

Far North Queensland Culturally and Linguistically Diverse Communities (CALD) Homelessness Project

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Far North Qld (FNQ) CALD Homelessness Project

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Executive Summary

The Far North Queensland Culturally and Linguistically Diverse (CALD) Communities Homelessness Project was funded by the Department of Aboriginal and Torres Strait Islander and Multicultural Affairs for 2012-2013. Researchers from The Cairns Institute (James Cook University) conducted the project in collaboration with the Department of Communities (Child Safety and Disability), Centacare Migrant Services (Cairns) and the Queensland Council of Social Services (QCOSS).

The major aims of the two year project consisted of exploring the extent of homelessness among culturally and linguistically diverse (CALD) communities in Cairns and surrounding districts, identifying barriers faced by CALD communities when attempting to access housing and identifying ways to improve the access to services by people from CALD backgrounds.

Data was primarily qualitative in nature following an in-depth literature review on homelessness across Australia. Initial data was collected through conducting a community forum with 34 participants from countries such as Papua New Guinea, the Cook Islands, Fiji, Tonga, Niue, Maori, Bhutan, South Korea, Hmong, Philippines and Montenegro. Following this in-depth semi-structured interviews were held with another 23 members of the CALD community as well as professionals from service organizations that assist in providing accommodation for those at risk of becoming homeless.

An analysis of the qualitative data identified 3 major themes about homelessness in the Cairns region as experienced by CALD people. : (a) the nature of homelessness, (b) the impacts of homelessness, (c) the causes of homelessness. The nature of homelessness was explored through 4 topics. The first topic highlights that the primary impact of homelessness among the CALD communities in Far North Queensland falls on the Pacific Islander communities, including those who have migrated from New Zealand. In addition to structural issues, issues of culture often contribute to the "hidden homelessness" due to the cultural beliefs of groups like the Pacific Islanders who perceive that it is their responsibility to provide shelter to others despite already experiencing overcrowded conditions. This topic also identifies Service providers' perception that CALD communities did not access their services or seek assistance because they wanted to be self-sufficient in dealing with accommodation at the community level. The second topic identifies the possibility that as increasing numbers of CALD people move from one temporary place of abode to another (secondary homelessness) there is an increasing likelihood that these people could end up living on the streets or in make-shift shelters (primary homelessness) which would impact on the types of delivery services could offer. The final topic identifies a shared perception among some CALD community members that they experienced spiritual homelessness due to a lack of communal gathering places where people could meet and share their cultural beliefs.

The social economic and cultural impacts associated with homelessness were analyzed with reference to living in overcrowded conditions. There was a perception among the CALD community that the burden of hosting people who were “at risk” of homelessness fell on financially better off families. In addition, families identified that their children’s education was often disrupted if they were required to move to other locations to find accommodation and that highly mobile students became dis-engaged from school. By comparison youth from refugee or migrant backgrounds were perceived as being up to 6-10 times more likely to become primary homeless compared to other young people and contributed significantly to the hidden homeless population.

The precipitating causes of homelessness were attributed to a number of factors, both external and internal. A major external factor that identified by New Zealand and Pacific Islander people was the negative impacts of the Trans-Tasman Travel Agreement and the Special Category Visa. The research participants reported economic hardships associated with an inability to access Australian government assistance for age pensions, disability support or carer assistance, which was identified as being a major inhibitor to finding long-term accommodation for families. In addition interviewees reported that they were not aware of these restrictions before arriving in Australia which may have influenced their decision to immigrate.

The participants identified that there was a dearth of appropriately sized houses to accommodate large families. There were reports that families of up to 10 members were forced to live in 2-3 bedroom homes which resulted in fragmented family living arrangements with some members being forced to find alternative accommodation with other families. A further problem encountered by many families was associated with finding suitable accommodation in the private rental sector. There were numerous reports that rental agents often discriminated against large families of CALD people and conflicts often occurred due to a lack of proficiency in English about rental agreements. A contributing factor to this situation was a lack of utilization of interpreters as well as the de-funding of key agencies who could advocate for tenancy rights on behalf of CALD families

The major internal causes of homelessness related to conflict within CALD families. Domestic violence often resulted in women having to move to refuges. Some issues were identified here such as the break-up of families because some family members such as older teenage sons could not live with their mothers while living in a refuge shelter. The other factor contributing to homelessness among young people was due to intergenerational conflicts with their parents. A number of families reported that youth often rejected the traditional forms of family rules about alcohol and drug use and gambling which resulted in young people leaving home and becoming homeless. In other cases fathers often felt that their traditional roles as disciplinarians and providers had been undermined and a number had left the family home until the issues were resolved.

The recommendations that emerged from this research towards working with these issues are presented in five themes. The first of these is *Policy and Inclusiveness*, and the recommendations include: The establishment of a Pacific Communities Task Force in Far North Queensland; the provision of a Pre-migration Orientation Workshop in New Zealand to enhance understanding about conditions of the Special Category Visas; the development of a new framework for Social Security; the provision of HECS style loans to non-protected SCV holders. The second theme is around the

Development of Appropriate Housing and presents several ways in which suitable housing can be provided to support large CALD families, including the development of housing cooperatives and the use of garage build-ins.

The third theme is on *Service Delivery*, and the recommendations include: The provision of front-line integration of services that goes beyond traditional forms of service integration; the analysis of gaps in service delivery and provision of adequate funding towards filling these gaps; the development of flexible approaches to service delivery that can respond effectively to the needs of clients; the implementation of an employment strategy that actively supports recruitment of staff of PI background to improve community access to services; the restoration of the Tenancy Advocacy and Education Services through long-term funding agreements. The fourth theme is *Education and Engagement* and the recommendations include ensuring the long-term sustainability of Community Liaison Officers in state schools as well as an expanded trial of the 'Let's Stay Put' model within Cairns primary and secondary schools.

The final theme is the *Provision of Training and Support Services* and the recommendations include: Provision of support to ensure real estate agents and service providers utilize interpreters effectively; provision of generic cultural sensitization/cultural competency training to service agencies and real estate agents; and recognition and support to the Bhutanese and Cook Island Communities to establish a place of spiritual belonging.

These recommendations are presented in detail in the last section of this report.

Acronyms Used

APCNZPC	Australian Productivity Commission and New Zealand Productivity Commission
CMYI	Centre for Multicultural Youth Issues
COA	Commonwealth of Australia
COAG	Council of Australian Governments
CP	Community Participant
DHS	Department of Human Services
DIAC	Department of Immigration and Citizenship
FaHCSIA	Department of Families, Housing, Community Services and Indigenous Affairs
FNQ	Far North Queensland
HCAP	Homelessness Community Action Planning
HT	Homelessness Taskforce
PI	Pacific Islander
REIQ	Real Estate Institute of Queensland
SHAC	Shelter Housing Action Cairns
SP	Support Worker Participant
TIS	Translation and Interpreting Service
QG	Queensland Government
QS	Queensland Shelter
YETI	Youth Empowered Towards Independence

Background and Context

Australian Homelessness Policy Initiatives

Homelessness is a complex issue which affects around 105,000 people in Australia on any given night (HT, 2008, p. viii). Since 2008 the Australian Government has worked to promote public discussion and to suggest ways to reduce homelessness in the long-term. The two key policy documents that have driven that discussion over the past four years are: *Which Way Home? A new approach to homelessness* (COA, 2008); and *The Road Home: A National Approach to Reducing Homelessness* (HT, 2008). And yet nowhere, in either of these reports, are the housing needs of peoples of culturally and linguistically diverse (CALD) backgrounds considered. *The Road Home* report, however, noted that: "Homelessness research needs to engage with culturally and linguistically diverse communities..." (HT, 2008, p. 59).

The financial impetus to help solve the issue of homelessness in Australia came out of the *National Partnership Agreement on Homeless Agreement* (COAG, 2009b). That strategy injected \$202.35 million over four years (concluding in 2012-13) as a total contribution by the Australian and Queensland governments, to specifically help solve homelessness issues for Queensland specifically (QG, 2009b).

The main objectives of all the homelessness initiatives across Australia in relation to the national agenda are to: 'halve overall homelessness by 2020', and to 'offer supported accommodation to all rough sleepers who need it by 2020' (HT, 2008, p. viii). The consequent *National Affordable Housing Agreement (NAHA)* (COAG, 2009a) thus provided \$6.1 billion over five years from 2008-09 towards homelessness, and COAG allocated a further \$1.2 billion for five years beginning 2008-09 as a down payment on a 12 year reform of housing across Australia (HT, 2008). To this end, a number of homelessness programs were initiated across Australia, including, the Queensland Homelessness Community Action Planning (HCAP) initiative.

In Queensland, the numbers of homeless people identified on Census Night, 2006, proved to be 26,782, with Cairns recording 1391 people (QG & QCOSS, 2012A). To count the homeless on that night the Australian Bureau of Statistics used the following definitions of homelessness as defined by Chamberlain and Mackenzie (2008, p. 10): *Primary homelessness* (e.g. person living on the streets and in makeshift shelters); *Secondary homelessness* (e.g. a person who frequently moves from one temporary shelter to another, including refuges and friends' homes); and *Tertiary homelessness* (e.g. persons with no security of lease nor access to private facilities, for example those who live in caravan parks). It is important to note that people of CALD backgrounds were not identified separately in the 2006 homelessness Census results.

The 2006 Census identified that compared to the rest of Australia, Queensland in general and Cairns in particular, had "a far greater percentage of people identified as homeless" (QG & QCOSS, 2012A, p. 10). Cairns, because of its disproportionate numbers of homeless, was chosen together with six other Queensland regions (i.e., Brisbane, Caboolture/Deception Bay/Morayfield, Gold Coast, Hervey

Bay, Mt. Isa and Toowoomba) as 'hotspots' in which to undertake a Homelessness Community Action Planning (HCAP) process.

As a result, a partnership was formed in 2010 between the Queensland Department of Communities and the Queensland Council of Social Services (QCOSS) to undertake HCAP initiatives across the State. These initiatives are discussed in greater detail in the section 'Context of the Project'. Following the commencement of the Queensland HCAP initiative, the *Opening Doors: Queensland Strategy for Reducing Homelessness 2011-14* (QG, 2011) was released. The strategy has three priority areas: Helping people avoid becoming homeless; Helping people get ahead; and Working together for stronger services. These same three priorities were also the focus of the *New Ways Home Cairns Homelessness Action Plan* (QG & QCOSS, 2012A). The Queensland Strategy outlined the need to assist a variety of key groups in the community (e.g. Aboriginal and Torres Strait Islander peoples; young people, families with children) and includes people from culturally and linguistically diverse backgrounds. It was noted that people of CALD background are "at heightened risk of homelessness" and that "asylum seekers on temporary visas have limited or no access to income support as a result of visa conditions or residency waiting periods" (QG, 2011, p. 27). It was estimated that: "Nearly 14% of all clients of SAAP services in 2008-9 were born overseas" (p.27). The report pointed to the Queensland Government's *Multicultural Action Plan 2009-11* (QG, 2009a) as responding to the CALD homelessness issue by promoting diversity in the department's business, progressing initiatives such as translation and interpreter services for clients, delivering cultural awareness training to staff and improving service delivery that responds to CALD peoples (QG, 2011, p. 28).

Together, the policy platforms from both the Australian and Queensland governments as outlined above, guide the current activities of the homelessness service sector providers. While the CALD communities are briefly mentioned in most housing policy documents, the scarcity of information on CALD homelessness in general (e.g. the numbers of CALD people identified as utilizing housing services, and the lack of identification of CALD specific housing issues) demonstrates a significant gap in the research.

Homelessness and Young People

In 2010 the *Queensland Youth Homelessness Action Plan* (QYHAP) reported the 2006 Australian Census figures showing that 12% of the total homeless population of 104, 676 was under 12, with 21% (the largest percentage of the population at that time) was aged 12-18 years (QYHC., 2010, p. 12). The QYHAP is not, in fact, an action plan at all, but a proposal to develop a youth action plan for Queensland. One of the target groups considered at risk and in need of consideration was: "Young people from diverse cultural backgrounds" (p.10 & p. 24). Notably figures on the number of CALD youth identifying as homeless were not available.

In April 2012 Queensland Shelter launched its report "*What Does it Take to House a Young Person?*" In that report, young asylum seekers, refugees and migrants were acknowledged as being largely invisible and that limited research was available on the levels of homelessness in the CALD community (QS, 2012, p. 15). It was noted that these young people were "six to ten times more likely than other young people to be at risk of homelessness" (p.15) (see below for further comment

on this statistic). Some of the issues identified for CALD youth included: “re-settlement, language barriers, lack of education and past trauma”; access to private rental and social housing; housing options not being culturally appropriate; being unfamiliar with housing services; that settlement services were directed to older people; cultural dislocation and overcrowding; and that young people do not tend to define themselves as homeless when couch surfing among friends and family (p.15).

Quite possibly the most in-depth report yet undertaken in Australia in regards to CALD youth homelessness was published by the Centre for Multicultural Youth Issues in 2001. The report identified that refugee and migrant young people were disadvantaged when accessing and negotiating the service system and that they faced barriers such as communication difficulties, lack of service system knowledge and difficulties associated with the segmented waiting list (CMYI, 2001A, p. 12). The report made a number of recommendations including: longitudinal research is undertaken on the extent of homelessness in particular communities as well as the scope and nature of refugee youth homelessness. Other recommendations related to housing services improvements included educational pathways and education and training expansion and income maintenance issues as they relate to young CALD people. The Centre also published a review of refugee youth issues in the Goulburn Valley region of Victoria (CMYI, 2001B) in which homelessness was mentioned as an issue along with other issues such as family breakdown, poor health and crime. The Centre also reported on a roundtable discussion about young refugee mental health (CMY, (n.d.)); and produced a policy paper on exploring good settlement for refugee young people, exploring service gaps but does not note homelessness in particular (CMYI, 2006).

Across the general literature on youth homelessness, studies have mainly focused on psychological and physical health concerns; behavioural considerations; and early intervention and prevention models, including policies. Some of the most recent studies are considered below:

In terms of psychological health, a team in Nova Scotia assessed the mental health of 60 homeless youth and found that 48% of the youth were clinically symptomatic and that most youth accessed a range of general health services (Hughes et al., 2010). In terms of physical health, Mastro, Cunningham, Medrano, and vanDam (2012, p. 111) studied the HIV status of young Ukrainian youth and found that street youth in particular were at high HIV risk because of the behaviours they adopted on the streets. Further, an in-depth literature review on the mental and physical health of homeless youth in the United States identified trauma and abuse as well being a member of a specific at risk group (e.g., lesbian, gay, bisexual and transsexual orientation) contributed to youth homelessness. Notably, migrant, refugee or CALD youth were not identified as an at risk group in the review (see Edidin, Ganim, Hunter, & Karnik, 2011).

Youth behavioural issues were explored by Kidd (2007) and Austerwald, Sugano, Cruz, and Ellen (2005) with the following conclusions: that homeless youths’ experience of stigma plays a role in their mental health status and suicide risk; and youth in disequilibrium whose ability to survive is disrupted are more likely to engage in the highest rates of exchange sex, injection drug use and risky injection behaviours than homeless youth in stasis whose livelihood is not disrupted. Further, an Australian study found that when asked why they left home, only one-fifth of 302 young homeless

people identified drug and alcohol use as central to their pathway to homelessness (Mallett, Rosenthal, & Keys, 2005, p. 185). However, one-quarter identified that their drug use only began after they became homeless (p. 196).

Much of youth homelessness prevention and early intervention strategies have evolved out of policy imperatives. In 2005 Chamberlain and MacKenzie presented four policy proposals in the area of youth homelessness and noted that since the mid-1990's there has been a major policy shift towards early intervention (2005, p. 32). Their four proposals included: (1) expanding the Commonwealth's 'Reconnect' program to engage youth in preventative strategies in schools; (2) supporting community placement options, so that students can make a successful transition to independent living; (3) funding community coordination of early intervention services to ensure schools were linked to homelessness service provision and; (4) developing national standards for schools as an early intervention response to youth homelessness (pp. 34-38). Indeed, Chamberlain and MacKenzie (2008, p. 17) attributed an increase in these types of early intervention services to a lowering of the numbers of youth homelessness nationwide from 12,227 in 2001 to 9,389 in 2006. The three over-represented groups found in this population in 2006 were: "Indigenous students, young people from single parent and blended families and teenagers who had been in state care" (p. 17). The study did not identify migrant or CALD youth as an independent cohort.

Other authors who have focused on early intervention strategies and policies to prevent youth homelessness have, likewise, not identified CALD youth as a particular cohort within youth homeless for attention or study (Coffey, 2010; Crane, 2009A, 2009B; Curtis, 2003; Delfabbro, 2005; Goudie, 2009; Johnson, 2009; Kidd & Davidson, 2006; Lazzari, 2008; Monie, 2008; Oakley & Hancock, 2010; Verity, 2005). However, in the past few years, the following three articles have appeared in *Parity* and academic community's attention has been drawn back once again to the plight of refugee and migrant young people and homelessness (see CMY, 2011; Couch, 2011; Mason, 2008).

Mason (2008) again raised the CALD youth homelessness issue in Australian in his commentary piece on his agency's experience of working with young CALD homeless in Melbourne's West. He concluded that while many aspects of the experiences of homelessness for CALD youth are common to all homeless youth he noted that: "... due to the often extended periods of homelessness and sometimes trauma before even arriving in Australia, and the 'culture shock' factors, ... this group of YP [young people] are particularly vulnerable and are often marginalized within what is already a marginalized community" (Mason, 2008, p. 35).

In 2010 the Centre for Multicultural Youth identified that "young people from refugee and migrant backgrounds come to Australia having experienced long periods of homelessness" (CMY, 2011, p. 18). They noted that in fact some may have never had a home and presented that statistic that refugee young people were "*six to ten times more likely* [their italics] to be at risk of homelessness" (p. 18), and yet the source of that statistic was not noted (nor was the source noted the Centre's first report on young refugees in 2001a [p. 20]). The Centre calls for young people from refugee or migrant backgrounds be explicitly recognized and responded to in the development and implementation of policies and programs in national and state homelessness strategies (p. 18). The paper also identifies the following mix of factors that leave migrant youth particularly vulnerable to

homelessness: Family reconfiguration and/or lack of adult support; gender issues; settlement issues; overcrowded housing; and cultural dislocation (p. 18).

Then, in 2012, Couch's narrative research focused on the voices of nine young refugee people experiencing homelessness in Australia (5 female and 4 male aged between 19-25 (2011, p. 26) and concluded that young refugee homelessness was "unrecognized, often hidden and does not match commonly held beliefs about homeless young people" (p. 22). It was also noted that these young people "... often felt unable to access homelessness agencies" (p. 22). Couch's (2012) research added to the very scarce existing research in the area of CALD youth homelessness and paves the way for larger numbers of CALD young homeless to be identified and interviewed.

This overview of youth homelessness highlights that while many aspects of youth homelessness have been explored in the literature through the multiple lenses of policy, health and behavioural reflections, little has been undertaken to bring clarity to the situation of CALD or migrant youth homelessness as a subset of homeless youth. Of the two narrative studies that specifically targeted migrant or CALD youth homeless, both studies were limited by small cohort numbers and, therefore, offered only a small window through which to view the actual situation of migrant youth homelessness generally. That leaves scope, therefore, for larger scale longitudinal studies of CALD youth homelessness to be undertaken, both in Australia and worldwide.

Homelessness and Women

It is generally accepted within the Australian homelessness sector that: 'Domestic violence and family violence are the single largest drivers of homelessness in Australia and affect a diverse group of women and children' (FaHCSIA, 2010, p. 5) and that '... domestic and family violence is the single greatest reason people seek SAAP service support' (COA, 2008, p. 27). This relationship between domestic violence and female homelessness has also been reported in a number of studies out of the United States as noted in Baker, Billhard, Warren, Rollins, and Glass (2010).

The main Australian publication since 2008 to present commentary and findings on women and homelessness, including the link between domestic and family violence and homelessness is *Parity*, a publication focused specifically on homeless issues and published by the Council of Homeless Persons of Australia. The following issues were raised in that publication over the past three years in terms of women, domestic violence and homelessness:

In 2009 Aldemir helped raised the voice of the 'silent and most vulnerable victims of homelessness and/or family violence, our nation's children' (2009, p. 48). She concluded that with appropriate and effective interventions (which included building resiliency and competency in children) service systems could help break the detrimental cycle of family violence and/or homelessness (p. 49).

In an article based on her own personal experience of domestic violence and homelessness, Bawden (2009) noted that when you become homeless after a domestic violence experience it seemed to her that "you have to be 'boxed in' to come under either a domestic violence service or a homelessness service" where, in fact, a mix of both services may better meet the need (p. 52). Coutts (2009, p. 44) also called for improved integration between the homelessness services and other specialist services such as family violence, to better serve client need. And Gander and

Champion (2010, p. 28) claimed that an “integrated service system where improving safety of women and children and holding perpetrators accountable” need to be the primary objectives of agencies responding to domestic and family violence. Likewise, Burton (2011, p. 50) also called for improvements in more integrated services between Specialist Support Services, mainstream services and Family Support Services. Gander and Champion (2010, p. 42) also stressed that throughout the implementation of Regional Homelessness Action Plans, experts who deal with domestic and family violence on a daily basis be involved.

Other *Parity* articles that highlight the plight of women, domestic violence and homelessness include and over view of domestic violence and homelessness (Heaven, 2009); a demonstration of how women fall through “the gaps” in the area of services for domestic violence and homelessness (Murray, 2009); an historical overview of women, domestic violence and homelessness reprinting a 1995 article by National Shelter, in which the arguments and issues are still relevant today (Nunan, 2009); a quest to put women, domestic and family violence and homelessness back in the housing ‘equation’ (Tually, Faulkner, Cutler, & Slater, 2009); notes of policy for domestic violence and homelessness (Bullen, 2009); and a review of domestic violence, laws and homelessness in Australia in an effort to consider justice for domestic violence victims (Stubbs, 2004).

In 2010, the Australian Government (Department of Families, Housing, Community Services and Indigenous Affairs, Homelessness Branch) demonstrated the complexity of issues for homeless women when noting that: ‘Women and children escaping domestic violence who are able to find accommodation in a crisis service often struggle to find long-term housing due to a lack of supply of suitable housing stock, discrimination, low income as a result of women’s poorer labour market opportunities, the need to care for small children, and the substantial cost of private rental accommodation’ (FaHCSIA, 2010, p. 5).

Interestingly, a study in the United States of women’s housing choices post domestic and/or family violence found that ‘post-separation violence and abuse occurred regardless of where the women was living and regardless of whether or not she had remained in her own home’ (Edwards, 2011, p. 6). The author noted that while not all women will choose to remain in her own home post-violence, it was critical that if they do, a Staying Home Leaving Violence service be put in place to support her (p. 6).

In one of the most extensive studies yet undertaken on the factors influencing women’s homelessness came out of the United States (see Anderson & Rayens, 2010). It involved 94 homeless abused women, 88 women who were never homeless but were abused, and 73 who had never been homeless or abused (p. 6). The researchers’ conclusions were that: ‘Abuse alone is not a predictor of homelessness. It, however, may be that the inability to form and maintain relationships is predictive of homelessness.’ (pp. 12-13)

In 2010 an Australian report was specifically devoted to CALD women and housing (McKenzie & Riethmuller, 2010). This short report presented a case study of a CALD woman’s experience of homelessness and concluded that CALD women have a: ‘unique experience of homelessness and specific support needs that relate to trauma, grief and loss etc.’ (p. 31). In conclusion, the authors

called for cross cultural training of service providers and further support for mainstream housing services so as to secure the 'long term working relationships with settlement services who provide most of the initial contact for CALD clients in the social services industry' (p.31). Notably, domestic violence and family violence was not raised as an issue for CALD women in this report.

In consideration of single, older women who were homeless McFerran (2010, pp. 15-17) undertook a brief literature review of general housing studies and concluded that: 'The studies on housing futures, ageing, living alone, and gender tell us that women who are older and living alone will be poorer than men their age, less able to maintain homeownership, and less able to compete in the private rental market for affordable accommodation' (p. 15). Following on from that, an Australian report of a survey of 111 single women over 40 years of age forecast that 'a growing number of single women [were] facing housing insecurity if not homelessness in their older years' and that: 'These are the women who are already presenting to services' (Sharam, 2011, p. 2). As to why this was the case, the author points to the continuation of the gender wage gap and women's caring responsibilities that mean women will generally be poorer than men (p. 5). Women from CALD backgrounds were not identified as a separate cohort in either of these studies of older women and homelessness.

Of all the research undertaken on women's homelessness over the past decade, very little consideration has been given to women from CALD backgrounds with the exception of one very brief one-person case study by McKenzie & Riethmuller in 2010 as described above. Greater insight could be gained by further consideration of CALD women's experiences of homelessness in Australia through a targeted research approach.

Homelessness and CALD Communities

In reviewing the literature on CALD homelessness specifically few references were found. From overseas, the researchers concentrated on 'cultural homelessness' (i.e., those people who felt that they did not belong to any ethnic or cultural group; or they lack attachment to any particular cultural group or; that they feel the need to find a cultural home) (Navarrete & Jenkins, 2011, p. 791). This definition of cultural homelessness may or may not suit the Australian CALD community. Nevertheless, the researchers concluded from their empirical findings that 'operationalizing this construct show associations of cultural homelessness criteria with gender; risk factors related to multiracial, multiethnic, and multicultural status, ethnic identity; and self-esteem' (p. 791). Likewise, in terms of self-esteem, Hoersting and Jenkins (2011, p. 17) found that: "Cultural homelessness was related to lower self-esteem scores; higher affirmation, belonging and commitment to any cross-cultural identity was related to higher self-esteem and lower cultural homelessness".

In an international cross-cultural study, Speak (2010) explored the issues of migrants trapped in a state of homelessness. She found that homeless migrants were seen as problematic and that their needs were largely overlooked in policy. Her paper explored the situation of some migrants for whom migration was a prelude to intractable and prolonged poverty and homelessness. She states: 'It is clear that there is a strong theoretical linkage between migration and homelessness and that they are both reactions to similar structural drivers' (p. 226). A cross-sectional study of the United

Kingdom on the associations between migration, health and homelessness found problematic alcohol use being independently associated with an increased likelihood of migration from place of birth and conversely illicit drug use was associated with reduced possibility of migration from place of birth (Tompkins, Wright, Sheard, & Allgar, 2003, p. 446).

Australian reports on CALD homelessness have centred upon housing needs (Beer & Foley, 2003); social inclusion (Burns, 2010); and mental health (MMHA, 2011). The AHURI report (Beer & Foley, 2003, p. 41) found that for most refugee and temporary protection visa arrivals, the private rental market is the only source of housing and that many are caught in the low-rent end of the market. Interestingly, they concluded: ‘...that in long term policy sense homelessness is not a major problem amongst the population of refugees who participated in this research’ (p. 40). Of the 434 refugees interviewed in Adelaide, Perth and Brisbane during 2002-03, only 24 believed they had been homeless since arriving in Australia. While the authors noted that this rate was too high, they believed it suggested that refugee and TPV holders ‘do not perceive themselves to be without shelter’ (p. 40). Here, the authors (p. 40) called into question the current definitions of homelessness as it related to refugees and TVP people and suggested that the CALD community may view secondary and tertiary homelessness as simply part of their transition to housing in Australia, rather than homelessness per se. This proposition needs to be kept in mind for any future research conducted in relation to CALD housing and homelessness in Australia.

An urgent issue raised by Burns (2010) focused on the inclusion of asylum seekers of refugees in terms of housing access. Burns (2010, p. 45) felt that Australia was “languishing behind much of the developed world” in respect to its housing policies and practices where refugees were concerned. She called for urgent research this “overlooked pathway into homelessness” and the expansion of best practice models to meet the current demand for housing CALD peoples (Burns, 2010, p. 45).

In terms of CALD homelessness and mental health the Multicultural Mental Health Australia [MMHA] (2011) produced a project report that aimed to gain a baseline understanding of the homelessness of Australians from CALD backgrounds experiencing mental illness. Their analysis concluded, among other findings, that people from CALD backgrounds with a mental illness were at increased risk of homelessness; that poor support structures were in place for users of homelessness services from CALD backgrounds; and that there was an increased long-term risk of homelessness amongst immigrant populations from CALD backgrounds due to a lack of resources (p. 9). The report went on to recommend, among other actions, ‘the implementation of a national cultural responsiveness framework for the homelessness sector’; and to allocate further resources to research ‘the needs of CALD groups at risk of homelessness’ (p. 9).

Summary of Literature

This review focused on homelessness policy in Australia; youth homelessness; and women and homelessness and has integrated what is currently known of CALD homelessness nationally within that framework. Overall, the review illustrates that there is very little currently known about CALD housing issues, needs and experiences in Australia. The policy data highlights the current focus by both Queensland State and Federal Governments on the need to address homelessness across the nation and state, and calls for the sector to engage more closely with the CALD community (see

Homelessness Taskforce 2008). That engagement needs to include further research on the CALD community and its housing needs. It is imperative, therefore, that before valuable and insightful policy can be written, baseline data such as the numbers of CALD homelessness (regionally, state-wide and nationally) be collated, and the nature of homelessness and paths to homelessness be clearly understood. Further, the barriers to access of services relating to the issues of homelessness for CALD peoples need to be much more clearly identified and defined. Without fundamental baseline data of this nature to guide policy CALD homelessness may remain a sidelined issue.

Context of the research project

One of the places identified in the 2006 Census is Cairns which had the highest number of homeless in the State, with 1,391 people recorded as homeless. Much of the homelessness in Cairns is hidden with 47% of the homeless staying with friends and relatives (also known as couch surfing). By comparison only 6% of the homeless are categorized as rough sleepers which are usually the more visible of the homeless.

As a response the Queensland Government and QCOSS have established numerous processes to develop an action plan including the Cairns Homelessness Planning Leadership Group, Qld Homelessness Inter-sectoral Forum and the Homelessness Implementation Plan Reference Group in Cairns. These are all inter-sectoral forums from government, service providers, community agencies and relevant other stakeholders. This led to the launch of the Cairns Homelessness Community Action Plan 2010-2013, *New Ways Home* (QG & QCOSS, 2012A) in March 2012.

The plan consisted of 38 identified actions to be undertaken by government, community organizations and other relevant agencies to help reduce the high incidence of homelessness in Cairns for the immediate and long-term. In terms of CALD homelessness, in particular, Action 25 read:

‘Culturally and linguistically diverse communities in Cairns are able to access housing and homelessness support services.’ (p. 29).

And Action 31 read:

‘Strengthen the cultural competency of housing and homelessness service providers (government, non-government and private rental agencies) to effectively meet the needs of people who are culturally and linguistically diverse.’ (p. 33).

Action 25 was led by the Department of Communities, with partners from the Australian Red Cross, Cairns Regional Council (Local Area Multicultural Partnerships) and Centacare Migrant Services. A major target for this action was to identify the rate of homelessness experienced by linguistically diverse communities in Cairns, and this research was a response to this stated need, and to convene a one-half day forum for CALD communities and homeless service providers and to identify barriers limiting service access. The targets of Action 25 were to develop and implement a strategy to enable “improved access to housing and homelessness support services for culturally and linguistically diverse communities in Cairns” (QG & QCOSS, 2012, p. 29). The importance of both Actions 25 and 31 in the Cairns HCAP plan in the context of the CALD community were to focus attention on the Cairns CALD communities’ housing status and to ensure service providers are aware of the CALD communities housing needs and challenges.

Interestingly, the Cairns HCAP report is the only Action Plan across the seven regions of Queensland to incorporate actions specifically targeted at CALD communities. The Toowoomba HCAP plan (QG & QCOSS, 2012B), for example, mentions CALD peoples in Action 14 (p.25) in terms of recruiting and retaining CALD and Aboriginal & Torres Strait Islander workers for services. The Gold Coast HCAP (QG & QCOSS, 2012C) also refers to the CALD community in relation to other groups within Action

1.2 (p.38) and suggests data gathering to identify trends for effective local responses to “high risk groups” including CALD, Aboriginal & Torres Strait Islander people, young people, and people with disabilities and others. There may be two possibilities why the CALD community was not targeted independently in the HCAP plans outside of Cairns: (1) CALD housing was not raised as a pressing issue in those regions; or possibly (2) the CALD community did not engage closely in the planning process.

While the Inter-Sectoral Forums identified that Culturally and Linguistically Diverse Communities (CALD) may be ‘at risk’ of homelessness, there was a realisation that there is not enough of an evidence base to substantiate this. The proportion of people born overseas or with one or more parents born overseas from a Non-English Speaking Background (NESB) is over 15% in Cairns and over 18% in the Tablelands (ABS, 2011a, 2011b) and yet it appeared that relatively few of them were accessing services despite anecdotal evidence to suggest that a number of groups are at risk including refugees who have settled into regional areas, spouses fleeing domestic violence, people under certain visa categories, young people, people with mental illness and particular ethnic communities especially from South Sea Islander and Pacific communities.

The working group around Action 25 approached the Cairns Institute at James Cook University to develop a research project that would work towards a better understanding of homelessness as existing in FNQ, with a focus on Cairns and the Tablelands so as to:

1. To explore the extent of homelessness among culturally and linguistically diverse people in Cairns and surrounding areas in FNQ and to provide an evidence base to inform planning, policy and delivery of services.
2. To map the types of government and non-government services which assist homeless people in Cairns as well as the degree to which CALD communities access these.
3. To ascertain the barriers faced by the CALD community when attempting to access accommodation in FNQ.
4. To explore the housing needs of CALD communities in Cairns and FNQ and to identify the perceived barriers faced by members of the CALD communities when attempting to access housing services in the Cairns and FNQ.
5. To create awareness in multicultural services in Cairns and FNQ about homelessness and the risks for CALD communities.
6. To create awareness for mainstream service providers about the risk of homelessness for CALD communities and barriers to accessing their services.
7. To improve community relations and build a more inclusive society.

The Cairns Institute, in collaboration with Centacare Migrant Settlement Services, Cairns, Queensland Council of Social Services (QCOSS), Cairns and the Community Participation section of Department of Communities put in a grant application for this project to Multicultural Affairs Queensland in 2011. The grant application was successful, and the research project was undertaken in 2012. However, the grant funding was for a more limited project and accordingly the project outcomes were restricted to achieve all the outcomes except for the mapping of services.

This research project focused on Cairns and regions and it opens a window on the predicament of local CALD peoples and their housing needs. It also adds to the current limited field of knowledge on CALD homelessness in Australia and it offers the opportunity to bring regional CALD housing issues to the fore to lay the foundation for appropriate and informed local policy initiatives.

Research Methodology

The project adopted a qualitative approach to evidence gathering. Qualitative data was collected from a number of sources consisting of members from the various cultural groups which constitute the CALD communities in Cairns, multicultural service providers and representatives from the Cairns Homelessness Outreach Network (CHON) such as QCOSS, Cairns Homelessness Services Hub, Queensland Youth Housing Coalition and Centacare.

As with all research, the first step was a review examining the literature already available in Australia and in other countries of the Western world on the issues of homelessness among CALD communities. Literature reviews as well as analysis of policy documents are a useful way to uncover what is already known and it helps to summarise the body of knowledge in the field (Webster & Watson, 2002). The exploration of the literature on CALD communities and homelessness provided a baseline from which the data gathering process could begin.

A World Café approach was adopted to explore issues in a group setting. It is a, 'conversational process that helps groups to engage in critical dialogue around critical questions, to build personal relationships and to foster collaborative learning' (Fouché & Light, 2011, p. 29). This method of dialogue was chosen as it creates an enabling framework for exploring issues in a constructive manner. To prevent the recurrent problem of 'over-consultation' that can happen in looking at issues impacting on specific communities, the World Café was run with the Homelessness Forum in Cairns organised on the 20th of June, 2012 as a collaboration between Centacare Migrant Services, the Department of Communities, Child Safety and Disability Services, and the Cairns Institute, James Cook University.

The World Café involved three different groups examining specific questions (annexure ...) on the issues of homelessness among CALD communities in FNQ. The different focus groups involved in the World Café process allowed for the exploration of issues and themes in a group environment. It allowed researchers develop broad themes that could be further explored during the interviews. All the participants of the focus groups were asked to participate using the formal consent form. The purpose for the focus groups was explained and details were given. Participants could then move between the three tables as per their interest and contribution. Each table had a facilitator who took extensive notes and facilitated the discussions. Further, each group was recorded and the recordings were later transcribed to flesh out the notes.

Table 1: World Café Participants

Total Participants	Participants identifying of CALD background	Participants of PI background	Service Organisation Participants	Community Participants
34	23	17	19	15

The communities represented through both the community participants and the service organisation participants of CALD background included Papua New Guinea, the Cook Islands, Fiji, Tonga, Nuie, Maori, Bhutan, South Korea, Hmong, Philippines and Montenegro. Service Organisations included social housing services, crisis housing, migrant and humanitarian services, women's support services, young people's support services, tenancy advocacy services, educational organisations, as well as organisations that provide a range of services.

Some of the participants of the focus groups were also among those interviewed. As Guerin and Guerin (2007) argue that there are 'front stage' responses may be followed by 'backstage' responses. The participation in both interviews and focus groups enables participants to provide the different levels of response, which are equally valid and important and bring a diversity and complexity to findings.

To overcome biases of sampling in the next stage of research, a purposive sampling was adopted to identify. Purposive sampling is a form of non-probability sampling that uses the judgement of an expert in selected cases with a specific purpose in mind. Neuman (2003) points out that this is a much more acceptable kind of sampling for special circumstances. Purposive sampling is used when the researcher uses it to select unique cases that are especially informative; the researcher may use it to select a difficult to reach specialised population; and when the researcher wants to identify particular cases for in-depth investigation. We further developed the sample based on the snowball technique, when 'the researcher begins with one case, then based on information about interrelationship from that case, identifies other cases, and then repeats the process again and again' (Neuman, 2003:545).

Through this process we identified the participants to be interviewed from the community as well as from service organisations. In-depth semi-structured interviews were undertaken with participants at locations of their choice, whether offices, community centres or homes. This form of interview is a flexible type of research instrument frequently used in qualitative research (Alston & Bowles, 1998) and provided the participants with an opportunity to tell their stories and offer their perceptions, feelings and experiences in a relaxed manner. The themes that emerged in the interviews with support workers from organisations that provided homelessness related services was further explored in the interviews with community participants and the findings examined in terms of the two cohorts substantiating each other.

Table 2: Interview Participants

Total Participants	Community Participants	Service Organisation Participants	Service Organisations	Participants of CALD background	Participants of PI background
22	11	11	8	11	6

The community participants included those from Papua New Guinea, the Cook Islands, Samoa, Sierra Leone, Burundi, Sri Lanka and Afghanistan. The service organisations included those providing crisis accommodation, supported accommodation, women's support and crisis accommodation, young people's support and supported accommodation, as well as those providing tenancy supports.

After the collection of data, the next stage was data analysis. All the interviews and the focus groups were transcribed. The data was then reduced to thematic codes that were used to represent the major categories and sub-categories. These were then examined to search for patterns in data, recurrent behaviour or a body of knowledge. Once a pattern was identified it was examined and then used to construct matrices so that major themes were identified to highlight the diversity of experiences of homelessness among the CALD communities of Far North Queensland.

Once the draft report was completed, a Feedback Forum was organised in Cairns with the help of the collaborating agencies. 21 people participated in this forum including service providers and community members. The participants included representatives from Federal and State and Local Government departments, service providers, and community organisations. The findings of the project were presented at this forum and feedback was sought from the participants on the findings. This feedback was also incorporated into the final report.

Findings

Nature of Homelessness in CALD communities

Among the CALD communities, issues of homelessness are most prevalent among the Pacific Islander (PI) communities

The findings from this research emphasise that the Pacific Islander communities, including those from Papua New Guinea, the Cook Islands and Samoa, form the great majority of those who are impacted on by homelessness. The process of migration that PI communities go through is quite distinct from that of other CALD communities and leads to specific impacts on the PI communities that settle in FNQ. Many of the PI community move to Australia through New Zealand and as such are subject to the conditions of the non-protected Special Category Visa, which has impacts on the way in which the family settles in Australia (PIRG, 2012). This issue is discussed in detail in the section on causes of homelessness.

*Table 3: Proportion of people of CALD background in Cairns and Tablelands as on 30th June 2011**

Location	Total population	Ancestry by Country of Birth of Parents (NESB)**	Language other than English spoken at home
Cairns (LGA)	156,169	15.21%	10.91%
Tablelands (LGA)	43,727	18.39%	7.22%****

*Source ABS Community Profiles: 2011 Census of Population and Housing

** People with at least one parent born overseas in a country where English is not the main Language

****Large cohorts of German and Italian backgrounds settled for a long time may skew the numbers in terms of languages other than English spoken at home.

Much of the population figures for the PI communities are hidden due to the migration process through New Zealand. However, the figure is approximately 13,000 people based on statistics gathered from the Pacific Communities Council of FNQ. This translates that PI communities are roughly 6.5 per cent of the total population.

The reasons for this overwhelming impact on PI communities are many; especially those involving the issues of the Trans-Tasman Travel Agreement and the cultural context, and these are explored in detail in a later section. Given that the issues of homelessness are experienced predominantly by the PI communities, the findings that are presented here may be taken to be primarily relating to PI communities. Where the issues relate to other CALD communities and/or specific groups, such as refugees and asylum-seekers, women of CALD background or young people, these will be specifically identified as such at that point.

Hidden Homelessness

The key finding from this research is that the majority of homelessness experienced by CALD communities is secondary homelessness, involving people frequently moving from one temporary shelter to another, including refuges and friends' homes. *Both support worker participants and community participants confirmed that secondary homelessness was very widespread among CALD communities and the Pacific Island communities were particularly impacted on by it.* The extent of the problem was not possible to quantify because of the limited funding of the project and the hidden nature of secondary homelessness. Unlike primary homelessness, which is very visible and in the public arena, such as rough sleeping in the Indigenous communities in Cairns, secondary homelessness is invisible and is very difficult to quantify. The term 'couch surfing' is sometimes used to describe secondary homelessness but it does not do justice to the extremely crowded and difficult conditions in which CALD families in FNQ find themselves when they experience secondary homelessness. What was clear through the research was that, at least among the PI communities, secondary homelessness is widely experienced, a factor emphasised by every community participant as well as support workers from the PI communities. Several of the support workers spoke of the homelessness that they themselves had experienced at times, and also spoke of the impacts on them of supporting families going through secondary homelessness. This widespread problem was also raised by some of the support workers not from PI communities.

This study only identified primary homelessness among young people of CALD background and in a very small minority. The problem has largely remained hidden from service providers and from the broader community. In several cases, support workers suggested that they were unaware that there was an issue of homelessness among CALD communities. As one service provider stated, 'the homeless problem among CALD people, a lot if it is hidden to some degree, because it is in homes'.

- *(The main form of homelessness is)... secondary, couch-surfing. Living with others. Going from one property to another. That's pretty much...living at Centennial Lodge (crisis accommodation).SP (Support Worker Participant)*
- *I think that is why that first questions as a Cook Island background person is very difficult for me to answer because when something does happen we don't rely on other services we don't know that it is out there and I couldn't name one to like save my life right now because when you are homeless you have got family, and no matter how far or you know or related you are, you knock on their door you know they will take you in. CP (Community Participant)*

The problem is further exacerbated because many of the participants posited that the conditions of secondary homelessness in the CALD communities, and more specifically among Pacific Island communities, were not identified as homelessness by those who had or were experiencing it. A support worker of CALD background reflected on the fact that she had been homeless at one stage, but because she was living with her aunt, she had not thought of herself as homeless and 'thought that was my Auntie, and in our culture we are living under the same roof and that is it. Not homeless'. Homelessness was, to many of the community participants, rough living or having to go to a refuge and conditions of overcrowding and dependence on the extended family were not

discussed in terms of homelessness. Several community and support worker participants spoke of homelessness as being something that happened within the Indigenous community and not among their (PI) communities.

- *a lot of Pacific Islanders are part of communities living with friends, they do not know that they are homeless, because they have the family support and they live in overcrowded surrounding and circumstances that two or three adults with lots of children, and two three generations all in one roof, and that is also the biggest problem with housing. SP*
- *homeless – that's about people that have got nowhere to live. It's usually...and people that, you know, find it hard to find a home to live. There's no roof, on top of their head, sleeping everywhere, I don't know. There's quite a lot of those people up here in Cairns. A lot of...I don't know, quite a lot of them I saw them in bushes. We know about the Aboriginal people. It's their way of life, they always want to go to the bush, and it's something that's meaningful for them. But, I see them, I did see them, you know...I just couldn't imagine. You're gonna sleep under the tree, cold night, especially mosquitoes and all the animals around me... I just can't imagine myself but, I don't know whether they can't afford or there's something like that. CP*

One support worker reflected on the visibility of homelessness among the Indigenous community and argued that it is just a case of the CALD communities being at a different point of time where their issues are hidden, but they are extremely vulnerable to primary homelessness. She pointed out that the numbers of the PI community are steadily rising and that the problems are likely to reach a crisis point.

The hidden nature of the problem also ensured that services that support the homeless were not accessed to the extent they should, given the nature of the problem. A support worker who had become aware of the issues on attending the Homelessness Forum spoke on this aspect as:

- *So yesterday we said that we are not seeing any CALD people coming into our service. I know from attending the forum that there's a whole heap of people out there. So, that just prompts us to think...are there people who are homeless? Who are residents? Who aren't accessing our service? Because they are the people we need to reach out to.*

Another support worker working with a housing provider, while concurring with the fact that her service was not being accessed by CALD communities, suggested that it was because they tended to stand on their own feet and be self-sufficient within the community. This point about CALD communities, especially PI communities, looking after their own was reiterated by a number of participants and clearly point to a reason why services are often not accessed by these communities even when they are eligible to do so.

Similar problems of invisibility were raised in terms of women of CALD background who may be in situations of domestic violence. The services providing refuges to women escaping situations of domestic violence reported that the majority of their clients were of Indigenous background and that women of CALD background represented only 4-6 per cent of their clients.

- *we find that we have about 86% of our clients are indigenous but about between four and six are Culturally and Linguistically Diverse, so that is very different, and the groups that we are seeing mainly are women from Chinese, Japanese, African, Somali and some Thai frequently have Anglo partners. SP*
- *But the numbers (that access the service) are quite low, and we are not really sure why that is. SP*

- *I just thought we had low numbers (of women of CALD background) because of, I mean a majority of our clients, probably more than 80% are Aboriginal or Torres Strait Islander, so I had never really thought about that until then (Homelessness Forum). I don't know, I guess we could promote our service, but we don't really have a lack of numbers, so we don't usually go around promoting our service that much. SP*

The reasons for the low access of services by CALD women in DV situations are explored in more detail in the section on causes of homelessness.

Table 4: Selected Service Utilization by CALD communities in Cairns and Tablelands

Service	Usage Statistics
Shelter Housing Action Cairns (SHAC)	5% clients of CALD background over 5 years
RentConnect	6% clients of CALD background over 4 years
Tenant's Union	7% average
Supported Accommodation	4% average over 2010-2012
Mareeba Housing Program (Tablelands Regional Council)	1% clients of CALD background

Sources: Support worker interview participants and participants of Homelessness Forum

Table 2 indicates a relatively low level of service access across the board, from 1% in Mareeba to 4-5% in SHAC and Social Housing and the highest of 7% for the Tenants Union. Given that Table 1 shows much higher per cent of CALD communities in Cairns and the Tablelands, and the interviews with support workers and community participants showed significant issues of hidden homelessness among CALD communities, there is a clear inference that CALD communities are not accessing services appropriately. Some of the major reasons for this lack of access are discussed later.

Spiritual Homelessness/Cultural Homelessness

While the literature identified cultural homelessness (especially in the context of finding a cultural home) (Navarrete & Jenkins, 2011) as a key construct lowering self-esteem among CALD communities, this study identifies spiritual homelessness as having similar impact in two of the communities participating in the study. The first community where this issue was raised was within the newly emerging Bhutanese community in Cairns. A community participant pointed to the lack of a Hindu temple in Cairns and raised the following issues:

- There was no gathering place for cultural knowledge to be passed on to the younger generation
- Culturally-specific ceremonies could not be practiced without excluding community members, especially as much of this was happening in individual backyards
- Older members of the community, especially those speaking very little English, had no place to gather and connect with each other

A support worker spoke of the impact of the lack of this spiritual location as:

- Elders is the most difficult thing for us, Centacare Migrant Service has started one programme but still they cannot fill that at all not having their place as own, if there was a temple then these people would take ownership of that, this is my place, where I can be, and in some cases some people talk to me and say that I still feel that I want to die in a temple, that honesty, so that they feel comfortable to die not in this place where they cannot have a spiritual link.

A similar set of concerns was raised within the Cook Islander Community. As they did not have their own space to get together for social, cultural and religious occasions, they were often in conflict with neighbours when these occasions took place in a home or centre rented for the occasion. The key elements of this problem were expressed by a community participant as:

- *There is nowhere you know because our culture is very important to us. We want a space for our young ones in church like. So we can do anything we do within our culture to support them and so that they can understand and learn our cultures you know. There is no space for us because most of our church members they are young ones, they are teenagers and they are growing into you know So we tried the Community Centre her and we thought they were going to make it a bit big, Yeah and we have been attacked, we have been told not, no our neighbour doesn't like it, because they hear too much noise. We use the building as a place to bring our people together.*

The Cook Islander community had been attending the congregation of the Anglican Church but felt the need to have their own church building for the aforesaid reasons. The establishment of a Hindu temple and a church was posited as a way of establishing a greater sense of spiritual belonging within these two communities.

At the feedback forum held at the end of the project, several CALD participants agreed with this issue as one that impacted on all CALD communities. They pointed out that the need for a Cultural Centre (in the true sense of the term and not an Arts Centre) has been raised with Cairns City Council by migrant communities for the last several years. A feasibility study was also conducted towards the development of this project but the plan was finally rejected by Council. So this need remains unfulfilled.

Impacts and issues of homelessness in CALD communities

Overcrowding

An important aspect of the secondary homelessness experienced with PI communities is the extent to which this leads to overcrowding in the home. For a variety of reasons, especially financial and cultural reasons that will be explored later, a number of people of PI background live in overcrowded situations. Almost all the community participants raised this issue either as personal experience or in terms of crowded situations experienced by those close to them. One support worker described her initial settlement into Cairns as an experience in overcrowding, with 13 of them staying in a 2 bedroom flat, where the children slept on mats and they could not afford to have 3 meals a day. Other participants spoke of overcrowding as:

- *I know some friends, who are...a bit overcrowded, like one of my friends has got 6 children, he has got a 2 bedroom unit. CP*
- *Like, I said I'm not working and my wife is also not working and we are on Centrelink, we can't afford to live in a 3 bedroom house Only 2 bedroom house. Not good, we are all squished up and yea that is 6 people. CP*
- *5 people living in a 2 bedroom apartment? It was difficult, instead of sleeping in the bedroom we used the lounge, even the kitchen... Yeah to sleep in. CP*
- *I have been living all my life in PNG I applied for citizenship, which I got through and came over I came and lived with my sister for 3 months with my 3 children, but they went back because I didn't get the papers yet, they had to go back for 6 months. I lived in a unit, stayed there for 6 months; they had to go back so I went back and lived with one of my nieces for 12 months. I need a 4 bedroom house because I have 3 children, but I'm living in 2 bedroom unit with my children I let the kids sleep in the rooms and I sleep out in the lounge 2 girls in one, they share the room... son sleeps in the other room I give them the privacy or something. CP*

This finding was supported by many of the support workers, especially those involved in social housing and private rental support.

- *Overcrowding. Particularly for the Pacific Islanders. They'll have many people in their house. SP*
- *But there is an awful lot of obviously over-crowded situations or they are living with mum which is homeless, who is living at Aunties or kids floating. SP*
- *A lot of it is over-crowding, a lot of it is. You know there are other young people who are running away from abuse and neglect but it is mostly over-crowded, really unhealthy environments that they are living in. SP*

However, several of the community participants did not view overcrowding as an issue and suggested that this is culturally appropriate practice among their community. To some, the regulations on the number of people staying in the house are a cultural imposition that does not lead to better living conditions. One community participant was particularly annoyed at officials from the Housing Department

- *Yes, overcrowding yeah and because the Housing won't agree to over populated...Yeah but then the problem then is the limit the number of people in the house... Well we kept telling, when the Housing people come around they just run away and we said 'you chase my children out of this house, because this is your house'. So why, why because you have the law not to allow more than 4 people... that is another problem because if we have family coming around, very hard because we cannot accommodate. CP*

The lack of flexibility of the Housing Department as well as, more frequently, the private rental market, was identified as a problem by several participants who felt that a more negotiated approach was necessary given the cultural issues around hospitality that many PI communities have.

One support worker however pointed out that the Department of Public Works and Housing are flexible in terms of policy around overcrowding, and that they intervene around tenancy compliance only if there are issues such as complaints from neighbours, damage to property, not advising of household members and their incomes and the correct rent not being paid. Further, as the worker emphasised, the Department tries to ensure a good outcome for family members through referral to other agencies like the Homelessness Services Hub, OzCare and RentConnect. They have even tried innovative methods like allocation of two houses to one large family and garage build-ins but the tight Capital Works budget does not allow for more of these approaches.

The SPK Housing Cooperative's model of dealing with this issue is one approach that may be useful in this context and this will be discussed in the section on innovative approaches.

Multiple Impacts on host families:

Particularly among PI communities, cultural obligations of hospitality cause some families in the community to support other families that are in difficulties or in transition. This support also relates to women escaping from domestic violence situations and young people in distress. The provision of this ongoing support has a number of impacts on the host families, ranging from financial difficulties to threats of rental breaches and emotional difficulties.

This issue impacts inordinately on families that are financially well off as they tend to bear more of the burden of cultural obligation. A key element in this was that many of the support workers of CALD backgrounds had these issues in their own homes as they were acting as host families to others in their community. This issue also impacts more severely on smaller PI communities as the burden is restricted to a few families as against larger communities where the responsibility can be shared among a larger number of families.

- *Well we have got three PNG families that are providing support for people in emergency accommodations, but it's coming out of their own pocket, and I am a member of that community that will take food over there so that's how we support one another, and the same with Good Samaritan but how can the government be able to assist when will they aid situation, because communities are supporting one and another but what can the government do to support the communities with homelessness issues. CP*
- *We helped them to find a house. My eldest son, now 22, he's working. His salary is helping this application to get through. Because my wife, she takes them to the doctors, even do shopping for them. I am taking them when it's raining, taking the kids to school. And we help out with the Bond. For first six months we are giving lot of help till they can find job and settle. Yes especially in this country, you gotta work. To support yourself. You know, you're not relying on the other person. Otherwise the other person will be in trouble too. But we all like to give a hand for a start and that's alright. CP*

The overcrowding that is often caused through this culture of hospitality can place the host family at risk of losing their homes due to breach of the conditions of rental (TMSG, 2012). One support worker suggested that the overcrowding in host homes leads to a cycle involving neighbourhood complaints and increased wear and tear on property followed by increasing discrimination by owners and rental agents against communities where these problems are perceived to be predominantly. This is particularly a problem with younger people from the communities who may

be doing relatively well, financially, where their homes can almost act as a 'half-way house' for other young people who have left their parents' home and may be in danger of homelessness.

- *Because I have people just come calling for me outside the gate of my house and they are looking for emergency accommodation, it could be a DV situation in most cases, so it is also people knowing who within the community that will be able to provide support, my niece is a little bit like a half-way house, it is the same with Only because we are there doing community work, so it is taken for granted we will go whatever time. CP*
- *Within my community primarily the younger generation is like it, the youngest needs a house, that house becomes a halfway house to the other younger people, like community members like they know that this is Young male or young female starting off they need somewhere to go, so they will go to another young person's house rather than an adults or family member ... That would be middle ground.... CP*

The pressures caused by this issue are considerable and tends to be exacerbated as the cultural context of this issue also does not allow the host to complain about the problems and the stresses it places on them. One community participant spoke out very clearly on this aspect as:

- *Where I had my father in law, my sister in law my mother in law you know about five or six people, where I have (number given) kids of my own a partner, we work full time and you know we go to work and we do what we have to do, we have to financially provide for them, we won't ask them for anything because it is against our cultural traditions and beliefs so we won't ask them for board money, shopping money nothing, and the financial strain comes back on you and the stress and you have a family of five in your house and you have to come home and cook for them, you have got to clean for them you have got to make sure that they are comfortable, and this is what you have to do as well as look after your own family, go to work come back and do this thing, eventually something pops and then there is that disconnection with your family as well because if you do speak up then you know you are disrespecting your elders, so you don't, you just take it and go and as much as it stresses you out you can scream in your pillow all you like but you can't say anything to anybody else because then that is seen as being disrespectful, even though you pay rent, you fed them they have every right over you, does that make sense, as sad as it is, but yeah that is just the way it is, so there is a lot of mental social strain on households who are doing well. CP*

Almost every participant of PI background that was involved in this project through the interviews and focus groups had been impacted on by this situation in some way. The financial stresses it causes in the host families is considerable while also impacting on them in terms of lack of adequate space for the children to study and placing other emotional stress on them.

Impacts on Education

Secondary homelessness as experienced in the CALD communities has impacts on education, especially of school-going children. Several of the community participants spoke of the difficulties faced due to having to shift from one relative's house to another at regular intervals. The children are forced to move schools and this has significant impacts on their studies as well as their social networks at school and in their neighbourhoods. In some cases, it is the dependence on short term rentals that has the same impacts on the children's education.

- *Yes, that's right. Every time you move to another house, the children have to move to another school...that's right, it cause them to get behind They yeah they lose interest because they were in that class and they are way behind and they are not up to date. If I have to talk about my children, I tell you what, I have been living in 6 houses.*

One support worker spoke of a study that her organisation had done on young people who were disengaged from school and reported that the hidden factor that came out in a number of the

interviews was disengagement due to having to attend multiple schools and issues of mobility caused. Overcrowding also has significant impacts on the ability of children to study at home as there is nowhere for the child to work without being constantly disturbed.

- *We don't have privacy. My 3 kids come home from School, they can't have their own privacy in terms of studying and learning. CP*
- *I moved to the lounge to give my children privacy. They have to study. CP*

Considering the situation of many of the CALD families, where lack of English language skills restricts the parents' ability to help the children do their homework, these overcrowded situations can cause children from these families to fall behind their colleagues at school.

Impacts of Primary Homelessness

Though primary homelessness was identified as far less prevalent among CALD communities in FNQ, it was identified as an issue especially among young people of CALD background. As identified in the literature, homelessness among young people of migrant and refugee background is often invisible and they are six to ten times more likely to be homeless than other young people (QS, 2012, p. 15). Young people from PI communities as well as young people from other CALD communities leave home for various reasons (explored in the next section) and can end up rough sleeping. While none of the participants of this research had experienced rough sleeping themselves, the issue was raised by support workers.

- *There are particular pockets of young people? Cook Island and some Maori kids. A few Cook Island kids, not a lot at the moment, 1 or 2 PNG kids, maybe in 3 years I have been here. Maybe 5 PNG kids. SP*
- *At the moment we have got a few guys from Thailand, we have got 1 girl from, oh two young people from Sera Leone. We just housed a girl from Malaysia I believe. Yeah we are about 50-50 indigenous-Caucasian and then there is that sub-group of CALD young people. SP*
- *This African kid, yeah he was just looking really bad like physically, unkempt, not having showers and he always loved having his special shoes. So he came in and we would go and sort out his special shoes and stuff because he's coming with no shoes... Papua kids are the same as Torres Strait Islander stuff, just physical deterioration, and also they are exposed to heat and drinking... drinking and smoking...smoking cannabis and drinking too much, like just with drinking. SP*

Primary homelessness has major impacts on the ability of people to get into jobs, or even to access services like credit cards, library cards, and admission to educational institutions, and finding rental accommodation.

- *And it cuts into other things like even getting a library card is incredibly difficult in Cairns you have to prove all sorts of things one of which that you have a residential address, so it removes people who don't have a home, as well as quite basic access to things impacts a lot of things that people take for granted, and if you are not used to it Queensland is shocking for it, there is bureaucracy around you need this to get that, and you need credit cards for things to prove that, so you can apply for QTAC. SP*
- *I guess with them, like the... boys that I was talking about, the 2 brothers, they were really struggling because of a lack of ID. Like that is a major thing because if you don't have that ID, you can't find rentals, you can't apply at Department of Housing, so a lot of work is done on that practical stuff. Just getting them some ID, this is a bit of a nightmare. SP*

Many young people of PI background were identified as primarily dependent on couch surfing after leaving home. However, as identified by several service providers, some of them are then slipping into rough sleeping and primary homelessness.

Disaster management – vulnerability

This was a significant point raised by one support worker.

- *Not knowing where to go, not knowing how to get there all those sorts of issues that aren't easily resolvable unless you actually know where people are and where they habitually hang out, and that can be people of all sorts of ages and all sorts of backgrounds, and especially if you don't speak English we are working on that that's part of my work but you know the warnings and they rely on things that people without homes don't necessarily have like phones and radios and all the bits and pieces that go with the infrastructure around managing those things. So it can be really devastating for people and whilst it only happens in localized circumstances if you have a big disaster or a big impact it can affect a lot of people in a short time.*

Those in situations of primary homelessness as well as those in secondary homelessness situations are extremely vulnerable in disaster situations such as the cyclones that impact on FNQ. Language difficulties, lack of access to communication and already overcrowded situations are just some of the problems that make these groups very vulnerable in times of disaster. Further, the concerned services may not be aware of where they are, especially in cases involving primary homelessness.

Causes of Homelessness

Impacts of the Trans-Tasman Travel Agreement (TTTA) and the Special Category Visa (SCV)

An important finding of this research is that the Trans-Tasman Travel Agreement and the Special Category Visa (non-protected) have played a major role in the level and nature of homelessness among CALD communities in Far North Queensland. Accordingly, the background to this is presented in this section.

The Trans-Tasman Travel Agreement was put in place in 1973 to facilitate the movement of people between Australia and New Zealand, whether for visits, or to live and work. The TTTA is not any specific bilateral treaty but consists of a series of immigration procedures agreed on between the two countries (MFAT, 2010). From the 1st of February, 1994, a Special Category Visa was introduced for New Zealand citizens travelling to Australia, which allowed them to live and work in Australia and also have access to government services such as Social Security and Medicare (DIAC, 2009).

As of the 26th of February, 2001, a new bilateral social security arrangement was put in place under which those arriving after that date were no longer entitled to a full range of Social Security payments. Those New Zealand citizens resident on or prior to that date were deemed protected SCV holders and entitled to the full range of Centrelink payments, subject to a few qualifications (DHS, 2012). Those arriving after that date receive non-protected Special Category Visas, which means that they are only eligible to limited payments such as Age Pension, Disability Support (for the severely disabled) and Carer Payment (for partners of recipients of Disability Support). The non-protected SCV holders are not entitled to payments such as Parenting payments, Newstart, Sickness, Austudy/Youth Allowance or special benefit and most social security payments are also limited by a two-year newly arrived resident waiting period (FaHCSIA, 2012).

The numbers of people moving to Australia is quite significant with over 60,000 in 2011-12 representing a net long term increase of over 44,000 people in that year (DIAC, 2009). Much of this is movement is for economic reasons, especially the widening wage gap between Australia and New Zealand (APCNZPC, 2012). The denial of many social security payments through the TTTA and SCVs has had significant impacts on these people, especially those of Pacific Islander background, as many in the community hold New Zealand citizenship.

- *As you are aware of the stats today that many people are under New Zealand passports but they are really from Pacific Islands. So there is no service for Pacific Islanders, so I have been referred a lot of people from Pacific origin regarding information about payments with Centrelink because their credit has already gone...They don't have the services, there is not services provided here for them, so when they access our services to, all we do is refer it on, we can only assist by referring on. SP*

Several of the participants spoke of new arrivals from New Zealand not having the knowledge that they were not entitled to many social security payments and only become aware of this after arriving in Australia. This problem was also identified in an article published in a Fairfax newspaper in

New Zealand as families, often Maori and Pacific Islander, move to Australia in search of better wages and 'are unaware that most welfare and social service nets available to other residents are not available to them' (Heather, 2012). One community participant spoke of this issue as:

- *... but some have gone back to New Zealand because they were receiving some pension or some aged care, and they didn't get this information before they left Auckland, so this is one of the biggest problems for a lot of our Pacific Islander. CP*

This lack of knowledge of social security arrangements prior to migration is also identified in the report on 'Strengthening trans-Tasman Economic Relations' by the Productivity Commissions of Australia and New Zealand. As the report suggests, there 'may be significant 'post-border' transactions costs for non-Protected SCV holders, when they become aware that they cannot access NSA (for themselves) and that their children cannot access YA, Austudy, HECS-HELP, or state government disability supports and have to decide whether to return to New Zealand' (APCNZPC, 2012, p. 27). Financially the present system presents enormous difficulties to PI families and in some cases, this extends to pressures on services that provide crisis accommodation. Generally however, the pressures are borne within the community. One support worker spoke of this as:

- *I do know that we have difficulties with some of the families that do come across from New Zealand in terms of any families who don't have an income because we are only a crisis response we are actually working with families to transition them into long term stable accommodation, if nobody in the families don't have any source of income then really if we were to house those families they are in a holding pattern so I guess that does come into play. SP*

The TTTA also negatively impacts on opportunities for youth pathways to tertiary education. Where children of PI families under the non-protected SCV visa regime finish high school and wish to get in college, they find that they are not entitled to HECS loans and have to pay international fees if they wish to study at university. Given the difficult financial situations of many of the families, this can lead to the children dropping and looking for work. Heather suggests that the lack of skills can lead to many of these young people turning to drugs, stealing or prostitution, perhaps becoming homeless and, in some cases, ending up in prison (Heather, 2012). The participants in this research also spoke of their inability to help their children in terms of accessing tertiary education. As one participant said:

- *we are educating our children but by the time they finish year twelve they want to further their studies, but they cannot because parents will have to pay international fees, so that is one barrier where a lot of people that are coming from New Zealand are facing, the accessibility to education or whatever is also empowering communities to be able to access further studies. CP*

The TTTA impacts on the living condition of PI communities in a number of ways including in terms of access to housing. SCV holders do not have access to social housing and are dependent either on the goodwill of friends and family or on the rental market. Besides the issues of overcrowding delineated earlier, the rental market in FNQ and in particular in Cairns is problematic in not having sufficient low-end rentals, not having appropriate houses as well as numerous other problems that hound the CALD family depending on private rentals to avoid homelessness. Some of these are explored in the next few sections on Housing

Lack of Appropriate Housing

A common view expressed by many participants, both support workers and from the community, was that there are not enough appropriate houses available, in terms of affordability and in terms of size. This critique extends across the public housing system, crisis accommodation as well as the private rental market. Many of the PI and other CALD families are large and often need 4-5 bedroom houses. However, the rents of these large houses are far beyond the means of many of these families and they end up in very overcrowded situations with the constant threat of losing the home due to breach of rental conditions. The cost of rental housing in Cairns is an ongoing problem identified by one participant as:

- *within the private sector the cost of rent is actually going up, and there is less houses and units available at the moment that is at an all-time low and because of the cost of living and the amount of insurance that the investors are having to pay that's now being reflected back onto the actual tenants and it is driving the prices of rent up. SP*

Cairns was identified as particularly problematic as the rental market is perceived as catering to the tourist industry in the form of short term high-end rentals or rentals for smaller nuclear families. This means that the available rentals tend to be for smaller houses and also tend to be very expensive. Several support workers spoke of the vacancy rates at around 2 per cent, which they argued was stressing the property market and driving up rents because of lack of property. As one support worker stated, 'the main reason we have homelessness in Australia is because we don't have enough houses, and large houses'. Other spoke of these problems as:

- *Because there is no house available, no big house. I think the incentive needs to be pushed to the private sector in respect to building larger houses, not just to the public but to the private sector because there is limited amount of large homes within the private sector it's like, well affordable ones that's right, so there either needs to be sustained or funding or something needs to be happening to generate that sort of growth within the industry. SP*
- *And with Cairns – there's been a lack of investment up here. There's been no new building... you've probably heard that there's been major builders like Hedley, CMC, who've all gone bankrupt. They're not building. SO there have been no major builders in Cairns providing any stock to come on, once the market starts to become more attractive. So we're heading for some pretty difficult times I think. SP*
- *If you put on an application that you've got 8 children...you know. That's such a common theme that we get, is large families, that have got the income, that have got the good rental history, that have got all of the elements of a successful rental but so many doors are closed because they've got a family of 10. SP*
- *Sometimes I have had families in my own house simply because they cannot afford the larger houses. SP*

This combination of a trade-off between affordability and family size is an ongoing problem that CALD families have to deal with in FNQ. In some cases, they deal with it by overcrowding, and in other cases, it leads to splitting up of the family with some children staying with the father and some with the mother. This is especially the case of the clients of assisted housing or even refugees.

- *With housing we can offer the families say two different houses... where we have part of the family in one suburb and another one say down at Edmonton... so the Edmonton house constantly looks as though its vacated that they have left because they are up with their family because that's the natural support links, so what do we do, say you are not staying in the house we will get rid of you as a tenant and then they are homeless but they are not homeless because they are sharing the bed space, or sharing the floor space to have as many people as they want in that room. SP*
- *Because we are many. My other son and other daughter were living somewhere in (name of suburb). I was living with the other children in (name of street). As soon as I arrived in 2002 the case worker took me to Housing... I*

waited until 2008. Well I think housing was not easy ... it's not easy to get a house from government. You get people lining up on the waiting list. So I waited all that time. That time until 2008 and even if I had refused this 3 bedroom, I could not get another house. Because I wanted a six bedroom but it was not possible. CP (humanitarian entrant background)

- *Community housing do exactly the same and even shelters do that, domestic violence shelters they will have a rule about how many people they can have in the room if a woman turns up with five kids and two of them happen to be males over the age of twelve oh my god they have a fit you know, oh no we can't have that. For providers like us, you know you can't have two children share... SP*

Both support workers and community participants reiterated the need for government to examine this situation in terms of the considerable hardship it was causing families and to come up with solutions to this problem. While the majority spoke of changes in the configuration of houses, a few focussed on changes needed in terms of looking at the occupancy rates of the houses and the need for flexibility.

- *So our type of housing. Is it really suitable for the way in which they prefer to live? I think this is something that should be looked at more carefully by Government in terms of providing housing stock, for public housing, for the demographic of people that live in Far North Queensland. SP*

The large majority of the participants of this research argued that the nexus between affordability and house size in the rental market, and the house size in social housing were among the key reasons for overcrowding and secondary homelessness among the CALD communities in FNQ. One community participant suggested that New Zealand set a better example in terms of appropriate housing. As he described it, 'In New Zealand, the system is good... They build old houses with 4 bedrooms, they add a bedroom or 2 or more if the family is more'.

Rental Market Issues

The issues around overcrowding can lead to conflict with rental agents as very succinctly described by one support worker as, 'the property managers look at and go phew, all these kids, and they see mattresses on the floor, and they go look and see more mattresses on the floors and you go'. Most of the participants made the connection between overcrowding and conflict situations with rental agents or the Housing Department. However, as discussed earlier, they also placed the problem in the context of appropriate and affordable housing as being the cause of it.

Another matter that was raised especially by support workers was the lack of the use of interpreters by rental agents when dealing with CALD families that might not be very proficient in English. They identified that most rental agents did not use interpreters and many of them were not even aware of the availability of the Translation and Interpreting Service (TIS). Even where the agents are aware of the service they do not access it because of the costs involved. In the context of humanitarian entrants this problem gets alleviated to some extent as the settlement service can access TIS free and therefore they can be accessed for meeting with the real estate agents. In this context, the Department of Immigration and Citizenship is running a limited pilot program called the Free Interpreting Real Estate Pilot which is due to conclude on the 30th of June 2013. This pilot included 7 Real Estate Agencies in Cairns. This pilot is still to be evaluated and the results of the evaluation will determine whether the program will be rolled out further.

It is also to be noted that this lack of adherence to proper forms of communication with people without adequate English language skills may not be restricted to rental agents only and may be an issue to be addressed among service providers also. One support worker spoke at length on this issue, arguing that many colleagues, both inside and outside the agency, were not using interpreting services when they needed to. The reasons discussed included the effort required to organise interpreters and the extra investment of time required in an interview of this kind which would then impact negatively on performance numbers. As this issue was only raised in one interview, it may require further research to clarify its occurrence and intensity.

In the context of the private rental market, this lack of appropriate communication has implications in terms of how the tenants occupy the property, the relationship of the rental agent as well as the process of exit from the property. Many stories were shared of where tenants were not aware that defects needed to be noted at the time of occupation of the premises, and lost their deposits against the same defects later, where rental agents were accessing the properties without following due process and where clients of CALD background did not understand the processes well and were clearly not cognizant of their rights. Several support workers identified issues with rental agents in terms of withholding of deposits based on exit reports. Some of the statements in this context were:

- *We are getting totally ripped-off in the Bond Claim process by agents and landlords taking advantage of the fact that people don't understand our legal system and don't understand our tenancy law. And it's quite disgusting. We've worked with a lot of Japanese people...single people and families, both, a lot, who'll come in and say "why haven't I gotten my bond back?". SP*
- *And just telling tenants that they have obligations beyond what the law gives them. If they are trying to evict without the proper notice also. It just... it often looks like there are deliberate attempts to act outside the law in the hope that the tenant won't understand. We see stuff done to CALD tenants that we just don't see at the same rate as other tenants. SP*

The problems around rental properties are exacerbated when CALD families are listed on the TICA (formerly Tenancy Information Centre of Australia) National Tenant Database by a rental agent. The listing may be for reasons such as leaving debts or damage to property, and effectively the family is then placed outside the rental market as the database involves over 6000 real estate agents (TICA, 2012).

- *They'll actually put that person on TICA, on the database and that's up to 7 years that they'll actually stay on that. The way to get off the database is to enter into an agreement to pay off the debt that they have with the real estate agent. Then they actually have to go to QCAT to apply to have their name removed from TICA. SP*

The disputes over deposits spill over into the area of the national database when the amount under dispute is more than the amount of the deposit. An example of how this impacts unjustly was discussed by one service provider in the context of a woman client escaping from a domestic violence situation. The rental accommodation that she shared with her partner was damaged during the domestic violence that she experienced. Though the partner was jailed as a result of this, the woman continued to be listed on TICA for no fault of hers and was unable to access rental housing. This and many other cases that involved conflict with real estate agents leading to listing on the national database point to a severe problem that has impacts on homelessness in FNQ.

- *If you leave a tenancy owing more than the bond, in Queensland or anywhere in Australia, you can be listed on... TICA. So you can see how CALD households are going to be listed on TICA after being unfairly being ripped off in the Bond process. So you can see homelessness coming up pretty fast there. SP*

The impacts of the rental database are considerable, with as much as 60 per cent of the homeless affected by it in some regional cities (FEAT, 2007).

CALD clients, especially those of PI background, also face difficulty in getting rentals if they are newly arrived in Australia and do not have a rental history. The same problem is visible when the family has been staying with host families for a while and accordingly cannot show a rental history. A support worker discussed an example as follows:

- *it's not uncommon for a 42 year old women with three children and a partner... "I've never had my name on a lease, I've never rented," so, you're not going to get very easily a property here. SP*

The ability of CALD families to respond effectively to issues with rental agents is significantly circumscribed by the lack of communication skills. In this context the availability of a worker who provides advocacy services is absolutely essential to ensure that the process ensured just outcomes. Many examples were given by participants about services like Tenants' Union and their impact on supporting CALD families without adequate language skills and lack of knowledge of processes. Workers also spoke of the help they sometimes provide through informal channels. One worker spoke of their good relationship with a real estate agent which enabled them to do:

- *... own investigation was able to see some real anomalies, within what they had said and the tenancy ledger and what they had actually done, so she is actually housed, she was secondary homelessness, living with her father, and with the three kids, the husband is working away up in ... you know the fact that they didn't have that communication, and you know her articulation was really quite poor.*

Tenancy advocacy was raised by several participants as crucial to PI communities as well as to humanitarian entrants and asylum-seekers in the community.

One factor that was not examined sufficiently due to the time lines of this project was about the openness of private rental agents to accept applications from people, such as newly arrived humanitarian entrants, who need Queensland Department of Housing and Public Works bond loans to secure a property. The Townsville Multicultural Support Group identified 13 rental agencies in Townsville who do not accept applications from this particular group of applicants, and argued that this poses many difficulties to humanitarian entrants in gaining accommodation (TMSG, 2012, p. 2). A support worker participant in this study presented a very different picture of the response of rental agents to humanitarian entrants arguing that:

- *They (refugees) that have been housed through the real estate industry privately have all been just brilliant. We've had no problems housing them at all. SP*

The possible difference in attitudes may be due to the work of the Migrant Settlement Agency in Cairns that provides a wrap-around service for newly arrived humanitarian entrants including help with rentals. This kind of service may ensure that many of the common problems faced by other CALD clients, such as language issues, are avoided or dealt with effectively. The success of this raises

the prospect of similar services, or at the very least tenancy advocacy services, as an effective way of dealing with many of the issues raised in this section.

Domestic Violence

Domestic violence is the single most important reason why women suffer primary or secondary homelessness (FaHCSIA, 2010) and this point is supported by the findings of this research. The services reported clients from CALD backgrounds including Chinese, Japanese, African, Somali and some of Thai background, largely those married to partners of Anglo-Saxon/Celtic backgrounds. The legal context of the PI communities combined with the strong community networks could suggest why women of Pacific Islander background were not accessing the services.

- *...lots of Pacific Islanders, they seem be better connected with the family stuff than other groups they are less socially isolated, and usually they tend to go and live with a family member or a friend, so whereas I think the other groups they talk about such a small community anyway that they don't go back to their community they actually you know move away, and that's sometimes even worse for them. SP*
- *...didn't even know there was a shelter and wasn't particularly interested because she said we look after our own and that kind of surprised me because I have never really thought about that until she said that. SP*

In terms of women of CALD background accessing the services, several of the support workers argued that issues of shame and of personal safety were paramount to why women did not leave domestic violence situations and seek help from services.

The fact that some of the women of CALD background in DV situations are on temporary partner visas makes it even more difficult for them to leave. These visas are contingent on an ongoing relationship with the Australian partner, and the breakup of the relationship raises the threat of deportation from Australia to their home country. This can be even more daunting if there are children involved, as they may stay in the country, depending on their legal status. A support worker described the situation:

- *Especially for interracial marriages where white Australians have brought migrant women and because of their basic situation where that relationship is on a spousal visa agreement, then the husband takes advantage where there is a DV situation and they say well if you go to the authorities you will be deported you lose the rights to the children and everything else, so they maintain in that situation up until it comes to the crunch where they come to the attention of the police and domestic violence, so I know there is a lot of Papua New Guinean young families that have been in and out of safe houses and they have become homeless we have had to reconnect them to homes.*

Many of these women are already isolated in rural and regional areas without strong social networks. This isolation can become more intense if the woman has to leave her partner due to domestic violence situations. Support workers spoke of mental health issues in this context, of the severe psychological impacts of the decision to leave after, what is often, years of anguish.

- *So the impact of homelessness on those women is a tremendous sense of isolation from their community because they have chosen to leave. SP*
- *And the other one that I have found is the domestic violence, the issue comes up we encourage people to report, but they don't report because that brings a shame to the family...And then that will be blamed especially to all women mostly, and then the woman will not be feeling safe because they are psychologically*

at them with the culture thing back her home place, not in Australia, so the it is still, and the elders is another thing. SP

Other support workers suggested that the reason why women of CALD background did not access services in domestic violence situations was because they were not aware of the services. This was suggested to be particularly a factor of women married in rural and regional areas who may have additional difficulties of social isolation and lack of English language skills.

- It seems that some of the people, members of that community, who see themselves as Community Development Workers are unaware of services that are available in the sector. So I think that is one reason. When we have had referrals, they have often been self-referred, like they have come from a family member or neighbours/friends that know about us and bring women in. So they are not often coming from services, which I think is quite interesting. And I think there are so many barriers for women in the domestic violence situation to leave, for any women to leave, but for women from a different background and language difficulties it is much more difficult. SP*

Even where women are able to access refuges/shelters, an endemic problem that was raised by a number of participants, both service providers and community participants, related to the inflexibility of the rules of the shelters that did not allow teenage sons to stay with their mothers and their younger siblings. This leads to splitting up of families in different shelters and exacerbates an already difficult situation. This restriction provoked some very strong criticism from support workers in particular.

- I can only talk for women services DV shelters as such and there has been, that has been a huge barrier and has been talked about many times about boys over the age of twelve not being able to go into the shelter, which is completely ridiculous, and there has been a fair bit of lobbying from the women's sector within generally not from shelters to get rid of that ridiculous idea, um why I am sorry I am just rude about it, it just drives me crazy ... but it's really an awful thing for women to have to face, you know, they have enough difficulties without having to face the fact that they have to find ... the solutions put forward are well put your boys in the youth shelter, it's a family for God's sake you know, so I think that is something that we can continue to work on yeah, absolutely. SP*
- And I also find that in terms of accessing emergency services if a mother has a twelve year old son, will not be able to access the emergency services because a son cannot be put through that with the mother. SP*
- And that is one part and the other part is that the father taking the children also cannot accommodate children with the father, so it's especially the homelessness services, emergency services are for this people and this also puts a bar to access the services for those who wanted to access the service, so I think that is one area where it has to be looked into. SP*

This is clearly a problem that needs resolution to ensure that families do not face the added trauma of being split up after going through the trauma of leaving home in the first place. The support workers from relevant services, such as those providing crisis accommodations, made the point strongly that a solution had to be worked out for this on-going problem.

Changing family relationships/ intergenerational conflict

Another factor that impacts on homelessness is the role of inter-generational conflict. Many of the CALD participants spoke of the conflicts that arose between parents and children because of a difference in values. Discipline, respect for elders and commitment of family are some of the values around which clashes between generations occurred. Several participants spoke of the ideas that the younger generation picked up from their peers, such as staying out at night and partying, and how those were matters that went against the parent's sense of family discipline. One mother, of refugee background, spoke of the situation with her daughter who had recently left home as:

- *I don't even count my daughter in that (homelessness) because she wants to be free. She wants to be free. Her room is still here (points to bedroom). Well taken care-of. She just wanted to go and be with other people. I don't think I should count her homeless. I still have a place for her. She just wants to be free. Some people want to be free. Because I am old-fashioned, I can't let her go out, I can't let her do this. So she joined her friends who are out there doing their own thing. She's doing something to me... she should have been the luckiest. Come to school here, finish school and go to uni, no stress, no struggle like we did in But now she's seeing things... brighter than me... and now she's running after the day...*

Overcrowded situations do not help in terms of these conflicts and several support workers pointed to these situations as the cause of young people leaving home and seeking shelter with other young people. However, one participant rejected overcrowding as an important cause of youth homelessness and argued that, unlike Aboriginal and Torres Strait Islander communities, the PI young people were leaving home due to, 'falling out with family... more about the strictness of family expectations... rejecting strict family stuff'.

Alternate cultural views of discipline, especially those that involved physical violence, were also identified as reasons why young people of CALD background left home. One younger participant spoke of this experience among his peers as:

- *Usually some leave home say maybe if there's violence at home...either their mum or dad is violent towards them or say, they want to do certain things and then the parent say not to it and then they say "well if you don't let me do this, I am just gonna move out and do my own stuff". Well they would usually go and ask their friends. If say, their friend isn't allowed to do things, it usually means their parent doesn't really care what they do. So they will ask their friend to sort have the freedom of space so they can do whatever they want to do. So it's usually the friend's parents that don't care what they do... I see kids stand in front of their parents, swear at them, call them names...stuff like that. It is disappointing. SO I don't think any organisation or anything like that would help that. Until they put some kind of thing that says "if you wanna punish your kid, punish your kid". You know for the homelessness to stop, with young people, they just need to be disciplined. Because otherwise it is getting out of hand. The saddest thing about this is that they decided to live on the street, but when something happens, the police call the parents. And it gets the parents in trouble. CP*

Many parents continue to struggle to keep their children at home while finding a balance between traditional cultural values and modern social values. But this is a growing issue among PI communities and other CALD communities. One participant spoke of at least five families that he was personally aware of that had young people leave because of these clashes.

These conflicts are also impacted on by alcohol, drugs and gambling. Several participants spoke of the easy availability of alcohol, drugs and gambling as both the cause and effect of conflict and attendant homelessness among young people of CALD background. Gambling locations were described as overly attractive, providing air-conditioned and comfortable surroundings to get people in. Further, one participant argued that no screening of gamblers with regards to age was done and that young people could easily become problem gamblers in this situation. One support worker described the situation among humanitarian entrants as:

- *We have got a lot of young new migrants that are coming in especially through the refugee programme where the bright lights and the sounds of the casino and clubs and gambling combined is creating a lot of community issues to the point where they are two situations that I know of where the fathers have decided to call themselves in government description of homelessness where they have moved out leaving the wife and the kids to have the house and he is moving from house to house. SP*

Several participants spoke of the changing roles of fathers among CALD communities as a cause of secondary homelessness for some fathers. Among CALD communities in general, and in PI communities and humanitarian entrant communities in particular, as one participant put it, 'a lot of migrant men feel very isolated and diminished in their role as head of family'. Many fathers in migrant families feel that the systems in Australia do not allow them to control their children in the ways that they would traditionally have. The role of the father is felt to be diminished in this context, and this is exacerbated if the father is not able to speak English with the same fluency that his children can. Further, the availability of social security for young adults was also pointed to by community participants as reducing the role of the parent. Much of this comes to a head when children get into drugs, alcohol and/or gambling and the father does not feel able to manage the problem. On the one hand, the father is faced with loss of face within the family, and on the other hand, there is the ever-present threat of a visit from the police if he physically disciplines the young person. The situation was described by community participants as:

- *...they know what they can get away with. They know, say, you can't smack your kid. You can't do anything like that. You can't punish them. If they don't like it then the cops get involved, and that's almost like, the parents almost just have to let them go. Because they're all under stress and you don't want to be involved with the cops, so they're just like "alright, you do whatever you want to do." CP*
- *So his children are drinking and gambling so he leaves the house. SP*
- *And that's for him not to if he stays on he is unable to control them so he loses face so he separates himself and tells to sort it out and I will come home when it is sorted out, because.... SP*

As discussed earlier, several fathers have left home in these circumstances and moved into secondary homelessness as a response.

Financial Issues

The context of migration can itself be one of the factors leading to financial difficulties among CALD communities. As an example, if one partner has citizenship/permanent residency and the other does not there are severe financial repercussions in terms of frequent flights between two countries, the running of two households and so on. For the PI communities in FNQ, the Trans-Tasman Travel Agreement and the issues of the non-protected Special Category Visa have significant financial implications and are key elements in the occurrence of secondary homelessness. The report on 'Strengthening trans-Tasman Economic Relations' by the Productivity Commissions of Australia and New Zealand points to the considerable negative economic impacts of migration especially in the case of New Zealanders arriving in Australia with lower skill levels (APCNZPC, 2012). This aspect is also raised by the Pacific Islands Research Group which argues that the 'current scenario does place PIs here in Queensland in a marginalised situation especially those who do not have formal skills' and has 'socio-economic impacts such as financial hardship, stresses on family relationship resulting in increase of domestic violence, overcrowding of domestic living arrangements resulting in increase of numbers in homelessness and youths under "police alerts", community orders and of course in custody' (PIRG, 2012, pp. 2-3). While primary homelessness as experienced by PI communities in Brisbane and surrounding areas is not as widespread among PI communities in FNQ, the issues of financial hardship remain as dire. One support worker was particularly distressed by the struggle that her clients had to go through for everyday necessities.

- *(I would) go and pick up food from Brumby's like the leftover bread andseeing their daughter cry because she didn't have anything and she was sick of just eating those pizza breads from Brumby's. Seeing them pick a pawpaw off a tree and mix it up with some flour and baking it as their dinner. They are things that people just don't see, that you just go "wow, they are living it tough". SP*

Several support worker participants as well as community participants spoke of this hardship in detail and emphasised the hardship that many of the PI families were going through. One community leader discussed the reasons why his family had to step in to help another distressed family as, 'For this family here, they get only \$500, close to, a fortnight...and the house costs \$240...that's \$460 a fortnight. \$40 left yes! They've got to buy food, they've got bills... We will help'. Another support worker also spoke of the dual role that they played, supporting people as clients of the agency they worked in as well as supporting them personally because they were in such financial difficulties.

- *even if they do have the support of the service that service is limited, you know it is limited... maybe only about three months on, or they don't fit in because they don't have the, I will give you an example say if a family came through, say one of the spouses was all of that else had actual financial support through Centrelink, the other may not have met the criteria because of the immigration issues that they are still working through, they may have two or three children, with us big Island families its three plus children you know, and when that is happening they don't have the financial back up to go and continue on to access that service or that service to help them, I have asked them say have you gone and talked to families which I am actually dealing with on a weekly basis because for example I have got a family under my house at the present time, and I am helping like I said if one of those persons has an income, say a New Start income, say about \$470 that's not enough even to pay for their rent, that's about five people and they accept apart from say Shackservice available if they went into the private sector and asking get accommodation they cannot afford to even pay for that, because of where they are finances, so the I think they don't have the actual financial capacity or capabilities. SP*

Financial hardship also leads to debt and one support worker expanded on the issues of debt as, 'what we would find is that people were linked to pay-day lenders, white-book rental companies, they were losing lots of money through bank fees, they had no savings to be able to access the two-week's rent up front, bond loans, furniture...'. Indebtedness can lead to a vicious cycle that can lead to primary homelessness in the longer term.

Another factor that increases financial hardship among CALD communities and specifically PI communities is the impact of medical emergencies. The small pot of money that many migrants come to Australia with is easily depleted when an emergency occurs and medical bills have to be paid. This is especially a problem among families in the PI communities who may not have access to Medicare because of their visa conditions and do not have any or sufficient Medical Insurance. Again, the impact of this often falls indirectly on host families who step in to help. Another form of this problem is seen when overseas families (especially from Papua New Guinea) come to Cairns to seek medical attention) and run out of money while still undergoing treatment. One support worker described this as:

- *Perhaps on the surface we don't necessarily see...but there's also people who may not consider themselves homeless. But where, they're here for medical reasons. And with medical reasons, they may be temporarily accommodated into a hotel. But they effectively can't return back... they need ongoing medical support. Particularly if they are on dialysis. So the life changes... And then they're moving to another relative's house. No*

one worries about them then because they've got somewhere to go. But really they're still homeless or they are affecting someone else's tenancy. SP

Medical treatment costs and medical emergencies continue to play a part in the issues of secondary homelessness in FNQ.

Employability plays a key role in terms of easing the financial burden. Several of the community participants spoke of their strong desire to find work in Australia so that they could settle in. One humanitarian entrant, when asked about what his hopes for the future were on settling into Australian society said, 'as a matter of fact, I cannot really answer this question now because I want to find a job first. It's most important'. However, the process of migration involved for many CALD families, including PI families, leaves many without the requisite skills and degrees to be employed. Several participants spoke of the lack of recognition of overseas qualifications in Australia, which barred them from doing certain jobs unless they re-skilled themselves in Australia.

- *Unemployment due to qualifications –as from PNG- not being recognised. Because I have got qualifications but it is not recognised so that? In Australia. So I'm working on attending some skill courses and training so that my experience back home can be recognised here. CP*

Others spoke of the lack of access of education opportunities that would have helped to make people more employable. Unlike humanitarian entrants who can access tertiary education opportunities in Australia, non-protected SCV holders cannot, and this has significant effects on their ability to settle into the country and to become productive in the workforce. The details of the impacts of the TTTA and the SCV have already been examined earlier, but it can be reiterated here that the process does not have optimum effects in terms of contribution to the Australian economy. The QUT-Griffith University submission (DR75) to the trans-Tasman Economic Relations Review points out to the business case that can be made for improving productivity in Australia through improved access of non-protected SCV holders to education opportunities in Australia (APCNZPC, 2012, p. 34).

Several support workers also raised the issue of lack of awareness of entitlements as well as services and processes among many members of the CALD communities. As they argued, people were often not aware of their entitlements and that lead them into financial hardship as they were not receiving the money they were entitled to. As a worker in a service providing crisis accommodation put it:

- *So they don't actually require crisis accommodation, they just actually needed some support, to see what options they have... They had no idea what their entitlements should be and thought that was their income. So at that point...because we spend a lot of time prior, at first they think they need crisis housing but once you help them to work with that income and you can increase their affordability, and then it might be just a matter of applying for rentals in their higher bracket...So by putting some work in at the front end, at that early stage...*

This factor of front-end education and advocacy came up repeatedly in the focus groups and interviews, where it was suggested that increased levels of education and advocacy would reduce many of the impacts of secondary homelessness. Some of the areas of education suggested were those regarding entitlements, those on the availability and accessibility of services, knowledge of processes and procedures involving private rentals, social housing as well as to tertiary education.

Lack of Flexibility in Service Provision

As discussed earlier, one of the key elements of overcrowding and secondary homelessness was the inability of agencies to provide appropriate housing to the needs of large families. The conflict between rules on how many people can be accommodated in a particular size of house come into conflict with community needs when there are no houses available of the right size. As one support worker described it:

- *So the way they configure the bedrooms size and the family size...a family with 8 children needs a five bedroom DOH property. There aren't any! So, they can be on very high needs with housing for such a long time but I've been here for 4 years and I've known of only one property, that's a five-bedroom property. So, it's a barrier in itself because. You're not going to get one; it's like winning the lotto if you do. SP*

This unresponsiveness to the needs of the clients was further examined by one support worker who spoke of the needs of young people, suggesting that their housing needs are quite different from nuclear and extended families, maybe involving shorter tenancies and more sharing of accommodation. She suggested that more flexibility was needed in the housing system to make it work. Similar issues of inflexibility were raised about shelters, where a support worker argued that the shelters were made for smaller families and raise major issues when larger families need. The issues of male children over 12 is also one that points to the need for a different way of doing things. As this worker said, 'there are too many layers. We should make it easier for clients, not more difficult... This is a trouble we have had with the shelters for a long time'.

The lack of fit between available accommodation, rules and regulations and the needs of the occupants was a frequent issue raised by service providers. One support worker argued that this inability to respond to the needs of clients can lead to disillusionment among the clients and a lack of desire to engage with the service any more.

- *We're here to try and assist people, but sometimes our capabilities might limit that, or take it in a different direction. Managing expectations and not setting up to fail..."we'll take that 3 bedroom house and we really need a 6"...so next week if I give you a breach and then the following I'm taking you to court. So it's better to find something for the individual family. Sometimes you know people have been in the system for so long that a service has dealt with them for so long and always crashed that when perhaps the time is right, they are no longer wanting to work with them. SP*

Several participants argued that there is already this 'disconnect' between some service providers and clients, where clients feel talked down too and their needs ignored. One agency mentioned in this context was Centrelink which, as one support worker put it, 'has, over time, really discouraged people from going into the office and having a face-to-face conversation. So, it's on the phone, its online, so there aren't many opportunities... for people to ask questions'. Another support worker elaborated on the treatment that their clients experienced in Centrelink as, 'a lot of our clients feel like they are being spoken down to... so, you know, they feel they are a nuisance and think "oh, I just won't say anything..."', but then, they are living on nothing'.

This sense of not being listened too was also raised in the context of some of the services that support people experiencing homelessness. As one community participant, when asked about whether he, as a leader in the community, encouraged members of his community to go the appropriate service said, 'some of them went to those places, but they couldn't say much. Just wasting our time there. They're not very helpful'. One support worker pointed out this issue in the

context of young people making the point that historically young people do not access homelessness services as 'they are not really youth friendly'. For people of CALD background government services can be very difficult to access for many reasons including lack of language skills, prior bad experiences with government in other countries, attitudes of mistrust, lack of familiarity with technology, or even lack of personal trusted connections. A lot of information in closely connected communities like the PI communities tends to get passed through word of mouth. It was suggested that agencies that work with these communities would do well to have more of their staff from those communities so as to build the linkages to the communities. As one community participant said:

- *This is the Housing Commission people, like what you said before we don't have anyone in there to help us. This is one of the big issues, there is no-one to address your needs there, like especially the Pacific Islanders. There is no-one in there the Department of Housing, that can help us okay...Yeah I find it so, with other indigenous people they have got lots of people in there to look after them...And understand them. CP*

Given the level of interaction and support of their communities that support workers of PI background revealed in the course of the interviews and focus groups, the suggestion that ensuring at least some staff are of PI background would help in terms of agencies being better able to engage with PI communities.

The multiplicity of agencies was another factor that was brought up in terms of services being able to work effectively to deal with issues of homelessness. It was argued that it was extremely difficult for the average citizen to plot a path through the agencies while dealing with their issues. These difficulties become very large barriers when exacerbated by language difficulties and lack of knowledge of processes. As one support worker described it, 'as a newcomer to Cairns it has become very obvious to me how confusing it is here there are all these agencies that do and don't do this that and the other, and if you don't understand it when you are English and you are working for a government organisation that's near on impossible to understand when you come from any other kind of background'. Even where there are central points like the Homelessness Services Hub that can refer people to appropriate agencies, elementary problems like lack of personal transport and lack of knowledge of bus services can stop some families from accessing these services. Several support workers spoke of a need for more effective routes through the agencies, including ideas of logistical support for clients.

Funding Issues and Worker Stress

While not necessarily a cause of homelessness, the lack of appropriate levels of funding is clearly identified as a contributing factor to the negative impacts of homelessness. Appropriately funded and resourced agencies can make a big contribution towards ameliorating some of the worst impacts of homelessness. Further there are a number of research studies that demonstrate that increasing workloads, as with underfunding, in the health and community services sector can lead to worker burnout and reduced quality of service (Dollard & McTernan, 2011, p. 287; Lloyd, King, & Chenoweth, 2002; Michie & Williams, 2003). Several support workers spoke of the levels of stress that funding or the lack of it was causing among the workers. The first of these was in the critical context of funding actually being removed from the agencies under the policies of the new government in Queensland. One such example was the entire tenancy advice and advocacy service

program across Queensland run by the Tenants Union of Queensland and other service providers. The removal of funding for services across 29 sites in Queensland was described as a major problem by a support worker, who argued that a number of CALD clients were going to suffer as they would no longer be in a position to challenge real estate agents in a tribunal. As she said, 'there's a high likelihood they won't turn up, and even if they do, they won't understand'. Further, this would have impacts on staff also as:

- *We're going to end up with – staff are going to burn out. Child Safety have lost staff...they were already ... you know, huge case loads. They're going to increase. So the outcome of that is that there are going to be very unsafe children...not identified. Because there's just not enough manpower...So, Child Safety, Rent Connect.... All of those are going to disappear and this puts pressure on the existing services. We're not going to get any money to increase our staff or, our service provision. So, you can only do what you can do... SP*

This strong statement about the impacts of the new policy regime was echoed by a number of support workers who spoke of the sense of disquiet in the sector over job losses and the attendant financial and emotional pressures on individuals in the sector. Others spoke of the significant workloads that were impacting on them anyway, even prior to the change of government. One worker spoke of all the extra work that they had to put in for the same remuneration as:

- *All of the extra resources we are doing aren't funded for. So, the mobile support component. We actually do some outreach support with clients, with clients who aren't accommodated with us... we haven't actually done that before. So that's ... we've squeezed that into our role. The housing assessments, prior to that to register for crisis accommodation.. All you needed to do was ring. Now, it's a full assessment, so we are doing that full, education and early intervention work. We're supporting families for 12 months now instead of three, so our caseloads have increased. But we haven't gotten any more workers to do that work, so we're just working really hard. SP*

Funding was also referred to in the context of crisis accommodation, where a support worker spoke of the difficulty of running a shelter largely through the support of volunteers, while faced with the financial stress of paying the lease. Further, the rental arrangements also meant that the shelter had to move location if, as was the case for their organisation, the ownership of the property changed hands. In this case, the solution suggested was capital investment in terms of funding for buying a house rather than using rented houses as shelters.

The broad consensus in the interviews with support workers was that they were going through a period of radical change in the sector and that this was impacting very adversely on the stress levels of individual workers, wondering whether they would keep their jobs or not.

Innovative Programs

One of the questions asked of participants was whether they were aware of any innovative ideas that had been tried in terms of dealing with the issues of homelessness. The purpose of the question was to try and document programs that have been tried and proved to be successful, even if they have not been carried forward due to various reasons. Some of the programs identified are presented in this section.

School Based Interventions

As discussed in the section on the impacts of secondary homelessness, one of the significant impacts is that of overcrowding on the educational needs of young people. Several participants spoke of the seriousness of this problem among young people of the PI community. An intervention targeted at this problem is based in Woree State School in the south of Cairns. In a systematic approach funded through the Communities for Children program of the Department of Families, Housing, Community Services and Indigenous Affairs, Mission Australia and Woree State School intensively support PI families in education. Community Liaison workers interact with parents, elders and others in the community to support the needs of children in the community. Further, the development of a study centre also helped to provide a quiet environment for children to study. Some of the work undertaken in this project was described as:

- *With the families we do a lot of home visits we work with the teachers the students and just the community as a whole to just watch over that one student and their issues and what they need to see through to the end of their education, but you know. Yeah its good, that is something we do just to engage the community we get the leaders to come in and you know step into the school, listen to the principles and then we advise them to go out there and talk to their own immediate communities about what we are doing and what are views are so they can hear it from the horse's mouth themselves and then preach it if they are preachers and what not, so yeah and it gets heard. SP*

The program works well towards reducing truancy among the PI school-going population. In its first phase, it also involved aspects of 'Learning from the Past' where children were exposed to the culture and tradition that they came from through sharing of stories.

Another form of intervention based in schools was the education sessions around tenants' issues, rights and responsibilities conducted by the Tenants' Union in schools. Many CALD families, especially those of non-English speaking background, get information through their children who acquire English language competencies through schools and interaction with peers. The education sessions with older students in schools was seen as one way in which to effectively get information to the family. As one support worker described it:

- *Yes we were talking about the early intervention side...we do sessions with year 12's who are leaving school to word them-up on their basic rights and responsibilities. And I do know that amongst the school population that I see people that are from CALD backgrounds. You know I see lots of students that are from African countries in the classroom... And we know, yes when we go into Trinity Bay and Cairns High and Woree. And we know that those children, at that age, play a huge role in CALD families.*

This project is no longer functional in FNQ due to funding cuts.

The 'Let's Stay Put' program is another innovative program that is targeted at improving the educational outcomes of students who have to move from one school to another, especially at non-standard times (A. Hill, Navin, & Lynch, 2009). The project drew from the identification of linkages between inter-school mobility and disadvantage/poverty and focussed on the professional development of teachers as well as the case management of individual students to improve educational outcomes of mobile students. The project was run across four clusters, one of which was Cairns and involved three schools in the Cairns area (Angela Hill, Dalley-Trim, & Lynch, 2010). The position of the Mobility Support Officer was part of this approach, where a qualified teacher focussed specifically on ensuring the smooth transition of enrolling as well as exiting students. The effect of this role is described as making 'the transfer of student information, the assessment of student needs and the transition of students into a new school more efficient, providing a more supportive environment for students and their families, as well as relieving the Principal, administrators and teachers of a substantial amount of work' (A. Hill et al., 2009, p. 8). While this project did not focus on the needs of CALD communities specifically, it does present significant possibilities when examined in the light of the mobility issues of the PI community as dictated by secondary homelessness and the dictates of the low end rental market.

SPK Housing

SPK is a housing cooperative established by the Hmong community of FNQ in 1991. The Hmong community were humanitarian entrants who came to Australia from Laos. Most of them settled in and around Innisfail as they were able to find work on the banana plantations and they liked the tropical weather and the size of the town.

AS the community settled into Innisfail, one of the key problems they encountered was the same as that impacting on the PI communities today. Many of them had large families and it was difficult for them to find appropriate sized houses. Further, the sheer lack of housing was also causing situations where several families had to share houses leading to overcrowding. Even when the Hmong families moved to Cairns, which had a bigger pool of housing, there were numerous problems around the nature of six-month short term rentals and the impact this had on the children who had to move schools often.

To overcome these issues, the community leaders approached the Minister for Immigration and raised the idea of a community housing program with a focus on 4-7 bedroom houses that were appropriate for the size of many of the Hmong families. They followed this up by setting up the cooperative SPK (which means 'helping each other' in Hmong). The processes involved were hard and the lack of English language skills of even the community leaders made this even harder. Nevertheless, they succeeded in setting up the organisation and getting appropriate funding. Today SPK has 27 houses in Cairns including 5 in Innisfail. Most of these houses are larger in size and meet the needs of large families very well. However there are more families on the waiting list and SPK has established a set of criteria on which the Board of Directors decide who will be accommodated.

Besides the issues of size, SPK has also set a good precedent in terms of dealing with the cultural context of hospitality that they share with the PI and other CALD communities. As per their rules, a visiting family can stay for free for 21 days. Beyond that the management will calculate their income

and charge according to that. Also, the family can stay for as long as necessary if the tenant (host family) is happy with the arrangement.

The SPK history provides many possibilities for the PI communities and may provide useful indicators for future action to deal with the issues of homelessness.

Innovative Financing Programs

The Shelter Housing Action Cairns (SHAC) programs were pointed to by several of the participants (other than from that organisation) of this research as an example of good practice in terms of proactively dealing with the issues of homelessness, especially by using a case management approach to financial security. One such program is the 'Rent in Advance' scheme that encourages people to build up a safety net by paying a little extra, even if it is small sums of money. The program enhances the sense of security from having the money as back-up.

Other interesting programs include the microfinance programs in collaboration with Good Shepherd and the National Australia Bank. The No Interest Loan program enables people to avail of loans up to \$1000 to purchase basic white goods for the home. The StepUP loan program provides low interest loans up to \$3000 for purchase of items like cars or household items or to pay for dentistry or education. In the ADDS Up Saving program, if the client saves between \$300 and \$500 in 12 months then the National Australia Bank will match it. As one participant described the objectives of these programs:

- *It's about developing a savings habit, developing assets, engagement in a financial conversation. But all of these programs exist. They're financially ready because there's no hidden cost that's going to confront them because through that process, there's a lot of education component to the case management about what the process is going to be. SP*

The programs also involve relationships with other organisations like the Indigenous Consumer Assistance Network (ICAN) and Lifeline, thereby including their financial counsellors and helping to build financial literacy, which in turn helps to prevent homelessness or at least alleviate some of the impacts of homelessness. SHAC also provides support to families as they transition into the private rental market, which could be a way to get past some of the issues with real estate agents.

Another financial program mentioned by participants is the Department of Housing and Public Works' RentConnect program called 'Tenancy Assist'. This program is for clients whose tenancies are generally going well but they run into an unexpected hurdle in the form of illness or loss of job. The program makes around \$1200 available per client to help in terms of getting over the 'bump'.

The Real Estate Agents' Breakfast

This is a relatively new project begun under the aegis of the Cairns Housing Network. This project seeks to draw in all the services and present them as an integrated whole to the Real Estate industry. This process is envisioned as enabling the real estate agents to gain knowledge of the availability of services that could assist them as well as building relationships between the services and the real estate industry.

Networks and Partnerships

Due to the focus on Cairns as a place-based approach to working with homelessness, there are a number of distinct and interactive formal networks that work on the issues of homelessness. Some of these include the Cairns Homelessness Planning Leadership Group, the Homelessness Implementation Plan Reference Group, the Cairns Homelessness Outreach Network (CHON), the Cairns Case Coordination Working Group (CCWG) and the Coordinated Care for Young People Working Group. The research report 'Pulling It All Together: Design Considerations for an Integrated Homelessness Service System-Place Based Network Analysis' (FaHCSIA, 2011, pp. 93-94) provides an excellent description of the governance structures of these formal integration initiatives.

Besides these initiatives are the more practitioner based initiatives such as the Cairns Housing Network, the Cairns Youth Services Network and the Cairns Alliance of Social Services among others. The Cairns Housing Network was one network that was described as a good example of organisations working together to manage the issues of homelessness. As one support worker participant described it:

- *I think there's good cooperation between services. We have a Housing Network that works well. Monthly meetings. And that does work well I think. A lot of you also seem to co-case manage a lot...with people at different stages of their homelessness and you jointly support an individual? So this tends to lead to cooperation? Yes I think it works reasonably well.*

The Cairns Homelessness Service Hub was also discussed as an integrative service that brings together the different services and the clients that they service. It also acts as a base for the Cairns Homelessness Outreach Network along with other agencies.

A partnership that was presented as an example of good practice was the one between YETI (Youth Empowered Towards Independence), a community based organisation working with vulnerable young people, and Youthlink, which has a mental health service working with young people. The program called 'Bridges' was focussed on housing and worked in collaboration with the Department of Housing to sustain tenancies for young people with complex needs. The project helped to ensure that young people kept their homes, provided them with basic life skills training as well as helped them to deal with issues such as addictions and mental health issues (ABC, 2010). One participant described this project as one that was very successful in achieving its objectives but that had to be discontinued because of lack of funding.

Several informal partnership arrangements were also delineated by participants, where workers from different organisations have been providing integrated approaches through informal networking. Cairns being a relatively small city, these informal arrangements were found to be quite useful in improving services. One worker described these arrangements as very good but not sustainable in the long term:

- *we did that on a number of occasions and that seemed to work really well and then I am not kind of sure what happened there, I think it was held together I think primarily through individual relationships rather than a formal agency to agency arrangement*

Some of the partnerships have already been described such as those between Mission Australia and Woree State School, SHAC and its partner organisations,

Migrant Settlement Services

Centacare Migrant Settlement Services provides a case-management approach which supports humanitarian entrants in most aspects of their settlement in Australia. As recounted earlier, real estate agents seem to appreciate this approach where they are able to interact with an advocate who works with the clients to make sure that the tenancy is sustained properly. As argued by a participant in the section on rental market issues, this approach has been so successful that the agents actually welcome getting more tenants of humanitarian background. Another participant argued that advocacy services for refugees and migrants are 'absolutely essential for their successful settlement in Australia'.

If this approach is looked at in relation to other approaches that have been tried, such as the 'Bridges' program and the some of the more informal partnerships, the two common strengths that they seem to have are firstly the concept of the advocate who can work on behalf of the consumer while ensuring that they adhere to the demands of the tenancies, and secondly the case management approach where all the different aspects of the client's issues are managed in an integrated way. The advocacy approach would ensure that many of the common issues raised in the rental market issues section would be dealt with, while the case management approach would ensure that all the other aspects that impinge on tenancies, such as financial situations, health issues and educational needs could be managed.

KEY RECOMMENDATIONS

A number of key recommendations are suggested to reduce the risk of primary and secondary homelessness among CALD people in Far North Queensland. The recommendations are summarised under five themes: Policy and Inclusiveness, Provision of Culturally Appropriate Housing, Service Delivery, Education and Engagement and Training and Support Services. The key recommendations are summarised below.

Theme 1: Policy and Inclusiveness

Recommendation 1: The establishment of a Pacific Communities Task Force in FNQ

This research clearly identifies that the Pacific Communities of Far North Queensland are severely impacted through the emergence of more cases of secondary homelessness. At the first level, these include issues of overcrowding, financial hardship and adverse impacts on education due to mobility and lack of appropriate learning spaces. Further, secondary homelessness also has residual effects in terms of levels of domestic violence, inter-generational conflict, substance abuse and gambling which have emerged as both the causes and effects of homelessness.

The particular nature of migration under the trans-Tasman agreement is also contributing to increased numbers from the PI communities in FNQ while at the same time exacerbating the nature of the problems associated with homelessness. The lack of support and opportunities available to families moving under the non-protected Special Category Visa is a major issue in terms of managing the issues of secondary homelessness before they escalate further into primary homelessness and the associated social issues associated with this problem. The problem is a complex one and involves a number of issues including visa arrangements, cultural issues, and attitudes. Further, the set of problems of Far North Queensland are quite different from those in metropolitan areas like Brisbane, Sydney and Melbourne.

As such it is recommended that a Task Force be created for FNQ to guide the process of managing these issues. This task force should include representatives of the major PI communities as well as key service providers. The Pacific Communities Council of Far North Queensland could be a key driver of this task force as it is formed of representatives from many of the major PI communities.

Recommendation 2: Provide a Pre-migration Orientation Workshop to enhance understandings about the conditions relating to Special Category Visas

Lack of knowledge of the conditions of the Special Category Visa is one of the problems that have been identified in this report. Many of those coming to Australia from New Zealand are not aware that they are not eligible to receive many social welfare payments and that there is a two year waiting period involved. It is highly recommended that an orientation program be established in New Zealand, so that those planning to come to Australia under the Special Category Visa are briefed about the terms and conditions under which they are entering the country. This would also be helpful to many of the host families in Australia who are supporting those suffering secondary homelessness as a result of this situation.

Recommendation 3: Develop a new framework for Social Security

A number of issues have been identified in this report that impact very adversely on PI families in FNQ due to the conditions of the Special Category Visa. To effectively manage these issues, a new regime for social security similar to that identified in the joint report of the Productivity Commissions of Australia and New Zealand is recommended (APCNZPC, 2012, pp. 44-47). The new framework would certainly benefit by including key ideas like portability, equality of treatment with citizens, and policy independence (APCNZPC, 2012, p. 45) which would assist PI communities to integrate more easily into Australian society.

Recommendation 4: Provide HECS style loans to non-protected SCV holders

Productivity is a key element of the nation in terms of migrants and different aspects of this have been raised in the joint report by the Productivity Commissions of Australia and New Zealand. A major social issue confronting CALD communities relates that young people dropping out of school or training and not accessing tertiary education which contributes to intergenerational poverty and decreased life chances. This situation is exacerbated by the experienced by the present arrangements of the Special Category Visa which are clearly problematic in terms of effectively enabling young people to contribute effectively to the economy (APCNZPC, 2012). While these effects are already very visible in primary homelessness in South East Queensland, the problems are beginning to be felt in FNQ and are likely to escalate over the next few years if not managed effectively. It is recommended that the government re-examines its policy in terms of the tertiary educational requirements of young people of PI background who are under the non-protected SC visa so as to enable them to gain skills to enter the labour market at appropriate position.

It is recommended that HECS loans be provided to all SCV holders, with the understanding that the loan arrangements for tertiary education are repayable and can be recovered even if the person moves back to New Zealand.

THEME 2: Development of Appropriate Housing

Recommendation 5: Provide suitable accommodation to support large CALD families

The lack of appropriate houses that could accommodate large families is identified as critical to reducing many of the issues of secondary homelessness. These include issues such as overcrowding, separation of families, educational impacts and issues of domestic violence and intergenerational conflict. The lack of appropriate housing in FNQ applies both to social housing and to the private rental market. The participants in this study suggested several strategies towards alleviating some of these issues.

In the past, as explained by one support worker participant, there have been instances where the Department of Public Works and Housing have worked together to address issues in order to cater for large families either by allocating them to two houses or by doing garage build-ins that can house additional family members. The former idea has severe limitations as have been discussed earlier, especially in terms of one house ending up as the main residence and the other almost

abandoned. The idea of garage build-ins however, is a very effective way of accommodating large families and is really only limited by the lack of resources for capital works within the Department.

Another suggested way forward is the creation of a Pacific Communities Housing Cooperative on the lines of the SPK Housing Cooperative. The main focus of this cooperative would be to provide access to larger houses for the PI community so that big families could be accommodated. However, while this would alleviate the problem to some extent, multiple strategies would have to be adopted to successfully manage the issues.

Social housing targets and allocations need to be examined in line with the fact that they are not appropriate for large families such as those from PI communities. The possibilities of extension and expansion of available housing depending on land available should be considered.

Theme 3: Service Delivery

Recommendation 6: Provision of Front-line Integration of services

It is recommended that a wrap-around case management approach would work effectively to reduce some of the issues around secondary homelessness. At the moment there is a determined effort by service providers in FNQ to integrate and share information with each other. This has led to some level of improvement of service delivery. However, integration from the point of view of a client would mean that they could go to one worker who, as their case manager/advocate would guide them through the range of service organisations that they would have to access relating to housing to Centrelink, to education, health, transport and so on. The silo approach is not a user-friendly one and especially in the case of CALD communities, can prevent them from accessing services effectively. Front line integration is an approach that could help to effectively manage many of the issues raised in this research.

Recommendation 7: Analysis of gaps in service and provision of adequate funding towards filling these gaps

This report has identified some of the gaps in service delivery to CALD communities in Far North Queensland. The significance of these gaps cannot be underrated as they are issues that impact dramatically on a group of people who are already marginalized in many ways. Some of these have been further exacerbated in the life of this project due to funding changes and their impacts on the services. Additionally, the review of the literature also points to significant gaps in our knowledge base in terms of critical segments such as young people and women of CALD background. It is recommended that government focuses on identifying the gaps in service delivery and work towards providing resources towards filling these gaps. Examples of these gaps are presented through many of the other recommendations in this section.

Recommendation 8: Development of Flexible Approaches to Service Delivery

Some of the issues delineated in this research emerge due to the lack of flexibility of service providers and rental agents. One such example is the rule that excludes boys older than 12 years from staying with their mother in a domestic violence refuge. Another example is the number of people who can be accommodated per bedroom in assisted housing. Rather than creating artificial split ups of family, a flexible approach to these two problems could ensure that families could stay

together, rather than experiencing a fictional split up of families in different houses. Flexibility of services, incorporating a client-centred approach, is likely to result in better and more sustainable outcomes in dealing with the issues of homelessness.

Recommendation 9: Implementation of an employment strategy that actively recruits staff of PI background to enable PI communities to better access services.

It is critical that an employment strategy is implemented by accommodation service providers to recruit male and female people from PI backgrounds. It is anticipated that this strategy would assist in reducing some of the stresses encountered by PI people by addressing issues around locating suitable accommodation for large families, interpreting and negotiating rental agreements and providing information to services about specific cultural issues affecting PI families.

Recommendation 10: The restoration of the Tenancy Advocacy and Education Services through long term funding agreements.

Tenancy advocacy is absolutely essential in terms of supporting CALD communities in an environment where they are often disempowered due to lack of language skills and lack of knowledge of processes. This aspect was repeatedly emphasised by many participants as important for PI communities, humanitarian entrants, and asylum seekers in the community as well as many others. The defunding of some of the tenancy advisory services is likely to have very negative impacts in terms of the ability of the CALD community to deal with many of the issues in the private rental market and they are likely to be marginalized and victimised in other circumstances. Further, tenancy advocacy services provide a significant role in terms of education and up- skilling many in the CALD community. Their role is extremely useful in ensuring that families are able to deal with the private rental market from an empowered position. An example of where this works can be seen in terms of humanitarian entrants being supported in the private rental market. It is therefore highly recommended that the State and Federal government re-examine these services and fund them for the longer term to ensure that CALD communities are able to effectively access the private rental market.

Theme 4: Education and Engagement

Recommendation 11: Ensure the long term sustainability of Community Liaison Officers in state secondary schools

Several participants have spoken of the value that the work undertaken by liaison officers. In particular, the work of the community liaison officers in Woree State School was discussed in the context of reducing truancy among young people of the PI communities. There are very clear correlations between completion of high school and improvements in life chances for young people in terms of many aspects of life in terms of health, employment, parenting skills and even the health of their children (Zubrick et al., 2004). The community liaison program is seen as an effective initiative for working effectively within the PI communities to improve educational outcomes. However, the effectiveness of these programs is also dependent on their sustainability over the medium and long term. It is recommended that these initiatives be sustained by the funding bodies and that appropriate measures be put in place to enable them to work closely with initiatives such as the Pacific Communities Task Force.

Recommendation 12: Trial the 'Let's Stay Put' model within Cairns primary and secondary schools to manage the issues of school mobility among CALD young people.

This research highlights the growing trend of CALD young people who are highly mobile and attend multiple schools due to factors such as moving out of the family home due to overcrowding, the breakdown of the family unit due to conflict and families relocating due to the termination of rental contracts. It is recommended that the successful "Let's Stay Put" model be expanded in Cairns schools to track student mobility and support both the schools and the students. This approach has been successful in reducing student alienation and school disengagement particularly among vulnerable and disadvantaged young people.

Theme 5: Provision of Training and Support Services

Recommendation 13: Provide support to ensure that real estate agents and services effectively utilize Translating and Interpreting Services (TIS).

The cost of TIS services is a hindrance to real estate agents using interpreters when communicating with CALD clients who do not have English as a first language. The issues that emerge from this lack of appropriate communication produces a myriad of problems for real estate agencies and CALD people. It is recommended that real estate agents be provided access free of charge to TIS services to ensure that these problems are dealt with at the outset and that the evaluation of the ongoing pilot project be carefully examined to see how this approach could be best implemented. Even where free access is provided, the difficulty of using interpreters and the time involved are also aspects that will stop real estate agents from using interpreters where needed. It is recommended that Government should also approach the Real Estate Institute of Queensland (REIQ), which is the professional body for the real estate industry, to ensure that real estate agents are proactive about using interpreting services.

Use of TIS services may also be a problem in terms of government departments and community organisations working with CALD clients. If workers are tasked on benchmarks that do not include the extra time needed to work through interpreters, there may be a tendency to avoid the use of interpreters, and in some cases anecdotally, avoid those clients who have most difficulty in terms of language. It is recommended that service providers include the use of interpreters as one of the factors when determining workloads.

Recommendation 14: Provide generic cultural sensitisation/cultural competency training to service agencies and real estate agents.

There is a need for developing the skills of both service providers and real estate agents in terms of working appropriately with culturally and linguistically diverse populations. These training programs are not recommended as those that look at specific communities' cultural needs, as some cross-cultural training programs do, but those that develop generic skills and understanding that can be utilised across different cultures. Further, specific training on working with interpreters would also be useful for those likely to work with clients speaking languages other than English.

Recommendation 15: Recognition and Support for Bhutanese and Cook Island Communities in establishing a place of spiritual belonging

Sections of the Bhutanese community have strongly advocated for the establishment of a Hindu temple as a place of spiritual belonging. Cairns and the Tablelands do not have such an institution, while having churches and a mosque. The Bhutanese community is relatively small and will not be capable of establishing such an institution by itself. However, if the larger Hindu population in Cairns were to work with the Bhutanese community it may be a more feasible option. It is recommended that Cairns City Council and Centacare Migrant Services work with the Hindu population of Cairns to collaborate with the Bhutanese community towards the establishment of a Hindu temple. Similarly, the Cook Island community would need considerable support to enable them to set up a place that provides for their spiritual and community needs.

As this issue has also been raised in the context of all the other CALD communities, another option that is recommended is the development of a Cultural Place that the different communities can utilize for supporting the cultural and spiritual needs of the community. It is recommended that Cairns City Council examine the possibility of establishing such a resource that would be able to meet the stated needs of the CALD communities in Cairns and surrounding districts.

Closing Remarks:

Homelessness, whether primary or secondary, is a pernicious problem that has multiple impacts on the individual, the family and the community. Secondary homelessness has the additional problem that it is hidden and the burden is met by individuals and families who are barely coping themselves. This form of homelessness is endemic within the Pacific Islander communities in Far North Queensland and has severe impacts on individuals and families in the community. Secondary homelessness, if not appropriately managed, can slip into primary homelessness, and exacerbate the social issues that are caused by homelessness. This report delineates many of the key elements of homelessness among CALD communities, including the causes and the impacts, and the recommendations presented in this section point to proactive actions that can be taken to prevent secondary homelessness from slipping into primary homelessness as well as effectively reducing the extent and negative impacts of secondary homelessness.

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