

'Cold and scary'

Women's experiences of homelessness

Submission to the Inquiry into Homelessness in Australia

by McAuley Community Services for Women

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McAuley Community
Services for Women
A ministry of the Sisters of Mercy

Based in Melbourne's western suburbs but delivering statewide services, McAuley Community Services for Women supports women and children who have faced family violence and homelessness to take control of their lives.

At the 2019 conference of the Council to Homeless Persons, our McAuley House integrated support model received the Excellence in Ending Homelessness Award.

Find out more: www.mcauleycsw.org.au

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Introduction and recommendations

Over the past decade the profile of a person who is homeless has changed: that person is now, typically, a woman who has experienced family violence, and is the sole parent of at least one child. The reasons for this are evident in the stories we hear from women and children on a daily basis.

As a provider of family violence support, McAuley Community Services for Women (McAuley) sees women and children presenting at our crisis accommodation, sometimes in the middle of the night and without the most basic possessions — effectively homeless, because home has become unsafe. They are at risk of entering a cycle of insecure housing, stays in squalid and unsafe motels, couch-surfing, living in cars or caravans, sleeping rough and other forms of homelessness. We also see women for whom the experience of homelessness has become long-term and entrenched, bringing along health concerns, poverty, and trauma which has been compounded over many years by the experience and dangers of homelessness itself.

As providers of supports for women and children who are facing family violence, we have insight into weaknesses and deficiencies in how the community responds to women when they decide to leave a violent relationship. We have insight into how these ineffective or inappropriate responses too often lead to homelessness, exacerbating their trauma, with a lasting impact on their children. We believe the drift into homelessness and all its attendant problems after family violence can be prevented by a changed community focus — on women's ability to stay, safely, in the family home rather than being forced to 'flee.'

Our approach also responds to what women want – which is of course not different from what all of us want: good health; safe, stable and affordable accommodation; friends, family and social connections; and the ability to work or take part in meaningful activity.

About our submission and recommendations

Our submission is based on our understanding of the homelessness experience for women and children, and its strong connection to family violence and other issues such as poor mental health. We have also pointed to the areas of Commonwealth Government responsibility that are having an impact on homelessness: an inadequate social security safety net, poverty, and gender equality, and a chronic lack of affordable and social housing.

Listening to what women say

Our submission has also brought to life the stories and experiences of women in their own words. They told us about being unsafe, tired, cold, afraid and hungry; of the pain of separation from their children; of being turned away in the middle of the night; of the frustrations of an overloaded homelessness system that hinders and frustrates as much as it helps.

We asked them what worked. They had far too many examples of what didn't.

Recommendations

1. Develop and commit to a national homelessness strategy

- 1.1. Create an early intervention framework for preventing homelessness from occurring in the first place
- 1.2. Set measurable targets through the National Housing and Homelessness Agreements
- 1.3. Invest in affordable, public and social housing to prevent homelessness
- 1.4. Ensure the findings from the National Audit of Safe at Home programs are fully funded and implemented

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:
 - That the new JobSeeker Payment of \$560 per week and the new Youth Allowance Payment (including the 'Coronavirus Supplement') be kept in place
 - Ongoing indexation of payments in line with wage movements at least twice per year
 - Establish a Social Security Commission to advise Parliament on the ongoing adequacy of income support payments
- 2.2. Initiate a review of Commonwealth Rent Assistance (CRA) to ensure that it best meets the needs of all low-income renters

3. More housing solutions

- 3.1. Fully fund and replicate the McAuley approach to solving homelessness
 - apply a gender lens to recognise women's different needs when designing homelessness supports and systems
- 3.2. Boost crisis accommodation capacity and provide integrated support at both entry and exit points

4. End the link between family violence and homelessness

- 4.1. Retain and fully fund specialised women's services
- 4.2. Prioritise women's ability to remain safely home by adopting the four 'safe at home' pillars:
 - focus on maximising women's safety using all available legal and policing strategies
 - a coordinated response involving partnerships between local services
 - ensure women are informed about their housing options before the time of crisis and at separation, and support women to maintain their housing afterwards
 - recognise the importance of enhancing women's economic security.

- 4.3. Introduce a baseline measure of 'safe at home' as a way of measuring improved outcomes in eradicating family violence
- 4.4. End the use of motel accommodation as a crisis option
- 4.5. Integrate legal help and financial case work into family violence responses
- 4.6. Recognise the unique value of employment support within a family violence service and develop models which recognise the unique needs of this cohort
- 4.7. Respond to the trauma of children who have been exposed to family violence by adopting McAuley's approach including infant-led practice, play therapy, access to counselling and educational support

5. Invest in mental health care in the community

- 5.1. Recognise and support the importance of mental health care in the community
 - Build greater awareness of, and invest in early intervention around the trauma experienced by women and children who have faced family violence and homelessness
 - End the cap on Federally funded CAREinMIND counselling sessions for women and children experiencing complex trauma and include a case mix formula that allows for extended periods of treatment (especially for women in transitional circumstances)
 - Explore online methods of delivering CAREinMIND sessions

6. Eliminate access barriers

- 6.1. End artificial distinctions between family violence and homelessness entry points and respond to the needs of the woman and children as they present
- 6.2. Recognise that women without visas or citizenship status should still be eligible for homelessness support as a basic human right
- 6.3. 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. The need for a national homelessness strategy

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. Successive governments have abandoned its ambitious goals which included halving overall homelessness and offering supported accommodation to all rough sleepers who need it, by 2020.

A national approach is essential because the Australian government has control over fiscal policy and overall responsibility for many measures of fairness and disadvantage that are intricately linked to homelessness. Australian government investment in other key areas – Indigenous outcomes, mental and physical health, gender equality, Commonwealth rent assistance, Centrelink and employment participation – will not achieve its objectives if not accompanied by comprehensive housing strategies. For example, designing best practice mental health supports will fail to achieve results if people accessing it cannot secure safe and affordable housing as part of their recovery.¹

The COVID-19 emergency has demonstrated the value of national leadership and partnerships with the states in bringing about swift changes, implementing policy decisions and co-ordinated efforts. With almost 300,000 people needing homelessness support across Australia in 2018-2019, and the number of rough sleepers increasing by 20% in the period between 2011 and 2016², homelessness is equally an issue that should compel urgent national focus and attention.

The Australian Government is also in the best position to tackle systemic issues causing homelessness: failures in the social security safety net which create poverty and wealth gaps, gender inequality, and lack of affordable housing.

Social security safety nets and income support

- According to a 2019 welfare 'report card' there has been little change in income inequality since the mid-2000s and wealth is more unequally distributed than income.³
- 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.⁴
- Commonwealth rent assistance payment rates have fallen behind average rents over the past two decades, according to the Productivity Commission.⁵ They are indexed to the CPI, not the actual cost of rental, which has soared.⁶ The Commission also reported that

two-thirds 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.

Gender inequality

Poverty, and the subsequent risks of homelessness, is a gendered issue:

- 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%).⁷

On average women have lower lifetime earnings than men, due to lower wages for work performed, poor access to paid employment, part-time employment, care responsibilities and limited access to higher paid occupations. For many, this has resulted in few assets in older age, including superannuation.

Down the track, other measures of gender inequality will lead to greater numbers of older homeless women. The number has already increased by over 30% between 2011 and 2016 to nearly 7,000, attributable to the significant gap in wealth accumulation between men and women across their lifetime. On retirement men have an average of \$270,000 in superannuation while women have \$157,000.⁸

Lack of affordable and social housing

The Productivity Commission has said: 'Australia's social housing system is broken...More than 400,000 households are eligible for, but cannot access, social housing.'⁹ Analysis has shown a current shortfall of 433,000 social housing units in Australia with 36,000 a year required for the next 20 years to meet future need.¹⁰

Private property and rental markets are increasingly failing to meet the needs of the most disadvantaged in our community.¹¹ 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,¹² including by Infrastructure Australia.¹³

We noted with great disappointment a recent lost opportunity for this sort of investment: the Australian Government's COVID-19 building stimulus package directed \$688 million towards private home renovations and home construction did not include social housing, and 'did not address homelessness, precarious rental or any of the other pressing problems that are caused by our current housing mix.'¹⁴

2. 'Another way of being treated in the world': McAuley's approach to women's homelessness

McAuley's model features all the ingredients needed to prevent homelessness and to respond effectively when it occurs. It is an approach tested and validated by a Deloitte Access Economics report late in 2019. This Social Return on Investment analysis of McAuley's outcomes in working with women with complex needs confirmed the value of our individualised support, in delivering cost effective, equitable and scale-able solutions.

Our model of comprehensive and integrated support tackles not just the need for safe and secure accommodation, but also the complex and related reasons that have led to homelessness in the first place. McAuley understands, and responds to, the ways women's and children's experience of homelessness differs from men's, and assists women who would otherwise fall through service gaps.

A model for the future

McAuley's model provides answers as to how the cycles of family violence, homelessness, poverty and the seemingly inevitable impact on children can be prevented.

The way forward – replicating McAuley's approach

McAuley's support model provides lasting and enduring solutions to homelessness. McAuley provides a continuum of individualised and open-ended support for women and children experiencing family violence and homelessness.

Our approach features case management and co-ordination, with flexible duration, and the capacity to respond to multiple support periods per family if required, resulting in the prevention of 'recycling' through the welfare systems. We offer accommodation options that women and children can access quickly, and we provide:

- early, timely and comprehensive support and 24/7 crisis accommodation when women and their children seek help because of family violence (reducing the likelihood that this will become a stepping-stone into homelessness)
- longer-term accommodation for women unaccompanied by children, which provides safety, rest, recovery and social connections
- access to legal, health and employment support, directly addressing the disadvantages which may make it difficult for women to obtain, and then sustain, housing

- the opportunity to develop women's skills and confidence so they become self-sufficient, and can be supported by our network and respite after they leave
- direct help for children whose trauma is often overlooked and whose education is disrupted, exposing them to their own risks of later homelessness.

McAuley House in Footscray, providing medium-term accommodation to women who have been homeless, is evolving into a central community hub for women across all our services. Health, legal and recreational responses are all available in one place.

Partnerships and collaboration with external agencies mean we can connect women seamlessly with a broader range of support.

Complex needs of women who have been homeless

Women who have been homeless have almost all had long histories of trauma, family violence and mental illness. For this reason, they require more than just a place to stay. McAuley offers all the elements that we know are essential for a woman who has been homeless to rebuild her life at her own pace.

In 2018-2019, 39 women lived in McAuley House Footscray and:

- 79 per cent had a formerly diagnosed, or recognised indicator of mental illness
- 16 nationalities were represented, and 51 per cent were from a culturally diverse background
- 13 per cent had no income.

For the past four years each January McAuley has taken a snapshot of the other complex issues facing women living there. This has confirmed a strong association between trauma and homelessness.

Sixty-one per cent were socially isolated. Significant numbers have physical and/or intellectual disabilities or chronic physical conditions and have had regular hospitalisations.

Trauma and homelessness

Of women living at McAuley House:

85 per cent have also experienced family violence

43 per cent have been sexual abused

More than 40 per cent have had childhood trauma

Our experience is that many women have more than one of these vulnerabilities, and that over the years, they have become enmeshed. Our integrated approach is designed to deal with all these complex and inter-related issues.

McAuley Houses – Footscray and Ballarat

McAuley House Footscray opened in 2016, drawing upon 30 years of experience in supporting women who have experienced homelessness. Purpose-built, it provides safe and stable longer-term accommodation and support for women unaccompanied by children. It can support up to 25 women at any one time and is staffed 24/7. In 2019 we opened McAuley House Ballarat, accommodating a further eight women.

Features of the integrated support available are:

Specialist mental health support on site: 'preventative medicine'

A psychologist works within McAuley House Footscray, through funding provided via the North Western Melbourne Primary Health Network – an Australian Government initiative. The on-site availability of this resource has proven to be extremely valuable in reaching women and children across all our services, as well as advising staff as required.

Being based in the House she is a familiar presence, making her approachable to women who may otherwise be reluctant to seek formal help or who would shy away from seeing a 'mental health' service. It also simplifies the arduous process of having to locate and access mental health care.

Since the COVID-19 emergency, these vital sessions have continued online, keeping the connection going and ensuring those living in the community are less alone. We've opened up to new referrals and see great potential in expanding this vital support to many others in homelessness and family violence supports.

Not enough mental health sessions

Women are limited to 12 sessions through Federal 'CAREinMIND' funding.

Many women told us this is insufficient for the long-standing trauma they have experienced to be addressed.

Health

A nurse from Bolton-Clarke also operates on-site, providing direct support and linkages to health services. This holistic support recognises that often, poor health has become a pathway to homelessness, and that improved health will be needed for women to return to independent living.

Skills development and financial security

Many women who have been homeless lack, or have lost, basic skills. They are usually isolated and do not have strong social connections and family relationships.

At McAuley House there is a focus on developing independence as well as encouraging women to take care of themselves and their health and well-being.

Confirmation of the value of McAuley's approach

In 2019 Deloitte Access Economics conducted a Social Return on Investment analysis of the impact of McAuley's interventions for individuals. The analysis looked at the situations of 30 women with complex needs, most of whom had been homeless. Twenty-six of these demonstrated a positive or equal return on investment across measures such as health, skill development and employability¹⁵. Deloitte stated:

That the vast majority of case studies explored generated a positive return on investment is a significant finding given the level of complexity of the case studies analysed. In effect, this study demonstrates that even for the most complex clients, the services that McAuley provides generate positive social and economic returns.¹⁶

What women say about McAuley's approach

We asked women supported by McAuley what they valued in McAuley's model.¹⁷ They told us that housing options should not be motels, tents, unsafe rooming house or caravans. **There should be more McAuley Houses.** Women want to see safe places, longer stays and more direct access to supports such as ours. They value daily support which they felt helped them to make better decisions, enabling them to 'stay the course' when they were unwell.

They appreciate that the McAuley House model was a stepping-stone into independent housing. None felt ready to go straight into their own housing because they felt they would not be able to manage. They are concerned that it would be isolating, and harder to get help with all the other issues they were dealing with such as loss of their children, health, relationships and employment.

They also strongly endorsed the value of the mental health support provided, and the way it recognised and responded to the trauma that was so often at the heart of their experience of homelessness. They also value the idea that after they move to independent housing, McAuley House could continue to offer respite if they felt themselves slipping or struggling to cope. They value connections with others, the sense of belonging, the chance to gain new skills, and the availability of support all within the one place.

Not just a roof over our heads

Simply providing accommodation is not the answer.

Women tell us they are only ok if there is support as well.

3: 'Tired all the time': women and homelessness

While it may seem obvious that women's homelessness differs from men's, this gender lens and perspective of their needs and experiences is not always reflected in the design and delivery of services. McAuley's model is firmly based on our knowledge of the challenges which women experience in a community where gendered violence remains prevalent, and in navigating a homelessness system geared traditionally towards the needs of males and rough sleepers.

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

We asked women supported by McAuley to tell us about their experiences. They ranged across many different forms of homelessness: of

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

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'.

'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'¹⁸ 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.'*¹⁹

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 resort to stealing.'

'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'.

A striking aspect of the stories of Helen and Megan (see *women's stories at end of this report*) was that though their children were adults or close to adulthood when they were exposed to homelessness alongside their mothers, they were still profoundly distressed and traumatised, showing the intergenerational trauma of homelessness.

Recognising these impacts, which also affect their mother's mental health and recovery, McAuley has supported both family units by offering specialist counselling, and in the case of Helen's children, we advocated to the universities they attended to explain the need for special consideration of what they'd been through.

Women without 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 to family violence, exploitation, forced labour and trafficking, while at the same time they are ineligible for many of the supports that could assist them. Services who support them are in effect 'picking up the tab'.

A report by Family Safety Victoria outlined the unique and complex needs of this cohort. While their study specifically looked at women facing family violence, they correlate with our experience of the difficulties they face, and our own challenges in supporting women who are homeless and without income:

Our data shows that 20% of women supported by McAuley in 2018-2019 had no 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
- needing longer stays because of their complex needs and a lack of exit options
- difficulties in accessing interpreters
- over 80 per cent of women in 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.²⁰

The situation mentioned above of the woman who continued to sleep in a cool room while multiple agencies supported her with everything but a bed for the night highlights a serious system flaw and a fundamental breach of human rights.

Older women and homelessness

McAuley has noted an overall trend of older women requiring support across all our services.

This pattern reflects a national trend; there has been a 36 per cent increase in people over 55 needing homelessness support over the past five years.²¹

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.²²

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.'

In 2018/2019, 77 women aged over 45 were assisted by McAuley, compared to 43 the previous year.

Four of these were aged over 65, and one was over 75 years old.

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.²³

As the gender gap in relation to superannuation is a confronting 47 per cent²⁴, 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.

3: Family violence: the main driver of homelessness

McAuley's integrated solutions mitigate the risk that family violence becomes a starting point for a cycle of homelessness.

- 24/7 staffing and intensive support in our crisis services
- women have access to a full range of McAuley's broader services including trauma-informed mental health support
- legal help and employment support are directly available through our partnerships, addressing the financial pressures that can lead to homelessness and building financial independence
- children's wellbeing addressed through specific children's programs and educational support
- Children, including boys, up to the age of 18, are able to stay in crisis accommodation alongside their mothers, keeping them safe from violence, reducing the risk of identification with the violent partner remaining in the house, but most importantly preventing them from, as teenagers, themselves becoming homeless.

The connections between family violence and homelessness

All women facing family violence can be viewed as homeless – as home is no longer safe. Meanwhile, fear of homelessness traps many women in violent relationships. This fear is unfortunately well-placed: family violence is the main reason women and children present to homelessness services in Australia. Women make up the majority (90%) of adults, asking for homelessness support, who have experienced family violence.²⁵

This evidence tells us that when women leave homes because of family violence, they are at a critical turning point. If we as a community want to end homelessness, improving the effectiveness of our responses at this time can make a massive difference. The figures above indicate there is still much to be done.

Missed opportunities to intervene – 'a home worth saving'

McAuley provides services to women who have experienced family violence (through crisis and refuge accommodation) as well as to those who are homeless. We see on a daily basis the strong and complex connection between these two 'issues' and how, too often, family violence is a precursor to homelessness.

One of the strengths of McAuley's model is that at the point when a woman reaches out — sometimes for the first time — for help to leave a violent relationship, we connect her with a full range of comprehensive support, reducing the risk that she will feel she has little choice but to return to an unsafe living environment.

The importance of this intervention being early and timely is reinforced by McAuley's own data for 2018-2019. This showed that 91 per cent of women housed in our crisis accommodation had a permanent address in the month **before** presenting to us.

In other words, it is possible they are at this point leaving behind 'a home worth saving'.

Why is family violence leading to homelessness?

Inappropriate housing and support options for women leaving violence

Time in crisis accommodation can be a critical turning point in the life of a woman who is choosing to leave family violence. The nature and quality of that support can, however, have profound implications for her recovery as well as that of her children. It can be pivotal in either validating her decision to leave — or challenge it by throwing up a series of roadblocks.

The best form of crisis support provides physical and emotional safety and respite from the imminent threat of violence. It also must be timely, easy to access, and provide her with hope that the maze of problems ahead can be navigated, and a new future created. These are features of McAuley's integrated support.

In contrast, fragmented, slow and inadequate responses — at this time when she is intensely vulnerable — can reinforce feelings of isolation and confusion. If she is making her first attempt to leave a violent relationship and as a community we don't get it right, she may feel the alternatives to leaving are just as fraught, difficult and problematic as her current reality.

Most women and children who leave violent relationships end up living for weeks or sometimes months in motels, because of a lack of more suitable accommodation. Frequently, they move from motel to motel several times. Many of these are of poor standard and unsafe. They have no cooking options and are particularly unsuitable for women and children.

The isolation and disconnection, at an emotional and traumatic time, is equally damaging. Women tell us that in motels they are profoundly lonely; one said she hadn't spoken face-to-face to another human being in a week. Case management support from centralised services is via phone. In some instances, women report that days go past without contact, or with only a text message advising them to prepare to move on again. It frequently means children miss school, and there is no opportunity to address the trauma associated with the violence.

Inability to return home safely after a family violence incident

McAuley's data also shows that in 2018-2019 **less than four per cent of those coming to our crisis accommodation are able to return to their own home safely**. This means the vast majority are exiting into further unstable options — refuges, transitional housing, staying with families and friends, couch surfing or becoming homeless.

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 share²⁶. The obvious end result is that they then become homeless while perpetrators remain.

When there's nowhere else to go:

Australia-wide, one in five women return to violent partners because they have nowhere else to go, or no financial support (ANROWS 2019)

Legal powers available to remove the perpetrators from the family home are not regularly used by the courts and even when they are, failure to enforce intervention orders means women remain in danger.

We need to see it as normal — a community responsibility — to make that home safe, with the perpetrator excluded by whatever legal, security and policing protections are necessary. Security cameras, locks and technological solutions are important, but it is this change in the community mindset that is most likely to bring about better outcomes.

Financial pressures and inadequate income

As outlined in the first section of this submission, levels of income support are inadequate especially for women and have an insidious effect on women's capacity to leave a violent partner.

Financial abuse is present in more than 90 per cent of family violence situations, and frequently escalates after separation²⁷ — creating pressures to return to violence and making it more difficult to sustain independent housing.

A focus on helping a woman develop economic security has been noted as a missing factor in many family violence supports²⁸. To our knowledge McAuley is unique in filling that gap, offering an employment support service (McAuley Works) as part of our overall suite of services, recognising that employment can make a huge difference to women's confidence and self-esteem as well as their future independence. Being employed can also protect against homelessness.

McAuley Works supports highly disadvantaged female jobseekers that other employment services would not take on. Ninety-four per cent have experienced family violence, 14 per cent have been homeless, and 20 per cent have a mental illness. Many are located in outer suburbs that are poorly served by public transport, face other additional challenges such as a lack of childcare, and the

program also supports women who have very limited or no employment experience, as well as women who have limited literacy and/or English.

Significantly, McAuley Works is meeting the needs of highly disadvantaged jobseekers in a way that the Commonwealth Government's JobActive program does not. An ACOSS survey of participants found their approach led to anxiety rather than jobs and that 73% were 'overwhelmingly dissatisfied' with the service. JobActive was seen as 'promoting benefit compliance, not positive help.'²⁹

Solutions: a safe at home strategy

Rolling out a specific 'safe at home' strategy has long been advocated by McAuley. It addresses many of the issues identified above. The four pillars of 'Safe at home' are:

- focus on maximising women's safety using legal provisions to exclude the perpetrator from the home and protect victims from post-separation violence, proactive policing, safety alarms and home security upgrades;
- a co-ordinated or integrated response involving partnerships between local services;
- 'safe at home' as a homelessness prevention strategy – which includes ensuring women are informed about their housing options before the time of crisis and at separation, and provides support for women to maintain their housing afterwards;
- and recognition of the importance of enhancing **women's economic security**.³⁰

Later this year, the results of a national audit into 'safe at home' responses will be released. This research, funded by the Commonwealth Government, will explore three key questions:

1. Do Safe at Home programs increase the safety and housing stability of women and children over time?
2. What evidence is there of effectiveness and in particular for women from select population groups and diverse locations?
3. Do different technology options reduce risk and enhance safety?³¹

This research will shed light on how we can improve on the current unacceptable situation where violent perpetrators remain home while women and children enter a cycle too often ending in homelessness. The findings are of critical importance and its recommendations implemented as soon as practicable.

More than \$400,000 debt erased through legal help

Within McAuley's services, legal help is provided through our partner WEstjustice. This has been essential in alleviating the family violence-related debts that can trap women in poverty and lead to homelessness.³² These debts were almost all the result of economic abuse, which is prevalent in

violent relationships. Without these debts, women are in a much better position to rebuild their lives and sustain housing into the future.

The partnership has achieved extraordinary outcomes. In the first 18 months after the service began, WEstjustice had negotiated the waiver of \$449,969 in debt accrued by 91 women supported by McAuley. One woman alone was relieved of \$86,000 of debt when she was in effect turned into a 'human line of credit' by her abusive husband and his family.

Other legal problems often cluster together with family violence and homelessness such as family law issues involving children and property, housing and tenancy problems, and criminal law matters. The WEstjustice connection also provides support and referral around these legal problems.

Children, family violence and homelessness

Homelessness affects children in several different ways. They may directly experience homelessness alongside their mothers, whether through family violence or other causes. Young people can also present alone to homelessness services, with those between the ages of 15-24 accounting for 24 per cent of requests for help in Victoria.³³

Their mothers' experience of family violence and homelessness can also be a catalyst for concerns about the child's wellbeing, leading to involvement of the child protection system and removal from their care; or losing access to children through the family courts.

Addressing early trauma

Children coming into our crisis support alongside their mothers have frequently witnessed or themselves been the victim of violence, and McAuley provides them with direct support. We have a playroom with a specialist children's worker and through art, play and conversation, their feelings about what has happened can be explored.

In Victoria last year, there were 25,760 family violence incidents where a child or children were present. (Crime Statistics Victoria database 2018-2019)

We also address the damage that has sometimes been done to the mother-child bond through the experience of violence; frequently that bond has been deliberately targeted and undermined by the perpetrator. We also focus on rebuilding their mother's confidence in her own parenting. We have worked with an expert in the impact of family violence on young children, Dr Wendy Bunston,³⁴ to develop infant-led practice so that we can watch and 'read' the behaviour of very young children who don't yet have words for their experience. This helps us to respond to their specific needs and support mothers to recognise them too.

McAuley has also introduced tutoring support. Children often miss big chunks of school time as they and their mothers move around constantly to be safe from violence or because they are cooped

up in motels. They can be at risk of falling behind at school, so this support is making a crucial difference in helping keep them engaged in education.

All these interventions, provided at the right time, play a preventative role in the factors that can lead to later separation from their mothers, unresolved trauma, and the likelihood that the children themselves will end up homeless.

4. Looking to the future – what can be done?

Our submission has brought to life the voices of women who have been homeless. Their stories are a distressing and sometimes harrowing portrayal of exhausting and even humiliating struggles to get the right service, and the indignities, loneliness and fear that come with being a homeless woman.

But there is also a note of hope: in their strengths, resilience and endurance, and their capacities to build new futures from such difficult circumstances. Their stories are at the forefront of the recommendations we have made.

McAuley and our partners have a formula for resolving homelessness and preventing reoccurrence; we can demonstrate ‘value for money’ outcomes and have developed an evaluation strategy that can track improvements over time and indicate early intervention opportunities. We need investment in developing our partnership approach so that similar outcomes can be achieved across the homelessness sector and in our continued evaluation capability.

Helen, Megan and Roma: stories of homelessness:

Helen's story: 'I would not be sitting here if not for McAuley'

The ordeal Helen faced in getting help when she first became homeless graphically illustrates the failures of a fragmented and unresponsive system. It also demonstrates how being misdirected or rebuffed when attempting to get help can be innately traumatising and distressing: experiences with long-lasting and inter-generational consequences.

Helen came to Australia as a refugee in the early 1980s. Her husband was violent and took control of all their finances. Helen had two children who were 18 and 20 at the time she left her family home.

Together with her children, she went to a specialist homelessness support agency and was provided with one night's accommodation in a hostel. They were housed alongside other people who were homeless, and who were also disturbed and violent, further traumatising the family.

A broken system let Helen down

Because her children were technically adults, finding accommodation to keep them together proved impossible. They spent the following two nights on the streets, sleeping rough, at which time Helen arranged for her son to stay with the family of a good friend of his. Fortunately, this arrangement lasted for almost three years, enabling him to continue and succeed with his university studies.

Helen's daughter was placed in a hostel in a shared room with other young people who were homeless, and

After waiting for an hour at night, no-one arrived to collect them

who were obviously troubled young adults. This terrified her even more. Helen spent the first night waiting outside the facility to provide some reassurance for her daughter, and in the early hours the highly traumatised daughter fled to her mother.

Helen returned to the housing service where, after a day of being assessed, the service arranged for Helen and her daughter to move into a house, provided them with supermarket vouchers, and a train ticket each to the nearest station. They were told someone would collect them from the station. After waiting for an hour at night, no one arrived. They had no money to phone the service, no train ticket to return to the city, no money for a taxi to take them to the house.

Terrified and alone, Helen and her distraught daughter made their way to a house close by and asked to use their phone to contact the service. There was no reply as by now it was almost midnight. The occupants of the house directed Helen to the address she was looking for, so finally

in the early hours of the morning, after walking dark and unfamiliar streets, Helen and her daughter arrived — to find the doors locked and the house empty.

They spent their fifth night after fleeing their home huddled together on the porch, with no belongings. It was by now many long hours since they had had anything to eat or drink.

The landlord arrived in the morning where another ordeal for the family began. Helen did not realise that this house was a private rental requiring Helen to sign a lease, commit to a bond and rent in advance —none of which Helen could do, having no financial security.

Wrong doors and system failures

Once again Helen and her daughter, both of whom were completely exhausted, were homeless. In the meantime, Helen's son had been contacted by family friends who offered long term care and accommodation for her daughter, so she could begin her university studies as planned. This arrangement was gratefully accepted, and her daughter settled there.

One night Helen went to a police station and asked if she could just stay in the waiting room but was turned away

A further night on the streets led Helen to go to a local police station where she asked for help but was told there was no one available to assist her. She asked to be allowed to rest overnight in the waiting area, but this was refused. By this time Helen's physical and mental health had drastically deteriorated. She took herself to the emergency department of a public hospital where she collapsed and was admitted into psychiatric care, where she stayed for two months.

Finally, Helen's arduous journey to get the right help ended and she was referred to McAuley, where she was housed and supported to regain her health and connection to her children for two years. Her association with us continues to this day.

She says: 'McAuley gave me my birth certificate. I would not be sitting here if it was not for McAuley.'

Helen now lives in secure housing, is involved in our community lunches and though her mental health can fluctuate, she knows that McAuley is always there if she needs us.

Megan's story: 'We were all stuck and hurting'

It might have seemed that the worst moments in Megan's journey to escape a violent relationship were during the first three weeks, when she and her teenage son became homeless, living in their car in a McDonald's car park. But continued legal and financial problems, ongoing threats from her abusive ex-husband, and the struggle to get the right help all made recovery slower and more difficult.

It was actually 12 months after first becoming homeless when Megan reached her lowest ebb. The aftershocks of her decision to leave were continuing to reverberate. Problem after problem compounded. Her initial hope that it would take six months to return her life to 'normal' had proven to be a mirage.

'That's when I began to feel...not like ending my life...just like getting in the car and never coming back, because it seemed it would be easier simply not to be here,' Megan says.

As a New Zealander who had no access to social security payments, Megan had endured a violent marriage for years. With her family all overseas, and living in a rural community, she thought the best option was to try to placate her husband and 'keep the peace.' Megan also had major health issues to manage, having survived a serious battle with cancer which means she gets some of her nutrition through a feeding tube.

But just at the point when her son was completing Year 12, the violence escalated, and this time her son was also a target. Megan and her son fled their home with just the clothes they were wearing.

She had to enlist police help to return to their home the next day and grab their belongings – including her son's school uniform and Megan's essential medications. She hooked up her feeding equipment, and kept her phone charged, through a power point at McDonald's.

The nearest support services were two hours away. With only a \$300 one-off Centrelink payment, their situation was dire.

Over the next months, new problems to deal with arose on all fronts. Her daughter, who was at university, had to leave her studies; she and her brother had to work so that the family could survive once they finally got a roof over their heads.

There were battles with an ineffectual court system, with her husband breaking the intervention order 13 times, including an occasion when Megan had to barricade herself inside the house. At one point her husband stole her son's work boots from outside the door, simply so he would have to pay for a new pair.

There were seven moves in two years, relying on food vouchers and going without medications, and at times a crippling loneliness at what a struggle it was to get the right help.

Throughout the following two years, Megan was also struggling with legal problems. She represented herself in family law proceedings; with great

'We were all stuck and hurting. It was like we were in quicksand, with no way out.'

tenacity, she taught herself – via Google – how to issue a subpoena. But the biggest burden she was facing was a \$12000 overdraft debt. On the very day Megan finally fled the violence, her husband had withdrawn the entire amount from an account where Megan was a joint signatory.

Though she negotiated a \$20 a month repayment plan with the bank, even that amount was a burden given the family's precarious situation. 'You don't realise how much being in poverty makes everything cost more,' says Megan. 'You can never get a discount for paying bills early; I could never afford to connect to the internet. I used the free Wi-Fi at McDonald's just to get by.'

Several months ago, the family came to Melbourne. 'You lose your life again with each move,' says Megan. She rang 12 different organisations trying to get help, and was turned away at every point as not eligible, as she is technically not 'homeless' or 'facing family violence.'

The phone call she made to McAuley turned her life around. 'McAuley had all the pieces of the puzzle to give us the right help. We were finally referred to specialist counselling, which has made a huge difference to us processing what we went through. And we were connected to WEstjustice for the legal mess I was dealing with.

'That bank debt which had caused me years of sweat, tears and stress was taken off my hands and then solved straight away. The dread of those phone calls when I missed a payment was gone at last.'

Slowly, with all the pieces of the puzzle finally being addressed, the lives of Megan and her children are coming together. Megan herself is completing a Bachelor of Arts degree.

'We got through, but we shouldn't have had to fight like we did. For so long we were in limbo. You can't move on with your life, unless everything is connected.'

Roma's story: 'We deserve the potential to be happy'

Having a roof over your head doesn't guarantee safety and happiness, as Roma found when she lived for 11 years in a homelessness service which had no inbuilt supports, and where she lived in constant fear.

'Going into a downward spiral'

Losing her job was the start of what Roma calls a downward cycle that led to many years of homelessness. She had suffered a severe back injury, but the full extent of her injury wasn't recognised. She was then retrenched when she was on Workcover – something she later learnt was illegal, but at the time, did not realise.

It was extremely difficult to get another job because she was always asked if she had ever had a Workcover claim – as soon as she answered yes, she saw that potential employers' eyes glazed over.

Homelessness and sleeping rough

When the last of her redundancy money dried up, Roma slept rough under bridges in Melbourne. She was met with kindness and compassion there from others who were huddled together in the same spot. She teamed up with another couple who were generous in sharing the space and showing her the ropes. They were, she says, 'amazing' even though they had many challenges of their own – the woman was pregnant. They showed her where to access free meals, where to get toiletries, and where to shower.

After a while, an old school friend let her sleep on the couch, and then she was referred to a community housing service.

Homelessness without support – an 11-year ordeal

Though the homelessness service was meant to include support, after the first few months Roma was left to fend for herself. The eleven years she stayed there were, she says, 'a living hell'. The environment was not only unsafe but deepened her trauma and caused psychological harm that she is still processing years later.

Firstly, Roma was left with PTSD when she was caught up in a terrifying police raid to apprehend a fellow resident – a criminal that she had unknowingly befriended.

'I thought that was it for me then'

Police rammed her door down, screamed to her to 'drop to the ground', shuffle on her arms out of the building, all whilst having guns aimed at her. Roma says: 'I thought that was it for me then', as

she had no idea what was happening, and feared that she would be shot if she made the slightest wrong move.

No support or follow up about this traumatic event was provided by either the police or the homelessness service. But the consequences were severe. This PTSD has caused an eye condition. Sounds such as doors slamming, police sirens, and police TV shows are now particularly triggering for her, sending her body into 'fight or flight' mode each time.

Around the same time Roma's grandmother – who had always, she says, been the one source of unconditional love – died. Roma began to abuse alcohol. She felt 'she couldn't do it anymore' and wanted to 'drink myself to death'. Her ability to eat, sleep, shower and cook for herself were all badly affected.

As Roma's mental health and drinking worsened, the CAT team were called multiple times, either by herself or by others — because she was blacked out drunk and destroying property or at risk of harming herself.

Yet there was no follow up despite all the times Roma ended up in hospital in a desperate state.

'I felt I couldn't do it anymore. I just wanted to drink myself to death.'

An unsafe environment: 'my human rights were not met'

Throughout her time at the homelessness service, Roma was relentlessly verbally and physically abused by two other male residents. She developed agoraphobia and couldn't leave her room without panic attacks. She was not safe even within her own room, as she could hear the abuse through the walls, and had to constantly muffle her coughs or move around as silently as possible to avoid triggering it again.

The response from the police and the homelessness service was inadequate. The police didn't believe her; in fact, they blamed her, asking what she was doing to aggravate them. When Roma finally got an intervention order against one man, he breached it within four days, and the police refused to take any action to address it.

The homelessness service did little; in fact, at one stage they passed her letter of complaint, with identifying details, back to her abuser. (The homelessness service was so unsafe that a woman living there was killed by another resident while staying there, even though she'd alerted management to her fears).

Roma had experienced childhood abuse, so all these experiences continued to compound that childhood trauma.

Roma says she '**felt like a pleb and just a number**' there. It is a bitter irony to her that she felt safer and more supported during her time rough sleeping than with a roof over her head. Almost every day, police and ambulance were attending the service, a waste of resources that could have been avoided if support had been at hand.

She believes strongly that homeless people should 'not be left to rot' in facilities that don't have support. That support needs to involve genuinely listening to what people using the service have to say. Roma knew what she needed, but too often her needs weren't followed through. Homelessness facilities need to take incidents of continued abuse more seriously.

She wants everyone to acknowledge that 'there are humans in those buildings, and we deserve the potential to feel happy.'

'There are humans in these buildings, and we deserve the potential to feel happy'

Coming to McAuley House

After multiple hospitalisations, finally a nurse connected her to services after recognising that Roma had no chance of improving her mental health if she continued to go back to the abusive environment of her accommodation. Roma was referred to McAuley House.

Since coming to McAuley many things changed for Roma. She says the strengths of McAuley were that she was safe physically and emotionally. She had access to a psychologist, case manager, community programs and community lunches, and knew a staff member was always on site.

She took up every opportunity to attend community access programs. She especially loved art classes ('really felt a sense of community here, making something together') and was supported to access General Education for Adults course at Yarraville, which was 'life changing'. Support from the psychologist who works at McAuley House was essential; at last, she received a correct diagnosis and referral to get the right medication.

Roma has made great progress in working through her trauma with that support, though it has been difficult at times to deal with restrictions on the amount of sessions available to her (capped at 12 under the CAREinMIND program). This was far from adequate given the complex and long-standing mental health problems Roma had experienced. Extensions have been negotiated, but the possibility of losing this support has been stressful.

Having a roof, as well as support available for the whole period of her stay meant she was not in fight or flight response anymore and could 'work really hard on her recovery' to get to independent living.

After 18 months, an opportunity to move to transitional housing became available. McAuley continues to support her now that she has made this move, and the help is open-ended. She also knows she can return for respite care if new challenges arise.

'I have a future!'

Roma now sees a future for herself, and would like to volunteer more, perhaps at the Asylum Resource Centre.

She'd also like to become a peer support worker, using her firsthand knowledge of the experience of homelessness and risk of homelessness to support others. She 'can see the potential in so many women at McAuley and wishes they could see it too.'

It's not just that she sees the future is brighter – it is new to her to feel she actually has a future at all.

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