

Visible Changes

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



Women's Property Initiatives - December 2016

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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. Fortyfour 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.

Outcomes valuation = \$15,502,647

1:11.07

Input costs = \$1,399,870

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 fo 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.

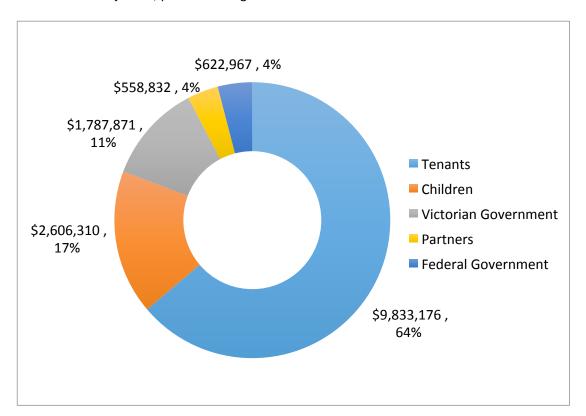


Figure – Percentage of social value experienced by stakeholder group

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.

J16WPI01 SROI Report Submission G.docx

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 substandard 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-andstatistics/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.

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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 valued 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

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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
- 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:
 - o Prison Network
 - o Matrix Guild
 - o Merri Outreach Support Service
 - Wombat Housing

¹⁵ Social Value UK, 2012.

- o 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.

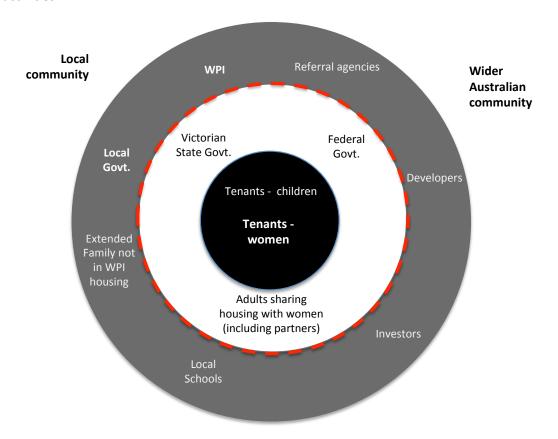


Figure 1: Stakeholder mapping and evaluation boundary

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

Stakeho	olders		Pescription Pescription		Included/Excluded
Who changes?	#	How are they affected or affect	What we think happens to them (positive	Included /	Rationale for inclusion/exclusion
Who wants change?	Stakeholders	the activity?	and negative)	Excluded	
Tenants -	66	Women present to WPI seeking	Women tenants benefit from an increase	Included	They are the intended beneficiaries of
Women		permanent, affordable and safe	in disposable income, improved		the Program and experience material
		housing that is provided by WPI.	independence, improved stability and		changes.
			safety, opportunities for further work		
			and/or education, and feelings of comfort		
T	0.0	Name of the standard and simple	and happiness.	to alord a	Children are also the interest of
Tenants - Children	96	Many of the tenants are single women with children. Children	Children of tenants benefit from improved engagement at school and feelings of	Included	Children are also the intended beneficiaries. They experience material
Ciliaren		are also the beneficiaries of the	stability, safety, comfort and happiness.		change as a result of the outcomes
		permanent, affordable and safe			experienced by their parents and and
		housing.			their opportunity to have increased
					housing stability and safety.
Tenant -	23	Other adults sharing the WPI	Partners also benefit from the housing	Included	They experience material change as a
Partner or		housing with women tenants also	through increased disposable income,		result of the outcomes experienced by their partners .
other adult family member		experience the benefits of permanent, affordable and safe	improved independence, improved stability, opportunities for further work		their partners .
ranniy member		housing.	and/or education, and feelings of comfort		
			and happiness.		
State	1	Provide health, education and	State government benefits from savings	Included	The outcomes experienced by tenants
government		housing services to eligible	resulting from avoided costs of		including reduced demand for health
(Victoria)		clients.	homelessness, including health, housing		and housing services and reduced
			and incarceration costs.		contact with the justice system, reduces
					costs on State government Departments.
Federal	1	Provide services to eligible clients	Federal government benefit from savings	Included	Increased housing stability and security
government		including Centrelink Payments:	resulting from avoided costs of		for tenants and their families increases
(Australia)		Family Tax Benefit (FTB), Rental	homelessness, incarceration and		their capacity to seek education, be
		Assistance, Parenting Payment.	decreased welfare expenditure. They also		employed and reduces their demand on welfare. This is a material outcome for
		Centrelink Advance Payments	benefit through increased taxes paid by tenants.		the Federal Government.
Investors		Investors provide the necessary	WPI (Investors through WPI) seek social	Excluded	Outcomes are not material to the
through WPI		inputs to enable WPI to provide	returns for intended beneficiaries from	Lxcidded	stakeholders.
		safe, affordable and permanent	their financial contributions.		
		housing to women.			
Community	7	Community partners include	Community Organisations provide support	Excluded	The demand for services far exceeds the
partners		referral agencies and	services for women and may experience		reduction in service needs as a result of
		organisations that provide	reduced demand for services as a result of		WPI. Community partners therefore do
		support during housing tenancy. e.g. Melbourne Citymission	increased housing stability.		not experience a material change.
		provides support and life skills			
		programs for the women.			
WPI employees	6	Provide direct support to clients	WPI team member is likely to experience	Excluded	They are being paid for what they do.
		through the provision of	social outcomes/job satisfaction as they		We acknowledge that they get value
		community housing. Relationship	see results for their clients.		from their work but they do get
		with client is a key element in			remunerated for their work. Staff costs
		engaging and supporting clients. Trust and rapport are			are included in the input costs.
		paramount. WPI also advocate			
		for increased access to affordable			
		housing.			
Developers		Developers provide construction	They are paid to construct the homes on	Excluded	They are being paid for what they do.
		and project management services to build the homes.	behalf of WPI.		We acknowledge that they get value
		services to build the nomes.			from their work but they do get remunerated for their work.
Extended	66 families	Extended family of tenants may	As a result of the housing and other	Excluded	These indirect benefits were not
family of		have provided temporary	changes experienced by the tenants, there		included in the model because they were
tenants		housing for their family member	may be indirect benefits for extended		not material. In some cases the
		prior to WPI housing.	family e.g. no longer providing temporary		extended family were estranged from
			housing, improved relationships.		the tenants and it was not possible to
					meaningfully engage with these stakeholders.
Police /	Assumed 16	Provide health and emergency	Decrease in the number of call outs	Excluded	Will not be material for the number of
emergency		services to the community	associated with domestic violence, AOD,		stakeholders impacted.
hospital units			burglary, anti-social behaviour etc.		·
	8 LGAs	Local Government provide social	Decrease in homelessness, people off the	Excluded	Majority of WPI clients are not sleeping
Government /		and community services to their	streets. Decrease in anti-social behaviour		rough, but more in unsafe, overcrowded
Community		local area	and crime associated with homelessness Less demand on local services		or temporary living arrangements such
			Increased sense of pride in community		as caravan parks, motels or escaping domestic violence.
Local Schools	Assumed 20	Schools that have children from	Increased sense of pride in community Increased engagement at school	Excluded	School communities are likely to
		WPI families enrolled	Improved concentration		experience a change, however in this
			Improved relationships with families		context are not considered material to
			Increased engagement with school		the objectives of the Program. The
			activities and after school events		material benefit is experienced by the
	1	ı	İ		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.

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Table 2: Tenant sub-group descriptions

Sub-group personas	Highly valued outcome	Description
Older single woman, low	Access to long term	Older vulnerable woman likely to be socially
income, chronic illness or	housing, increased social	isolated and have a particular interest or need
disability.	inclusion, access to	that is enhanced by housing location and values
	services and improved	e.g. proximity to social services. May have
	emotional wellbeing	become homeless through 'elder abuse' or a
		low income that prevented her accessing the
		private rental market. May also have a chronic
All Control of the Co		illness or disability. Women in this sub-group
		can express themselves fully, and live to their
This persona describes 5		social capacity.
tenants		
Situational vulnerability,	Increased personal safety,	May be a single woman or single parent with 1-
single mother or woman,	enhanced emotional	2 children who, due to situational event (family
motivated and capable.	wellbeing, long-term	violence, mental illness, trauma in their life), has
	affordable housing	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.
This persona describes 22		May also be living with a disability.
tenants		
Single mother, ESL,	Enhanced identity and	A woman who speaks English as a second
refugee.	self-worth, increased	language (ESL) with poor English literacy and
	independence and lifestyle	language skills. May have arrived as a refugee to
& &	choices, increased	Australia. Single mother with several children
	emotional wellbeing,	and no employment history in Australia. A
	improved relationships	period in one or more transitional
	with family and children	accommodation situations has interrupted or
This persona describes 15		delayed children's education.
tenants	In an an and in damen dames	Cinale was a suba haa libab a sun arian aad
Single woman, exiting the justice system.	Increased independence and positive lifestyle	Single woman who has likely experienced domestic violence, drug use and imprisonment.
justice system.	choices, long-term	Possibly 2nd or 3rd generation unemployed and
	affordable housing,	currently on Centrelink benefits.
	enhanced identity and	zaman, on control and serions.
	self-worth, improved	
	physical wellbeing	
This persona describes 7		
tenants		
Single mother,	Increased personal safety,	A single mother, born in Australia, may identify
intergenerational poverty.	enhanced emotional	as Aboriginal or Torres Strait Islander, possibly
	wellbeing, long-term	2nd or 3rd generation unemployed. Likely to
	affordable housing,	have experienced any one of the following:
	improved relationships	depression, domestic violence and financial
31 11 16	with family and children,	stress.
A JI K	enhanced identity and	
This persona describes 18	self-worth.	
tenants		

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.

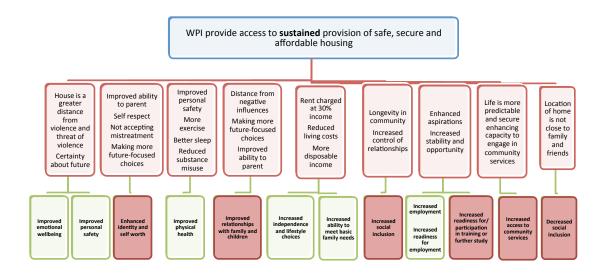


Figure 2: Outcomes and how this change occurs

 $^{^{\}rm 18}$ 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
	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
mproved emotional	I feel less anxious	Survey question - Likert Scale
vellbeing	Have there been any positive changes since oving into secure	Suvey questions - Multiple choice
Ü	housing?	- 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
	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
nhanced identity and self-	I am more able to make my mind up about things	Survey question - Likert Scale
vorth	Better able to meeet/live cultural expectations/values	Self-reported face to face
vortii	Increased confidence and positive feelings about parenting	Self-reported face to face
	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
mproved physical health	Better chronic health management	Self-reported face to face
mproved physical health	Reduced substance abuse	Self-reported face to face
	Reduced medications	Self-reported face to face
mproved relationships	Reunited with family	Self-reported face to face
vith family and children	My relationships with my family has improved	Survey question - Likert Scale
	Planning for the future. Confidence to invest in life and area	Self-reported face to face
ong-term and affordable	because it is not transitional.	,
nousing (intermediate	Having an address for communications/services	Self-reported face to face
outcome)	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
ncreased independence	Not depending on anyone	Self-reported face to face
and positive lifestyle	In a better position to make changes (study, employment etc.)	Self-reported face to face
choices	I have more money in the bank now	Survey guestion - Likert Scale
	How do you spend money differently since moving into secure	Survey question - Multiple Choice -
	housing?	positive responses
	Financial freedom and security / increased disposable income	Self-reported face to face
	Providing needs for children (shelter, safety, stability)	Self-reported face to face
	How do you spend money differently since moving into secure	Survey question - Multiple Choice -
ncreased ability to meet	housing?	
pasic family needs (or	Have there been any positive changes since moving into secure	positive responses Suvey questions - Multiple choice -
	., .	
nousehold expenses)	housing? Have there been any positive changes since oving into secure	Lower living costs Suvey questions - Multiple choice -
	,, ,	
	housing?	Better financial management
	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
ncreased social inclusion	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
	I feel closer to people	Survey question - Likert Scale
	I feel closer to people Have there been any negative changes since moving into secure	Survey question - Likert Scale Survey question - Multiple choice (Being
Decreased social inclusion	I feel closer to people	Survey question - Likert Scale Survey question - Multiple choice (Being isolated from family and friends becaus
	I feel closer to people Have there been any negative changes since moving into secure housing?	Survey question - Likert Scale Survey question - Multiple choice (Bein isolated from family and friends becaus of distance)
ncreased readiness for	I feel closer to people Have there been any negative changes since moving into secure housing? Opportunity to get a job	Survey question - Likert Scale Survey question - Multiple choice (Bein isolated from family and friends becaus of distance) Self-reported face to face
ncreased readiness for	I feel closer to people Have there been any negative changes since moving into secure housing?	Survey question - Likert Scale Survey question - Multiple choice (Bein isolated from family and friends becaus of distance)
ncreased readiness for employment	I feel closer to people Have there been any negative changes since moving into secure housing? Opportunity to get a job	Survey question - Likert Scale Survey question - Multiple choice (Bein isolated from family and friends becaus of distance) Self-reported face to face Survey question - Likert Scale Suvey questions - Multiple choice -
ncreased readiness for employment	I feel closer to people Have there been any negative changes since moving into secure housing? Opportunity to get a job I am much more employable than I was before	Survey question - Likert Scale Survey question - Multiple choice (Bein, isolated from family and friends becaus of distance) Self-reported face to face Survey question - Likert Scale Suvey questions - Multiple choice - Employment and/or more employmen
ncreased readiness for employment	I feel closer to people Have there been any negative changes since moving into secure housing? Opportunity to get a job I am much more employable than I was before Have there been any positive changes since moving into secure	Survey question - Likert Scale Survey question - Multiple choice (Bein isolated from family and friends becaus of distance) Self-reported face to face Survey question - Likert Scale Suvey questions - Multiple choice -
ncreased readiness for employment ncreased employment	I feel closer to people Have there been any negative changes since moving into secure housing? Opportunity to get a job I am much more employable than I was before Have there been any positive changes since moving into secure	Survey question - Likert Scale Survey question - Multiple choice (Bein, isolated from family and friends becaus of distance) Self-reported face to face Survey question - Likert Scale Suvey questions - Multiple choice - Employment and/or more employmen
ncreased readiness for employment ncreased employment	I feel closer to people Have there been any negative changes since moving into secure housing? Opportunity to get a job I am much more employable than I was before Have there been any positive changes since moving into secure housing?	Survey question - Likert Scale Survey question - Multiple choice (Bein isolated from family and friends becaus of distance) Self-reported face to face Survey question - Likert Scale Suvey questions - Multiple choice - Employment and/or more employmen opportunities
ncreased readiness for employment ncreased employment ncreased participation/	I feel closer to people Have there been any negative changes since moving into secure housing? Opportunity to get a job I am much more employable than I was before Have there been any positive changes since moving into secure housing? Opportunity for further study (in study or more ready for study)	Survey question - Likert Scale Survey question - Multiple choice (Bein isolated from family and friends becaus of distance) Self-reported face to face Survey question - Likert Scale Suvey questions - Multiple choice - Employment and/or more employmen opportunities Self-reported face to face
ncreased readiness for employment ncreased employment ncreased participation/ obtainment of further education/ training	I feel closer to people Have there been any negative changes since moving into secure housing? Opportunity to get a job I am much more employable than I was before Have there been any positive changes since moving into secure housing? Opportunity for further study (in study or more ready for study) Have there been any positive changes since moving into secure housing?	Survey question - Likert Scale Survey question - Multiple choice (Bein isolated from family and friends becaus of distance) Self-reported face to face Survey question - Likert Scale Suvey questions - Multiple choice - Employment and/or more employmen opportunities Self-reported face to face Suvey questions - Multiple choice - Educational qualifications
ncreased readiness for employment ncreased employment ncreased participation/ obtainment of further education/ training	I feel closer to people Have there been any negative changes since moving into secure housing? Opportunity to get a job I am much more employable than I was before Have there been any positive changes since moving into secure housing? Opportunity for further study (in study or more ready for study) Have there been any positive changes since moving into secure housing? I feel safe and secure	Survey question - Likert Scale Survey question - Multiple choice (Bein isolated from family and friends becaus of distance) Self-reported face to face Survey question - Likert Scale Suvey questions - Multiple choice - Employment and/or more employmen opportunities Self-reported face to face Suvey questions - Multiple choice - Educational qualifications Survey question - Likert Scale
ncreased readiness for employment ncreased employment ncreased participation/ obtainment of further education/ training	I feel closer to people Have there been any negative changes since moving into secure housing? Opportunity to get a job I am much more employable than I was before Have there been any positive changes since moving into secure housing? Opportunity for further study (in study or more ready for study) Have there been any positive changes since moving into secure housing? I feel safe and secure Do you feel safe in your neighbourhood?	Survey question - Likert Scale Survey question - Multiple choice (Bein, isolated from family and friends becaus of distance) Self-reported face to face Survey question - Likert Scale Suvey questions - Multiple choice - Employment and/or more employmen opportunities Self-reported face to face Suvey questions - Multiple choice - Educational qualifications Survey question - Likert Scale Survey question - Likert Scale
Decreased social inclusion Increased readiness for Employment Increased employment Increased participation/ Sobtainment of further Education/ training Improved personal safety	I feel closer to people Have there been any negative changes since moving into secure housing? Opportunity to get a job I am much more employable than I was before Have there been any positive changes since moving into secure housing? Opportunity for further study (in study or more ready for study) Have there been any positive changes since moving into secure housing? I feel safe and secure Do you feel safe in your neighbourhood? Do you feel safe in your neighbourhood?	Survey question - Likert Scale Survey question - Multiple choice (Bein isolated from family and friends becaus of distance) Self-reported face to face Survey question - Likert Scale Suvey questions - Multiple choice - Employment and/or more employment opportunities Self-reported face to face Suvey questions - Multiple choice - Educational qualifications Survey question - Likert Scale Survey question - discrete Yes Survey question - discrete No
ncreased readiness for employment ncreased employment ncreased participation/ obtainment of further education/ training	I feel closer to people Have there been any negative changes since moving into secure housing? Opportunity to get a job I am much more employable than I was before Have there been any positive changes since moving into secure housing? Opportunity for further study (in study or more ready for study) Have there been any positive changes since moving into secure housing? I feel safe and secure Do you feel safe in your neighbourhood?	Survey question - Likert Scale Survey question - Multiple choice (Being isolated from family and friends becaus of distance) Self-reported face to face Survey question - Likert Scale Suvey questions - Multiple choice - Employment and/or more employment opportunities Self-reported face to face Suvey questions - Multiple choice - Educational qualifications Survey question - Likert Scale Survey question - Likert Scale

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
	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%	
Improved emotional	I am in a better state of mind	Survey question - Likert Scale	36	69%	
wellbeing	I am confident about facing new challenges	Survey question - Likert Scale	36	64%	
wellbeing	I feel less anxious	Survey question - Likert Scale	34	65%	
	Have there been any positive changes since oving into secure housing?	Suvey questions - Multiple choice -	37	73%	
		Improved health and wellbeing			70%
Enhanced identity and self-	I am more able to express my thoughts and feelings to others	Survey question - Likert Scale	36	53%	
worth	I am more able to make my mind up about things	Survey guestion - Likert Scale	36	50%	52%
	My physical health has improved	Survey guestion - Likert Scale	36	61%	
Improved physical health	Have there been any positive changes since oving into secure housing?	Suvey questions - Multiple choice -	37	73%	
, , ,	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	Improved health and wellbeing			67%
Improved relationships	My relationships with my family has improved	Survey guestion - Likert Scale	35	57%	****
with family and children	lwy relationships with my family has improved	Survey question - Likert Scale	33	3770	
Increased independence	I have more money in the bank now	Survey question - Likert Scale	36	39%	
and positive lifestyle	How do you spend money differently since moving into secure housing?	Survey question - Likert scale Survey question - Multiple choice	37	81%	
choices	Thow do you spend money differently since moving into secure nousing:	(positive responses)	3/	01/0	81%
critices	How do you spend money differently since moving into secure housing?	Survey question - Positive responses	30	040/	0170
			37	81% 51%	
Increased ability to meet	Have there been any positive changes since moving into secure housing?		3/	51%	
basic family needs		Lower living costs			
·	Have there been any positive changes since oving into secure housing?	Suvey questions - Multiple choice -	37	49%	
		Better financial management			60%
	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%	
	Do you feel like you're part of your community?	Survey question - discrete No	38	24%	No
Increased social inclusion	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%	
	I feel closer to people	Survey question - Likert Scale	36	56%	56%
	Have there been any negative changes since moving into secure	Survey question - Multiple choice	35	14%	
Decreased social inclusion	housing?	(Being isolated from family and friends			
		because of distance)			14%
Increased readiness for	I am much more employable than I was before	Survey question - Likert Scale	34	38%	
employment					38%
	Have there been any positive changes since moving into secure housing?	Suvey questions - Multiple choice -	37	16%	
Increased employment		Employment and/or more			
		employment opportunities			16%
Increased	Have there been any positive changes since moving into secure housing?		37	22%	
participation/obtainment		Educational qualifications			
of further education /					
training qualifications					
Improved personal safety	I feel safe and secure	Survey question - Likert Scale	35	80%	83%
p. o rea personal safety	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%	
Improved access to	, ,		37	70%	110
Improved access to	I know where to go to get help when I need it	Survey question - Likert Scale	3/	70%	70%
community services					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

	Indicator	Indicator				
Outcome	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 particpate more in after school activities	Survey question (parent)				
	Increased confidence, joy	Reported by family				
Improved personal wellbeing	Reduced anxiety	Reported by family				
	Enhanced personal safety	Reported by family				
	Increased participation in school activities, attendance,					
Increased educational outcomes	performance	Reported by family				
linereased educational outcomes	My kids are doing better at school	Survey question (parent)				
	My children particpate 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 particpate more in after school activities	Survey question (parent) - Likert Scale	24	50%
Improved personal	Have you noticed any positive or negative changes in your school aged			
wellbeing	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	My relationships with my family has improved		35	57%
/ family life		Survey question (parent) - Likert Scale		

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
 - o "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
	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%	
Improved	I am in a better state of mind	Survey question - Likert Scale	36		
emotional	I am confident about facing new challenges	Survey question - Likert Scale	36	64%	
wellbeing	I feel less anxious	Survey question - Likert Scale	34	65%	
	Have there been any positive changes since oving	Suvey questions - Multiple choice -	37	73%	
	into secure housing?	Improved health and wellbeing			70%
Improved physical health	My physical health has improved	Survey question - Likert Scale	36	61%	61%
Improved relationships with family and	My relationships with my family has improved	Survey question - Likert Scale	35	57%	
children					57%
	I have more money in the bank now	Survey question - Likert Scale	36		
Increased	How do you spend money differently since moving into secure housing?	Survey question - Multiple choice (negative responses)	37	19%	
independence and	How do you spend money differently since moving into secure housing?	Survey question - Positive responses	30	81%	
positive lifestyle choices	Have there been any positive changes since moving into secure housing?	Suvey questions - Multiple choice - Lower living costs	37	51%	
	Have there been any positive changes since oving into secure housing?	Suvey 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	Have there been any positive changes since moving	Suvey questions - Multiple choice -	37	22%	3070
participation/obta inment of further	into secure housing?	Educational qualifications	3,	22/0	
education / training					220/
qualifications					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	This outcome relates to the single woman exiting the justice system sub-	7	100	7
avoided corrections costs	group. It is assumed that all women in this sub-group experience this			
(DoJ)	outcome resulting in avoided costs for Government			
Reduced housing	68% tenants are vulnerably housed prior to WPI (32% in private rental	45	80	36
provision costs (Office of	prior). It is assumed that 80% of those vulnerably housed may have			
Housing)	received Government housing if they had not not obtained WPI housing.			
Avoided youth	38% families seek WPI housing because they are escaping domesitc	25	10	3
homelessness costs	violence. There are 96 children in total housed with WPI during the			
(children)	evaluation period. Assume 10% children escaping domestic violence may			
	have become homeless.			
Avoided homelessness	68% tenants are vulnerably housed prior to WPI. 27% living in crisis and	45	27	12
costs (tenants)	temporary accommodation and likley homeless			
Avoided domestic	Incidence based on number of women coming to WPI to escape	25	100	25
violence costs for police	domestic violence (38%). All experience this outcome as a result of			
(tenants)	housing			
Reduced health costs	24% tenants moved to WPI housing due to mental health issues. Assume	16	40	6
through reduced mental	40% tenants with mental health issues avoided hospitalisation.			
health costs (tenants)				

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 Austalia 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)
 - o "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	Assumed 10% children experience this outcome	96	10	10
(created when children				
have more secure and				
predictable lives)				
Reduced welfare costs	16% tenants moved from Newstart to paid employment (based on self-	11	100	11
(tenants)	reported increased employment by tenants)			

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:

Outcome incidence = Potential stakeholders x % potential stakeholder that experiences change

Value = Outcome incidence x 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
l am able to better deal with problems	3.97
I am in a better state of mind	3.83
l am more confident about facing new challenges	3.83
My physical health has improved	3.67
l 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
l 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.

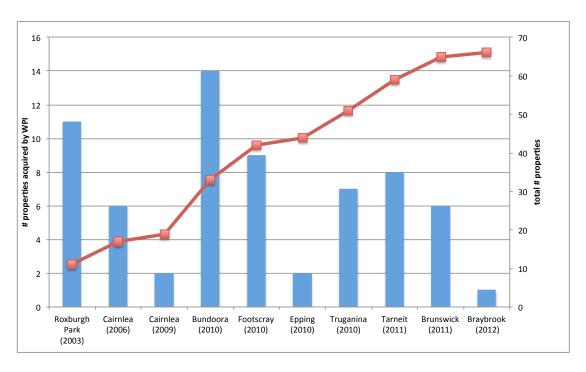


Figure 3: Number of properties acquired by WPI over time

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 subgroup.

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"

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 subgroups 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

[&]quot;It is nice to live in a place that is safe"

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

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 gao!!"

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 subgroup 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,	33% (22)	\$7,501	This sub-group described the positive change and
single mother or woman,			independence as not needing to depend on anyone. To
motivated and capable			reflect this value, a proxy commensurate with annual
			spending for a one parent family on transport was used.
Single mother,	27% (18)	\$7,501	This sub-group described the positive change and
intergenerational poverty			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,	21% (14)	\$7,501	This sub-group described their increased independence
refugee			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	11% (7)		Increased independence and positive lifestyle choices
justice system		\$5,684	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	8% (5)	\$2,488	Independence and positive lifestyle choices for this sub-
income, chronic illness or			group related to the ability to live independently as a
disability			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,	33% (22)	\$6,697	Commensurate with the annual expenditure on
single mother or woman,			recreation for a one parent family in Victoria.
motivated and capable			
Single mother,	27% (18)	\$6,697	Commensurate with the annual expenditure on
intergenerational poverty			recreation for a one parent family in Victoria.
Single mother, ESL,	21% (14)	\$6,697	Commensurate with the annual expenditure on
refugee			recreation for a one parent family in Victoria.
Single woman, exiting the	11% (7)	\$4,360	Commensurate with the annual expenditure on
justice system			recreation for a single person in Victoria.
Older single woman, low	8% (5)	\$2,652	Average annualised spend on recreation by person 65
income, chronic illness or			years or older & living alone
disability			

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 subgroups 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
- 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

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

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

- 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

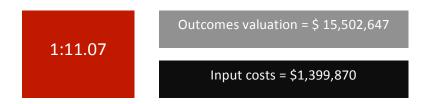
For Government:

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.

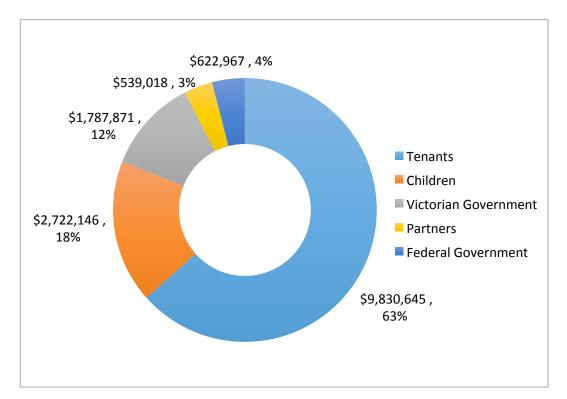


Figure 4 - Total social value by stakeholder

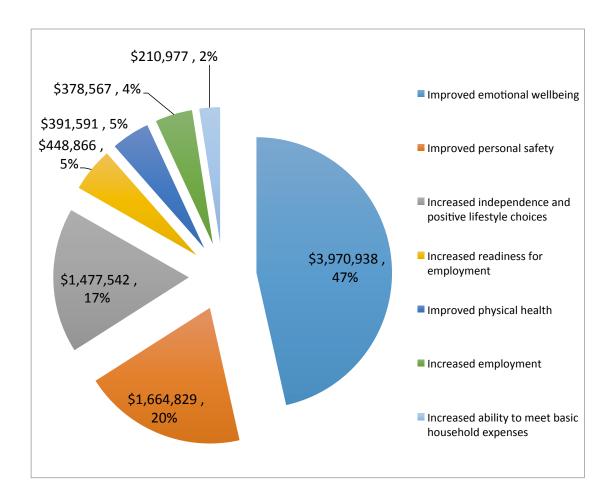


Figure 5: Social value by material outcome experienced by tenants

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.

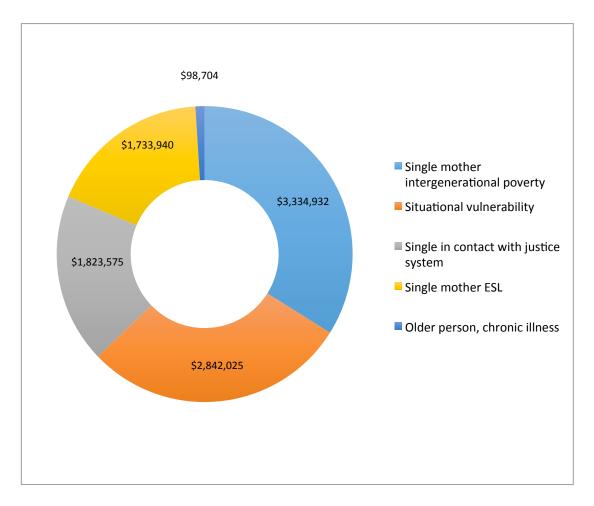


Figure 6 - Social value experienced by tenant sub-group

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.

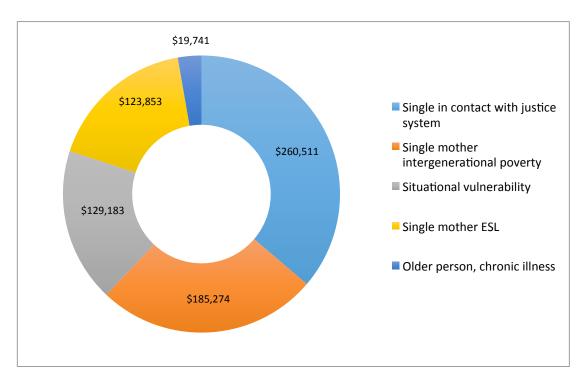


Figure 7 - Social value experienced per person by sub-group

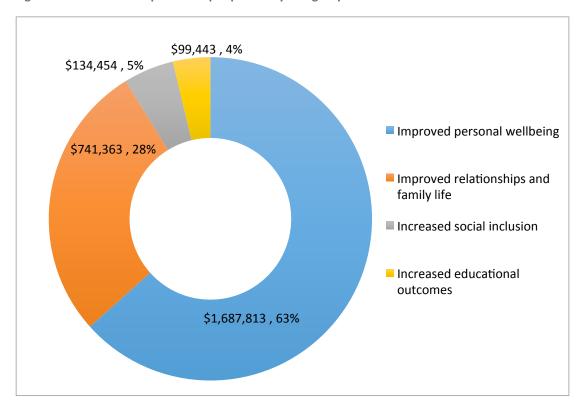


Figure 8 - Social value experienced by children by outcome

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.

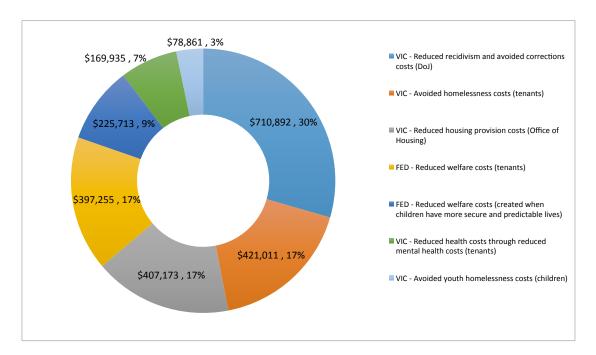


Figure 9 - Social value experienced by the Federal and State (Victorian) Governments by material outcome

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 tenanting 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:

- 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 12month 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	Statistical life year adjusted	Commensurate with 10	10.26
for emotional wellbeing	for the loss attributable to	counselling sessions per year	
outcome and ESL	moderate depression with a	with a financial proxy \$1,245	
stakeholder sub-group	factor of 0.3 with a financial		
	proxy \$54,600		
Adjusting financial proxy	Statistical life year adjusted	Commensurate with 10	10.35
for emotional wellbeing	for the loss attributable to	counselling sessions per year	
outcome and stakeholder	moderate depression with a	with a financial proxy \$1,245	
sub-group including exiting	factor of 0.4 with a financial		
the justice system	proxy \$72,800		
Adjusting financial proxy	Various from \$1,245 to	Adjusting all emotional	7.66
for emotional wellbeing	\$72,800	wellbeing proxies to lower case	
outcome for all women		of \$1,245	
tenants			
Adjusting financial proxy	Various from \$2,279 to	Adjusting all personal safety	9.19
for personal safety for all	\$26,070	proxies to lower case of \$2,279	
women tenants		equivalent to cost of a	
		monitored security system	
Adjusting attribution for	100%	50%	9.64
tenant outcomes	504	500/	7.00
Adjusting deadweight	6%	50%	7.82
assumptions for all tenant			
outcomes	Tenant outcomes with a	Tura vica in	7.94
Adjusting tenant outcomes		Two years	7.94
with a benefit period of	benefit period of five and ten		
ten years and 5 years Adjusting children	years 100% children experience	50% children experience the	10.44
outcome incidence for	this outcome	outcome	10.44
improved personal	this outcome	outcome	
wellbeing			
Adjusting benefit period	10 year benefit period	2 year benefit period	10.00
for all children outcomes	10 year benefit periou	2 year benefit period	10.00
Adjusting benefit period	5 year benefit period	1 year benefit period	10.00
for Government outcomes	3 year beliefft period	1 year beliefft period	10.00
Adjusting benefit period	5 year benefit period	10 year benefit period	11.32
for Government outcomes	5 year benefit period	10 year benefit period	11.32
Tor Government outcomes			

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	Tentant - 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	Tentant - 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!



WPI Tenant Survey - Print

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
O No opinion
Tell us more? Are there any particular contractors you remember?
icw



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?
WOMENS PROPERTY INITIATIVES
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
MAN
WOMEN'S PROPERTY INITIATIVES
WDI Tanant Common Duint
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
O 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
\bigcirc	Other (please explain below)
	Why did you want to move into a WPI property? You can circle more than one reason, plus you can e 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 chang	ges since movin	g into secure hou	ising?		
Improved health and wellbeing						
Employment and/or more employment opportunites						
Educational qualifications						
Better financial man	agement					
Lower living costs						
None	None					
Other (please explai	n below)					
20. To what extent do		e following state	ements.			
	Strongly disagree	Disagree	Neutral	Agree	Strongly agree	
My physical health has improved		Disagree	Neutral	Agree	Strongly agree	
	Strongly disagree	Disagree	Neutral	Agree	Strongly agree	
has improvedI have more money in	Strongly disagree	Disagree	Neutral	Agree	Strongly agree	
has improvedI have more money in the bank nowI am much more employable than I was	Strongly disagree	Disagree	Neutral	Agree	Strongly agree	
has improvedI have more money in the bank nowI am much more employable than I was beforeI know where to go to	Strongly disagree	Disagree	Neutral O	Agree	Strongly agree	
has improvedI have more money in the bank nowI am much more employable than I was beforeI know where to go to get help when I need itI have wider circle of	Strongly disagree	Disagree	Neutral O O O O O O O O O O O O O O O O O O	Agree	Strongly agree	
has improvedI have more money in the bank nowI am much more employable than I was beforeI know where to go to get help when I need itI have wider circle of friendsI participate in	Strongly disagree	Disagree	Neutral O O O O O O O O O O O O O O O O O O	Agree	Strongly agree	
has improvedI have more money in the bank nowI am much more employable than I was beforeI know where to go to get help when I need itI have wider circle of friendsI participate in community activitiesMy kids are doing	Strongly disagree	Disagree O O O O O O O O O O O O O O O O O O	Neutral O O O O O O O O O O O O O O O O O O	Agree	Strongly agree	
has improvedI have more money in the bank nowI am much more employable than I was beforeI know where to go to get help when I need itI have wider circle of friendsI participate in community activitiesMy kids are doing better at school	Strongly disagree	Disagree O O O O O O O O O O O O O O O O O O	Neutral O O O O O O O O O O O O O O O O O O	Agree	Strongly agree	

...I feel less anxious

	Strongly disagree	Disagree	Neutral	Agree	Strongly agree	
I feel happier about where my life is going						
I am more confident about facing new challenges	0	0	0	0	0	
My relationship with my family has improved	\bigcirc	\bigcirc			\bigcirc	
I can make better friends						
I feel closer to people						
I am able to better deal with problems				0		
I feel comfortable talking to anybody						
I am more able to express my thoughts and feelings to others						
I am more able to make my mind up about things						
property? 1- 2-						
3-						
22. Are there any neg	gative changes as	a result of living	ı in a WPI propert	y?		
Being isolated from fa	amily and friends beca	use of distance				
Less employment op	portunities					
Higher living costs						
Poorer financial management						
None						
Other (please explain)						

	If you are a parent or carer of a school age child or children, have you noticed any positive or ative changes in your school aged child/children since moving into WPI housing? What kind of
_	nges?
	How do you spend your time differently since moving into secure housing? Please choose the conse that best describes your situation.
\bigcirc	With family and friends
\bigcirc	Employment
\bigcirc	Study
\bigcirc	Work and study
\bigcirc	Housework
\bigcirc	Engaging with support service e.g. counselling
\bigcirc	No difference in how I spend my time
\bigcirc	Other (please explain)

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

29. Do you access government or community services now?

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		
	answered question	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
	answered question	n 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 "instatutionalized".

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 applyed 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

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 skipped question		

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

A	Strongly disagre	DI	Manager		O	D-4' 4	D
Answer Options	6	Disagree	Neutral	Agree	Strongly agree	Rating Average	Response Coun
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

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

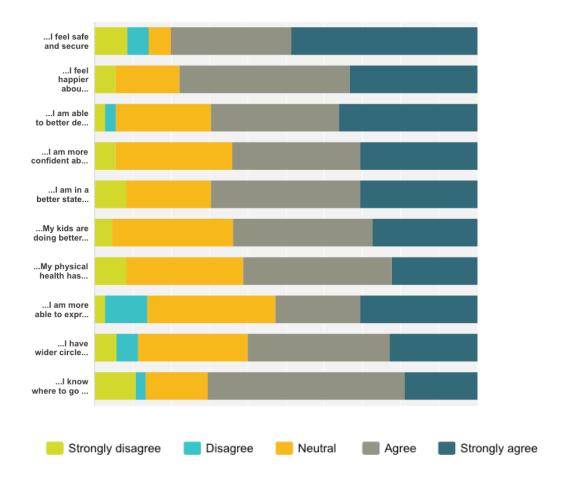


Figure 10: Top 10 survey responses to "since moving into a WPI property...."

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.

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 Less employment opportunities Higher living costs Poorer financial management None Other (please explain)	14.3% 5.7% 2.9% 5.7% 68.6% 22.9%	5 2 1 2 24 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 distincitions 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

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	n 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

Still doing creative ventures and study.

Question 25

How do you spend your money differently since moving into s	ecure 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 nate 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

Were you linked into government and/or community services	before being hous	ed with WPI?
Answer Options	Response Percent	Response Count
Yes No	68.6% 31.4%	24 11
8	answered questior	35

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

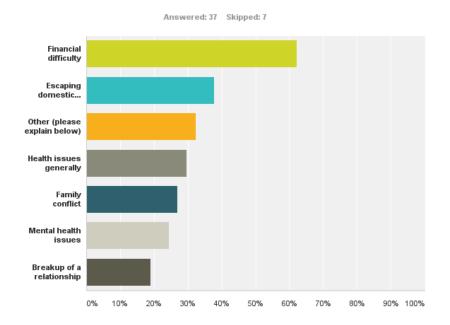


Figure 11 – reasons for moving into WPI property

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

teriality asse	ssment	Materiality									a) 16
Stakeholder	Outcome	rationale	Stakeholder behaviour and	Policy based	Releva	nce Direct short term	Quantity (not materia	Relative value (not	Significance		
	Improved emotional wellbeing Enhanced identity	Relevant and Significant Relevant and not	rhis outcome was most significant for stakeholders interviewed and surveyed; in one case managing PTSD caused by domestic violence was highly significant. All tenants interviewed &	housing is an	It is a societal norm that emotional wellbeing is connected to access to safe and secure housing. Social norms of	financial impacts	Research-based evidence. The poorer people's housing the poorer is their mental health' (2011, Mallett et. Al 'Precarious housing and health inequalities what are the links?) "Housing also can offer	Peer based norms Other similar organisations recognise this outcome and its relationship to housing. Other similar	<10%) Incidence 70% Incidence 52%	material <2%) outcome 45% tenant stakeholder group value after discount <2% tenant	S 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. 5 years with 10% drop-off. High quality, safe and secure
	and self-worth	significant (<2% total social value)	73% (n=44) of tenant survey respondents linked housing with enhanced identity & self-worth.		"home" & state structures such as social security payments require a consistent address for communications.	Physical activity	opportunities for households to experience a greater sense of self-worth and even empowerment, based on their living situation." (Bratt, 2002)	organisations recognise this outcome and its relationship to housing.	Incidence 67%	stakeholder social value after discount .	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 thier feet and realise these benefits into the future.
	health	Significant	since viewees 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			and reduced stress are linked with improved health & thus reduced use of medical system and medication	Chelation devices pour health and precarious housing (Mallett, 2011)		incidence 67%	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 realize 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)	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 social value after discount .	S years with 30% drop-off. Safe and secure housing provides opportunity for tenants to create stable, afe 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.	Interviewees & survey respondents reported importance of 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	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		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 socia 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 crumstances can change and maintaining positive lifestyle choices is likely to require other supports over time.
Tenants - women	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 manage shocks /extras such as medical costs; reduction of debt was/is also reported by WPI tenants.	"Not surprisingly, family well-being can be in well-being can be in general with the ment 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	I year. This outcome occurs because housing is provided at affordable rates, adjusted based not het enants ability to pay. Teants 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%	value after discount	S 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 is 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,		Putting down roots in a community of neighbours is an Australian societal norm characterised by use of facilities such as parks, schools				Incidence 14%	<2% tenant socia 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	neighbours etc Tenants		& childcare_religious				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	S 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 responsibilites, however further education is evident among women		Fluency & literacy in English is a societal expectation in Australia. Many of WP's tenants are still acquiring these skills & therefore may have barriers to completing accredited education.	paid, local and more flexible employment			Incidence 22%	value after discount	S 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 opportunites. The value is likely to endure beyond 5 years, with some tenants completing courses in less than 1 year of WPh housing. The skills and certification achieved will create value for tenants into the future.
	Improved personal safety	Relevant and Significant Relevant and not	(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	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"	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%	value after discount	Id years with 30% drop-off. WiP housing is a refuge for many women exciping 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 is it assumed this value will decrease in value. 5 years with 30% drop-off. Outcome is likely to endure
	to services	significant (<2% total social value)	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 refer tenants to community organisations when required.		Maximising service & financial support opportunities available through government				value after discount	beyond Syears because the support received and information gained about what services are out there can be realised irrespective of WPI housing provision.
Children of tenants	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 valourised, 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%	after discount	10 years with 30% drop-off. Outcome is likely to endure for children because they now have a chance to meaningfully engage in community /school/ family activities in a size 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.
	Improved persona 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		Materiality			Releva			Significance				
, and the later	Outcome	rationale	Stakeholder behaviour and	Policy based		Quantity (not material	Relative value (not					
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.	performance	Societa norms Community expectation of children having a "home" that complements school activities e.g. homework, communication with parent(9).	Direct short term financial impacts	Research-based evidence: Early home environments have been found to be related to later academic achievement in children ender et al. 2002. As the number of times a family moved increased, a child's performance in school dicreased (Ou 2005) quoted in Benzies K. Mychasuku 2009 Fostering family resiliency, a review of the key protective factors. Child and Family Sociol Work 14, pp. 103–114.	Peer based norms		material <2%)	Our to an advansity 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 treants 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 unafe living dynamics to change. Mothers have a chance to get back on their feet, increasing their capacity to parent and have positive relationships.	
	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	
	health	Relevant and not significant (<2% total social value)	as for lead tenants						as for lead tenants	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 unsafe, stressful and unhealthy living prior to housing.	
	Improved relationships with family and children	Relevant and not significant (<2% total social value)	as for lead tenants							group social value after discount	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 endure into the future.	
Tenant - Partner and other adults	Increased independence / positive lifestyle choices	Relevant and Significant	as for lead tenants						as for lead tenants	54% stakeholder group social value after discount	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 likley to endure into the future.	
living with tenants	Increased ability to meet basic family needs Increased	Relevant and Significant	as for lead tenants						as for lead tenants	social value after discount	1 year. Outcome exists because WPI housing can be provided at below market rent and adjusted with ability to pay. 5 years with 30% drop-off. Safe and secure housing is	
	readiness for employment	Significant								group social value after discount	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 over time.	
	Increased opportunities for further education	Relevant and not significant (<2% total social value)	as for lead tenants						as for lead tenants		S 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 linwest 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	
	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 housinng 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	S 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.	
Victorian	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.	
Government	Avoided homelessness costs (tenants) Avoided domestic	Relevant and Significant Relevant and not	see impact model		Society expectation that Government will provide support to people in need Society expectation				27% of 45 tenants (12) 100% of 25 tenants	stakeholdergroup 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. 5 years with 30% drop-off. Value likely to be long lasting.	
	violence costs for police (tenants)	significant (<2% total social value)			that Government will provide support to people in need				(25)	group social value after discount	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) Reduced welfare	Relevant and Significant Relevant and	see impact model		Society expectation that Government will provide support to people in need Society expectation				40% of 16 tenants (6) 100% 10 children	group social value after discount	S 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. S years with 30% drop-off. Value likely to be long lasting	
Federal Government	costs (created when children have more secure and predictable lives)	Significant			that Government will provide support to people in need				(10)	group social value after discount	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

							Financial Pro	у			Deadweight (Dw)		Attribution (At)		Displacement (D:	,		Benefit Period	IMPACT VALUE	PRESENT VALUE		IAL OUTCOMES PRESENT VALUE
The content of the	Stakeholder Stakehol	4013	Quantity (%) - experiencing change	exp	Outcome cidence # periencing change	Financial Proxy Description / Rationale	Calculation Unit	/alue Source	(prior to impact calculation)	*	C Rationale	Value after Dw	% Rationale		% Rationale		Annual Drop Off	(years)				
Column	22 22	Improved emotional wellbeing	70%	with the statements from the online		disability based on societal valuations	The statistical value of a life year (\$182,000) \$ 2 adjusted for the loss attributable to mild depression with a disability weighting 0.15.	https://www.dpmc.gov.au/sites/default/file ublications/Value of Statistical Life auidan	s/p	120 6%		\$ 395,195	because of WPI housing. However other	\$ 316,156 0%		\$ 316,156	0.10	housing has a direct causal relationship on improved emotional wellbeing. Other factors will contribute to emotional wellbeing over time - however the	S 1,294,690	\$ 1,218,774	\$ 1,294,69) S 1,2
	p again and a second	Enhanced identity and	52%	results.		Annual spending on personal care for a	Equivalent to annual spending on personal \$,	\$ 7,61	580 6%	When asked in the online survey "What do you think	\$ 7,219	0% All of the clients interviewed expressed	\$ 5,775 0%	There is no displacement.	\$ 5,775	0.30 5	immediate shift in dynamics supports tenants to get back on their feet and to realise these benefits into the future. S years with 10% drop-off. High quality, safe and	\$ 16,015	\$ 15,318		
	Tor woman			statements from the online survey. This is		single person.	care for a single person (from \$11.90 to \$12.91 per week adjusted for inflation)	http://www.abs.gov.au/AUSSTATS/abs@.ns etailsPage/6530.02009-107OpenDocument Inflation calculator			would have happened if you weren't offered a WPI property?" 94% survey respondents reported negative outcomes with 6% reporting "nublic housing." Assume		their own home. Value acknowledges other					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 nonviring a nlare to entertain. It has a				
	Ble mother							http://www.rba.gov.au/calculator/annualDe mal.html	ici		Conservative given 30,000 people on the waiting list.							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				
	22	Improved physical health	67%	strongly agreed to the statement since moving into WPI housing "My physical		Equivalent to a yearly gym membership.	Local gym membership - weekly cost of 8.95 \$ for 52 weeks per year.	465 Genesis Bundoora http://www.genesisfitness.com.au/gym/vic/ ndoora/join	S 6,8	860 6%	When asked in the online survey "What do you think would have happened if you weren't offered a WPI property?" 94% survey respondents reported negative	\$ 6,448	53fe housing provided by WPI was reported by clients as contributing to better health - and provided a chance to escape family	\$ 3,224 0%	There is no displacement. Outcome does not preclud others from experiencing	\$ 3,224	0.30	unsafe and unhealthy living prior to WPI, this benefit period is likely to endure beyond 10 years. Tenants	\$ 8,941		\$ 8,94	1 8
Part	Storatvdn			health has improved									outcome, such as exercise and lifestyle		outcome.			these immediate physical health benefits into the future. Benefits will likely decrease over the 10 year				
	22	Improved relationship with family and childre	57% n	Based on online survey tenants agreed or 13 strongly agreed to the statement since moving into WPI housing "my		Equivalent to the yearly costs of a family counselling.		600 Relationships Australia Website	\$ 7,5:	24 20%	This outcome may have been achieved without WPI so there is a larger deadweight compared with deadweight reported.	\$ 6,019	0% Housing stress is one factor contributing to relationship dynamics. Therefore 30% conservative estimate.	\$ 1,806 0%	There is no displacement. Outcome does not preclud others from experiencing	\$ 1,806	0.30 5	provides opportunity for tenants to create stable, safe	\$ 5,008	\$ 4,790		
Martin			916	improved'		Commence the with second consider	American code for one of	7 E01 ABC 6530 O Manushovi Consultana Consu	0 100 60	40 6W	Man what is the enter course What do you think	¢ 198640	This automatic attributable to Will though	0 100 540 00	outcome.	c 116 640	20	factors will influence this outcome overtime	0 276 140	0 260101	0 19814	10.0
		independence and positive lifestyle choice	is and	spend money differently? Positive responses enabling independence and		independence felt being able to get a	parent family in Victoria and allowing for inflation (from \$133.07 to \$144.25 per week)	Victorian data 2011 http://www.abs.gov.au/AUSSTATS/abs@.ns etailsPage/6530.02009-10?OpenDocument	F/D		would have happened if you weren't offered a WPI property?" 94% survey respondents reported negative outcomes with 6% reporting 'public housing.' Assume	223,048	providing affordable housing - at below 75% market rates or 30% household income. Allows for savings and more choice.	, 12,000	Outcome does not preclud others from experiencing outcome.	12,000		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	7 77,00	, 200,102	273.0	
The content of the	22	Increased ability to	60%	Average result based on three indicator 13			Difference between average market rent \$	http://www.rba.gov.au/calculator/annualDe mal.html	\$ 98,1	155 6%	Conservative given 30,000 people on the waiting list When asked in the online survey "What do you think	\$ 92,266	COS This outcome is attributable to WPI through	\$ 92,266 0%	There is no displacement.	\$ 92,266	0.00 1	likely to require other supports over time. 1 year. This outcome occurs because housing is	\$ 92,266	\$ 92,266	\$ 92,20	a6 S
		meet basic family need	ls	costs, better financial management and spending money differently		resulting from the difference between i market rent and rent paid with WPI. I This is the average amount available for meeting basic needs.	(\$271) and average rent paid per week (\$128) to WPI. This is the average amount available for meeting basic needs						Allows for savings and increased ability to		Outcome does not preclud others from experiencing outcome.	'		tenants ability to pay. Tenants may have increased capacity to parent and provide for their children now				
	22	Increased social	56%	Based on average of all social inclusion 12		Commensurate with the annual	Average weekly recreation spending for one S		\$ 82,5	502 20%		\$ 66,001	0% A majority of clients reported WPI housing	\$ 33,001 0%	There is no displacement.	\$ 33,001	0.30 5	it has been assumed that without the continued provision of WPI housing the value of this outcome	\$ 91,514	\$ 87,529		
		inclusion		indicator questions. Tenants agreed or strongly agreed with statements. Refer Indicator Table for results		expenditure on recreation for a one parent family in Victoria.	parent family in Victoria and allowing for inflation (from \$118.73 to \$128.78 per week)	etailsPage/6530.02009-10?OpenDocument Inflation calculator	f/0		because many factors contribute to social inclusion.		had contributed for greater connection with neighbours and community now they had the stability of a permanent home. Other factors however such as tenant		Outcome does not preclud others from experiencing outcome.			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				
The content of the	22	Decreased social	14%	Tenants responded to a multiple choice 3		Average annualised spend on		mai.html 5,697 Australian Bureau of Statistics, Household	-\$ 20,6:	25 6%		-5 19,388	outcome. 50% conservative estimate. 60% Location of WPI housing has contributed to	S 19,388 0%	There is no displacement.	-\$ 19,388	0.30 1	deeper/longer friendships may actually have a growing value for the tenant. 1 year. This outcome occurs because of the location of	-\$ 19,388	-\$ 19,388		
Part				question 'have there been any negative changes since moving into housing' 5 reported feeling isolated from family and friends		recreation by person 65 years or older is & living alone	years or older and living alone.	Results, 2009–10 p. 48			property?" 94% survey respondents reported negative outcomes with 6% reporting 'public housing.' Assume		this outcome.		Outcome does not preclud others from experiencing outcome.			family and friends.				
Part	22		38%	Stand on online survey braints agreed or strongly agreed to the statement since moving into WPI housing "I am much more employable than I was before"		Commensurate with a ready for work I certificate II in EAL (Employment)	Based on Pile for Service 20 week course - 5 Total Fiels	5,913 https://www.ames.net.au/education-and- training/course-fee-schedule	\$ 49,4	433 lon	would have happened if you weren't offered a WPI property?" 94% survey respondents reported negative outcomes with 6% reporting 'public housing.' Assume	5 46,467	Providing a long-term, secure and affordable home provides opportunities for increased readiness for employment.	\$ 37,173 0%	There is no displacement. Outcome does not preclud others from experiencing outcome.	\$ 37,173	3.30	one of the first steps for supporting individuals to become ready for employment. Now tenants have a chance to set back on their feet this value is likely to	5 103,085	5 98,597	\$ 103,08	
Part	22	Increased employmen	16%	Based on tenants reporting employment 4 and or more employment opportunities				services/centrelink/newstart-allowance	er/ \$ 105,72	22 6%	this outcome could be realised with public housing When asked in the online survey "Whit do you think model have become if you would offered a life."	\$ 99,379	that reported this outcome attributed	\$ 49,689 25%	displacement. One person	\$ 37,267	0.30 5	factors influence the outcome. Suears with 30% droppoff Getting a job after a period.	\$ 103,345	\$ 98,845	\$ 103,34	6 S
								https://www.fairwork.gov.au/pay/minimum wages/pay-guides			this outcome could be realised with public housing		secure housing as a key factor required to gain and maintain employment. 50% acknowledges other factors contribute to outcome.		gaining employment is displacing another.			influence the value of the outcome as tenants seek new careers				
	22	/ obtainment of furthe education and training	22%	change since moving into housing is		Commensurate with a Certificate II qualification (6 month course).	Certificate II Registered Training Organisation course - Skills for Work and	2,415 www.myskills.gov.au/courses	\$ 11,6	589 6%	would have happened if you weren't offered a WPI	\$ 10,987	secure housing as a key factor required to	\$ 5,494 0%	There is no displacement. Outcome does not preclud others from experiencing outcome.	5 5,494	0.30	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	\$ 15,234	\$ 14,571		
		,											education. 50% acknowledges other factors contribute to outcome.					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.				
Part	22	Improved personal safety	83%	Based on average of two indicator uses in the online survey 1) tenants agreed or strongly agreed to the statement since moving into WOI investors.		Equivalent to three times the cost of domestic violence experienced by survivors based on study the cost of violence against women and children	In 2022 the cost to survivors of domestic violence will be \$3,883 million with an estimated 385,426 victims (\$10,075 per person). Value discounted to rescare when	children (2003) KPMG report available at https://www.dss.gov.au/our- responsibilities/women/publications-	\$ 476,01	6%	When asked in the ceiline survey "What do you think would have happened if you weren't offered a WPP property?" 945's survey respondents reported negative outcomes with 65'r reporting "public hourses".	\$ 447,476	During staksholder consultation temants that reported this outcome attributed safe, secure and high quality WPI housing to their improved personal safety.	\$ 447,476 0%	There is no displacement. Outcome does not preclud others from experiencing outcome.	\$ 447,476	0.30	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 dunanties is lively to have benefit's bound 10 was a vi-	\$ 1,240,895	\$ 1,354,815	\$ 1,240,89	S 1,3
Part		Ш_		reighbourhood'		(2009) KPMG.	58,690.	articles/reducing-violence/national-plan-to- reduce-violence-against-women-and-their- children/economic-cost-of-violence-against-			this discome could be reassed with public mousing							tenants have a chance to get back on their feet. Over time is it assumed this value will decrease in value.				
Part	22		76%	dased on online survey tenants agreed or strongly agreed to the statement since moving into WPI housing 'I know where to go to get help when I need it'		clinical psychologist, the traded costs of the services being accessed (i.e.	being accessed (i.e. counseling) at \$124.50	10 sessions can be claimed per calendar year (Sodney counselling website). Barrommende		203 69%	Scilents reported being connected to community agencies prior to WPI housing.	\$ 7,132	that reported this outcome attributed long- term nature of WPI housing and support as	\$ 3,566 0%	Outcome does not preclud others from experiencing	\$ 3,566	3.30	beyond 5 years because the support received and information gained about what services are out there	5 9,889	\$ 9,459		
	15 15		70%	Based on all emotional wellbeing indicators 70% agreed or strongly agreed with the statements from the online		Tenants experiencing this outcome are provided an opportunity to avoid this disability based on societal valuations	adjusted for the loss attributable to moderate depression 0.3 (disability	6,600 Best Practice Regulation Guidance Note Value of statistical life December 2024 available at https://www.dpmc.gov.au/sites/default/file	s/p	60 6%	would have happened if you weren't offered a WPI property?" 94% survey respondents reported negative	\$ 646,682	acknowledges other influences. 0% All of the clients interviewed expressed reduced stress, and hope for the future because they had been part of the WPI	\$ 388,009 0%	There is no displacement. Outcome does not preclud others from experiencing	\$ 388,009	0.10		\$ 1,588,937	\$ 1,495,768	5 1,588,93	2 S 1,4
	tenerational tenerational		52%	survey. This is a population level incidence. Refer Indicator Table for results.		of this state of mind. Annual spending on personal care for a li	weighting). Equivalent to annual spending on personal S	ublications/Value_of_Statistical_Life_guidar _note.pdf 671 ABS 6530.0 Household Expenditure Survey		184 6%	outcomes with 6% reporting 'public housing.' Assume this outcome could be realised with public housing When asked in the online survey "What do you think	\$ 5,907	however Family Support worker has a role to play here too.	\$ 4,725 0%	outcome. There is no displacement.	\$ 4,725	0.30	As for sub-group outcome above	\$ 13,104	\$ 12.533		
Part	diser, interes			agreed or strongly agreed with the statements from the online survey. This is a population level incidence. Refer			care for a single person (from \$11.90 to \$12.91 pw adjusted for inflation)	Victorian data 2011 http://www.abs.gov.au/AUSSTATS/abs@ns etailsPage/6530.02009-10?OpenDocument teflation calculator			would have happened if you weren't offered a WPI property?' 94% survey respondents reported negative outcomes with 6% reporting 'public housing.' Assume		increased self-worth as a result of having their own home.			,,,,						
Part	egil egil egil egil egil egil egil egil	Improved physical health	67%	Breed on ordina control beautic served or 13		Average annual expenditure on health is per person in Australia	Based on AHW data \$	http://www.rba.gov.au/calculator/annualDe mal.html	old \$ 77,5	546 6%	When what is the seller copy "What do you think	\$ 72,893	0% It is the reduced stress and increased control that contributes to this outcome	\$ 36,447 0%		\$ 36,447	0.30	D As for sub-group outcome above	\$ 101,070	\$ 110,349	\$ 101,07	D S 1
Part	Tenan 18		57%	32% of women were living with family 10		Equivalent to the yearly costs of a	Equivalent to fortnightly counselling session S	3,120 Relationships Australia Website	\$ 32.0	311 20%	This outcome could be realised with public housing. This outcome may have been achieved without WPI,	\$ 25,609	0% Housing stress is one factor contributing to	\$ 7,683 0%	outcome. There is no displacement.	\$ 7,683	0.30	As for sub-group outcome above	\$ 21,305	\$ 20,377		
Part	18	with family and childre	81%	prior to WPI housing. Many women reported poor relationships with family based on survey questions: how do you		Commensurate with annual spending	Average weekly transport costs for one \$	7,501 ABS 6530.0 Household Expenditure Survey		165 6%	however many factors contributing to relationship dynamics. When asked in the online survey "What do you think	\$ 102,803	relationship dynamics. ON This outcome is attributable to WPI through	\$ 102,803 0%	Outcome does not preclud others from experiencing outcome. There is no displacement.	5 102,803	0.30		\$ 225,138	\$ 219,355	\$ 225,11	B S :
Part		independence and	ıs	spend money differently? Positive responses enabling independence and		for a one parent family on transport. Stakeholders described the independence felt being able to get a	parent family in Victoria and allowing for inflation (from \$133.07 to \$144.25 per	etailsPage/6530.02009-10?OpenDocument Inflation calculator	f/D		would have happened if you weren't offered a WPI property?" 94% survey respondents reported negative outcomes with 6% reportine outlic housine." Assume		providing affordable housing - at below 75% market rates or 30% household income. Allows for savings		outcome does not preclud others from experiencing outcome.							
Part	18	Increased ability to meet basic family need	60%	Average result based on three indicator questions from online survey lower living costs, better financial man		Average increase in disposable income a resulting from the difference between it	Difference between average market rent \$ (\$271) and average rent paid per week (\$128) to WPI. This is the name	mp://www.rba.gov.au/calculator/annualDo mal.html 7,436 Data from NAHA report 2014-2015	\$ 80,3	309 6%	When asked in the online survey "What do you think would have happened if you weren't offered a WPI oncestry" "MAK use	\$ 75,490	COS This outcome is attributable to WPI through providing affordable housing - at below 75% market state - 200 V	\$ 75,490 0%	There is no displacement. Outcome does not preclud	\$ 75,490	0.00	As for sub-group outcome above	\$ 75,490	\$ 75,490	\$ 75,46	o s
Part	18	Increased social	56%	spending money differently Based on average of all social inclusion 10			available for meeting basic needs			501 20%		\$ 54,001	Allows for savings ON Providing a long-term, secure and	\$ 27,001 0%	Outcome. There is no displacement	\$ 27,001	30 5	As for sub-group outcome above	\$ 74,875	\$ 71,615		
Part		inclusion		strongly agreed with statements. Refer Indicator Yable for results		parent family in Victoria.	inflation (from \$118.73 to \$128.78 per week)	http://www.abs.gov.au/AUSSTATS/abs@.ns etailsPage/6530.02009-10?OpenDocument Inflation calculator	6/D		Decision theory sectors constant to secur inclusion.		greater connection with neighbours and community.		others from experiencing outcome.							
Part	28		14%	Tenants responded to a multiple choice guestion 'have there been any negative chooses rises moving into housing' 5		recreation by person 65 years or older	expenditure on recreation for a person 65	mail.html 5,697 Australian Bureau of Statistics, Household Expenditure Survey, Australia: Summary of	-\$ 16,81	175 6%	When asked in the online survey "What do you think would have happened if you weren't offered a WPI	-\$ 15,863		\$ 15,863 0%	Outcome does not preclud	-\$ 15,863	0.30	As for sub-group outcome above	\$ 15,863	-\$ 15,863		
Part	28		38%	Based on online survey tenants agreed or 7		Commensurate with a ready for work	Based on Fee for Service 10 week course - \$	5,913 https://www.ames.net.au/education-and-	\$ 40,4	145 6%	When asked in the online survey "What do you think	\$ 38,018	ON Providing a long-term, secure and affordable home provides opportunities for	\$ 30,415 0%	Outcome. There is no displacement.	\$ 30,415	0.30	As for sub-group outcome above	\$ 84,343	\$ 80,670	\$ 84,34	13 \$
Part											property?" 94% survey respondents reported negative outcomes with 6% reporting 'public housing.' Assume this outcome could be realised with public housing.		increased participation in employment		others from experiencing outcome.							
Part	18	Increased employmen	16%	Based on tenants reporting employment and or more employment opportunities		Commensurate with the difference in income for a person on welfare and employed in an entry level job.	Difference between a level 2, Year 1 Clerical \$: wage (\$764.90 per week + super & leave) and the dole (\$527.60 per fortnight)	services/centrelink/newstart-allowance https://www.fairwork.gov.au/pay/minimum	er/ \$ 86,5	500 6%	would have happened if you weren't offered a WPI property?" 94% survey respondents reported negative cutromes with 6% reporting 'nablir branchs' Assume	\$ 81,310	ON Providing a long-term, secure and affordable home provides opportunities for increased participation in the workforce	\$ 40,655 33%	displacement. One person gaining employment is	\$ 27,103	0.30 5	As for sub-group outcome above	\$ 75,160	\$ 71,887	\$ 75,16	o s
Part	18	/ obtainment of furthe	22%	Based on online survey self reporting a change since moving into housing is educational qualifications		Commensurate with a Certificate II qualification (6 month course).	Equivalent to six month's participation in a S Certificate II Registered Training Organisation course - Skills for Work and	2,415 www.myskills.gov.au/courses	\$ 9,5	563 6%	this outcome could be realised with public housing. When asked in the critine survey "What do you think would have happened if you weren't offered a WPI property?" 94% survey respondents reported negative.	\$ 8,990	increased participation in study and	\$ 4,495 0%	others from experiencing	\$ 4,495	0.30	As for sub-group outcome above	\$ 12,465	\$ 11,922		
Part	18	qualifications	83%	questions in the online survey 1) tenants		Equivalent to three times the cost of	In 2022 the cost to survivors of domestic S 2		\$ 389,48	86 6%	this outcomes with 6% reporting public housing. Assume this outcome could be realised with public housing. When asked in the online survey "What do you think would have harvened if you worse?" offered a WE	\$ 366,117	50% This outcome is attributable to WPI through	\$ 366,117 0%	There is no displacement. Outcome does not preclud	\$ 366,117	0.30 1	As for sub-group outcome above	\$ 1,015,278	\$ 1,108,485	\$ 1,015,27	8 5 1,1
Market M				'I feel safe and secure' and 2) responded Yes to 'Do you feel safe in your		survivors based on study the cost of violence against women and children (2009) KPMG.	estimated 385426 victims (\$10,075). Value discounted to present value				property?" 94% survey respondents reported negative outcomes with 6% reporting "public housing." Assume this outcome could be realised with public housing		housing		others from experiencing outcome.							
Part	18	Improved access to services	20%	strongly agreed to the statement since		clinical psychologist, the traded costs	being accessed (i.e. counselling) at \$124.50	10 sessions can be claimed per calendar year (Sydney counselline website), Becommendar		824 69%	% clients reported being connected to community agencies prior to WPI housing.	\$ 5,836	affordable home provides opportunities for	\$ 2,918 0%	Outcome does not preclud	\$ 2,918	0.30 5	As for sub-group outcome above	\$ 8,091	\$ 7,739		
March Marc	14	Improved emotional wellbeing	70%	Based on all emotional wellbeing 10 indicators 70% agreed or strongly agreed with the statements from the online		provided an opportunity to avoid this disability based on societal valuations	adjusted for the loss attributable to moderate depression 0.3 (disability	6,600 Best Practice Regulation Guidance Note Value of statistical life December 2014 available at https://www.dpmc.gov.au/sites/default/file	ie \$ 535,08	6%	would have happened if you weren't offered a WPI property?" 94% survey respondents reported negative	\$ 502,975	All of the clients interviewed expressed reduced stress, and hope for the future because they had been part of the WPI because fire formatter and the WPI	\$ 301,785	Outcome does not preclud others from experiencing	\$ 301,785	0.10	As for sub-group outcome above	\$ 1,235,840	\$ 1,163,375	\$ 1,235,84	0 5 1,1
Part	SS 34		52%	incidence. Refer Indicator Table for results.		Annual spending on personal care for all	Equivalent to annual spending on personal S	_note.pdf 671 ABS 6530.0 Household Expenditure Survey	5 4,8	887 6%	this outcome could be realised with public housing. Conservative given 30,000 people on the waiting list It is unlikely that tenants would have achieved this	\$ 4,594 8	to play here too.	\$ 3,675 0%	There is no displacement.	\$ 3,675	0.30 5	As for sub-group outcome above	\$ 10,192	\$ 9,748		
Part	cant - Shigh	ser-worth		statements from the online survey. This is a population level incidence. Refer Indicator Table for results.		sargin person.	\$12.91 per week adjusted for inflation)	http://www.abs.gov.au/AUSSTATS/abs@.ns etailsPage/6530.02009-10?OpenDocument Inflation calculator	f/D		COLUMN WATCH STATE AND ASSAULT TO STATE		their own home.		others from experiencing outcome.							
Part	34	Improved physical health	67%	Based on online survey tenants agreed or 9 strongly agreed to the statement since moving into WPI housing "My physical		Average annual expenditure on health is per person in Australia	Based on AHW data \$	mal.html	oud \$ 60,3	313 6%		\$ 56,695	0% It is the reduced stress and increased control that contributes to this outcome however family Support worker has a role	\$ 28,347 0%		\$ 28,347	0.30	As for sub-group outcome above	\$ 78,610	\$ 85,827	\$ 78,61	o s
Part	14	Improved relationship with family and childre	57% n	Based on online survey tenants agreed or strongly agreed to the statement since		Equivalent to the yearly costs of a family counselling.	with family members at \$120 per session. This includes the opportunity for a family to	3,120 Relationships Australia Website	\$ 24,8	898 20%	This outcome may have been achieved without WPI, however many factors contributing to relationship dynamics.	\$ 19,918	to play here too 0% Housing stress is one factor contributing to	\$ 5,975 0%	There is no displacement. Outcome does not preclud	\$ 5,975	0.30 5	As for sub-group outcome above	\$ 16,570	\$ 15,849		
Part	34	independence and	81%	improved' Based on survey questions: how do you spend money differently? Positive		Commensurate with annual spending for a one parent family on transport.	Average weekly transport costs for one \$ parent family in Victoria and allowing for	7,501 ABS 6530.0 Household Expenditure Survey Victorian data 2011	\$ 85,0	061 6%	When asked in the online survey "What do you think would have happened if you weren't offered a WPI	\$ 79,958	00% This outcome is attributable to WPI through providing affordable housing - at below 75%	\$ 79,958 0%	outcome. There is no displacement. Outcome does not preclud	\$ 79,958	0.30 3	As for sub-group outcome above	\$ 175,107	\$ 170,610	\$ 175,10	2 S 2
Part		positive lifestyle choice	ıs			Stakeholders described the independence felt being able to get a		etaisPage/6530.02009-10/OpenDocument Inflation calculator http://www.rba.gov.au/calculator/annualDe			outcomes with 6% reporting 'public housing.' Assume this outcome could be realised with public housing.		market rates or 30% household income. Allows for savings		others from experiencing outcome.							
Part	34	Increased ability to meet basic family need	60%	Average result based on three indicator questions from online survey lower living costs, better financial management and		Average increase in disposable income or resulting from the difference between in market rent and rent paid with WPI.	Difference between average market rent \$ (\$271) and average rent paid per week (\$128) to WPI. This is the average amount	mal.html 7,436 Data from NAHA report 2014-2015	\$ 62,4	162 6%	When asked in the online survey "What do you think would have happened if you weren't offered a WPI property?" 94% survey respondents reported negative	\$ 58,715	00% This outcome is attributable to WPI through providing affordable housing - at below 75% market rates or 30% household income.	\$ 58,715 0%	There is no displacement. Outcome does not preclud others from experiencing	\$ 58,715	0.00	As for sub-group outcome above	\$ 58,715	\$ 58,715	\$ 58,71	5 \$
Part	34	Increased social	56%	spending money differently				Victorian data 2015 (secol consodeboot)		501 20%	this outcomes with 6% reporting public housing. Assume this outcome could be realised with public housing. Conservative given 30,000 people on the waiting it. This outcome may have been achieved without WIN.	\$ 42,001	ON Providing a long-term, secure and affordable home provides opportunities for	\$ 21,000 0%	There is no displacement. Outcome does not preclud	\$ 21,000	0.30	As for sub-group outcome above	\$ 58,236	\$ 55,700		
Part				strongly agreed with statements. Refer Indicator Yable for results		parent family in Victoria.	inflation (from \$118.73 to \$128.78 per week)	http://www.abs.gov.au/AUSSTATS/abs@.ns etailsPage/6530.02009-107OpenDocument Inflation calculator http://www.rba.gov.au/calculator/annualDe	nci				greater connection with neighbours and		others from experiencing outcome.							
	14		14%	Tenants responded to a multiple choice question 'have there been any negative changes since moving into housing' 5		Average annualised spend on recreation by person 65 years or older & living alone	ABS data - based on average weekly -\$ expenditure on recreation for a person 65 years or older and living alone.	mai.html 5,697 Australian Bureau of Statistics, Household Expenditure Survey, Australia: Summary of		25 6%	When asked in the online survey "What do you think would have happened if you weren't offered a WPI property?" 94% survey respondents reported negative	-S 12,338	Location of WPI housing has contributed to this outcome.	S 12,338 0%	There is no displacement. Outcome does not preclud others from experiencing	-5 12,338	0.30	As for sub-group outcome above	-5 12,338	-5 12,338		
Part	34		38%	friends Based on online survey tenants agreed or 5 strongly agreed to the statement since		Commensurate with a ready for work	Based on Fee for Service 10 week course - \$	5,913 https://www.ames.net.au/education-and-	\$ 31,4	457 6%	this outcome could be realised with public housing. When asked in the online survey "What do you think would have become if you wore?" offered a WITH	\$ 29,570	affordable home provides opportunities for	\$ 23,656 0%	There is no displacement. Outcome does not preclud	\$ 23,656	0.30	As for sub-group outcome above	\$ 65,600	\$ 62,743	\$ 65,60	D S
Part			164	moving into WPI housing "I am much more employable than I was before"			Difference between 2 and 2		ar/ 8	772	property?" 94% survey respondents reported negative outcomes with 6% reporting 'public housing.' Assume this outcome could be realised with public housing.		increased participation in employment		others from experiencing outcome.		30	At form				615
Part	14	mcreased employmen		and or more employment opportunities		income for a person on welfare and employed in an entry level job.	wage (\$764.90 per week + super & leave) and the dole (\$527.60 per fortnight)	services/centrelink/newstart-allowance https://www.fairwork.gov.au/pay/minimum	67,2	ov.	would have happened if you weren't offered a WPI property?" 94% survey respondents reported negative outcomes with 6% reporting 'public housing.' Assume	61,241	affordable home provides opportunities for	31,621 50%	gaining employment is	15,810		nor sure-group outcome above	43,843	41,914	43,84	
Market M	34	/ obtainment of furthe	22%	based on online survey self reporting a change since moving into housing is educational qualifications		Commensurate with a Certificate II qualification (6 month course).	Equivalent to six month's participation in a S Certificate II Registered Training Organisation course - Skills for Work and	2,415 www.myskills.gov.au/courses	\$ 7,4	138 6%	Conservative given 30,000 people on the waiting list. When asked in the online survey "What do you think would have happened if you weren't offered a WPI property?" 94% survey respondents reported negative.	\$ 6,992	Providing a long-term, secure and affordable home provides opportunities for increased participation in shafe and	\$ 3,496 0%	There is no displacement. Outcome does not preclud others from experiencia	\$ 3,496	0.30 5	As for sub-group outcome above	\$ 9,605	\$ 9,272		
Part	34	qualifications	83%	Based on average of two indicator 12		Commencerate with the experience of a	Vocational Pathways	1,279 http://www.nrma.com.au/servrine.	S 264	182 6%	outcomes with 6% reporting 'public housing.' Assume this outcome could be realised with public housing. Conservative given 30,000 people on the waiting list	\$ 24,903	community activities OOS This outcome is attributable to WPI through	\$ 24.893 00	outcome.	5 24.80	0.30	As for sub-group outcome above	S 60 ms -	\$ 75.360	\$ 69.00	d1 S
Part		safety		agreed or strongly agreed to the statement since moving into WPI housing I feel safe and secure' and 21 responded		having a monitored security system on the home.	, symm. 5	monitoring/home-alarm-systems	20,4		would have happened if you weren't offered a WPI property? "94% survey respondents reported negative outcomes with 6% reporting 'public housing." Assume this outcome could be realised with public housing.	- (,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	providing long-term, secure and affordable housing	0.4	Outcome does not preclud others from experiencing outcome.	2-7,093			0,031		33,03	
Part	34		20%	Yes to 'Do you feel safe in your		Equivalent to the yearly costs of a clinical psychologist, the traded costs	Equivalent to the traded cost of the services \$ being accessed (i.e. counselling) at \$124.50	1,494 Medicare rebate \$124.50 per session for up 10 sessions can be claimed per calendar was	to \$ 14,6	541 69%	Conservative given 30,000 people on the waiting list	\$ 4,530	0% Providing a long-term, secure and affordable home provides cocontunities for	\$ 2,269 0%	There is no displacement. Outcome does not preclast	\$ 2,269	0.30	As for sub-group outcome above	\$ 6,293	\$ 6,019		
Part	7	Improved emotional	70%	go to get help when I need it' Based on all emotional wellbeing indicators 70% agreed or strongly agreed		of the services being accessed (i.e. courselling) Tenants experiencing this outcome are provided an opportunity to avoid this	per hour, assuming 12 sessions per year The statistical value of a life year (\$182,000) \$ 1 adjusted for the loss attributable to	(Sydney counselling website). Recommende hourly fee for psychologists in 2015-16 is \$2 1,800 Best Practice Regulation Guidance Note Val- of statistical life December 2014 available at	d 38. se \$ 356,72	20 6%	When asked in the critine survey "What do you think would have happened if you weren't offered a WPI	\$ 335,317	increased opportunities and access to services ON All of the clients interviewed expressed reduced stress, and hope for the future	\$ 268,253 0%	others from experiencing outcome. There is no displacement. Outcome does not preclud	\$ 268,253	0.10	As for sub-group outcome above	\$ 1,098,525	\$ 1,034,111	\$ 1,098,52	.5 \$ 1,6
Part	the justice s	health)				of this state of mind.	weighting)	https://www.dpmc.gov.au/sites/default/file ublications/Value_of_Statistical_Life_guidar _note.pdf			property?" 94% survey respondents reported negative outcomes with 6% reporting 'public housing.' Assume this outcome could be realised with public housing.		because they had been part of the WPI.		others from experiencing outcome.							
Part Column Col	7	Enhanced identity and self-worth	52%	a population level incidence. Refer		Annual spending on personal care for a single person.	cquivalent to annual spending on personal S care for a single person (from \$11.90 to \$12.91 per week adjusted for inflation)	or1 Genesis Bundoora http://www.genesisfitness.com.au/gym/vic/ ndoora/join	\$ 2,4	6%	would have happened if you weren't offered a WPI property?" 94% survey respondents reported negative outcomes with 6% reporting 'public housing.' Assume	5 2,297	All of the clients interviewed expressed increased self-worth as a result of having their own home.	5 1,838 0%	Outcome does not preclud others from experiencing	5 1,818	.30 5	As for sub-group outcome above	5 5,096	⇒ 4,874		
Part	now elange		67%			Traded value of a drug and alcohol rehab program in Melbourne.	"Refocused" alcohol and drug rehab \$ 2 program in Melbourne	8,000 Refocused alcohol and drug rehab program Toorak Road for 12 weeks	\$ 112,50	60 6%	this outcome could be realised with public housing. Conservative given 30,000 people on the waiting list. When asked in the online survey. "What do you think would have happened if you weren't offered a WPI	\$ 105,806	0% It is the reduced stress and increased control that contributes to this outcome	\$ 63,484 0%		\$ 63,484	0.30	As for sub-group outcome above	\$ 176,047	\$ 192,209	\$ 176,04	7 S 3
Part State Par	Tenant		04	Mased on online supervisements agreed on A			Emphalant to consequent			20.5	property?" 94% survey respondents reported negative outcomes with 6% reporting 'public housing.' Assume this outcome could be realised with public housing.		however family Support worker has a role to play here too		outcome.		30	At form				
Fig. 1. September	,			strongly agreed to the statement since moving into WPI housing 'my relationships with my family has		family counselling.	family members - assuming 5 sessions at \$120		2,3	20%	however many factors contributing to relationship dynamics.	1,915	relationship dynamics.	381 0%	Outcome does not preclud	383		nor sure-group outcome above	1,062	1,016		
Processed adding to the second control of th	7	Independence and	81%			for a single person on transport. Stakeholders described the independence felt being able to set a		Victorian data 2011 Table 17 http://www.abs.gov.au/AUSSTATS/abs@.ns etailsPase/6530.02009-1070penDocument	\$ 32,2 f/D	226 6%	would have happened if you weren't offered a WPI property?" 94% survey respondents reported negative outcomes with 6% reporting 'public housing." Assume	\$ 30,292	This outcome is attributable to WPI through providing affordable housing - at below 75% market rates or 30% household income. Allows for systems	\$ 30,292 0%	There is no displacement. Outcome does not preclud others from experiencing outcome	\$ 30,292	0.30	As for sub-group outcome above	\$ 66,340	\$ 64,636	\$ 66,34	à s
For the property of the proper	7	Increased phility to	60%	Average result based on three indirator			Difference between average market ress a	http://www.rba.gov.au/calculator/annualDe		231 6%	Conservative given 30,000 people on the waiting list When asked in the online survey "What do you think	\$ 29.357	CON This outcome is attributable to WPI through	\$ 29,357 Inv	There is no displacement	\$ 29 107	0.00	As for sub-group outcome phono	\$ 20357	\$ 29.967	\$ 20.9	37 S
Processed and continued from the nature of the state of t		meet basic household		costs, better financial management and		resulting from the difference between (market rent and rent paid with WPI. This is the average amount available for meeting basic needs.	(\$271) and average rent paid per week (\$128) to WPI. This is the average amount available for meeting basic needs		3.12		would have happened if you weren't offered a WPI property?" 94% survey respondents reported negative outcomes with 6% reporting 'public housing." Assume this outcome could be realised with realist housing.		providing affordable housing - at below 75% market rates or 30% household income.		Outcome does not preclud others from experiencing			6-only morals	2,27		,10	
For example of the control of the co	7		56%	Based on average of all social inclusion and indicator questions. Tenants agreed or strongly agreed with statements. Refer		Commensurate with the annual expenditure on recreation for a single	parent family in Victoria and allowing for	Victorian data 2011 http://www.abs.gov.au/AUSSTATS/abs@.ns		292 20%	Conservative given 30,000 people on the waiting list	\$ 13,674	affordable home provides opportunities for greater connection with neighbours and	\$ 6,837 0%	Outcome does not preclud others from experiencing	\$ 6,837	0.30	As for sub-group outcome above	\$ 18,959	\$ 18,134		
To conceased analysis and transmission supported through a state with a ready for any based on February 2014 and possible and the state of the state								etalisPage/6530.02009-10?OpenDocument Inflation calculator http://www.rba.gov.au/calculator/annualDo	rci .				community.		outcome.							
Internal control and control a	,	Decreased social Inclusion	14%	Tenants responded to a multiple choice question "have there been any negative changes since moving into housing." 5 reported feeling isolated from family and		Average annualised spend on recreation by person 65 years or older & living alone	AtS data - based on average weekly -\$ expenditure on recreation for a person 65 years or older and living alone.	t,360 Australian Bureau of Statistics, Household Expenditure Survey, Australia: Summary of Results, 2009–10 p. 48	\$ 4,2	273 6%	would have happened if you weren't offered a WPI property?" 94% survey respondents reported negative cutromes with 6% reporting 'nablir branchs' Assume	-5 4,017	COS Location of WPI housing has contributed to this outcome.	\$ 4,017 0%	There is no displacement. Outcome does not preclud others from experiencing outcome.	-\$ 4,017	0.30	As for sub-group outcome above	-\$ 4,017	-\$ 4,017		
In contact and employment of performance of the minimum or service and employment of performance of the minimum or service and employment of performance of the minimum or service and employment of performance of the minimum or service and employment of performance of the minimum or service and employment of performance of the minimum or service and employment of performance of the minimum or service and employment of performance of the minimum or service and employment of performance of the minimum or service and employment of performance of the minimum or service and employment of performance of the minimum or service and employment of performance of the minimum or service and employment of performance of the minimum or service and employment of performance of the minimum or service and employment of the minimum or service and employment	7	Increased readiness for employment	38%	friends Based on online survey tenants agreed or strongly agreed to the statement since moving into WPI housing 'I am much		Commensurate with a ready for work certificate II in EAL (Employment)	Based on Fee for Service 10 week course - \$ Total Fees	5,913 https://www.ames.net.au/education-and- training/course-fee-schedule	\$ 15,7	729 6%	this outcome could be realised with public housing. When asked in the online survey "What do you think would have happened if you weren't offered a WPI property?" 94% survey respondents reported negative.	\$ 14,785	affordable home provides opportunities for	\$ 11,828 0%	There is no displacement. Outcome does not preclud others from experiencing	\$ 11,828	0.30	As for sub-group outcome above	\$ 32,800	\$ 31,372	\$ 32,80	a s
wed armore employment operaturation and armore analysis of processing analysis of processing analysis of processing analysis of processing ana	7	Increased employmen	16%	Based on tenants reporting employment 1		Commensurate with the difference in	Difference between a level 2, Year 1 Clerical S	0,035 https://www.humanservices.gov.au/cush-ww	41/\$ 23.6	539 6%	this outcomes with ox reporting public housing. Assume this outcome could be realised with public housing. Conservative given 30,000 people on the waiting list. When asked in the online survey. "What do you think	\$ 31,621	0% Providing a long-term, secure and	\$ 15,810 100	outcome. 6 Assumes displacement. On	s .	0.30	As for sub-group outcome above	\$	\$	\$	- s
Processed participation of the Commentary and Confidence of the Commentary and Co		employmen		and or more employment opportunities		income for a person on welfare and employed in an entry level job.	wage (\$754.90 per week + super & leave) and the dole (\$527.60 per fortnight)	services/centrelink/newstart-allowance https://www.fairwork.gov.au/pay/minimum	33,6		would have happened if you weren't offered a WPI property? 94% survey respondents reported negative outcomes with 6% reporting 'public housing.' Assume this outcome could be realised with public housing.	-1,021	affordable home provides opportunities for	1.0	person gaining employmen is displacing another.							
To proposed personal all Stated on average of the indicator as personal personal and an average of the indicator as personal personal and an average of the indicator as personal personal and an average of the indicator as personal personal and average of the indicator as personal personal and average of the indicator as personal personal and average of the indicator as personal personal personal and average of the indicator as personal pers	,	/ obtainment of furthe	22%	tassed on online survey self reporting a change since moving into housing is educational qualifications		Commensurate with a Certificate II qualification (6 month course).	Equivalent to six month's participation in a S Certificate II Registered Training Organisation course - Skills for Work and	2,415 www.myskills.gov.au/courses	\$ 3,7	719 6%	Conservative given 30,000 people on the waiting list When asked in the ceiline survey "What do you think would have happened if you weren't offered a WPI property?" 94% survey respondents reported negative	\$ 3,496	affordable home provides opportunities for increased participation in study and	\$ 1,748 0%	Outcome does not preclud others from experiencing	5 1,748	0.30	As for sub-group outcome above	\$ 4,847	\$ 4,636		
specification the delinear ways 3 months agreed are from the profit of t	7	qualifications Improved personal	83%	Based on average of two indicator 6				5,070 The cost of violence against women and	\$ 151.46	167 6%	outcomes with 6% reporting 'public housing,' Assume this outcome could be realised with public housing. Conservative given 30,000 people on the waiting list	\$ 142,379	community activities ON This outcome is attributable to WPI through	\$ 142,379 0%	outcome. There is no displacement.	\$ 142,379	0.30	As for sub-group outcome above	\$ 394,830	\$ 431,078	\$ 394,81	D S
Tes to Droyou feel falle by cour for women and distinct. Value discounted in proposent value. Indices widous expanses and other proposed on the waiting list proposed value and proposed value. In this expanses and other proposed value and pro				questions in the online survey 1) tenants agreed or strongly agreed to the statement since moving into WPI housing 1) fool colo send course, and 2) connected		domestic violence experienced by survivors based on study the cost of violence against women and children (2009) KPMG.		https://www.dss.gov.au/our- responsibilities/women/publications-			would have happened if you weren't offered a WPI property?" 94% survey respondents reported negative outcomes with 6% reporting 'oublic housing." Assume		providing long-term, secure and affordable		Outcome does not preclud others from experiencing							
				Yes to 'Do you feel safe in your neighbourhood'			for women and children. Value discounted to present value.	reduce-violence-against-women-and-their- children/economic-cost-of-violence-against-			Conservative given 30,000 people on the waiting list											

							Financi	al Proxy			Deadweight (Dw)		Attribution (At)		Displacement (Ds)			Benefit Period	IMPACT VALUE	PRESENT VALUE	MATERIA IMPACT VALUE	L OUTCOMES PRESENT VALUE
Stakeholder	# Potential Stakeholders	utcome	Quantity (%) - Ra experiencing change	ationale	Outcome Incidence # experiencing	Financial Proxy Description / Rational	e Calculation	Unit Value	Source	Total Annual % (prior to impact calculation)	Rationale	Value after Dw	% Rationale	Value after Dw and At	% Rationale	Value after Dw, A and Ds		ow long Rationale ssit last? (years)				
	7 Ir	nproved access to ervices	strongly agreed to	rvey tenants agreed of the statement since ousing "I know where	change or 5	Equivalent to the yearly costs of a clinical psychologist.	Equivalent to the traded cost of the services being accessed (i.e. counselling) at \$124.50 per hour, assuming 12 sessions per year		Medicare rebate \$124.50 per session for up to 10 sessions can be claimed per calendar year (Sydney counselling website). Recommended	\$ 7,321 69%	% clients reported being connected to community agencies prior to WPI housing.	\$ 2,269 5	Providing a long-term, secure and affordable home provides opportunities for increased opportunities and access to	\$ 1,135	There is no displacement. Outcome does not preclude others from experiencing	\$ 1,135	0.30 5	As for sub-group outcome above	\$ 3,147	\$ 3,010		
VIII N	≛ Ir w	nproved emotional relibeing	go to get help who	in I need it'	4 d	Equivalent to the yearly costs of a clinical psychologist.	Commensurate with 10 counseling sessions per year based on the medicare rebate of \$124.50	\$ 1,245	hourly fee for psychologists in 2015-16 is \$238. www.psychology.org.au/Assets/Files/2014-Table- of-Medicarellenefits_Web.pdf Medicare rebate \$83.25 - \$124.50 per session for	\$ 4,358 6%	When asked in the critine survey "What do you think would have happened if you weren't offered a WPI property?" 94% survey respondents reported negative	\$ 4,096 6	services All of the clients interviewed expressed reduced stress, and hope for the future because they had been part of the WPI however Farrily Support worker has a role	\$ 2,458	outcome. There is no displacement. Outcome does not preclude others from experiencing	\$ 2,458	0.10 5	As for sub-group outcome above	\$ 10,064	\$ 9,474	\$ 10,064	\$ 9,474
c illness or di			results.	eed or strongly agreed ts from the online spulation level dicator Table for			y 447-30.		up to 30 sessions can be claimed per calendar year+ 10 group sessions. Recommended hously fee for psychologists in 2015-16 is 5238. Genesis Bundoora		outcomes with 6% reporting 'public housing.' Assume this outcome could be realised with public housing. Conservative given 30,000 people on the waiting list When asked in the critine survey "What do you think		to puly nere too.		outcome.							
w mome, dron	sı	nhanced identity and elf-worth	agreed or strongly statements from ti a population level Indicator Table for	indicators tenants agreed with the he online survey. This incidence. Refer results.	is	Equivalent to a yearly gym membership. Arnual expenditure on health care	Local gym membership - weekly cost of 8.95 for 52 weeks per year. ABS data - based on average weekly medica		Genesis Bundocra http://www.genesis/fitness.com.au/gym/vic/Bu ndocra/join ABS 6530.0 Household Expenditure Survey	\$ 1,210 6%	When asked in the coline survey "What do you think would have happened if you weren't offered a WPI property?" 94% survey respondents reported negative outcomes with 6% reporting 'public housing'. Assume this outcome could be realized with public housing. Conservative siven 30,000 secole on the waiting list When asked in the coline survey. What do you think when asked in the coline survey. What do you think when asked here.	\$ 1,187 8	2% All of the clients interviewed expressed increased self-worth as a result of having their own home.	\$ 910 0	There is no displacement. Outcome does not preclude others from experiencing outcome. There is no displacement.	\$ 910	0.10 5	As for sub-group outcome above	\$ 3,726	\$ 3,508		
r single women, lo	P Ir	nproved physical ealth	strongly agreed to moving into WPI in health has improve	rvery tenants agreed of the statement since ousing "My physical ed"	or 3	Annual expenditure on health care costs for a Victorian single person ove 65 years.	ABS data - based on average weekly medica care costs for single person over 65 years in Victoria (2011 data) adjusted for inflation from \$32.56 per week to \$35.32 per week x 52 weeks per year		Victorian data 2011 http://www.abs.gov.au/AUSSTATS/abs@.mif/D etails/Page/6530.02009-10?OpenDocument Inflation calculator	5 6,153 6%	When asked in the coline survey "What do you thrist would have happened if you weren't offered a WPV property?" 94% survey respondents reported negative outcomes with 6% reporting 'public housing'. Assume this outcome could be realised with public housing. Conservative given 30,000 people on the waiting list	5 5,784 5	20% It is the reduced stress and increased control that contributes to this outcome however Farrily Support worker has a role to play here too	\$ 2,892 0	There is no displacement. Outcome does not preclude others from experiencing outcome.	\$ 2,892	0.30 5	As for sub-group outcome above	5 8,019	\$ 7,670	5 8,019	s 7,670
Tenant - olde	S Ir	nproved relationships rith family and children	strongly agreed to moving into WPI h relationships with	ousing 'my my family has	or 3	Equivalent to the yearly costs of famil counseling	y Commensurate with 5 sessions at \$120	\$ 600	Relationships Australia Website	\$ 1,710 20%	This outcome may have been achieved without WPI, because many factors contribute to relationship dynamics.	\$ 1,368 3	Mousing stress is one factor contributing to relationship dynamics.	\$ 410	There is no displacement. Outcome does not preclude others from experiencing outcome.	\$ 410	0.30 5	As for sub-group outcome above	\$ 1,138	\$ 1,089		
	5 Ir Ir P	icreased idependence and ositive lifestyle choices	improved* Based on survey of spend money diffe responses enabling lifestyle choices	uestions: how do you rently? Positive g independence and	4	Annual expenditure on transport cost for single person over 65 years in Victoria.	s ABS data - based on average weekly transport costs for single person over 65 years in Victoria (2011 data) adjusted for inflation from \$44.11 per week to \$47.84 per week x 52 weeks per year.		ABS 6530.0 Household Expenditure Survey Victorian data 2011 http://www.abs.gov.au/AUSSTATS/abs@.md/D etaisPage/6530.02009-10POpenDocument inflation calculator http://www.hbs.gov.au/calculator/annualDeci	\$ 10,075 6%	When asked in the coline survey "What do you think would have happened if you weren't offered a WPI property?" 94% survey respondents reported negative outcomes with 6% reporting 'public housing.' Assume this outcome could be realised with public housing. Conservative given 30,000 people on the waiting list	\$ 9,471 1	This outcome is attributable to WPI through providing affordable housing - at below 75% marker ates or 50% household income. Allows for savings	\$ 9,471	There is no displacement. Outcome does not preclude others from experiencing outcome.	\$ 9,471	0.30 3	As for sub-group outcome above	\$ 20,741	\$ 20,208	\$ 20,741	\$ 20,208
	5 Ir m	icreased ability to neet basic household xpenses	spending money d		3	market rent and rent paid with WPI. This is the average amount available for meeting basic needs.	Difference between average market rent. (\$221) and average rent paid per week (\$128) to WPI.		mail.html Data from NAMA report 2014-2015	\$ 22,308 6%	When asked in the online survey "What do you think would have happened if you weren't offered a Wit property?" 94% survey respondent reported negative outcomes with 6% reporting 'public housing." Assume this outcome could be realised with public housing. Conservative given 30,000 people on the waiting list.	\$ 20,970 1	50% This outcome is attributable to WPI through providing affordable housing - at below 75% market rates or 30% household income. Allows for savings	\$ 20,970	There is no displacement. Outcome does not preclude others from experiencing outcome.	\$ 20,970	0.00 1	As for sub-group outcome above	\$ 20,970	\$ 20,970	\$ 20,970	\$ 20,970
	S Ir	creased social clusion	85% Based on average indicator question strongly agreed wi indicator Table for	s. Tenants agreed or ith statements. Refer	3	Average annualised spend on recreation by person 65 years or olde & living alone	ABS data - based on average weekly r expenditure on recreation for a person 65 years or older and living alone.	\$ 2,652	Australian Bureau of Statistics, Household Expenditure Survey, Australia: Summary of Results, 2009–10 p. 48	\$ 7,426 20%	This outcome may have been achieved by some without WPI. However stable housing provides an opportunity fo tenants to create connections within their local community.	\$ 5,940 5	Providing a long-term, secure and affordable home provides opportunities for greater connection with neighbours and connections.	\$ 2,970	There is no displacement. Outcome does not preclude others from experiencing outcome.	\$ 2,970	0.10 5	As for sub-group outcome above	\$ 12,163	\$ 11,450		
	S D	ecreased social sclusion	456 Tenants responder question 'have the changes since mos reported feeling is	d to a multiple choice are been any negative ving into housing' 5 clated from family are	1 d	Average annualised spend on recreation by person 65 years or olde & living alone	ABS data - based on average weekly r expenditure on recreation for a person 65 years or older and living alone.		Australian Bureau of Statistics, Household Expenditure Survey, Australia: Summary of Results, 2009–10 p. 48	\$ 1,856 20%	This outcome may have been achieved by some without WPI. However stable housing provides an opportunity for tenants to create connections within their local community.	S 1,485 1	community. Location of WPI housing has contributed to this outcome.	\$ 1,485	There is no displacement. Outcome does not preclude others from experiencing outcome.	-\$ 1,485	0.30 1	As for sub-group outcome above	\$ 1,485	-S 1,485		
	5 Ir	creased readiness for imployment	treends Based on online su strongly agreed to moving into WPI in more employable i	rvey tenants agreed o the statement since ousing "I am much than I was before"	or 2	Commensurate with a ready for work certificate II in EAL (Employment) Commensurate with the difference in	Based on Fee for Service 10 week course - Total Fees Difference between a level 2. Year 1 Clerical		https://www.ames.net.au/education-and- training/course-fee-schedule	\$ 11,235 6%	When asked in the online survey "What do you think would have happened if you weren't offered a Wil property?" Als urrayy respondints reported negative outcomes with 6% reporting 'public housing." Assume this outcome could be realised with public housing. Conservative given 30,000 people on the waiting list When asked in the ordine survey. "What do you think When asked in the ordine survey." What do you think	\$ 10,561 5	Providing a long-term, secure and affordable home provides opportunities for increased participation in the workforce	\$ 5,280 C	There is no displacement. Outcome does not preclude others from experiencing outcome.	\$ 5,280	0.30 5	As for sub-group outcome above	\$ 14,643	\$ 14,005	\$ 14,643	\$ 14,005
	p III	creased employment	and or more emple	oyment opportunities		income for a person on welfare and employed in an entry level job.	wage (\$764.90 per week + super & leave) and the dole (\$527.60 per fortnight)	5 30,035	mps://www.namasevices.gov.au/cuscener/ services/centrelink/newstart-allowance https://www.fairwork.gov.au/pay/minimum- wages/pay-guides	5 24,028 6%	would have happened if you weren't offered a WPI property? 94% survey respondents reported negative outcomes with 6% reporting 'public housing.' Assume this outcome could be realised with public housing.	\$ 22,380 5	9% Providing a long-term, secure and affordable home provides opportunities for increased participation in the workforce	\$ 11,293	displacement. One person gaining employment is displacing another.	,	0.30	As for sub-group outcome above	, .	,	•	,
	q	icreased participation obtainment of further ducation and training ualifications	change since movi educational qualifi		1	Commensurate with a Certificate II qualification (6 month course).	Equivalent to six month's participation in a Certificate III begistered Training Organisation course - Skills for Work and Vocational Pathways	\$ 2,415	www.myskills.gov.ass/courses	\$ 2,657 6%	Conservative given 30,000 people on the waiting list. When asked in the ceitine survey. Whith do you think would have happened if you weren't offered a Wif property? "94% survey respondints reported negative outcomes with 6% reporting" public housing. "Assume this outcome could be realised with public housing. Conservative given 30,000 people on the waitine list. Outcome could be realised with public housing. Conservative given 30,000 people on the waitine list. When asked in the ceitine survey. "Whith do you think the public housing."	\$ 2,497 5	576. Providing a long-term, secure and affordable home provides opportunities for increased participation in study and community activities.	\$ 1,249	There is no displacement. Outcome does not preclude others from experiencing outcome.	\$ 1,249	0.30 5	As for sub-group outcome above	\$ 3,462	\$ 3,312		
	P II	nproved personal afety	agreed or strongly statement since m 'I feel safe and sec Yes to 'Do you feel	nline survey 1) tenants agreed to the soving into WPI housin sure' and 2) responded I safe in your	s d	Commensurate with the experience of having a monitored security system of the home.	Cost of a monitored security system.	\$ 2,279	http://www.nema.com.au/security- monitoring/home-alarm-systems	3 9,458 6%	would have happened if you weren't offered a WPI property?" 94% survey respondents reported negative outcomes with 6% reporting 'public housing." Assume this outcome could be realised with public housing. Conservative given 30,000 people on the waiting list	5 8,890 3	75% Office of the state of t	5 8,890 0	There is no displacement. Outcome does not preclude others from experiencing outcome.	5 8,890	0.50	As for sub-group outcome above	3 24,654	3 23,580	3 24,654	23,580
	S Ir	nproved access to ommunity services	strongly agreed to moving into WP1 h go to get help whe	rvey tenants agreed of the statement since ousing "I know where on I need it"	or 4 to	Equivalent to the yearly costs of a clinical psychologist.	Equivalent to the traded cost of the services being accessed (i.e. counseling) at \$124.50 per hour, commensurate with 12 sessions per year	\$ 1,494	Medicare rebate \$124.50 per session for up to 10 sessions can be claimed per calendar year (Sydney counselling website). Recommended hourly fee for psychologists in 2015-16 is \$238.	\$ 5,229 20%	Some clients may have received this outcome without WPI, however stable housing, referral guidance provided by WPI staff and an address are key enablers for accessing local services.	\$ 4,183 5	Providing a long-term, secure and affordable home provides opportunities for increased opportunities and access to services	\$ 2,092	There is no displacement. Outcome does not preclude others from experiencing outcome.	\$ 2,092	0.30 5	As for sub-group outcome above 10 years with drop-off. Outcome is likely to endure for	\$ 5,800	\$ 5,548		
Tenants - children	96 Ir w	creased social	1095 Tenants agree or s response "my child after school activit	trongly agree in surve dren participate more ies*	ly 43 in	Equivalent to participation in a weekly school extra-curricula activity at \$20 par week	Equivalent to participation in a weekly school extra-curricula activity at \$20 per weekl	\$ 800		\$ 38,400 6%	accessing local services. When do you therk would have happened if you weren't offered a WP property? "945 survey respondents reported negative outcomes with 65 reporting 'public housing'. Assume this outcome could be realised with public housing. Conservative given 30,000 people on the waiting list	\$ 36,096 6	Use is more secure and predictable and this contributes to this outcome however l'arrily Support worker has a role to play here too	\$ 21,658 (There is no displacement. Outcome does not preclude others from experiencing outcome.	\$ 21,658	0.30 10	10 years with drop-off. Outcome is likely to endure for children because they now have a chance to meaningfully engage in community /school/ family activities in a safe and stable environment. It is assumed this will endure because treans thave had a chance to get back on thair feet and may be in a position to provide this life beyond WPI housing provision.	\$ 60,059	\$ 81,143	\$ 60,000	\$ 81,143
	96 Ir W	nproved personal relibeing	positive or negative school aread child/	estion parent respons- save you noticed any se changes in your children since moving All responses positive	es 96 e	Equivalent to the cost of domestic violence experienced by survivors based on RPMG study.	in 2022 the cost to survivors of domestic violence will be 3,833 million with sestimated 38,5426 victims (\$10,075). This value is based on statistical life years lost due to pain, suffering and premature death for women and children. Value discounted to present value.		The cost of violence against women and children (2003) KPM or report available at https://www.ds.gov.au/our- responsibilities/women/publications- erticles/reducing-violence/mational-plan-to- reduce-violence-against-women-and-their- children/economic-cost-of-violence-against- women-and-thiri-children/HTMB/Bapin	\$ 834,240 6%	When asked in the coline survey. "What do you thris sould have happened if you weren't offered a WPI property?" 94% survey respondents reported negative outcomes with 6% reporting prolis housing." Asset this outcome could be realised with public housing. Conservative given 30,000 people on the waiting list	\$ 784,186 6	Use is more secure and predictable and this contributes to this outcome however other factors also contribute to this outcome	\$ 470,511	There is no displacement. Outcome does not preclude others from experiencing outcome.	\$ 470,511	0.30 10	10 years with drop-off. Outcome is likely to endure for children because they now have a chance to meaningfully engage in community /czhool/ family activities in a safe and stable environment. It is assumed this will endure because tenants have had a chance to get back on their feet and may be in a position to provide this stability beyond WP housing	\$ 1,304,775	\$ 1,762,827	\$ 1,304,775	\$ 1,762,827
	96 Ir o	icreased educational utcomes	their children are o 64%	trongly agreed that doing better at school	61	in maths and English	Based on \$20 tuition fee for 40 weeks per year.	\$ 800		\$ 49,152 6%	When asked in the critine survey "What do you think would have happened if you weren't offered a WPI property?" 94% survey respondents reported negative outcomes with 0% reporting 'public housing,' Assume this outcome could be realised with public housing. Conservative sizes 30 (00) neoned on the waitine list.	\$ 46,203 6	Onservative. There are likely to be other elements contributing to this change	\$ 27,722	There is no displacement. Outcome does not preclude others from experiencing outcome.	\$ 27,722	0.30 10	oroxision. 10 years with 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 may now be in a position to provide this stability beyond WPI housing provision.	\$ 76,875	\$ 103,863	\$ 76,875	\$ 103,863
	96 Ir a	nproved relationships nd family life	3756 Based on online su strongly agreed to moving into WPI h relationships with improved*	rvey tenants agreed of the statement since ousing 'my my family has	or 55	Commensurate with the annual expenditure on recreation for a one parent family in Victoria.	Average weekly recreation spending for one parent family in Victoria and allowing for inflation (from \$118.73 to \$128.78 per week)		ABS 6530.0 Mousehold Expenditure Survey Victorian data 2011 http://www.abs.gov.au/AUSSTATS/abs@.mif/D etals/sige/6530.02009-10?OpenDocument inflation calculator http://www.rba.gov.au/calculator/annual/Deci	\$ 966,436 6%	Conservative wiren 30,000 secole on the waitine list. When asked in the ceiline survey. "Whith do you think would have happened if you weren't offered a Will property?" 94% survey respondints reported negative outcomes with 6% reporting "public housing." Assume this outcome could be realised with public housing. The conservative given 30,000 people on the waiting list.	\$ 344,450 6	2% Life is more secure and predictable and this contributes to this outcome	\$ 205,670	There is no displacement. Outcome does not preclude others from experiencing outcome.	\$ 206,670	0.30 10	10 years with drop-off. Outcome is likely to endure for children because the housing provision has enabled the vulnerable, stressfill 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.	\$ 573,116	\$ 774,313	\$ 573,116	\$ 774,313
(sautues)	23 Ir w	nproved emotional ellbeing	Based on all emoti indicators 70% agr with the statemen survey. This is a po incidence. Refer In results.	reed or strongly agreed	16 d	Equivalent to the yearly costs of a dinical psychologist.	Equivalent to cost of clinical psychologist / counselling session (10 per year)	\$ 1,245	mail.him! www.psychology.org.au;/Assets/Files/2014-Table- of-Medicarellenelits, Web.pdf Medicare rebate \$83.25 - \$124.50 per session for up to 20 sessions can be claimed per calendar year- 10 group sessions. Recommended bourly fee for psychologists in	\$ 20,045 30%	Assumption	\$ 14,031 9	7% Assumption	\$ 7,016	There is no displacement. Outcome does not preclude others from experiencing outcome.	\$ 7,016	0.30 5	S years with drop-off. Outcome is likely to endure because the immediate shift in dynamics supports partners to get back on their feet.	\$ 19,455	\$ 13,863	\$ 19,455	\$ 13,863
the house (fix	23 Ir W	nproved relationships with family and children	Based on online su strongly agreed to moving into WPI in relationships with	rvey tenants agreed of the statement since ousing 'my my family has	or 13	Annual	Equivalent to counselling session with family members - assuming 5 sessions at \$220	\$ 600	2015-16 is 5238. Relationships Australia Website	\$ 7,866 20%	This outcome may have been achieved without WPI, however many factors contribute to relationship dynamics.	\$ 6,293 5	2% Assumption	\$ 3,146	There is no displacement. Outcome does not preclude others from experiencing outcome.	\$ 3,146	0.30 5	S years with drop-off. Other adults have an opportunity to realise physical health benefits now they have safe and secure housing and a chance to get back on their feet.	\$ 8,725	\$ 6,217		
her adults sharing	23 Ir h	nproved physical ealth	improved' dased on online su strongly agreed to	rvey tenants agreed o	or 14	Equivalent to a yearly gym membership.	Local gym membership - weekly cost of 8.95 for S2 weeks per year.	\$ 465	Genesis Bundoora http://www.genesisfitness.com.au/gym/vic/Bu ndoora/join	\$ 6,530 6%	When asked in the online survey "What do you think would have happened if you weren't offered a WPI property?" 94% survey respondents reported negative outcomes with 6% reporting 'public housing'. Assume this outcome could be realised with public housing.	\$ 6,138 2	Assumption	\$ 1,534 (There is no displacement. Outcome does not preclude others from experiencing outcome.	\$ 1,534	0.30 5	5 years with drop-off. Other adults have an opportunity to realise physical health benefits now they have safe and secure housing and a chance to get back on their feet.	\$ 4,255	\$ 5,441		
Tenants- of	23 Ir ir P	ncreased independence and ositive lifestyle choices	Based on survey of spend money diffe responses enabling lifestyle choices.	uestions: how do you rently? Positive g independence and	19	Commensurate with annual spending for a one parent family on transport. Stakeholders described the independence felt being able to get a license and car.	Average weekly transport costs for one parent family in Victoria and allowing for inflation (from \$183.07 to \$144.25 per week)		ABS 6530.0 Household Expenditure Survey Victorian data 2011 http://www.abs.gov.au/AUSSTATS/absigh.nd/D etais/svage/6530.02009-107OpenDocument inflation calculator http://www.rba.gov.au/calculator/annualDeci	\$ 139,744 6%	Conservative siven 30,000 people on the waitine list. When asked in the ceiline survey. "Whith do you think would have happened if you weren't offered a Wif property?" 95% survey respondints reported negative outcomes with 6% reporting 'public housing." Assume this outcome could be realised with public housing. Conservative given 30,000 people on the waiting list.	\$ 131,359 1	This outcome is attributable to WPI through providing affordable housing - at below 75% market rates or 30% household income. Allows for savings	\$ 131,359	There is no displacement. Outcome does not preclude others from experiencing outcome.	\$ 131,359	0.30 5	S years with drop-off. Other adults have an opportunity to realise benefits now they have safe an secure housing and a chance to get back on their feet.	\$ 964,271	\$ 364,272	\$ 364,272	\$ 364,272
	23 Ir rr e	icreased ability to neet basic household expenses	questions from on costs, better finan- spending money d	ed on three indicator line survey lower living cial management and ifferently	14	resulting from the difference between market rent and rent paid with WPI. This is the average amount available for meeting basic needs.	e Difference between average market rent (\$271) and average rent paid per week (\$128) to WPI. This is the average amount available for meeting basic needs		mail.html Data from NAMA report 2014-2015	\$ 102,617 6%	When asked in the ordine survey "What do you think would have happened if you weren't offered a WPI property" 94% survey respondents reported negative outcomes with 6% reporting 'public housing.' Assume this outcome could be realised with public housing. Conservative sizen 30,000 secople on the waiting list	\$ 96,460 1	This outcome is attributable to WPI through providing affordable housing - at below 75% market rates or 50% household income. Allows for savings	\$ 96,460 0	Outcome does not preclude others from experiencing outcome.	\$ 96,460	1.00 1	year. Outcome exists because WPI housing can be provided at below market rent and adjusted with ability to pay.	\$ 95,460	\$ 96,460	\$ 96,460	\$ 96,460
	23 Ir fe	creased opportunities or further education	change since movi educational qualifi		5	Commensurate with a Certificate II qualification (6 month course).	Equivalent to six month's participation in a Certificate II Registered Training Organisation course - Skills for Work and Vocational Pathways		www.myskils.gov.au/courses	\$ 12,220 6%	Conservative given 30,000 secole on the waiting list When asked in the coins survey. What do you thrick would have happened if you weren't offered a WPI property?" 94% survey respondents reported negative outcomes with 6% reporting 'public housing'. Assume this outcome could be reakised with public housing. Conservative sizes 30,000 neoned nor the waiting list.	\$ 11,487 2	Assumption	\$ 2,872	There is no displacement. Outcome does not preclude others from experiencing outcome.	\$ 2,872	0.30 5	S years with drop-off. Other adults have an opportunity to realise benefits now they have safe an secure housing and a chance to get back on their feet.	\$ 7,963	\$ 7,791		
	e	creased readiness for imployment		rvey tenants agreed o the statement since ousing "I am much than I was before"	or 9		based on Fee for Service 10 week course - Total Fees		https://www.ames.net.au/education-and- training/course-fee-schedule	\$ 51,680 6%	Conservative given 30,000 people on the waiting list. When saked in the ceitins survey. What do you think sould have happened if you weren't offered a Wit property? "94% survey respondients reported negative outcomes with 6% reporting "public housing." Assume this outcome could be realised with public housing. Conservative given 30,000 people on the waiting list.	\$ 48,579 5	2% Assumption	\$ 24,289	There is no displacement. Outcome does not preclude others from experiencing outcome.	\$ 24,289	0.30 5	S years with drop-off. Other adults have an opportunity to realise benefits now they have safe an secure housing and a chance to get back on their feet.	\$ 67,357	\$ 64,424	\$ 67,357	\$ 64,424
ran Government	a	educed recidivism and voided corrections osts (DoJ)	exiting the justice : assumed that all w experience this ou avoided costs for 0	tes to the single woma system sub-group. It is comen in this sub-grou tcome resulting in Sovernment	an 7 s up		The Council of Australian Governments reports that net operating expenditure per prisoner per day in Victoria in 2014–15 was \$297.34.		http://www.corrections.vic.gov.au/utility/publi cations+manuals+ands-statistics/corrections-sst atistics+quick-reference	\$ 759,704 56%	44.1% had returned to prison under sentence within two years of release. Source: Report on Government Services 2016 – Council of Australian Governments (CDAG)	\$ 335,029 8	Use is more secure and predictable and this contributes to this outcome however other influences also play a role in changed behaviour	\$ 268,023	There is no displacement. Outcome does not preclude others from experiencing outcome.	\$ 268,023	0.30 5	5 years with drop-off. Direct relationship between tenant and family outcomes and reduced demand for Government services. Tenants now back on their free, with a chance to choose more positive lifestyles with a potentially long duration.	\$ 743,256	5 710,892	\$ 743,256	\$ 710,892
Veto	P	educed housing rovision costs (Office f Housing)	assumed that 80% housed may have in housing if they had housing. 40% families seek	vate rental prior). It is of those vulnerably received Government d not obtained WPI WPI housing because	35	Annual savings experienced by the Department of Housing from avoided housing provision costs. Annual savings experienced by the	Net recurrent costs of providing assistance excluding capital costs. \$5,884 per dwelling (2011-2012) is \$6,271 in 2015. Includes avoided health and justice costs of	5 17 868	Report on Government Services 2013 (reported saved in references) Yable 16A.20 MacKenzie. David. Flatau. Paul. Steen. Adam.	\$ 225,756 32% S 46,457 20%	N clients who were in private rental prior to WPI. May have found alternative private rental without WPI Assumption	\$ 153,514 1	Arcided public housing costs as a direct result of securing WPI community housing WPI community hous	\$ 153,514 (S 29,732 (There is no displacement. Outcome does not preclude others from experiencing outcome. There is no displacement.	s 153,514	0.30	5 years with drop-off. Tenants back on their feet, likely to seek private rental or other community housing rather than public housing. 5 years with drop-off. Children now in safe and secure	S 425,710	\$ 407,173	\$ 425,710 S 82,451	\$ 407,173 \$ 78.861
	h (d	voided youth omelessness costs :hildren) voided homelessness	they are escaping of Assume 10% children	domestic violence. ren escaping domestic become homeless. ulnerably housed prior in crisis and temporar	r 12	Annual savings experienced by the	includes avoided health and justice costs of youth homelessness (\$8505 and \$9363 respectively) includes health costs (\$14,507) and justice		Thielding, Monica, The cost of youth homelessness in Australia, April 2016 Factsheet saved in reference	\$ 248,018 20%	Assumption	\$ 198,414 8	contributes to this outcome	\$ 158,731	Outcome does not preclude others from experiencing outcome. There is no displacement.	\$ 158,731	0.30 5	housing - with parents increased capacity to parent and provide for their children. S years with drop-off. Tenants now in safe and secure	\$ 440,178	\$ 421,011	\$ 440,178	\$ 421,011
		osts (tenants) voided domestic	accommodation.	in crisis and temporar n number of women escape domestic	25	Victorian Government as a result of reduced homelessness for tenants. Annual savings experienced by the	services (\$5,906). Assume 30% of tenants. Cost to police \$70 per incident and on	\$ 560	Counting the costs of crime	\$ 14,000 0%	Assumption	\$ 14,000 2	contributes to this outcome Use is more secure and predictable and this contributes to this outcome	\$ 14,000	Outcome does not preclude others from experiencing outcome. There is no displacement.	\$ 14,000	0.30 5	housing with a chance to get back on their feet and if required find other housing. 5 years with drop-off. Tenants now in safe and secure	\$ 38,823	\$ 37,133		
	v (1	iolence costs for police senants) educed health costs	outcome as a resulting 24% tenants move	expenence this It of housing id to WPI housing due	6	Annual savings experienced by the	Reduced hospitalisations due to better		www.crimestatistics.vic.gov.au https://mhsa.aihw.gov.au	\$ 100,109 20%	Assumption	\$ 80,087 8	DN Life is more secure and predictable and this	\$ 64,070	outcome. There is no displacement. Outcome does not preclude others from experiencing outcome. There is no displacement.	\$ 64,070	0.30 5	housing with a chance to get back on their feet, seek support and get distance from negative relationships. S years with drop-off. Tenants now in safe and secure	\$ 177,671	\$ 169,935	\$ 177,671	\$ 169,935
	tt m (1	nrough reduced nental health costs renants)	to mental health is tenants with ment hospitalisation.	isues. Assume 40% ral health issues avoide	ed	Department of Health from reduced mental health costs.	mental health. \$859 cost per patient day (Victoria). In 2013-14 national average length of stay for public acute hospitals was 16 days. 18 days in Victoria.						contributes to this outcome		Outcome does not preclude others from experiencing outcome.			housing with a chance to get back on their feet and seek support.				
deral Government.	(4 h	educed welfare costs reated when children ave more secure and redictable lives)	outcome.	ren experience this	10	Annual tax revenue generated throug employment and avoided welfare costs.	h Tax paid (19% tax rate - ATO resident income from 1 sely 2012 18,201 to 37,000 income range) based on Level 2, Year 1 Clerical wage (5764.90 per week) and avoided weffare costs from Newstart Allowance (5527.60 per fortnight - single		ATO website and Department of Human Services	\$ 212,748 50%	Other factors will contribute to this outcome	\$ 106,374 8	Use is more secure and predictable and this centributes to this outcome	\$ 85,099 0	There is no displacement. Outcome does not preclude others from experiencing outcome.	\$ 85,099	0.30 5	5 years with drop-off. Children now in safe and secure housing and their parents have increased capacity to parent and provide for them.	\$ 235,985	\$ 225,713	\$ 235,989	\$ 225,713
ź	12 R	educed welfare costs enants)	paid employment	ed from Newstart to (based on self-reportement by tenants). 1001 railse this outcome for	11 %	Annual tax revenue generated throug employment and avoided welfare costs.	person). 1 Exp paid (1995 tax rate - ATO resident income from 1 July 2012 18,201 to 37,000 income range) based on Level 2, Year 1 Clerical wage (5764.90 per week) and avoided welfare costs from Newstart Allowance (5527.60 per fortnight - single narron).	\$ 21,275	ATO website and Department of Human Services	\$ 234,023 20%	Assumption	\$ 187,218 8	Use is more secure and predictable and this contributes to this outcome	\$ 149,775	There is no displacement. Outcome does not preclude others from experiencing outcome.	\$ 149,775	0.30 5	S years with drop-off. Tenants now in safe and secure housing with a chance to get back on their feet and seek support.	\$ 415,340	\$ 397,255	\$ 415,340	\$ 397,255