). The effects of colonisation and dispossession are historical, intergenerational and contemporary, continuing to impact the emotional, social and economic wellbeing of many Aboriginal and Torres Strait Islander people (Commonwealth Advisory Committee on Homelessness, 2006).

Settler (particularly white) Australia has dominance through language and culture, resulting in inferior treatment over hundreds of years for Aboriginal and Torres Strait Islander peoples. Indigenous life is largely unwitnessed by white Australia. ‘This means that while Aboriginal and Torres Strait Islander people live socially rich lives within their own social fields, they are largely excluded from mainstream economic, social and cultural capital’ (Browne-Yung *et al.*, 2016, p.6). Policy discussions about housing and homelessness, particularly in more remote areas, highlight the tension between Indigenous aspirations for cultural survival and self-determination and ‘the state’s tendencies towards the normalisation of difference and demands for conformity to neoliberal principles of citizenship’ (Habibis, Phillips and Phibbs, 2018, p.2). Ongoing structures of colonisation facilitate and encourage the dominant settler culture to continue policies and interactions reflecting exclusion, racism and dispossession.

Authors such as Birdsall-Jones *et al* (2010) and Memmott *et al* (2012) describe a special category of homelessness for Indigenous people: *spiritual homelessness*. This describes the personal and social deprivations of Indigenous peoples which are a

product of colonialisation—including institutionalisation and forced removals—and diminished knowledge of traditional country and relationships with kinship groups. These deprivations are understood to impair an individual's ability to find and maintain housing. It is argued that the intergenerational consequences of racism and discriminatory policies including: trauma and loss; lack of identity and self-esteem; feelings of cultural disempowerment and vulnerability to changes in government and institutional policies; and internalised racism interact with other risk mechanisms of disadvantage (including poorer health outcomes) to amplify the mechanisms of homelessness, in a way that is unique for Indigenous Australians (Andersen *et al.*, 2017; Heiss, 2018).

Definitions of homelessness for Indigenous peoples are difficult, just as they are for non-Indigenous populations. As the authors of a report focusing on categories of Indigenous 'homelessness' write:

Although these people [those who live in public places] are often categorised as 'homeless', a number see themselves as being both 'placed' and 'homed', and prefer instead to refer to themselves with such labels as 'parkies', 'goomies', 'long grassers', 'ditchies' or 'river campers'. They are public place dwellers who identify with particular public or semi-public places as their 'home' environment (Memmott *et al.*, 2003).

Therefore, homelessness may not necessarily be a lack of accommodation: it may instead be the removal of someone from a place or set of places in which they belong and feel accepted. It could be losing a sense of control over or not being able to legitimately occupy the public space where a person lives. 'Experiences of home, homelessness and/or mobility are constituted by historical, cultural and geographical contexts, shifting and rejecting policy definitions and approaches to home and homelessness as being connected solely to a physical house' (Zufferey and Chung, 2015).

Prejudice and racism in all aspects of life have been blamed for increasing the hazards of homelessness for Aboriginal people through mechanisms related to both the direct effects of discrimination as well as racism's impact on individual and collective psychosocial wellbeing (Andersen *et al.*, 2017). For example, Indigenous Australians have difficulty accessing the private rental market, in part due to a lack of previous private rental experience, discrimination and negative stereotypes about Aboriginal tenants and because there is a shortage of appropriate housing stock (Tually et al. 2015). Indigenous mobility patterns and kinship responsibilities can be problematic for those

who have secured public or leased housing, because of rules about maximum occupancy numbers (Wallace *et al.*, 2014). Racism privileges one way of being and knowing, it generates symbolic and real violence, and it excludes Aboriginal people from the mainstream society, 'suggesting that racism is likely to make the experience of homelessness more complex and debilitating for Aboriginal people compared to non-Aboriginal homeless people' (Browne-Yung *et al.*, 2016, p.13).

Several authors have shown how distinctive 'cultural' pathways interact with other risk factors to increase housing insecurity. There is little suitable housing available in the social and private rental market to meet the needs of larger families and Indigenous hospitality expectations. Cultural norms require both mobility and absence in order to maintain kinship relations. Residing on or near traditional lands may lock people out of employment and quality, safe and appropriate accommodation. Homelessness can also be driven by the need of Indigenous people living in remote settings to access health and other services in larger population centres (Commonwealth Advisory Committee on Homelessness, 2006; Memmott *et al.* 2012; Tually *et al.*, 2015). A qualitative study with Indigenous men from Kiwirrkurra—'700km of bad roads west of Alice Springs'—described the trauma of senior community members choosing whether to leave their responsibilities to family, community and culture and become homeless 'refugees' in Alice Springs in order to access renal treatment (Adams, 2013, p.38).

Homelessness for Indigenous peoples in Australia may look different and have different causal mechanisms compared to other homeless populations. However, there are only a handful of homelessness services that target Indigenous clients. 'Mainstreaming' of homelessness services therefore 'oversimplifies Aboriginal and Torres Strait Islander people's needs, which may then be misunderstood or neglected altogether' (Browne-Yung *et al.*, 2016, p.5) and fails to take account of the need for culturally appropriate practices for people who have been subjected to dispossession, dislocation and discrimination. It fails to provide targeted support or build the capacity of Indigenous organisations (Commonwealth Advisory Committee on Homelessness, 2006; Spinney, Habibis and McNelis, 2016). Mainstreaming is not making significant inroads into improving the health, education, employment and housing of Aboriginal communities and does not offer ways to protect cultural heritage, interest in land or language (Behrendt, 2005).

The role of the marginalisation of Aboriginal world views in disadvantage and homelessness highlights the importance of agencies having Aboriginal values and the inclusion of Aboriginal peoples in policy processes (Behrendt, 2005; Baskin, 2007). The

Redressing Aboriginal Homelessness Accord was developed by the NSW SHS Aboriginal Reference Group in 2017, to provide guidance to homeless services organisations (NSW SHS Aboriginal Reference Group, 2017). In asking organisations to acknowledge the strengths, resilience and diversity of the First Peoples of Australia, the trauma of the history of dispossession since white settlement and its impacts on disadvantage and homelessness, and commit to social justice, reconciliation and Aboriginal controlled services; the Accord builds a strong case for the need for Aboriginal controlled and focussed homelessness services on account of the specific history, disadvantage and contemporary experiences of Indigenous Australians.

Speaking about the entrenched, systemic racism that many Aboriginal people experience and recollecting her school and university educational experiences, Marnee Shay observed that ‘I also have realised that the absence of critique and discussion about how constructs of race and issues of racism are so deeply entrenched in our experiences in educational institutions is a marker for how limited our progression as Indigenous Australians are’ (Shay and Wickes, 2017, p.112). The deep and pervasive contemporary structures of colonisation and racism are not just evidenced in education, they can be seen in the polarised understanding of Australia’s history reflected in debates about the celebration of Australia/Invasion Day on 26 January (Baker, 2020); the swift rejection by the Turnbull government of the Uluru Statement from the Heart³¹, including the reaction from the Indigenous Affairs minister Nigel Scullion who accused the Constitution Recognition Council of going ‘significantly off the rails of what we expected’ (Wahlquist, 2017; Karp, 2018); the treatment of footballer Adam Goodes (Grant, 2015; James, 2019); and the life stories of Indigenous peoples around Australia told in their own words in the anthology *Growing up Aboriginal in Australia* (Heiss, 2018). They are also evidenced in policies that mainstream Indigenous homelessness services.

Colonisation of Australia led to Aboriginal dispossession as colonisers sought land and resources. The first settlers came with attitudes about the relative worth of Indigenous life and culture which enabled policies of violence, marginalisation and removal. Although there have been policies to ‘Close the Gap’ between Indigenous and settler Australia health and welfare, the establishment, implementation and evaluation of

³¹ The Uluru Statement from the Heart is the document that was endorsed by 250 Aboriginal and Torres Strait Island leaders following a four day First Nations Constitutional Convention held at Uluru from 23-26 May 2017. Over a six month period, consultations were held with 1200 Indigenous leaders around the country to reach a consensus on an Aboriginal and Torres Strait Islander position on constitutional recognition. Rather than a symbolic statement of acknowledgement, it asks Australians to change the constitution to allow Indigenous Australians a voice in the laws and policies that are made about them in order to make real difference in their communities. In addition to a voice, the Uluru statement also calls for treaty (a commission to oversee agreement making between the Australian government and Indigenous people) and a historical truth-telling process (Anderson, 2017; Chrysanthos, 2019).

these policies have been conditioned by the strength of ongoing attitudes of colonialism and racism that marginalise Indigenous voices and culture in mainstream Australian society. Without a fundamental shift in settler culture—evidenced through, for example, the dismantling of settler privilege through meaningful Indigenous representation, land rights, a treaty and reparations—colonisation continues.

The mechanisms of homelessness for Indigenous and non-Indigenous Australians, I argue, are different. For Indigenous people, pathways into homelessness are impacted by the role of the structural mechanisms related to the historical and contemporary impacts of colonisation, dispossession and racism in addition to those of disadvantage, welfare and housing. I agree with Andersen et al. (2017) that any analysis of Indigenous housing disadvantage, which highlights racial inequality, is at risk of erasing the contribution of resistance, resilience and achievements of Aboriginal people—however, that the “oppressive situation is the fundamental problem which must be addressed” (p.19). Any approach to explaining homelessness of Indigenous Australians, cannot deny the significance of race, the impact of colonisation on current disadvantage, and the need to understand that the mechanisms of homelessness are different for some populations. At the same time, any solution to the overrepresentation of Aboriginal people in homeless and disadvantaged populations needs to recognise that ‘we [Indigenous Australians] did not create this situation and nor should we be responsible for fixing the damage it has caused’, even though ‘this is a shared history, not a separate black and white history. This means that we all have a responsibility as Australians to understand and critically reflect on how we are positioned and how we walk forward together’ (Shay and Wickes, 2017, p.119).

Browne-Young *et al.* conclude that the pathways into homelessness for Aboriginal people:

[...] demonstrate the relational nature of economic, social and cultural capital resources and how, when limited, they can have a domino effect. Lack of economic capital resources can result in homelessness without an adequate safety net, as social capital networks (family and friends) are likely to share a similar socio-economic status and may not have the capacity to help prevent homelessness. Lack of dominant cultural capital through low educational attainment may also correspond to fewer resources of economic and social capital and enable environments for substance abuse and risky behaviour. This lack of economic, social and cultural capitals can further exclude people who are homeless and compound their social disadvantage,

making it difficult for them to reverse their homeless circumstances without adequate government targeted assistance (Browne-Yung *et al.*, 2016, p.9).

Browne-Yung's analysis identifies mechanisms behind the pathways of Indigenous people into homelessness that are similar to those of other disadvantaged people discussed in this chapter. Historical and contemporary colonialism created, and now perpetuates, mechanisms that establish a specific social structure of what it means to be Indigenous in Australian society. As summarised in Figure 18, they include mechanisms of violence, dispossession, assimilation and denial of culture, and racism and prejudice. The experience of being Indigenous encompasses the potential for specific mechanisms that increase a family's disadvantage and thereby its vulnerability to homelessness given the right conditions. As illustrated above, these mechanisms include the psychological, social and economic effects of historical dispossession and trauma. They also consist of the ongoing power of denial of Indigenous realities of home, culture and country and privileging of the dominant culture to undermine resilience and reinforce disadvantage.

A context for family homelessness in Australia

This then is the structural landscape for the disadvantaged families in this study. The mechanisms of neoliberalism have impacted disadvantage, welfare and housing in Australia—structures that currently tend to increase poverty, hamper resource accumulation and make housing less affordable for those on lower incomes. Colonialism has left deep enduring influences on the structure of what it means to be Indigenous in Australia's settler-dominated society. Colonialism's mechanisms continue to reinforce this powerful social structure thereby contributing to broader indicators of economic and social disadvantage for Aboriginal and Torres Strait Islander peoples. The next sections of this chapter analyses in more detail how the mechanisms of these structures operate in the light of human agency; the mechanisms through which people's resources protect them from homelessness; and challenges that can bring about resource depletion and leave families homeless.

8.4 Resources at the Individual Level

The capacity of families to cope depends largely on the resources they have to draw on, namely material, social and personal resources (McCaughey, 1992, p.30).

Parents and families accumulate resources over their lifetimes. They are

constrained or supported in doing this by their environment (the social structures with and in which they live); and the resources they already have. In the context of a family's housing security these are finances, housing, human capital, social capital and psychological resources. For Indigenous people there are also cultural resources that contribute to resilience and strength by providing resistance to dominant settler culture discourses. Cultural resources are expressed at the individual level but conditioned by normative Indigenous cultural structures (not depicted in the model) as well as being emergent from the psychological level.

These six resource 'types' are the aggregated or clustered resource 'caravans' that Hobfoll describes (Hobfoll, 1989). That is, they are related constellations of resources that perform similar functions in supporting housing security and the absence of which generate threats of a similar nature. The mechanisms through which the resources in a specific caravan operate have more similarities than differences. Parents strive to obtain, retain, protect and foster the resources they need for their families to survive and thrive. Homelessness occurs when the resources at a family's disposal are insufficient to meet the challenges or shocks they face. In short, families having less depth and breadth to their resource reservoirs are at greater risk of losing their housing security when a 'resource loss spiral' is triggered.

As discussed in the previous section, there are social and normative structures such as disadvantage, welfare, housing, neoliberalism and colonialism that are related to homelessness by how their mechanisms encourage individual resource loss or gain; or that play a role in generating triggers of housing insecurity. Hobfoll describes these environmental factors (social structures) as 'passageways' to the creation of resource caravans. Although parents and their families have agency to maintain and develop their resource reservoirs; social structures 'support, foster, enrich and protect' the resources of families or 'detract, undermine, obstruct or impoverish' people's resource reservoirs (Hobfoll, 2012, p.229). Social structures therefore provide the structural conditioning that influences social interaction—the influence of structures mediated by the internal conversations of individuals and their subsequent beliefs, actions and behaviours (Archer, 2003).

To re-cap, in the context of family homelessness, these passageways are primarily the structures of disadvantage, the welfare system, and housing. Neoliberalism is a pervasive normative structure that has played an important role over the last 40 years. It has changed these three social structures and how they impact a family's accumulation of their resource reservoirs. Colonisation has developed structures related to the experience of being Indigenous in a settler dominated society, the mechanisms of

which are a powerful force to increase disadvantage for this population. Being Indigenous also changes aspects of the nature of Indigenous homelessness, types of trauma and how it is experienced, and in its own right, the capacity of families to develop resource reservoirs.

Individual level

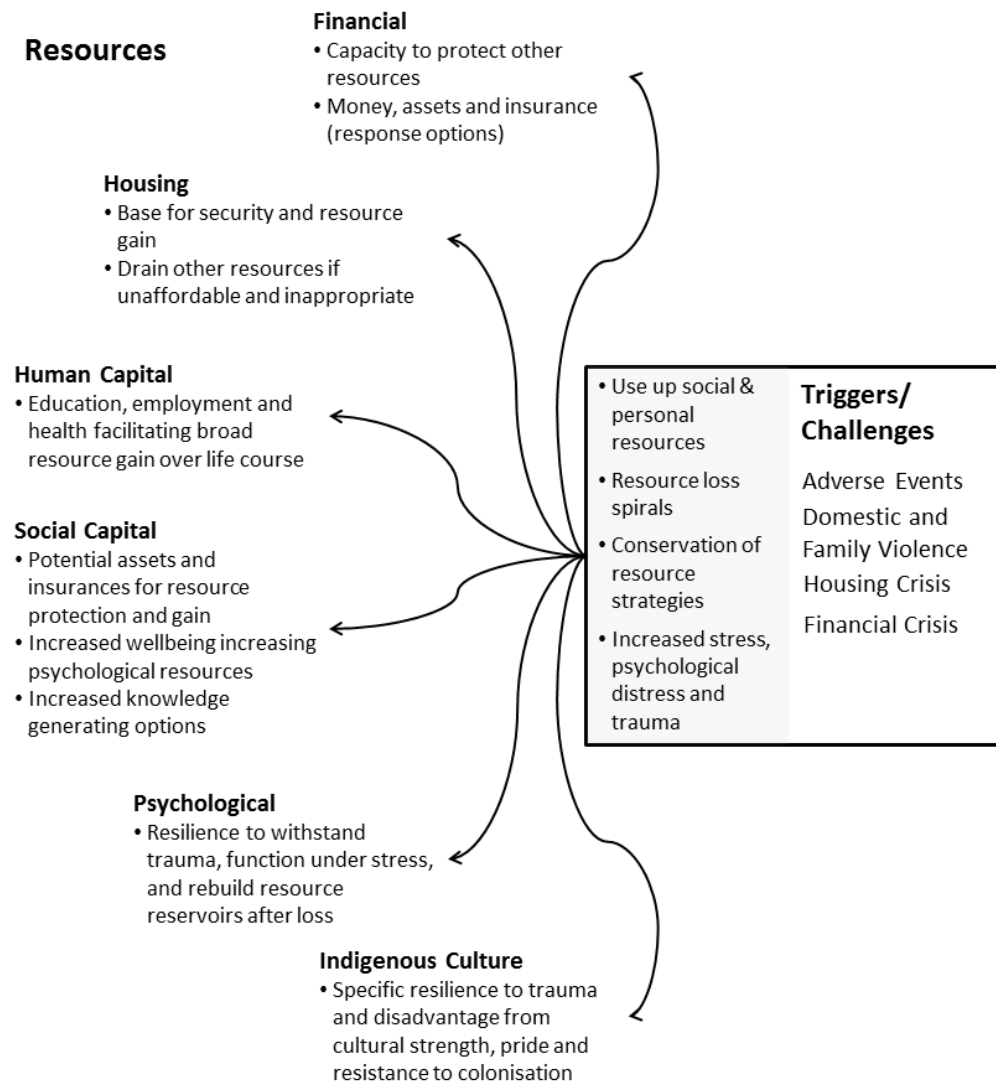


Figure 19: Individual/personal level structures – key mechanisms generating vulnerabilities to homelessness at the individual level

This section focusses on the structures and mechanisms of the material and non-material resources that protect families from homelessness and the challenges that are most likely to trigger homelessness through resource loss spirals. Each of the caravans of resources described has internal relations that justify grouping the resources into the heuristic categories of finance, housing, human capital, social capital, psychological and Indigenous culture caravans. However, as will become clear, resources are connected to each other across these categories and the distinctions are

not 'hard'. Housing resource mechanisms can foster and deplete financial resources. Financial resources increase a family's choices in relation to housing. Social capital and psychological resources work together to protect other resources. Some resources that are deployed in a particular episode of stress will be less effective or efficient substitutes for a more appropriate yet unavailable resource. People 'are adaptive, they will use what resources they have to solve life's difficulties and obtain their goals' (Hobfoll, 2012, p.320). However, they are less able to do this if they have fewer and less diverse resources at their disposal.

Figure 19 illustrates the key mechanisms by which homelessness triggers and challenging events impact on a family's material and non-material resources, as well as the mechanisms by which resources caravans protect families from homelessness. In the context of thinner and narrower resource reservoirs, if families are challenged by adverse events, domestic and family violence, housing crisis or financial crisis, they will have diminished capacity to respond and act to protect their housing resources.

Finances

The analysis in previous chapters makes the relationship between homelessness and poverty for disadvantaged families very clear. Families that become homeless have low levels of financial resources and little capacity to access insurances such as low interest loans, savings, or more 'formal' insurance products. In Chapter Five, there is evidence presented from the Journeys Home (JH) data that families living in poverty have been frequently worried about not having enough food. They have adapted their behaviours, for example by skipping meals and forgoing social interactions, because of a lack of money. They had sold or pawned possessions. Many had been unable to pay their bills on time, had debt and had been visited by debt collectors. A high proportion of families were on the public housing waiting list, demonstrating by their eligibility that they have low incomes and few assets. No doubt even more of the cohort would qualify, but have not applied. Regression analysis of factors more immediately associated with homelessness in Chapter Six shows how an elevated level of financial stress seems to play a more important role for families than the physical and mental health issues or drug and alcohol problems that are associated with homelessness in popular discourse. In the interaction term models in the same chapter, an increased level of financial stress was associated with a greater increase in homelessness for families compared with non-families.

Homelessness is an ever-present threat for impoverished families (Conroy and Parton, 2018). Particularly for families that do not have social housing, financial

resources are vitally important for maintaining private rental housing. For those with fewer financial resources, for example those on income support payments, private rentals are insecure, functioning as a ‘revolving door in and out of... homelessness’ (Stone *et al.*, 2015, p.5). As discussed above, a family’s capacity to generate and protect financial resources is related to disadvantage, welfare and housing structures as well as the mechanisms associated with being Indigenous in Australia. Those with fewer financial resources have less capacity in times of elevated stress or when experiencing potential homelessness triggers—such as financial stress, domestic violence, job loss, relationship breakdown, death of a spouse, or a housing crisis such as eviction, increased rent or inadequate housing—to invest financial resources to preserve their housing security. They are left more vulnerable to the stress of a shock, or ongoing challenges, compared with people with more financial (and other) resources (Johnson, Gronda and Coutts, 2008). Those better endowed with resources have increased capacity to solve the problems associated with stressful circumstances. They are likely to be less severely impacted by any resource drain that occurs given they have a deeper and more robust resource reservoir to ‘sustain at least a modicum of resource loss without being pushed to the precipice’ (Hobfoll, 2012, p.318).

Financial resources provide increased response options and protect people from the extreme resource losses associated with stressful conditions. Those with more regular sources of income are better able to manage the demands on their finances. Families with limited financial resources, particularly if this resource caravan has been depleted over a long period of time, have less capacity to establish insurance protection against shocks; whether through private savings or more formal income, health or property insurances (Stone *et al.*, 2015). They are less able to ‘apply resources in the service of future goal attainment and prevention of loss’ (Hobfoll, 2002, p.315). Off a lower financial resource base, families living in poverty are more vulnerable to resource loss, but also it is more likely that any initial loss will lead to future loss, bringing about what Hobfoll describes as the ‘accelerated negative effects of ongoing loss spirals’ (2001, p.355).

As discussed earlier in Chapter Two, homelessness is often conceptualised as the consequence of extreme and accelerating resource loss. Paquette and Bassuk (2009) describe how ‘poverty chips away a woman’s protective resources, enabling the events of their lives to become catastrophes’ (p.293). Johnson, Gronda and Coutts (2008) refer to the pathway of housing crisis to homelessness in terms of a series of financial crises taking many forms, which have a cumulative impact in the context of low financial resources, eventually overwhelming families. They describe families in financial stress

cutting back on other household expenses, moving to a cheaper place (the cost of moving further eroding financial reserves), exhausting their savings (if they had them), borrowing money, leaving bills unpaid and selling household goods; but none the less getting further and further behind until they moved from housed to homeless. Crisis circumstances are likely to become chronic problems for those who lack resource reservoirs (Hobfoll, 2002).

Particularly in an environment of high housing costs and limited security of tenure, having adequate financial resources to obtain and maintain tenure is vital to preserving housing security. Of relevance to public policy, Hobfoll argues it is important to stop resource loss spirals early before they gain momentum and to acknowledge the process of instituting resource gains is slow and difficult. In other words, focussing on giving people the financial and other support to maintain their housing will be easier than rehousing a homeless family that has come to the end of their financial and housing resources. As will be discussed later, a lack of adequate financial resources is even more important if any additional strain or stress is placed on a family by shock or challenging events that threaten to trigger homelessness.

As summarised in Figure 19, the mechanisms of financial resources protect families by providing the money, assets and other insurances that enable them to meet a crisis or weather a challenge. Financial resources are also able to be used to protect other resource caravans, particularly housing resources in the presence of domestic and family violence and housing crisis. In the context of exposure to the private rental market and the limited affordable rental stock available, financial resources play a particularly important role. Their diminishment puts strain on all other resource caravans, including by contributing to psychological distress for families, and thereby increasing the vulnerability of families to homelessness.

Housing

Problems such as unsafe or inappropriate dwelling conditions, housing crisis (such as eviction) and housing affordability were all key themes in the reasons given by families for their homelessness on presentation to homelessness services, in the analysis of Specialist Homelessness Services Collection (SHSC) data at Chapter Five. In many of the regression models for homelessness outcomes in Chapter Six, being on the public housing waiting list, having housing tenure that offered less security (renting from friends and family) and being in rental arrears were all associated with increased homelessness or housing insecurity. Being a private renter, compared to a public renter, was associated with increased vulnerability to homelessness. In addition, long-term

housing instability, evidenced by previous experiences of homelessness and increased accommodation moves, was related to an increased likelihood of further episodes of homelessness during JH.

McCaughey (1992) studied 33 homelessness Victorian families. She described families becoming homeless after surviving many crises and at last coming to the end of their housing resources. Families have access to housing resources such as the quality and appropriateness of their dwelling, the degree to which they have tenure, and the affordability of their housing relative to their income. Their capacity to maintain and strengthen these resources is related to many factors, including the financial, social and human capital resources they can assemble and utilise, but also how their housing vulnerabilities are shaped by experience of the housing market and disadvantage. Housing resources can promote security if they are affordable and appropriate, but they can also be a drain on financial, psychological and other resources if maintaining housing is too expensive relative to income and puts families under financial stress.

Stable housing is a resource that provides constancy, a sense of control and a base from which other material and non-material resources can be nurtured (Johnson, Gronda and Coutts, 2008). Frequent moves and housing instability, related to lack of long-term tenure in private rentals, is expensive. Moves and housing crisis make it hard for families not to lose related material resources such as furniture, white goods, items of personal value and paperwork, especially if they cannot source or afford storage. In addition to being a financial burden, the loss of possessions takes an emotional toll that impacts a family's psychological resources, their capacity to feel like good parents, and their ability to live 'in the mainstream'. It becomes almost impossible to keep working when in housing crisis, meaning that families becoming homeless often are forced into income support and debt (Hulse and Sharam, 2013). Households in sustained periods of housing stress are less able to adapt their finances to recover from it and can suffer greater negative financial and housing outcomes as a consequence (Rowley, Ong and Haffner, 2015). Conversely, well located housing, in an area connected to services and employment prospects, may help families to maintain health, employment and education resources, as well as reduce the financial costs of transportation to enable accumulation of financial and other resources (Saber *et al.*, 2017).

Housing and wealth creation are linked. Housing in Australia is a form of voluntary savings for retirement—as long as one can afford to buy (Cutcher, 2017). As discussed in Section 8.3 above, families that can afford to purchase a house to live in are rewarded through tax concessions (in addition to the less material benefits of security such as a sense of belonging and control) and those that can afford residential property

investment are subsidised in their wealth creation. On average, owners spend a smaller proportion of their income on accommodation costs, and they are less likely to be living in poverty or on income support compared with renters.

Housing resources both support and tax the financial resources of a household. They not only describe a family's current housing status, but also their potential to weather crisis, shocks, challenges and unexpected events, particularly in the context of the financial and other resources at their disposal. Adequate and appropriate housing also facilitates growth of other types of resource caravans by providing a secure base for families to operate, whereas unsafe accommodation in need of repair adds to stress. The quality and appropriateness of a home, the security of its tenure and sustainability of its affordability are all factors that operate as material and non-material resources for households. The absence of these resources increases a family's vulnerability to shocks and associated resource loss spirals.

The resources that comprise the housing caravan work through two key mechanisms. First, housing resources can be a foundation for emotional and financial security. Having stable, affordable, appropriate accommodation provides a position from which activities that support resource gain and maintenance, such as education, work and social interaction, are possible. Second, the absence of appropriate and affordable housing, or insecurity of tenure, is a drain on the other resources of families.

Human capital

The OECD defines human capital as the knowledge, skills, competencies and attributes embodied in individuals that facilitate the creation of personal, social and economic wellbeing (Keeley, 2007, p.29). Rather than the conventional economic definition, I use the term human capital to label a caravan of related resources—principally in the areas of education, employment history and physical health—the mechanisms of which facilitate the creation of material and other non-material resources for people vulnerable to homelessness. Although physical health is qualitatively within a separate category of personal characteristics, I argue that the similarity in how the mechanisms of health, education and work experiences travel with each other over the life course, combine and interact; justifies their inclusion together within this human capital resource caravan.

The families of JH had work histories characterised by many gaps in employment and high levels of unemployment as described in Chapter Five. In regression analysis in Chapter Six, for families, there was some evidence that being employed at the last survey wave was protective against homelessness. Certainly there

was strong evidence that recent job loss was associated with entry to homelessness and increased housing insecurity. Lack of consistent and sufficient work impacts a family's capacity to generate financial and housing resources. Casualised employment, for example in the service industries, has become a feature of employment for workers with fewer skills since the decline of manufacturing and centralised wage fixing, and increased focus on mobility and flexibility, as part of the neo-liberal influenced restructuring of work (Rolnik, 2013). 'Underemployment, one of the most serious consequences of increasing labour market flexibility, has adversely affected housing security, with the worst affected being single-income households, which are typically female lone-person or lone-parent households' (Sharam, 2017, p.53). Employment is not only a mechanism that enables financial and housing resource development, supporting families to navigate financial and housing crises. A history of employment and the quality of that employment is also a resource that can be leveraged to gain future employment. Conversely, the absence of employment experience and an employment history increases the difficulty of finding a job in a competitive job market.

As reported in Chapter Five, the families in JH showed characteristics of disadvantage in many different ways, one of which was having low human capital in the form of low educational attainment. Roughly one in ten had a post-school non-vocational education qualification and only an additional approximately one in three had completed a vocational Certificate III, IV or apprenticeship qualification. The private rental accommodation that is at all affordable for people on lower incomes is often in areas that are less connected to services, transportation and employment, while public housing is no longer an option for the working poor. In this context, having the education to undertake skilled forms of labour that offer better pay, increased security, and the potential for fulltime work becomes more important. Resources are linked to other resources—'there is a general tendency for enrichment of resources among those who possess a solid resource reservoir' (Hobfoll, 2002, p.318). Human capital in the form of education, skills, employment experience and employment history are a base for protective material resource development.

Physical health is another component of the human capital resource puzzle. Poor health is a factor, like education and employment, which is related to disadvantage. It can be both a precursor and a consequence of homelessness, especially in the case of longer-term experiences of poverty and disadvantage (Johnson *et al.*, 2011). Analysis in Chapter Six, suggested that additional new non-chronic physical health issues were associated with increased entries to homelessness and housing insecurity for families in JH. Having a long-term health condition that limited daily activities was one of the

background variables associated with increased homelessness during the period of the study.

Poor health can increase a person's costs of living and create additional financial stress. In a survey of income support recipients, 59 per cent of those on Newstart and Youth Allowance payments and 72 per cent of those on the Disability Support Pension nominated health and medical services as an area of household expenditure of most concern (Phillips, 2015). Poor health can impact on a person's ability to work and study, thereby impeding a person's capacity to both develop and utilise other forms of human capital resources and generate material resources. Paradoxically, a new chronic health or disability diagnosis seemed to offer some protection to families in JH. This may be because engagement with the health system connects families with other services. Or it may be that their substantial change in health status improves their standing on 'greatest need' priority lists for public or other forms of social housing (Shelter NSW, 2018).

Health, education and employment are all resources that facilitate the creation of personal, social and economic resources. The possession of these resources leads to the ownership of other material and non-material resources that enable families to navigate challenges to their financial and housing status. Each is an area of social and economic policy where the impacts of neoliberal ideology can be seen. Funding for universal delivery of health and education is being eroded; with education funded less on the basis of need and the social solidarity of Medicare compromised by support for private health insurance. As already discussed, changes to work have reduced security and employment opportunities for less skilled labour. These changes are a part of the broader picture of increased social inequality in Australia (Menadue, 2018). A family's development of human capital is another example of how resource passageways such as disadvantage impact their capacity to develop their caravans of resources. Those with fewer resources, in the context of social biases and inequalities, find it more difficult to bring about improved outcomes through their actions compared with those with more resources and less disadvantage, who experience more lenient 'pathways to success' (Hobfoll, 2001).

Human capital, including for example education, employment experience and being in good health, plays an important role in protecting families from homelessness. The primary mechanism through which human capital operates is to facilitate resource gain in other areas over the life course. It enables increases to financial resources, investment in better quality housing resources, and may also contribute to the accumulation of social capital and psychological resources.

Social capital

Similarly, social capital in this thesis is conceived as a caravan of resources that can interact with other resources to arrest loss in times of crisis and enrich the lives and assets of families. In social capital theory, the term applies to the collective assets of a group—trust, shared resources and membership. That is, the ‘features of an organisation such as networks, norms and social trust that facilitate coordination and cooperation for mutual benefit’ (Putnam, 1995, p.67). Alternatively, it can be used at an individual level to describe the ‘aggregate of the actual or potential resources which are linked to possession of a durable network of more or less institutionalized relationships of mutual acquaintance and recognition’ (Bourdieu, 1986, p.248) or the ‘sum of the actual and potential resources embedded within, available through, and derived from the network of relationships possessed by an individual or social unit’ (Nahapiet and Ghoshal, 1998, p.243). It is the second general ‘individual’ meaning of social capital that informs my use of the term in this thesis. Social capital is therefore about the potential for actions and resources, embedded in the structures of specific social relationships from which families can draw emotional strength, practical and financial assistance, knowledge and information.

As introduced in Chapter Six, social capital resources therefore encompass both ‘bonding’ and ‘bridging’ social capital, to use Putnam’s characterisations (Putnam, 2000). Each refers to different types of network ties, with different attributes. Bonding social capital comes from strong ties or connection within a group—a group with close relationships, similar attitudes or characteristics, and frequent contact—such as that available through supportive family and close friendships. This social capital helps people ‘get by’ by providing social support, reinforcing emotional wellbeing and providing the kind of assistance that helps a family to make ends meet. Social support is related to increased resilience or coping and reduced symptoms of depression and other mental health issues, suggesting an important link between social capital and psychological resource protection and accumulation (Narayan, 2015). On the other hand, bridging social capital is typically generated through the weaker social ties that connect people of different social groups or divisions in society, and provides the instrumental resources of information, knowledge and assistance that help a person to ‘get ahead’ and change their circumstances.

Although the literature on social networks and homelessness is difficult to summarise, the social networks of poor households are generally found to be slightly stronger than those of households who are entering homelessness. For the purposes of this discussion, what matters is the degree to which social networks are available as a

source of practical, material and emotional support (Chigavazira *et al.*, 2014). The size of a network matters, but so does its ‘quality’ (Narayan, 2015). Lower-income private tenants are more reliant on informal forms of support, but at the same time, a larger proportion have fewer social capital support options available when they are most in need (Stone *et al.*, 2015). Families that become homeless in Australia tend to exhaust whatever emergency funds and support are available before they seek out formal homelessness support (Hulse and Sharam, 2013). People experiencing homelessness describe their social networks as both constrained and enabled by marginalisation— isolated by their precariousness from ‘culturally normative relationships’ but engaging increasingly in shallow and precarious (yet potentially instrumentally helpful) relationships within the homeless community (Bower, Conroy and Perz, 2018).

A six yearlong qualitative study of 400 single mothers on welfare or a low income in the United States shows how important assistance with childcare, occasional financial contributions and other practical and material support from families can be (Edin and Lein, 1997). ‘While bonding social capital allowed these mothers to cobble together enough resources to survive, their lack of bridging social capital did not allow them to connect with individuals or organisations outside their network that might promote social change or identify other forms of assistance’ (Claridge, 2018). Similarly an Australian study of lower-income households in private rental accommodation ‘provided many examples of family and friends providing and being the recipients of care and financial support. It was evident that personal know-how, networking and resilience had provided advantages to some, whereas poor social connections and lack of knowledge resulted in resources and/or opportunities for support going unexploited’ (Stone *et al.*, 2015, p.64).

The support of friends and family associated with bonding social capital is important for Australian families. For lower-income households—primarily reliant on disability support pensions, unemployment benefits, carer’s payments and parenting payments, or income from employment characterised by limited hours and remuneration—families and friends can provide important insurances against homelessness. These can include such things as accommodation (through offering the opportunity to couch surf) and loans, for example for rental bonds (Stone *et al.*, 2015).

Analysis of JH data in Chapter Five shows that over half of families had asked for financial assistance from friends or family in the six month prior to interview. A quarter of families were renting from family or friends at some point during JH. In the same chapter, I show that many homeless families were relying on friends and family for shelter, with the Australian Bureau of Statistics (ABS) estimating that 22 percent of the

children who were culturally homeless on Census night in 2016 were couch surfing. In regression modelling at Chapter Six, homelessness and especially entry to homelessness for families was associated with being less able to rely on families and friends for financial assistance and lower levels of emotional and social support. Support networks can provide everything from assistance to cope with problems; support for daily living such as child minding, help with transport or cooking a meal; and options for emergency housing, food and cash (McCaughey, 1992).

Being in a couple was also protective for parents in JH. Couples were less likely to be homeless in the bivariate analysis in Chapter Five and the addition of other variables in multivariate modelling at Chapter Six only confirmed a protective association. This is usually explained as a product of ‘economies of scale’, i.e. the capacity of a couple to lower their per capita housing costs and living expenses, acquire savings, or cope financially with adverse events through the insurance of having two potential incomes (Sharam, 2017). In the context of the mechanisms of social capital, it could also be that a relationship offers emotional support and someone with whom the burden of poverty and additional stresses can be shared. Effective social support and social connectedness plays a role in enhancing health, wellbeing and the psychological resources that help a person to cope with important life transitions and new challenges or stressors (Oliver and Cheff, 2014; Johnstone *et al.*, 2016).

Families of non-English speaking backgrounds are less likely to ask for assistance through a homelessness service and are underrepresented in the JH homelessness cohort. However, they are a significant homeless population in the ABS Estimation of Homeless and other studies of family homelessness in Australia (Hulse and Sharam, 2013). This discrepancy could be explained by the role of social capital in supporting tenants from newly arrived non-English speaking immigrant groups who have stronger normative expectations of exchange and reciprocity³² (Stone *et al.*, 2015). Social capital may also have a negative connotation if the obligations of belonging become a burden (Tanasescu and Smart, 2010), such as if hospitality expectations put a strain on an Indigenous family’s housing resources by threatening their tenancy (Memmott, Birdsall-Jones and Greenop, 2012).

Homeless families were more likely to have homeless and jobless friends at multiple waves in the longitudinal descriptive analysis in Chapter Five. Although rough measures of bridging social capital, these indicators suggest that the weaker social

³² It could also be that ineligibility for Centrelink income support payments based on visa categories and waiting periods did not enable impoverished recent migrants and refugees to be included in the JH sample, but I have no evidence for this.

networks of homeless families are less able to offer the support, information or contacts that would help a vulnerable family to strengthen their other resources. There is also research that suggests people experiencing homelessness have smaller networks than the non-homeless, and that extended or repeated homelessness over time can exhaust an individual's social network (Conroy and Parton, 2018). Like other resource caravans, social capital consists of resources subject to loss spirals if favours are used up or the energy to employ these resources in the face of financial and other stresses is spent. Social support systems, already stretched by poverty, can be overwhelmed by a major stressor and 'one disastrous outcome of an overtaxed, informal support system is homelessness' (Long, 2015, p.1021).

Although reduced social capital can be both a consequence and a precursor of homelessness and housing insecurity (Daoud *et al.*, 2016), the qualitative comparative analysis model at Chapter Seven of this thesis suggests an important protective role for social capital when families are challenged by events, health problems and increased financial stress. A person's individual characteristics affect how they develop social capital as a resource caravan, as does the environment in which they live. Another way of thinking about stratification is found in analyses that utilise micro, meso and macro delineations. As outlined by Halpern:

at the micro-level, social capital is affected by personality type, age, family, class, education, work, religion, and consumption habits. At the meso-level, social capital is affected by civil society, school, community, ethnic and social heterogeneity, mobility, transportation habits/infrastructure, and urban design. Finally, at the macro-level, social capital is directly affected by history and culture, social structure and hierarchy, labour-market trends and the size and nature of the welfare state (2005, p.19).

Therefore a family's available social capital resources, specifically the nature of bonding or bridging social capital, can be understood as a function of social interactions at each of the micro-, meso- and macro-levels. In the absence of one type of individual factor, structure, context or mechanism there is potential for another to deliver.

Although writing specifically about young refugees to Australia and homelessness, Couch (2017) makes a strong case in her research for the role of social networks in informing people about services that are available, who to ask and where to go—especially given the complexity of the housing, broader support and service systems. In a study of homeless women in the United States who had experienced domestic violence, Long (2015) found that getting to know the system through social

networks, including networks with other homeless women and agency workers, enabled the agency of women to find better solutions to their needs. Although not focussed on homelessness, social programs to build community connections, peer support and facilitate exchange of information such as Family by Family—where at-risk families are supported by other families, who have been through similar experiences—may be effective at increasing both bonding and bridging social capital (TACSI, 2018). The Smith Family *iTrack* and tertiary mentoring programs are also predicated on the power of broadened networks to facilitate information exchange, advice and encouragement to assist young people in education and employment and combat the impact of disadvantage (The Smith Family, 2019).

Social capital therefore operates through three main mechanisms. As summarised in Figure 19, first, the social capital families may be able to actuate through their social networks has the potential to offer insurances which contribute to arresting the loss of other resources in times of crisis. Second, the increased wellbeing that follows from quality bonding social capital increases the psychological resources of families. Third, bridging social capital developed through the knowledge and connections of social networks may provide families with access to information that increases their response options at times when housing security is threatened.

Psychological

Psychological resources related to resilience are important for families negotiating poverty and challenges to their housing resources. The characteristics of resilient people include a sense of commitment, engagement of support, close and secure attachments, self-efficacy, sense of control, action orientation, flexibility, optimism and being goal directed (Hobfoll, Stevens and Zalta, 2015). The capacity of parents to be creative, persistent and resourceful in the face of challenges may help them retain access to housing and other resources that provide security (Clough *et al.*, 2014). A parent's sense of self, agency, personal worth, relevance and coping strengths are a critical part of resilience and decision-making processes in times of stress (Williams and Merten, 2015). In adverse circumstances, psychological resources such as psychological wellbeing, personality characteristics and cognitive functioning are vital. These functions combine to enable people to act towards goals, maintain and shift focus, evaluate progress and alter behaviours (Monn *et al.*, 2017).

Resilience is defined as 'a developmental process or progression, rather than a state or trait, and refers to the capacity of an individual or system to withstand or recover from significant adversity and display adaptive functioning' (Narayan, 2015,

p.57). It is therefore the ability of a person or family to withstand the impact of trauma or a stressful event and remain 'functional or unharmed on some deep lasting level' and their ability 'to return to their pre-stressor state when that stressor ends' (Hobfoll, Stevens and Zalta, 2015, p.174). It refers to the toughness of an individual or family—their ability to function under stress—and how resistant they are to breakdown. The loss of resilience orientated resources is more rapid and powerful than the accumulation of resilience resource caravans over time (Hobfoll, 1989).

Resilience is a complex interplay of multiple interrelated factors that, for families, could reflect 'personal characteristics, such as coping skills for healthy cognitive and psychological functioning; dyadic characteristics, such as warm, supportive behaviours with child and adult counterparts for productive familial relationships; and contextual characteristics, such as social support, financial resources, educational and vocational attainment, and access to basic needs and services for economic prosperity' (Narayan, 2015, p.58). At the time of a severe stress to their housing, resilient families seek to repair the damage to their housing resources and mobilise other resources to protect themselves from any future demands likely to flow from the initial shock (Hobfoll, 2001). However, 'the extent, speed and success of rebuilding will nevertheless depend on the degree to which resource caravans remain intact following disaster' (Hobfoll, 2012, p.231).

Resource gains generate positive emotional and functional outcomes particularly strongly after resource loss—with the ability to obtain resource gains improving wellbeing and increasing motivation to pursue goals and make change (Hobfoll, 2002). For families that are facing housing insecurity, having 'small wins' may help them to galvanise energy to keep fighting the challenges to their other resources. Interventions that are strength-based and foster experiences that enable clients to perceive more opportunities may build resources of social capital and increased wellbeing (Johnstone *et al.*, 2016). Knowing that there are social networks through which one can access social capital in a time of need increases self-esteem, belonging and sense of control—factors associated with higher levels of resilience (Oliver and Cheff, 2014).

The mechanisms of psychological resources reflect the subjective nature of the internal conversation through which structure is mediated by agency. Self-knowledge is produced by interactions with social and material structures. Self-knowledge and the beliefs we hold are fundamental to the evaluative process that is part of the internal conversation. Psychological resources therefore have mechanisms, which through the internal conversation, motivate decisions, actions and behaviour and change material circumstances. As, 'through internal dialogue we can modify ourselves reflexively and

we can also modify the world as a consequence of our internal deliberations about it' (Archer, 2003, p.105).

Resilience is not static, it can be built or diminished over time (Hobfoll, Stevens and Zalta, 2015). Resilience develops in healthy protected environments and with secure loving attachments (Hobfoll, 2012). Building resilience is a developmentally slow process, that takes energy, and is easier in resource rich environment (Hobfoll, Stevens and Zalta, 2015). The importance of social capital to families in times of stress has already been discussed in this section, with emotional support, empathy, and compassion being resources that bolster resilience. Emotional support was associated with reduced levels of psychological distress for the families in JH.

Psychological resources such as resilience assist families to withstand trauma, function under stress, and rebuild resource reservoirs after loss. Resilience is emergent from the psychological level of social strata, and the mechanisms that generate it (or hinder its generation) are discussed at Section 8.6.

Indigenous culture

An active knowledge of cultural heritage and cultural law is understood to build resilience in Aboriginal people by engendering pride in their Aboriginality. Law and culture are protective against the challenges of contemporary life, with the answers lying in an Indigenous person's relationship with self, kin, land and cosmos (de Ishtar, 2009). Culture is 'an organising schema that provides people with particular ways to locate themselves in relation to others, to a larger shared context, and to their history... [it] helps people make sense of their lives and respond to adversity' (Wexler, 2014, p.75). Aboriginal culture is not static and is grounded in social interaction. Culture is enacted in a social space in which the lived reality of culture asserts Aboriginal identity, opposing the social construction of that reality by non-Aborigines (Kingsley *et al.*, 2018). Indigenous culture is therefore both a social and normative structure. In this model, I am using the term 'Indigenous culture' to refer to the individual level resource of culturally-specific resilience available to Indigenous Australians. This resource caravan is conditioned by structures at the social and normative level as well as being emergent from the psychological level.

Different protective and resilience mechanisms of Indigenous culture have been explored in the literature. Identity and culture is widely discussed as a critical factor in helping young Indigenous Australians to remain engaged with education (Shay and Wickes, 2017). Aboriginal social and emotional wellbeing—positive psycho-social development—is facilitated by cultural traditions and connecting, identity, social

relationships and family (Hopkins, Taylor and Zubrick, 2018). Gathering places where Aboriginal people can connect culturally, without non-Indigenous intervention, strengthen social networks, foster inclusion, belonging, connection and resilience; empower people to learn culture and become leaders; and strengthen identity and connection to culture and country (Kingsley *et al.*, 2018). The rate of Indigenous children in care is ten times that of non-Indigenous children. For Aboriginal children in out of home care, stable placements and cultural engagement, along with trauma-informed and culturally-embedded individualised therapy and supports, appear to be major factors in positive developmental health and wellbeing (Raman *et al.*, 2017).

Historical trauma and colonialism are themes connecting culture to resilience in a study of Inuit Elders, adults and youth. The research asked how they understood their personal challenges and deployed ideas of culture in their stories of resilience (Wexler, 2014). Cultural oppression, a loss of personal expression and ‘learned helplessness’ through interaction with settler cultures, contributed to a loss of sense of identity rooted in culture, which participants linked to current social problems. By becoming activists rather than victims, and claiming cultural identity as a political stance, adults gained strength. Participants expressed that ‘having a strong cultural identity and understanding how to resist further colonisation is key to promoting personal and cultural strength’ and stressed the importance of combatting oppression and educating the dominant society (p.83).

Strong cultural identity can provide a sense of belonging and perspectives from which to draw when overcoming challenges and developing resources associated with resilience and wellbeing. However:

Culture includes lifestyle, the sacred, intellect the visible and invisible, the moral—all aspects of living. Culture is the life-book of people, it makes them what they are. But when a people’s culture is overlooked, ignored, marginalised, eroded, neglected, denounced and disallowed they receive a deep message that they don’t matter—and as a result their self-esteem and sense of worthiness is undermined and their ability to respond to life and living is numbed. Because people identify so strongly through their culture, when this basic human need is undermined by another dominant society, people become disheartened—they literally lose their heart. This psychic numbing lies at the core of all the social problems in Balgo [a remote Kimberley community] (de Ishtar, 2009, p.6).

Society ‘gets in on’ the internal dialogue at the intersection of structure and agency, as

‘both the circumstances we encounter and the descriptions we employ derive from the context of society’ (Archer, 2003, p.116). Hence the importance for Indigenous peoples, in a settler dominant and dominating society, of strong culture, social connections and Indigenous cultural perspectives.

The resources associated with the Indigenous culture caravan, operate through mechanisms associated with a specific type of cultural resilience to trauma and disadvantage. They are resources at the individual level derived from structures of Indigenous culture at the social level of reality and emergent from the psychological level. Resilience for Indigenous Australians is therefore gained from cultural strength, pride in their Aboriginality and resistance to colonisation.

8.5 Triggers and Challenges at the Individual Level

There are many different events, significant life changes, challenges and external shocks that put pressure on a household’s resources and increase the potential for an already resource poor family to run out of the material and non-material assets they need to prevent homelessness. Homelessness triggers and challenges to housing security put stress on resource reservoirs as families scramble to mitigate the impact of stresses, hardships and difficulties. They have the potential to instigate resource loss spirals if resources reservoirs are not deep enough to withstand the shock. In some cases, if families are already embattled, they can adopt resource conservation strategies that numb emotional responses and inhibit families from making decisions and taking action (Hobfoll, 2001). Stress and trauma associated with these triggers or challenges can have adverse impacts on a family’s psychological resources.

In this section, the causal analysis focusses particularly on certain kinds of adverse events, domestic and family violence, housing crisis and financial crisis. However, what I wish to emphasise here, is that it is not the specific labels or examples of triggers that I see as being important—so much as the fact that vulnerable families can ‘have the rug pulled out’ by *any* event that works through similar mechanisms to challenge their precarious resource equilibrium. The challenges discussed below are therefore examples that represent common triggers, but they are not exhaustive. It is their mechanistic impact in the context of disadvantage, housing unaffordability and resource scarcity that drives the causal explanation for family homelessness.

Adverse events

As depicted in models at Chapter Six, for families in JH, death of a child or spouse, relationship breakdown, job loss, and an increase in non-chronic physical health

issues were associated with homelessness, entry to homelessness and increased housing insecurity. However, there are many other ‘critical life events’ that could act as a mechanism requiring families to start drawing down their resources in order to cope. These could include being a victim of crime or violence, incarceration, becoming a single parent, assuming caring responsibilities, major disagreement over child support or custody, being in a car accident or other significant changes, challenges or triggers of stress (Stone *et al.*, 2015). In the analysis of SHSC data in Chapter Five, I showed that almost one in eight families that approached homelessness services in 2017-18 gave reasons for their homelessness or risk of homelessness that were categorised as ‘other’. This suggests that there are a variety of triggers to housing insecurity that do not easily fit into the main response classifications.

Some families may be more resilient to a shock or series of shocks if they have the appropriate psychological and material resources to meet these challenges. However, for those without deep and wide resource reservoirs, shocks and critical life events may put pressure on their housing resources, trigger further adverse events and have cumulative long-term impacts on financial, housing and social capital resources. An Australian longitudinal study of families that became homeless after experiencing relationship breakdown or domestic violence, found this was a consequence of not having the financial resources to deal with the crisis. In addition, they either did not have friends with the financial or material resources to help them, or they were no longer able to access the support available through family and friends (Hulse and Sharam, 2013). Which events have the worst impact, will depend on how appropriate the family’s resources are to meet the specific challenge, and how profoundly challenging the event is to that particular family’s resource reservoirs across caravans.

Stone *et al.* (2015) provide an analysis of how shocks and critical or stressful life events challenge low income private renters. They find that, although critical life events happen to people regardless of the basis of their housing tenure, for households on lower incomes there is more insecurity associated with events relating to employment, family formation and dissolution, and residential mobility. ‘For income support recipients and other households in the lowest income quintile, management of critical life events can be particularly difficult’ (2015, p.42). The authors also found that as the number of critical life events experienced increases, private tenants had fewer options for raising emergency funds, fewer savings and an increased likelihood of being unable to pay their rent on time.

Housing crisis

Housing transitions are commonly included as critical life events, and critical life events can drive housing mobility (Stone *et al.*, 2015). The SHSC data analysis in Chapter Five showed that for two in five families headed by couples, housing crisis (such as eviction) was given as the main reason for needing assistance from a homelessness service. For a further one in ten, the main reason was inadequate or inappropriate dwelling conditions. The majority of single parent families (60 per cent), reported domestic violence as their trigger for requiring assistance, but for one in seven the primary reason was housing crisis. In my descriptive analysis, housing crisis was also nominated by families in JH as a reason for their last episode of homelessness.

A housing crisis—a forced tenancy exit—could be driven by rent increases, a property being sold, landlord repossession, renovation or rental arrears. It could also be the result of a choice to move because of an unaffordable rent increase or the condition of the property. An Australian study focussing on private rental tenancies, found three key stages of risk: the point of accessing a tenancy, maintenance of tenancies, and exit transitions—with the exit phase not necessarily leading to a new private rental tenancy, particularly in areas with low vacancy rates (Stone *et al.*, 2015).

Domestic violence

Domestic violence is a leading cause of homelessness and housing insecurity for families, as generally victims leave home to escape violence. One in six Australian women and one in 19 men have experienced physical or sexual violence by a current or former cohabitating partner (AIHW, 2017b). My descriptive analysis in Chapter Five showed that for single parent families accessing SHS agencies for assistance in 2017-18, domestic violence was nominated by nearly half as the reason for their need for assistance. One in five of all families in JH nominated domestic and family violence as the reason for their most recent episode of homelessness. In regression analysis of the JH data in Chapter Six, having moved from the last place of residence due to domestic violence was significantly associated with homelessness, entry to homelessness and increased housing insecurity for families. My modelling of the interaction of family status and domestic violence on homelessness outcomes, suggested that the impact of domestic violence on housing insecurity was greater for families than non-families.

Domestic violence makes families vulnerable to homelessness through a number of mechanisms. Regression analysis in Chapter Six of the factors associated with psychological distress (Kessler 6 score) for JH families suggested that domestic violence was strongly associated with increased levels of distress, challenging and depleting

psychological resources such as resilience. Fear, shame and embarrassment; concerns over the removal of children by authorities; disruptions to their children's education and after school routines; worries about money; and the prospect (then reality) of homelessness were all concerns reported by women with children who had become homeless after experiencing domestic violence (Johnson, Gronda and Coutts, 2008). Other research shows that domestic violence impacts mental and physical health, contributing to anxiety and depression, and can lead to hospitalisation due to physical injuries (AIHW, 2017b). For families with children, each of these factors has the potential to drain financial, social capital and psychological resources, prior to and subsequent to leaving home. However, for families, it is how escaping domestic violence impacts housing resources that is the most obvious mechanism that brings about homelessness—available financial and other material and social resources limit their options of where to go. Homelessness, abuse and poverty are interactive and have mutually exacerbating effects for families (Long, 2015).

As discussed in Section 8.4, family and friend networks may provide insecure rental accommodation or couch surfing insurances. However, these solutions can be temporary, chaotic and stressful (Long, 2015). Although shelters exist for women fleeing violence with their children, long-term accommodation is rarely available through homelessness services (Flanagan *et al.*, 2019). Access to public housing is limited due to years of residualisation and underinvestment. Income support payments leave women and children in poverty and unable to afford decent housing. Supplementary government payments to help pay for private tenancies are inadequate in many parts of the Australian housing market and the subsidy ends after as little as a couple of months or up to three years (Communities & Justice, 2019). Additionally, women leaving violence may face discrimination as single parents, because of their housing subsidy, or because of a poor tenancy record due to the behaviour of an ex-partner.

For families, the limited availability of social housing and unaffordability of the private rental market for a single income family means it has become more difficult to find suitable, affordable and safe longer-term housing:

Existing DFV [Domestic and Family Violence] support programs cannot compensate for the absence of affordable, suitable housing—so moving from short-term or transitional forms of accommodation into permanent, stable, independent housing is extremely difficult, and sometimes unachievable, for women and children affected by DFV (Flanagan *et al.*, 2019, p.3).

The lack of secure, affordable and permanent housing is a systemic issue for families leaving domestic violence, especially in the absence of ‘safe at home’ programs that, by removing the perpetrator and providing other supports, enable the victim and their children to remain in the family home (Flanagan *et al.*, 2019).

Financial crisis

Descriptive analysis in Chapter Five showed that many families in JH had debt, were unable to pay their bills on time or had been contacted by a debt collector. They had sought financial assistance from friends and families. Elevated financial stress was associated with increased homelessness in JH data explored in multivariate analysis at Chapter Six, with the association stronger for families compared to non-families. Regression analysis suggested that being in financial crisis may be tightly connected to other potential homelessness triggers such as a recent shock or challenging event, housing crisis and domestic violence. Elevated financial stress was also associated with higher levels of psychological distress for families in my analysis, suggesting a secondary set of mechanisms operating via the impact of financial stress on psychological resources and resilience. Unlike higher income households who use debt to fund wealth creation and bring forward non-essential consumption, credit in low income families can end up being necessary to fund essential purchases and temporarily stave off disaster. Debt provides short-term insurance to low income households, but unsecured debt can be both expensive (for example through ‘pay day loans’) and a mechanism for increased housing insecurity in combination with other stressors or events (Hulse and Sharam, 2013; Stone *et al.*, 2015).

Mechanisms of resource loss and crises causing homelessness

Each of the homelessness triggers or challenges to housing security detailed above are examples of the most prevalent crises associated with homelessness in the literature and identified in the empirical analysis in this thesis. However, they are examples and not an exhaustive list of the events that may precipitate resource loss and housing insecurity. What they have in common are the mechanisms by which they interact with a family’s resources to bring about homelessness in the context of Australia’s welfare and housing structures (described in Figure 19).

Crisis events use up social and personal resources—including cognitive resources—which can occasion resource loss spirals in cases where disadvantaged families are already resource poor. The depletion of their resources as a consequence of meeting a crisis event leaves families more vulnerable to future stressors on their

housing security (Hobfoll, 2002). Hobfoll predicts that when people are in crisis, but have access to few and a limited range of resources, they will attempt loss control strategies that have a high cost and lower chance of success—they may offer short-term relief, but come at a higher long-term cost (Hobfoll, 1989). With a limited choice of resources available, disadvantaged families are less likely to have access to the specific resource that fits a given demand, and they are less likely to have appropriate (efficient) substitute resources (Hobfoll, 2002).

Coping in a time of crisis requires choices about resource allocation and investment—acknowledging that once resources are used they may no longer be available to meet future demands. Families may need to replace the resource, substitute it with something of similar value from another resource domain or engage in accommodative coping by changing their goals or reframing their expected outcomes. Resource loss following crisis encourages families to implement conservation of resource strategies, strategies that are more effective if families have enough resources to engage in proactive rather than reactive coping (Hobfoll, 2001). The processes of resource conservation are both a product of overall life conditions, and chronic and acute resource loss circumstances. Hobfoll suggests that:

Proactive coping is subject to limitations and advantages that are a product of people's life-span development and their social status and access to societal affordances. The poor, the aged, and underprivileged social groups may be so consumed with reactive coping that they cannot afford to apportion resources for proactive coping (p.353).

Crises increase stress, psychological distress and trauma for families; thereby diminishing psychological resources, including by challenging their resilience. Cognitive and psychological resources are diminished by use (Hobfoll, 2002). In times of crisis, families who lack resources will use what they have according to a process of appraisal, perception, normative and individual self-assessment of the environment and themselves. They will re-evaluate the value of their remaining resources to combat a sense of loss or mitigate their stress (Hobfoll, 1989). However, families that are heavily resource depleted, particularly in terms of their psychological and resiliency resources, may find it necessary to adopt a defensive posture of denial. Instead of investing coping effort, they may conserve their resource reserves by putting off action or ignoring the possible impact of current circumstances (Hobfoll, 2001). Hobfoll sees this as 'a strategy aimed at conserving resources for future action' (p.357).

In summary, homelessness triggers and challenges to a family's housing security

may bring about homelessness if a family is unable to galvanise appropriate or sufficient resources to protect their housing resources. Catastrophes such as, but not limited to, adverse events, domestic and family violence, housing crisis and financial crisis use up a family's resources and may activate a resource loss spiral into homelessness. In response, families employ conservation of resource strategies according to the resources they have available and how they evaluate them, their context and the nature of the threat. However, families are also affected by increased stress, psychological distress and trauma, which depletes their psychological resources, reduces their resilience and decreases their coping capacities.

8.6 Factors at the Psychological Level

At the psychological level, trauma, mental health and psychological distress are factors that put pressure on psychological resources and reduce the capacity of families to weather challenges and maintain their housing security. The discussion which follows is necessarily simplistic and heuristic in nature—humans have layers of individual and environmental experiences which inform how we interpret and evaluate the world through our internal conversations.

What happens at the psychological level emerges at the individual resource level to play a fundamental part in the choices we make as actors in the world. However, there is considerably more work to be done to better understand the connection between and synthesise what is understood in the psychological and the sociological knowledge domains about mechanisms associated with homelessness. As argued by Danermark (2019), interdisciplinary research grounded in a critical realist ontology and epistemology, has the potential to integrate knowledge across discipline areas with their different assumptions and lenses. The analysis in this section is an initial attempt to bring psychological literature into a stratified explanation of the mechanisms of family homelessness within what could be described as a more sociologically positioned thesis. Figure 20 summarises the key mechanisms at the psychological level that work to generate vulnerabilities to homelessness.

Psychological Level

Stresses and depletes psychological resources in the context of disadvantage and other individual or environmental factors

Trauma

- Adverse biopsychosocial impacts
- Compounding resource loss in ecologically vulnerable people
- Stresses resilience
- Past connected to present for Indigenous

Mental Ill-health

- Social attitudes to mental illness
- Difficulties in labour and housing markets
- Wears down family and other social supports

Psychological Distress

- Burden of poverty and cognitive load
- Depleted energy and coping resources

Figure 20: Psychological level – key mechanisms generating vulnerability to homelessness at the psychological level

Trauma

Traumatic stress generally refers to mental trauma that is prolonged, experienced repeatedly and cumulatively; as well as the sets of symptoms that occur as the result of exposure to trauma (Keane, Magee and Kelly, 2019). For families living in disadvantage, trauma can result from proximate experiences such as domestic, family and other forms of violence; or from distal adverse childhood experiences such as abuse and neglect. Studies in the United States have found increased incidence of adult homelessness for people who rated highly on the Adverse Childhood Experiences scale, which includes measures for mental illness or substance abuse in the childhood household; an incarcerated household member; parental separation or divorce; physical aggression between parents; physical aggression towards the child; emotional abuse; and sexual abuse (Cutuli *et al.*, 2017). Trauma also occurs in circumstances such as intimate partner, family and domestic violence, as well as poverty (Keane, Magee and Kelly, 2019).

In their studies on the relationship of trauma to homelessness, Keane, Magee and Kelly (2019) describe adverse biopsychosocial impacts of cumulative childhood trauma—particularly complex, multi-faceted trauma—on daily functioning as an adult. These can include negative impacts on attachment; neurological and physiological development processes; cognitive capacities; and behavioural and emotional regulation capabilities. Adverse effects have a dynamic and interconnected relationship, unique to the individual and responsive to their context—for example there are gender differences in the experience and impact of trauma, as well as environmental risk factors associated with disadvantage (Keane, Magee and Kelly, 2016). As psychologists, the authors explain how homelessness (or being vulnerable to homelessness) can occur in circumstances of ‘ecological vulnerability’. They describe this as a state of ‘potential-for-

loss', situated in the relationship between individuals and their physical, social, economic and political environment. A loss may be of a structural (e.g. home), contextual (e.g. income, work-role, social and family support networks) or personal (e.g. physical health, psychological and emotional wellbeing) nature, with the degree of loss susceptibility determined by factors such as exposure to adversity, consequent impacts of exposure, and an individual's adaptive capacities' (Keane, Magee and Kelly, 2019, p.3). They conclude that the potential for loss of resources in ecologically vulnerable people is likely compounded by trauma exposure, as it plays a significant role in appraisal and coping in the face of adversity.

Other authors have linked experiences of trauma to risk of homelessness because of trauma's effect on identity, self-belief and agency—all factors previously discussed as linked to resiliency-orientated resources. Regression analysis of JH data in Chapter Six, suggested a connection between adverse emotional experiences in childhood and increased psychological distress during the study period. Williams and Merten (2015, p.406) argue that 'the accumulation of adverse experiences across the life course influences individual identity and erodes feelings of self-belief and agency', which they suggest might be key factors in differentiating how well survivors of domestic abuse are able to navigate housing insecurity and remain housed. Social stigma and marginalisation may lead to shame and guilt, and 'one's meaning making after trauma can have powerful effects on identity, sense of self-worth, life course, and relationships' (Coates and McKenzie-Mohr, 2010, p.87). Coates and McKenzie-Mohr also stress that when considering the effect of trauma on housing insecurity it is important not only to appreciate individual experiences of trauma but also the contexts in which it occurs; and to acknowledge that the consequences of trauma can be both serious and ongoing.

Indigenous trauma is not only 'personal' in orientation, it is also historical and culturally transmitted and should be conceptualised differently to other trauma (Nicoli and Saus, 2013). 'Historical trauma is defined as cultural stress and bereavement, grief related to genocide, and racism that has been generalized, internalized, and institutionalized' (Wexler, 2014, p.74). It is cumulative, historic and ongoing; and transmitted within families and across generations within close-knit groups. Historical trauma for Indigenous peoples is reflected in mistrust of government, social work and health systems. Grief and loss connect the past to the present, with the past playing a significant part in explaining contemporary realities. Massive cultural losses and traumatic intergenerational memories may be embedded in a family's traditions, spirituality, values and beliefs and thereby associated with depression, anxiety, suicidal behaviour, substance use, disrupted relationships, and diagnosable disorders.

Misinterpretation and a lack of understanding of Indigenous value systems, lived experiences and histories create barriers to healing, from both historical and current trauma (Nicoli and Saus, 2013).

Trauma stresses and depletes psychological and other resources. As discussed above, and illustrated in Figure 20, the mechanisms of trauma operate through adverse biopsychosocial impacts on the individual which can influence both their capacity to accumulate and maintain resources, and make them potentially more vulnerable to triggers and challenges to their housing security. The mechanisms of trauma compound resource loss in ecologically vulnerable people and stress the resilience resources of families. Finally, for Indigenous Australians, there is the potential of intergeneration and historical trauma to increase disadvantage and deplete the psychological (and other more material) resources of families.

Mental ill-health

The descriptive analysis of JH data at Chapter Five, showed a high proportion of family respondents had diagnoses of post-traumatic stress disorder (PTSD), depression or anxiety prior to the study. There is evidence in some of the nested regression models, presented in Chapter Six, that physical and mental health challenges were associated with increased homelessness, before the addition of variables related to financial stress and events. Perhaps this indicates that, whilst it is financial stress and events have a stronger association with homelessness, physical and mental health challenges are background contributors. The Kessler 6 score for psychological distress, implicated as increasing housing insecurity in my final family model, was highly correlated with depression and anxiety. Coutts, Gronda and Johnson (2008) found mental ill-health shaped the experiences of people who became homeless on this pathway through social attitudes to mental illness, difficulty meeting the demands of the labour and housing markets, and according to the extent of the family support they had available. Although mental ill-health does not seem to be a major pathway to homelessness for parents with children, it may regardless be a factor that impacts the resilience of families when their resources are taxed by homelessness triggers.

Mental ill-health may play a role in increasing stress and depleting psychological resources for families. This may be through direct effects on cognitive or emotional functioning, but also through mechanisms related to social attitudes to mental illness as well as increased difficulties navigating labour and housing markets. Mental ill health within a household may also wear down family and other social supports associated with the social capital resource caravan.

Psychological distress

Psychological distress was measured in JH using the Kessler 6 (K6) scale. A comparison of the K6 scores of JH respondents at wave one (collected between September and November 2011) and wave 11 of the nationally representative HILDA panel survey (collected between September 2011 and March 2012) shows that JH's disadvantaged respondents were considerably more likely to score highly for distress and much less likely to have low scores. The process of becoming homeless is associated with increased levels of psychological distress (Scutella and Johnson, 2018). My analysis of housing insecurity for families, modelled in Chapter Six, found that elevated levels of psychological stress at the previous wave was associated with increased housing insecurity at the next. In the same analysis, distress levels for families were increased with adverse childhood experiences, domestic violence and financial stress; but reduced by being in a couple or having a greater degree of social and emotional support.

Resource scarcity imposes a cognitive load on the poor—taxing cognitive bandwidth in ways that both improve and worsen capacity to manage resource shortages (Shah *et al.*, 2018). When people face resource scarcity, they become more focussed on those limited resources, are more likely to remember what things cost and are less susceptible to pricing tricks and hidden taxes. When facing some kinds of scarcity, they are likely to spend their resources more efficiently. 'With very limited budgets, concerns about money necessarily loom large. To solve persistent financial challenges, the poor must be attuned to the economic dimension of things' (p.5). Therefore, thoughts about money and costs are easily triggered by daily life; come spontaneously to mind even when money has not been mentioned; and are persistent and difficult to suppress. 'Thoughts about cost change the way things are connected in the minds of the poor... [as] the poor see an economic dimension in many everyday experiences; a dimension that is largely absent for those who are better off' (pp.5, 6).

I suggest that it is through the mechanism of this increased cognitive load that stress is increased for those experiencing poverty, financial stress and resource loss and may in turn increase vulnerability to homelessness triggers. For family respondents to JH, frequent accommodation moves, being behind on rent, owing money for bills, and experiences with debt collectors are all symptoms of the financial stress that could be elevating levels of distress and the cognitive load of managing resource scarcity. Hobfoll describes that individuals and groups will proactively cope with potential challenges to their resources by striving to acquire and maintain resource reservoirs, acting early when warning signs of an impending problem are seen, and positioning themselves as best as

possible given their circumstances and resources. They will use their cognitive capacities and act to cope proactively given their resource availability (Hobfoll, 2001). However, resource loss is stressful and the work of proactive coping depletes cognitive resources.

As introduced above, Hobfoll suggests that ‘resource depleted individuals often choose a defensive strategy of not investing coping effort and resources in order to conserve their resource reserves’ (p.356) and engage in short term forms of denial; ‘denying the need to act immediately or denying severe impact to the self, while they allow themselves to regroup and re-enter the coping fray with renewed effort after a short psychological respite’ (p.357). Being in a couple and having social and emotional support (as well as other bonding social capital), provides opportunities for families to share the cognitive load and reduce the impact of stress and psychological distress on their resilience and other psychological resources.

Psychological distress depletes a family’s psychological resources and is associated with increased levels of stress. The added cognitive load or burden of poverty plays an important role in increasing psychological distress for disadvantaged families under housing insecurity pressures. Psychological distress depletes emotional energy and reduces the coping resources and resilience available to families in times of crisis.

8.7 Conclusion: an explanatory model of the causes of family homelessness in Australia

Family homelessness in Australia can be explained through mechanisms at the normative and social structure, individual and psychological levels and how they function within a conservation of resources informed framework. In the context of limited and shallow resource reservoirs across financial, housing, human capital, social capital and psychological caravans, families—when challenged by adverse events, a housing or financial crisis, or domestic and family violence—are unable to avoid resource loss spirals that bring about homelessness. The structures of disadvantage, welfare and housing are implicated both in how resources reservoirs are built by families over time, but also in the environmental conditions that they face in times of housing stress that result from these triggers and challenges. Changes to these three key social structures over the last 30-40 years, as a result of the influence of neoliberalism, have increased the vulnerability of families to homelessness. At the psychological level, the mechanisms of trauma, mental ill-health and psychological distress have emergent effects on the psychological resources of families, particularly on resilience.

For Indigenous Australians, the violence, dispossession, denial of culture and racism of past and contemporary colonialism has resulted in the important social

structure of being Indigenous in a settler-dominated society. Mechanisms related to historical and contemporary dispossession and trauma, as well as denial of Indigenous culture, perspectives and experiences increase both the disadvantage of Aboriginal and Torres Strait Islander peoples and their vulnerability for homelessness through resource losses. At the same time an Indigenous culture resource caravan offers specific culture-based resilience to trauma and disadvantage from mechanisms of cultural strength, Indigenous pride and resistance to processes of colonisation.

Family homelessness is conceptualised in this chapter as an extreme form of disadvantage, resulting from a dangerous process of resource loss. The conservation of resources theory provides a way of understanding the motivations of actors in relation to both their resources and challenges to their resources. It also delivers an explanatory framework for understanding the mechanisms of a family's resource loss and gain in their specific individual and environmental context. Families become homeless through the conditioning influence of social and normative structures, but have agency to resist these powers. Families strive to generate, protect, maintain and replace their resources by developing self-knowledge, evaluating their contexts, setting goals, making decisions and acting on the basis of their beliefs, values and ultimate concerns. Through the reflexive deliberation of the internal conversation, parents do what they can to use the material and non-material resources they have available to halt the resource losses triggered by domestic violence, housing or financial crisis and other adverse events. Homelessness for families occurs when resources are depleted to such a degree that housing stability can no longer be protected.

9 CONCLUSION

The problem in homelessness causality literature and a response

Homelessness can encompass stigma, exclusion and disadvantage—the trauma of which has long-term effects on the emotional, social and educational outcomes of children as well as on family stability and functioning. The impact of family homelessness on children is well described in the literature. On the other hand, the reasons why Australian families become homeless are less well articulated. In part, this is a consequence of a complex homelessness literature reflecting a variety of homelessness definitions, ideological and welfare state contexts and research approaches.

In this thesis, I have argued that there are three additional, more fundamental problems with causal accounts of family homelessness in the literature. The first is what I diagnose as overly simplistic thinking about causality in explanations of homelessness. Causality research tends to describe the characteristics of homeless people and to list life events or circumstances associated with homelessness, rather than answer questions of why and how the characteristic, event or circumstance is a cause. The second is that homelessness research, aside from some pathways research, has struggled to conceptualise the interaction of social structure and human agency. Yet, I contend that any explanation that fails to engage with both cannot achieve an authentic view of social reality and, as a consequence, is unable to explain it. Finally, I argue that homelessness causality literature is under-theorised. Each of these three factors limits its capacity to offer meaningful explanation. Together, they account for the difficulty research has articulating a consistent and comprehensive account of the reasons for homelessness; that is, why some people become homeless and others do not.

The primary objective of this thesis has been to provide a better causal explanation of family homelessness in Australia compared with that offered by predominately atheoretical, risk-factor orientated perspectives. At the same time I wanted to build on the superior explanations already offered by pathways research. I have therefore focussed on developing an explanatory model that engaged with both

causal complexity and the relationship between structure and agency. This thesis has also been motivated by the need for more specific research to identify the causal mechanisms of homelessness for families as a distinct cohort, as well as explanations grounded in Australian data, conditions and context. Therefore, my research has responded to the following question: What are the causal mechanisms of contemporary ‘cultural’ homelessness for disadvantaged Australian families with children?

To answer this question, within the parameters of my primary research objective, I undertook the following. First, I grounded my study in the critical realist philosophy of social science. Early in my candidature, I identified this approach as offering a framework for thinking about ontology and epistemology that enabled better causal explanation. Together with Bhaskar, many critical realist authors have influenced my thinking and therefore the research. However, Danermark’s work on interdisciplinarity and Archer’s on frameworks for analysis of structure and agency have been particularly important. Critical realism has influenced my thinking at every stage of the project. Second, the thesis was guided by theoretical frameworks that conceive of homelessness as an extreme position on a continuum of disadvantage. In particular, Hobfoll’s conservation of resources theory became central. Through Hobfoll’s conception of resource conservation, I have been able to integrate into an explanation of Australian family homelessness what is known about individual and structural risk; protective factors; resources associated with an individual’s capacity for agency and resilience; their psychosocial history and development; and their socio-economic context.

Third, I engaged in empirical analysis of three Australian quantitative data datasets, namely the: Australian Bureau of Statistics *Census of Population and Housing: Estimating Homelessness 2016* (ABS, 2018); Australian Institute of Health and Welfare *Specialist Homelessness Services Collection 2017-2018* administrative dataset (AIHW, 2019); and Melbourne Institute’s *Journeys Home: A longitudinal study of factors affecting housing stability* (Melbourne Institute, 2013). I have used a combination of descriptive statistics, multivariate regression analysis and qualitative comparative analysis techniques to explore patterns in the data suggestive of the structural relations of family homelessness and the causal mechanisms responsible. The findings are reported in Chapters Five, Six and Seven. Finally, I have used the critical realist theoretical processes of structural analysis (abstraction) and causal analysis (through abduction and retroduction) to develop a model of the structures, mechanisms and conditions that result in homelessness for families in Australia, which is presented in Chapter Eight. Development of the model has been informed by my empirical analyses as well as a

broad reading of existing homelessness literature.

Explaining Australian family homelessness

The relationships defining family homelessness and its contexts in my model are conceptualised across the social and normative, individual and psychological strata of social reality. Family homelessness is defined by the relationship between homelessness triggers or challenges to housing stability and the nature and magnitude of the resources available to families. At the individual level, crises test the resources of families across six ‘caravans’: financial, housing, human capital, social capital, psychological and Indigenous culture. Crises most often include domestic and family violence, housing crisis such as eviction, and financial crisis, but can be any other event that challenges the housing stability of a family—such as relationship breakdown, job loss, or a death in the family. When families do not have the appropriate type or quantity of resources required to meet the challenges of mechanisms of housing insecurity, the result is homelessness—that is, extreme housing resource deprivation.

Structures and mechanisms at the social and normative level combine to create the context for family homelessness in Australia. Both resources and triggers/challenges are related to the structures of disadvantage, the welfare system and housing, and via these social structures to a key normative structure of neoliberalism. Over the past 40 years, neoliberalism has driven the re-commodification of government services, policies and public discourses that emphasise individual responsibility, and encourage increased financialisation. The values of neoliberal political and economic ideology have over time created and amplified powers within the structures of disadvantage, welfare and housing that in turn reduce a family’s capacity to develop and preserve the protective resource reservoirs they require to maintain stable housing in times of crisis.

Disadvantage reduces the facility of families to act as social agents. It inhibits resource gains and contributes to a family’s vulnerability to accelerated resource losses in times of crisis. The welfare system keeps families in poverty through a combination of highly targeted eligibility requirements and low benefit payments. Welfare policy changes over the last 30 years, such as mutual obligation requirements, have increased the compliance burden on families dependent on benefits. Increased rates of penalties and payment suspensions have increased the vulnerability of families to homelessness. Residualisation of public housing has reduced the availability of properties for low-income families, yet changes within the housing market have created a private rental affordability crisis. Added to this, the insecurity of rental tenancies has contributed to the exposure of disadvantaged families to housing crisis.

For disadvantaged families, welfare and housing conditions resulting from these mechanisms are a central part of the causal explanation for family homelessness. It is an environment in which the resource expenditure required as a result of challenges or triggers can easily generate substantial resource loss spirals and precipitate homelessness. In a different context—for example one in which affordable or social rentals were more available; or welfare provided the level of financial assistance that enabled families to access the private rental market—the mechanisms of the interaction of crises or triggers and the resources available to families would be less likely to bring about a depletion of resources leading to homelessness.

For Indigenous families there is the added condition of being Indigenous in Australian society. The mechanisms of colonialism—historically and contemporaneously expressed—have generated specific conditions that increase disadvantage for Indigenous families and intensify their vulnerability to housing insecurity. Dispossession, intergenerational trauma and the denial of Indigenous culture and values by the dominant culture are mechanisms through which being Indigenous increases disadvantage. These mechanisms also impact the welfare and housing experiences of Indigenous Australian families making them more vulnerable to homelessness. If the history of colonialism or the objectives of the reconciliation movement had played out differently, the mechanisms related to these structures, and the powers they have over Indigenous Australians, would not exist (or would at least operate differently or with reduced power).

At the psychological level, experiences of trauma, mental ill-health and psychological distress—including the cognitive load of living with poverty—are linked to resource loss, as well as to homelessness triggers and challenges to housing security at the individual level. Trauma has adverse biopsychosocial impacts, including on attachment, neurological processes, cognitive capacities and behavioural regulation capacities. It both stresses the resilience of families and compounds resource loss for ecologically vulnerable people—that is, people living in disadvantage. As discussed above, for Indigenous Australians mechanisms of intergenerational trauma are also involved; with events of the past transmitted culturally and within families to contemporary generations. Social attitudes to mental illness and difficulties in the labour and housing markets are mechanisms through which mental health impacts both the resources of families and their exposure to crisis events. In addition to having cognitive and emotional impacts, mental ill-health may also wear down family and other social supports, reducing a family's capacity to activate resources associated with social capital. Finally, psychological distress, as a result of the cognitive load and burden of poverty or

other triggers in a person's life such as domestic or family violence, depletes energy and the coping resources that enable families to navigate the challenges of housing instability and best allocate their resources to meet crises.

Limitations and applications

This study focusses on families living in Australia, and uses one particular definition of family status—an adult who has parental responsibility for a resident child. There are many other definitions of family and the one that is most glaringly lacking from this analysis is of a parent who has a child but is not living with them. Separation from their children could be related to poverty, housing insecurity, inappropriateness of accommodation, homelessness or some other reason related to child welfare. However, they are still a parent and a member of a family. The scope of this research was unable to accommodate analysis of this family type. I also chose to exclude overcrowding from the definition of homelessness used in this analysis for reasons discussed in Section 5.2. My research was not able to ask (or seek to answer) which structures, powers and mechanisms explain the domestic and family violence that triggers so much of family homelessness.

Each of the three datasets had limitations, discussed in more detail in the empirical analysis chapters. One key issue was the coverage of the homeless population available through each dataset. Each had a different data structure and none reflected the Australian homeless population in its entirety. Each also had various types of 'missing' data. The Australian Bureau of Statistics recognises that Indigenous Australians and those experiencing domestic violence are undercounted in the Census. The Specialist Homelessness Services Collection data only contains information about the characteristics of people who actually sought assistance at a homelessness service and provides no information about those who chose not, or were unable, to access services.

The Journeys Home (JH) sample frame described a cohort of significantly disadvantaged welfare recipients with histories of homelessness, not the general population. Although the attrition rate over the six waves was extremely low given the vulnerability and mobility of the respondents, there was a significant non-random drop-off between waves one and two. These were disproportionately Indigenous respondents and those who had been homeless at the first wave. The analysis of JH was also limited by the relatively small number of respondents who were categorised as families out of the total sample. Finally, although the JH questionnaire was long and covered many thematic areas, a limitation for this project was the absence of questions better able to measure concepts such as social capital or psychological resources.

The final limitations included here relate to a critical realist approach to explanation. First, I have offered one possible explanation for family homelessness based on my interpretation of the data and existing literature. There are other explanations that could be drawn from the same material—although I believe there is explanatory value in my model. Nonetheless, I may have missed identifying important structures if evidence for them was lacking in the data available to this study and imperfectly theorised the presence and functioning of powers and mechanisms. Second, the claim to generalisability of this model is on theoretical grounds. For reasons discussed specifically in Section 6.5 and more broadly in Chapter Three, I have not aimed for or desired ‘statistical’ generalisability from my regression modelling, although this is normally considered an ideal outcome in a quantitative analysis project. In fact, this is not really a limitation—it is simply a reflection of critical realist ontology and the nature of depth reality. Causal mechanisms can only be known theoretically and causality cannot be confirmed by statistical associations.

Although the study has limitations, it has synthesised substantial new knowledge of the structures, conditions and causal mechanisms that generate family homelessness in Australia. I have developed a causal model that incorporates multiple strata of social reality to provide a more comprehensive ‘interdisciplinary’ account of why some disadvantaged families become homeless and others do not. In doing so, I extend the use of Hobfoll’s conservation of resources theory in homelessness research. The theory enabled me to develop a model that incorporates how people’s motivation to grow, protect and best use their scarce resources, and the mechanisms of resource loss, interact in times of crisis or catastrophe. Moving away from a risk factor orientation, to a research project embedded in critical realist thinking and informed by Hobfoll’s theory, has generated the more cohesive and comprehensive account of family homelessness in Australia described above.

What this research shows, is that for families living in disadvantage in Australia, it is the current welfare and housing contexts that are the most important conditions for family homelessness. Families engaged in using their resources to mitigate challenges to their housing security are hampered by disadvantage. Disadvantage limits their accumulation of resources and contributes to an acceleration of resource loss. However, given their disadvantage, a family’s capacity to navigate crises and avoid homelessness is most impacted by a combination of the extreme lack of affordable housing and the disconnect between the level of welfare payments and the income required to secure private rental accommodation. Therefore, this research suggests, family homelessness in Australia could be substantially alleviated through three policy responses acting in

concert:

1. an increase in the availability of public housing stock for low-income families;
2. removal of the tax and other policy settings that have distorted the housing market, inflated housing prices and created housing unaffordability for low-income families;
3. an increase in the rates of Newstart (Australia's unemployment benefit) and other benefit payments to enable families who rely on them to afford private rentals.

In addition to the conditions that exist as a consequence of welfare and housing structures, this research highlights the importance of social and human capital in the resource mix available to families. A policy implication of this aspect of my findings would be to ask how families living in disadvantage can be supported to in their development of human and social capital resource reservoirs.

The homelessness of Indigenous families is also a product of what it means to be Indigenous in a dominant settler society. Changing this structure is not so simply done. Eliminating disadvantage and homelessness for Australia's Indigenous peoples requires a massive cultural shift—a process of decolonisation and loss of privilege within Australian settler society. However, the general policy responses outlined above would also help Indigenous families. In addition, Indigenous people need culturally-appropriate programs to support families in housing crisis or experiencing homelessness—developed and led by Indigenous people. Support for Indigenous-led programs to strengthen culture and Aboriginal pride would help families develop culturally-specific resiliency resources.

The payoffs of a critical realist approach

Earlier in this thesis, I referred to my approach to this research project as standing in direct challenge to the risk factor paradigm prevalent in homelessness causality literature. Others will decide whether my structural and causal models truly deliver a better explanation according to their own ideological positions and evaluation of my arguments. I can however speak to how I perceive the payoffs of critical realism as applied to this project. They have been substantial, both in terms of how critical realism actively supports thinking; and how it facilitates delivery of richer explanations for complex social phenomena relevant to social policy.

Critical realism had significant impact on the research design of this project. Compared to a 'typical' quantitative social science approach, the depth ontology of the

philosophy suggested two phases: empirical data analysis followed by theoretical phase incorporating abstraction to structures, and abduction and retroduction to mechanisms, powers and conditions. A critical realist understanding of causality, stratification and explanation required me to work towards an account of family homelessness that reflected the reality of complex and contingent causality, with interdependent and interactive structures, powers, mechanisms and conditions emergent from strata at all applicable levels in the social world.

Although it is more challenging theorising an explanatory model that reflects a complex and contingent understanding of causality, in this project I have found that the effort was rewarded. The explanation developed for family homelessness in this thesis is more ‘satisfying’ to me. The models are constructed in such a way that they reflect my understanding of complex and contingent causal reality. Compared with those offered by a risk factor paradigm, this explanation better connects with and matches how I experience the social world. Conceiving the ontology of reality as stratified provided a framework through which the extent of structures that are part of the phenomenon of homeless could be abstracted and analysed. Stratification and emergence provided both the impetus and the possibility for analysis of structure and agency, as well as a framework for interdisciplinary synthesis of literature and theory across multiple areas of knowledge within social science. Having spent time initially developing my knowledge of critical realism, I found myself supported and liberated by it during the process of the research.

Most importantly, the critical realist approach enabled me to develop an explanation of family homelessness that I find to be rich and straightforward at the same time. By rich, I mean the causal explanation captures the diversity of individual experiences, stories, agency and contexts, but has not been stuck providing merely a description of them—associations and characteristics do not answer the questions of why and how homelessness occurs. It reflects a contingent, complex causal reality. At the same time I find the causal explanation provided by this thesis straightforward—the overarching story is easy to tell. Yet even in simplicity, it has explanatory power developed through abstraction and theorising.

Implications for future research

This thesis offers four implications for future research. First, whilst there is already a vast body of research dedicated to homelessness, there is considerably more scope to integrate existing knowledge (and create new knowledge) across disciplinary lines. Specifically I would focus on synthesising findings in the literatures of psychology,

social work, sociology, political economy and social policy. As discussed in this thesis, the homeless population is heterogeneous and the mechanisms of homelessness (or at the very least the conditions in which they operate) are different in different contexts. Applying a deliberately transdisciplinary approach to causal explanation—as required and supported by a stratified ontology—would be fruitful in many areas of homelessness research.

Second, although longitudinal quantitative and qualitative research projects and datasets are slowly increasing in number, understanding of homelessness causality would benefit from projects designed with different assumptions to those encapsulated in risk factor orientated research. Datasets built from research based on other theoretical approaches, particularly in quantitative research designs, will deliver new insights into the phenomenon. Research that develops analytical frameworks for conceptualising concepts related to agency and structure and a broader range of causal relationships at each level of reality, such as that offered in this thesis, is a first step.

Third, there is potential to look at existing quantitative and qualitative data sets for analysis using unconventional analysis methods. Qualitative comparative analysis allows both reanalysis of existing data to detect causal patterns and design of projects with its analysis approach in mind. Working extensively with univariate and bivariate descriptive statistics in this thesis as an end in itself, was a reminder of the value they have to detect patterns in the data that can be lost or overwhelmed in multivariate analyses.

Finally, it will not come as a surprise that my final recommendation is for researchers to reflect on their philosophical commitments and evaluate the meta-theoretical potential offered in support of their research aims. Critical realism allowed me to tap into a philosophical tradition that reflected and extended my own complementary understandings of reality and knowledge. As a meta-theory, critical realism deepened my capacity for analysis and truly ‘under-laboured’ my thinking. In combination with social theory, it profoundly influenced the course of the project, particularly how I responded to the data. I know it enriched the outcome.

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11 APPENDICES

11.1 Appendix A: Table Homeless children (0-11 years), characteristics compared to Australian averages, 2016

		Improvised dwellings, tents, or sleeping out	Supported accommodation for the homeless	Staying temporarily with other households	Living in boarding houses	Living in severely overcrowded dwellings	Australia
Children aged 0-11 years	Number	456	4,106	1,372	202	9,725	3,539,500
Age in years	0	6.1%	10.6%	10.9%	9.4%	7.4%	7.8%
	1	8.8%	10.7%	10.3%	13.4%	9.0%	8.3%
	2	9.4%	10.6%	10.6%	8.4%	8.0%	8.3%
	3	10.3%	9.1%	9.9%	9.9%	8.2%	8.5%
	4	7.9%	8.6%	9.9%	7.9%	8.2%	8.5%
	5	9.9%	7.9%	6.5%	7.4%	8.9%	8.4%
	6	6.4%	7.5%	6.9%	8.9%	8.8%	8.6%
	7	8.3%	7.4%	6.2%	10.4%	8.4%	8.5%
	8	6.6%	7.2%	8.0%	2.0%	8.2%	8.5%
	9	9.6%	6.9%	6.6%	6.4%	8.5%	8.5%
	10	8.1%	7.1%	7.9%	5.4%	8.4%	8.2%
	11	5.9%	6.2%	6.0%	7.4%	7.8%	7.9%
Sex	Male	50.2%	51.7%	51.4%	57.3%	51.7%	51.3%
	Female	49.8%	48.3%	48.6%	42.7%	48.3%	48.7%
Indigenous Household Indicator	Household Indigenous	30.2%	25.8%	10.5%	0.0%	50.3%	6.0%
	Other Households	69.8%	74.2%	89.5%	0.0%	49.7%	94.0%
SEIFA - Disadvantage (IRSD at SA1)	Decile 1	38.3%	31.0%	17.3%	6.6%	56.5%	9.8%
	Decile 2	14.9%	15.3%	13.4%	41.4%	11.1%	9.3%
	Decile 3	10.6%	14.5%	11.4%	17.2%	8.8%	9.4%
	Decile 4	11.7%	10.8%	12.0%	8.6%	6.6%	9.7%
	Decile 5	5.9%	7.2%	11.6%	4.5%	4.9%	9.9%
	Decile 6	5.2%	8.0%	9.4%	6.1%	3.6%	10.2%
	Decile 7	5.0%	5.1%	7.9%	1.5%	3.6%	10.3%
	Decile 8	2.9%	4.1%	7.1%	4.5%	2.3%	10.7%
	Decile 9	4.5%	2.8%	5.2%	4.5%	1.3%	10.5%
	Decile 10	1.1%	1.1%	4.6%	5.1%	1.3%	10.3%

		Improvised dwellings, tents, or sleeping out	Supported accommodation for the homeless	Staying temporarily with other households	Living in boarding houses	Living in severely overcrowded dwellings	Australia
Different address one year ago	All or some in household	29.9%	59.2%	32.1%	0.0%	36.7%	21.8%
	None in the household	70.1%	40.8%	67.9%	0.0%	63.3%	78.2%
Remoteness (relative access to services)	Inner Regional Australia	15.7%	16.9%	24.6%	5.4%	6.6%	17.9%
	Major Cities of Australia	20.6%	73.7%	53.7%	34.2%	46.0%	71.0%
	Outer Regional Australia	27.9%	6.8%	13.9%	42.4%	6.7%	8.7%
	Remote Australia	6.0%	1.6%	4.6%	15.8%	5.5%	1.4%
	Very Remote Australia	29.9%	1.0%	3.2%	2.2%	35.2%	1.0%
State	NSW	28.5%	27.5%	29.8%	17.9%	23.3%	31.8%
	Vic.	3.1%	40.6%	18.8%	4.5%	14.7%	24.8%
	QLD	27.4%	14.2%	25.7%	50.7%	18.6%	20.9%
	SA	2.0%	7.6%	7.0%	4.5%	3.9%	6.7%
	WA	14.3%	3.5%	9.5%	4.5%	8.8%	11.0%
	Tas.	2.6%	2.4%	3.5%	0.0%	0.6%	2.0%
	NT	22.1%	1.5%	4.3%	17.9%	29.7%	1.2%
	ACT	0.0%	2.8%	1.5%	0.0%	0.4%	1.7%
Greater Capital City (functionally connected to the capital city) as proportion of State	Greater Sydney	39.8%	62.9%	52.3%	80.6%	84.8%	65.2%
	Rest of NSW	60.2%	37.1%	47.7%	19.4%	15.2%	34.8%
	Greater Melbourne	66.7%	76.8%	69.1%	80.0%	89.2%	76.2%
	Rest of Vic.	33.3%	23.2%	30.9%	20.0%	10.8%	23.8%
	Greater Brisbane	14.2%	49.2%	32.6%	19.2%	29.3%	48.6%
	Rest of Qld	85.8%	50.8%	67.4%	80.8%	70.7%	51.4%
	Greater Adelaide	0.0%	79.0%	71.4%	100.0%	64.2%	77.4%
	Rest of SA	0.0%	21.0%	28.6%	0.0%	35.8%	22.6%
	Greater Perth	18.2%	71.7%	42.1%	0.0%	42.7%	77.6%
	Rest of WA	81.8%	28.3%	57.9%	100.0%	57.3%	22.4%
	Greater Hobart	0.0%	53.1%	46.4%	0.0%	49.1%	44.8%
	Rest of Tas.	100.0%	46.9%	53.6%	0.0%	50.9%	55.2%
	Greater Darwin	19.0%	25.9%	62.3%	0.0%	2.6%	55.8%
	Rest of NT	81.0%	74.1%	37.7%	100.0%	97.4%	44.2%

Source: ABS 2018 Cat. 2049.0 – Census of Population and Housing: Estimating homelessness, 2016

11.2 Appendix B: Paper and conference abstracts

Hastings, C. (2020) 'Homelessness and Critical Realism: A search for richer explanation' *Housing Studies* DOI: 10.1080/02673037.2020.1729960

Homelessness is an increasingly prevalent social problem with devastating consequences. Yet homelessness causality literature is characterised by confusion due to a diversity of homelessness definitions, research approaches, understandings of causality and welfare state contexts. To bring some clarity, homelessness literature is first categorised as having risk factor, pathways, subjective or theoretically orientated research approaches—each of which is evaluated for its capacity to explain homelessness. Second, the philosophy of critical realism is presented as a meta-theoretical approach with potential to strengthen the explanatory power of homelessness research. This paper offers both a systematic summary of the core principles of critical realism and suggests seven practical implications of using its epistemological and ontological assumptions to guide better homelessness research.

Hastings, C. (2018) *Families in Australia avoiding homelessness: An analysis of Journey's Home data using Qualitative Comparative Analysis* in proceedings of The Australian Sociological Association, Melbourne 20 November 2018

Homelessness is an extreme form of disadvantage with devastating consequences for the social, mental and physical health of individuals, families and communities. Why do some Australian families living in poverty end up homeless and others do not? Inspired by continuum of disadvantage theories, I use fuzzy set qualitative comparative analysis (fsQCA) to explore how individual life histories, recent life events, health and each participant's capacity to access financial and emotional support networks interact with poverty to explain pathways into and avoidance of homelessness. The study uses quantitative data from *Journeys Home*, a six wave panel survey of 1650 Australians receiving social welfare payments and flagged as homeless or at risk of homelessness.

My analysis suggests that the causality of homelessness for poor families is asymmetric—that is, the causal mechanisms precipitating homelessness are different from those that protect. This has important ramifications for current policy development. I also demonstrate the importance of financial or emotional support from friends or family in meeting the kinds of challenges commonly understood as 'risks' for homelessness. Finally, I show how Indigenous families in

this study face particular challenges in avoiding homelessness.

Hastings, C. (2018) *How can Australian families avoid homelessness?* in proceedings of the International Association of Critical Realism, Lillehammer Norway, 29 August 2018

Homelessness is an extreme form of disadvantage with devastating consequences for the social, mental and physical health of individuals, families and communities. ‘Solving the problem of homelessness’ is a focus of government policy in many countries—an objective resonating with key UN Sustainable Development Goals. However, much of the research underpinning interventions is based on positivist assumptions about the ability of statistical methods to explain and predict. The result is a literature characterised by fragmentation, offering contradictory guidance to policy makers. This paper is part of a larger project aiming to support policy development, implementation and evaluation by delivering better explanations of family homelessness in the Australian context, using critical realism as the underlabourer and recognising a causal complexity evoked by Bhaskar’s crisis system—particularly within the planes of the social and economic. Why do some Australian families living in poverty end up homeless and others do not? Inspired by continuum of disadvantage theories, I use fuzzy set qualitative comparative analysis (fsQCA) to explore how individual life histories, recent life events, health and each participant’s capacity to access financial and emotional support networks interact with poverty to explain pathways into and avoidance of homelessness. The study uses quantitative data from *Journeys Home*, a six wave panel survey of 1650 Australians receiving social welfare payments and flagged as homeless or at risk of homelessness.

My analysis suggests that the causality of homelessness for poor families is asymmetric—that is, the causal mechanisms precipitating homelessness are different from those that protect. This has important ramifications for current policy development. I also demonstrate the importance of financial or emotional support from friends or family in meeting the kinds of challenges commonly understood as ‘risks’ for homelessness. Finally, I suggest that not being an Indigenous Australian family is the most important protective factor.