



Submission for the Productivity Commission Review of the National Housing and Homelessness Agreement Review

McAuley Community Services for Women

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About McAuley

Based in Melbourne's western suburbs but delivering statewide services in Victoria, McAuley Community Services for Women supports women and children who have faced family violence and homelessness. We provide safe crisis and refuge services, temporary and longer-term accommodation, as well as a respite bed for those needing a short period of intensive support. An essential feature of our model is the provision of intensive support 24/7, 365 days of the year. All our services are accessible to women across Victoria. We also provide direct support to children in their own right and help nurture the confidence of their mothers.

Our particular focus in this submission is on homelessness affecting women and children – overwhelmingly, this is associated with family violence. While it may seem obvious that women's homelessness differs from men's, a gender lens and perspective of their needs and experiences is not always reflected in the design and delivery of services. The homelessness system has been geared traditionally towards the needs of males and rough sleepers, and is not meeting the needs of women (many of whom are mothers) in a community in which gendered violence remains prevalent, let alone the needs of children who are too often accompanying them into homelessness.

McAuley's 'Safe at Home' work

For over a decade McAuley had been concerned about the situation of women becoming homeless after leaving family violence. In 2021 we led a coalition of Victorian organisations with an interest in furthering 'Safe at Home' outcomes, which prioritise the rights of victim-survivors to remain home, with the exclusion of perpetrators. Our coalition included police, courts, peak bodies in family violence and homelessness, and men's services. Together we have gathered a comprehensive picture of gaps and systems failings.

A systems map was also prepared which showed the variables which work for and against women and children's ability to stay home safely.¹

We also spoke extensively to women with lived experience of family violence and homelessness, explored existing data sources to understand the scale of the issue and attenuating factors, and conducted research into where frontline family violence workers saw opportunities to prevent homelessness. These findings are at the core of our submission, and the full reports are available on request.

Recommendations

1. Develop and commit to a national homelessness strategy

- 1.1. Recognise housing as a human right and enshrine the right of a 'duty to assist' those who are homeless
- 1.2. Shift the focus of the national Agreement to early intervention and prevention.
- 1.3. Set measurable and ambitious targets for the eradication of homelessness
 - 1.3.1. Support innovation, planning, collaboration by adopting the Productivity Commission recommendations that contracts for family and community services contracts be set to seven years
- 1.4. Overhaul data collection systems so that:
 - 1.4.1. unmet need is captured
 - 1.4.2. individuals' experiences and outcomes can be mapped
 - 1.4.3. lived experience is valued and recognized
- 1.5. Release the findings from the National Audit of Safe at Home programs, already commissioned by the Australian Government, and
 - 1.5.1. fully fund and implement the Audit findings as part of a new preventative approach to a major cause of homelessness.

2. Address structural disadvantages placing people at risk of homelessness

- 2.1. Adopt the key recommendations of ACOSS's 'Raise the Rate' campaign to eliminate poverty
- 2.2. Increase Commonwealth Rent Assistance (CRA) by 10% and establish a single system of financial assistance portable across private and social housing
- 2.3. Commit to further measures to address gender equality by introducing gender responsive budgeting
- 2.4. Implement recommendations of the Australian Human Rights Commission report to address the growing issue of homelessness among older women

3. Fund more housing solutions

- 3.1. Fully fund, grow and replicate holistic approaches such as McAuley's model
- 3.2. Boost crisis accommodation capacity and provide integrated support at both entry and exit points
- 3.3. Invest in affordable, public and social housing to prevent homelessness
- 3.4. Apply a gender lens to recognise women's different needs when designing family violence, mental health and homelessness supports and systems

4. End the link between family violence and homelessness

- 4.1. Connect a new National Homelessness Strategy to the National Plan to Reduce Violence against Women and children
- 4.2. Adopt a similar stance to the Istanbul Convention which states that the right to stay home after family violence is a human right and review national communications to ensure this option is stated unambiguously
- 4.3. Adopt baseline measures of 'safe at home' (through the findings of the National Audit) as a way of measuring improved outcomes in eradicating family violence
- 4.4. Integrate legal help and financial case work into homelessness and family violence responses
- 4.5. Recognise the unique value of specialist employment support within homelessness and family violence services and develop models which respond to the needs of this cohort

5. Eliminate access barriers

- 5.1. End artificial distinctions between entry points and respond to the needs of individuals as they present
- 5.2. Recognise that women without visas or citizenship status should still be eligible for homelessness support as a basic human right
- 5.3. Provide homelessness and family violence support services with specific funding to support women without visas or citizenship status, in recognition of the extra costs incurred in supporting them, for as long as it takes for them to be granted welfare benefits

1. Background: a broken homelessness system

In metropolitan Melbourne, a recent report outlined the terrible situation of those who are homeless in Melbourne's western suburbs:

- As many as 50 people, some of whom have queued overnight, are often waiting outside the doors of the Salvation Army Western Metro Homelessness Service when it opens at 9 a.m.

Only 11 per cent of individuals get case management or a transitional house.²

- There are only 423 government-funded crisis beds across Victoria, yet 9,500 other instances of emergency accommodation are required each year. The only alternatives to these scarce government-funded beds are low-cost private hotels, rooming houses, backpackers and caravan parks. Those who had no choice but to use such accommodation reported on mould, bedbugs, lack of cooking facilities, and an environment in which most felt unsafe, while at least one rape was reported. People unfortunate enough to stay in this squalid accommodation said it was: 'horrific, degrading; felt like a cell', 'the worst nights of my entire life', and 'unsafe, uncomfortable, scared, lonely, worried.'³ Yet countless more received no service at all and are not even counted in the dismal official numbers of 'unmet need.'

Meanwhile women supported by McAuley who have become homeless because of family violence have told us: 'I lost everything – my job, my friends, everything I was connected to', and 'I'd rather sleep under a bridge than go to (accommodation on offer from homelessness services)'. Many have moved up to seven times or more as they attempt to get safe and secure housing, while some had lived in cars for weeks; one told us she was unable to even bring her child's pram with her as she sought help for homelessness caused by family violence.

Against this backdrop there is little doubt that this is the right time for substantial reforms to the National Housing and Homelessness Agreement. Having a home is central to all aspects of community and individual health and well-being and needs Commonwealth investment and focus.

During the four-year life of this Agreement, homelessness has worsened and is now most typically affecting a female lone parent. Pre-pandemic, homelessness in Australia had climbed by 14% to around 290,000 people in the four years to 2018-19⁴

Unacceptable outcomes such as those these indicate the urgency of reform, while the fact that homelessness was more or less eradicated during the pandemic (albeit only temporarily) shows it CAN be achieved.

The need for a national focus on homelessness

Access to safe and secure housing is one of the most basic human rights. The Universal Declaration of Human Rights states that “Everyone has the right to a standard of living adequate for the health and well-being of himself [herself] and of his [her] family, including food, clothing, housing and medical care and necessary social services.”

A national homelessness strategy, ‘The road home’, was last developed in 2008. It aimed to halve homelessness in the following 10 years, an objective abandoned in 2013. Instead, that decade saw a 15 per cent increase in the homelessness population in the years 2009-2019.⁵

Only a national strategy with measurable targets for the eradication of homelessness can tackle the structural causes and address the failures outlined above, as well as enabling a focus on entrenched housing affordability issues. A new, re-imagined National Housing and Homelessness Agreement should focus on early intervention and prevention. A ‘Safe at Home’ approach, responding preventatively to a major cause of homelessness – family violence – should also be foundational.

McAuley supports the vision of a national homelessness strategy, as outlined by the Australian Housing and Urban Research Institute (AHURI), with these guiding principles:

- an early intervention and prevention focus with crisis a secondary option
- the incorporation of Housing First principles.
- enshrining the rights of homeless persons to access housing and enforcing this through a ‘duty to assist.’⁶

In line with an ambitious new national focus, regard should also be given to the need for longer contracts for community services. The Productivity Commission has previously noted that in community services, contract lengths of three years or less are too short, and hinder planning, collaboration, innovation and staff retention.⁷ We support the Commission’s recommendation that: ‘default terms for family and community services contracts be set to seven years, with scope for exceptions where shorter contracts would be appropriate, such as program trials’.

Unfortunately, the Commonwealth Government has already rejected a principal finding of the House of Representatives Standing Committee on Social Policy and Legal Affairs report: ‘Shelter from the Storm.’ After receiving 200 submissions and holding public hearings, the committee recommended the development of a national homelessness strategy. It is extremely disappointing that this recommendation has not been supported.

National impacts: what is the true cost of homelessness?

The impact of homelessness on many other surrounding systems is immense. Most notably homelessness is both an outcome of family violence and the fear of it a reason that the cycle remains unbroken; but homelessness also leads to increased police and ambulance callouts, mental health admissions (or inability to discharge because a person has no home), lost employment opportunities, and generational impacts such as disrupted education for children.

It has been pointed out that: *These expenses are rarely collated and tabulated to find the true cost of homelessness to the public. The costs are dispersed over so many government agencies and facilities that they are managed in a piecemeal way, as they always have been in Australia. The result is a hefty hit to the public purse.*⁸

The interconnectedness of homelessness with other issues is illustrated by the situations of women living in our McAuley House, which provides longer-term accommodation. Most of these women had had multiple episodes of homelessness and their needs have become more complex and multi-faceted; 76% had a mental health issue, 31% had been hospitalized in the past year, and 65% had experienced family violence.

Homelessness after family violence is a human rights issue

Homelessness is more and more associated with the situation of women and children forced to leave their home because of family violence. Internationally the essential human right of victim-survivors to **remain in their home** is recognized in the Istanbul Convention⁹. This establishes the obligation of European countries to ensure protection to victims of family violence, through policies which in clear and unambiguous language order the perpetrator to leave, to stay away from the home of the person at risk, with emergency barring orders immediately put in place.

It is a paradigm shift in thinking and contrasts with the situation which is still the norm in most parts of Australia, where victims leave their own homes for indefinite periods of time, and as homelessness data clearly establishes, in many instances are unable to return.

The inherent unfairness of a situation in which women 'flee' while abusers stay has been a strong theme of those who have experienced it, who told us: 'We lost our lives, and he has everything'. Many believe it reinforces shame and stigma that they are 'hidden away' in refuges and crisis services, while the abuser retains power and control by remaining home.

McAuley would like to see the Australian government make a similar commitment to the human right to remain home after violence and for this to be a guiding principle in a National Homelessness Strategy.

Fixing systemic causes of homelessness especially poverty and gender inequality

Homelessness cannot be eradicated without actions to eliminate poverty, and only the Federal Government has the levers to address measures of inequality: in particular with the 'safety net' of social security supports:

- According to the Government's own 2019 welfare 'report card' there has been little change in income inequality since the mid-2000s and wealth is more unequally distributed than income.¹⁰
- Australia has the lowest rate of unemployment payment in the OECD (relative to average wages in the first months of unemployment). Newstart combined with Rent Assistance falls \$96 per week short of the minimum required to afford the cost of housing, food, transport and basic healthcare.¹¹
- Two thirds of renters spend more than 30 per cent of their income on rent — the commonly used benchmark for identifying 'rental stress' — and many spend much more. 170,000 households have less than \$250 available each week after paying rent.¹²

As the Productivity Commission has noted¹³ Commonwealth Rent Assistance (CRA) payment rates have fallen behind average rents over the past two decades as they are indexed to the CPI, not the actual cost of rental, which has soared. The Commission described changes to the CRA as the clearest path to improving affordability.

The House of Representatives Standing Committee on Social Policy and Legal Affairs Inquiry into Homelessness recommended a review of the CRA. It is extremely disappointing that this recommendation by a bipartisan committee has been rejected outright by the Commonwealth Government, who cited reports in 2010, 2015 and 2020 but failed to mention the Productivity Commission's 2019 findings.¹⁴

Poverty, and the subsequent risks of homelessness, is a gendered issue and with 83% of single parents headed by women¹⁵, they are the family group with the greatest experience of poverty:

- households with children with a female main income earner were more than twice as likely to live in poverty as those in which the main income earner was male.
- In households where the main earner is a female, the poverty rate is 19% – almost double the rate when the main earner is male – 10%.
- In single parent families in which the main earner is a woman the rate of poverty (37%) is twice that in which the main earner is a man (18%).¹⁶

Measures to alleviate homelessness must also be accompanied by continued steps to address gender inequality. McAuley supports calls for the introduction of gender responsive budgeting which actively apply a gender lens to all areas of government policy, not just 'women's issues.'¹⁷

Providing affordable and social housing

The Productivity Commission has already reported that: ‘Australia’s social housing system is broken.’¹⁸ The stock of social housing – currently around 430,000 dwellings – has barely grown in 20 years, during a time Australia’s population has grown 33%.¹⁹and nationwide, the numbers waiting for priority social housing have grown by 51 per cent.²⁰

The most recent snapshot of rental affordability (November 2021) showed that there is currently **no** affordable rental housing in Australia for single pensioners, pensioner couples, people on JobSeeker, and single part-time working parents also on benefits, apart from in regional South Australia.²¹

The Productivity Commission has previously recommended canvassed the idea of a single system of financial assistance that is portable across rental markets for private and social housing should be established, providing people with more choice over the home they live in and improving equity. Tenancy support services should also be portable across private and social housing.²²

Private property and rental markets are increasingly failing to meet the needs of the most disadvantaged in our community. The Australian Homeless Monitor report points to an important leadership role for the Australian Government in securing an increased supply of social and affordable rental housing. The case has also been made for government investment in social housing to be viewed as public infrastructure.²³ All these ideas should be incorporated into a renewed approach to housing affordability.

2. This review – specific comments on the terms of reference

The Productivity Commission poses the question of whether the NHHA objectives are appropriate and have been achieved. In our view, the objectives as outlined are too vague and imprecise, speaking of ‘improving access’, “preventing and addressing homelessness” and supporting social and economic participation. Including measurable targets and a clear statement about the right to housing would strengthen these objectives. As many figures cited in our submission make clear, the goals as stated have not been achieved.

Defining priority homelessness cohorts

We are concerned about the way in which priority homelessness cohorts are set out. Segmenting them in this way could imply that their needs must fit into one neat category and reinforces the sector’s tendency to silo ‘problems’ and push them into one access point or another, rather than respond to their individual needs.

Lists of this nature lack an understanding of intersectionality. Women supported by McAuley, for example, have complex needs, and any one woman could have multiple dimensions shaping her experience; she could be experiencing family violence, be a young person, be Indigenous, experiencing repeat homelessness **and** exiting an institution into homelessness.

This is important to recognise because a system which pushes people into one service type or another will be fragmented and fail to meet individual needs. – such as situations where women without visas, who have no income and therefore cannot pay rent are ineligible for homelessness support. There also needs to be caution about the risk that resources are rationed and directed to the point that those who are not ‘prioritised’ do not receive a service until their circumstances worsen.

In our experience women are frequently re-categorised in artificial ways, such as the situation of women being supported because of family violence, being referred across to ‘generalist’ homelessness support if the risk from the perpetrator is seen as reduced (sometimes this is because a violent partner is imprisoned). One woman who had experienced just this commented: ‘If you were homeless out on the street, they would understand you are still at risk,’ she says.

Silos between state and national governments – a case study

In 2019 McAuley developed a proposal for the redevelopment of a motel in Melbourne’s west. This was intended to provide accommodation for women who had to leave their homes because of family violence. Unlike much of the crisis housing currently provided to women and their children, this would have had self-contained cooking facilities, 24 hour specialist staffing, embedded allied and mental health supports, access to financial counselling and legal assistance, as well as group-based living skills and wellbeing programs.

For this innovative proposal to go ahead, funding needed to come together from several sources including the Australian Government’s Safe Places program, and Victorian family violence and homelessness services. A concerted effort to gain agreement and commitment from all these parties and make the project viable could not be reached; it was noted by local services involved that this inability was ‘symptomatic of the structural constraints faced, with services trapped in a cycle of conserving and rationing HEF (Housing Establishment Funding).’²⁴For the want of a comparatively modest amount of financial investment, the opportunity to provide a holistic response - which also removed victim-survivors from an ineffective homelessness system - was lost because of funding inflexibility.

Outputs of the Agreement – people not widgets

Current data collection makes it very difficult to assess quality – it captures **outputs** (and even then in a limited way) - rather than **outcomes**. While an overwhelming amount of statistical data is produced, this is unable to describe and capture human, qualitative experiences.

In the example earlier in this submission, of the people who have queued overnight to get support, how would the current system really measure the quality of their experience? For those who did receive 'short-term housing' how would we know if this was one of the filthy and unsafe private rooming houses that are completely unsuitable?

More meaningful data is required

It was recently pointed out in a Victorian Auditor-General report that there is an absence of analysis which uses records across different datasets belonging to the same person. This can show an individual (or family) pathway through the service system. It also enables a more sophisticated analysis of how particular variables are interconnected and where there is a service gap.

The numerical data needs to be complemented by evaluations which seeks the views of those who have had lived experience of homelessness and captures the totality of their experiences. (An example of this is in Appendices A and B, where we heard directly from women who have been homeless).

The same Auditor-General report also mentioned that the use of worker client file notes are a rich source of data, and spoke of the possibilities of using 'Natural language processing' techniques to explore these. They may be able to capture, for example, that for an individual client, being supported to go to a doctor for the first time in years was a significant and meaningful achievement, yet the current data collections which only speak of 'support periods' and 'case management goals achieved' will not pick up on these important steps.²⁵

The Commonwealth could also invest in building the homelessness sector's capacity to conduct action research cycles along the Reconnect model, which allows for time to reflect on and improve existing outcomes, and enables an ongoing, cyclical active exploration examining work practices and outcomes.²⁶

Unmet need is not being captured

The current homelessness data collected by the AIHW only focuses on those who have at least had an initial appointment. It is unable to tell us how much 'true demand' exists outside the service system's capacity to respond. A 'census' by just one service based in Melbourne's west, looking at a single month, identified that 200 people are not even getting this first interview²⁷. There is no way of exploring what happened to them next, the reasons they were unassisted, or how this differs from service to service or across Australia.

Data inconsistencies and gaps

It is McAuley's understanding that Victoria employs a different counting method to capturing data.

	NSW	Vic	Qld	WA	SA	Tas	ACT	NT	National
Daily average	30.7	133.5	12.2	64.7	2.6	46.4	0.9	21.6	312.4

This data makes it appear that Victoria was performing extremely poorly relative to other states. If this is because of anomalies in recording information, this adds to confusion and a lack of clarity as to what is actually being measured and renders national comparisons meaningless.

It has also been McAuley's experience that the quality of the data is variable and frequently missing and incomplete. We recently undertook an analysis of the publicly available data from the AIHW to try and increase our understanding of the association between family violence and homelessness in Victoria. Our experience was that this is difficult to analyse without specialist assistance and that many statistical categories can cause confusion: for example, we have seen media and other commentators use figures which might represent individuals OR support periods; they could be citing family violence as one reason to present or the 'main reason'.

When reasons for closure of a support period are examined, the data suggests that many clients either don't get a service or became 'lost' in the system. While overall, 33,621 are listed as having 'immediate goals met/goals achieved), 28,590 others fall into the categories: 'lost contact,' 'did not turn up', maximum service reached,' 'other' or 'don't know.'²⁹ Between 2018 and 2020 there has been a 78% increase in cases with an unknown closure reason.

(Note: these figures are all Victorian, and are taken from the Crime Statistics Victoria Family Violence database which, however, utilises the AIHW collection – to add to the confusion, however, they conduct a further analysis of the data and use a different client count to AIHW).

3. Family violence: intervening early to prevent homelessness

With family violence accounting for 42% of presentations to homelessness services³⁰, concerted efforts to reduce the number of women and children in this position are an obvious starting point for early intervention strategies to prevent homelessness.

The number of females presenting to homelessness services because of family violence has grown by an average of four per cent each year since 2011-2012; in contrast, the overall increase in demand is two per cent.³¹

- For those who enter the homeless system because of family violence, outcomes are poor. Across Australia, there are 312 requests a day that are unable to be met³². Females make up 67% of those who were unassisted³³. Sole parents with children make up 65 per cent of those unassisted³⁴, while **34 per cent needed long-term housing and 2.9 % received this service.**³⁵
- Only 3.2% of women who are experiencing family violence receive the long-term housing solutions they need.³⁶

Fearing the likely outcome of homelessness and poverty, as many as 7,690 women a year return to perpetrators due to having nowhere affordable to live.³⁷

Women's homelessness is experienced differently from that of males as Appendix A, where women describe some of their experiences, makes clear. The impact of their homelessness on children must also be considered; in 2020-2021, 33526 children aged under 15 accompanied a parent (usually a mother) who was seeking homelessness support.³⁸

Homelessness for women can lead to the involvement of child protection authorities and is in itself intrinsically traumatising and damaging for children who experience it. It also places children at risk of continuing the same cycle of violence and homelessness with which their mothers have lived. (For example, a study of children aged between 12 and 15 identified common precursors and pathways into homelessness and showed they had often lived in family homes characterised by violence, abuse and/or neglect. The report said: '*Half had been removed by child protection authorities into the out-of-home care system – but the young people felt this had not led to safe, stable or secure housing... the majority of young people we interviewed felt like they had never had a home – a place of safety, security and happiness.*'³⁹

Focusing on preventing homelessness after violence could make rapid inroads into the numbers of women and children becoming homeless. Most are leaving an existing home to escape the violence; they have a home which could be 'saved.'

McAuley's data, for example, shows that in women coming into our crisis accommodation in 2020-2021, 93% had a permanent address in the previous month, and just two per cent had

been sleeping rough. A little further along their experiences of family violence, for those who were staying in our refuges which offer accommodation for up to 12 weeks, only 44 per cent had had a permanent address, and eight per cent had been sleeping rough.

In other words, as they move further away from their original housing, it becomes far less likely that homelessness can be avoided.

If efforts were instead focused on allowing them to remain, safely, in their homes – with the perpetrator being removed – a large burden would be removed from the homelessness system. These women and children would be less at risk of the other impacts of homelessness – mental health issues, stigma, poverty and isolation.

The fear of homelessness will also mean many women remain in violent relationships. Without the option of remaining safely in their own homes, with the perpetrator instead being the one who must leave, many women will feel they have little choice but to stay. They face an alternative of sleeping in cars, squalid rooming houses, multiple moves around unsuitable accommodation, and struggling financially, especially if their safety is continually undermined by perpetrator behaviour and inadequate policing and legal responses.

McAuley has been a strong advocate for an approach known as 'Safe at Home' which brings together legal, judicial, policy and holistic support to keep women in their own homes and exclude the perpetrator with refuges and crisis accommodation places of last resort, rather than the default option.

Connecting 'Safe at Home' to a new National Homelessness strategy

A 'Safe at Home' approach is preventative; it addresses the risks of homelessness, poverty and intergenerational trauma that occur when women must leave their homes to escape violence. Its principles should also be embedded in the *National Plan to End Violence against Women and Children 2022-2032* which is still in development and which in our view pays insufficient attention to the issue of homelessness as an outcome of family violence.

A new national agreement could make explicit connections to this work and shared responsibilities for a 'Safe at Home' implementation.

Where is the National 'Safe at Home' audit?

In 2017 Professor Jan Breckenridge and her colleagues at the University of NSW were contracted by the Commonwealth to carry out a national audit of 'Safe at Home' responses which are funded by the Australian Government.

This piece of work was specifically commissioned to inform the development of the *National Plan to End Violence against Women and Children 2022-2032*. It is research which will have major implications for strategies to end homelessness, help us to understand why

homelessness associated with family violence continues to grow, and provide a path forward on future implementation and objectives.

We are surprised and disappointed that this extensive report has still not been released more than a year since its completion, and its findings are not referenced at all in the *Draft National Plan to End Violence against Women and Children 2022-2032* released in January 2022. We urge the Productivity Commission to request the release of this important analysis so that its findings can help shape the next National Agreement on Housing and Homelessness.

Intervening BEFORE women's homelessness starts

McAuley has long been concerned that fewer than five per cent of those coming to our family violence crisis accommodation service are returning home, and that the majority had already experienced several moves before even reaching our doors.

Throughout 2021 McAuley interviewed victim-survivors and frontline workers to understand why this was happening. Their testimony showed the importance of 'Safe at Home' being an **early**, rather than after-the-fact, response.

Women who had already left their homes to be safe, even those staying in crisis centres or refuges, were in effect already homeless. The point at which they left, or were helped to leave, their home after violence became pivotal to their later story. It set off a chain of events where the abuser's right to stay quickly became entrenched, while their own drift into unstable accommodation and poverty felt inevitable.

Solutions: Employment support and legal help as homelessness prevention strategies

Financial abuse is present in more than 90 per cent of family violence situations, and frequently escalates after separation⁴⁰. Women frequently acquire debts or are subject to financial coercion that is directly related to family violence, and these financial burdens are a major impediment to them leaving violence or rebuilding their lives if they do so.

To address this connection employment support and legal and financial counselling should be a focus of strategies to prevent homelessness.

McAuley's intensive employment support program for women facing family violence and homelessness is the only one of its kind in Australia and has supported more than 300 women so far.

Locating this service alongside other family violence support enables integration with other needs that arise, and draws on specialist expertise and understanding of the barriers women face in getting 'job-ready' when they have been trapped in an abusive relationship. It also plays a significant role in enabling women to maintain their housing.

The economic value of this program was recently assessed as providing total savings per year to the Victorian and Federal Governments is around \$2.1 million. Of this some \$670,000 are savings for the Federal Government via reduced payments for income and housing support..⁴¹

McAuley has also demonstrated the value of legal help provided early, and embedded within a homelessness and family violence service. McAuley's partnership with WEstjustice, a community legal centre, is an early intervention model which could be applied on a national level. The Transforming Financial Safety Project⁴² recognized that the safest place for delivering legal help was within our service where women had already developed trust and safety. Having legal casework sit alongside financial counselling led to the resolution of more than \$900,000 in debt accrued because of family violence. Evaluation showed this was also associated with increased capacity to maintain housing.

Solutions: address perpetrators' accommodation needs

Frontline workers from organisations working directly with perpetrators or actively worked to keep the perpetrator in sight were more likely to support a woman to stay at home, according to research from a joint study by McAuley and the University of Melbourne⁴³. Responses to perpetrators should also form part of a strategy to prevent victim-survivors having to leave home. Options such as providing accommodation to perpetrators, with behaviour change and mental health supports readily available, are being trialled in Victoria and are worthy of further development and consideration.

Solutions: raise awareness of the right to stay home after violence

Family violence responses are in the main predicated on women 'leaving', 'fleeing' and escaping' their own homes; more than 50 per cent of women report that they, and not their partner, move out of the home they share⁴⁴.

McAuley conducted a preliminary analysis of Victorian family violence support organisations' messaging and language shows it is heavily weighted towards encouraging a woman to 'leave' with little information on options to stay. This is likely to influence women's decision-making as well as reflecting that many services are perhaps inadvertently focusing on the act of 'leaving' with insufficient information on other possibilities.

Women without visas and income

The situation of women who have no visa or citizenship rights, is perilous. With no income or eligibility for government services, they are especially vulnerable and services who support them are in effect 'picking up the tab'.

These challenges have been noted in supporting women who are homeless and without income:

- ineligibility for most government funded income benefits and services mean material aid requirements are high and the costs of medical care and medications prohibitive
- they need longer stays because of their complex needs and a lack of exit options
- that over 80 per cent of women in this situation were unable to leave Victorian 'safe steps' crisis accommodation were unable to enter a refuge because they lack permanent residency; they stay in crisis accommodation twice as long as other
- residents, with flow-on effects in an already struggling and overworked system.⁴⁵

As noted in Appendix A, one woman who was eventually referred to and supported by McAuley had spent many months sleeping alongside the coolroom of a restaurant while multiple agencies supported her with everything but a bed for the night. This highlights a serious system flaw and a fundamental breach of human rights.

Older women and homelessness

The numbers of older women over 55 needing homelessness support has grown by an average of 6.6 per cent since 2011-2012.⁴⁶ It is a trend also noted in McAuley's services where the number of women over 45 has risen from 43 in 2018-2019 to 84 in 2019-2020.

The Australian Human Rights Commission has outlined the causes: an ageing population, high costs of housing, and a significant gap in income and wealth between men and women across their lifetimes.⁴⁷

There is evidence that older women are presenting for homelessness support for different reasons than those at different life stages; for this cohort, family violence is not the main reason for homelessness, but issues of housing crisis and affordability predominate.

The Commission has also pointed out that older women are often experiencing homelessness for the first time in later life, after leading 'conventional lives.'

This trend poses the question of whether homelessness services, traditionally targeted at those with complex needs, will be well suited to the needs of older women. It could be that relatively modest investment in support for this cohort, who may still be working but are only a few pay-packets away from being unable to maintain their housing – will divert older women from requiring homelessness support.

Some ideas put forward in the Commission's report include programs to help women buy a home, having more affordable housing stock targeted to older women, optimising the use of existing housing, and providing tailored tenancy and other supports to help women find and sustain appropriate rental accommodation.⁴⁸

It has been noted that **Australia** has a persistent gender gap in retirement savings and incomes. Men's superannuation balances at retirement are on average twice as large as women's. Men also have much larger non-superannuation savings.⁴⁹ An idea worth exploring is that of financial health check-ups through superannuation funds as women near retirement. Screening for

family violence risk factors, for example, now occurs routinely at maternal and child health visits, acknowledging that pregnancy and childbirth are points at which family violence can escalate. Introducing a similar checkpoint to identify risk factors for homelessness could be an effective approach, giving a chance for women to put in place strategies for a more secure future.

Appendix A: 'Cold and scary': the impact of homelessness on women

Women supported by McAuley have experienced many different forms of homelessness: of sleeping in cars, staying at caravan parks and seedy motels, staying in a McDonald's car park, sleeping next to a cool room in a restaurant, and 'sleeping rough'.

'I was constantly hungry and thirsty. I had to walk everywhere, to try and save money.'

'During winter, I couldn't feel my fingers or toes because it was so cold. Now when people complain about cold weather, I just smile...because I know what being cold is really like.'

'You are tired all the time, trying to figure out where to go next, how to get through the next day.'

'You hear other people screaming. There are rats around.'

'Cold...and scary.'

'Just terrible.'

'Sometimes people are kind, but they're not sure how to help. You try to be invisible.'

'You're unsafe. You can't trust anyone.'

Being unsafe is a strong theme in many women's experiences. This was not just if they are sleeping rough, but in taxpayer-funded crisis accommodation which, as has been well documented in the report: 'A crisis in crisis'⁵⁰ is frequently of an appalling standard, squalid and unsafe, with at least one rape reported.

Though they are often homeless in the first place because of violence by males, the accommodation provided is usually alongside men, lacks basic privacy and sometimes even working locks on doors.

Women can be vulnerable to sexual exploitation, and what researcher Juliet Watson calls 'survival sex'. One woman told her:

'The bad part about being homeless is that people think they can take advantage of you because you're going to do anything 'cause you're homeless.'

*'Especially guys think, 'Yeah, she's out there on the streets, she'll f*** me, she'll do me.' The way they think [of you] — as just a piece of meat.'⁵¹*

Our data shows that more than 40 per cent of women living in our homelessness services have experienced sexual abuse over their lifetime; the ever-present fear of this is what makes the provision of women-only accommodation so important to their recovery.

'I never slept through the night. I was constantly vigilant of everyone who walked by, worried they would take me with them or hurt me.'

'Whenever I saw a silver car, or saw car lights coming towards me, I was terrified it was my [violent] ex-husband coming to find me.'

'I was sent to an awful place. The Palms, in Footscray. I don't mind that it wasn't 5-star, but I was petrified. I felt safer sleeping rough in Southbank – at least there were security guards who'd keep an eye on things.'

'The comfort of a hot cup of coffee'

Women also tell us of the day-to-day struggle to survive, the lack of even the most basic comforts, and being hungry and thirsty.

One woman told us that because of this she weighed less than 45 kilos while she was homeless. (She was enjoying a hot meal from the McAuley House kitchen while she related her experiences; she now weighs 54 kilos).

'You can't cook. You really miss the comfort of a hot cup of coffee. You get to know things like 7-11 having \$1 coffees and \$2 sandwiches.'

'Without these cheap options, you have to

'A lot of strangers were very kind. One woman took me off the street into her own home for the night. I could have a proper shower at last, as I was always worried I didn't smell good.'

'There needs to be more houses'

One woman who came to McAuley House after many years living on the street spent much of her first few weeks just sleeping. She wasn't sure about contributing her voice to this report but eventually said simply: **'There needs to be more houses.'**

Another woman had had a plethora of agencies supporting her while she was homeless. She had no permanent visa or citizenship rights, and she was being assisted with legal problems related to family violence, with efforts to get permanent residency, with material aid and social support.

While she was highly appreciative of all this support, she still went back each night to sleep beside a cool room in a restaurant — the only place she was able to stay — because the one thing unable to be provided to her was a house.

Homelessness and motherhood – ‘I feel like a mum again’

Many women supported by McAuley because of homelessness are mothers (17 of 39 in 2018-2019). McAuley House does not directly support and accommodate children at the House, as most often the children are no longer in their mothers' care.

We are acutely aware that separation of mother and children because of homelessness is traumatic for both and an ongoing cause of heartache, grief and distress, especially so when children remain in the care of a parent who they know to be violent.

One mother we spoke to did not know that one of her children had died while she was homeless.

She is in such fear of her abusive husband that she had been unable to return to the family home. Her continued anxiety about the wellbeing of her surviving child is gut-wrenching and overwhelming.

For some women, living in McAuley House has directly led to reconnection with their children – either because it is a more suitable environment for children to visit, or because of the overall improvements in the mental and physical health of their mothers.

‘I couldn’t see my children. My ex didn’t want to bring them to visit me if I was sleeping rough or in the sorts of accommodation I had to live in.

‘Now that I’m living here, they can come and see me. I feel like a mum again’.

Appendix B: What victim-survivors told us about why they had ended up homeless because of family violence

McAuley asked victim-survivors who had experienced family violence and homelessness to tell us about the systems issues which meant they were unable to stay in their own homes.

Overwhelmingly, the unrelenting nature of the violence, perpetrators' complete disregard for the law, and lack of confidence in policing and legal responses, had meant they were too fearful to remain home. They felt the perpetrator was frequently not 'kept in sight' and they weren't informed of what was happening during court processes or upon his release from prison. This led to a constant, heightened sense of anxiety and fear, and made it almost impossible to imagine a future where they remained safely at home.

It was clear that security upgrades and the installation of cameras did not, by themselves, allay these fears. Many reported difficulties with slow and bureaucratic processes to obtain them, and basic mistakes in their installations. Some had never learnt they existed.

Many women did not recollect any discussions about whether they could have stayed home. Some were extremely surprised to learn of some of the legal protections they could have accessed to make it viable. Lack of housing options and affordability made it impossible for many to either stay home or afford to set up and sustain different forms of housing.

It was also clear that even though after leaving family violence many women were 'housed', they were still homeless. They had left behind (and often never saw again) many things that had essential value to them: photos, mementoes, their own clothing and jewellery, as well as the practical things – one woman had even been unable to take her young child's pram with her. It was common to hear of women who had moved seven or more times, cycling through forms of temporary government-provided accommodation that did not meet their needs (such as lacking cooking amenities) and were in particular unsuited for children.

¹ <https://embed.kumu.io/7907dc02e7528d47615278ace08a86b3#map1>

² *Crisis in Crisis II: A Way Forward Report of the Crisis Accommodation Option Project* (January 2021) <http://www.nwhn.net.au/admin/file/content2/c7/081021%20CAOP%20Report%20Final.pdf>

³ *A Crisis in Crisis The appalling state of emergency accommodation in Melbourne's north and west* (February 2019) Prepared by the Northern and Western Homelessness http://www.nwhn.net.au/admin/file/content2/c7/A%20crisis%20in%20crisis%20doc%20final%20040219_1550142202053.pdf

⁴ *Australian Homelessness Monitor report 2020* (prepared by Launch Housing) retrieved at <https://data.launchhousing.org.au/app/uploads/2020/10/Australian-Homelessness-Monitor-2020.pdf>

⁵ Australian Homeless Monitor report (op. cit.)

⁶ AHURI submission (June 2020) to the Parliament of Australia House of Representative Standing Committee on Social and Legal affairs Inquiry into Homelessness <https://www.ahuri.edu.au/research/resources/submissions/inquiry-homelessness-australia>

⁷ Productivity Commission (2017) *Introducing Competition and Informed User Choice into Human Services: Reforms to Human Services, Report No. 85*, Canberra

⁸ <https://theconversation.com/if-we-realised-the-true-cost-of-homelessness-wed-fix-it-overnight-143998>

⁹ See: Article 52 of the Council of Europe Convention on Preventing and Combating Violence against Women and Domestic Violence (the Istanbul Convention) <https://rm.coe.int/convention-istanbul-article-52/168073e0e7>

¹⁰ Australian Institute of Health and Welfare 2019 report card on the welfare of Australians <https://www.aihw.gov.au/news-media/media-releases/2019/september/2019-report-card-on-the-welfare-of-australians-rel>

¹¹ <https://raisetherate.org.au/wp-content/uploads/2020/01/RTR-Fact-Check-2020.pdf>

¹² Productivity Commission 2019 (op. cit.)

¹³ Productivity Commission 2019, *Vulnerable Private Renters: Evidence and Options*, Commission Research Paper, Canberra.

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https://www.aph.gov.au/Parliamentary_Business/Committees/House/Social_Policy_and_Legal_Affairs/HomelessnessinAustralia/Government_Response

¹⁵ <https://www.abs.gov.au/statistics/labour/employment-and-unemployment/labour-force-status-families/latest-release>

¹⁶ Davidson, P., Bradbury, B., Hill, T., and Wong, M. (2020), *Poverty in Australia 2020: Part 2, Who is affected?* ACOSS/UNSW Poverty and Inequality Partnership Report No. 4, Sydney: ACOSS.

¹⁷ <https://www.equalityrightsalliance.org.au/grb-resource-hub/>

¹⁸ Productivity Commission, *Introducing Competition and Informed User Choice into Human Services: Reforms to Human Services, Inquiry Report.*

¹⁹ Retrieved at: <https://grattan.edu.au/news/how-to-fund-more-social-housing/>

²⁰ Retrieved at: <https://povertyandinequality.acoss.org.au/data/eligible-social-housing-applicants-awaiting-tenancy-allocation-australia-2014-2020/>

²¹ Rental affordability Index (2021) <https://www.sgsep.com.au/publications/insights/rental-affordability-2021>

²² Productivity Commission 2017, *Introducing Competition (op. cit.)*

²³ Lawson, J., Pawson, H., Troy, L., van den Nouwelant, R. and Hamilton, C. (2018) *Social housing as infrastructure: an investment pathway*, AHURI Final Report No. 306, Australian Housing and Urban Research Institute Limited, Melbourne,

²⁴ *A crisis in crisis* Part II, op. cit.

²⁵ Victoria's homelessness response, report by the Victorian Auditor-General September 2020, https://www.audit.vic.gov.au/sites/default/files/2020-09/20200917-Homelessness-Response-report_2.pdf

²⁶ <https://www.dss.gov.au/families-and-children-programs-services-reconnect/reconnect-action-research-kit>

²⁷ *Crisis in crisis* op. cit

²⁸ AIHW data tables 2020-2021 **Table UNASSISTED.1: Daily average unassisted requests, by state and territory, 2020–21**

²⁹ Crime Statistics Victoria <https://www.crimestatistics.vic.gov.au/family-violence-data-portal/download-data-tables>

³⁰ <https://www.aihw.gov.au/reports/homelessness-services/specialist-homelessness-services-annual-report/contents/clients-who-have-experienced-family-and-domestic-violence>

³¹ AIHW historical data tables 2011-12 – 2020-2021, **Table HIST.FDV: Clients who have experienced family and domestic violence, by sex, states and territories, 2011–12 to 2020–21** compared to **Table HIST.CLIENTS: Clients and support periods, by sex, states and territories, 2011–12 to 2020–21**

³² AIHW data tables **Table UNASSISTED.1: Daily average unassisted requests, by state and territory, 2020–21**

³³ AIHW data tables *Table UNASSISTED.2: Unassisted requests, by age and sex, 2020–21*

³⁴ AIHW data tables *Table UNASSISTED.2: Unassisted requests, by age and sex, 2020–21*

³⁵ <https://www.aihw.gov.au/reports/homelessness-services/specialist-homelessness-services-annual-report/contents/clients-who-have-experienced-family-and-domestic-violence>

³⁶ <https://www.aihw.gov.au/reports/homelessness-services/specialist-homelessness-services-annual-report/contents/clients-who-have-experienced-family-and-domestic-violence>

³⁷ *Nowhere to go: the benefits of providing long-term social housing to women that have experienced domestic and family violence* (July 2021 Women's Housing Alliance)

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⁴² https://westjustice.org.au/cms_uploads/docs/westjustice_restore_fin_safety_web-version.pdf

⁴³ Available on request from McAuley

⁴⁴ Australia's National Research Organisation for Women's Safety (ANROWS) (2019) *Domestic and family violence, housing insecurity and homelessness: Research synthesis* (2nd. Ed: ANROWS Insights, 07/2019)

⁴⁵ O'Brien, A: *No income, no way out*: Parity March 2018, Volume 31, Issue 1

⁴⁶ AIHW historical data tables Table HIST.OLDER: Older clients, by sex, states and territories, 2011-12 to 2020-21

⁴⁷ Australian Human Rights Commission (2019) *Older Women's Risk of Homelessness: Background Paper Exploring a growing problem*

⁴⁸ Australian Human Rights Commission, *ibid.*

⁴⁹ Coates, Brendan. (2018). What's the best way to close the gender gap in retirement incomes?, Grattan Institute

⁵⁰ *A Crisis in Crisis op cit.*

⁵¹ Watson, J. (2018). *'Just a piece of meat': how homeless women have little choice but to use sex for survival.* <https://theconversation.com/just-a-piece-of-meat-how-homeless-women-have-little-choice-but-to-use-sex-for-survival-101113>.