



Inquiry into Homelessness in Victoria

Submission from Women's Health West

February 2020

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About Women's Health West

Women's Health West is one of Victoria's only organisations that provides services and programs that encompass the family violence continuum – from primary prevention to early intervention and response.

Our work has actively contributed to improving the health, safety and wellbeing of women and their children in the western metropolitan region of Melbourne since 1988.

We provide a range of early intervention and response services for women and children who are experiencing family violence. We also run programs that are focussed on promoting positive health and wellbeing among our communities and reducing inequities that limit the lives of women and girls.

Introduction

Women's Health West welcomes the opportunity to input into the Inquiry into Homelessness in Victoria. Women's Health West urges the government to embed the voices of those with lived experience when implementing any recommendations and endorses submissions from the Victorian Council of Social Services (VCOSS) and the Western Homelessness Network.

Homelessness is a critical issue for our clients and communities and as the largest women's health organisation in Victoria, we are particularly concerned about the link between gender inequity and homelessness in Victoria.

This submission will address the following terms of reference:

1. Provide an independent analysis of the changing scale and nature of homelessness across Victoria;
2. Investigate the many social, economic and policy factors that impact on homelessness; and
3. Identify policies and practices from all levels of government that have a bearing on delivering services to the homeless.

The key point of this submission is that in addition to the broader, critical need for adequate public housing and appropriate social security frameworks, family violence creates specific circumstances that require nuanced and tailored housing policy solutions for women and

children. This submission focuses on the scale, nature, drivers and impacts of homelessness for women specifically. In order to do this, it covers:

- The number of, and ways in which, women and children experience homelessness;
- The relationship between family violence and homelessness;
- The impact of Newstart and related payments on women and children in relation to housing;
- Victoria's public housing stock and its relationship to homelessness; and
- The relationship between family violence and housing services and the impact on service delivery.

We are committed to ending homelessness and would welcome any opportunity to work with government to find solutions to this difficult social issue.

All the case studies have been deidentified.

Summary of recommendations

1. Increase funding for family violence response services to ensure there is adequate capacity to support women and children from crisis to transitional accommodation and into long term housing;
2. Explore and implement initiatives that prioritise family violence victim/survivors when applying for private rentals;
3. Continue to invest in gender equality and the primary prevention of violence against women;
4. Advocate to the Commonwealth Government to increase the maximum rates of rent assistance by 30 per cent and index payment to median rent movements (as recommended by VCOSS);
5. Advocate to the Commonwealth Government to increase Newstart and related payments by a minimum \$95 per week (as recommended by VCOSS);
6. Build at least 6,000 new public and community houses each year for the next 10 years (as recommended by VCOSS); and
7. Allocate specific funding to improve joint service responses across the family violence and housing sectors.

Scale, nature, drivers and impact of homelessness

The rate of homelessness is growing in Victoria (Crothers, 2018). Particularly concerning is the rising number of women experiencing homelessness, which rose 27 per cent between 2006-2016 (Australian Bureau of Statistics, 2016). In fact, women over 55 are the fastest growing group of people experiencing homelessness (Australian Bureau of Statistics, 2016).

Family violence

Family violence is the main cause of homelessness for women; 40 per cent of women cite family violence as the main reason for seeking homelessness assistance (Council to Homeless Persons, 2017-2018). Further, a quarter of all people seeking accommodation at specialist homelessness services are there because of family violence (Mission Australia, 2019).

In line with these statistics, housing (and by extension homelessness) is the primary concern identified by women accessing Women's Health West's family violence service. In order to seek safety from family violence, our clients often must leave their homes. Due to the different forms of abuse – particularly financial abuse – women can leave with very little or no money, resources or assets. This creates specific challenges around addressing women's housing needs and requires nuanced, tailored and whole-of-system policy responses in addition to broader, systemic reform.

Because of the insufficiency of public housing, even with the support of family violence services, moving from short-term or transitional accommodation into permanent, independent housing is very difficult, and sometimes unachievable for women and children affected by family violence (Flanagan, Blunden, Valentine and Henriette, 2019). This means women and children get stuck in crisis (refuges, hotels) and transitional accommodation, creating a backlog of clients waiting for somewhere to stay. Due to a lack of accessible, affordable housing, women are often forced to return home to a violent partner/family member. In fact, Australian specialist homelessness services turn away 155 women on average every day due to a lack of resources and affordable housing (Council to Homeless Persons, 2019).

As a result, in the absence of sufficient public housing, the most pressing concern for family violence victim/survivors and workers is insufficient crisis and transitional housing.

Since the Royal Commission into Family Violence, Victoria now has Flexible Support Packages.¹ However, these payments provided to women fleeing violence are inadequate, in both their amount and duration, to secure stable housing. Further, high demand packages (which can be used for rent in advance) can take up to three weeks to be assessed and approved, meaning the funds aren't available when they are needed.

In the absence of sufficient public housing, the Victorian Government's 'Rapid Housing' programs provide one path to secure housing in the private market.² However, Rapid Housing programs only work if the rent is affordable from the start. If the rent is unaffordable to begin with, it will likely be unaffordable after the 12 month subsidised period. Further, the Victorian Department of Health and Human Services' bond loans, Housing Establishment Fund and Private Rental Brokerage usually require the rent to be less than 55 per cent of the person's income in order to qualify for financial aid. Rental properties that fall within this price range are incredibly rare and therefore victim/survivors often cannot obtain this financial support or housing.

Even if the victim/survivor can afford a private rental, anecdotally we observe that women leaving violence face discrimination from landlords and are unable to effectively compete in tight markets where landlords can choose from many prospective tenants. This can be compounded if they have a poor tenancy record due to the behaviour of a violent ex-partner or are stigmatised due to receipt of a government-funded housing subsidy (Flanagan, Blunden, Valentine and Henriette, 2019).

The following case study highlights the shortfalls of housing support services for women fleeing family violence and how easily they can fall into poverty after fleeing violence.

¹ Flexible Support Packages provide financial assistance to victims/survivors of family violence. They can be allocated to individuals or families who are seeking to leave or have recently left intimate partner or family violence circumstances.

² In Rapid Housing programs the housing support agency (such as Homeground Real Estate) signs the lease in its name, then sublets the private property to the client (with the landlord's permission). The aim is that after 12 months the landlord is happy with the tenant and will sign the lease in their own name, allowing the housing agency to step back.

Nahla's story

Nahla and Sean were in a relationship for 25 years, throughout which Sean perpetrated emotional, physical, sexual, psychological and financial abuse towards Nahla. Nahla fled the home with their three children after Sean made threats to kill her. Sean had choked her to the point of unconsciousness in the past.

The magistrate's court in Queensland granted Sean custody of their three children as he had stable housing and Nahla did not. Sean moved to Melbourne with the children and Nahla also moved to be near her children. She sought housing support through a local housing agency and family violence support through Women's Health West. She was couch surfing at this time and trying to keep her location secret from Sean.

On Newstart Allowance, Nahla could not afford a home, which was a necessity to have the children back in her care. She worked a casual job and struggled to find permanent work. Nahla secured a transitional house through a local housing agency. Eventually she was awarded 50 per cent custody care of her children. The magistrate, however, mandated that she live in the Deer Park area as this was where the children went to school. Nahla had to give up her transitional property and look for a private rental near Deer Park.

Nahla was referred to the Rapid Housing program and secured a private rental property. She signed on to a 12 month lease as a sub-tenant and paid a subsidised rent under this program. At the end of the 12 months, the landlord agreed to sign her on for another 12 months, under her own name. However, the rent was now more than 55 per cent of Nahla's income. Because of this, she was unable to apply for a bond loan and rent in advance, putting her under considerable financial strain.

Nahla continued to look for work and was linked in with a job services agency. While Nahla now has her children in her care and a lease in her name, she is living in poverty and her tenancy is at risk due to her low income and high rent.

In theory, cases where the perpetrator is excluded from the family home, provide a better outcome for the victim/survivor and children as the burden of relocating is placed on the perpetrator. However, in these situations the victim/survivor can be left paying 100 per cent of the rent or mortgage. This often means the victim/survivor can no longer afford to live in their house, particularly when financial abuse has occurred.

Alya's story

Alya, a victim/survivor who accessed Women's Health West's family violence services, has two children aged eight and ten. Alya's Family Tax Benefits were being paid into her partner's (the perpetrator's) account.

It took six weeks for Alya to navigate Centrelink and start receiving Family Tax Benefits payments, but even with the correct payments, her rent was still more than her total Centrelink income. This left her in extreme financial hardship and the family vulnerable to homelessness.

Women's Health West supported Alya with one month's rent to give the family more time and referred her to the local housing agency for support.

Prevention of family violence

As well as providing adequate support to current victim/survivors, we need to think ahead. Evidence shows that gender inequality sets the necessary social context in which violence against women, including family violence, occurs (Our Watch 2015). Preventing violence against women and creating an environment in which violence is unacceptable must remain a key priority for the Victorian Government.

As outlined in their 20/21 Budget Submission to the Victorian Government, Gender Equity Victoria has recommended (2019) that the government allocate \$21.6 million to gender

equity, which equates to 0.53 per cent of the total projected Victorian State Budget Output for 20/21. Respect Victoria has suggested (2019) that the optimum spend for the prevention of family violence activities should equate to between 9.5 per cent and 12 per cent of the total family violence budget, compared with the current allocation of around three per cent.

While we acknowledge the significant investment in family violence by the current government, it is disappointing that the 19/20 State budget did not allocate new funding for activities directed at the primary prevention of family violence.

Recommendations:

1. Increase funding for family violence response services to ensure there is adequate capacity to support women and children from crisis to transitional accommodation and into long term housing;
2. Explore and implement initiatives that prioritise family violence victim/survivors when applying for private rentals; and
3. Continue to invest in gender equality and the primary prevention of violence against women.

Newstart and related payments

On top of family violence, another major cause of homelessness for women in Victoria is poverty largely caused and entrenched by inadequate social welfare payments (ACOSS, 2019) and economic gender inequity. While social welfare policy is the Commonwealth Government's responsibility, it is inextricably linked to the issue of homelessness.

The current Newstart Allowance payments are inadequate to maintain an acceptable standard of living in Australia (ACOSS, 2018) and Newstart payments are particularly inadequate to cover the cost of housing. Anglicare's (2018) annual national rental 'snapshot' looks at rental affordability for people on low incomes. On 24 March 2018, there were 67,365 properties listed for rent across Australia. For singles on Newstart Allowance there were only three affordable rental properties across the entire country, representing <0.01 per cent of all rental properties available. Further, the three rental properties were all located in economically depressed towns. Specific to the western metropolitan region of Melbourne, in March 2019, there were no private rental properties available that were affordable for someone on Newstart (Western Homelessness Network, 2019).

Rent assistance has failed to keep the private rental market affordable (Anglicare, 2018). Rent assistance payments are far below the cost of rent, which is rising. Over 1.34 million Australians currently receive rent assistance, and many are still in severe housing stress. Governments have failed to increase rent assistance to keep pace with the actual cost of renting.

Women are disproportionately affected by the discrepancy between rental costs, rent assistance and Newstart (and related payments), particularly older women, who are overrepresented as recipients of Newstart. As noted by Karvelas (2018), “of those receiving payments at the Newstart allowance rate, more than a quarter – 27.8 per cent – were aged over 50...and one in six – 16.5 per cent – of the total recipients were women aged over 50”. This is consistent with research showing that older women are also the fastest growing group of people experiencing homelessness (Australian Human Rights Commission, 2019).

Further, women fleeing violence often have to rely on Newstart and related payments. This means victim/survivors of family violence – many of whom have already lost so much – are also forced into poverty and homelessness.

Further, unpaid caring responsibilities disproportionately fall to women. Women make up 84 per cent of single parents (Australian Bureau of Statistics, 2016). With the single parent payment set below the poverty line (Davidson, Saunders, Bradbury, & Wong, 2018), it is unsurprising that single parents are three times more likely to live below the poverty line (Henriques-Gomes, 2019).

When women are forced into poverty by the inadequacy of Newstart and related payments, so are their children. Currently, 17.3 per cent of children in Australia live in poverty, an increase from 14.3 per cent in 1999 (Hutchens, 2018). These statistics clearly demonstrate the inadequacy of Newstart and related payments for women and their children.

Not only are Centrelink payments inadequate, they are also unstable. Participants in Women’s Health West’s financial literacy program spoke about their payments being changed with little or no notice, or incorrectly cut off altogether. This creates a lot of stress and can put women at risk of losing their rental property.

The case study below further demonstrates the systemic inconsistency of Centrelink payments. Once the youngest child turns eight, their parent switches from Parenting Payments to Newstart Allowance, initiating a large cut to their payments and new eligibility criteria.

Mary's story

Mary is a client of Women's Health West's family violence service. She has eight children; the oldest is 14 and the youngest is four years old. Mary secured a transitional housing property in 2015 and has been on the priority waitlist for public housing for more than four years. Her transitional housing property only has three bedrooms, despite there being nine family members.

When Mary's youngest child turns eight, she will likely have to meet Centrelink's 'obligation and participation requirements', such as 'Parents Next' or a 'Job Plan'. Mary hasn't been in the workforce for many years, has low literacy and still has eight children to raise; by the time her youngest child turns eight, her oldest child will still be a minor at 17 years of age.

Inadequate social supports like Newstart entrench economic gender inequity, meaning women are at greater risk of experiencing homelessness. Economic gender inequity is seen across women's lifespan; on average, men earn \$241.50 per week more than women and the average amount of superannuation women have at retirement is \$157,050 in comparison to men, who have on average \$270,710.

The combination of family violence, economic gender inequity, inadequate social support payments and unaffordable housing leaves many women and children homeless.

Recommendations:

4. Advocate to the Commonwealth Government to increase the maximum rates of rent assistance by 30 per cent and index payment to median rent movements (as recommended by VCOSS); and
5. Advocate to the Commonwealth Government to increase Newstart and related payments by a minimum \$95 per week (as recommended by VCOSS).

Public housing

Expenditure on direct housing provision has been replaced by a focus on the provision of individual subsidies, for example the Financial Support Packages (Yates, 2013). These are not always effective in tight and costly rental markets, and as a result, housing options are limited, and safety and security are not assured (Flanagan, Blunden, Valentine and Henriette, 2019 p.4).

While the 2019 Victorian state budget contained a commitment to build 1,000 public housing units over three years, it is well short of the 3,000 a year, the Council to Homeless Persons says are needed “just to house those on the priority waitlist” (Henriques-Gomes, 2019).

Additionally, while the government will build 1,000 new public housing units, it also plans to sell 11 public housing estates to developers on the condition they redevelop the properties and provide a 10 per cent net increase in social housing. Social housing levels are historically low in Victoria, meaning agencies are forced to “churn families, single women and young people through motels, rooming houses and refuges” (Council to Homeless Persons, 2019). Victoria’s social housing stock had fallen by 200 units since Labor came to power in 2014 (Henriques-Gomes, 2019).

There is also a shortage of public houses with sufficient bedrooms for bigger families. This is demonstrated in Mary’s story above. Between 2016-2017, only 0.7 per cent of public houses had five bedrooms or more; and only six per cent had four bedrooms (Australian Institute of Health and Welfare, 2019).

Australia has one of the world’s most unaffordable and inaccessible housing markets (Reserve Bank of Australia, 2015). On top of this, Victoria has also fallen significantly behind the national average in regard to public housing. A Productivity Commission report in 2018 found the Victorian government spent \$82 per person on social housing annually, less than half the national average. Further, as of June 2018, there were 82,500 people on the state’s public housing list, which was growing by 500 people each month.

The move towards providing individual subsidies rather than addressing the structural forces that drive homelessness is not effective or sustainable (Council to Homeless Persons, 2019). Individual subsidies cannot compensate for an inadequate amount of public housing (AIHW, 2018), Centrelink payments being frozen for 25 years (ACOSS, 2019) and the Victorian Government committing no new money to family violence prevention activities in the current State budget.

Where safe, secure and affordable housing is not available, women are often forced to return to a violent relationship because they deem it as a safer option than the alternatives (Flanagan, Blunden, Valentine and Henriette, 2019). Stable housing is critical to promote the safety and wellbeing of women and their children.

Recommendation:

6. Build at least 6,000 new public and community houses each year for the next 10 years (as recommended by VCOSS).

Family violence and housing services

There is little integration between the family violence and wider housing system, therefore women leaving violent relationships are routinely unable to obtain long-term, safe, affordable, accessible and appropriate housing (Flanagan, Blunden, Valentine and Henriette, 2019).

Currently women experiencing family violence need to seek support from both housing and family violence services. While there are many referrals between the two types of services, these are rarely formalised and streamlined in order to provide effective, efficient and holistic support for clients.

The principal crisis response for women and children who have to leave their home due to violence is provided by the Specialist Homelessness Services system, yet data suggests that for many clients, there is little services can do to provide a pathway from crisis into stable, secure and long-term accommodation.

Both the homelessness and family violence response service sectors are under-resourced and operating well above capacity. The increased funding to the family violence sector is not keeping pace with demand and the 2019-20 State budget allocated no additional money for family violence response services to manage this demand. While there are insufficient short-term options for women fleeing violence, without an affordable rental market or adequate public houses, women will continue to be forced into homelessness.

Recommendation:

7. Allocate specific funding to improve joint service responses across the family violence and housing sectors.

Conclusion

In theory, women leaving family violence have three tenures available to them: home ownership, social housing and the private rental market. However, due to a shortage of public housing and women being priced out of home ownership and the private rental market, women are often forced back into violent relationships or into homelessness.

While family violence, homelessness, poverty and economic inequity are 'wicked' problems, there are some very immediate actions that can be taken to reduce the amount of people experiencing homelessness and to ensure people have access to safe and secure housing. These are:

1. Increase funding for family violence response services to ensure there is adequate capacity to support women and children from crisis to transitional accommodation and into long term housing;
2. Explore and implement initiatives that prioritise family violence victim/survivors when applying for private rentals;
3. Continue to invest in gender equality and the primary prevention of violence against women;
4. Advocate to the Commonwealth Government to increase the maximum rates of rent assistance by 30 per cent and index payment to median rent movements (as recommended by VCOSS);
5. Advocate to the Commonwealth Government to increase Newstart and related payments by a minimum \$95 per week (as recommended by VCOSS);
6. Build at least 6,000 new public and community houses each year for the next 10 years (as recommended by VCOSS); and
7. Allocate specific funding to improve joint service responses across the family violence and housing sectors.

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