



Visible Changes

A Social Return on Investment evaluation of women's community housing



Women's Property Initiatives - December 2016

SOCIAL VALUE

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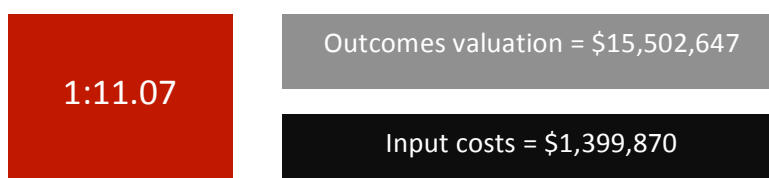
Executive Summary

There is a chronic shortage of affordable housing in Victoria, particularly in Melbourne¹. It is estimated that over 105,000 Australians, including 23,000 Victorians, are homeless. Forty-four percent of these homeless people are women². Some groups of women appear to be at greater risk of homelessness, including women fleeing family violence, migrants escaping conflict, women exiting the correctional system and older women with little savings.

Women's Property Initiatives (WPI) was formed in 1996 to address the lack of affordable, appropriate, secure, long-term housing for low-income single women and single mothers. WPI works to build a secure future for disadvantaged women and their children by providing them with long-term, safe, high-quality and affordable homes. The reasons women seek housing with WPI are a complex web of individual causes, however, financial stress and family violence are common causes of housing vulnerability. The homes are made more affordable for women on low incomes, with rents set at no more than 75% of market rent or 30% of household income.

Women's Property Initiatives commissioned a Social Return on Investment evaluation to understand the value and impact of housing on their tenants. This report provides the results of the Social Return on Investment evaluation that analyses the social value created with the provision of 66 homes to women and their families in a 12-month period over 2014-2015.

The analysis found that for every dollar invested, \$11.07 of social value is created.



In total, five stakeholder groups were identified as having experienced material change as a result of WPI activities. This material change included the social benefits experienced by housing tenants, including women, children and other adults sharing the home (including partners), and savings from avoided costs to State and Federal Government.

¹ For example <https://theconversation.com/the-end-of-affordable-housing-in-melbourne-8273> and <https://theconversation.com/the-root-of-sydney-and-melbournes-housing-crisis-were-building-the-wrong-thing-49940>

² <http://www.homelessnessaustralia.org.au/index.php/about-homelessness/homeless-statistics>

The Social Value

As illustrated below:

- Tenants experience **64%** (\$9.83M) of the total social value; the greatest social value of all stakeholder groups. The majority of this value for women (47%) is created from improved emotional wellbeing. Improved personal safety accounts for 20% of this value and increased independence and positive lifestyle choices accounts for 17% of the social value experienced by women.
- Children experience **17%** (\$2.61M) of the total social value. There are over 90 children housed by WPI. Their lives have become more stable, predictable and secure as a result of this housing. Over 90% of the value experienced by children is created through improved personal wellbeing and improved relationships and family life. These improvements are the result of the direct benefits from WPI housing and the improved wellbeing of their parents.
- The Victorian Government experiences **11%** (\$1.79M) of the social value through avoided justice, public housing and health costs.

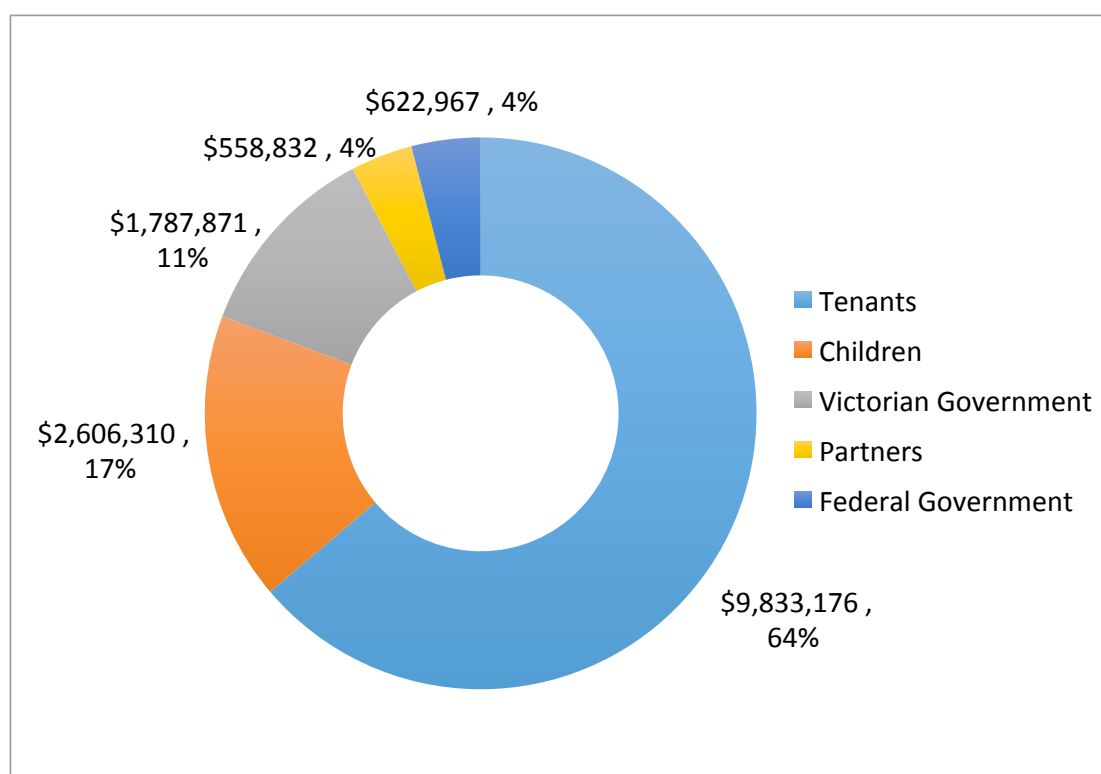


Figure – Percentage of social value experienced by stakeholder group

A comparison with the 2009 SROI

This SROI evaluation is the second undertaken by WPI. The first evaluation, completed in 2009, examined two housing projects: the construction and tenanting of 11 homes in Roxburgh Park and 6 homes in Cairnlea. WPI was then known as the Victorian Women's Housing Association (VWHA). It is difficult to compare the two evaluation results because the boundaries of the evaluations differ and the SROI methodology has evolved since the 2009 examination. The key differences between the two evaluations include:

- **Outcomes:** a more expansive set of outcomes reported by stakeholders have been monetised and included in the 2016 SROI model due to advancement in SROI practice.
- **Discount factors used:** the 2009 evaluation used zero drop-off and a benefit period of 15 years. In comparison, the 2016 evaluation uses benefit periods ranging from one to ten years with appropriate drop-off values.
- **Boundary of the evaluation:** the 2009 SROI included construction inputs and activity in the scope of the evaluation. The 2016 evaluation examines the social return from the provision and management of 66 affordable homes provided by WPI over a 12-month period between July 2014 and June 2015. It does not include construction inputs and activity.

There is no doubt that, without long term planning and investment in housing, WPI would not create an equivalent social value as experienced by disadvantaged women and their families. In this context, the scope and boundary of the SROI evaluation was considered very carefully, particularly with regards to input costs.

The capital value of the properties is accounted for through depreciation and amortisation expenses over the 12-month period analysed. The approach to input accounting is outlined in further detail in section 4.2. While the value of the properties is included as an input cost, the actual cost of the construction activity is outside the scope of the evaluation and is not appropriate for a twelve-month period of analysis.

Implication of results

Since its first property development in 2003, WPI has continued to develop housing specifically for women in need. At the time of writing, WPI manages 68 properties across Melbourne. These property assets generate a return from rental income that is expected to enable WPI to become self-sustaining in the management of its current building stock. This scale and financial stability will allow WPI to plan for further growth of its property portfolio into the future, as well as enable an expansion in the social impact it creates for its beneficiaries.

WPI support women with many varied life experiences, however, the common ways in which the change is experienced is through the provision of a basic need: shelter that is safe, high quality, affordable and secure for the long term. This shelter provides women with an opportunity to heal from their trauma that can take many years to acknowledge and a lifetime from which to recover. Affordable long-term housing is a critical factor producing this high social return.

Women experience the greatest social value from WPI housing. However, in many circumstances women have children who are also the intended beneficiaries of WPI housing. The impact of safe and secure housing for children contributes to breaking cycles of intergenerational disadvantage. A stable home for children provides safety and security. A permanent home provides an opportunity for children to grow, build their confidence, learn and form secure relationships at school and in the local community. The value to children and their futures cannot be underestimated.

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Visible changes

The social impact of permanent housing on a life and society

1 Introduction

Women's Property Initiatives (WPI) works to build a secure future for disadvantaged and 'at risk' women and their children by providing long-term, safe, high-quality and affordable homes for female-headed households. The reasons women seek housing with WPI are a complex web of individual causes, however, financial stress and family violence are common causes of housing vulnerability. The homes are provided to women with rents set at no more than 75% of market rent or 30% of household income, making them more affordable to disadvantaged women. Significant research in Australia and elsewhere links stable and appropriate housing with individual capacity to participate in society through education, employment and social connectivity.

To gain a deeper understanding of the impact of affordable housing on women and their families, WPI commissioned this Social Return on Investment (SROI) evaluation. This report sets out the results of the SROI evaluation that analyses the social value created by WPI over a 12-month period (1 July 2014- 30 June 2015) in the provision of 66 affordable long term homes. It found that WPI is creating significant value not only for tenants and their families, but also creating significant savings to Government.

This SROI evaluation is the second undertaken by WPI. The first evaluation, completed in 2009, examined two housing projects: the construction and tenanting of 11 homes in Roxburgh Park and 6 homes in Cairnlea. Since this time, WPI has increased its building stock, and at the time of writing now manages 68 properties across Melbourne (66 during the evaluation period).

An SROI is a framework for identifying and accounting for social change experienced by key stakeholders through a process of assigning monetary proxies to change. It should be noted, however, that while values are stated in dollars, value is experienced as social significance and does not equate to financial return.

The SROI evaluation was conducted in accordance with '*A Guide to Social Return on Investment*' (the SROI Guide) published by the SROI Network in 2012 (now known as Social Value UK)³.

³ Social Value UK, 2012. *A Guide to Social Return on Investment*. Available at: <http://www.socialvalueuk.org/resources/sroi-guide/>

The SROI Guide's SROI process is underpinned by the following seven principles:

1. Involve stakeholders
2. Understand what changes
3. Value the things that matter
4. Only include what is material
5. Do not over claim
6. Be transparent
7. Verify the result

The following report describes and values the outcomes experienced by stakeholders as a result of the housing provided by WPI in accordance with these seven principles.

1.1 Report Structure

- **Section 2 – Why do women seek WPI housing?** Describes the context for housing vulnerability for women who are 'at risk' or disadvantaged in Melbourne.
- **Section 3 – How is WPI addressing this need?** Provides an overview of WPI and describes the role that WPI is playing to support women experiencing housing vulnerability and homelessness.
- **Section 4 – SROI evaluation scope** Outlines the scope of the evaluation, including the input and output data examined and the approach used to assess the cost of capital inputs.
- **Section 5 – Stakeholders** Summarises the process for identifying stakeholder groups that may materially experience or influence change and the stakeholder engagement undertaken to understand and value the changes experienced by stakeholders.
- **Section 6 – What changes?** Provides an overview of WPI's theory of change connecting WPI activities to outcomes experienced by intended beneficiaries. It outlines the outcomes experienced by each stakeholder group, including the indicators used to define the outcomes and evidence the occurrence of these outcomes.
- **Section 7 – Valuing the change** Illustrates the process for monetising the changes experienced by stakeholders outlined in the previous section and the discount factors used.
- **Section 8 – The social value** Provides the outputs of the SROI evaluation and a discussion of results.
- **Section 9 – Sensitivity analysis and verification** Provides the outputs of a sensitivity analysis that examines the degree to which assumptions and other variables may influence the results. It includes an overview of the verification process to ensure Principle 5, do not over claim, is addressed.
- **Section 10 – Implications of results** Provides a discussion of the results and recommendations to support the growth of WPI's impact.
- **Section 11 – References**

2 Why do women seek WPI housing?

There is a chronic shortage of affordable housing in Victoria, particularly in Melbourne⁴. Victorians on low incomes are extremely vulnerable in the private rental market. Many are simply unable to afford private rental accommodation or are forced to live in grossly sub-standard conditions that pose a threat to their health and safety. Alternatively, they rely on supported housing for older or disabled people (operated for profit or otherwise), public housing (government owned housing stock and portable housing) or community housing (stock owned and operated by community housing associations). There are currently over 32,000 people on the waiting list for public housing provided by the Victorian Department of Human Services' Office of Housing⁵. It is evident that community and supported housing is unable to meet current demand.

There are many informal and temporary housing options used by people who are unable to secure safe and stable housing in the private rental market or through supported, public or community housing. The alternatives include short-term crisis accommodation (refuges, typically operated as not-for-profits), couch surfing, staying in motels and caravan parks through to sleeping rough. People using these options are considered homeless.

It is estimated that over 105,000 Australians, including 23,000 Victorians, are homeless. Forty-four percent are women⁶. Women face significant disadvantage in their access to employment opportunities, ability to work and income. They are also far more likely than men to be the victims of domestic violence⁷. Some groups of women appear to be at greater risk of homelessness. These groups include women fleeing family violence, migrants escaping conflict, women exiting the correctional system and older women with little savings.

WPI is a not-for-profit community housing association whose mission is to build a secure future for women and children in need by developing and providing good quality, long term, affordable housing. It works in partnership with government and the corporate and community sectors to identify and develop innovative ways of improving access to long-term, affordable housing for single women and single mothers. It does this because it believes that a safe and stable home is a foundation for a better life.

WPI regularly surveys its tenants and in the most recent survey over 60% of respondents nominated financial difficulty as the primary reason for seeking community housing. A

⁴ For example: <https://theconversation.com/the-end-of-affordable-housing-in-melbourne-8273> and <https://theconversation.com/the-root-of-sydney-and-melbournes-housing-crisis-were-building-the-wrong-thing-49940>

⁵ <http://www.dhs.vic.gov.au/about-the-department/documents-and-resources/research,-data-and-statistics/public-housing-waiting-and-transfer-list>

⁶ <http://www.homelessnessaustralia.org.au/index.php/about-homelessness/homeless-statistics>

⁷ <http://www.homelessnessaustralia.org.au/index.php/about-homelessness/homeless-statistics>

further 38% nominated a need to escape family violence as their primary reason. Desktop research was also undertaken to provide additional context around the potential outcomes for women and children experiencing housing vulnerability.

2.1 Homelessness and family violence

As noted above, 38% of WPI tenants responding to the online survey reported that family violence was the reason for seeking housing support. A lack of suitable housing has been flagged as one of the key reasons that women remain in violent situations, exposing themselves and their children to danger. Family violence has many significant long-term impacts on women and children and creates costs for Australian communities⁸. These impacts include increased demands on health, housing and justice services, as well as the intergenerational losses in opportunity and productivity that arise from a reduced capacity to access education and employment.

2.2 Homelessness and young people

Family violence is a major cause of young people becoming homeless. The impacts of homelessness on young people are enormous. Homeless young people face greater exposure to violence, drugs and alcohol, greater mental health and medical issues and are far more likely to come into direct contact with the criminal justice system than other young people. Recent research examining the cost of youth homelessness found that nine out of ten of homeless young people reported that they had seen violence between family members at home in one form or another, including their parents or carers arguing⁹.

2.3 The link between health and housing

There is a correlation between an individual's health and precarious housing. Taking other factors into consideration (including income, employment and education), on average, people who are precariously housed, demonstrate poorer health than people who are not¹⁰. Three attributes of housing have been identified as having particular impacts on physical and mental health. These are suitability (including location, space and access to whitegoods), affordability and security of tenure. These attributes are shown to influence a person's 'identity, stability, safety, social support, sense of control and mastery of their lives, physical environments and living practices'¹¹.

⁸ The National Council to Reduce Violence against Women and their Children, The cost of violence against women and their children, March 2009 available at: https://www.dss.gov.au/sites/default/files/documents/05_2012/vawc_economic_report.pdf

⁹ MacKenzie, David, Flatau, Paul, Steen, Adam, Thielking, Monica (2016) 'The cost of youth homelessness in Australia - Research Briefing,' Swinburne University Institute for Social Research, the University of Western Australia and Charles Sturt University in partnership with The Salvation Army, Mission Australia and Anglicare Canberra and Goulburn.

¹⁰ Mallett, S, Bentley, R, Baker, E, Mason, K, Keys, D, Kolar, V & Krnjacki, L (2011). Precarious housing and health inequalities: what are the links? Summary report. Hanover Welfare Services, University of Melbourne, University of Adelaide, Melbourne Citymission, Australia.

¹¹ Foster et al. 2011; Mallett et al. 2011 cited in VicHealth Housing and health research summary addressing the *(footnote continued)*

3 How is WPI addressing this need?

WPI seeks to provide affordable, long-term housing for disadvantaged women and their children as a foundation for a secure future and a better life. It connects tenants with other support services when necessary.

3.1 About WPI

Women's Property Initiatives was formed in 1996 to address the lack of affordable, appropriate, secure, long-term housing for low-income single women and single mothers. In 2003 WPI were granted approval to undertake their first development, the construction of 11 houses in Roxburgh Park. Since the first development in 2003, WPI has continued to develop housing specifically for women in need and manage 68 homes as of 2016.

The majority of women who seek WPI housing are experiencing financial stress, precarious housing and in many cases family violence. As part of this research an online survey was provided to all WPI tenants to seek feedback regarding their experiences. Of the 44 tenants that responded to the survey, over 60% nominated financial difficulty as a reason for seeking housing and 38% nominated their need to escape domestic violence.

The value of safe and secure housing to the female led households that WPI accommodates is significant. It enables them to gain stability and to rebuild their lives. As these women move forward, they can *"get on and do the other stuff,"*¹² such as addressing their own and their children's medical and educational needs. This support enables them to become contributing members of their communities.

As a provider of housing by women for women, WPI is sensitive to its tenants' needs and backgrounds. WPI recognises the high priority that many tenants place on privacy and security. The rent payment options, including charging only 30% of household income, provide another layer of assurance for tenants whose life circumstances have typically been very unpredictable.

3.2 About WPI tenants

During the 2014-15 period, over 200 women, children and other adults sharing their home lived in the 66 properties managed by WPI during this period.

Of the 66 properties managed by WPI in 2014-15:

- 68% of the women headed households were homeless immediately prior to moving into WPI housing
- 51% of tenants identified as culturally and linguistically diverse

social and economic determinants of mental and physical health.

¹² Feedback gained during tenant interviews May 2016

- 28% of tenants identified either themselves or one of their children as having a disability
- 4.4% identified as Aboriginal or Torres Strait Islanders
- 33% of tenants were single parent families whose children were less than 16 years of age
- 39% of households comprised single women
- 21% of households included members of the extended family
- 68% of the households relied on Centrelink payments as their main source of income.



4 SROI evaluation scope

This SROI evaluation analyses the social value created by WPI over a 12-month period (July 2014 to June 2015) in the provision of 66 affordable long-term homes. The evaluation was completed in six stages as aligned with the SROI methodology. For further details refer to Appendix A.

4.1 Summary of WPI activity inputs

WPI comprises six staff whose responsibilities include arranging physical maintenance and management of its 66 properties (in 2016 this number is 68), advocating on issues relating to women and homelessness, and development of partnerships and projects for increasing housing stock.

In the financial year evaluated (2014-15) the inputs required to conduct WPI's activities totalled \$1,399,870.

These inputs are in two parts:

- Expenses to run the service for the period under evaluation (\$1.386M based on the 2014-15 Statement of Comprehensive Income)
- Value of volunteer and in-kind support during the same period (\$13,563 as calculated by WPI)

4.2 Approach to cost of capital and inputs

There is no doubt that, without the long term planning and investment in the construction of the housing it provides, WPI would not create the social value experienced by disadvantaged women and their families. Since the first property development in 2003, WPI has increased its housing stock to 68 at the time of writing.

The SROI guide describes two approaches to account for the cost of capital: one based on depreciation of building stock, the other based on the cost of a loan for purchase of the property. The input costs used in the SROI model have accounted for the costs of capital through depreciation and amortisation expenses of the property assets over a 12-month period.

The scope of this evaluation did not include any costs associated with the construction phases of the housing developments. As outlined in the SROI Guide, the approach to cost of capital is to examine one year only and to *'emphasise that SROI only examines the social value created by inputs that were necessary for the activity in that one year'*¹³. The SROI Guide also outlines the approach to be taken when deciding which stakeholders should be included in the SROI. It states that the stakeholders to be included should be based on

¹³ Social Value UK, 2012.

‘which stakeholders have experienced material change as a result of your activities’¹⁴. The stakeholders involved in construction and the costs of construction, i.e. developers, builders and WPI, are not included in the scope because these activities do not result in direct social outcomes for intended beneficiaries. However, the annual maintenance and finance cost of the houses themselves clearly contributes to the social outcomes for the intended beneficiaries and are included in the input costs.

Consideration was also given to the inputs contributed by tenants. Tenants make a financial contribution to WPI through their rental payments. The rental income partially covers the expenses required to manage 66 properties over the 12-month period. The outcomes associated with this input provide a financial return for WPI. In this SROI model, WPI is not deemed a beneficiary stakeholder because it is not experiencing material social changes from the rental return; it merely allows some coverage of the input costs.

In summary, the inputs are the total expenses incurred by WPI over a 12-month to manage 66 properties including the costs of capital through depreciation and amortisation and the value of volunteer and in-kind support.



¹⁴ Social Value UK, 2012.

5 Stakeholders

This section of the report outlines the process for involving stakeholders in the evaluation. This process included four key phases:

1. Identifying stakeholders to consult to understand their influence on, or experience of change
2. Designing an engagement approach
3. Undertaking stakeholder engagement to identify stakeholders and their material changes as a result of WPI housing
4. Determining the beneficiary stakeholders to include in the SROI model, the number experiencing the change and the quantity and value of this change as a result of WPI housing.

Appendix B provides further detail regarding the design of the data collection methodology.

5.1 Purpose of consultation

Stakeholders are defined as people or organisations that experience intended and unintended change and positive and negative change as a result of WPI's activities¹⁵. The perspectives of the stakeholders who have experienced change have driven this evaluation. Specifically, stakeholders have been involved for the purposes of:

- Identifying stakeholders experiencing or influencing change
- Defining and identifying outcomes
- Quantifying the amount of change
- Valuing outcomes
- Identifying levels of attribution, deadweight and drop-off
- As proxy stakeholders to explore changes experiences by others
- Verifying results

5.1.1 Who to engage?

To identify which stakeholders to engage in the evaluation, an initial consultation with WPI staff was undertaken and the stakeholder map included in the 2009 SROI evaluation report was referenced. Three stakeholder groups were consulted:

- Tenants of WPI properties
- Community service agencies that may refer women to WPI including:
 - Prison Network
 - Matrix Guild
 - Merri Outreach Support Service
 - Wombat Housing

¹⁵ Social Value UK, 2012.

- WISHIN
- Werribee Support and Housing
- WPI employees

5.1.2 Defining and identifying outcomes

All stakeholders were engaged to explore what has changed and for whom as a result of WPI housing. This included unintended and intended outcomes that were both positive and negative. The methods for engagement included in-depth interviews with tenants, surveys distributed to all tenants to explore outcomes for themselves and their children, telephone interviews with community agencies and workshops and interviews with WPI employees.

5.1.3 Quantifying the amount of change

The online survey distributed to tenants included Likert scale questions about themselves and their children. The results of the survey were used to evaluate and quantify the outcome incidence in SROI model. Refer to Appendix C for the survey results.

5.1.4 Valuing outcomes

The in-depth interviews with tenants were an opportunity to explore the value that tenants placed on the changes experienced as a result of WPI activities. Exploration of value took place via two key approaches: relative valuation i.e. what is the most valuable change experienced by the tenant, and a stated preference method where tenants had an opportunity to state the value of the change by comparing it to a tradable market good.

5.1.5 Identifying levels of attribution, deadweight and drop-off

As part of the interviews and workshops held, stakeholders were engaged to explore:

- **Attribution:** that is how much of the change was a result of WPI or other influences,
- **Deadweight:** what would have happened anyway
- **Benefit period and drop-off:** how long does the change last and how much does the value diminish over time.

The engagement methods included direct questioning and storytelling.

5.1.1 Identifying other stakeholders

All stakeholders throughout the engagement process were asked to reflect on potential third parties who might also experience change as a result of WPI's provision of safe, secure and affordable housing. Some tenants reported on the material changes that stable housing has created for other adults sharing their home, such as, but not limited to, their partners¹⁶. This third party stakeholder group was not included as stakeholders in the SROI completed in 2009.

¹⁶ Existence of other adults sharing the home may be under-reported as a result of rental increases that may be occur as a result of changes in household size and the earnings of household members. As a result, change experienced by this group may also be under-reported.

5.1.2 Proxy stakeholders

For the purposes of the present research, WPI tenants were used as a proxy to identify and reflect on the changes experienced by their children and other adults living with women (where applicable). In certain instances the children were too young to articulate their experiences, and it was considered appropriate that parents would be able to provide a valid perspective of the changes experienced by their children.

For a summary of the stakeholder groups engaged, refer to Appendix A – project methodology.

5.2 Recording stakeholder engagement

All consultation notes were recorded by the interviewer or support scribe in an Excel interview template. Survey data was captured through Survey Monkey, an online survey tool. Detailed analysis of the survey results was undertaken using Excel software.

5.3 Tenant consultation

WPI tenants were directly engaged in two ways, through:

- In-depth semi-structured interviews, conducted at the homes of tenants. 11 women were invited to participate and 7 face-to-face consultations undertaken. It is not known whether the tenants consulted also completed the online surveys.
- An online survey distributed to **all tenants housed** at the time. **44 tenants** completed the survey (67% of tenants represented).

5.3.1 Semi-structured interviews

The WPI housing manager has a close relationship with all WPI tenants. To ensure the tenant population was appropriately represented during the face-to-face consultation the WPI housing manager selected the tenants to participate in the interviews. They were chosen for their diversity of life experience and the location and style of housing. During the consultation phase it became apparent that it would be meaningful to develop and define tenant sub-groups. In consultation with the WPI housing manager each tenant was assigned to one of the sub-groups that emerged during consultation. If the tenant was not adequately described, a new sub-group was developed. Every tenant at the time of the evaluation was broadly described by one of the five sub-group personas. Refer to 5.6.1 for further details about the tenant subgroups.

Following is a summary of the interview questions used during the in-depth interviews with tenants. The interviews were informal and took place in a culturally safe and welcoming venue that, in the majority of instances, was in tenant homes. The interview questions included questions to determine attribution (how much of the change occurred because of WPI, and who else contributed to this change), deadweight (where would you be, or what might have happened if you did not access WPI housing) and drop-off (questions and discussion relating to the future benefits of the change).

- Can you tell us a bit about life before WPI?
- Describe what life is like now.

- What difference has it made to you (referring to intrinsic changes)
- What does your house sound like now compared with before?
- What is the biggest difference in your life now?
- Referring to key change, what value could you put on this change (asked for a stated preference)
- What are the three key changes from WPI?
- Have you received support from other agencies/people?
- How much of this difference in your life is due to WPI? If you had to put a percentage on this contribution what would you estimate it to be? (Attribution)
- Where would you be now if you had not accessed WPI housing support? (Deadweight)
- What difference has WPI made for other people living with you (if applicable)?
- What difference has WPI made for your children (if applicable)?
- What do you hope for your children in the future?
- What do you hope for yourself in the future? (Relates to drop-off)
- Have other people noticed any change? What do they say/notice?
- What is it about the WPI program that has helped contribute to this change?
- If you could talk to a community leader about WPI what would you want to say?

5.3.2 Online survey

An online survey developed in Survey Monkey was distributed to all tenants to complete. It included Likert scale and open questions to both explore and understand outcomes resulting from WPI housing and to quantify the amount of change. This included exploring intended, unintended, negative and positive outcomes. A copy of the survey questions and the survey results used in the SROI model is provided in Appendix B and C respectively.

5.4 Community agency consultation

In order to gain a deeper understanding of the context that women find themselves prior to WPI housing and during their tenancy, community agencies referring and working with women were consulted. This included **six in-depth** semi-structured phone interviews.

5.5 WPI employee consultation

WPI employees were engaged throughout the evaluation project. An initial workshop was conducted with WPI employees and representatives from the Board to develop the intended theory of change, exploring intended outcomes and beneficiary stakeholders. In total **five face-to-face discussions** were conducted to test and validate the insights and results throughout the evaluation project.

5.6 Material beneficiary stakeholders

The determination of material stakeholders to be included in the SROI model was based on the findings from the stakeholder consultation as outlined above.

Figure 1 below illustrates the stakeholder system boundaries. The stakeholder groups within the red system boundary were identified as having experienced material change and thus

were included in the SROI model. This decision was validated during stakeholder consultation that sought to identify both the stakeholders experiencing and influencing change as a result of WPI activities and the nature and quantity of this change. In total, **five** stakeholder groups were identified to have experienced material change as a result of WPI activities.

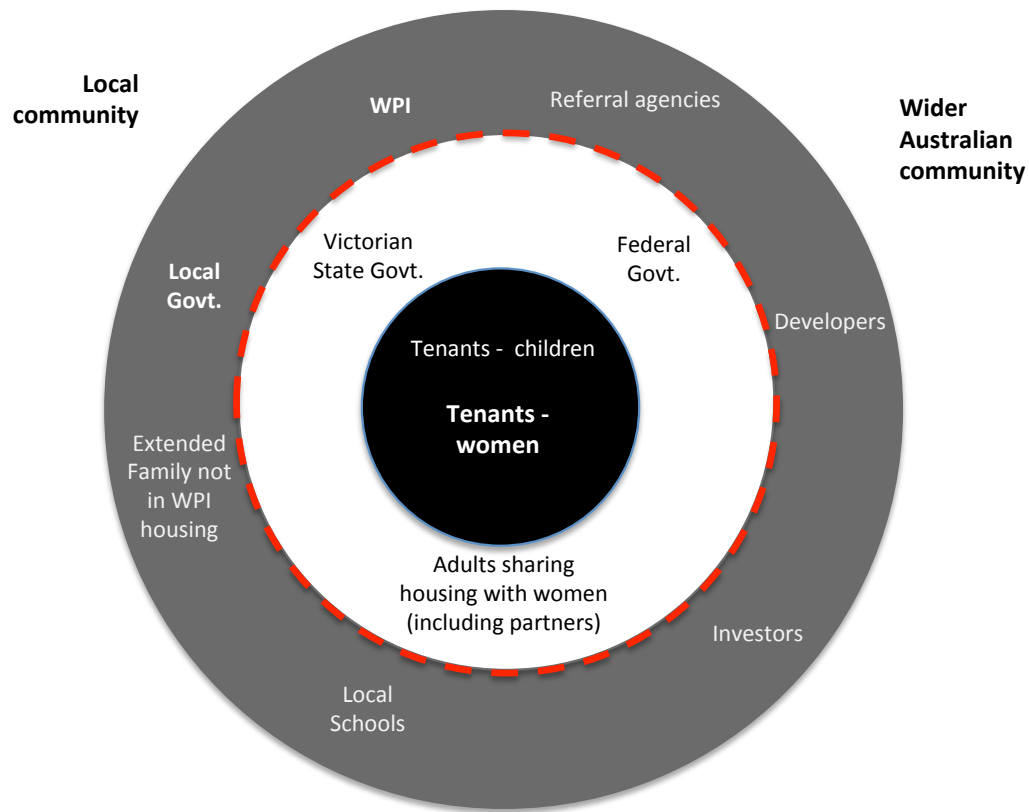


Figure 1: Stakeholder mapping and evaluation boundary

The rationale for inclusion or exclusion in the SROI analysis is based on whether or not stakeholders experienced material outcomes as a result of WPI. The following table summarises the selection process for stakeholders and outlines the reasons for including these stakeholder groups in the model.

Table 1: Stakeholder SROI model inclusion or exclusion

Stakeholders		Description		Included / Excluded	Included/Excluded Rationale for inclusion/exclusion
Who changes? Who wants change?	# Stakeholders	How are they affected or affect the activity?	What we think happens to them (positive and negative)		
Tenants - Women	66	Women present to WPI seeking permanent, affordable and safe housing that is provided by WPI.	Women tenants benefit from an increase in disposable income, improved independence, improved stability and safety, opportunities for further work and/or education, and feelings of comfort and happiness.	Included	They are the intended beneficiaries of the Program and experience material changes.
Tenants - Children	96	Many of the tenants are single women with children. Children are also the beneficiaries of the permanent, affordable and safe housing.	Children of tenants benefit from improved engagement at school and feelings of stability, safety, comfort and happiness.	Included	Children are also the intended beneficiaries. They experience material change as a result of the outcomes experienced by their parents and their opportunity to have increased housing stability and safety.
Tenant - Partner or other adult family member	23	Other adults sharing the WPI housing with women tenants also experience the benefits of permanent, affordable and safe housing.	Partners also benefit from the housing through increased disposable income, improved independence, improved stability, opportunities for further work and/or education, and feelings of comfort and happiness.	Included	They experience material change as a result of the outcomes experienced by their partners.
State government (Victoria)	1	Provide health, education and housing services to eligible clients.	State government benefits from savings resulting from avoided costs of homelessness, including health, housing and incarceration costs.	Included	The outcomes experienced by tenants including reduced demand for health and housing services and reduced contact with the justice system, reduces costs on State government Departments.
Federal government (Australia)	1	Provide services to eligible clients including Centrelink Payments: Family Tax Benefit (FTB), Rental Assistance, Parenting Payment, Centrelink Advance Payments	Federal government benefit from savings resulting from avoided costs of homelessness, incarceration and decreased welfare expenditure. They also benefit through increased taxes paid by tenants.	Included	Increased housing stability and security for tenants and their families increases their capacity to seek education, be employed and reduces their demand on welfare. This is a material outcome for the Federal Government.
Investors through WPI		Investors provide the necessary inputs to enable WPI to provide safe, affordable and permanent housing to women.	WPI (Investors through WPI) seek social returns for intended beneficiaries from their financial contributions.	Excluded	Outcomes are not material to the stakeholders.
Community partners	7	Community partners include referral agencies and organisations that provide support during housing tenancy. e.g. Melbourne Citymission provides support and life skills programs for the women.	Community Organisations provide support services for women and may experience reduced demand for services as a result of increased housing stability.	Excluded	The demand for services far exceeds the reduction in service needs as a result of WPI. Community partners therefore do not experience a material change.
WPI employees	6	Provide direct support to clients through the provision of community housing. Relationship with client is a key element in engaging and supporting clients. Trust and rapport are paramount. WPI also advocate for increased access to affordable housing.	WPI team member is likely to experience social outcomes/job satisfaction as they see results for their clients.	Excluded	They are being paid for what they do. We acknowledge that they get value from their work but they do get remunerated for their work. Staff costs are included in the input costs.
Developers		Developers provide construction and project management services to build the homes.	They are paid to construct the homes on behalf of WPI.	Excluded	They are being paid for what they do. We acknowledge that they get value from their work but they do get remunerated for their work.
Extended family of tenants	66 families	Extended family of tenants may have provided temporary housing for their family member prior to WPI housing.	As a result of the housing and other changes experienced by the tenants, there may be indirect benefits for extended family e.g. no longer providing temporary housing, improved relationships.	Excluded	These indirect benefits were not included in the model because they were not material. In some cases the extended family were estranged from the tenants and it was not possible to meaningfully engage with these stakeholders.
Police / emergency hospital units	Assumed 16	Provide health and emergency services to the community	Decrease in the number of call outs associated with domestic violence, AOD, burglary, anti-social behaviour etc.	Excluded	Will not be material for the number of stakeholders impacted.
Local Government / Community	8 LGAs	Local Government provide social and community services to their local area	Decrease in homelessness, people off the streets. Decrease in anti-social behaviour and crime associated with homelessness. Less demand on local services. Increased sense of pride in community.	Excluded	Majority of WPI clients are not sleeping rough, but more in unsafe, overcrowded or temporary living arrangements such as caravan parks, motels or escaping domestic violence.
Local Schools	Assumed 20	Schools that have children from WPI families enrolled	Increased engagement at school. Improved concentration. Improved relationships with families. Increased engagement with school activities and after school events.	Excluded	School communities are likely to experience a change, however in this context are not considered material to the objectives of the Program. The material benefit is experienced by the children of WPI tenants.






5.6.1 Stakeholder sub-groups

The background and life experiences of each WPI tenant vary significantly, yet stakeholder sub-groups can be identified where the members of a cohort group experience similar degrees of change¹⁷. To account for these similarities, tenant personae were developed based on the characteristics against which change could be valued and defined.

Table 2 below describes each of the tenant sub-groups and the related 'Highly Valued Outcomes' for their degrees of change.

¹⁷ As reported by tenants and in consultation with WPI staff who have relationships with individual tenants. These sub-groups were also discussed with the community referral agencies to gain deeper insight and context regarding the needs of the broader homeless female population compared with the cohort housed by WPI.

Table 2: Tenant sub-group descriptions

Sub-group personas	Highly valued outcome	Description
Older single woman, low income, chronic illness or disability.  This persona describes 5 tenants	Access to long term housing, increased social inclusion, access to services and improved emotional wellbeing	Older vulnerable woman likely to be socially isolated and have a particular interest or need that is enhanced by housing location and values e.g. proximity to social services. May have become homeless through 'elder abuse' or a low income that prevented her accessing the private rental market. May also have a chronic illness or disability. Women in this sub-group can express themselves fully, and live to their social capacity.
Situational vulnerability, single mother or woman, motivated and capable.  This persona describes 22 tenants	Increased personal safety, enhanced emotional wellbeing, long-term affordable housing	May be a single woman or single parent with 1-2 children who, due to situational event (family violence, mental illness, trauma in their life), has become vulnerably housed. May have been forced into disadvantageous situations due to lack of options but is motivated and capable given the right support. Previously had a profession or a career that may have resumed. May also be living with a disability.
Single mother, ESL, refugee.  This persona describes 15 tenants	Enhanced identity and self-worth, increased independence and lifestyle choices, increased emotional wellbeing, improved relationships with family and children	A woman who speaks English as a second language (ESL) with poor English literacy and language skills. May have arrived as a refugee to Australia. Single mother with several children and no employment history in Australia. A period in one or more transitional accommodation situations has interrupted or delayed children's education.
Single woman, exiting the justice system.  This persona describes 7 tenants	Increased independence and positive lifestyle choices, long-term affordable housing, enhanced identity and self-worth, improved physical wellbeing	Single woman who has likely experienced domestic violence, drug use and imprisonment. Possibly 2nd or 3rd generation unemployed and currently on Centrelink benefits.
Single mother, intergenerational poverty.  This persona describes 18 tenants	Increased personal safety, enhanced emotional wellbeing, long-term affordable housing, improved relationships with family and children, enhanced identity and self-worth.	A single mother, born in Australia, may identify as Aboriginal or Torres Strait Islander, possibly 2nd or 3rd generation unemployed. Likely to have experienced any one of the following: depression, domestic violence and financial stress.

5.7 Stakeholders and ethical conduct

As part of this research it was recognised that stakeholder consultation would involve engaging with women and children who were experiencing or had experienced some form of trauma. To ensure the wellbeing of stakeholders engaged, the in-depth interviews were undertaken by female interviewers only and most of the interviews took place in the homes of the WPI tenant interviewees. Several tenants conducted their own screening process over the course of telephone calls with prospective interviewers before setting up interview times.

This approach was consistent with the philosophy of WPI, which is an all-female organisation with an all-female board. Wherever possible WPI also provides female tradespeople in acknowledgement of the needs and past experiences of its tenants.

6 What changes?

The following section outlines the process for identifying changes reported by stakeholders and the outcomes valued in the SROI model. Each outcome is defined and the change is evidenced.

6.1 Theory of change

In 2009, WPI articulated the following theory of change:

*“If women who are experiencing disadvantage have access to secure and stable long term housing, they are more likely to **set goals** to change their circumstances, **recognise available support** and **stay motivated** in their quest to become **emotionally and economically self-sustaining**, influencing positive change amongst the **next generation**”¹⁸*

The following impact map articulates a causal relationship between the provision of safe, secure and affordable housing by WPI and the outcomes experienced by tenants. The development of this impact map was an iterative process incorporating various rounds of data collection, analysis consultation and reflection, as deeper insights were gained into the dynamics of the change. The green boxes are the 7 material outcomes that have been valued in the SROI model.

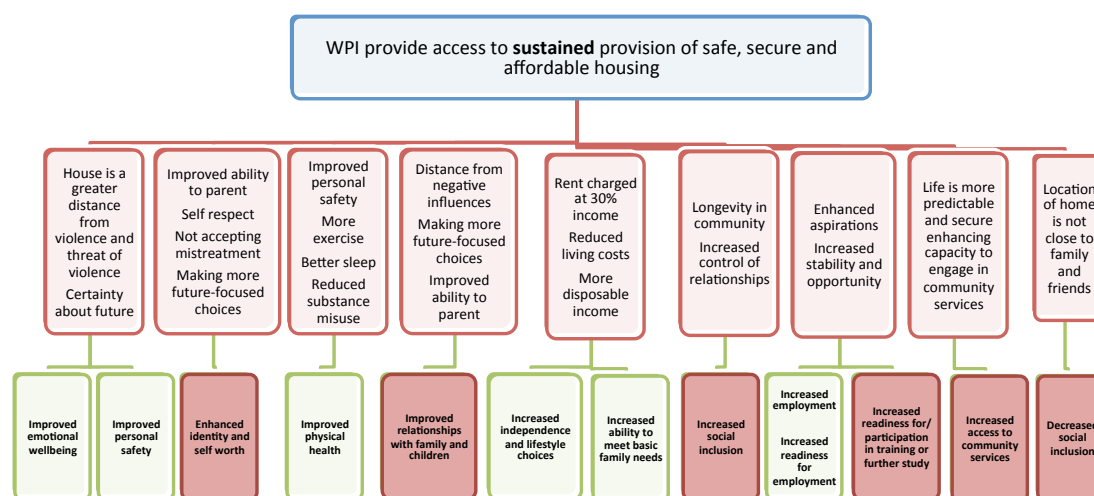


Figure 2: Outcomes and how this change occurs

¹⁸ Theory of change articulated in VWHA 2009 SROI Report.

6.1.1 Unintended and negative outcomes

Unintended outcomes were prompted for during the semi-structured interviews and through open questions posed in the online survey i.e. *'Is there anything else you do differently now you're living in secure housing?'* Tenants were encouraged to explore changes in their life, both intended and unintended, as a result of WPI housing.

During consultation none of the women interviewed reported a negative outcome as a result of WPI housing. When asked directly about any negative outcomes as a result of WPI housing, 57% reported no negative outcomes. 17% (or 7 responses) felt isolated from family and friends. Outcomes with an incidence <3 were considered not material and therefore not included in the model including:

- 9% (or 3 responses) neighbourhood was not desirable for various reasons
- 5% (or 2 responses) reported poorer financial management
- 5% (or 2 responses) had experienced less employment opportunities

The negative outcome of feeling isolated from family and friends has been included in the SROI model. Refer to Appendix B and C for survey questions and results.

6.2 Tenant outcomes

WPI tenants identified 13 outcomes resulting from the provision of WPI housing. An initial set of outcomes were identified during preliminary stakeholder consultation and measurable indicators developed to define and quantify the outcomes. The indicator questions were distributed through an online survey to all tenants. Table 3 below summarises the outcomes and indicators used to define these outcomes and the source of the data.

Table 3: Tenant outcomes, indicators and data source

Outcome	Indicator Question	Data Source
Improved emotional wellbeing	I feel happier about where my life is going	Survey question - Likert Scale
	I am able to better deal with problems	Survey question - Likert Scale
	I am in a better state of mind	Survey question - Likert Scale
	I am confident about facing new challenges	Survey question - Likert Scale
	I feel less anxious	Survey question - Likert Scale
	Have there been any positive changes since moving into secure housing?	Survey questions - Multiple choice - Improved health and wellbeing
	Reduced stress	Self-reported face to face
	Increased confidence, joy, happiness, pride	Self-reported face to face
	Sleeping better at night time	Self-reported face to face
Enhanced identity and self-worth	Now in a position to seek professional help (seeing a counsellor)	Self-reported face to face
	I am more able to express my thoughts and feelings to others	Survey question - Likert Scale
	I am more able to make my mind up about things	Survey question - Likert Scale
	Better able to meet/live cultural expectations/values	Self-reported face to face
	Increased confidence and positive feelings about parenting	Self-reported face to face
Improved physical health	Now in a position to seek professional help (seeing a counsellor)	Self-reported face to face
	My physical health has improved	Survey question - Likert Scale
	Better chronic health management	Self-reported face to face
	Reduced substance abuse	Self-reported face to face
Improved relationships with family and children	Reduced medications	Self-reported face to face
	Reunited with family	Self-reported face to face
Long-term and affordable housing (intermediate outcome)	My relationships with my family has improved	Survey question - Likert Scale
	Planning for the future. Confidence to invest in life and area because it is not transitional.	Self-reported face to face
	Having an address for communications/services	Self-reported face to face
Increased independence and positive lifestyle choices	Having autonomy over house maintenance	Self-reported face to face
	Being able to have pets in the home	Self-reported face to face
	Lifestyle choices - license, driving, outings	Self-reported face to face
	Reduced criminal activity	Self-reported face to face
	Not depending on anyone	Self-reported face to face
	In a better position to make changes (study, employment etc.)	Self-reported face to face
	I have more money in the bank now	Survey question - Likert Scale
	How do you spend money differently since moving into secure housing?	Survey question - Multiple Choice - positive responses
	Financial freedom and security / increased disposable income	Self-reported face to face
Increased ability to meet basic family needs (or household expenses)	Providing needs for children (shelter, safety, stability)	Self-reported face to face
	How do you spend money differently since moving into secure housing?	Survey question - Multiple Choice - positive responses
	Have there been any positive changes since moving into secure housing?	Survey questions - Multiple choice - Lower living costs
	Have there been any positive changes since moving into secure housing?	Survey questions - Multiple choice - Better financial management
Increased social inclusion	Inviting friends and family over for celebrations/gatherings	Self-reported face to face
	Increased # friends	Self-reported face to face
	Relationships with neighbours - trust networks	Self-reported face to face
	I participate in community activities	Survey question - Likert Scale
	Do you feel like you're part of your community?	Survey question - discrete Yes
	Do you feel like you're part of your community?	Survey question - discrete No
	I can make better friends	Survey question - Likert Scale
	I feel comfortable talking to anyone	Survey question - Likert Scale
	I have a wider circle of friends	Survey question - Likert Scale
Decreased social inclusion	I feel closer to people	Survey question - Likert Scale
	Have there been any negative changes since moving into secure housing?	Survey question - Multiple choice (Being isolated from family and friends because of distance)
Increased readiness for employment	Opportunity to get a job	Self-reported face to face
	I am much more employable than I was before	Survey question - Likert Scale
Increased employment	Have there been any positive changes since moving into secure housing?	Survey questions - Multiple choice - Employment and/or more employment opportunities
Increased participation/obtainment of further education/ training	Opportunity for further study (in study or more ready for study)	Self-reported face to face
	Have there been any positive changes since moving into secure housing?	Survey questions - Multiple choice - Educational qualifications
Improved personal safety	I feel safe and secure	Survey question - Likert Scale
	Do you feel safe in your neighbourhood?	Survey question - discrete Yes
	Do you feel safe in your neighbourhood?	Survey question - discrete No
Improved access to community services	I know where to go to get help when I need it	Survey question - Likert Scale
	Having an address to access services	Self-reported face to face
	Now in a position to seek professional help (seeing a counsellor)	Self-reported face to face

6.2.1 How many experience change?

The outcome incidence (or number of stakeholder experiencing the change) was based on survey data. Tenants were asked to indicate the extent to which they agreed with a set of statements about the nature of the change (the outcome indicators) on a 5-point Likert scale from *Strongly Disagree* to *Strongly Agree*. For quantitative comparison and calculation of means, each point was assigned the following values: Strongly Disagree = 1, Disagree = 2, Neutral = 3, Agree = 4, Strongly Agree = 5. To calculate the outcome incidence, tenants that agreed and strongly agreed with statements were considered to have experienced an outcome. Where there was more than one indicator question used to define an outcome, the average of all indicators was used.

Table 4 below summarises the outcomes and indicators used to define the outcomes and the source of the data. It also includes the number of stakeholders that have responded to each indicator question, the indicator incidence and the resulting outcome incidence.

Table 4: Summary of outcome incidence values for tenants

Outcome	Indicator Questions	Indicator Type	# responses	Indicator incidence	% experiencing change
Improved emotional wellbeing	I feel happier about where my life is going	Survey question - Likert Scale	36	78%	
	I am able to better deal with problems	Survey question - Likert Scale	36	69%	
	I am in a better state of mind	Survey question - Likert Scale	36	69%	
	I am confident about facing new challenges	Survey question - Likert Scale	36	64%	
	I feel less anxious	Survey question - Likert Scale	34	65%	
	Have there been any positive changes since moving into secure housing?	Survey questions - Multiple choice - Improved health and wellbeing	37	73%	70%
Enhanced identity and self-worth	I am more able to express my thoughts and feelings to others	Survey question - Likert Scale	36	53%	
	I am more able to make my mind up about things	Survey question - Likert Scale	36	50%	52%
Improved physical health	My physical health has improved	Survey question - Likert Scale	36	61%	
	Have there been any positive changes since moving into secure housing?	Survey questions - Multiple choice - Improved health and wellbeing	37	73%	67%
Improved relationships with family and children	My relationships with my family has improved	Survey question - Likert Scale	35	57%	
Increased independence and positive lifestyle choices	I have more money in the bank now	Survey question - Likert Scale	36	39%	
	How do you spend money differently since moving into secure housing?	Survey question - Multiple choice (positive responses)	37	81%	81%
Increased ability to meet basic family needs	How do you spend money differently since moving into secure housing?	Survey question - Positive responses	30	81%	
	Have there been any positive changes since moving into secure housing?	Survey questions - Multiple choice - Lower living costs	37	51%	
	Have there been any positive changes since moving into secure housing?	Survey questions - Multiple choice - Better financial management	37	49%	60%
Increased social inclusion	I participate in community activities	Survey question - Likert Scale	34	47%	
	Do you feel like you're part of your community?	Survey question - discrete Yes	38	76%	Yes
	Do you feel like you're part of your community?	Survey question - discrete No	38	24%	No
	I can make better friends	Survey question - Likert Scale	35	54%	
	I feel comfortable talking to anyone	Survey question - Likert Scale	36	44%	
	I have a wider circle of friends	Survey question - Likert Scale	35	60%	
Decreased social inclusion	I feel closer to people	Survey question - Likert Scale	36	56%	56%
	Have there been any negative changes since moving into secure housing?	Survey question - Multiple choice (Being isolated from family and friends because of distance)	35	14%	14%
Increased readiness for employment	I am much more employable than I was before	Survey question - Likert Scale	34	38%	38%
Increased employment	Have there been any positive changes since moving into secure housing?	Survey questions - Multiple choice - Employment and/or more employment opportunities	37	16%	
	Have there been any positive changes since moving into secure housing?	Survey questions - Multiple choice - Educational qualifications	37	22%	16%
Increased participation/obtainment of further education / training qualifications	Have there been any positive changes since moving into secure housing?	Survey questions - Multiple choice - Educational qualifications	37	22%	
Improved personal safety	I feel safe and secure	Survey question - Likert Scale	35	80%	83%
	Do you feel safe in your neighbourhood?	Survey question - discrete Yes / No	37	86%	Yes
	Do you feel safe in your neighbourhood?	Survey question - discrete Yes / No	37	14%	No
Improved access to community services	I know where to go to get help when I need it	Survey question - Likert Scale	37	70%	70%

The following is a statistical construct of a WPI tenant. It is based on the survey responses received from WPI tenants about what has changed as a result of receiving housing.

Since WPI, I now feel safe and secure (80%). I am happier about where my life is going (78%) and I am able to better deal with problems (69%).

I now know where to get the help when I need it (70%) and I feel more confident facing new challenges (64%).

I am much more employable than I was before (38%).

My kids are doing better at school (64%).



6.3 Children's outcomes

Children are direct beneficiaries of the housing provided by WPI and experience indirect outcomes as a result of the changes in the wellbeing of their parents. To understand the changes experienced by children, parents acted as stakeholder proxies. Through the online survey and consultation parents were asked if they had noticed any positive or negative changes in their children since moving into WPI housing. Four material outcomes were identified. Table 5 summarises the four outcomes identified by their parents, the indicators used to define these outcomes and the source of the data. Table 6 summarises the outcome incidence for each of the four outcomes based on responses received by tenants about their children (outcome occurred if parents agreed or strongly agreed with the statement).

Table 5: Children's outcomes, indicators and data source

Outcome	Indicator	
	Indicator description - how would you measure outcome?	Data Source - where is this information from?
Improved Social Wellbeing	Increased participation in school activities, friendships	Reported by family
	My children participate more in after school activities	Survey question (parent)
Improved personal wellbeing	Increased confidence, joy	Reported by family
	Reduced anxiety	Reported by family
	Enhanced personal safety	Reported by family
Increased educational outcomes	Increased participation in school activities, attendance, performance	Reported by family
	My kids are doing better at school	Survey question (parent)
	My children participate more in after school activities	Survey question (parent)
Improved relationships /family life	Family life at home is more predictable and stable	Reported by family

Table 6: Children's outcome incidence

Outcome	Indicator Questions	Indicator Type	# responses	% experiencing change
Improved social wellbeing	My children participate more in after school activities	Survey question (parent) - Likert Scale	24	50%
Improved personal wellbeing	Have you noticed any positive or negative changes in your school aged child/children since moving into WPI housing?	Survey question (parent) - open positive	10	100%
Increased educational outcomes	My kids are doing better at school	Survey question (parent) - Likert Scale	22	64%
Improved relationships / family life	My relationships with my family has improved	Survey question (parent) - Likert Scale	35	57%

Mothers expressed these outcomes for their children during consultation:

- Improved social wellbeing
 - [my kids]"...**have all made positive friendships and integrated into the community in sporting events**".
- Improved personal wellbeing
 - **"I can see the difference in the kids too - they are safe", "Happier, relaxed - Less stressed - Feel a sense of stability"**.
 - **"My son feels safe and is not as anxious as he was, he now has a chance to grow without violence and constant fear."**
- Increased educational outcomes
 - **"My children are doing better at school and there's great schools in the area"**.
 - **"My son was struggling in school in the last three years he is now getting distinctions in high school."**

- Improved relationship and family life
 - *"My kids have their own space and they live how they want to".*

6.4 Other adult outcomes

Other adults sharing a WPI home with a female tenant are direct beneficiaries of the housing provided by WPI and also experience indirect outcomes as a result of the changes in wellbeing of the other members of their household. This stakeholder group includes partners of tenants and extended family.

Tenants acted as stakeholder proxies for the other adults living with them. Tenants identified seven outcomes for the other adults sharing the WPI home. These are summarised below, including the indicators used to define these outcomes and outcome incidence. The outcome incidence was considered commensurate with the self-reported experiences of tenants.

Table 7: Other adult outcomes, indicators and outcome incidence

Outcome	Indicator Questions	Indicator Type	# responses	Indicator incidence	% experiencing change
Improved emotional wellbeing	I feel happier about where my life is going	Survey question - Likert Scale	36	78%	
	I am able to better deal with problems	Survey question - Likert Scale	36	69%	
	I am in a better state of mind	Survey question - Likert Scale	36	69%	
	I am confident about facing new challenges	Survey question - Likert Scale	36	64%	
	I feel less anxious	Survey question - Likert Scale	34	65%	
	Have there been any positive changes since moving into secure housing?	Survey questions - Multiple choice - Improved health and wellbeing	37	73%	70%
Improved physical health	My physical health has improved	Survey question - Likert Scale	36	61%	61%
Improved relationships with family and children	My relationships with my family has improved	Survey question - Likert Scale	35	57%	57%
Increased independence and positive lifestyle choices	I have more money in the bank now	Survey question - Likert Scale	36	39%	
	How do you spend money differently since moving into secure housing?	Survey question - Multiple choice (negative responses)	37	19%	
	How do you spend money differently since moving into secure housing?	Survey question - Positive responses	30	81%	
	Have there been any positive changes since moving into secure housing?	Survey questions - Multiple choice - Lower living costs	37	51%	
	Have there been any positive changes since moving into secure housing?	Survey questions - Multiple choice - Better financial management	37	49%	60%
Increased readiness for employment	I am much more employable than I was before	Survey question - Likert Scale	34	38%	38%
Increased participation/obtaining of further education / training qualifications	Have there been any positive changes since moving into secure housing?	Survey questions - Multiple choice - Educational qualifications	37	22%	22%

6.5 State government outcomes

The Victorian government is responsible for funding the Department of Health and Human Services (DHHS) that provides housing and health services, and the Department of Justice (DoJ).

Tenants of WPI experience outcomes that enable many of them to regain stability and control in their life. Prior to engaging with WPI, 68% of women and their families were homeless. It is well documented that homelessness does not make economic sense¹⁹. Homeless costs society millions each year in government service costs, including health, justice, community services and forgone taxes.

The following outcomes are experienced by the Victorian government through avoided costs and savings to two Departments as a direct result of the changes experienced by tenants and their children. The following table summarises the approach used to calculate the outcome incidence for the Victorian Government.

Table 8: State Government outcomes and outcome incidence

Outcome	Rationale for outcome	# Potential Stakeholder	% experiencing change	Outcome incidence
Reduced recidivism and avoided corrections costs (DoJ)	This outcome relates to the single woman exiting the justice system sub-group. It is assumed that all women in this sub-group experience this outcome resulting in avoided costs for Government	7	100	7
Reduced housing provision costs (Office of Housing)	68% tenants are vulnerably housed prior to WPI (32% in private rental prior). It is assumed that 80% of those vulnerably housed may have received Government housing if they had not not obtained WPI housing.	45	80	36
Avoided youth homelessness costs (children)	38% families seek WPI housing because they are escaping domestic violence. There are 96 children in total housed with WPI during the evaluation period. Assume 10% children escaping domestic violence may have become homeless.	25	10	3
Avoided homelessness costs (tenants)	68% tenants are vulnerably housed prior to WPI. 27% living in crisis and temporary accommodation and likely homeless	45	27	12
Avoided domestic violence costs for police (tenants)	Incidence based on number of women coming to WPI to escape domestic violence (38%). All experience this outcome as a result of housing	25	100	25
Reduced health costs through reduced mental health costs (tenants)	24% tenants moved to WPI housing due to mental health issues. Assume 40% tenants with mental health issues avoided hospitalisation.	16	40	6

These outcomes were identified during consultation as summarised by these quotes:

- Reduced recidivism and avoided corrections costs (DoJ)
 - ***"I'd be fucked without the house and I would've gone back to jail"*** Quote WPI tenant
- Reduced housing provision costs (DHHS)
 - ***"When you've got a good home you can come home and relax even when something bad has happened"*** Quote, WPI tenant
- Avoided youth homelessness costs (children)

¹⁹ MacKenzie, David, Flatau, Paul, Steen, Adam, Thielking, Monica (2016) 'The cost of youth homelessness in Australia - Research Briefing,' Swinburne University Institute for Social Research, the University of Western Australia and Charles Sturt University in partnership with The Salvation Army, Mission Australia and Anglicare Canberra and Goulburn and refer to www.homelessnessaustralia.org.au

- ***“My son feels safe and is not as anxious as he was, he now has a chance to grow without violence and constant fear.”*** Quote WPI tenant about children
- Avoided homelessness costs (tenants)
 - ***“I was sick of using...sick of the cycle...sick of fighting with me mum and ending up on the street...being on the run”*** Quote WPI tenant
- Avoided domestic violence costs for police (tenants)
 - ***“Someone who's been a victim is terrified”*** Quote WPI tenant
- Reduced health costs through reduced mental health costs (tenants)
 - ***[referring to housing situation prior to WPI] “If I was still living there I would be in the mental hospital”*** Quote WPI tenant

6.6 Federal government outcomes

The Federal government provides welfare benefits to people in need. These payments include Centrelink payments for single parents, unemployment benefits and pensions. Housing provides an opportunity for women, their children and other adults sharing the home to increase their ability to engage meaningfully in school, further education and employment. As a result, they are more likely to rely less on welfare provided by the Federal government. The following table summarises the approach used to calculate the outcome incidence for the Federal Government outcomes. The Federal government experiences two outcomes as a result of the changes experienced by tenants and their children.

Table 9: Federal Government outcomes and incidence

Outcome	Rationale for outcome	# Potential Stakeholder	% experiencing change	Outcome incidence
Reduced welfare costs (created when children have more secure and predictable lives)	Assumed 10% children experience this outcome	96	10	10
Reduced welfare costs (tenants)	16% tenants moved from Newstart to paid employment (based on self-reported increased employment by tenants)	11	100	11

These outcomes were identified during consultation as summarised by these quotes:

- Reduced welfare costs (created when children have more secure and predictable lives)
 - ***My son has been struggling in school in the last three years [now] he has been getting distinctions in high school”***
- Reduced welfare costs (tenants)
 - ***“I feel like I have the chance now to find myself as a person and mother now there is not constant violence, fear and upheaval.”***

7 Valuing the change

The following section illustrates the approach for valuing change in accordance with the SROI methodology. Social value is calculated by placing a financial value on the change commensurate with the degree of change experienced by stakeholders as a result of the provision of safe, affordable and secure housing by WPI. These financial values are known as *financial proxies*.

The social value is calculated as follows:

$$\text{Outcome incidence} = \text{Potential stakeholders} \times \% \text{ potential stakeholder that experiences change}$$

$$\text{Value} = \text{Outcome incidence} \times \text{financial proxy}$$

The complete SROI model is included in Appendix E – social impact model. The following section provides a summary of the outcomes and financial proxies used for valuing the outcomes experienced by tenants.

7.1 Valuing outcomes – relative values

The most significant and valuable change reported by tenants related to:

- Increased emotional wellbeing
- Increased personal safety
- Increased employment
- Increased independence and positive lifestyle choices

These relative values were determined through tenant interviews and responses received to the online survey, including both the Likert scale questions and open questions.

Tenants were asked during interviews to state the value they placed on the change that was most significant as a result of WPI housing. In the majority of instances the most valuable outcomes related to emotional wellbeing and safety, and the social value placed on these key changes as a result of WPI housing was in excess of \$1M. For some, there was no traded good that reflected what the house meant to them.

To support the monetisation of outcomes, an analysis was completed on the relative values of the Likert scale indicator questions from the online survey. The Likert scale can tell us the relative significance of the change by assigning a value, where Strongly Disagree is equal to 1, Disagree 2 through to Strongly Agree equal to 5. The mean was used to calculate the relative values of the change. Numbers that are closer to 5 indicate tenants most strongly agreed with the statement. For example, as illustrated, tenants most strongly agreed with the statement, that as a result of WPI, they feel “safe and secure.”

Table 10: Relative values based on mean

Indicator Question	Rating Average (Mean)
...I feel safe and secure	4.06
...I feel happier about where my life is going	4.00
...I am able to better deal with problems	3.97
...I am in a better state of mind	3.83
...I am more confident about facing new challenges	3.83
...My physical health has improved	3.67
...I am more able to express my thoughts and feelings to others	3.67
...I have wider circle of friends	3.66
...I know where to go to get help when I need it	3.65
...I feel less anxious	3.65
...I feel closer to people	3.58
...I am more able to make my mind up about things	3.58
...My relationship with my family has improved	3.57
...I feel comfortable talking to anybody	3.50
...I can make better friends	3.49
...I am much more employable than I was before	3.38
...I participate in community activities	3.29
...I have more money in the bank now	3.22

These quantified results were consistent with the results of the open question, “What three words would you use to describe the change you have felt since moving into a WPI property? In 40% of responses the word related to **emotional wellbeing**, 20% security and 14% safety. Other words related to stability (4%), independence (3%), social (3%) and home (3%).

To reflect these relative valuations, the following lists the outcomes with the highest financial proxies:

- Increased emotional wellbeing ranging from \$1,245 to \$72,800
- Increased employment \$30,035
- Increased personal safety from \$2,279 to \$26,070
- Increased physical health from \$465 to \$24,000
- Increased independence and positive lifestyle choices from \$2488 to \$7,501
- Increased ability to meet basic family needs \$7,436
- Increased social inclusion \$6,697
- Increased readiness for employment \$5,913

7.1.1 A note on valuing the change (distance travelled)

WPI has continuously increased its building stock from the development of 11 properties in 2003 to 66 properties during the evaluation period. As illustrated below, between 2009 and 2011 WPI more than tripled the number of properties under their management.

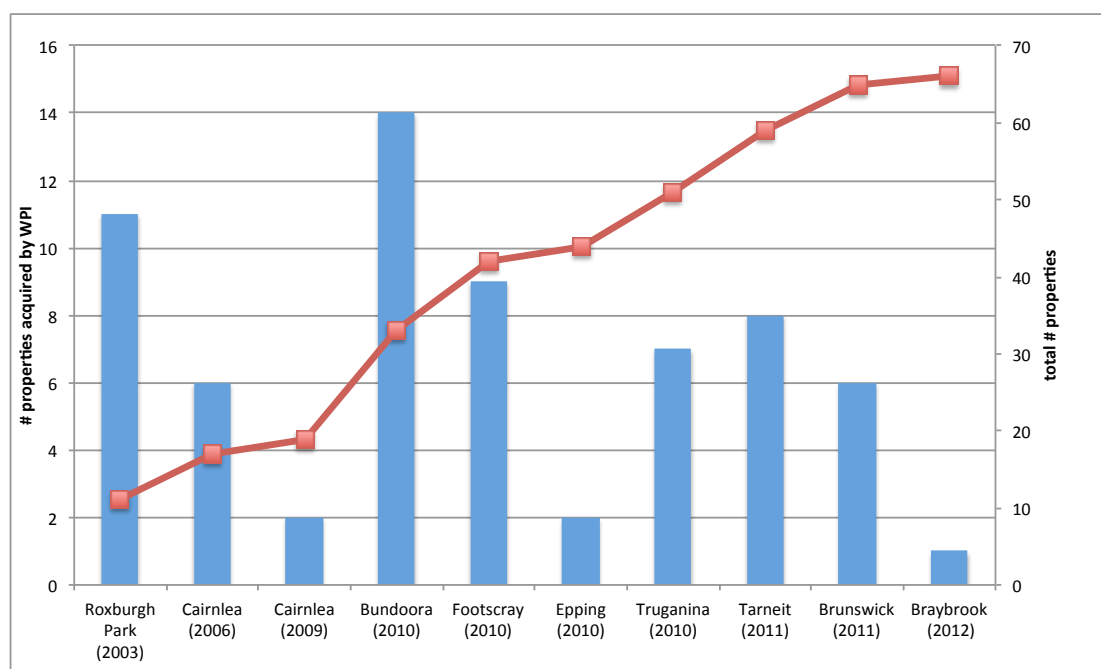


Figure 3: Number of properties acquired by WPI over time

It is important to reflect on the length of time that each tenant has been in their home, and the influence that longevity may have on the nature of the change experienced each additional year they live in the house and the value of the outcomes experienced. As summarised in Table 11 below, the average length of tenancy is 4 years.

Table 11: Length of tenancy in WPI properties

Length of tenancy	Percentage %
<12 months	12
1-2 years	19
2 to 5 years	50
6 to 9 years	13
10+ years	6
Average length of time in a property 4 years	

During the evaluation period eight women and their families moved into WPI properties. Ideally these women would have been consulted and surveyed to obtain a baseline assessment however this research was not possible within the scope of this project. In order to determine the baseline, community referral agencies were consulted to reflect upon the baseline situations for women typically seeking and accessing community housing. These insights were included in the persona descriptions, and used to estimate the relative size of the change, value of each outcome and the drop-off. During consultation, tenants did not report a significant drop-off; many reported that, with time, they have found new energy and motivation to seek professional services to support their healing and personal growth.

An Impact Framework has been developed to support the ongoing measurement of change experienced by tenants. In particular, the framework measures the relative change for each additional year that women are housed with WPI.

7.2 Monetising the change for tenants

To enable the differences in value experienced by tenants to be reflected in the SROI model for each outcome, 5 sub-groups were defined (refer 5.6.1 for complete description):

- Situational vulnerability, single mother or woman, motivated and capable
- Single mother, intergenerational poverty
- Single mother, ESL, refugee
- Single woman, exiting the justice system
- Older single woman, low income, chronic illness or disability.

For some outcomes there is a large variation in value experienced, and for others the outcome value is experienced equally for all sub-groups. The following section outlines the outcomes and valuations based on the relative experience of change for each tenant sub-group.

7.2.1 Increased emotional wellbeing

"When I started thinking I wanted to neck myself is when I knew I wanted to change"
"I was just crying all the time"
"No more stressful and unsafe living."
"I don't like to think about what would have happened without this house"

Increased emotional wellbeing was quantified and defined by six indicators including hope for the future, ability to deal with problems, being in a positive state of mind, confidence, reduced anxiety and self-reporting improved health and wellbeing. The emotional wellbeing outcome is most highly valued by the sub-group described by women exiting the justice system who described a life before WPI that included frequent suicidal and negative thoughts to a healthier emotional state as a result of their housing. However for some tenants the value of the outcome is more commensurate with counselling provided through a mental health plan. This is reflected in the relative financial proxies used for the tenant sub-groups. The emotional wellbeing outcome is most highly valued by the sub-group described by women exiting the justice system who described a life before WPI that included frequent suicidal and negative thoughts to a healthier emotional state as a result of their housing. However for some tenants the value of the outcome is more commensurate with counselling provided through a mental health plan. This is reflected in the relative financial proxies used for the tenant sub-groups.

Table 12 below summarises the financial proxies used to value emotional wellbeing for the different groups of tenants and the reason for the variation in proxy used. There is substantial variation in value for this outcome with proxies ranging from \$1,245 to \$72,800. The emotional wellbeing outcome is most highly valued by the sub-group described by women exiting the justice system who described a life before WPI that included frequent suicidal and negative thoughts to a healthier emotional state as a result of their housing. However for some tenants the value of the outcome is more commensurate with counselling provided through a mental health plan. This is reflected in the relative financial proxies used for the tenant sub-groups.

Table 12: Emotional wellbeing - relative outcome valuation based on tenant sub-groups

Stakeholder sub-group	% tenants (#)	Financial proxy	Proxy source and reason
Situational vulnerability, single mother or woman, motivated and capable	33% (22)	\$27,300	Outcome commensurate with the statistical value of a life year (\$182,000) adjusted for the loss attributable to mild depression with a disability weighting 0.15. Tenants experiencing this outcome are provided an opportunity to avoid this disability based on societal valuations of this state of mind.
Single mother, intergenerational poverty	27% (18)	\$54,600	Outcome commensurate with the statistical value of a life year (\$182,000) adjusted for the loss attributable to moderate depression with a disability weighting 0.3. This tenant sub-group experience a higher valuation as a result of the avoided disability of moderate depression.
Single mother, ESL, refugee	21% (14)	\$54,600	Outcome commensurate with the statistical value of a life year (\$182,000) adjusted for the loss attributable to moderate depression with a disability weighting 0.3. This tenant sub-group experience a higher valuation as a result of the avoided disability of moderate depression.
Single woman, exiting the justice system	11% (7)	\$72,800	Outcome commensurate with the statistical value of a life year (\$182,000) adjusted for the loss attributable to moderate depression with a disability weighting 0.4. This sub-group are small in number however experience the highest relative value for the outcome.
Older single woman, low income, chronic illness or disability	8% (5)	\$1,245	This sub-group experience emotional wellbeing that has a traded value commensurate with 10 counselling sessions per year based on the medicare rebate of \$124.50.

7.2.2 Improved personal safety

"I don't think anyone realises how much this has saved us"

"It is nice to live in a place that is safe"

"I can put the rubbish out in the middle of the night without worrying about what's going on in the street"

Improved personal safety has been quantified and defined by two self-reported indicators that relate to feelings of safety and security and feelings of safety within the neighbourhood. Personal safety was one of the most significant and highly valued outcomes experienced by tenants as a result of WPI housing. However not all tenants experienced this outcome to the same degree and to account for the relative valuation provided by the tenants, five sub-groups have been defined. 38% tenants reported escaping domestic violence as the reason they sought WPI housing and for them housing was something that "saved us." For other tenants the outcome was about feelings of safety within the neighbourhood. There is some variation in value for this outcome with proxies ranging from \$2,279 to \$26,070. The indicator relating to improved personal safety had the highest relative value on the Likert scale and was the most cited word when tenants were asked to describe their experiences of change as a result of WPI housing.

Table 13: Improved personal safety - relative outcome valuation based on tenant sub-groups

Stakeholder sub-group	% tenants (#)	Financial proxy	Proxy source and reason
Situational vulnerability, single mother or woman, motivated and capable	33% (22)	\$26,070	This tenant sub-group included women escaping domestic violence who put a high value on this outcome. To reflect this value in the monetisation a proxy was used equivalent to three times the cost of domestic violence experienced by survivors based on study the cost of violence against women and children (2009) KPMG.
Single mother,	27% (18)	\$26,070	As above, this tenant sub-group also put a high value on

Stakeholder sub-group	% tenants (#)	Financial proxy	Proxy source and reason
intergenerational poverty			this outcome equivalent to three times the cost of domestic violence experienced by survivors based on study the cost of violence against women and children (2009) KPMG.
Single mother, ESL, refugee	21% (14)	\$2,279	Commensurate with the experience of having a monitored security system on the home.
Single woman, exiting the justice system	11% (7)	\$26,070	This tenant sub-group included women living in unsafe situations including boarding houses, jail and the streets prior to WPI. To reflect the value of this outcome in the monetisation a proxy was used equivalent to three times the cost of domestic violence experienced by survivors based on study the cost of violence against women and children (2009) KPMG.
Older single woman, low income, chronic illness or disability	8% (5)	\$2,279	Commensurate with the experience of having a monitored security system on the home.

7.2.3 Improved physical health

"...[now] I just focus on trying to stay healthy, not do crime not use drugs"

"Doctor told me next time I can reduce my dose of medication for blood pressure because of reduced stress...headaches and other high BP symptoms have gone."

"no more "everyday" constant drug use and abuse from myself and people around me from being homeless and in out of gaol!"

Improved physical has been quantified and defined by two indicators relating to self-reported health and wellbeing. During consultation women described sleeping better, reducing medication, experiencing less asthma symptoms and leaving behind destructive behaviours like smoking and drinking. To account for the relative valuation provided by the tenants, five sub-groups have been defined. There is substantial variation in value for this outcome with proxies ranging from \$465 to \$24,000.

Table 14: Improved physical health - relative outcome valuation based on tenant sub-groups

Stakeholder sub-group	% tenants (#)	Financial proxy	Reason
Situational vulnerability, single mother or woman, motivated and capable	33% (22)	\$465	The value of improved physical health for this tenant sub-group was equivalent to an annual gym membership.
Single mother, intergenerational poverty	27% (18)	\$6,430	Improved physical health has included reduced medication and sleeping better at night. To reflect this value in the monetisation the average annual expenditure on health per person in Australia was used as the proxy.
Single mother, ESL, refugee	21% (14)	\$6,430	Similar to the tenant sub-group above, improved physical health has resulted in sleeping better and reducing medication which is valued as the average annual expenditure on health per person in Australia.
Single woman, exiting the justice system	11% (7)	\$24,000	For this tenant sub-group, physical health has meant reduced drug and alcohol abuse. To reflect this value in the monetisation a proxy was used equivalent to the value of an alcohol and drug rehab program in Melbourne.
Older single woman, low income, chronic illness or disability	8% (5)	\$1,837	Improved physical health for this tenant sub-group was described as an ability to better manage chronic health conditions. To reflect this value in the monetisation the

Stakeholder sub-group	% tenants (#)	Financial proxy	Reason
			annual expenditure on health care costs for a Victorian single person over 65 years was used as the proxy.

7.2.4 Increased independence and positive lifestyle choices

"Life was a revolving door...in and out of jail"

"I don't need to depend on anyone ...this helps you move on and forget the past"

"No more crime and worrying about how to survive day by day."

How do you spend money differently?

"Buying clothes instead of stealing them. Actually that goes for paying for everything I need or want - I use to just TAKE I'm glad I don't have to do that anymore."

Increased independence and positive lifestyle choices has been quantified and defined by two self-reported indicators that relate to tenants ability to spend money differently leading to positive lifestyle choices and independence. During consultation tenants expressed this outcome as opportunity to get a drivers license, no longer needing to depend on anyone and feelings of control "no one telling me what to do." To account for the relative valuation provided by the tenants, five sub-groups have been defined. There is some variation in value for this outcome with proxies ranging from \$2,488 to \$7,501.

Table 15: Increased independence and positive lifestyle choices - relative outcome valuation based on tenant sub-groups

Stakeholder sub-group	% tenants (#)	Financial proxy	Reason
Situational vulnerability, single mother or woman, motivated and capable	33% (22)	\$7,501	This sub-group described the positive change and independence as not needing to depend on anyone. To reflect this value, a proxy commensurate with annual spending for a one parent family on transport was used.
Single mother, intergenerational poverty	27% (18)	\$7,501	This sub-group described the positive change and independence as "no one telling me what to do." This value was commensurate with annual spending for a one parent family on transport.
Single mother, ESL, refugee	21% (14)	\$7,501	This sub-group described their increased independence felt being able to get a license and drive their car and ability to live their values. This value is commensurate with annual spending for a one parent family on transport.
Single woman, exiting the justice system	11% (7)	\$5,684	Increased independence and positive lifestyle choices were experienced by this sub-group as an opportunity to get away from everything (past), make different and more positive choices by staying away from negative influences. This value is commensurate with annual spending for a single person on transport.
Older single woman, low income, chronic illness or disability	8% (5)	\$2,488	Independence and positive lifestyle choices for this sub-group related to the ability to live independently as a result of proximity to shops, hospitals etc. This value is commensurate with the annual expenditure on transport costs for single person over 65 years in Victoria.

7.2.5 Increased ability to meet basic family needs

How do you spend money differently?

"On my children"

"I buy more groceries"

"I am ahead on my bills"

Increased ability to meet basic family needs has been quantified and defined by three self-reported indicators relating to money including lower living costs and better financial management. As a result of the different use of money, tenants reported being able to buy essential items for their household and family e.g. more money spent on groceries and kids needs. There is no variation in value for this outcome and \$7,436 is the financial proxy used.

Table 16: Increased ability to meet basic family needs - relative outcome valuation based on tenant sub-groups

Stakeholder sub-group	% tenants (#)	Financial proxy	Reason
Situational vulnerability, single mother or woman, motivated and capable	33% (22)	\$7,436	Average increase in disposable income resulting from the difference between market rent and rent paid with WPI. This is the average amount available for meeting basic needs.
Single mother, intergenerational poverty	27% (18)	\$7,436	Average increase in disposable income resulting from the difference between market rent and rent paid with WPI. This is the average amount available for meeting basic needs.
Single mother, ESL, refugee	21% (14)	\$7,436	Average increase in disposable income resulting from the difference between market rent and rent paid with WPI. This is the average amount available for meeting basic needs.
Single woman, exiting the justice system	11% (7)	\$7,436	Average increase in disposable income resulting from the difference between market rent and rent paid with WPI. This is the average amount available for meeting basic needs.
Older single woman, low income, chronic illness or disability	8% (5)	\$7,436	Average increase in disposable income resulting from the difference between market rent and rent paid with WPI. This is the average amount available for meeting basic needs.

7.2.6 Social inclusion

"We are now part of the community; I felt embarrassed talking to my children about why we lived where we lived"

"Now we have friends, friends can visit"

"I invite next door neighbours to visit. One neighbour invites me to the movies, another one helps fix things"

Tenants experience both positive and negative changes relating to social inclusion. For some, the WPI housing is a greater distance from family and friends resulting in an increase in feelings of isolation. For others, the home has resulted in an increase in social inclusion. An increase in social inclusion has been quantified and defined by seven self-reported indicators relating to participation in community activities, sense of community belonging, quality and quantity of friendships and feelings of comfort and closeness to people. To account for the relative valuation provided by the tenants, five sub-groups have been defined. There is some variation in value for this outcome with proxies ranging from \$2,652 to \$6,697.

Table 17: Increased social inclusion - relative outcome valuation based on tenant sub-groups

Stakeholder sub-group	% tenants (#)	Financial proxy	Reason
Situational vulnerability, single mother or woman, motivated and capable	33% (22)	\$6,697	Commensurate with the annual expenditure on recreation for a one parent family in Victoria.
Single mother, intergenerational poverty	27% (18)	\$6,697	Commensurate with the annual expenditure on recreation for a one parent family in Victoria.
Single mother, ESL, refugee	21% (14)	\$6,697	Commensurate with the annual expenditure on recreation for a one parent family in Victoria.
Single woman, exiting the justice system	11% (7)	\$4,360	Commensurate with the annual expenditure on recreation for a single person in Victoria.
Older single woman, low income, chronic illness or disability	8% (5)	\$2,652	Average annualised spend on recreation by person 65 years or older & living alone

7.2.7 Employment

"How can I work when I don't have a house?"

"I can take some risks with swapping jobs... more freedom of choice... if your income is lost they will re-assess your rent"

"When you have a home you can make a job"

Tenants experience two outcomes relating to employment, increased readiness for employment and securing employment.

Although some tenants do not have a job (67% of tenants at the time of the evaluation were on unemployment benefits), housing has enabled them to think about getting a job. This outcome is expressed as an increased readiness for work. Increased readiness for employment was valued at \$5,913 that is commensurate with a 10 week ready for work certificate II course.

As a result of secure and stable housing, some tenants have secured and maintained employment. For those securing employment, it was considered commensurate with the difference between welfare and an entry-level salary equivalent to \$30,035. That is, the financial value potentially realised by the tenant as a result of employment.

7.2.8 Increased participation and obtainment of further education and training qualifications

"I can now invest more time to study and achieve more"

Increased participation and obtainment of further education and training qualifications has been quantified and defined by one self-reported indicator relating to obtainment of educational qualifications since moving into WPI housing. The outcome was identified to be of equal value to all tenants and valued at \$2,415 equivalent to a Certificate II qualification.

7.2.9 Increased access to community services

“The house is a rock - like the foundation you build on”

"I do have a counsellor but even having the courage to do that - having a counsellor wasn't until 4 years after having the house"

Increased access to community services has been quantified and defined by one self-reported indicator relating to the statement ‘I know where to get help when I need it.’ During consultation tenants described accessing community services years after securing housing because they were only then in a position to address trauma and issues from the past. The outcome was identified to be worth equal value to all tenants and equivalent to the yearly costs of a clinical psychologist.

7.2.10 Improved relationships with family and children

Without WPI housing... "I would have lost my kids"

Improved relationships with family and children has been quantified and defined by one self-reported indicator. To account for the relative valuation provided by the tenants, five sub-groups have been defined. There is some variation in value for this outcome with proxies ranging from \$600 to \$3,120. For some tenants, the home has enabled their family to stay together and be reunited and for others their relationships with family and friends have not changed significantly to be highly valued.

Table 18: Improved relationships with family and children - relative outcome valuation based on tenant sub-groups

Stakeholder sub-group	% tenants (#)	Financial proxy	Reason
Situational vulnerability, single mother or woman, motivated and capable	33% (22)	\$600	Yearly cost of family counselling – assuming five sessions
Single mother, intergenerational poverty	27% (18)	\$3,120	Equivalent to fortnightly counselling “I would have lost my kids”
Single mother, ESL, refugee	21% (14)	\$3,120	Equivalent to fortnightly counselling - ability for family to live together in Australia
Single woman, exiting the justice system	11% (7)	\$600	Yearly cost of family counselling – assuming five sessions
Older single woman, low income, chronic illness or disability	8% (5)	\$600	Yearly cost of family counselling – assuming five sessions

7.2.11 Enhanced identity and self-worth

"I was someone really desperate. WPI gave me life for the second time"

"I can be the hub of my family [with the house] not just for Ramadan – everyday"

"I feel like I have the chance now to find myself as a person and mother now there is not constant violence, fear and upheaval."

Enhanced identity and self-worth has been quantified and defined by two indicators relating to self-reported ability to express feelings and thoughts and ability to make decisions. During

stakeholder consultation this outcome was described as more positive feelings about being a parent and now feeling confident to “stand up for myself” with better self-esteem and self-respect and “leaving behind self-destructive behaviours”. To account for the relative valuation provided by the tenants, five sub-groups have been defined. There is minimal variation in value for this outcome with proxies ranging from \$465 to \$671.

Table 19: Enhance identify and self-worth - relative outcome valuation based on tenant sub-groups

Stakeholder sub-group	% tenants (#)	Financial proxy	Reason
Situational vulnerability, single mother or woman, motivated and capable	33% (22)	\$671	Annual spending on personal care for a single person.
Single mother, intergenerational poverty	27% (18)	\$671	As above.
Single mother, ESL, refugee	21% (14)	\$671	As above.
Single woman, exiting the justice system	11% (7)	\$671	As above.
Older single woman, low income, chronic illness or disability	8% (5)	\$465	Local gym membership - weekly cost of 8.95 for 52 weeks per year.

7.3 Calculating the Impact

To ensure the social value is not over-claimed, the total social value for each outcome needs to be discounted for a number of factors, including:

- **Deadweight** – what change would have occurred anyway, without the intervention and activity experienced by the stakeholder?
- **Attribution** – who else contributed to the change? How much of the change reported by the stakeholder is a direct result of the activity being evaluated?
- **Displacement** – refers to how much of the outcome has displaced or moved the issue.
- **Benefit period** – How long does the value last?
- **Drop-off** – Taking into account the benefit period, by how much does it reduce each year following the experience or activity?

Taking these factors into account and discounting for these values results in the social impact generated by WPI alone. Comparing this impact with its investment in the activity results in the SROI ratio. This report includes a sensitivity analysis that examines the influence of these factors on the overall SROI value.

The full SROI model, including the discount factors used for each outcome and the reasons for these discount values, is provided in Appendix E.

By way of example, the following section provides a description of the approach used in determining discount factors for calculating the social value created by WPI housing.

7.3.1 Deadweight

Women were asked to reflect upon what their life might be like if WPI housing had not become available to them. For many women, it was too painful to describe life without WPI housing. [Without WPI housing... *"I would be very stressed I couldn't cope any longer"*. In the context of the chronic shortage of suitable housing in Melbourne, it is likely that many women would still be homeless or 'at risk' of homelessness, or living in unsafe or financially stressful circumstances.

Tenants were asked through the online survey to explore their deadweight *"What do you think would have happened if you weren't offered a WPI property?"*

94% survey respondents reported negative outcomes including:

- 21% homeless
- 18% too bad to think
- 15% unsafe living
- 12% no money
- 9% poor mental health
- 3% for each poor health, alcohol, same as before, share house

6% reported living in public housing if they not secured WPI. It has been assumed that public housing would provide similar outcomes to those realised through WPI housing, and a minimum deadweight of 6% has been used. This is considered a conservative given 30,000 people are currently on the public housing waiting list

The deadweight for the outcome improved relationships with family and children was 20% acknowledging that this outcome may have occurred for some women without the change in housing.

7.3.2 Attribution

Women were also asked to reflect upon their life before and since WPI and the influences that may have contributed to this change. The responses provided guidance to the attribution values used for each outcome. Attribution for women ranged between 30% and 100%. For example, the attribution for improved relationships with family and children was 30%, acknowledging that many factors contribute to this outcome. This figure is considered a conservative estimate, in line with the SROI Principle, 'do not over claim'. WPI was determined to be 100% responsible for increasing a family's ability to meet their basic needs. WPI provide an opportunity for tenants to reduce the financial stress of housing by providing rent at 75% of market rent or 30% of household income. Many tenants reported an increased ability to provide their household needs.

7.3.3 Displacement

The majority of outcomes described by tenants are not mutually exclusive. That is, stakeholders can experience changes without taking the opportunity away from other stakeholders to also experience this outcome. The one outcome that may result in displacement is increased employment, that is, a tenant getting a job means someone else

may have missed out. Displacement for increased employment is reflected in the SROI model.

7.3.4 Benefit period and drop-off

The benefit periods ranged from one year to ten years. The benefit periods vary depending on the nature of the change. For example the benefit period for a tenant's increased ability to meet basic household expenses (or basic family needs) is one year because it relies on WPI continuing to provide this service each year for the client to experience the benefit. The benefit period for improved physical health is, however, likely to endure, so a benefit period of ten years has been applied. In many circumstances women are escaping unsafe situations that threaten their physical health, and they are able to realise the benefits of this housing into the future. For each outcome a drop-off value was used to account for the diminishing value of the outcome over time.

7.4 Materiality test – relevance and significance

In order to align with the SROI Principle 4: only measure what matters, a materiality test was applied to determine the relevance and significance of the outcomes included in the model.

Our approach to prioritising the material outcomes drew upon the five-part test provided by AccountAbility AA1000AS²⁰. AccountAbility's 'five-part materiality test', first proposed in 2003 and revised in 2013, calls on businesses to identify their significant issues to the organisation and its stakeholders.

Each outcome was scored against the relevance and significance criteria to determine the AccountAbility five-part materiality test. The materiality test included two key domains, each with their own sub-categories:

- **Relevance** – an assessment of the relevance of the outcome based on stakeholder feedback
- **Significance** – based upon the quantity, duration, value and causality of the outcomes

For the significance test, outcomes were considered not material if their total social value was less than 2% of the stakeholder group social value. Based on this test, in total, 10 outcomes are not material including:

For tenants:

- Enhanced identity and self-worth
- Improved relationships with family and children
- Increased social inclusion

²⁰ AccountAbility, 2013, Redefining Materiality II. Available at:

<http://www.accountability.org/images/content/0/8/085/Redefining%20Materiality%20-%20Full%20Report.pdf> and http://www.accountability.org/images/content/6/8/686/aa_materiality_report_aug2013%20final.pdf

- Decreased social inclusion
- Increased participation / obtainment of further education and training qualifications
- Improved access to community services

For other adults living with tenants:

- Improved relationships with family and children
- Improved physical health
- Increased opportunities for further education

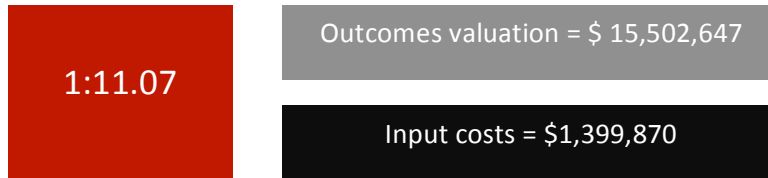
For Government:

- Avoided domestic violence costs for police (tenants)

Appendix D provides an outline of the materiality test outputs.

8 The social value

For every dollar invested in WPI, the SROI found that \$11.07 of social value is created.



WPI creates significant social value for the women, children and other adults sharing the home through the provision of housing and avoided costs to the Victorian community and Federal Government.

8.1 Key findings

As illustrated in Figure 4 below,

- Tenants experience **63%** of the total social value; the greatest social value of all stakeholder groups. The majority of this value is created from improved emotional wellbeing.
- Children experience **18%** of the total social value. There are over 90 children housed by WPI and their lives are more stable, predictable and secure as a result of this housing.
- The Victorian Government experiences **12%** of the social value through avoided housing, justice and health costs.

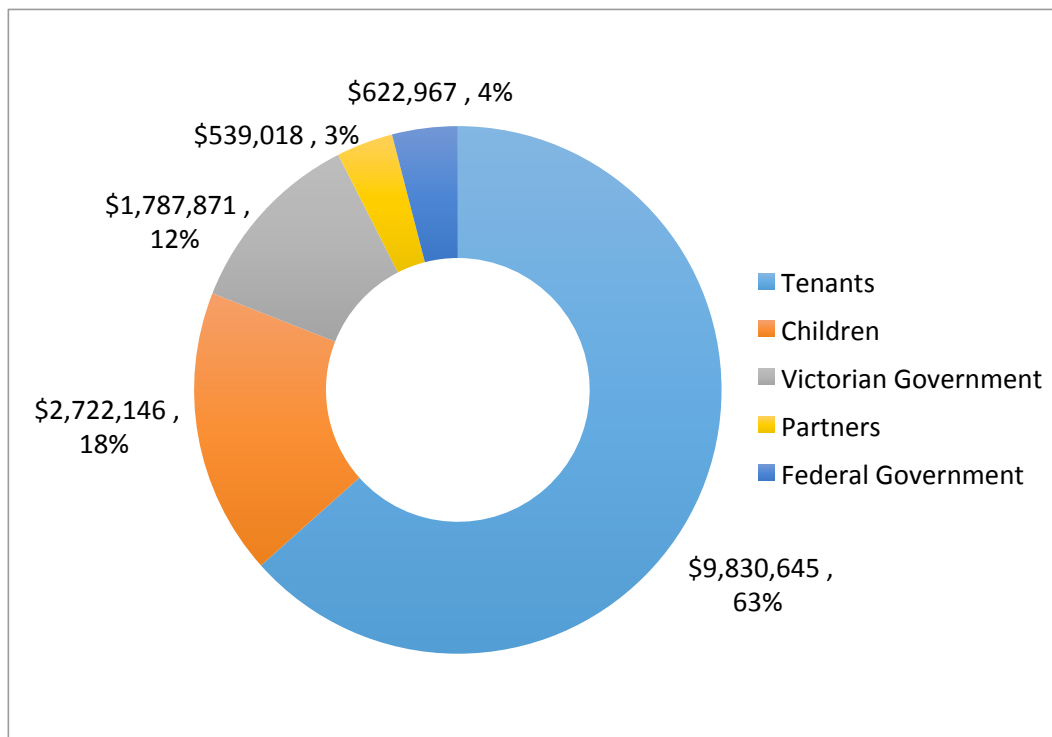


Figure 4 - Total social value by stakeholder

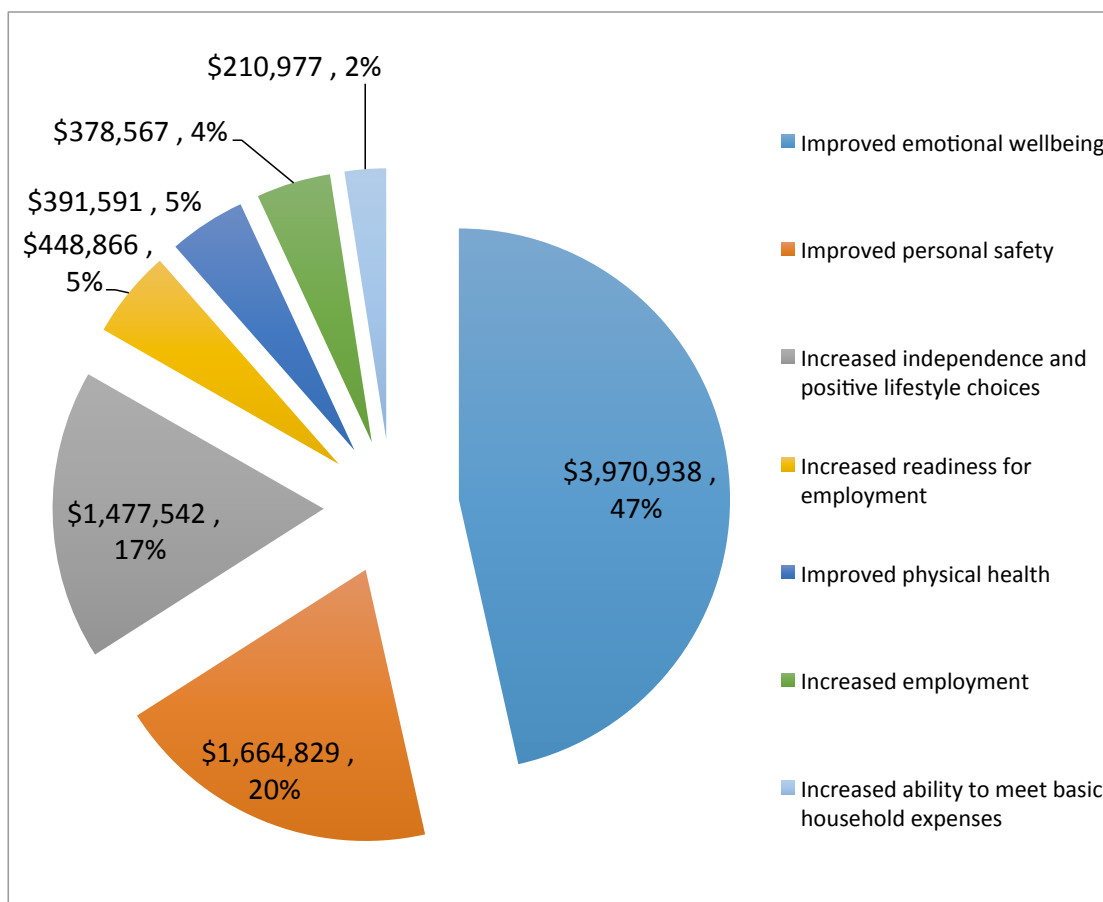


Figure 5: Social value by material outcome experienced by tenants

As illustrated above, tenants experienced the most social value through improved emotional wellbeing (47%), followed by improved personal safety (20%) and increased independence and positive lifestyle choices (17%). These outcome values are consistent with the tenant interviews. Tenants reported significant emotional strain before accessing WPI housing compared with their emotional wellbeing from the security and safety of permanent, high quality affordable housing provided by WPI. 38% of tenants reported escaping family violence as the reason they sought WPI housing. Safety was the most cited word when tenants were asked to describe their experiences of change as a result of WPI housing. For many women interviewed their own house meant they no longer needed to depend on anyone, they could get away from negative influences and they could now think about the future.

As outlined in previous sections, to meaningfully reflect the varied experiences of WPI tenants, five sub-group personas were developed to segment the tenant stakeholder group. As illustrated in Figure 6, the sub-group including the single mother and intergenerational poverty characteristics experienced the highest social value - in excess of \$3M. This sub-group broadly describes 18 tenants. The sub-group including situational vulnerability had the highest outcome incidence, describing 22 women.

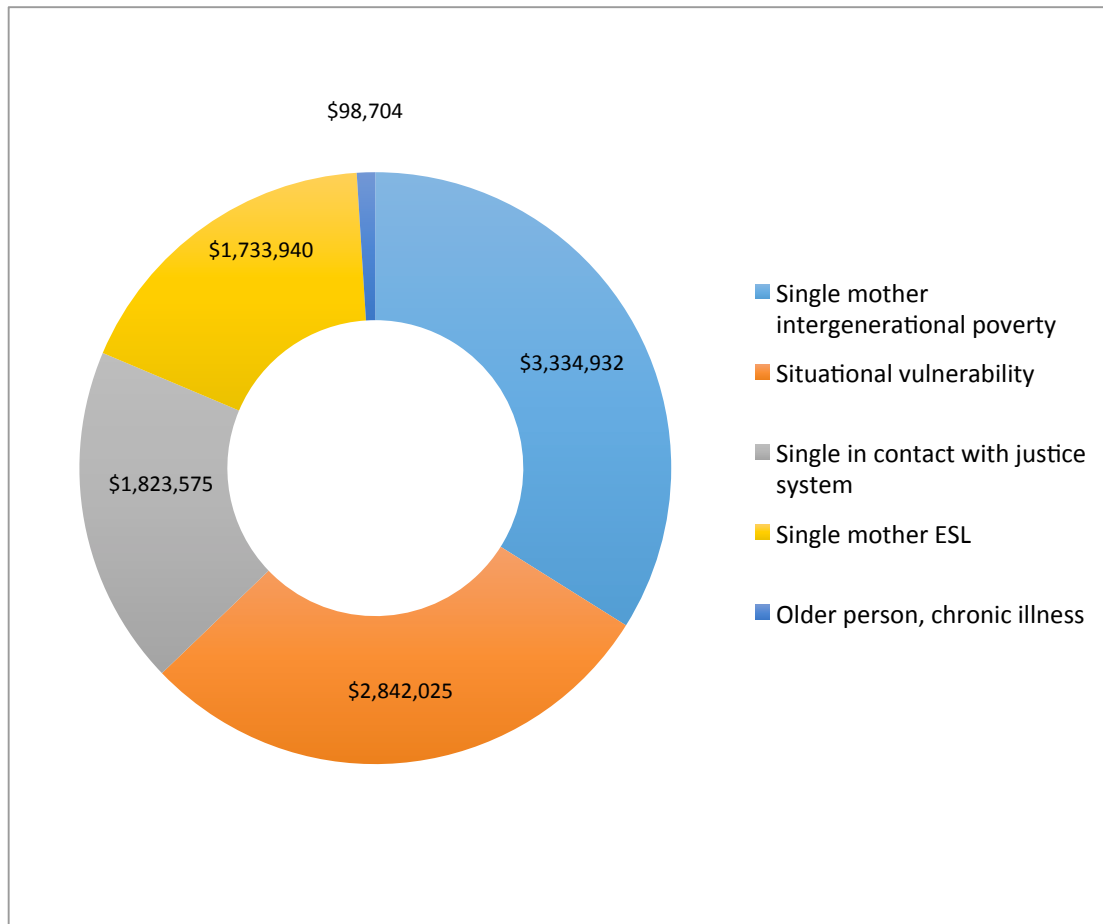


Figure 6 - Social value experienced by tenant sub-group

Figure 7 below illustrates the social value on a per person basis. These values range from \$19,741 to \$260,511. The sub-group including single woman, exiting the justice system experienced the highest social value on a per person basis. This value is related to the degree and value of the change or “distance travelled” experienced by this sub-group who, prior to WPI, are likely to have a background including domestic violence, drug use, contact with the justice system (including time in prison) and homelessness. This experience is in comparison to the older single woman sub-group, who may be vulnerable due to low income, social isolation or disability and has prevented access to the private rental market due to these circumstances. Since moving into WPI housing, the older single woman can now live to her social capacity.

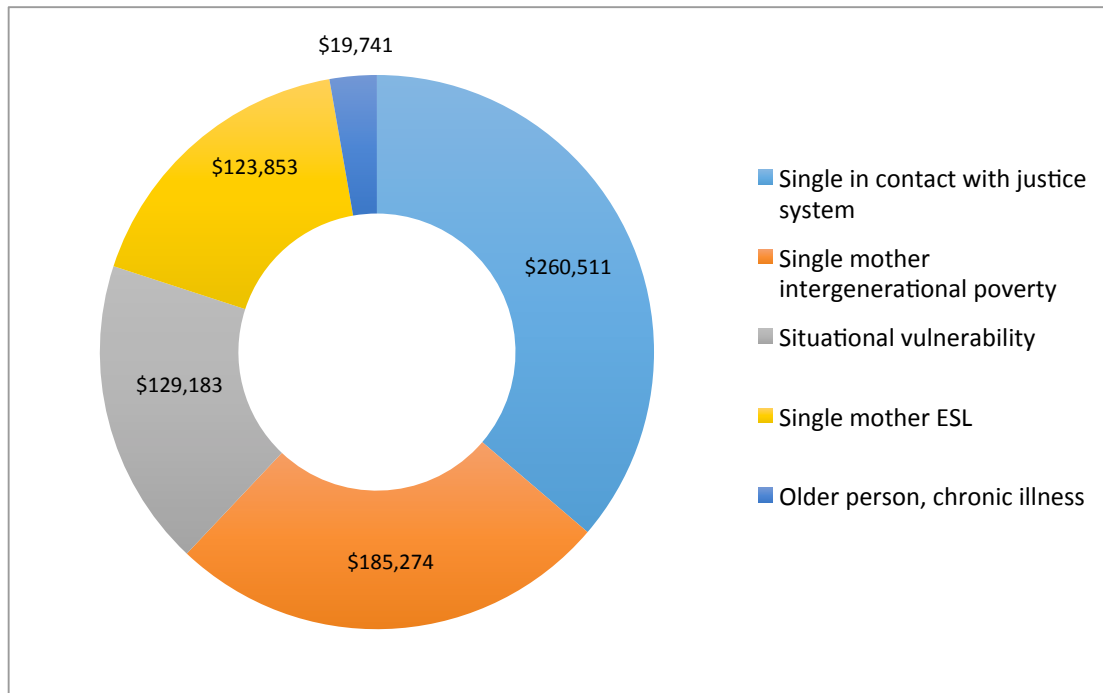


Figure 7 - Social value experienced per person by sub-group

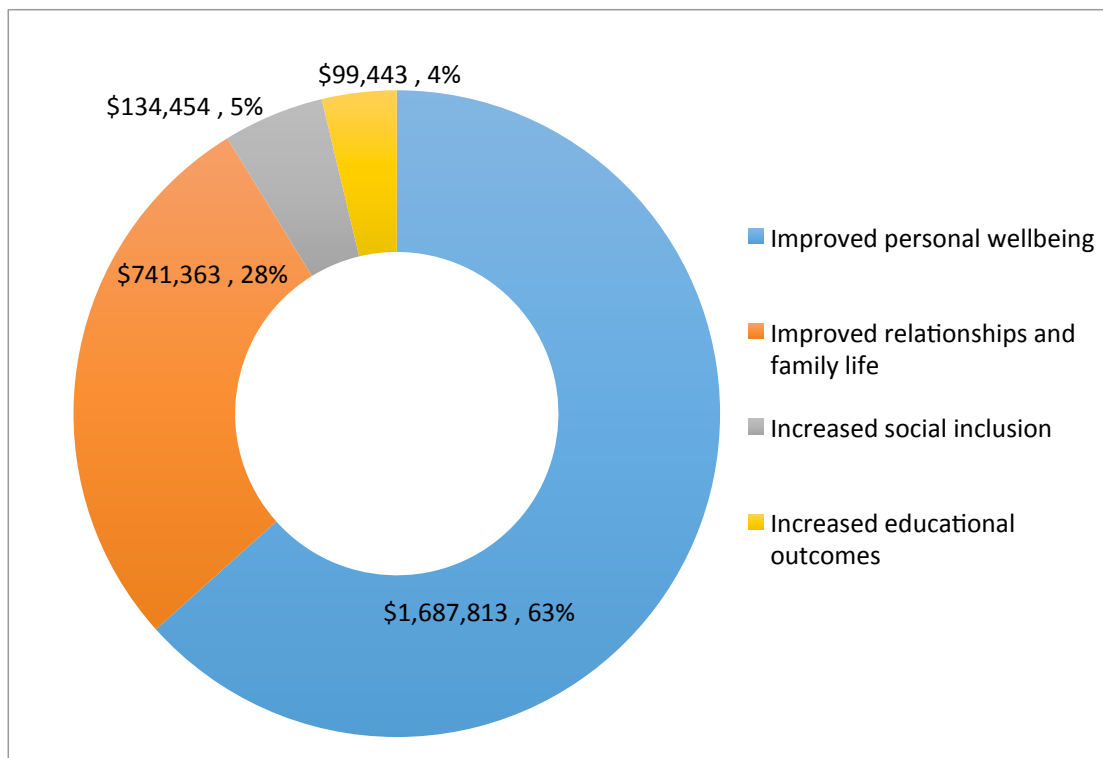


Figure 8 - Social value experienced by children by outcome

Figure 8 illustrates the social value experienced by children living in WPI housing with their mothers or parents. Over 90% of the value is from improved personal wellbeing and improved relationships and family life. Improved personal wellbeing included emotional and physical wellbeing indicators. Many mothers reflected that their children could now live

without fear of violence and observed their children were less anxious, happier and more confident.

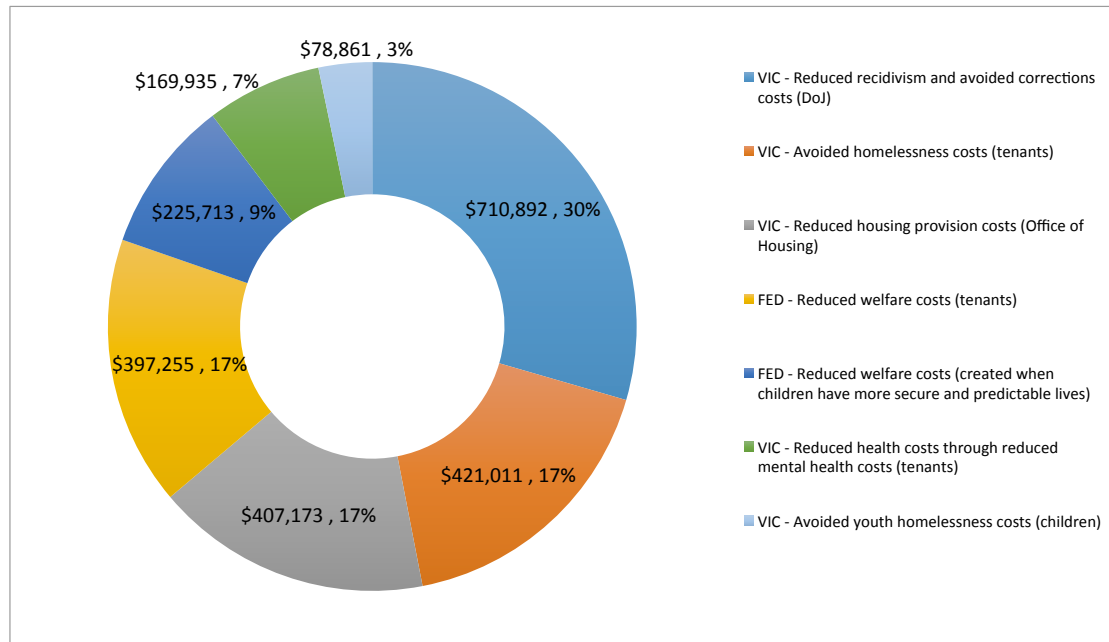


Figure 9 - Social value experienced by the Federal and State (Victorian) Governments by material outcome

Figure 9 above illustrates the total social value experienced by the Federal and State (Victorian) Governments by outcome. The Victorian Government experiences \$1.79M of avoided costs as a result of the positive outcomes experienced by tenants and their children. The Federal Government experiences \$622,967 of avoided costs through reduced welfare costs.

As illustrated in Figure 9 reduced recidivism and avoided corrections costs equate to 30% of avoided Government costs. Avoided homelessness costs for tenants, that includes avoided health and justice system costs associated with homelessness, equates to 17% of Government savings. This figure represents nearly 50% of the total avoided costs to Government. As outlined previously in the report, the indirect costs to society and, in particular, Government, as a result of homelessness and the associated impacts are significant.

8.2 SROI evaluation – comparison with 2009

In 2009 Women's Property Initiatives (then VWHA) completed a Social Return on Investment evaluation that identified a social and economic return of **\$3.14** for every dollar invested. This evaluation examined two housing projects: the construction and tenancing of 11 homes in Roxburgh Park and 6 homes in Cairnlea.

Women's Property Initiatives wanted to re-examine their social impact and commissioned a second independent SROI evaluation for the period 2014-2015.

The major reasons for the difference in value from the 2009 SROI can be summarised in four main areas:

1. **Input valuations and scope:** The original (2009) SROI evaluation included the construction phase of two housing developments, which included input costs including land acquisition and building costs, which was amortised over many years. They are also subject to capital growth and are recovered (complete with capital growth) on disposal at some time in the future. The updated SROI conforms to SROI guidelines and includes all costs associated with operating the program for a 12-month period. This evaluation scope provides a more realistic assessment of the input costs.
2. **Benefit period:** The original (2009) SROI applied a 15-year benefit period with zero drop off to all outcomes experienced as a result of a one-year investment. Of course the beneficiary stakeholders do experience prolonged outcomes but the very long-term outcomes are only made possible by sustained investment. The updated SROI allows for benefit periods of between one and ten years associated with a single year's investment, with appropriate drop off rates applied.
3. **Outcomes and beneficiary stakeholders:** The updated SROI has included a more expansive set of outcomes as reported by stakeholders and, due to advancement in SROI practice, these outcomes have been appropriately monetised. The 2009 evaluation did not account for the social value experienced by other adults (including partners) living in WPI housing. These outcomes and associated social value have been included in this SROI model.
4. **Scale:** Since 2009 WPI has increased the scale of its impact by expanding from 17 to 68 properties (as at 2016). These property assets generate a return from rental income that is expected to enable WPI to become self-sustaining in the management of its building stock in the future. This scale and financial stability will allow WPI to plan for further growth of its property portfolio into the future, as well as enable an expansion in the social impact it creates for its beneficiaries.

9 Sensitivity analysis and verification

This section outlines the sensitivity analysis and verification process undertaken to ensure the model aligns with the seven SROI principles. These principles include, 'do not over-claim' and 'only value what matters'.

9.1 Sensitivity analysis

In all instances, the development of the SROI model has involved professional judgement and a conservative approach in the use of assumptions. However, to understand the sensitivity of the model, a number of variables were changed to see their influence on the SROI ratio.

The following table summarises the variables and the corresponding sensitivity on the SROI ratio. The original SROI ratio is 11.07. That is, for every dollar invested, \$11.07 of social value is created.

The following key assumptions were tested and the results are summarised in Table 17 below.

- **Deadweight:**

Deadweight numbers were obtained from stakeholder feedback when asked if they would experience a similar outcome elsewhere or anyway. A deadweight figure of 50% was used to test the impact on the SROI valuation where outcomes had 0% deadweight. The impact on SROI valuation of higher deadweight would lower the SROI ratio to 8.21.

- **Benefit period and drop-off:**

For the two outcomes experienced by tenants of increased personal safety and improved physical health the benefit period is 10 years with a diminishing value (drop-off) of 30% each year to reflect the enduring but diminishing value of moving from unsafe living circumstances to relative security and safety. For most outcomes experienced by the tenants, the benefit period is five years with a drop-off of 30%. For outcomes such as increased ability to meet basic household expenses, the benefit period is 1 year. For all tenant outcomes with a ten and five-year benefit period this was modified to three years and the overall SROI lowered to 9.15.

- **Attribution**

Attribution figures for tenants were obtained from stakeholder feedback, when asked to reflect upon who else contributed to a change. Where an attribution of 100% was used for tenants, children and other adults sharing the home, the sensitivity analysis used an attribution of 50% to test the impact on the SROI valuation. The impact on the SROI valuation of a lower attribution would lower the SROI ratio to 9.26.

- **Financial proxies:**

A number of financial proxies were modified to test the impact on the SROI ratio. In particular where a range of financial proxies was used for the same outcome but experienced to different degrees by the tenants. This process included changing

proxies for tenant outcomes of increased emotional wellbeing and improved personal safety.

Table 20 - Summary of sensitivity analysis

Variable	Base Case	New Case	SROI RATIO
Adjusting financial proxy for emotional wellbeing outcome and ESL stakeholder sub-group	Statistical life year adjusted for the loss attributable to moderate depression with a factor of 0.3 with a financial proxy \$54,600	Commensurate with 10 counselling sessions per year with a financial proxy \$1,245	10.26
Adjusting financial proxy for emotional wellbeing outcome and stakeholder sub-group including exiting the justice system	Statistical life year adjusted for the loss attributable to moderate depression with a factor of 0.4 with a financial proxy \$72,800	Commensurate with 10 counselling sessions per year with a financial proxy \$1,245	10.35
Adjusting financial proxy for emotional wellbeing outcome for all women tenants	Various from \$1,245 to \$72,800	Adjusting all emotional wellbeing proxies to lower case of \$1,245	7.66
Adjusting financial proxy for personal safety for all women tenants	Various from \$2,279 to \$26,070	Adjusting all personal safety proxies to lower case of \$2,279 equivalent to cost of a monitored security system	9.19
Adjusting attribution for tenant outcomes	100%	50%	9.64
Adjusting deadweight assumptions for all tenant outcomes	6%	50%	7.82
Adjusting tenant outcomes with a benefit period of ten years and 5 years	Tenant outcomes with a benefit period of five and ten years	Two years	7.94
Adjusting children outcome incidence for improved personal wellbeing	100% children experience this outcome	50% children experience the outcome	10.44
Adjusting benefit period for all children outcomes	10 year benefit period	2 year benefit period	10.00
Adjusting benefit period for Government outcomes	5 year benefit period	1 year benefit period	10.00
Adjusting benefit period for Government outcomes	5 year benefit period	10 year benefit period	11.32

As outlined above, with the modification of one variable at a time, the SROI Ratio ranged from **7.66 – 11.32**. The most sensitive variables related to the financial proxy used for the emotional wellbeing of tenants. It uses various proxies ranging from \$1,245 to \$72,800, depending on the degree of change experienced by the tenants. In the situation where all the financial proxy values were reduced to the lowest value for the emotional wellbeing outcome, the SROI ratio reduced to 7.66.

9.1.1 Risk of over-claiming

To avoid over-claiming, a number of approaches were adopted in the evaluation, including:

- Outcome incidence - data on the number of people experiencing change was obtained through survey and face-to-face conversations with 44 individual responses received to the online survey that was provided to all tenants to complete. The seven face-to-face interviews may have been one of the 44 tenants to complete the survey.

- Tenant segmentation – sub-groups of stakeholders were developed for the tenant population to meaningfully segment the population and enable different financial proxies and outcome incidence to be applied based on the number of people experiencing the change and their relative “distance travelled” or degree of change as a result of their housing.
- Probing for unintended and negative outcomes – during stakeholder consultation, tenants were asked to reflect on the positive and negative outcomes experienced through their housing for themselves, their children and other adults sharing the home.
- Materiality of outcomes – a materiality assessment was undertaken to assess the relevance and significance of the change, and only those deemed material were included in the model.
- Validation– a validation process was undertaken, seeking feedback from WPI staff and community service agencies.
- Professional judgement – where data was not available regarding discount factors such as deadweight and benefit period, conservative assumptions were made based on previous experience. A sensitivity analysis was also undertaken to understand the influence that these assumptions had on the model.

9.2 Verification process

The verification process included consultation with WPI staff in three key phases of the evaluation:

- Validation of the Theory of Change.
- Verification of the outcomes examining the range of outcomes, relevance and significance of outcomes.
- Valuation of outcomes and discount factors.

Preliminary results were presented at the WPI Annual General Meeting. Key stakeholders attending included a number of tenants who concurred with the findings. Summary results of this SROI will be shared with tenants for additional feedback. For transparency, the full SROI model is included in Appendix E of this report. Where an assumption has been made, this assumption has been stated.

10 Implications of results

WPI supports women with many varied life experiences. However, the common ways in which change is experienced is through the provision of a basic need: shelter that is safe, high quality and secure for the long term. This shelter provides women with an opportunity to heal from their trauma that can take many years to acknowledge and a lifetime from which to recover. Affordable long-term housing is a critical factor producing this high social return.

Women tenants experience the greatest social value. However, in many instances women have children, or relationships with other adults who are also the beneficiaries of WPI housing. The impact of safe and secure housing for children contributes to breaking cycles of intergenerational disadvantage. A stable home for children provides safety and security. A permanent home provides an opportunity for children to grow, learn and form secure relationships at school and in the local community. The value to children and their futures cannot be underestimated.

10.1 Opportunities for maximising impact – next steps

The following recommendations are provided for WPI's consideration.

Continue to evolve the outcomes measurement framework, to evidence and quantify the social value and support program design, communication and advocacy.

This document outlines a proposed impact framework (i.e. outcomes and indicators) for measuring the outcomes for tenants. An indicator provides evidence that the change has occurred. At present a tenant satisfaction survey is undertaken each year. There is an opportunity to measure the social outcomes on an ongoing basis by implementing an impact framework that enables social outcomes data to be collected. To complete the SROI evaluation and analysis, stakeholder proxies were utilised to understand the outcomes for children and other adults living in the housing. A number of assumptions were also made in particular for children and other adult stakeholders in relation to the outcome incidence, deadweight, drop-off and attribution. To strengthen future analysis, it is recommended collecting data regarding stakeholders' experience of change. The data collection would also contribute to the generation of longitudinal data to support program design and evidence-based public policy.

Communicate the results of this evaluation to build a strategic plan, extend partnerships, raise money and collaborate for community impact.

The results of this evaluation provide an opportunity for WPI to focus its longer-term strategic goals. These goals could include extending partnerships with existing stakeholders as well as investigating new partnership opportunities.

The evaluation presents an opportunity for fundraising and program expansion that highlights the significant social value that WPI creates. Organisations interested in supporting women may be interested in an alignment with WPI's model.

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12 Appendix A – evaluation methodology

The evaluation was completed in six stages as illustrated



- Stage 1: Establishing scope and identifying stakeholders – boundary of the assessment determined and stakeholder consultation undertaken to identify stakeholders to engage in stage 2.
- Stage 2: Mapping outcomes – stakeholder consultation undertaken to identify stakeholder outcomes and the potential dynamics of change. This included reference to the previous SROI completed in 2009 and the development of an intended theory of change.
- Stage 3: Evidencing outcomes and giving them a value – a survey was designed to evidence and quantify the outcomes identified in stage 2. The survey was distributed as part of the annual satisfaction survey mandated by the funder. The survey included open questions regarding the change tenants have experienced as a result of WPI to allow for beneficiary stakeholders to identify outcomes. Consultation with tenants was undertaken to verify the survey results and identify proxy values for change. No additional outcomes were identified.
- Stage 4: Establishing impact – discounting the social value to account for deadweight, attribution, benefit period and drop-off.
- Stage 5: Calculating SROI – dividing the total social value after discounts with the total input costs.
- Stage 6: Reporting, using and embedding results – detailed report developed for verification.

A note of the methodology

In this evaluation, the data collection was undertaken in three steps.

1. Qualitative workshop with WPI to identify and expand on theory of change and outcomes likely to be experienced by stakeholder with reference to the assured SROI evaluation completed in 2009.
2. Quantitative data collection by adding outcome evaluation questions to the mandated service evaluation questionnaire (see appendix B).
3. Detailed one-on-one in-depth interviews with a representative sample of beneficiary stakeholders to ensure that all outcomes identified and measured in the first two stages have been properly accounted for and verified. No new outcomes were identified that had not been identified and quantified through the online survey. In the event that any new outcomes were identified during in-depth consultation a process would have been designed to examine the extent to which it occurred.

The data collection was designed in this way for three reasons:

1. The vulnerable and over-interrogated nature of the beneficiary stakeholders
2. The fact that the organisation has already conducted an SROI
3. Due to the funder-mandated cycle of data collection.

In summary the stakeholder engagement phase included:

- Workshop with WPI staff to expand on existing Theory of Change
- Tenant surveys distributed to all tenants to complete (x44 responses received)
- In-depth semi-structured interviews with tenants (x7 face-to-face)
- In-depth semi-structured interviews with community referral agencies (x6 phone interviews)
- WPI staff interviews and group discussions (x4 face-to-face discussions) to test and validate the insights and results throughout the evaluation project.

The table below summarises the tenant and community agencies engaged in the evaluation.

Representative Stakeholder Group	Date	Stakeholder	Format
Tenants	11-May-16	Tenant - Roxburgh Park	Face to Face
Tenants	13-May-16	Tenant - Tarneit	Face to Face
Tenants	11-May-16	Tenant - Roxburgh Park	Face to Face
Tenants	13-May-16	Tenant - Bundoora	Face to Face
Tenants	13-May-16	Tenant - Truganina	Face to Face
Tenants	27-May-16	Tenant - Footscray	Face to Face
Tenants	31-May-16	Tenant - Cairnlea	Face to Face
Community Agency	13-May-16	Prison Network	Phone
Community Agency	13-May-16	Matrix Guild	Phone
Community Agency	25-May-16	Merri Outreach Support Service	Phone
Community Agency	17-May-16	Wombat Housing	Phone
Community Agency	25-May-16	WISHIN	Phone
Community Agency	17-May-16	Werribee Support and Housing	Phone
Advisory Panel	1-Jun-16	Advisory Panel Feedback	Phone

13 Appendix B – survey template

WPI Tenant Survey - Print

Welcome to WPI Tenant Survey 2016

Dear Tenant,

We're currently evaluating how well we provide services to tenants. We'd like to find out what we're doing well and what we need to change to make our services better for you. We value your opinions and we'll do our best to use your suggestions to provide better housing for you and for other women and children in the future.

To ensure your opinions are heard, please complete this short questionnaire. You don't have to put your name in the questionnaire, so we hope you'll feel comfortable about being honest in answering the questions. Feel free to add your own comments to any question.

Please complete the questionnaire before Friday 1st April. If you want to find out more about the evaluation and how the information will be used, please call us on 9664 7800 or email admin@wpi.org.au

If you choose to provide your name and address you'll go into the draw for a \$100 Coles-Myer voucher. You must reply by Friday 1st April 2016 to enter.

Thank you for your help!

Section 1 - Your views as a tenant

1. How satisfied or dissatisfied are you that your views are being taken into account by WPI?

- ☐ Very satisfied
- ☐ Fairly satisfied
- ☐ Neither satisfied nor dissatisfied
- ☐ Fairly dissatisfied
- ☐ Very dissatisfied
- ☐ No opinion

Tell us more?

2. Do you understand how WPI calculates your rent, arrears, etc?

- ☐ Yes
- ☐ No

3. How satisfied or dissatisfied are you with WPI's handling of your rent matters?

- ☐ Very satisfied
- ☐ Fairly satisfied
- ☐ Neither satisfied nor dissatisfied
- ☐ Fairly dissatisfied
- ☐ Very dissatisfied
- ☐ No opinion

Tell us more?

WPI Tenant Survey - Print

Section 2 - Maintenance and Repairs

4. Generally, how satisfied or dissatisfied are you with the way WPI deals with repairs and maintenance?

- ☐ Very satisfied
- ☐ Fairly satisfied
- ☐ Neither satisfied nor dissatisfied
- ☐ Fairly dissatisfied
- ☐ Very dissatisfied
- ☐ No opinion

Tell us more? Are there any particular contractors you remember?

WPI Tenant Survey - Print

Section 3 - Your Rights as a Tenant

5. Do you think you know your rights as a tenant?

☐ Yes

☐ No

What would you like to know more about? How would you like to learn?

6. How useful do you find the WPI quarterly tenant newsletter?

☐ Very useful

☐ Fairly useful

☐ Somewhat useful

☐ No opinion

☐ Not useful at all

What would you like to see more of? Less of?

7. Do you think WPI communicates well with you?

☐ Yes

☐ No

If you answered no, please tell us how we could improve:

8. Does WPI make it easy for you to access our services and contact us?

☐ Yes

☐ No

What do you like or dislike?

9. How useful is the information that WPI provides?

☐ Very useful

☐ Fairly useful

☐ Neither useful or useless

☐ Fairly useless

☐ No opinion

Can you please explain why?



WPI Tenant Survey - Print

Section 4 - Referral to other Support Agencies

10. Are you linked with any support services?

☐ Yes

☐ No

11. If yes, what type of services?

- ☐ Financial counselling
- ☐ General counselling
- ☐ Domestic violence support service/program
- ☐ Housing support
- ☐ Case management
- ☐ Mental health service
- ☐ Family services



WPI Tenant Survey - Print

Section 5 - Your Neighbourhood

12. How satisfied are you with your neighbourhood, for example, your neighbours, look and feel of the neighbourhood, safety, trees and parks, access to public transport, shops and services etc. ?

- ☐ Very satisfied
- ☐ Fairly satisfied
- ☐ Neither satisfied
- ☐ Fairly dissatisfied
- ☐ Very dissatisfied
- ☐ No opinion

13. Do you feel like you're part of your community?

- ☐ Yes
- ☐ No

If you chose "yes", what makes you feel this way? If you chose "no", and you would like to feel a part of your community, please tell us what needs to change?

14. Do you feel safe in your neighbourhood?

☐ Yes

☐ No

If you circled no, please tell us what needs to be change for you to feel safe in your neighbourhood?

15. Taking everything into account, how satisfied or dissatisfied are you with the services provided by WPI?

☐ Very satisfied

☐ Fairly satisfied

☐ Neither satisfied

☐ Fairly dissatisfied

☐ Very dissatisfied

☐ No opinion

Tell us more?

16. Do you have any other comments you'd like to make?

Section 6 - Impact of safe, secure and affordable housing on you and your family

17. Where were you living before moving into a WPI property?

- ☐ Living with family/friends
- ☐ Living with a partner
- ☐ Renting in the private rental market
- ☐ Living in temporary accommodation with relatives or friends
- ☐ Living in crisis accommodation through a support organisation
- ☐ Other (please explain below)

18. Why did you want to move into a WPI property? You can circle more than one reason, plus you can use the space below to explain if there were reasons other than the ones given below.

- ☐ Escaping domestic violence
- ☐ Family conflict
- ☐ Breakup of a relationship
- ☐ Financial difficulty
- ☐ Mental health issues
- ☐ Health issues generally
- ☐ Other (please explain below)

19. Have there been any positive changes since moving into secure housing?

- ☐ Improved health and wellbeing
- ☐ Employment and/or more employment opportunities
- ☐ Educational qualifications
- ☐ Better financial management
- ☐ Lower living costs
- ☐ None
- ☐ Other (please explain below)

20. To what extent do you agree with the following statements.

Since moving into a WPI property...

	Strongly disagree	Disagree	Neutral	Agree	Strongly agree
...My physical health has improved	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
...I have more money in the bank now	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
...I am much more employable than I was before	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
...I know where to go to get help when I need it	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
...I have wider circle of friends	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
...I participate in community activities	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
...My kids are doing better at school	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
...I feel safe and secure	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
...My children participate more in after school activities	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
...I am in a better state of mind	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
...I feel less anxious	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

	Strongly disagree	Disagree	Neutral	Agree	Strongly agree
...I feel happier about where my life is going	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
...I am more confident about facing new challenges	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
...My relationship with my family has improved	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
...I can make better friends	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
...I feel closer to people	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
...I am able to better deal with problems	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
...I feel comfortable talking to anybody	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
...I am more able to express my thoughts and feelings to others	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
...I am more able to make my mind up about things	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

21. What three words would you use to describe the change you have felt since moving into a WPI property?

1-

2-

3-

22. Are there any negative changes as a result of living in a WPI property?

- ☐ Being isolated from family and friends because of distance
- ☐ Less employment opportunities
- ☐ Higher living costs
- ☐ Poorer financial management
- ☐ None
- ☐ Other (please explain)

23. If you are a parent or carer of a school age child or children, have you noticed any positive or negative changes in your school aged child/children since moving into WPI housing? What kind of changes?

24. How do you spend your time differently since moving into secure housing? Please choose the response that best describes your situation.

- ☐ With family and friends
- ☐ Employment
- ☐ Study
- ☐ Work and study
- ☐ Housework
- ☐ Engaging with support service e.g. counselling
- ☐ No difference in how I spend my time
- ☐ Other (please explain)

25. How do you spend your money differently since moving into secure housing?

- ☐ With family and friends
- ☐ On education
- ☐ I buy more groceries
- ☐ On the kids
- ☐ I save more
- ☐ I'm more ahead on my bills
- ☐ Car expenses
- ☐ Saving for a holiday
- ☐ I don't spend my money differently
- ☐ Other (please explain)

26. Is there anything else you do differently now you're living in secure housing?

27. What do you think would have happened if you weren't offered a WPI property?

28. Were you linked into government and/or community services before being housed with WPI?

- ☐ Yes
- ☐ No

29. Do you access government or community services now?

- ☐ Yes
- ☐ No



WPI Tenant Survey - Print

Section 7 - Moving into your property

30. Did you read the booklet *Renting a Home - A Guide for Tenants & Landlords* that we gave to you at the beginning of your tenancy?

- ☐ Yes
- ☐ No

31. When you moved into your new home, how satisfied were you with the sign up process and information you received?

- ☐ Very satisfied
- ☐ Fairly satisfied
- ☐ Neither satisfied
- ☐ Fairly dissatisfied
- ☐ Very dissatisfied
- ☐ No opinion

32. When you moved into your new home, how satisfied were you with the condition of the property?

- ☐ Very satisfied
- ☐ Fairly satisfied
- ☐ Neither satisfied
- ☐ Fairly dissatisfied
- ☐ Very dissatisfied
- ☐ No opinion

Thank you for your time!

33. If you would like to go in the draw for the \$100 Coles/Myer voucher please complete your details:

Name:

Address:

14 Appendix C - survey results

A survey was developed to evaluate the relative significance of change for tenants. The survey was distributed to all tenants as part of the annual satisfaction survey undertaken by WPI. In total 44 surveys were completed (of the 68 tenants who received the survey).

The following section provides the survey results for the tenants, where n=44.

14.1 Survey questions and results

Question 13 - Do you feel like you're part of your community?

- Yes = 76%
- No = 24%

Question 14 – Do you feel safe in your neighbourhood?

- Yes = 87%
- No = 13%

Question 17

Where were you living before moving into a WPI property?		
Answer Options	Response Percent	Response Count
Living with family/friends	13.5%	5
Living with a partner	8.1%	3
Renting in the private rental market	32.4%	12
Living in temporary accommodation with relatives or friends	10.8%	4
Living in crisis accommodation through a support	16.2%	6
Other (please explain below)	18.9%	7
<i>answered question</i>		37

Question 18

Why did you want to move into a WPI property? You can circle more than one reason, plus you can use the space below to explain if there were reasons other than the ones given below.

Answer Options	Response Percent	Response Count
Escaping domestic violence	37.8%	14
Family conflict	27.0%	10
Breakup of a relationship	18.9%	7
Financial difficulty	62.2%	23
Mental health issues	24.3%	9
Health issues generally	29.7%	11
Other (please explain below)	32.4%	12
<i>answered question</i>		37

Other (please explain below)

My son and I are still very thankful for somewhere longterm that is *safe*!!
 I was life with my sons and they marriage so by my self I can't pay the hole rent.
 Escaping domestic violence and due to family conflict/DV had no where to go/ no family support
 To break the cycle from being "instituted".
 Needed stable housing in an area that I felt at home in.
 Homeless with two kids
 No stable accommodation, plus other personal background factors.
 It was advertised, so I applied for the property.
 House was too small.
 Safety, security, stability. To overcome the past and build a life for myself with the dream to hopefully own my own home one day and break the family cycle.
 Stress from long term unstable housing
 Homeless

Question 19

Have there been any positive changes since moving into secure housing?			
Answer Options		Response Percent	Response Count
Improved	Improved health and wellbeing	73.0%	27
Employment	Employment and/or more employment	16.2%	6
Educational	Educational qualifications	21.6%	8
Better	Better financial management	48.6%	18
Lower living	Lower living costs	51.4%	19
None	None	8.1%	3
Other (please explain below)		13.5%	5
answered question			37
skipped question			7

Other (please explain below)
It is nice to live in a place that is not falling apart and is safe!
The above to various degrees
"everyday" constant drug use and abuse from myself and people around me from being
I now have a cat.
Safe residence

Question 20

To what extent do you agree with the following statements. Since moving into a WPI property...							
Answer Options	Strongly disagree	Disagree	Neutral	Agree	Strongly agree	Rating Average	Response Count
...My physical health has improved	3	0	11	14	8	3.67	36
...I have more money in the bank now	3	3	16	11	3	3.22	36
...I am much more employable than I was before	0	2	19	11	2	3.38	34
...I know where to go to get help when I need it	4	1	6	19	7	3.65	37
...I have wider circle of friends	2	2	10	13	8	3.66	35
...I participate in community activities	3	3	12	13	3	3.29	34
...My kids are doing better at school	1	0	7	8	6	3.82	22
...I feel safe and secure	3	2	2	11	17	4.06	35
...My children participate more in after school activities	1	1	10	8	4	3.54	24
...I am in a better state of mind	3	0	8	14	11	3.83	36
...I feel less anxious	3	0	9	16	6	3.65	34
...I feel happier about where my life is going	2	0	6	16	12	4.00	36
...I am more confident about facing new challenges	2	0	11	12	11	3.83	36
...My relationship with my family has improved	3	2	10	12	8	3.57	35
...I can make better friends	3	2	11	13	6	3.49	35
...I feel closer to people	2	4	10	11	9	3.58	36
...I am able to better deal with problems	1	1	9	12	13	3.97	36
...I feel comfortable talking to anybody	2	3	15	7	9	3.50	36
...I am more able to express my thoughts and feelings to	1	4	12	8	11	3.67	36
...I am more able to make my mind up about things	2	2	14	9	9	3.58	36
answered question							37

Women reported the most significant value as follows:

- I feel safe and secure
- I feel happier about where my life is going
- I am able to better deal with problems
- I am in a better state of mind
- I am confident facing new challenges
- My kids are doing better at school
- My physical health has improved
- I am more able to express my thoughts and feeling to others
- I have a wider circle of friends
- I know where to go to get help when I need it

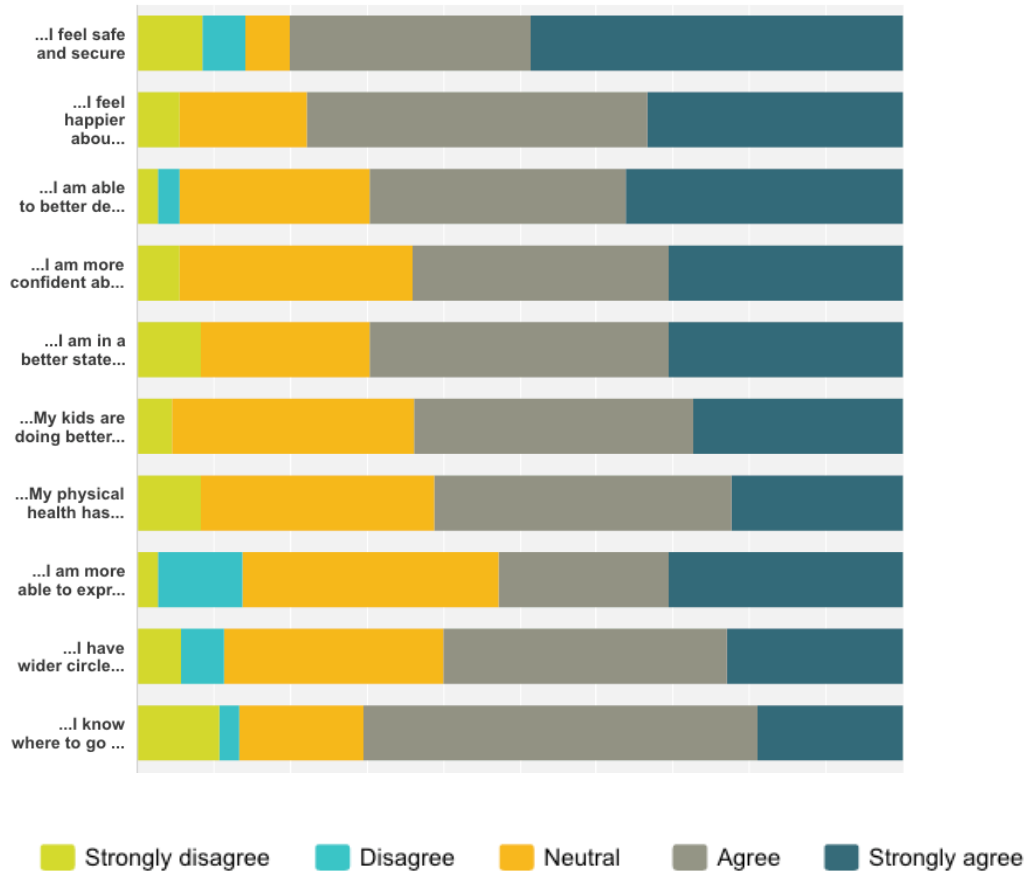


Figure 10: Top 10 survey responses to “since moving into a WPI property....”

Question 21

Tenants were asked to describe the change they felt since moving into a WPI property in three words. Below is a text analysis of the results.

Health Safer **Safe** Relief **Secure** Happy

Happy Safer **Secure**

Happier **Secure** Happy Contentment

Question 22

Are there any negative changes as a result of living in a WPI property?		
Answer Options	Response Percent	Response Count
Being isolated from family and friends because of distance	14.3%	5
Less employment opportunities	5.7%	2
Higher living costs	2.9%	1
Poorer financial management	5.7%	2
None	68.6%	24
Other (please explain)	22.9%	8
answered question		35

Other (please explain)

Still trying to manage everything, we have had a few setbacks, we are getting there slowly.

I don't think that my current situation has go to do with living in the property. It's got to do with the other organisation.

No car space, difficulty parking.

My daughter and granddaughter chose not to live with me due to the location being far from city.

Just socially isolated as a single mother but that hasn't changed too much from South Yarra

Only complaint is the area as crime is higher than when I first moved in

Vandalism of Car; Knowing my partner's housing future is insecure;

Difficulties of applying for gender-neutral community housing, having already found community housing

Noisy / rude neighbours

Question 23 - If you are a parent or carer of a school age child or children, have you noticed any positive or negative changes in your school aged child/children since moving into WPI housing? What kind of changes?

Response Text

My son feels safe and is not as anxious as he was, he now has a chance to grow without violence and constant fear.

My kids their improve a lot since we get a house

My kids have their own space and they live how they want to.

My son was struggling in school in the last three years he has been getting distinctions in high school.

My eldest two started high school and have adjusted extremely well, as well as my youngest transitioning they have all made positive friendships and integrated into the community in sporting events.

More happyier.

Happier

Relaxed

Less stressed

Feel sense of stability

My son enjoys going to Footscray primary. It's a great school

Positive my children are doing better at school and there's great schools in the area

Positive because school is very close for us

Question 24

How do you spend your time differently since moving into secure housing? Please choose the response that best describes your situation.

Answer Options	Response Percent	Response Count
With family and friends	25.0%	9
Employment	5.6%	2
Study	16.7%	6
Work and study	5.6%	2
Housework	2.8%	1
Engaging with support service e.g. counselling	5.6%	2
No difference in how I spend my time	16.7%	6
Other (please explain)	22.2%	8
answered question		36

Other (please explain)

I feel like I have the chance now to find myself as a person and mother now there is not constant violence, fear and upheaval.

I try make myself busy go to the church do visit my son, housework.

With family and friends

Employment

With family and friends

Housework

Housework.

Walk more often

Exercise

No more crime and worrying about how to survive day by day.

Just enjoying my home with my pets and boyfriend.

No more stressful and unsafe living.

With family and friends, employment, housework, engaging with support service

Still doing creative ventures and study.

Question 25

How do you spend your money differently since moving into secure housing?

Answer Options	Response Percent	Response Count
With family and friends	5.4%	2
On education	10.8%	4
I buy more groceries	5.4%	2
On the kids	10.8%	4
I save more	2.7%	1
I'm more ahead on my bills	10.8%	4
Car expenses	5.4%	2
Saving for a holiday	5.4%	2
I don't spend my money differently	16.2%	6
Other (please explain)	27.0%	10
answered question		37

Other (please explain)

On education
 I buy more groceries
 On the kids
 Not enough money to spend, sorry. :(
 With family and friends
 I'm more ahead on my bills
 With family and friends
 On education
 On the kids
 On education
 I save more
 I save more
 Car expenses
 With family and friends, on animals, I buy more groceries, I'm more ahead on my bills,
 Saving for a holiday.
 Buying clothes instead of stealing them. Actually that goes for paying for everything I
 need or want - I use to just TAKE I'm glad I don't have 2 do that anymore.
 "PROUD"
 On my grandkids
 With family and friends, I save more, Saving for a holiday
 All of the aboe.

Question 26 – is there anything else you do differently now you're living in secure housing?

Response Text

I'm just trying to undo the damage that has been done to my son and I.
 no
 The housing is great I am just having trouble getting a job.
 no
 Use the computer and read
 Nothing particularly different
 More time at home. :)
 Stay home a lot instead of running the streets looking for trouble I guess.
 I like being in my own place. . .
 Being secured with rent not going to increase too much.
 We go out on family walks together.
 Safer
 Do more things with kids
 Know I'm not going to be kicked out due to the owner wanting more \$\$
 I AM HAPPY. Since 2006 and moving into a WPI property I have never
 felt happier in my life. My current issues only arose since moving
 recently due to circumstances that I could not face any longer.
 got my own car
 Being more secure I can focus on my children more
 No
 I'm working now
 Able to focus on my future more and more.
 No
 Don't have to worry about housing

Question 27 – What do you think would have happened if you weren't offered a WPI property?

Categorised:

Homeless	21%
Unsafe living	15%
Too bad to think	18%
Poor mental health	9%
Poor health	3%
Same	3%
Don't know	6%
Share house	3%
No money	12%
Alcohol	3%
Public housing	6%

Raw results:

Response Text

I read this question and burst into tears!! I don't think anyone realises how much this has saved us.
I will life with some one eals wich no good for me :(

Sleep outside with kids

Kids no school because they can't enrol kids with no address.

Be homeless, and affect medical condition and die
Would have considered shared housing options
I would be more depressed and won't function well.
I would be very stressed I couldn't cope any longer
I hate to think!!!
I would have health issues.

I would have less money.

Wait for an offer from another agency.

I probably would have had to return to 'family' home (domestic violence/abuse).

Who knows?! Probably bad stuff.

Really who knows. This was meant to be.

Financially worse off, share housing with someone.

I was fast running out of money (it mostly went on rent and utilities), and this impacted on my mental health, so I may have become unwell and/or homeless.

I'm not sure. I probably would've stayed at Regina Coeli for longer or maybe moved back in with my mum.

Living in my car

My life wouldn't be where it is today. So I don't really want to think about it, so I am just so very grateful for the house and support.

On the streets

I would of been homeless

Either stayed where I was or found another rental property

Struggling with living expenses.

Drug and alcohol dependent.

would have been living on the street

I wouldn't of been secure and happier as I am

Unsure

I would be living in poverty, depressed, lost my kids, would've have mental and health issues

I would be struggling making ends meet.

I believe I would have continued relying on share housing, and had the disruption of moving house every few years right in to old age. Consequently, I don't think I would have been able to build my confidence or get my mental health to a place in which I could focus on my artwork and my work.

Maybe getting gaverment house

Continued to live in sub standard housing - no heating or cooling

I'd probably be isolated and at a further distance from work.

Also, my budget would be tighter

Bad

Probably gone back to my ex

Question 28

Were you linked into government and/or community services before being housed with WPI?		
Answer Options	Response Percent	Response Count
Yes	68.6%	24
No	31.4%	11
<i>answered question</i>		35

The research undertaken begins with the reasons for seeking WPI housing.

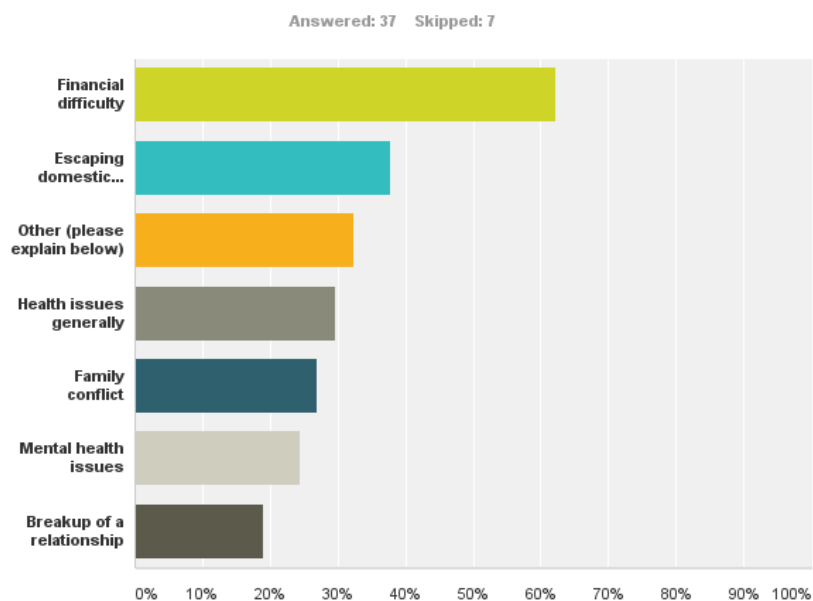


Figure 11 – reasons for moving into WPI property

As illustrated above, when selecting one or more reasons for moving into a WPI property, over 60% indicated financial difficulty.

15 Appendix D – outcomes materiality test

Materiality assessment

Stakeholder	Outcome	Materiality rationale	Relevance						Significance		
			Stakeholder behaviour and concerns	Policy based performance	Societal norms	Direct short term financial impacts	Research-based evidence	Peer-based norms	Quantity (not material <10%)	Relative value (not material <2%)	Duration and causality
Tenants - women	Improved emotional wellbeing	Relevant and Significant	This outcome was most significant for stakeholders interviewed and surveyed; in one case managing PTSD caused by domestic violence was highly significant.	WPI recognises secure and safe housing is an integral part of a tenants emotional wellbeing.	It is a societal norm that emotional wellbeing is connected to access to safe and secure housing.		The poorer people's housing the poorer is their mental health" (2011, Mallett et. Al 'Precarious housing and health inequalities what are the links?')	Other similar organisations recognise this outcome and its relationship to housing.	Incidence 70%	outcome 45% tenant stakeholder group value after discount	5 years with 10% drop-off. Provision of safe and secure housing has a direct causal relationship on improved emotional wellbeing. Other factors will contribute to emotional wellbeing over time - however the immediate shift in dynamics supports tenants to get back on their feet and to realise these benefits into the future.
	Enhanced identity and self-worth	Relevant and not significant (<2% total social value)	All tenants interviewed & 73% (n=44) of tenant survey respondents linked housing with enhanced identity & self-worth.		Social norms of "home" & state structures such as social security payments require a consistent address for communications.		"Housing also can offer opportunities for households to experience a greater sense of self-worth and even empowerment, based on their living situation." (Bratt, 2002)	Other similar organisations recognise this outcome and its relationship to housing.	Incidence 52%	<2% tenant stakeholder social value after discount.	5 years with 10% drop-off. High quality, safe and secure housing influences how a person feels about their own worth. It encourages mothers to be proud as parents and tenants to be the "hub" of their social networks by providing a place to entertain. It has a similar drop-off to emotional wellbeing with immediate shift in dynamics supporting clients to get back on their feet and realise these benefits into the future.
	Improved physical health	Relevant and Significant	<ul style="list-style-type: none"> Interviewees reported sleeping better, walking more & in one case reduced blood pressure medication as a result of reduced stress arising from stable housing. 59% of survey respondents (n=44) reported better physical wellbeing & 68% reported feeling less anxious. 			Physical activity and reduced stress are linked with improved health & thus reduced use of medical system and medication	Correlation between poor health and precarious housing (Mallett, 2011)		Incidence 67%	4.5% tenant stakeholder social value.	10 years with 30% drop-off. As a result of the relatively unsafe and unhealthy living prior to WPI, this benefit period is likely to endure beyond 10 years. Tenants have a chance to get back on their feet and realise these immediate physical health benefits into the future. Benefits will likely decrease over the 10 year period as other factors influence health overtime.
	Improved relationships with family and children	Relevant and not significant (<2% total social value)	<ul style="list-style-type: none"> Interviewees reported better family relations as a result of having somewhere to invite extended family & friends, more privacy - room to study, & pride in being able to provide a home 		Fulfilling social norms around hospitality & the expectation that parents provide a home for their children		see benefits for children below		Incidence 57%	<2% tenant stakeholder social value after discount.	5 years with 30% drop-off. Safe and secure housing provides opportunity for tenants to create stable, safe and less stressful lives for themselves and their children thus enhancing relationship dynamics. Other factors will influence this outcome overtime accounting for the drop off value.
	Long-term and affordable housing (permanent)	Relevant and Significant however an intermediate outcome.	<ul style="list-style-type: none"> Interviewees & survey respondents reported affordability, & stability which enabled making plans for the future & reduced stress/fear Many tenants also reported the joy of being able to have a pet 	<ul style="list-style-type: none"> With 32,000+ on Victoria's public housing register there is a demonstrable shortage of affordable, long term housing in Melbourne 	Despite empirical evidence of increasing homelessness & property prices in Melbourne & Sydney, housing affordability and stability persist as Australian social norms nevertheless	Intermediate materiality		Satisfying this demand is recognised widely as a critical need in Melbourne.	Incidence 100%	Not monetised - intermediate outcome	Not monetised - intermediate outcome
	Increased independence / positive lifestyle choices	Relevant and Significant	Many WPI tenants are undertaking a 'fresh start', away from violence, peer addicts & co-offenders	WPI is dedicated to supporting women who are disadvantaged with respect to housing. This enables fresh starts, increased independence & opportunities to change behaviour such as drug taking.	General social norms are negative with respect to illegal drug addiction & crime. General society is also increasing its recognition of its need to provide more access to housing for those suffering domestic violence.			WPI provides housing as a platform for new lifestyle choices and/or living without violence	Incidence 81%	17% tenant social value after discount	3 years with 30% drop-off. Safe, secure and long term housing provides the opportunity for tenants to be less dependent on others. This value is likely to endure beyond 3 years, however people's circumstances can change and maintaining positive lifestyle choices is likely to require other supports over time.
	Increased ability to meet basic family needs	Relevant and Significant	Many interviewees reported an increase in their ability to meet basic needs including food & medical costs once they were out of private housing & their rent was affordable.	WPI aims to provide low-cost housing with rents set at 75% of the private rental market or 30% of household income.		Ability to provide basic needs such as food & utilities plus management of shocks / extras such as medical costs; reduction of debt was/is also reported by WPI tenants.	"Not surprisingly, family well-being can be in jeopardy if too much of a family's budget is committed to the costs of housing, thereby not leaving enough money to cover food, medical care, transportation, clothing, as well as recreational opportunities." (Bratt, 2010)		Incidence 60%	2.4% tenant social value after discount	1 year. This outcome occurs because housing is provided at affordable rates, adjusted based on the tenants ability to pay. Tenants may have increased capacity to parent and provide for their children now they are back on their feet beyond one year, however it has been assumed that without the continued provision of WPI housing the value of this outcome may not occur.
	Increased social inclusion	Relevant and not significant (<2% total social value)	While some WPI tenants are wary of social engagement because they fear being discovered by violent ex-partners, many others reported increased engagement with family, neighbours etc. Tenants		Putting down roots in a community of neighbours is an Australian societal norm characterised by use of facilities such as parks, schools & childcare, religious				Incidence 56%	<2% tenant social value after discount	5 years with 10% drop-off. Friendships and increased social connections created through WPI housing are likely to create value beyond 5 years because they are not dependent on living in the house. A decreasing value has been assumed - although in some instances deeper/longer friendships may actually have a growing value for the tenant.
	Decreased social inclusion	Relevant and not significant (<2% total social value)	While some WPI tenants are wary of social engagement because they fear being discovered by violent ex-partners, many others reported increased engagement with family, neighbours etc. Tenants		Putting down roots in a community of neighbours is an Australian societal norm characterised by use of facilities such as parks, schools & childcare, religious				Incidence 14%	<2% tenant social value after discount	1 year. This outcome occurs because of the location of WPI properties which at times are a distance from family and friends.
	Increased employment	Relevant and Significant							Incidence 16%	2.5% tenant social value after discount	5 years with 30% drop-off. Getting a job after a period of vulnerable housing and instability is likely to create value beyond 5 years. Other factors over time will influence the value of the outcome as tenants seek new careers
	Increased readiness for employment	Relevant and Significant	Most WPI tenants are supported by social security. Some under-reporting of cash employment is felt to be likely due to the link between income and WPI		Employer expectations of employee punctuality, cleanliness & ability to focus on tasks are very difficult to	Seeking employment may be disincentivised due to the possibility of increased rent with increased	Research linking social networks to obtaining employment indicate that establishment of stable housing results in an increase in connectivity (Kleit, 2010)		Incidence 38%	5.1% tenant social value after discount	5 years with 30% drop-off. Safe and secure housing is one of the first steps for supporting individuals to become ready for employment. Now tenants have a chance to get back on their feet this value is likely to endure into the future but decrease over time as other factors influence the outcome.
	Increased participation and obtainment of further education and training qualifications	Relevant and not significant (<2% total social value)	22% of tenants surveyed (n=44) reported that WPI housing had enabled either "study" or "work & study". Many WPI tenants are "time poor" as a result of childcare responsibilities, however further education is evident among women		Fluency & literacy in English is a societal expectation in Australia. Many of WPI's tenants are still acquiring these skills & therefore may have barriers to completing accredited education.	WPI tenant who is pursuing University education has found better paid, local and more flexible employment			Incidence 22%	<2% tenant social value after discount	5 years with 30% drop-off. Safe and secure housing is one of the first steps for supporting individuals to have the capacity to invest in their future through further training opportunities. The value is likely to endure beyond 5 years, with some tenants completing courses in less than 1 year of WPI housing. The skills and certification achieved will create value for tenants into the future.
Children of tenants	Improved personal safety	Relevant and Significant	80% of surveyed tenants (n=44) reported feeling safe & secure in WPI housing & 37% reporting escaping family violence as the primary reason for seeking WPI housing. All interviewees mentioned	WPI's goals include the provision of safe & secure housing alternatives to women suffering from domestic and family-related violence.	Domestic violence is becoming the subject of public attention & societal norms around acceptability of violence are shifting towards "zero tolerance"	Family violence is costly. Societal financial impacts of reduced violence include increased workplace productivity.	Refer KPMG (2013) 'cost of violence against women'	Increasing access to safe housing for women escaping domestic violence is recognised widely as a critical need in	Incidence 83%	19% tenant social value after discount	10 years with 30% drop-off. WPI housing is a refuge for many women escaping family violence and unsafe living arrangements. The immediate change in dynamics is likely to have benefits beyond 10 years as tenants have a chance to get back on their feet. Over time it is assumed this value will decrease in value.
	Improved access to services	Relevant and not significant (<2% total social value)	Improved utilisation of social services as a result of having a permanent address was mentioned by some interviewees. Two interviewees had children with autism who were able to utilise local educational facilities for the first time.	WPI at times refers tenants to community organisations when required.		Maximising service & financial support opportunities available through government			Incidence 70%	<2% tenant social value after discount	5 years with 30% drop-off. Outcome is likely to endure beyond 5 years because the support received and information gained about what services are out there can be realised irrespective of WPI housing provision.
	Improved Social Wellbeing	Relevant and Significant	Tenants reported the impact of stable housing on their children's school attendance & achievement & the consequent social connectivity: joining soccer team, going on school camp, inviting friends home etc.		In a society where sport & social life are valued, social connectivity indicates identity with, & commitment to, community.	Engagement in education supports young people to be productive members of society.	"Homelessness is a condition that erodes a family's sense of security, privacy, stability, control and emotional and physical health" (Schmitz et al., 1995, p. 303).		Incidence 50%	5% stakeholder group social value after discount	10 years with 30% drop-off. Outcome is likely to endure for children because they are now free from violence and meaningfully engage in community /school/ family activities in a safe and stable environment. It is assumed this will endure because tenants now have had a chance to get back on their feet and may be in a position to provide stability for their children beyond WPI housing provision.
Children of tenants	Improved personal wellbeing	Relevant and Significant	All surveyed tenants with children reported improvement in happiness, confidence & health of their children.			Reduced demands on health system	The loss of a child's home is nothing less than an invitation to chronic illness (Smizik & Stone, 1988, pp. 229-230)		Incidence 100%	63% stakeholder group social value after discount	10 years with 30% drop-off. Outcome is likely to endure for children because they are now free from violence and unsafe living arrangements. This value is likely to endure because tenants have had a chance to get back on their feet and are in a better position to provide stability for their children beyond WPI housing provision.

Stakeholder	Outcome	Materiality rationale	Relevance						Significance		
			Stakeholder behaviour and concerns	Policy based performance	Societal norms	Direct short term financial impacts	Research-based evidence	Peer based norms	Quantity (not material <100)	Relative value (not material <2%)	Duration and causality
Children of tenants	Increased educational outcomes	Relevant and Significant	Tenants with children reported the satisfaction of seeing their children obtain an education & in some cases achieve significant improvement in school results.		Community expectation of children having a "home" that complements school activities e.g. homework, communication with parent(s).		Early home environments have been found to be related to later academic achievement in children (Yeung et al. 2002). As the number of times a family moved increased, a child's performance in school decreased (Ou 2005) quoted in Benzie's K & Mychasiuk 2009 Fostering family resiliency: a review of the key protective factors Child and Family Social Work 14, pp 103-114		Incidence 64%	4% stakeholder group social value after discount	10 years with 30% drop-off. Outcome is likely to endure for children because they now have a chance to engage in school and education. It is assumed this will endure because tenants are in a better position to provide stability for their children beyond WPI housing provision.
	Improved relationships /family life	Relevant and Significant	Many tenants noted the improved atmosphere of a "forever" home, spacious enough for the children to have their own room to sleep & study.		Social norms tend towards a harmonious household that is safe, not overcrowded and where parents can provide opportunities for their children to thrive.	WPI housing is high-quality & of a size appropriate to the household at an affordable rent.			Incidence 57%	28% stakeholder group social value after discount	10 years with 30% drop-off. Outcome is likely to endure for children because the housing provision has enabled the vulnerable, stressful and unsafe living dynamics to change. Mothers have a chance to get back on their feet, increasing their capacity to parent and have positive relationships.
Tenant - Partner and other adults living with tenants	Improved emotional wellbeing	Relevant and significant	as for lead tenants						as for lead tenants		5 years with 30% drop-off. Outcome is likely to endure because the immediate shift in dynamics supports partners to get back on their feet however over time other factors will influence emotional wellbeing. Higher drop-off compared with tenants because the
	Improved physical health	Relevant and not significant (<2% total social value)	as for lead tenants						as for lead tenants	<2% stakeholder group social value after discount	5 years with 30% drop-off. This outcome should be long lasting now adults have safe and secure housing and a chance to get back on their feet and escape relatively
	Improved relationships with family and children	Relevant and not significant (<2% total social value)	as for lead tenants						as for lead tenants	<2% stakeholder group social value after discount	unsafe, stressful and unhealthy living prior to housing. 5 years with 30% drop-off. Other adults have an opportunity to realise relationship benefits into the future irrespective of WPI housing. Housing security provides a chance for this outcome to be realised and to
	Increased independence / positive lifestyle choices	Relevant and Significant	as for lead tenants						as for lead tenants	54% stakeholder group social value after discount	endure into the future. 5 years with 30% drop-off. Other adults have an opportunity to realise benefits now they have safe and secure housing and a chance to get back on their feet. Benefits of positive lifestyle choices are likely to endure
	Increased ability to meet basic family needs	Relevant and Significant	as for lead tenants						as for lead tenants	40% stakeholder social value after discount	into the future. 1 year. Outcome exists because WPI housing can be provided at below market rent and adjusted with ability to pay.
	Increased readiness for employment	Relevant and Significant	as for lead tenants						as for lead tenants	3.7% stakeholder group social value after discount	5 years with 30% drop-off. Safe and secure housing is one of the first steps for supporting individuals to become ready for employment. Other adults living with tenants have a chance to get back on their feet and this value is likely to endure into the future but decrease
	Increased opportunities for further education	Relevant and not significant (<2% total social value)	as for lead tenants						as for lead tenants	<2% stakeholder group social value after discount	over time. 5 years with 30% drop-off. As for the tenant duration and drop-off safe and secure housing is one of the first steps for supporting individuals to have the capacity to invest in their future through further training opportunities. The value is likely to endure beyond 5 years, with some adults completing courses in less than 1 year of WPI housing. The skills and certification achieved will create value for tenants into the future.
Family of tenants	Improved relationships with family	Relevant Not significant	This is a complex outcome with many tenants removing themselves from negative family dynamics.						Not a significant incidence	Not material	Not material
Victorian Government	Reduced recidivism and avoided corrections costs.	Relevant and Significant	see impact model		Society expectation that Government will provide support to people in need				100% of 7 tenants	29% stakeholder group social value after discount	5 years with 30% drop-off. Direct relationship between tenant and family outcomes and reduced demand for Government services. Tenants now back on their feet, with a chance to choose more positive lifestyles that has value that will endure beyond provision of WPI housing.
	Reduced housing provision costs (office of housing)	Relevant and Significant	see impact model		Society expectation that Government will provide support to people in need				80% of 45 tenants (36)	16.6% stakeholder group social value after discount	5 years with 30% drop-off. Value likely to be long lasting well beyond 5 years. Tenants now back on their feet are likely to seek private rental or other community housing rather than public housing.
	Avoided youth homelessness costs (children)	Relevant and Significant	see impact model		Society expectation that Government will provide support to people in need				10% of 26 children (3)	3.2% stakeholder group social value after discount	5 years with 30% drop-off. Value likely to be long lasting well beyond 5 years. Children now in safe and secure housing - with parents increased capacity to parent and provide for their children thus the negative impact of youth homelessness is avoided.
	Avoided homelessness costs (tenants)	Relevant and Significant	see impact model		Society expectation that Government will provide support to people in need				27% of 45 tenants (12)	17.2% stakeholder group social value after discount	5 years with 30% drop-off. Value likely to be long lasting well beyond 5 years. Tenants now in safe and secure housing with a chance to get back on their feet and if required find other housing.
	Avoided domestic violence costs for police (tenants)	Relevant and not significant (<2% total social value)	see impact model		Society expectation that Government will provide support to people in need				100% of 25 tenants (25)	<2% stakeholder group social value after discount	5 years with 30% drop-off. Value likely to be long lasting well beyond 5 years. Tenants now in safe and secure housing with a chance to get back on their feet, seek support and get distance from negative relationships.
	Reduced health costs through reduced mental health costs (tenants)	Relevant and Significant	see impact model		Society expectation that Government will provide support to people in need				40% of 16 tenants (6)	6.9% stakeholder group social value after discount	5 years with 30% drop-off. Value likely to be long lasting well beyond 5 years. Tenants now in safe and secure housing with a chance to get back on their feet, seek professional support and better manage mental illness creating value into the future.
Federal Government	Reduced welfare costs (created when children have more secure and predictable lives)	Relevant and Significant			Society expectation that Government will provide support to people in need				100% 10 children (10)	8.2% stakeholder group social value after discount	5 years with 30% drop-off. Value likely to be long lasting well beyond 5 years. Children now in safe and secure housing and their parents have increased capacity to parent and provide for them allowing for children to attend school, live at home free from violence and engage in social life.
	Reduced welfare costs (as a result of tenant outcomes)	Relevant and Significant			Society expectation that Government will provide support to people in need				100% 11 tenants (11)	16.2% stakeholder group social value after discount	5 years with 30% drop-off. Value likely to be long lasting well beyond 5 years. Tenants now in safe and secure housing with a chance to get back on their feet, secure employment and seek the support they require.
Referral Agencies in Victoria	Reduced demand for services	Relevant and not Significant	There is a significant need in the community for services						Population need far greater than reduction of demand from tenants.	Not material	Not material

16 Appendix E – social impact model

Total Present Value	\$	15,502,647
Total Inputs	\$	1,399,870
SROI Ratio		11.07

[illegible]

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