

5<sup>th</sup> March 2020

## Submission to the Inquiry into Homelessness in Australia

### Introduction

I appreciate the attention of this Inquiry into Homelessness in Australia. I note that the Victorian Parliament is also currently holding an Inquiry into Homelessness. This is an area in which state and federal governments can cooperate to achieve better outcomes and adjust programs to meet varying local needs.

Homelessness is a deeply concerning issue causing hardship and suffering to many Australians. Having an “affordable, secure and suitable housing” is a “vital determinant of wellbeing.”<sup>1</sup> Homelessness can have a debilitating effect on people’s lives, particularly for young people, preventing them from “lead[ing] fulfilling lives and access education and services.”<sup>2</sup> There is a simple maxim that should guide public policy, “In a country as prosperous as Australia, no one should be homeless.”<sup>3</sup> The government has a responsibility to “ensure that every Australian has access to affordable, safe and sustainable housing.”<sup>4</sup> Action on homelessness also involves the community, as “reducing homelessness is everyone’s responsibility.”<sup>5</sup> Universal housing has dividends not only in helping the individual but “having a more productive community” with less costs on “social, health and unemployment services and for justice and policing.”<sup>6</sup> There needs to be greater resources and attention towards preventing homelessness and ensuring that all Australians have suitable housing.

Homelessness includes “sleeping rough ... on the streets,” temporary accommodation, or staying

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<sup>1</sup> Senate Economic References Committee, *Out of Reach? The Australian Housing Affordability Challenge* (2015), xvii.

<sup>2</sup> *Out of Reach?* (2015), 315.

<sup>3</sup> Australian Government, *The Road Home: A National Approach to Reducing Homelessness* (2016), iii.

<sup>4</sup> *Out of Reach?* (2015), xxi.

<sup>5</sup> *The Road Home* (2016), iii.

<sup>6</sup> *Out of Reach?* (2015), xxi.

in caravan parks or other places with no secure place.<sup>7</sup> Some 105,000 people reportedly experiencing homelessness on any night, or 0.49% of the population.<sup>8</sup> Some homelessness is hidden, such as people (particularly women) sleeping on a friend's couch or garage.<sup>9</sup> Some people may believe that homelessness could not happen to them, perhaps creating a 'us' and 'them' attitude towards homeless people. In fact, "homelessness can affect anyone" (even people from relatively privileged backgrounds).<sup>10</sup> Change in circumstances from family violence, natural disasters, losing a job or medical issues, as examples, can lead someone doing alright to quickly become homeless.

### **Family Violence**

Family violence is the biggest driver of homelessness among women and children.<sup>11</sup> Sadly, the threat of homelessness can also keep people in abusive relationships, who otherwise might have sought to leave. Family violence can thus present women and their children with a Catch-22. They either endure an abusive relationship, or attempt to leave and potentially face homelessness or retributive violence.<sup>12</sup> Some women may have no secure accommodation to go to, leaving themselves homeless and vulnerable to further abuse and hardship. There have been recent examples that have highlighted the danger facing women and children from family violence. This includes the February 2020 murder of Hannah Clarke and her children, incinerated in their car by their father. With such incidents continuing to occur with disturbing regularity, clearly there are not enough resources and funding given to address family violence. There should be clear options for women to flee domestic violence and be safe from further harm, whether crisis accommodation or other options. We should not accept people being stuck in abusive relationships feeling that they have nowhere to go, or being pushed into homelessness because they do not have adequate support. Worse still are the tragic deaths of women and their children (and some men too) who were unable to escape family violence.

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<sup>7</sup> *Out of Reach?* (2015), 308.

<sup>8</sup> *Out of Reach?* (2015), 308.

<sup>9</sup> *Out of Reach?* (2015), 309.

<sup>10</sup> *The Road Home* (2016), viii.

<sup>11</sup> *Out of Reach?* (2015), 281.

<sup>12</sup> *Out of Reach?* (2015), 282.

There needs to be much more support, including more crisis accommodation and rental support.

<sup>13</sup> Unfortunately, crisis accommodation is constrained by “capacity restraints, eligibility requirements and other barriers to access.” Hence people fleeing family violence often end up in “ad hoc emergency accommodation such as motels, caravans, room houses and ... even tents.”

<sup>14</sup> Sometimes they must “leave their local communities and ... school, work, friends ... to be safe and find housing.”<sup>15</sup> There has also been consideration towards police providing support to victims of family violence in their own home (keeping the perpetrator away).<sup>16</sup> This includes various “safe at home measures.”<sup>17</sup> Being able to stay in their own home would be less disruptive not only to their housing situation, but also education and employment (including for their children). Support for women and children to stay in their own home could keep them safe from violence and the risk of homelessness, and relieve pressure on crisis accommodation. Helping victims of family violence to gain secure housing enables them to “rebuild their lives and plan for the future.”<sup>18</sup> Addressing family violence would also have flow on effects in reducing the risk of homelessness for women and children.<sup>19</sup>

### **Indigenous housing**

There also needs to be greater attention on addressing homelessness in the Indigenous community. There are many problems facing the Indigenous community affecting their access to secure and affordable housing. Indigenous are disproportionately affected by wage theft, education and employment exclusion. They have less inherited wealth than non-Indigenous people, with which they could buy housing and enter the property market. Indigenous also have relatively low incomes, higher unemployment and lower financial literacy.<sup>20</sup> Furthermore, some remote Indigenous communities have so limited infrastructure that social housing provides the

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<sup>13</sup> *Out of Reach?* (2015), 284; State of Victoria, Royal Commission into Family Violence, *Summary and Recommendations* (2016), Volume II, 80.

<sup>14</sup> *Summary and Recommendations* (2016), Volume, I 22.

<sup>15</sup> *Summary and Recommendations* (2016), Volume I, 22.

<sup>16</sup> *The Road Home* (2016), iii, 11.

<sup>17</sup> *Summary and Recommendations* (2016), Volume I, 22, 66.

<sup>18</sup> *Summary and Recommendations* (2016), Volume II, 22.

<sup>19</sup> *The Road Home* (2016), 11.

<sup>20</sup> *Out of Reach?* (2015), 295.

only viable source of housing.<sup>21</sup> Hence, without support from community or government housing programs, indigenous people can be left homeless or in severely substandard housing. There also needs to be attention to family violence and homelessness in the indigenous community. The tense relationship between the police and indigenous people (including victims of family violence) can hinder properly addressing family violence. There needs to be more work in this area, including sponsoring indigenous led programs and initiatives to address family violence and homelessness.

### **Programs**

Given the scale of the problem, there needs to much greater attention to addressing homelessness in our community. Homelessness programs are often underfunded, even experiencing reductions in planned funding some years.<sup>22</sup> Having a “stable home” is critical to “safety and security as well as connections to friends, family and a community.”<sup>23</sup> Since many people do not have access to good housing, clearly “Australia’s housing market is not meeting the needs of all Australians.”<sup>24</sup> There needs to be major government intervention to improve the “efficiency, efficacy and, critically, the affordability of the housing market.”<sup>25</sup> This includes greater investment in programs that can meet a variety of community needs, aiming to provide affordable and suitable housing for everyone.

Housing affordability clearly has a direct relationship with homelessness. Having to pay large amounts of household income on the mortgage or rent can seriously impact cost of living. This can take money away from other essentials such as healthcare, education, food or other things. This means that many people are struggling to get by and unable to live as they would like. Homelessness is an “extreme manifestation” of the housing stress affecting many Australians.<sup>26</sup> We should ensure that housing policy is designed to be fair and equitable for everyone in the community, so that all people have access to secure and affordable accommodation.

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<sup>21</sup> *Out of Reach?* (2015), 296.

<sup>22</sup> *Out of Reach?* (2015), 326.

<sup>23</sup> *The Road Home* (2016), 3.

<sup>24</sup> *Out of Reach?* (2015), xvii.

<sup>25</sup> *Out of Reach?* (2015), xix.

<sup>26</sup> *Out of Reach?* (2015), 307.

There should be more attention to public housing or rental assistance, to ensure that people have access to accommodation at an affordable rate. Public housing is considered a “safety net” for people unable to get “affordable accommodation in the private sector.”<sup>27</sup> Unfortunately, there is a lack of investment in public housing, which can leave many people in need outside the system.

<sup>28</sup> More public housing may be needed to deliver affordable housing to disadvantaged Australians. Though, rental subsidies could be more cost-effective than public housing infrastructure, help more people and be more flexible in application.<sup>29</sup> Housing affordability is important for women escaping domestic violence.<sup>30</sup> Even when safe to do so, women may struggle to afford to stay in their own home or find alternative long-term accommodation (including with disruption to employment or losing support from their partner).<sup>31</sup> Rental support could be included in the stay at home program to victims of family violence.

Community housing also has an important role in addressing homelessness. Servants Community Housing supported by Hawthorn West Baptist Church, for example, provides affordable and secure housing to some 90 individuals on low incomes, many of whom have mental health problems. They have also recently opened a women’s’ house. Servants aims to provide a dignified standard of living to vulnerable members of the community.

## **Conclusion**

When formulating policy on homelessness, it is important to listen to people currently or formerly experiencing homeless about their experience and what they think needs to be done. The voices of homeless people are underrepresented, “often ignored or simply not heard,” which is not surprising given the socially and politically isolating nature of homelessness.<sup>32</sup> But homeless people are clearly in the best position to share what it is like to be homeless, how they came to be there, and what should be done to assist people experiencing or at risk of

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<sup>27</sup> *Out of Reach?* (2015), 233.

<sup>28</sup> *Out of Reach?* (2015), 234.

<sup>29</sup> *Summary and Recommendations* (2016), Volume II, 87.

<sup>30</sup> *Summary and Recommendations* (2016), Volume II, 45.

<sup>31</sup> *Summary and Recommendations* (2016), Volume II, 45.

<sup>32</sup> *Out of Reach?* (2015), 312.

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homelessness.

Homelessness is a serious problem, with significant effects on people experiencing homelessness and broader society. We should ensure that proper resources and attention are directed to addressing homelessness. I trust that this Inquiry will carefully examine the issues involved and what needs to be done better by government and the community. Homelessness is a problem that could affect anyone, and hence is the responsibility of everyone.

Thank you for considering my submission.

Kind Regards,

Benjamin Cronshaw.

#### Bibliography

Australian Government, *The Road Home: A National Approach to Reducing Homelessness* (2008).

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