

Multiple Disruptions: Circumstances and Experiences of Young People Living with Homelessness and Unemployment

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More than a decade after the Burdekin Inquiry into Youth Homelessness (HREOC 1989), our knowledge of the circumstances of young homeless Australians and how best to assist them remains sketchy. The 2007 National Youth Commission Inquiry into Youth Homelessness, known informally as Burdekin 2, and the Rudd Labor government's forthcoming White Paper seek to advance understanding, and inform future policy and practice. One contemporary Australian research project that can inform policy and practice is the YP⁴ trial of joined-up services for young people experiencing both homelessness and unemployment. In this article we draw on YP⁴ research to shed light on the circumstances and experiences of these young people.

We propose that understanding the circumstances of young people experiencing both unemployment and homelessness is about more than acknowledging structural disadvantage or factors associated with homelessness. We put forward the concept of 'multiple disruptions' to capture the idea that for each person who becomes homeless and unemployed, a complex series of events and circumstances has led to that situation. People experiencing some disruption to their lives call on their own resources, and those of their families and social networks, to overcome these disruptions. In the complex interplay of resources and challenges, resources are sometimes inadequate. For each individual, resources may prove inadequate if the disruption or challenge is large enough. This way of looking at the circumstances of young people experiencing both homelessness and unemployment helps to overcome the blame, stigma and hopelessness that may be associated with more static ways of seeing this issue.

Young people experiencing homelessness and unemployment have usually experienced multiple disruptions to their lives over the course of many years. Learning more about these circumstances brings the profound realisation that if enough things go wrong in a person's life, any one of us could be in the situation of needing to seek assistance from a welfare organisation. Disruptions such as illness, injury, unemployment and relationship difficulties are a normal part of life. However, when people experience multiple disruptions over

extended periods of time, the impacts can be devastating. This is particularly the case for people already dealing with structural disadvantage, and with limited access to supportive family and social networks. For example, if a young refugee woman experiences domestic violence, she may have no buffer of resources between herself and destitution.

This article is about young people who have experienced both homelessness and unemployment, with their interacting impacts. While 'young people' is usually understood to include those beyond childhood and up to 25 years of age, the homelessness services that initiated YP⁴ decided that the project should focus on people in the first one-third of their expected working lives. Thus the eligible age group for YP⁴ was 18–35 years. In practice, 75 per cent of participants were aged 25 years and under.

Homelessness makes it difficult to obtain and keep a job, and unemployment makes it difficult to secure a suitable home. Homelessness and unemployment are often associated with other disruptions including illness, injury and relationship difficulties. In these very challenging circumstances, young people may turn to welfare organisations for assistance, but assisting them to turn their lives around is far from straightforward.

For some years, welfare organisations and governments have been reflecting on, and researching, how best to assist people experiencing homelessness. They have initiated a range of policy proposals, innovative approaches, and trials of particular interventions. One of these is YP⁴, a trial of joined up services for young people aged 18–35 who have experienced both unemployment and homelessness. YP⁴ is the initiative of four Victorian non-government welfare agencies and tests the idea that people receiving joined-up services will have better outcomes than those receiving standard services.

The outcome evaluation of YP⁴ will compare outcomes for the two groups: those who received joined-up services, and those who received standard services. These findings are not available at the

time of writing, but will be published once available. This paper presents a more detailed descriptive profile than has previously been published regarding the circumstances of young people living with homelessness and unemployment. This profile confirms and adds quantification to previously published material on the complex disadvantages experienced by these young people.

Details of the evidence base for YP⁴ and full copies of the first two reports of the outcome evaluation are available on the YP⁴ website (www.yp4.org.au). Our first report provides benchmark population estimates for young people experiencing homelessness and unemployment, and our second report provides a profile of YP⁴ participants, and establishes a baseline for the evaluation.

This article draws on research carried out for the baseline report, to present a profile and details of the circumstances of the participants; people aged 18–35, who have experienced both homelessness and unemployment. Our findings are indicative of the circumstances of the broader population of young Australians in these circumstances.

Literature review

Over the past 25 years, homelessness research in Australia has included considerable work on estimating the number of Australians experiencing homelessness, and understanding the characteristics of this population. The following paragraphs review this research. For an excellent, more general review of homelessness research in Australia, see Fopp (2007).

In 1988, Rodney Fopp drew together previous attempts at estimating number of homeless young Australians. His work for the Human Rights and Equal Opportunity Commission's Inquiry into Homeless Children drew attention to the importance of an inclusive definition of homelessness (Fopp 1988). He estimated that 50,000 to 70,000 young Australians aged 12–25 were homeless. This early work did not make the clear distinction that has since emerged about the two ways of measuring homelessness: annual homelessness and point-in-time homelessness (Chamberlain 1999; Grace et al. 2006). The Burdekin Report (HREOC 1989) presented an estimate of 20,000 to 25,000 homeless children and young people across Australia, while acknowledging Fopp's higher estimate. The report (HREOC 1989; O'Connor 1989) included extensive descriptions of the experiences of homeless children and young people, with resounding impact on public consciousness, social policy development and service funding. The Inquiry noted the 'almost total lack of data', and called for urgent attention to be paid to this matter, for the sake of promoting government and community response (HREOC 1989:69).

Since the Inquiry, major work has been undertaken, particularly by Chris Chamberlain and David MacKenzie in association with the Australian Bureau of Statistics. In 1995, and again in 2001, Chamberlain and MacKenzie conducted their own census of homeless students in Australia, achieving a 99 per cent response rate from schools. They

put their results together with Supported Accommodation Assistance Program (SAAP) data to develop estimates of the number of young people in Australia who were experiencing homelessness. They also documented some of their demographics and circumstances (MacKenzie & Chamberlain 1995, 2002).

Chamberlain & MacKenzie worked with the Australian Bureau of Statistics (ABS) to incorporate a count of homeless people in the ABS census (Chamberlain and MacKenzie 1999, 2003). They estimated that there were 105,000 homeless people in Australia on census night in 1996 (Chamberlain & MacKenzie 1999), and 99,900 homeless people in 2001; of these, 36 per cent were aged 12 to 25 years. They found that most of these people were sheltered somewhere at night, for example with friends, acquaintances and relatives, with 14 per cent 'sleeping out' (Chamberlain & MacKenzie 2003). This work produced population estimates, and some information in relation to indigenous status, family type, education, accommodation type, labour force status, income, and geographical distribution (Chamberlain & MacKenzie 2003). While having access to this material is an enormous advance on what was previously available, these data are partial and limited (Grace et al. 2006).

Crane and Braddock (1996) proposed that the prevention of homelessness rests on structural and institutional reforms; that there is a need for the provision of non-stigmatising services to young people and their families; and that collaboration and cooperation among service providers is required. They emphasised that early intervention is not enough; rather, it is the way in which young people are understood and portrayed that is important.

Understanding the circumstances of young people experiencing homelessness requires both socio-demographic profiling and more in-depth work of the kind undertaken by Guy Johnson (2006) and Project i (Mallet et al. 2006). Johnson's (2006) longitudinal study of homeless households in Victoria looked at the process of and connections between becoming homeless, being homeless and exiting homelessness. A profile of the participants was presented, however, given that the main focus of the research was on the different pathways into and out of homelessness, it was limited. While Johnson's study was not limited by age group, Project i focused on young people aged 12 to 20 years who had been experiencing homelessness. It was a five year study of over 500 people in this age group, in Melbourne and Los Angeles. It was Australia's first longitudinal and cross-national study of young people experiencing homelessness. Researchers surveyed 'experienced' and 'newly' homeless people to find out about pathways in and out of homelessness, family relationships, social support networks and friendships, service utilisation and experiences, housing history, educational and employment experiences, drug and alcohol use, and health and wellbeing. While some of the findings have been published, including participants' perceptions of services and their housing histories, data analyses are continuing (Keys et al. 2004; Rossiter et al. 2001; Myers et al. 2001, 2002, 2003).

Given the limited amount of information that is available about young Australians experiencing homelessness, research that documents their circumstances is useful for gaining greater understanding about this group, and providing well-informed guidance to policy makers and service providers. The YP⁴ research contributes to this understanding. The particular focus of the YP⁴ research is young people aged 18–35 experiencing both homelessness and unemployment. This article presents a profile of the YP⁴ participants, and provides details of their circumstances in the twelve months prior to their entry into YP⁴. Previous work has identified the complex disadvantages experienced by this group. This profile quantifies what was previously known only qualitatively, and adds detail to findings of previous work. The profile presented here draws on extensive and detailed data sets not usually available together to researchers. These data sets were available for this research because of negotiations and agreements between the service providers and government departments, as part of the YP⁴ trial, and because detailed informed consent for their use was given by YP⁴ participants as part of the YP⁴ trial research. In addition to these existing data sets, the profile is based on our interviews with YP⁴ participants.

Methodology

This research aimed to produce rich and detailed descriptions of the characteristics and circumstances of the YP⁴ participants. However, the findings are more than just a profile of a particular group of service users, and have broader significance than such descriptions. The YP⁴ participants were actively recruited in four different areas of Victoria. The sample includes as many of the people as possible who met the eligibility criteria in the four areas, over a period of one year. While some potential participants declined the offer to participate, the sample includes a substantial number of individuals who did not actively engage with services, and would not usually appear in agency data. Thus, while not a representative sample of young Australians experiencing homelessness and unemployment, it is as far as possible an exhaustive sample of such young people, from the four geographic areas. This makes the findings cautiously generalisable with regard to young Australians, especially young Victorians experiencing homelessness and unemployment.

Details of the broader methodology of YP⁴, a randomised controlled trial of joined-up services for young people experiencing both homelessness and unemployment, are available from the YP⁴ website (www.yp4.org.au).

Eligibility

To be eligible for YP⁴, participants were:

- currently homeless or with a history of homelessness;
- aged 18 to 35 years at the time of entry;
- in receipt of either Newstart or Youth Allowance;

- eligible for at least one of: Intensive Support Customised Assistance (ISCA), the Personal Support Program (PSP) or Job Placement Employment Training (JPET); and
- living or receiving services in one of the four trial sites: Central Melbourne, Cheltenham, Bendigo and Frankston.

Recruitment

Participants were recruited over a thirteen month period, from January 2005 to January 2006, primarily by local Centrelink Customer Service Centres. Four-hundred-and-twenty-two participants completed all appropriate documentation, including informed consent for the use of their administrative data, and were successfully recruited into the trial. Eight participants subsequently withdrew their consent to participate in YP⁴. The remaining 414 participants constitute the sample here discussed. The number of these participants by site is shown in Table 1.

Data sources

Table 1: YP⁴ participants by trial site

Site	Total
Frankston	90
Cheltenham	101
Bendigo	115
Central Melbourne	108
Total	414

Source: YP⁴ research database

The information presented in this article draws on data from three sources:

- Centrelink administrative data, which includes data for 399 participants;
- Supported Accommodation Assistance Program (SAAP) National Data Collection Agency (NDCA) data for the 148 participants who used a SAAP service; and
- YP⁴ zero-month interviews, which include data for the 135 participants who completed this first wave of annual interviews¹.

With participants' consent, we requested administrative data for the twelve months prior to each person's month of entry. The YP⁴ interviews, which were conducted by Centrelink social workers trained specifically for this task, also collected information from participants about the twelve months prior to entry to the trial.

Data from all sources (except the SAAP NDCA data) were split on each variable, in order to examine differences between men and

women and across the four trial sites. Any differences discovered were tested for statistical significance, using a difference of proportions test set at 95% confidence level. Differences which were testable and statistically significant at a confidence level of 95% were reported in the text of the report (Grace et al. 2006).

This article summarises key findings from our second report (Grace et al. 2006). These findings form a baseline for future reports to be released annually for the next three years. We report on participants’:

- accommodation;
- employment, income, education and training;
- use of community services;
- health and wellbeing; and
- community connectedness.

Findings

People who experience homelessness are understood to be among the most disadvantaged in the community. As Table 2 shows, YP⁴ participants have low levels of education, and are more likely to be ex-offenders than the general population.

Accommodation

Only eight per cent of participants interviewed indicated that they were happy with their current living arrangements. The picture that emerged from our research was one of people trying to find suitable accommodation, with limited success. Participants had frequently moved in the previous twelve months, with substantial variation in the number of moves made. Some participants who were interviewed had not moved (17%), while one participant reported having moved thirty times. Most

participants had moved between two and six times. Centrelink data showed that participants had moved an average of 2.6 times (n=306) in the twelve months prior to entry. Interview data showed that participants had most commonly stayed with friends (84%), in private rental (48%), slept rough (42%) or stayed with immediate (52%) and extended (29%) family. However, participants did not stay long at each place, and did not expect to be able to stay long at the accommodation they were in at the time of interview. A small number of participants had been in prison (9%) or in a drug treatment service (10%) in the previous year.

Data from the Centrelink administrative system showed that 34 per cent (n=399) of YP⁴ participants were assessed as having had circumstances that made it ‘unreasonable to live at home’ at some time prior to entering YP⁴. These participants left their family or guardian’s home under extremely difficult circumstances, including the family or guardian experiencing homelessness; extreme family disruption; and violence and/or sexual abuse. Annual interviews showed that participants left subsequent accommodation for a range of reasons, including conflict and family issues (as shown in Table 3). Please note that percentages do not total 100 per cent, as participants gave multiple reasons.

As shown in Figure 1, for many participants, their current living arrangements made it either very difficult or not easy to see friends (28%), family (39%), to access shops (17%) or to access services (31%).

The proportion of participants’ income spent on rent was alarming. In the twelve months prior to entry, when participants were paying rent, they were spending a median of 55 per cent of their income (range: 7% to 289%). Only six per cent were spending less than 30 per cent of their income on rent, while six per cent were spending

Table 2: Comparison of key characteristics of YP⁴ participants with Australian and Victorian estimates for young people experiencing homelessness and unemployment

Characteristic	Australian estimates ¹	Victorian estimates	YP ⁴ participants (n = 414)
Male	59% - 69%	57% - 66%	65%
Female	31% - 41%	34% - 44%	35%
Aboriginal or Torres Strait Islander	12%	4%	5%
Ex offender	20%	19%	26%
Year 11 or below	60%	58% - 60%	77%
Above Year 11			15%
Mean age at entry			23 years

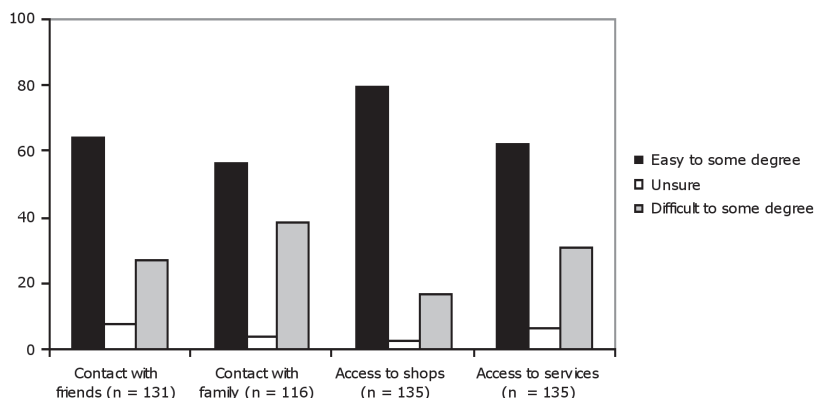
Source: YP⁴ research database and Grace et al. 2005

Table 3: YP4 participants' reasons for leaving accommodation

Reasons for leaving accommodation	Per cent of participants
Conflict/family issues	36%
Found other accommodation	16%
Asked to leave/evicted/kicked out/had to leave	12%
Short term/temporary/guest	11%
Affordability	10%
No room/not enough space/over crowded	9%
Lease ended/house sold/house condemned	8%
Relationship break up (romantic)	8%
Moved elsewhere	8%
Abuse/domestic violence/safety	7%
Better work/better study opportunities	7%
Other	28.1%

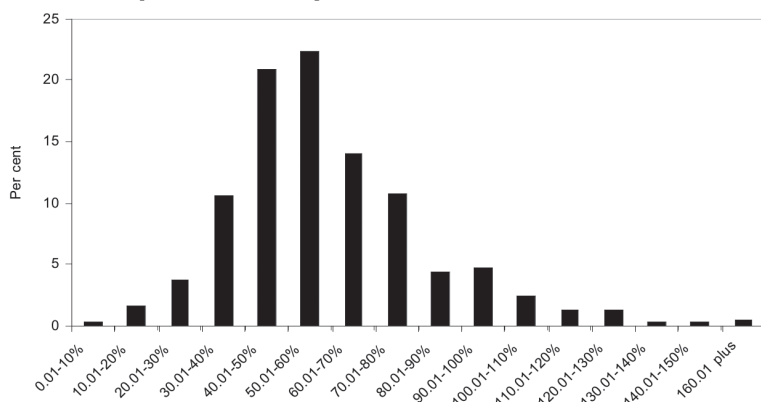
Source: YP4 zero-month interviews (n = 135)

Figure 1: YP4 participants' ratings of ease of contact with friends and family and ease of access to shops and services



Source: YP4 zero-month interviews

Figure 2: The proportion of income spent on rent by YP4 participants in the twelve months prior to trial entry



Source: Centrelink administrative data (n = 320)

more than their total income. These findings are shown in Figure 2.

Many participants (43%) who were interviewed had received financial support of some kind to maintain their housing in the previous year. Thirteen per cent of participants rated their current accommodation as unaffordable.

Despite the demonstrated homelessness of this group, only 36 per cent had used SAAP services.

When asked about their accommodation aspirations, participants gave modest responses. Typically, they wanted a specific number of bedrooms (31%); to live in a unit or flat (29%); for the accommodation to be their own (22%); to live in a house (18%), and for their accommodation to be close to services, transport and jobs (18%).

Employment, education, training

Interview data showed that almost all participants (93%) had been employed at some time in the past, while Centrelink data revealed that 50 per cent had been in paid employment in the past twelve months. Participants who were interviewed had most commonly been employed in hospitality (44%), retail and customer service roles (42%), labouring (32%), factory work (23%), trades (19%), farming and agriculture (19%) and personal or health care roles (11%). Participants were typically looking for work similar to what they had done in the past. When asked, participants were most commonly looking for 'any kind of work' (21%).

A vast majority of participants who were interviewed reported experiencing barriers to gaining employment, the most common being transport (30%), homelessness (18%), physical health (17%), education and training (14%), and mental health issues (11%). Just over one quarter indicated that the location of their current accommodation was a barrier to gaining employment.

Most participants who were interviewed had prepared a resume (89%) and had used services that provide links with employment opportunities (81%), while just under half had changed their personal presentation in order to increase their employment prospects. The diversity of participants' employment

aspirations for the future was striking, and generally modest (detailed table included in Grace et al. 2006).

Data from Centrelink showed that most participants had been in receipt of Newstart Allowance (55%) or Youth Allowance (61%) in the year prior to entry, however some had also received Parenting Payment, Carer's Allowance, Abstudy or Austudy. A small number had made unsuccessful applications for the Disability Support Pension.

There was substantial variation in participants' average fortnightly and annual incomes, as based on Centrelink records. Participants' median income from Centrelink, including Commonwealth Rent Assistance, was \$304.18 per fortnight or \$7930.33 per annum. Eleven per cent of participants were breached during the past twelve months and received reduced payments as a result. Participants' median earnings from employment were \$29.17 per fortnight, accounting for 13 per cent of their overall income. Including earnings from employment, participants' median income was a meagre \$328.62 per fortnight, or \$8567.53 per annum.

Consistent with their mutual obligation requirements, participants engaged in a number of Centrelink approved activities, the most common type being job search (97%). However, over one third had been exempt at some time during the past twelve months from looking for paid employment due to personal crises or incapacity (38%). YP4 participants were more likely to have experienced personal crises or incapacity than to have participated in employment programs or education and training (23% and 16% respectively).

Interview data showed that participants were more educationally disadvantaged than expected, with over two-thirds indicating that

year 11 or below was their highest level of education completed. While 44 per cent of YP4 participants had completed year 10 or below as their highest level of education, only 31 per cent of Australians aged 15 years and over achieve this low level of education (ABS 2005).

A majority of participants (63%) were considering further education or training at the time of interview, with most (70%) nominating secondary school or a specific course at TAFE. Just under one quarter indicated that the location of their current accommodation was a barrier to participating in further education or training.

Use of community services

As expected of people experiencing homelessness and unemployment, the most commonly used services were Centrelink and the Job Network (97% and 70% respectively at the time of the interview). Many of the participants used housing services (40% of those interviewed). About two-thirds saw a general practitioner in the year prior to entering the trial, and 41 per cent used a public hospital. Over one quarter used a generalist counselling service, and one quarter used a community health service. Many participants used youth specific services (19%), other employment services (13%), drug treatment services (12%) and mental health services (8%) in the year prior to trial entry.

Only 27 per cent of participants who were interviewed indicated that community services met their needs really well.

As the following figure shows, only 40 per cent of those interviewed agreed that services appeared to be working together to help them.

Over one quarter of the participants had recently encountered difficulties in accessing services. Key issues mentioned included long waiting times, low responsiveness of services, unavailability of meaningful assistance, and geographical access difficulties. Services that were noted as difficult to access included housing services (such as public housing and crisis accommodation), employment services (such as Centrelink and the Job Network), and health services (such as community health services, general practitioners, and drug rehabilitation services).

Figure 3: Highest level of education attained by YP4 participants

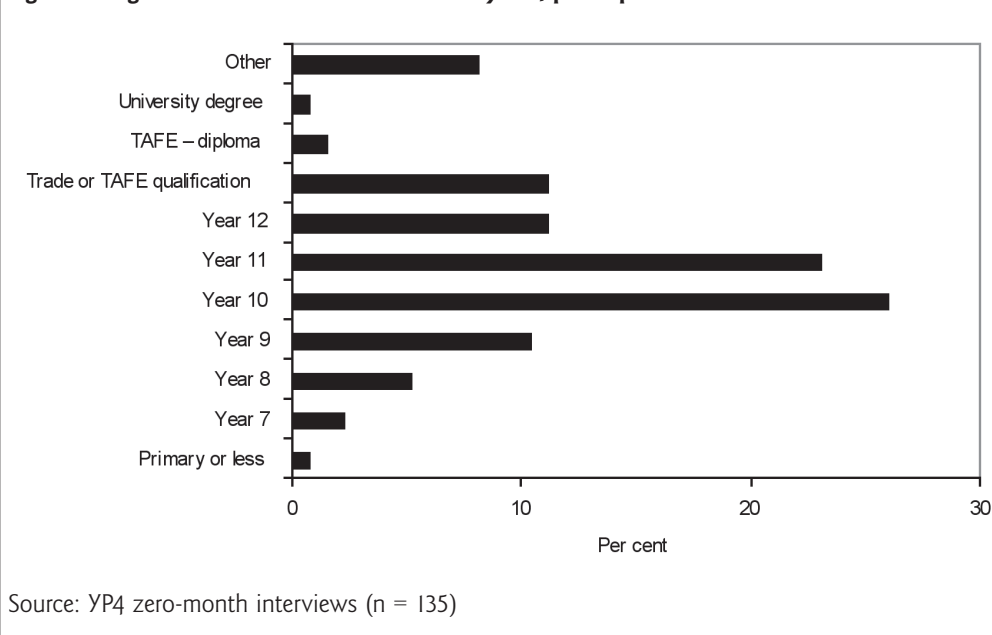
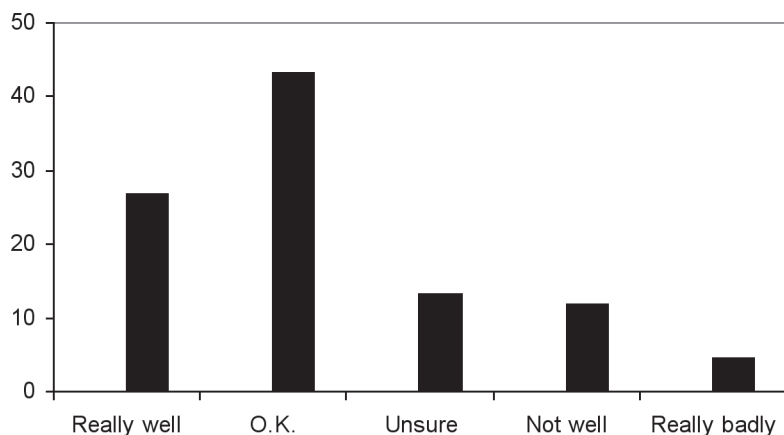
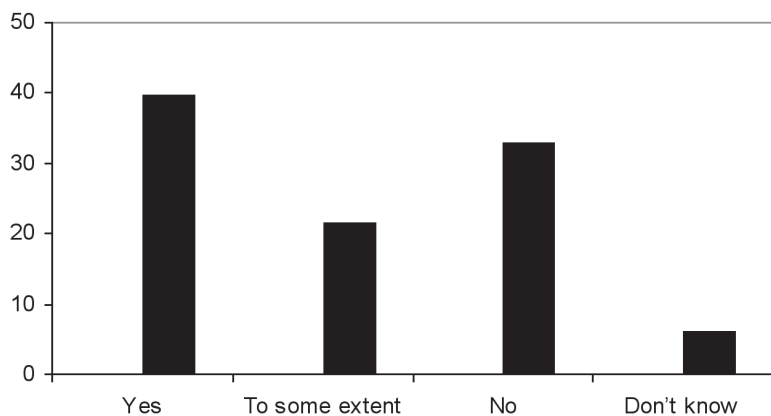


Figure 4: YP4 participants ratings of the extent to which services met their needs



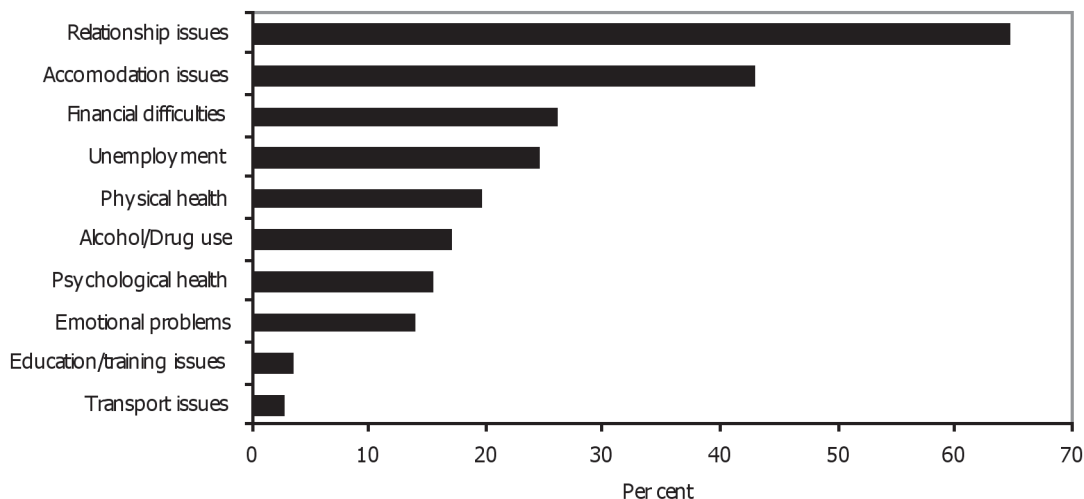
Source: YP4 zero-month interviews (n = 134)

Figure 5: YP4 participants ratings of the extent to which services appeared to be working together



Source: YP4 zero-month interviews (n = 134)

Figure 6: Circumstances affecting YP4 participants' wellbeing



Source: YP4 zero-month interviews (n = 124)

Half of the participants had waited for services in the previous year. Almost a quarter reported that they had no case workers. About half of the participants had one case worker, 11 per cent had two case workers, 9 per cent had three, and 4 per cent had four or five case workers.

Health and wellbeing

We asked participants to rate their own health and wellbeing. Only 40 per cent of the participants who were interviewed rated their overall health as good or very good. This is well below the Australian average of 56 per cent (ABS 2006a). Thirteen per cent rated their health as not good, or poor. Thirty-nine per cent reported no change in their health in the previous year, while 33 per cent said that it had become worse. Only 28 per cent reported an improvement in their health.

We asked participants about things that had happened in the past twelve months that might have affected their health. About 90 per cent of the participants reported money problems. Around 80 per cent reported stress associated with unstable accommodation, and their having been involved in stressful relationships. About two-thirds of participants reported illness, and over half reported that they had slept rough. Untreated health problems were reported by half of the participants, and over one-third reported having an injury. One-third reported not taking their medication. Participants also reported alcohol and/or drug use, sleeping problems, mental health and legal issues, child and pregnancy related issues, weight loss, having been in prison, and problems with transport (combined total of 18%).

Generally, participants reported undertaking healthy activities such as regular exercise (71%), healthy eating (65%), and, to a lesser degree, receiving healthcare and/or treatment (59%). One quarter reported receiving drug treatment, and about 40 per cent reported that

they had reduced their drug use. More than one third reported they had been sleeping better than in the past.

Thirty-four per cent of the participants rated their wellbeing (defined as mental and emotional health) as good or very good, 36 per cent rated their wellbeing as average, and 30 per cent rated it as not good or poor. As shown in Figure 6, when asked about what had affected their wellbeing, nearly two-thirds of the interviewed participants cited relationship issues. Accommodation issues associated with homelessness, financial difficulties and unemployment were also mentioned by many.

Community connectedness

In our interviews, we asked participants about whether they felt connected to a community, either a local community or a network of people with similar interests. We asked about participation in community activities such as sports, use of community facilities, whether participants had someone outside the family (not a worker in an agency) they could talk to, and whether they had people who would help them in practical ways, such as with lifting heavy objects when moving.

More than half the interviewed participants did not feel connected to a community. Only 39 per cent said they felt connected to either a local community or a network of people with similar interests. Fourteen per cent participated in community activities such as sports, clubs, or organised groups. About 80 per cent of the participants had someone whom they could talk to if they were worried about something. Three-quarters had someone they could ask for help. These levels of community connectedness are much lower than in the broader community, where 98 per cent of young people had someone they could talk to, and 93 per cent had someone they could ask for assistance (ABS 2006b). More than 70 per cent of the YP⁴ participants said that they use community facilities such as parks, libraries and swimming pools. The most popular facility to be accessed was parks (43%), followed by swimming pools (29%) and libraries (28%). Some participants reported using only one of these facilities, while others reported using two or three.

Concluding comments

Like other Australians, the YP⁴ participants aspire to have a job and a home. The Rudd government's political commitment to redress homelessness has contributed to public awareness of homelessness and its impacts. This research into the circumstances of young people experiencing both homelessness and unemployment revealed a disturbing picture of young people with generally lower levels of health, wellbeing, education and community connectedness than the broader population, often

following disruptions such as violence and sexual abuse that led to their homelessness.

It seems that YP⁴ participants were not accessing their full Centrelink entitlements, as evinced by their surprisingly low median incomes. On the whole, they were living in unsuitable accommodation, with only eight per cent happy with their current living arrangements. In general, their accommodation would be considered unaffordable, with only six per cent spending less than 30 per cent of their income on rent. This degree of unsuitable and unaffordable accommodation leads inevitably to instability and frequent moves, representing further disruption.

Almost all participants had been employed at some time in the past, and about half had been in paid employment in the past twelve months. Their barriers to obtaining employment included transport, homelessness, location of current accommodation, physical health, education and training, and mental health issues. About two-thirds of participants wanted to pursue education or training, usually completion of secondary schooling or a particular TAFE course. For over 20 per cent, the location of their current accommodation was a barrier to participating in further education or training.

For young people who have experienced homelessness and unemployment, finding suitable, affordable accommodation and obtaining employment are vital. However if their own resources are exhausted or insufficient, then obtaining these basic requirements is effectively an insurmountable challenge.

This profile of the YP⁴ participants and their experiences with accommodation, employment, community services and their health and community connectedness reveals a picture of multiple disruptions and intersecting experiences of disadvantage. In the face of such adversity, persistence and effort are common among YP⁴ participants. While the profile is specific to YP⁴ participants, and its purpose is to provide a baseline for assessment of outcomes, it provides the most detailed profile to date of a group of young Australians experiencing both homelessness and unemployment.

The outcomes of the YP⁴ trial are not yet available. However, many agencies, workers and policy makers are enthusiastic about the idea of joined-up services for people experiencing both homelessness and unemployment. This article identifies the typical issues for people aged 18 to 35 years who are in this situation, notably unsuitable, unaffordable housing, low community connectedness, low incomes, and barriers to education and employment. Policy makers and service providers must design services that can respond to young people in complex situations, and establish coordinated access to resources, including accommodation, education and

employment. Customised, responsive services are required for young people to overcome the impacts of multiple disruptions in their lives, and achieve their modest aspirations of a job and a home.

Endnotes

- 1 Please see Grace et al. (2006) for a discussion of the low response rate in our first wave of annual interviews. Response rates for subsequent waves have substantially increased.
- 2 Australian and Victorian estimates of young homeless job seekers were calculated for the *Benchmark Report* (Grace et al. 2005). For more information, please see this report.

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