

## **10-Year Social and Affordable Housing Strategy in Victoria**

To whom it may concern,

The office of the Latrobe Health Advocate was established in 2018 as part of the Victorian Government's response to the Hazelwood Mine Fire inquiries and is part of the Latrobe Health Innovation Zone.

Reporting directly to the Minister for Health, the role of the Advocate is to provide independent advice to the Victorian Government on behalf of Latrobe Valley communities on system and policy issues affecting their health and wellbeing. There are groups of people in Latrobe who experience exclusion for a range of reasons. My objective is to give those people, whose voice may otherwise not be heard, an opportunity to participate as fully as possible in society and to amplify their voice with health service providers and governments alike.

Last year I undertook extensive engagement work to understand how people in specific communities can best have their voices heard and what makes engagement meaningful for them. It is not enough that people are heard; their voices must also be elevated to services and government and considered when systems changes are designed and implemented.

The attached report delivers on my 2019/20 Statement of Intent and commitment to the Victorian Minister for Health to hear directly from People Experiencing Financial Stress in Latrobe to gain an understanding of what is important to them, and to learn about ways to ensure engagement can be inclusive, safe and meaningful, from their perspective.

In listening to People Experiencing Financial Stress in Latrobe I have learnt it is important to consider all the social determinants of health when working towards the provision of social and affordable housing.

Through my discussions with the people of Latrobe we heard stories about individuals and families living on the streets or in their car. People described their feelings of despair and desperation, and I heard that before some people can think about enjoying life, they need to prioritise having a roof over their head, accessing food and other essentials. I also heard that it would make a difference if landlords applied a social approach and demonstrated understanding and empathy, in addition to requiring tenants to meet their legal obligations. What if there was a balance of social support and empathy? Could this have long-term benefits for both tenants and landlords?

I observed that people experiencing financial stress share a desire to contribute to their community and to help others. Every person I spoke with had hopes and dreams for themselves or others, but these were shared with some caution, or the added weight of the status quo. What if we empowered people to move past the status quo? What if people were empowered by government and services to achieve their own health and wellbeing aspirations?

I also heard that some of the supports that are available to people often comes in the form of financial grants, emergency or food relief. However, I observed that most of these supports simply fill a gap and are not a sustainable solution. What if we treated the need for social and affordable housing as if it were any other health problem? What if we moved towards a system that was focused on detecting symptoms and early intervention rather than treatment?

People told me that having a place to call home was a key determinant in overall mental health and wellbeing. They shared their hopes for a safe place where there is trust and comfort, and not a place where they feel they want to go back outside. I observed that the absence of a suitable place to call home can lead to a constant pressure that is likely to affect a person's mental wellbeing. I heard that this is something they 'learn to live with' – it becomes their normal. What if we embraced these hopes and dreams and instilled in people a community-wide belief that their goals can be achieved?

I encourage the Victorian Government, local services and Latrobe Valley communities to focus on prevention rather than cure. We need to re-think current policies and practices with a view to help people escape the status quo to the point where they can work towards achieving their own financial goals and wellbeing aspirations. Involving people experiencing financial stress in discussions about future policy directions and design of services would be of great benefit to communities, services and governments.

I encourage ongoing engagement with the people of Latrobe and am open to facilitating local workshops and information sessions to ensure the voices of our community members are heard and considered in the roll-out of the 10-Year Social and Affordable Housing Strategy in Victoria.

I submit the attached report to you for consideration as part of the consultation process for Victoria's 10-Year Social and Affordable Housing Strategy. Should you have any questions about the report or the engagement model developed to undertake the work, please feel free to contact my office on 1800 319 255 or email [info@lhadvocate.vic.gov.au](mailto:info@lhadvocate.vic.gov.au)

Yours sincerely,



Jane Anderson





Latrobe Health  
**Advocate**

# Engagement Inspiration

from people experiencing financial stress  
in Latrobe





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The Latrobe Health Advocate respectfully acknowledges Aboriginal people as the Original Custodians of the land we walk on today – the land of the Braiakaulung people of the Gunaikurnai nation and passes on respect to their Elders past and present, future and emerging.



The Latrobe Health Advocate thanks all the people who shared their time, experience, wisdom and ideas with us. It is their lived experience that we share in this document so that we might all learn to better connect, communicate with and support one another.

# Letter from the Advocate

Last year, I had the pleasure of sharing *Engagement Inspiration*, a report that captures the voices and aspirations of people in Latrobe, highlighting what enables good health and wellbeing and ways to engage with communities who may not usually have their voices heard.

This report delivers on my 2019–20 Statement of Intent commitment to the Victorian Minister for Health, to hear directly from people who are experiencing financial stress to gain an understanding of what is important, and to learn about ways to ensure engagement can be inclusive, safe and meaningful, from their perspective.

In undertaking this work I have used the engagement model developed by my office. I applied a variety of engagement techniques and adjusted my approach to suit the people I was hearing from and sought feedback throughout the process. In response to COVID-19 my office converted paper tools and materials into electronic format, and I continued my engagement with community members through virtual platforms.

In listening to people who are experiencing financial stress I have seen first-hand a strength, resilience and selflessness which is remarkable. Despite struggling financially all the people that I met with demonstrated care for others within their family and community, and continually put the needs of other people ahead of themselves.

This work is an opportunity to bring to the surface some of the things that are often left unspoken. It is an opportunity to consider the impact of unemployment, limited income and change of circumstances, which can be unexpected, on the health and wellbeing of individuals and their families.

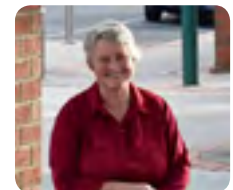
Money enables people to have a roof over their head, pay their bills, access food, transport and health services. Money allows people to participate in sport, recreation and cultural activities. It helps people to gain an education and qualifications that they might need to secure employment. The impact of financial stress on the health and wellbeing of individuals and communities is significant and can happen to any person at any stage during their life.

I encourage the Victorian Government, local health services and Latrobe Valley communities to focus on prevention

rather than cure. Let's look at financial stress from a health and social perspective and implement appropriate treatments and interventions to minimise or prevent the devastating impacts of living with little or no income.

With this in mind, we need to re-think current policies and practices with a view to help people to escape the status quo to the point where they can realistically work towards achieving their financial goals and wellbeing aspirations. Involving people experiencing financial stress in discussions about future policy directions and design of services would be of great benefit to communities, services and governments.

I want to thank everyone who has contributed to this report. The engagement model for my office has been enhanced as a result and I will continue to listen to and elevate the aspirations of people in Latrobe. I will work alongside others in the Latrobe Health Innovation Zone and advocate for systems change that will not only enable people experiencing financial stress to enjoy better health and wellbeing, but to help them share and achieve the hopes and dreams they have for themselves and their families.



**Jane Anderson**  
Latrobe Health Advocate



# Themes

## What really matters

### Family

When we asked people experiencing financial stress about what matters to them, the most common response was family. People told us about how their children, siblings and parents are their priority and shared examples of ways and times they put aside their own needs to look after those most important to them. We could see that people were willing to make great personal sacrifice to be able to provide accommodation, food, security and education for people that they love.

**“Things that concern me most are people being left behind in society.”**

### Community

Everyone that we spoke to showed interest in their community and many people provided examples of how they volunteer or when they have helped others who are struggling. People talked to us about the importance of community relationships and being able to connect with others. We could see that people who are experiencing financial stress could offer valuable insights into the important role that communities can have in helping to prevent the suffering of others in the future. We heard that it can cost money to be a volunteer and that service providers and organisations can help to remove financial barriers to enable people to volunteer.

### Inclusivity

People that we spoke to expressed concerns about times they have observed or experienced exclusion. They described how important it is to be inclusive of everyone



in society and talked about valuing people with a disability, people who are homeless, children, people experiencing mental illness, people who are unemployed, embracing diversity and different cultures. We observed a common hope that no-one in society gets left behind and that everyone can be respected for who they are regardless of their circumstances.

**“Everyone is unique but we are treated in the same way—education, social security, puts you into channels.”**

## Joining in

Some of the people we spoke with expressed their desires to participate in activities alongside others in their community. We heard that it can be hard for parents who want to support their children to join their friends at the bowling alley or on sports teams but cannot afford the cost. Parents were concerned that this impacted their children's interest in staying healthy and connecting with their friends.

## Environment

We heard that the environment and climate change are issues that are important to people. People shared their views about loss of Australian wildlife, agriculture across Europe and Australia, the importance of caring for pets and animals and the value of science. It became apparent to us that people who are experiencing financial stress can be acutely aware of their own resources and how they utilise them. This awareness can be expanded to take into account the resources available within a town, local government area or country to offer a valuable perspective about what we have available to us and the costs associated with how we use it.



**“My top priority is my daughter, that she is happy and healthy and has everything she needs.”**

## Considerations for good engagement

### Demonstrate openness and equality to give dignity

Many of the people that we spoke with had clear views about the importance of being respectful towards those who are experiencing financial stress, not judging them for their circumstances or decisions, and instead making a deliberate commitment to demonstrate care and interest.

We heard that this non-judgemental approach is not only important for facilitators or event organisers to demonstrate but equally important for other people who are participating in engagement activities. The entire engagement experience needs to be free from judgements and assumptions.

People talked to us about how tone of voice, facial expressions and whether or not others in the room say hello and include them in the conversation can make a difference and determine how safe they feel and how much they might contribute to the discussion. We heard that some people who want to participate may feel shy, intimidated or embarrassed but with encouragement and a supportive environment they can be offered dignity and a safe place to express their views.

### Good company and a homely environment

The people that we spoke with shared their ideas about ways we could make our engagement activities more relevant for them. This has helped us to identify ways to ensure that our engagement activities can be of benefit to everyone that is participating. People talked to us about feeling more comfortable when they can attend group activities, meet other people with similar experiences or bring along a friend or family member.

We heard examples of how people like to participate in activities at neighbourhood houses and volunteer their time to support others in the community. People talked to us about how they enjoyed working together with others and how they feel valued when someone shows interest in their own experiences. People told us they appreciate hearing about the experiences of others and learning about different resources and information that might be available to them.

We heard that there are ways to make people feel welcome and to show that you are expecting them, just as you would if you invited someone into your home. Suggestions included choosing a suitable venue where the door can be open, and a warm environment can be created with nice colours, scents and lighting. We learned that this can help people to feel safe and valued.

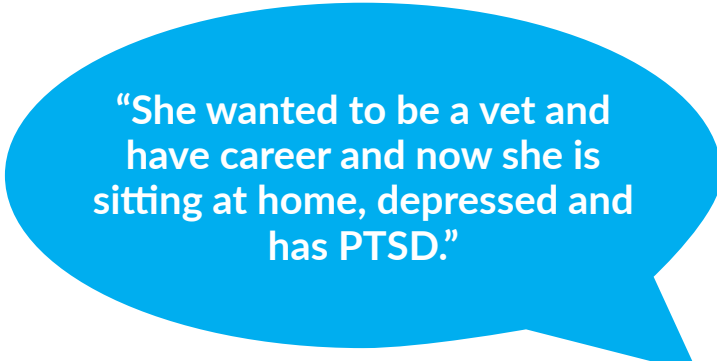
**“Lack of finances for the basics can be so stressful. You can’t go anywhere; you feel like garbage.”**

**“You need a place that is as welcome as a home. A safe place where there is trust and you feel comfortable not where you feel you want to go back outside.”**



## Opportunities to learn and access information

When we asked people about community engagement many of their responses were focused on learning and accessing information. This reminded us of some of the benefits to communities who participate in engagement activities and the importance of allowing time for learning. We heard that everyone learns in different ways and that it is important to communicate and share information using a variety of formats. Education and resources can build skills and confidence helping people to make more informed contributions to the discussion.



**“She wanted to be a vet and have career and now she is sitting at home, depressed and has PTSD.”**

## Acknowledge the time and contribution of communities

We observed that people experiencing financial stress share a desire to contribute to their community and to help others. They were also conscious of not-over stretching themselves or committing to an engagement activity that they may not be able to fully participate in due to competing priorities and interests. We heard about simple ways to recognise the time and commitment people make when they participate in engagement activities such as; designing surveys to be short and user friendly, providing vouchers, sharing feedback and engagement outcomes in a timely manner, showing interest and valuing the opinions of others.

## Barriers and enablers of good wellbeing

### Healthy, affordable food

Everyone that we spoke to was aware of the benefits of eating well and shared their aspirations to look after their bodies and minds through a healthy diet. People talked to us about their desire to be able to cover the costs of the basics such as fresh fruit, milk and bread for their families. We heard that it can be difficult for some people to afford groceries, transport, petrol and good quality meat and that at times they must make a choice between paying their bills or paying for food. We heard concerns about the impact of COVID-19 and not being able to access some foods. People shared their tips of preparing meals in bulk and putting them in the freezer, avoiding junk food, drinking more water and learning how to cook together.

### Enjoying exercise together

We heard that many people experiencing financial stress want to enjoy exercise together with others in their family and community. Some of the things that can get in the way of this include social norms and expectations, existing health conditions, limited access to some activities and cost. We heard that it was important for people to have the right mindset and to support each other to enjoy being active in the community together.

**“It is hard to do sport because of the costing and I need to keep the children interested and able to do things.”**

### Looking after your own mental health

We observed that everyone we spoke with has developed a range of ways to cope with the different pressures that they experience in life. Although it was not always discussed overtly, we observed that the impact of financial stress might lead to a constant pressure that is likely to affect a person's mental wellbeing. We heard that financial stress is something that people 'learn to live with' – it becomes their normal. We could see that many of the people we spoke to put the needs of others ahead of themselves. People shared their goals to enjoy good mental wellbeing and suggested that they could achieve this through taking time out to look after themselves and by accessing mental health supports and medications that are approachable and affordable.

### Financial skills and resilience

We learned that there are often circumstances beyond someone's control that may leave them experiencing financial stress. People talked to us about the importance of being able to make it through when times are tough and the importance of having financial skills and access to supports such as health services and food relief. We know that income, employment and economic circumstances are recognised by the World Health Organisation as key determinants of health and wellbeing. We heard how life events, health conditions, the increasing cost of living and employment circumstances can all impact a person's finances and their ability to support themselves and their family.

### Accommodation

We heard stories about people living on the streets or in their car and the difficulty that some people have in paying for electricity and water. People described their feelings of despair and desperation. We heard that before some people can think about enjoying life, they need to prioritise having a roof over their head, accessing food and other essentials. We heard that pets are important for families but can be a roadblock to getting accommodation. We heard that it would make a difference if landlords apply a social approach and demonstrate understanding and

empathy, alongside requiring tenants to meet their legal obligations. With an appropriate balance of social support and empathy this approach could have long term benefits for both tenants and landlords.

**“I lived in my car with my little dog (Lucy) for a while.”**

**“The priorities people have, are having a roof over their head and then food and then living itself.”**

## **You need money to access services**

People told us that they don't look after their health in the way they should because of affordability. They said although there are supports in place it can be hard to afford appointments and seeing a specialist can put a big strain on the budget. For some people, who have chronic health conditions or care for others with a disability or long-term health and medication needs there is a constant struggle to pay for appointments and medications which, at times need to take priority over other essential items.



## Insight 1

### Strength through selflessness

Despite their limited finances the people we spoke with showed no limits to their generosity for others. We consistently heard about the importance of family and children, caring for others and positive relationships within communities.

We could see that people who are experiencing financial stress knew that others were depending on them and were working within their means to access the information, resources and supports they needed to enable others to live their lives and enjoy good health and wellbeing outcomes.

The physical and mental health impacts that financial stress can have, were often secondary, coming out later in our discussions. We observed that some people were giving everything they had to others and may not have the energy or inclination to consider their own health and wellbeing needs.

### The Office of the Advocate is now reflecting on...

Does financial stress impact families and parents in Latrobe more than others, and are governments and services responding adequately to their needs?

### What if...

People experiencing financial stress can be recognised for the generosity they have for others and empowered by governments and services to achieve their own health and wellbeing aspirations?

“I want things to be better for the area.”

“Acceptance and respect of who the other person is and doesn't matter about their background.”





## Insight 2

### Hopes and dreams

Everyone that we spoke with had hopes and dreams for themselves or others, but these were shared with some caution which might be described as the weight of the status quo. Some people expressed a desire to be able to do the ordinary things, others talked about gaining formal qualifications or shared their ideas for future business ventures.

We heard about some of the supports that are available to people which often come in the form of financial grants, emergency or food relief. We observed that most of these supports simply fill a gap, however they are not a sustainable solution.

Although they themselves may not realise it, people experiencing financial stress can make great contributions to their society. They offer a unique perspective, can understand what it is like to struggle and have generous hearts.

### The Office of the Advocate is now reflecting on...

How might we help the Victorian Government and Latrobe Valley organisations to look beyond financial, emergency and food relief and shift towards greater empowerment of individuals and families to enable people to move past the status quo?

### What if...

The Latrobe Valley could embrace the hopes and dreams of people experiencing financial stress and instil in them a community-wide belief that their goals can be achieved?

**“Family and children are what matter, their health and wellbeing.”**

**“It is important to celebrate good things about what is meaningful to you. Have a goal to share, don’t do it by yourself.”**



## Insight 3

### Virtual engagement helped us see the whole person

Due to the impact of COVID-19 we utilised virtual engagement techniques for most of this work. People were invited to participate in our activities and share their experiences via telephone conversations or video calls. Materials such as photo cards were shared via email ahead of time or on the screen during our discussions. We found that many participants were able to engage with us from the comfort and safety of their own homes, with little disruption to their daily routine or parenting duties.

We found that people were prepared for their discussions with us and had considered what they wanted to share ahead of time. We could see that people valued being listened to and the opportunity to share insights into their homes and lives. We know that it is important to demonstrate respect and openness about having a direct connection into a person's home.

We have learned that virtual engagement can provide an opportunity to gain an even greater understanding of the context in which someone lives their life. Virtual engagement can offer a greater balance of power between communities and service providers. Community members, or patients in the case of telehealth, can maintain control over their video being turned on or off and what might be visible in the background.

Some people may feel safer with the anonymity of engaging over the telephone. We have found that online engagement platforms can enable a more equal discussion where location and position titles are less relevant.

Although we have experienced these benefits of virtual engagement, we continue to recognise the value of connecting with people in person. Into the future online engagement will be offered as one of a number of ways for Latrobe communities to have their voice. We maintain a view that it is important to provide options for people to allow them to engage in ways that are inclusive and meaningful for them.

#### **The Office of the Advocate is now reflecting on...**

How might we bring together the best of 'in person' and 'virtual' engagement activities to design how we engage into the future?

#### **What if...**

Virtual engagement and virtual access to services was an option for everyone in the future?



## Insight 4

### Prevention and early intervention for financial stress

There is a relationship between money, health and wellbeing. When people experience financial stress their mental and physical health can suffer or may come second to other priorities or other people. We have heard about the ongoing effects of financial stress including reduced self-esteem, living with an ever-present anxiety, fear of being judged and not being able to access health appointments or services.

Most of the people that spoke with us could tell a story about the ups and downs of living with financial stress and the various life events or circumstances that can very quickly lead to loss of income, accommodation or support. We learned that the downward spiral of financial stress can be triggered by events that are entirely out of a person's control.

We find ourselves wondering, if we applied a clinical health perspective to financial stress as a condition, at which point would there be warning signs or symptoms and what could be done to intervene early or prevent financial stress from occurring in the first place? Would it be possible to prevent long-term deterioration of a person's self-esteem, their physical health or the health of those around them?

#### The Office of the Advocate is now reflecting on...

How might we work together with the Victorian Government, local health services and people experiencing financial stress to identify ways to intervene early or prevent the long-term effects of financial stress for people in Latrobe?

#### What if...

Latrobe Valley communities made a collective commitment to significantly reducing the impact of financial stress for everyone in the region? What would this mean for the health of the community, education and economic outcomes.

**“I don't look after my health the way I should because of affordability.”**



# Active reflection

## Questions that might get you started...

### If you are a **decision maker** consider;

- How can you support your frontline staff to better understand and meet the needs of people who might be experiencing financial stress?
- How would you rate the customer service provided by your organisation and how might this be described by people who are experiencing financial stress?
- What can your organisation do to recognise when a customer or patient is experiencing or at risk of experiencing financial stress, and how might you offer support to minimise the impact of this?
- What can your organisation do to help people in Latrobe make their hopes and dreams a reality?

### If you are a **staff person, family member or friend**, consider;

- How can you demonstrate openness and empathy to enable someone who is struggling financially to feel comfortable and safe in seeking help from you?
- How might you 'walk in someone else's shoes' and what might you learn about the impact of financial stress?
- What can you do to help others share and achieve their hopes and dreams?

**“It is very real, and any person can become homeless overnight. It can happen quickly and not through any fault of your own.”**





## If you are a **community member**, consider;

- How might you recognise when someone is experiencing financial stress and how can you help them to feel safe and included in their society?
- What can you do to help reduce stigma and judgement in your community?
- What can you do to encourage and celebrate the hopes and dreams of others?

## If you are **someone who is experiencing financial stress**, consider;

- How can you recognise the impact financial stress is having on your wellbeing and what steps can you take to look after yourself?
- How can you take the brave step of asking for help, who might you reach out to and what support might you need from others?
- What are your dreams for the future? Who can you share these dreams with and what would it take to make them come true?

**“Helping people makes you feel good”**

**“I was telling but it wasn’t being heard or listened to.”**

**“I firmly believe kids are the future and they need to have a bigger voice than everyone else, they don’t get heard enough, they need to be included and have a say with the community for the future.”**



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