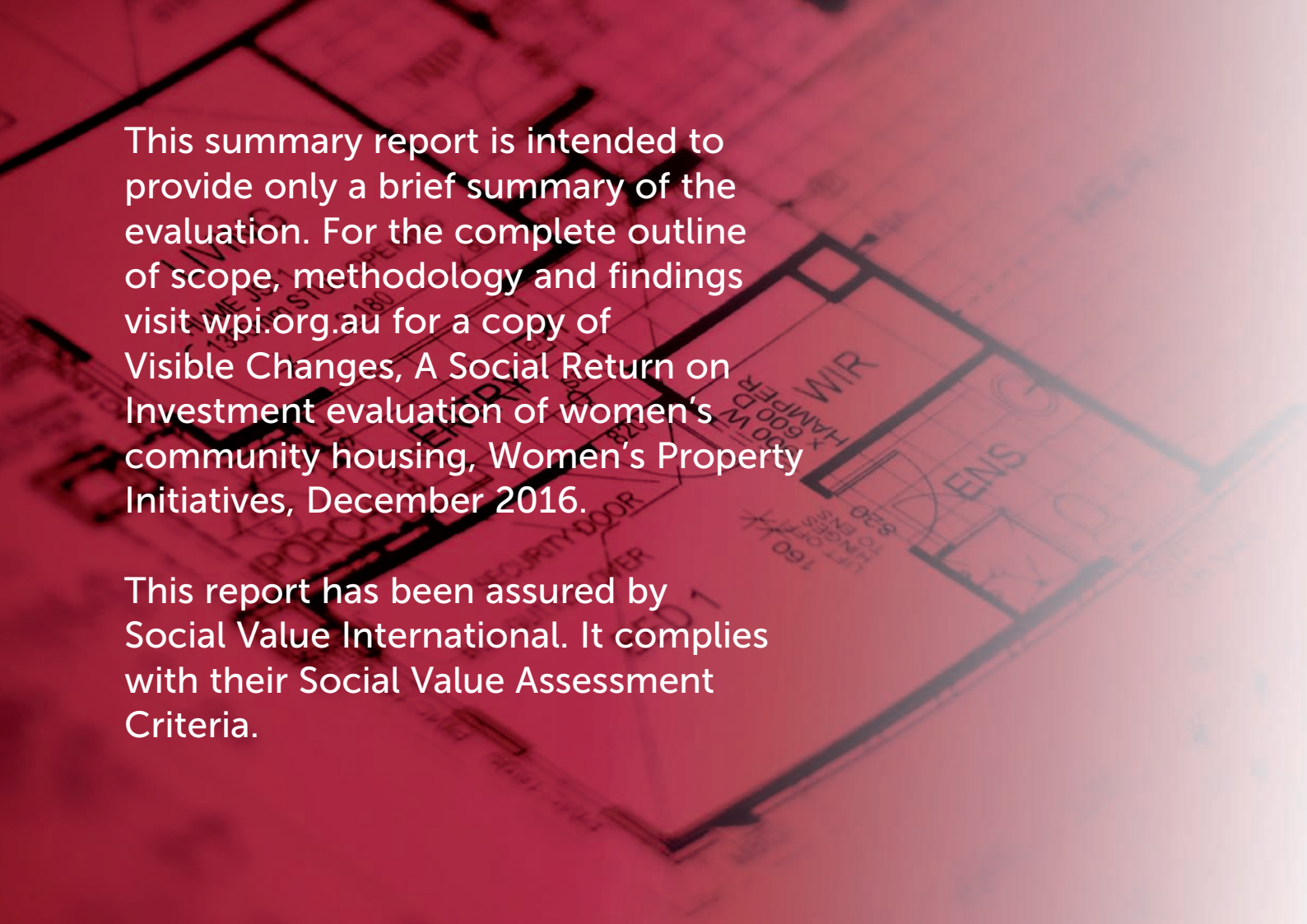




VISIBLE CHANGES

SOCIAL RETURN ON INVESTMENT EVALUATION
OF WOMEN'S PROPERTY INITIATIVES - SUMMARY REPORT

The background of the slide is a detailed architectural floor plan of a building, rendered in a light blue color. The plan shows various rooms and corridors, with labels such as 'WIM', 'HAMPER', 'SECURITY DOOR', and 'PORCH'. A semi-transparent red overlay covers the entire background, creating a gradient effect from dark red on the left to a lighter, almost white red on the right. The text is overlaid on this background in a white, sans-serif font.

This summary report is intended to provide only a brief summary of the evaluation. For the complete outline of scope, methodology and findings visit wpi.org.au for a copy of Visible Changes, A Social Return on Investment evaluation of women's community housing, Women's Property Initiatives, December 2016.

This report has been assured by Social Value International. It complies with their Social Value Assessment Criteria.

Acknowledgements

This evaluation was conducted by Think Impact on behalf of Women's Property Initiatives. WPI thanks them for their hard work and diligence.

Think Impact help business, government and for purpose organisations to understand, communicate and transform the impact of their work. Their goal is to transition organisations towards a "new prosperity" that supports and enhances:

- thriving environments where our climate and ecosystems are safer and healthier
- resilient communities where our societies have reduced vulnerability and enhanced wellbeing
- inclusive enterprises where our economy provides equitable access to opportunity for the benefit of all.

Women's Property Initiatives gratefully acknowledges the generous support provided for this project by The Besen Family Foundation and the Victorian Women's Trust.



thinkimpact

For more information see www.thinkimpact.com.au



Since moving into my home, I now feel safe and secure (80%). I am happier about where my life is going (78%) and I can better deal with problems (69%). I now know where to get 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%).

This is a statistical construct of a WPI tenant based on survey responses about how a home has changed her life.

New Beginnings - A Snapshot of Results

- For every \$1 invested in WPI, \$11.07 of social value is created.
- The outcomes were valued at \$15,502,647 with input costs of \$1,399,870 for the 12 month period between 2014-2015.
- Tenants experience **63%** (\$9.83M) of the total social value. Most of the value is created from improved emotional wellbeing, improved personal safety and increased independence and positive lifestyle choices.
- Children experience **18%** (\$2.72M) of the total social value. Most of the value is created through improvements in personal wellbeing, relationships and family life.
- The Victorian Government experiences **12%** (\$1.79M) of the social value through avoided justice, public housing and health costs.

WPI tenants identified the most important outcomes resulting from the provision of WPI housing as:

- Increased emotional wellbeing
- Increased employment
- Increased personal safety
- Increased physical health
- Increased independence and positive lifestyle choices
- Increased ability to meet basic family needs
- Increased social inclusion
- Increased readiness for employment

The most important outcomes for children were identified as:

- Improved social well-being
- Improved personal well-being
- Improved educational outcomes
- Improved relationships/family life



Social Return on Investment and WPI

Women's Property Initiatives (WPI) provides new beginnings for women facing homelessness that start with affordable, long-term homes. This work is based on the belief that every human being has the right to a safe and secure home and that women face the greatest disadvantage in their ability to afford one. Women have less access to employment opportunities, greater limits on their ability to work due to their responsibilities as carers and they earn less than men. They are also far more likely to experience family violence.

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

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, public housing or community housing. There are currently over 32,000 people on the waiting list for public housing provided by the Victorian Department of Human Services' Office of Housing³. 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.

Crisis services and short-term housing providers are critical in sheltering vulnerable women but in many

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

2 www.homelessnessaustralia.org.au/index.php/about-homelessness/homeless-statistics

3 www.dhs.vic.gov.au/about-the-department/documents-and-resources/research,-data-and-statistics/public-housing-waiting-and-transfer-list

cases, there is no next step towards a stable future. WPI offers women this next step.

WPI currently houses 200 women and children around Melbourne. WPI's homes give women the opportunity to rebuild their lives. Tenants pay rent at no more than 30% of their household income, giving them the financial capacity to do more than just exist. They are able to improve their mental and physical health. Many women return to work or study. Others focus on parenting their children who have suffered trauma due to family violence or the instability of their living situation. They are able to live with dignity and become involved in their community.

Social Return on Investment Evaluation

Women's Property Initiatives commissioned a Social Return on Investment (SROI) evaluation to understand the value and impact of housing for tenants occupying 66 homes to women and their families in a 12-month period over 2014-2015.

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.

While values are stated in dollars, value is experienced as social significance and does not equate to financial return.

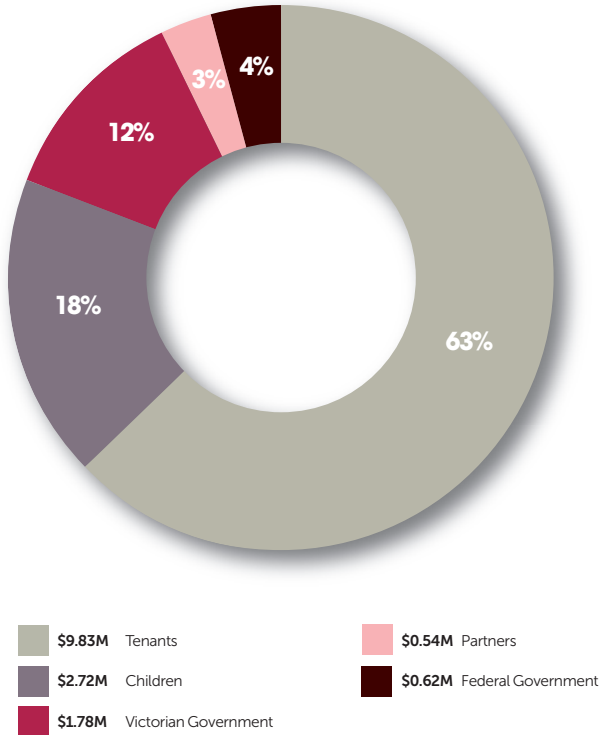
The SROI evaluation was conducted in accordance with 'A Guide to Social Return on Investment' (the SROI Guide) published by the SROI Network in 2012 (now known as Social Value UK)⁴.



This report is intended to provide only a brief summary of the evaluation. For the full report visit wpi.org.au

⁴ Social Value UK, 2012. A Guide to Social Return on Investment. Available at: www.socialvalueuk.org/resources/sroi-guide/

Figure 1 - Social Value Created by Stakeholder



WPI's Tenants

Over 60% of WPI's tenants cite financial difficulty as their primary reason for seeking community housing. A further 38% nominated a need to escape family violence as their primary reason.

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

Figure 2 - Stakeholders

STAKEHOLDER DESCRIPTION		INCLUDED / EXCLUDED		ENGAGEMENT	
Who changes? Who wants change?	What we think happens to them (positive and negative)	Included / Excluded	Rationale for inclusion/exclusion	Method of involvement	How many were involved?
Tenants - Women	Women tenants benefit from an increase in disposable income, improved independence, improved stability & safety, opportunities for further work and/or education, & feelings of comfort & happiness.	Included	They are the intended beneficiaries of the program & experience material changes.	Survey responses, in-depth interviews.	44 Survey responses 7 in-depth interviews
Tenants - Children	Children of tenants benefit from improved engagement at school & feelings of stability, safety, comfort & happiness.	Included	Children are also the intended beneficiaries. They experience material change as a result of the outcomes experienced by their parents & their opportunity to have increased housing stability and safety.	Observed responses by parents, some interaction during in-depth interviews with parents.	5
Tenants - Partners or other adult family members	Partners also benefit from the housing through increased disposable income, improved independence, improved stability, opportunities for further work and/or education, & feelings of comfort & happiness.	Included	They experience material change as a result of the outcomes experienced by their partners.	In-depth interviews & observed changes from women partner perspectives.	1
State Government (Victoria)	State government benefits from savings resulting from avoided costs of homelessness, including health, housing & incarceration costs.	Included	The outcomes experienced by tenants including reduced demand for health & housing services & reduced contact with the justice system, reduces costs on State government Departments.	Desktop research	N/A
Federal Government (Australia)	Federal government benefits from savings resulting from avoided costs of homelessness, incarceration & decreased welfare expenditure. They also benefit through increased taxes paid by tenants.	Included	Increased housing stability & security for tenants & their families increases their capacity to seek education, be employed & reduces their demand on welfare. This is a material outcome for the Federal Government.	Desktop research	N/A

Social Value Created

The analysis found that for every dollar invested, \$11.07 of social value was created. In total, five stakeholder groups were identified as having experienced material change as a result of WPI activities. This material change included the social benefits experienced by housing tenants, including women, children and other adults sharing the home (including partners), and savings from avoided costs to State and Federal Government. Figure 2 provides a description of the groups experiencing material change.

As Figure 1 (p.7), the Social Return on Investment evaluation found that:

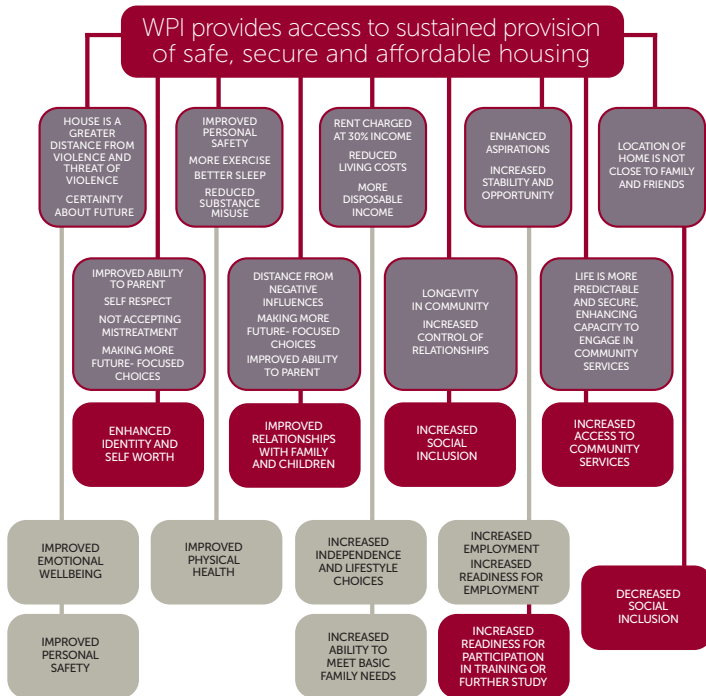
- Tenants experience **63%** (\$9.83M) of the total social value; the greatest social value of all stakeholder groups. Most of this value (**47%**) is created from improved emotional wellbeing. Improved personal safety accounts for **20%** of this value and increased independence and positive lifestyle choices accounts for **17%** of the social value experienced by women.
- Children experience **18%** (\$2.72M) of the total social value. There are over 90 children housed by WPI. Their lives have become more stable, predictable and secure because 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 **12%** (\$1.79M) of the social value through avoided justice, public housing and health costs.

\$1: \$11.07

Outcomes valuation = \$15,502,647

Input costs = \$1,399,870

Theory of change



Scope and Methodology

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 including the costs of capital through depreciation and amortisation (\$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).

To explore what has changed, for whom and by how much as a result of WPI housing (positive and negative), three groups were consulted:

- Tenants of WPI properties (tenants were also used as a proxy to identify and reflect on the changes experienced by children and other adults living with them).
- Community service agencies that may refer women to WPI.
- WPI employees.

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.

For a complete explanation of the scope of the evaluation please refer to *Visible Changes, A Social Return on Investment evaluation of women's community housing, Women's Property Initiatives, December 2016.*

Tenant Outcomes

Tenants identified 13 outcomes resulting from the provision of WPI housing. An initial set of outcomes was 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. Figure 3 (p.12) summarises the outcomes, the indicators used to define them, and the source of the data.

Children's Outcomes

Children are direct beneficiaries of the WPI's housing and experience indirect outcomes due to 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 identified four material outcomes for their children. These are outlined in Figure 3 (p.13) and include improvements in well being, education outcomes and family relationships.

What Changes?

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 seven material outcomes that have been valued in the SROI model appear in green within the map.

How Many Experienced Change?

The number of tenants 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.

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. The following table shows the incidence of change.

Figure 3 - Tenant and Children Outcomes

STAKEHOLDER	OUTCOME	INDICATOR DESCRIPTION - HOW WOULD YOU MEASURE OUTCOME?	INDICATOR DATA SOURCE - WHERE IS IT FROM?	INCIDENCE OF CHANGE
Tenants - Women	Improved emotional wellbeing	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 about facing new challenges I feel less anxious Reduced stress Increased confidence, joy, happiness, pride Sleeping better at night time Now in a position to seek professional help (seeing a counsellor)	Survey question Survey question Survey question Survey question Survey question Self-reported face to face Self-reported face to face Self-reported face to face Self-reported face to face	70%
	Enhanced identity and self-worth	I am more able to express my thoughts and feelings to others I am more able to make my mind up about things Better able to meet/live cultural expectations/values Increased confidence and positive feelings about parenting Now in a position to seek professional help (seeing a counsellor)	Survey question Survey question Self-reported Self-reported Self-reported face to face	52%
	Improved physical health	My physical health has improved Better chronic health management Reduced substance abuse Reduced medications	Survey question Self-reported face to face Self-reported face to face Self-reported face to face	67%
	Improved relationships with family and children	Reunited with family My relationships with my family have improved	Self-reported face to face Survey question	57%
	Long-term and affordable housing (intermediate outcome)	Planning for the future. Confidence to invest in life and area because it is not transitional. Having an address for communications/services Having autonomy over house maintenance Being able to have pets in the home	Self-reported Self-reported Self-reported Self-reported	100%
	Increased independence and positive lifestyle choices	Lifestyle choices - license, driving, outings Reduced criminal activity Not depending on anyone In a better position to make changes (study, employment etc.) I have more money in the bank now Financial freedom and security / increased disposable income	Self-reported Self-reported Self-reported Self-reported Survey question Self-reported	81%

STAKEHOLDER	OUTCOME	INDICATOR DESCRIPTION - HOW WOULD YOU MEASURE OUTCOME?	INDICATOR DATA SOURCE - WHERE IS IT FROM?	INCIDENCE OF CHANGE
Tenants - Women - cont.	Increased ability to meet basic family needs (or household expenses)	Providing needs for children (shelter, safety, stability) Questions about financial position and control	Self-reported Survey question	60%
	Increased social inclusion	Inviting friends and family over for celebrations/gatherings Increased number of friends Relationships with neighbours - trust networks I participate in community activities I can make better friends I feel comfortable talking to anyone I have a wider circle of friends I feel closer to people	Self-reported Self-reported Self-reported Survey question Survey question Survey question Survey question Survey question	56%
	Increased employment	Opportunity for employment	Survey question	16%
	Increased readiness for employment	Opportunity to get a job I am much more employable than I was before	Self-reported Survey question	38%
	Increased opportunity for (or participation in) further education and training	Opportunity for further study (in study or more ready for study)	Self-reported	22%
	Improved personal safety	I feel safe and secure I feel less anxious	Survey question Survey question	83%
	Improved access to community services	I know where to go to get help when I need it Having an address to access services Now in a position to seek professional help (seeing a counsellor)	Survey question Self-reported face to face Self-reported face to face	70%
	Children of Tenants	Improved social wellbeing	Increased participation in school activities, friendships My children participate more in after school activities	Reported by family Survey question (parent)
Improved personal wellbeing		Increased confidence, joy Reduced anxiety Enhanced personal safety	Reported by family Reported by family Reported by family	100%
Increased educational outcomes		Increased participation in school activities, attendance, performance My kids are doing better at school My children participate more in after school activities	Reported by family Survey question (parent) Survey question (parent)	64%
Improved relationships / family life		Family life at home is more predictable and stable	Reported by family	57%

Figure 4 - Government Outcome Incidence

OUTCOME STATE GOVERNMENT	RATIONALE FOR OUTCOME	# POTENTIAL STAKEHOLDER	% EXPERIENCING CHANGE	OUTCOME INCIDENCE
Reduced recidivism & avoided corrections costs (DoJ)	This outcome relates to the single woman exiting the justice system sub-group. It is assumed that all women in this sub-group experience this outcome resulting in avoided costs for Government.	7	100	7
Reduced housing provision costs (Office of Housing)	68% tenants are vulnerably housed prior to WPI (32% in private rental prior). It is assumed that 80% of those vulnerably housed may have received Government housing if they had not not obtained WPI housing.	45	80	36
Avoided youth homelessness costs (children)	38% families seek WPI housing because they are escaping domestic violence. There are 96 children in total housed with WPI during the evaluation period. Assume 10% children escaping domestic violence may have become homeless.	25	10	3
Avoided homelessness costs (tenants)	68% tenants are vulnerably housed prior to WPI. 27% living in crisis and temporary accommodation and likely homeless.	45	27	12
Avoided domestic violence costs for police (tenants)	Incidence based on number of women coming to WPI to escape domestic violence (38%). All experience this outcome as a result of housing.	25	100	25
Reduced health costs through reduced mental health costs (tenants)	24% tenants moved to WPI housing due to mental health issues. Assume 40% tenants with mental health issues avoided hospitalisation.	16	40	6
OUTCOME FEDERAL GOVERNMENT	RATIONALE FOR OUTCOME	# POTENTIAL STAKEHOLDER	% EXPERIENCING CHANGE	OUTCOME INCIDENCE
Reduced welfare costs (created when children have more secure and predictable lives)	Assumed 10% children experience this outcome.	96	10	10
Reduced welfare costs (tenants)	16% tenants moved from Newstart to paid employment (based on self-reported increased employment by tenants).	11	100	11

State Government Outcomes

The Victorian Government funds the Department of Health and Human Services that provides housing and health services, and the Department of Justice.

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 sense. Homelessness costs society millions each year in government service costs, including health, justice, community services and forgone taxes.

The Victorian Government experiences the outcomes shown in Figure 4 due to avoided costs and savings to two departments as a direct result of the changes experienced by tenants and their children.

Federal Government Outcomes

The Federal Government provides welfare benefits including 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 engagement in school, further education and employment. As a result, they are more likely to rely less on welfare provided by the Federal Government.

Calculating Social Value

Social value was 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.

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

Value = Outcome incidence x financial proxy

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.

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.

Monetisation of the outcomes

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.” The indicator questions and their respective means are shown in the following table.

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

In addition to the Likert analysis, tenants were asked to reflect upon the most valuable changes experienced. The following provides an example of the four outcomes experienced by tenants with the highest financial proxies:

- Increased emotional wellbeing ranging from \$1,245 (equivalent to the yearly cost of a clinical psychologist) to \$72,800 (statistical value of a life year adjusted for the loss attributable to moderate depression).

- Improved personal safety from \$2,279 (commensurate with the experience of having a monitored security system at home) to \$26,070 (cost to survivors of domestic violence, based on research by KPMG, 2009)
- Improved physical health from \$465 (equivalent to a yearly gym membership) to \$24,000 (traded value of a drug and alcohol rehab program in Melbourne)
- Increased independence and positive lifestyle choices from \$2,488 (stakeholders described the independence felt being able to get a license and car, therefore commensurate with annual expenditure on transport costs for a single person over 65 years in Victoria) to \$7,501 (commensurate with annual spending for a one parent family on transport).

Five subgroups were defined to allow for differences in the value of outcomes for tenants*:

- 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 it is equal for all sub-groups.

* For descriptions and more information please refer to the full report.

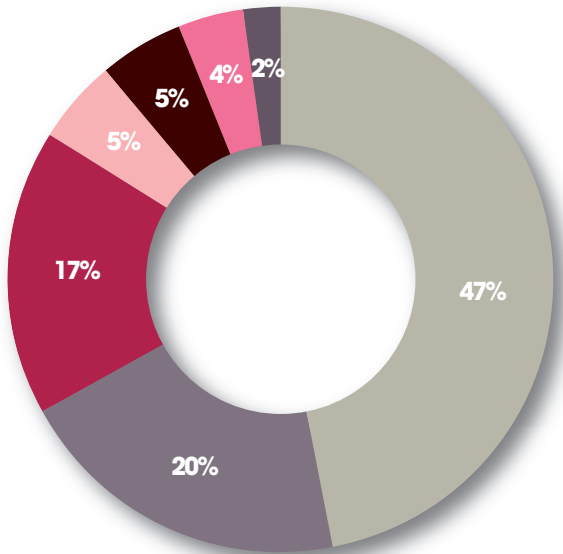
Key Findings

- Tenants experience **63%** of the total social value.
- Children experience **18%** of the total social value.
- The Victorian Government experiences **12%** of the social value.

Outcomes for Tenants

Figure 5 (p.18) shows 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 but gained emotional wellbeing from the security and safety of permanent, high quality affordable housing. 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 having a home of their own meant they no longer needed to depend on anyone, they could get away from negative influences and they could now think about the future.

Figure 5 - Tenant Outcomes










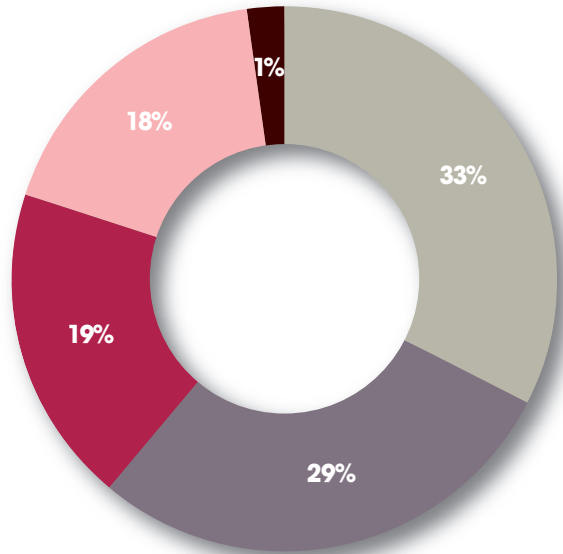
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|--|---|
|  \$3.97M Improved emotional well being |  \$0.39M Improved physical health |
|  \$1.66M Improved personal safety |  \$0.38M Increased employment |
|  \$1.47M Increased independence & positive lifestyle choices |  \$0.21M Increased ability to meet basic household expenses |
|  \$1.66M Increased readiness for employment | |

Figure 6 - Tenant Outcomes by Sub-Group




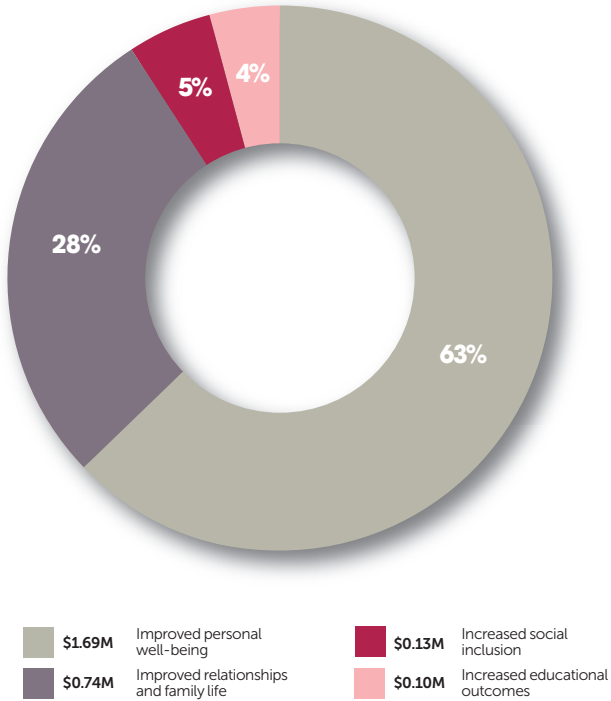
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|--|--|
|  \$3.33M Single mother intergenerational poverty |  \$1.73M Single mother ESL |
|  \$2.84M Situational vulnerability |  \$0.99M Older person, chronic illness |
|  \$1.82M Single in contact with justice system | |

Figure 7 - Childrens' Outcomes

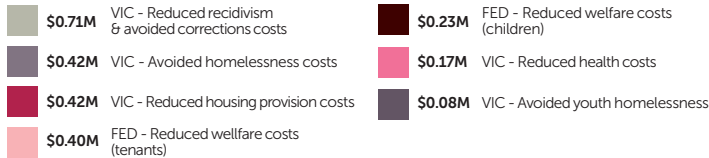
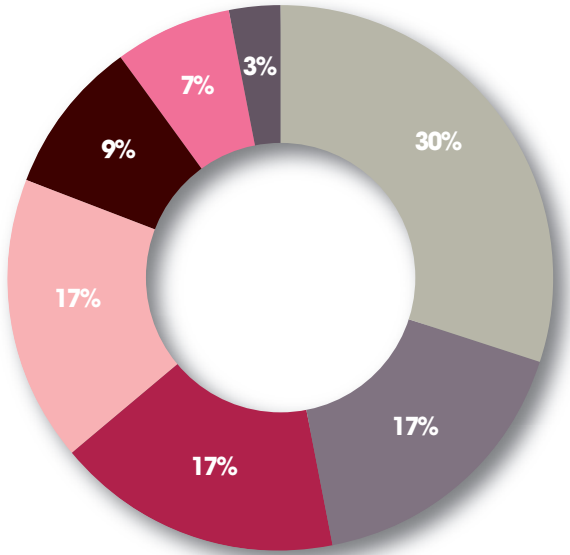


As outlined in previous sections, to meaningfully reflect the varied experiences of WPI tenants, five sub-group personas were developed to segment the tenant stakeholder group. As illustrated in Figure 6 the sub-group including the single mother and intergenerational poverty characteristics experienced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

Outcomes for Children

Figure 7 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 children could now live without fear of violence, and were less anxious, happier and more confident.

Figure 8 - Government Outcomes



Social Value Experienced by the Federal and State (Victorian) Governments

Figure 8 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 welfare costs.

Reduced recidivism and avoided corrections costs equate to 30% of avoided government costs. Avoided homelessness costs for tenants, includes avoided health and justice system costs associated with homelessness, equates to 17% of savings. This figure represents nearly 50% of the total avoided costs to Government. The indirect costs to society and, in particular, Government, as a result of homelessness and the associated impacts are significant.

Implications of results

WPI supports women with many varied life experiences. 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.





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Victorian Women's Housing Association Ltd,
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