Keeping a home among the gum trees

Exploring risk of homelessness in 21\textsuperscript{st} Century Australia:

Who is ‘at risk’ and how are services working to mitigate that risk and keep people housed?
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Background
The policy and service delivery framework underpinning Australia’s response to homelessness and housing insecurity has undergone a period of significant change over the past five years.

As 2008 drew to a close the first ever homelessness White Paper with dedicated interim targets and headline goals to reduce overall homelessness and improve service outcomes for people experiencing homelessness was released. With it came significant new funding for homelessness programs and service models and housing and support packages.

It came at a time when the Australian Government was undertaking significant reform of the way in which all programs and services were funded. The number of specific purpose payments was reduced from more than ninety to fewer than ten. Specific Purpose Payments for affordable housing included a dedicated National Partnership Agreement on Homelessness backed by the A Place to Call Home initiative and the National Partnership Agreement on Social Housing.

With more than one billion dollars in new homelessness funding on the table, there was significant interest in how we as a nation define and measure homelessness. Specifically, from late 2009 onwards there was increased interest at a national level about the methodology that had been used to measure the prevalence of homelessness at a point in time (Census night).

The Australian Bureau of Statistics has been undertaking a review of the methodology used by Chamberlain and Mackenzie to derive estimates of homelessness from Census data since late 2009. The aim of the review was to test whether or not the methodology and the estimates of overall levels/rates of homelessness it produced were appropriate for ‘performance indicator construction’.

This has led to the development of a conceptual/statistical definition of homelessness and an ‘official’ methodology for the estimation of homelessness in the Census and other datasets. This was done by the ABS, with input from members of the ABS Homelessness Statistics Reference Group (HSRG) which consists of representatives from the ABS, Australian Government agencies and Departments, State Government housing and homelessness branches and the homelessness sector.

There was a great deal of debate and discussion within the group as to what the boundaries should be in terms of defining situations as homelessness or not and under what circumstances. Having already undertaken a significant work programme in the area of homelessness measurement, the ABS determined that for the time-being it would undertake to develop a definition of homelessness that could be used to identify situations of homelessness within a range of datasets including the Census.

This included the development of a matrix that illustrates the concepts used to define different living situations as homelessness or not and on what basis. This led to discussion about whether or not a similar matrix should be developed to define and identify situations of risk of homelessness. The ABS determined that this was an area of homelessness definition and measurement that it may consider undertaking in the future.

Homelessness Australia determined that it would be a useful exercise to produce a policy paper that explored risk of homelessness and identified particular groups who, because of their circumstances,
are at increased risk of becoming homeless in order for us to inform future work in this area by the ABS as well as academic researchers.

This paper has been developed with this in mind.

In seeking to explore risk of homelessness in 21st Century Australia it is also worth taking into account the content of the exposure draft *Homelessness Bill 2012* and the definition of homelessness contained therein.

The *Homelessness Bill 2012* will replace the *Supported Accommodation Assistance Act 1994*. The SAA Act contained a preamble that provided a comprehensive definition of persons who were to be considered eligible for services funded under the Supported Accommodation Assistance Act because they were considered to be homeless or living in circumstances that did not afford them access to accommodation that offered them safety, security and/or health and well being.

While risk of homelessness is implicit in the exposure draft *Homelessness Bill 2012*, it is arguably not as explicitly articulated as it was in the preamble to the SAA Act. This can be partially attributed to the different purposes of the two pieces of legislation. The SAA Act was programme-specific legislation and persons were defined as homeless or at risk of homelessness for the purposes of articulating their eligibility for a service response. The *Homelessness Bill 2012* by contrast is ‘recognition legislation’, it seeks to recognise that homelessness is a significant social issue in Australia and that a comprehensive suite of programmes, policy and service responses are needed to address its multiple causes and consequences.

Homelessness Australia believes that there is a need for additional work to be undertaken to explore risk of homelessness and identify individuals and groups of persons who, because of their economic, environmental, personal and/or social circumstances are at increased risk of becoming homeless. This paper represents an initial contribution to this effort.

**Introduction**

There has been an increased body of work in Australia in recent years around defining categories of homelessness and ways of measuring both the incidence and prevalence of homelessness using a range of different data sets.

This has occurred at the same time as we have witnessed a welcome elevation of homelessness as a social issue in urgent need of addressing.

This evidence based policy paper seeks to explore the concepts of ‘at risk populations’ and ‘risk of homelessness’. It will draw on a number of definitions in use in Australia and overseas and identify individuals and groups who are at increased risk of homelessness and housing exclusion/insecurity in Australia.

In doing so it will articulate a number of factors that may give rise to increasing a person’s risk of becoming homeless and will touch on some of the good work being undertaken by some of Homelessness Australia’s members to mitigate risk of homelessness and assist people to access or maintain a safe place to call home.
It is by no means an exhaustive document but Homelessness Australia intends it to inform future work on the subject of risk of homelessness in Australia.

**What is meant by the term ‘at risk’?**

The term ‘at risk’ has been applied and utilised in the provision of social services and the field of social work to describe and refer to a range of circumstances and cohorts of people.

In this paper we limit our concerns to the arena of homelessness. A number of questions arise from this self imposed limitation however. Is ‘risk of homelessness’ somehow separate from ‘risk of exclusion’ if we operationalise a range of other social determinants and indicators? How broad should the concept or measurement of risk be? Can we address risk of homelessness without looking at other risk factors? Finally, who are we talking about when we attempt to identify people in particular circumstances that place them at increased risk of becoming homeless?

We know of course that homelessness cuts across a range of portfolio areas and that people typically present to specialist homelessness services with a range of issues that need to be addressed at the same time as helping to resolve their housing situation.

We know that if we extend the definition of the term ‘at risk’ too widely, we will capture large numbers of people who may not in fact be at risk of homelessness.

Conversely, if we define risk of homelessness too narrowly we may not capture all of the people for whom homelessness could become a reality.

There was significant debate and lengthy discussion amongst members of the HSRG around what constitutes homelessness both conceptually and operationally. In looking at over three hundred accommodation and living situations in our deliberations over the conceptual definition of homelessness developed by the ABS earlier this year, it became apparent that seeking to define the boundaries between homelessness and housed was an exercise that was heavily nuanced and rarely black and white.

Members of the HSRG examined a number of definitions of homelessness and housing exclusion that are used in Australia and overseas. These are discussed later in this paper.

There are a number of definitions in use that describe people “at risk”. The term is commonly used in literature about young people. The term “at risk populations” has been used extensively in health literature in the United States. It may now be prudent to look at some definitions of “at risk” that are currently in use in a range of health and community service settings.

In the European Union, the United Kingdom and the United States there are useful definitions applied to persons who are at risk of homelessness or housing exclusion. These will be referred to later in this paper.

In its recent paper *Estimating Homelessness in the 2011 Census*, the ABS refers to some groups as at risk of homelessness including people in ‘other improvised dwellings’ not included in the homelessness category, people who are defined as ‘marginal residents of caravan parks’ and people in overcrowded dwellings needing an additional three bedrooms.
The ABS Homelessness Statistics Reference Group engaged in some lengthy debates around concepts of home and potential differences between states of ‘homelessness’ and states of ‘houselessness’. These themes may be worth drawing upon later in thinking about differences between being at risk of homelessness due to loss of housing and risk of homelessness through exposure to factors not specifically housing related, such as alienation due to severe and persistent mental illness or having no access to a safe or secure living space because of violence.

Firstly though, it is worth examining some of the structural factors that can give rise to increased risk of homelessness.

**Structural factors giving rise to increased risk of homelessness**

**Poverty**

Particular groups of people in Australian society are at higher risk of poverty. These groups include Aboriginal and Torres Strait Islander people, jobless people, renters, single parent families and older people. Of the poorest twenty percent of Australian households, almost 50% are headed by a single parent. Four out of five families from this poorest 20% of Australian families have a social security payment as their main source of income. For some individuals and families, poverty is now entrenched and intergenerational. The detrimental effects of growing up in poverty can be significant. For children it means missing out on the things that most kids take for granted, such as school excursions, new clothes, tickets to the movies and education essentials. For young people, it means growing up in an environment where joblessness is normal and workforce participation is an aspiration at best rather than the norm. Poverty is a cause of homelessness in Australia.

Income poverty lines are expressed as relative levels of income. The Melbourne Institute publishes quarterly data on approximate poverty lines in Australia. If a person or family’s income falls below these poverty lines they are considered to be in poverty. In the March Quarter 2011 the poverty line for a couple with two children was said to be $562.49 per week while for a single person it was estimated at $299.29 per week. For the “working poor”, the figures are $646.60 and $411.05 respectively if we conservatively define the poverty line as 50 per cent of average disposable income, just over two million people - one in 8 Australians - lives in poverty today. A little over 400,000 of these are children.

The cost of housing has a significant impact on people living in poverty. Housing is the largest single expenditure item in the household budget for low and moderate income earners who, on average, allocate approximately 27% of their disposable income to servicing the cost of housing. Most people and households living in poverty are in rental accommodation. Across Australia rents have increased by an average of 45% and in some areas by more than 70% since 2006. Since 2006 median weekly rents have consistently increased beyond the rate of CPI and the average 3 bedroom home in the private rental market in Sydney costs twice as much to rent as a person on Newstart Allowance receives each week.

When housing costs are factored into our estimation of poverty (using the 50 per cent of average income formula), the proportion of Australians defined as living in poverty increases to 20.9 per cent.
Some 60% of people in housing stress in Australia are in the private rental market allocating more than 30% of their disposable income on rent. This equates to more than 650,000 people. This is one reason why people who rent are more vulnerable to poverty.

The Australian and State/Territory Governments provide assistance for people on low incomes to access affordable housing through the National Affordable Housing Agreement which includes funding for public housing the Community Housing Investment Program, Aboriginal Housing and additional assistance for Australians with limited means to access housing. Commonwealth Rent Assistance (CRA) is a supplementary Government payment provided to recipients of income support including Family Tax Benefit Part A to assist people to meet the costs of rental in community housing and the private rental market. Government expenditure on the CRA has increased by more than 100% over the past twenty-five years.

The Commonwealth Government now allocates more money to the payment of CRA than it does to the maintenance of public housing. Despite this, more than one in three people who receive CRA still pay more than 30 percent of their income on rent and are defined as being in housing stress.

Housing stress and poverty can contribute to the reasons people become homeless. More than 40 percent of couples with children who seek help from a specialist homelessness service do so because of financial difficulty, eviction or the end of their previous accommodation. In nearly 20 percent of cases, financial difficulty is the primary reason men with children access homeless assistance services. One in three people request financial assistance or material aid from specialist homelessness services. More than three quarters of people supported by specialist homelessness services are on a government payment. More than fifteen percent only receive part of their government allowance due to debt.

More than ten percent of people in specialist homelessness services have no source of income at all. A majority are either unemployed or unable to work both before (93%) and after (92.2%) seeking support from a homeless assistance service. However, when a person requests help to look for work from an assistance service, their likelihood of becoming employed doubles: employment rates for this group increased from 10.1 per cent (before seeking assistance) to 20.3 per cent after leaving the service in 2010/11.

If we seek to include all Australians who are living in households where the income falls below the poverty line, regardless of which measure is used it could be argued that we are casting the net of risk of homelessness too widely. It may be reasonable then to exclude tenants who are living below the poverty line but who are not in housing stress or housing crisis.

**Intergenerational disadvantage/labour market exclusion**

There is arguably a need for further research to examine the link between entrenched intergenerational disadvantage, and multi-generational labour market exclusion and unemployment and homelessness.

Recent research funded through the National Homelessness Research Strategy has provided some insights into what could be the first wave of intergenerational users of specialist homelessness services. The researchers found there was some evidence of multi-generational use of homelessness services.
services and that they could identify a cohort of people who were born into families in which a parent or guardian had experienced periods of homelessness and had been supported by homelessness services. They found that parents who were currently being supported by specialist homelessness services with their children self reported having been assisted by homelessness services as children and young people.

With the establishment of homelessness refuges for women and young people from the mid-1970s that complemented crisis services and material aid agencies that had hitherto primarily supported families and older single men, it is logical that we would now start to see the first concrete evidence of intergenerational homelessness in Australia.

It is probably difficult to measure, many years after the fact, what the critical points were that either led people born into an environment of long term disadvantage and intergenerational exclusion from the labour market to become homelessness or conversely how people in the same circumstances kept themselves housed.

There has arguably been a greater focus in public policy and advocacy circles on articulating the need to address intergenerational and long term unemployment through the lens of poverty and material deprivation than its impact on housing trajectories.

Nonetheless, labour market exclusion and growing up in jobless households was articulated in the 2007 national youth commission report *Australia’s Homeless Youth* as a predictor for youth homelessness, a causal factor and a major barrier to its quick resolution.

Recent place based initiatives aimed at providing increased assistance to people who have been out of work for long periods in five designated postcodes indicate that there is a recognition within the employment participation policy space of the serious impacts of spatial disadvantage on the health and welfare of individuals and communities, in particular intergenerational unemployment and locational/spatial disadvantage.

Youth services have told Homelessness Australia that they are supporting young people who have been raised in an environment where employment participation is at best not viewed as the norm and at worst is actively discouraged.

A recent expose by Four Corners highlighted the impact of intergenerational unemployment and spatial disadvantage on children and their aspirations.

What is less well known and in need of further exploration is the link between long term labour market exclusion and intergenerational poverty and the housing trajectories of people across their life-course.

It is logical to suggest that there is a correlation between long term exclusion from the labour market, intergenerational poverty and increased risk of homelessness. The 2011 Census may provide an opportunity to look at the quantitative homelessness estimates for particular statistical subdivisions and regions and to match that with what other datasets can tell us about the extent of disadvantage in those ranges and changes in the economic and social indicators over time. That could be matched with what the Census data can tell us about changes/ trends in homelessness between 2001 and 2011. Homelessness Australia believes exploring the links between
intergenerational labour market exclusion and homelessness and housing trajectories could provide a framework for thinking about and developing better targeted interventions to reduce risk of homelessness.

**Domestic and family violence**

Domestic violence (DV) can take the shape of physical, sexual, emotional, economic or spiritual abuse. In most cases the perpetrators of domestic violence are men. Almost half of the women with children staying in homeless assistance services are escaping domestic violence. One in four women escaping domestic violence are Aboriginal and Torres Strait Islander. Aboriginal and Torres Strait Islander women are also more likely to have four or more children accompanying them to homeless services. One in every two women who approach services for women escaping domestic violence is turned away. Women in rural and remote areas have less access to assistance from services, family, friends and police which puts them at increased risk of homelessness or unsafe housing

One in every five women over 15 in Australia will experience sexual violence and one in three women over 15 will experience physical violence. Young women who grow up in families affected by domestic violence are more likely to be in violent relationships as adults. Women also experience higher levels of poverty than men, have lower rates of employment and levels of pay. This inequality and experience of violence puts women and female-headed households at increased risk of homelessness. In addition, perpetrator violence can often include controlling financial behaviour as well as keeping women from involvement in roles outside of the home. This means women who have experienced domestic and family violence may have fewer resources available to them to enable them to readily re-establish themselves in new accommodation. It may also limit opportunities for women to escape quickly to a hotel/motel in the event of an emergency. This is one of the reasons Homelessness Australia has been critical of domestic and family violence acting as a trigger for compulsory income management.

DV is the single largest driver of homelessness for women, particularly women presenting to services with young children. Women escaping DV are made homeless because of the DV, therefore early intervention needs to look at responses that will ensure safety and so not lead to the woman’s homelessness.

The perpetrator’s behaviour/violence is directly responsible for the woman and her children becoming homeless, thus women living in an abusive/violent relationship are ‘at risk’ of homelessness. In order to reduce the risk of the women becoming homeless, responses need to focus on legal systems, holding perpetrators accountable. Effective responses must include a strong focus on survivor safety and perpetrator accountability. This should include a coordinated and strong response from the criminal justice system. Where legal responses include use of “ouster orders” of the perpetrator, these need to be used more by magistrates, to enable women who wish to, to remain in the home with the children, and police/court responses to breaches of the orders, needs to be improved.

At a practical level, safe at home responses (or safe in the home community) also need to incorporate security upgrades to the family home in which the woman (and children where present)
are living. This is particularly pertinent in cases where the perpetrator has breached apprehended violence orders and/or has a history of stalking the survivor.

Since the White Paper, programs have been funded in all state, to assist women to stay safely at home following domestic violence and the granting of a Domestic Violence Order. There has been a varying degree of success reported with these programs, dependant largely on the particular demographic, women’s feelings of safety, and other satisfactory responses to support the woman to stay in her home.

It is important to remember that even when these programs have proven to be successful, they are only one response of the many required, to meet the needs of individual women and children. This does not suit all women; just as accessing a shelter does not suit all women. It is about the woman having choice.

At a prevention level it is also fair to say that men need to take a much greater responsibility for ensuring that they engender a cultural attitude that renders domestic and family violence as socially unacceptable. The importance of campaigns such as ‘White Ribbon Day’ that coincides with United Nations International Day for the Elimination of Violence Against Women should not be underestimated in this regard.

While it is vitally important to ensure that appropriate crisis, criminal justice and safety responses are in place when domestic and family violence occurs, it is equally vital that the incidence of domestic and family violence in society is reduced. Campaigns such as White Ribbon Day that encourage men to swear an oath never to commit, excuse or remain silent about violence against women should be promoted to ensure that we engender a culture that ensures men are actively involved in making a stand against this major driver of homelessness.

Importantly, a significant number of prominent Australians act as ambassadors for White Ribbon Day as do thousands of men who are workplace and community ambassadors across Australia.

Over the past generation, thanks largely to the efforts of the domestic and family violence sector, this significant social problem and criminal behaviour has been brought out of the shadows. Over the next generation we need to ensure that through public awareness campaigns such as White Ribbon, that it is men who take responsibility for engendering a culture amongst other men that renders domestic and family violence completely unacceptable leading to a decrease in its occurrence.

In addition, strengthening the connection between the National Plan to Reduce Violence Against Women and their Children and the National Partnership Agreement on Homelessness could increase awareness amongst policy makers and the public about the connections between domestic and family violence and homelessness.

**Unaffordable housing**

Housing affordability remains a critical challenge for Australia. The fifteen-year period to 2008 was characterised by a decline in the number of social housing properties and both house prices and rents rising beyond the rate of both Consumer Price Index (CPI) and the Wage Price Index (WPI).
The National Housing Supply Council continues to estimate a significant overall shortage of affordable housing, particularly in the category of rental properties that are affordable and available to households in the bottom forty percent of income earners.

The Supply Council reports are supported by findings from the Anglicare Rental Affordability Snapshot 2012 which find only seventy properties out of just over 11,500 available for rent in the area covering Gosford to Wollongong and the western fringe of Sydney were affordable for people on the Newstart allowance.

The combination of rents increasing above CPI in the private market and a limited supply of social housing is placing a large number of low income households in housing crisis and housing stress.

Although the link between housing stress and housing crisis has arguably not been well articulated it is fair to say that the 350,000 low income households that are allocating more than 50% of their disposable income on servicing housing costs (67% of these in private rental) should be included in the category of persons at risk of homelessness.

It would be open to more vigorous debate as to how many of the 850,000 households in housing stress (in the bottom 40% of income earners and allocating more than 30% of their take home pay on housing costs) are in the risk of homelessness category. We would need to know more about their personal circumstances and housing history to provide a more definitive answer to that question.

Nonetheless, with more than 250,000 Australians on social housing waiting lists, many of whom are languishing in the private rental market where the key subsidy Commonwealth Rent Assistance is seen by many as growing increasingly less effective as a housing subsidy, it is clear that unaffordable housing is a key factor placing people at increased risk of becoming homeless. This is especially true in the event of a financial crisis which may lead individuals and families to fall into rental arrears placing them at risk of eviction due to debt.

In seeking input into this policy paper, Homelessness Australia heard from providers of tenancy support services to people in private rental that there is a growing pool of people presenting with low support needs but who are in financial crisis, unable to meet the costs of living on a regular basis.

**Mental illness and limited economic and social capital**

Last year, Homelessness Australia produced a paper exploring the links between mental illness and homelessness. The overwhelming consensus from members as well as mental health consumer networks that provided input was that mental illness, in particular severe and persistent mental illness, was a factor that placed people at increased risk of becoming homeless.

Many of those who provided input however, also made it clear that mental illness alone was not necessarily going to tip a person into homelessness and that it needed to be considered as a risk factor in conjunction with the amount of economic and social capital that an individual or family has.
In addition, homelessness can trigger mental illness and the extent of trauma that an experience of homelessness can cause is linked to the length of time spent homeless and the factors that led to a person experiencing homelessness in the first place\textsuperscript{xxvii}

In its landmark 2009 report, \textit{Home Truths}, the Mental Health Council of Australia reference also documented the links between mental health and housing. It found that good housing outcomes were an important predictor of stabilisation and recovery from mental illness\textsuperscript{xxviii}.

Homelessness was found to impede good medication management while adding additional stress to a person’s situation exacerbating symptoms of mental illness and worsening the likelihood that a mental health emergency would recur requiring hospitalisation.

The \textit{Home Truths} report recommended urgent action to address both homelessness and mental illness in a coordinated way if we are to drive improvements in both areas. It clearly stated that mental illness was a risk factor that could lead to homelessness and that homelessness could trigger worsened mental health outcomes\textsuperscript{xxix} Homelessness Australia believes that good housing outcomes are essential to facilitating health and wellbeing including stabilising mental health symptoms.

It is reasonable to suggest that people living with mental illness who are fortunate enough to come from a family background of wealth or to have a good network of friends and associates that they can call upon in a crisis are less likely to tip over into homelessness if for example they lose their job due to an exacerbation of symptoms or are hospitalised following an acute episode.

It is therefore reasonable to conclude that a combination of mental ill-health, limited economic and social capital and the failing private rental market combine to increase the risk of homelessness.

The White Paper also recognised the correlation between positive housing outcomes and improved mental health and wellbeing. Conversely, there was a recognition that a stay in a clinical or community mental health setting all too often resulted in an exit into tenuous housing or homelessness\textsuperscript{xxx}

This has resulted in the adoption of an historic ‘no exits into homelessness’ policy which was a key plank of Homelessness Australia’s 2007 federal election platform.

Recently there has been an additional commitment made by the federal Government to improve housing and mental health outcomes for people by linking the need to secure appropriate housing with improvements in system level coordination and system access under the mental health reform package\textsuperscript{xxxi}

Another finding from our earlier work on mental health and homelessness was that there was insufficient coordination between the work of the homelessness sector and the mental health sector. There were differences between the jargon/language spoken and this was found by our members to worsen both housing and mental health outcomes for people because of a lack of clarity about whether or not clients met the eligibility criteria for mental health services.

It is hoped that the Partners in Recovery initiative\textsuperscript{xxxii} which is one of the centrepieces of the mental health reform package will make accessing mental health services easier for people for whom a formal diagnosis may not yet have been made.
This will likely benefit people experiencing homelessness and those at risk of homelessness whose ‘challenging behaviours’ are often symptoms of mental health issues that has not ever been formally diagnosed.

We do need to see increased efforts made to ensure that discriminatory practices within the housing market do not continue to unfairly exclude people living with mental illness from accessing rental properties either private or public. Homelessness Australia has been told that policies such as ‘three strikes and you’re out’ of public housing and the market realities such as the low vacancy rate in private rental are resulting in people with mental illness facing eviction or not even being considered for a rental property in the first place.

Overall it seems reasonable to conclude that while mental illness alone does not trigger homelessness in all cases it needs to be seen as a factor that places people at increased risk of becoming homeless. This is especially true for people living with mental illness who have limited economic and social capital and who are living in greater isolation or facing social exclusion.

Conversely, improved housing outcomes can lead to better mental health outcomes and vice versa. Housing needs to be viewed as a vital component of our efforts to reduce the burden of mental illness on our health-care system.

**Involvement with the criminal justice system**

The Australian Institute of Criminology has presented evidence that indicates that there is a correlation between involvement with the criminal justice system and increased risk of homelessness. This is not only true of people who have been convicted of offences and placed on remand or to serve a custodial sentence but also for victims of crime.

The Australian Institute of Criminology produced research in 2008 that found that 7% of detainees in its survey met the Cultural Definition of homelessness when they were remanded or sentenced to time in prison. This is more than fourteen times higher than the rate of homelessness amongst the general population according to the latest ABS data.

A data linkage project was undertaken that has examined links between juvenile justice, statutory care and specialist homelessness service datasets. It will be interesting to see what the project can tell us about the interaction of common clients with all three systems.

In the White Paper it was recognised that people are at increased risk of homelessness when they exit prison, particularly from after longer sentences. There is also some evidence both from the United States and here in Australia that indicates that homelessness may lead to higher rates of recidivism. Conversely, good housing outcomes after exiting prison have been found to reduce rates of re-offending.

Like other forms of institutionalisation, evidence suggests that there is a correlation between incarceration and increased risk and rates of homelessness. We also know that people who sleep rough are more likely to be victims of crime, in particular random violence. Recent findings from the Journey to Social Inclusion evaluation and Mission Australia’s Michael Project back this assertion and document histories of exposure to trauma and violence as commonplace amongst older males who are experiencing homelessness.
While the work of researchers such as Professor Eileen Baldry has been influential in examining the link between involvement with the criminal justice system and homelessness there is evidently a need for more dedicated research in this area.

**Young people “at risk”**

The term ‘at risk’ is arguably applied to young people more frequently than any other group and the term ‘at risk’ is probably most commonly associated with young people.

In the 1950s, the term came to be associated with a new generation of rebellious adolescents who began to be romanticised in Hollywood movies and would become commonly known juvenile delinquents.

In sociological literature the term has become associated with behaviour that breaches social conventions or deviates from cultural and social norms and expectations. Sociologists have long posited that youth is a time of ‘risk taking’ and that this can be part of the process of identity formation. Sociologists such as Edwin Sutherland whose theory of differential association suggested that ‘at risk’ behaviours such as criminality could be learned through interactions with others with whom young people associated. Howard Becker produced seminal sociological works on deviance theory, labelling theory and ‘at risk youth’.

While the term ‘youth at risk’ is often utilised it is not always clear what they are ‘at risk of’.

The term can carry a level of stigma and sociologists who have built on the labelling theory developed by Becker assert that by labelling groups of people or individuals as belonging to a particular group we may unwittingly be re-enforcing deviant behaviour an setting people up to act out the traits associated with a particular label.

A succinct definition of labelling theory is as follows:

“...In sociology, labelling theory is the view of deviance according to which being labelled as a “deviant” leads a person to engage in deviant behaviour. Originating in Howard Becker's work in the 1960s, labelling theory explains why people's behaviour clashes with social norms. For example, a teenager who lives in an urban area frequented by gangs might be labelled as a gang member. Accordingly, the teenager might begin to behave like a gang member or become one. Sometimes the person labelled incorporates the label into that person's self-concept (as when a teenager labelled as a gang member begins to think of himself or herself as a gang member). Some researchers believe people of lower social status are more likely to be labelled deviant...”

That being said, there is a significant body of literature on the factor and circumstances that can give rise to increased risk of homelessness among young people. Risk factors identified by researchers and in both the 1989 Burdekin report *Our Homeless Children* and the 2007 National Youth Commission report *Australia’s Homeless Youth* include:

- Young people leaving child protection and statutory care settings.
- Young people in regular contact with the Children’s Court/youth justice.
- Young people who are living in households where sexual abuse is occurring.
- Young people living in a household where violence is occurring.
- Young people living in situations of significant family conflict.
• Young people who have left the family home for periods of time (and returned).
• Young people who are disengaged from education.
• Young people facing labour market exclusion.
• Young people living in situations of intergenerational disadvantage/poverty.
• Young people living in households where no parent has worked/is working.
• Young people living with mental illness.
• Young people with an alcohol or other drug dependency.

The United States has enshrined in Federal Law a definition of young people “at risk”. The definition touches on homelessness, family breakdown, anti-social behaviour and problematic substance misuse and contact with juvenile justice

The Law defines an at-risk youth as an individual under the age of 18 years who:

• is absent from home for more than 72 consecutive hours without parental consent
• is beyond the control of his/her parent such that the child’s behaviour substantially endangers the health, safety, or welfare of the child or any other person; or
• has a serious substance abuse problem for which there are no pending charges related to the substance abuse

Definitions of risk of homelessness

The SAA Act

“...The Parliament recognises the need to redress social inequalities and to achieve a reduction in poverty and the amelioration of the consequences of poverty for individuals.

Homeless people form one of the most powerless and marginalised groups in society. Responses to their needs should aim to empower them and to maximise their independence. These responses should be provided in a way that respects their dignity as individuals, enhances their self-esteem, is sensitive to their social and economic circumstances, and respects their cultural backgrounds and their beliefs.”

Part four of the preamble contains a broad definition of homelessness that through its wording can be read to include a number of groups of people in particular circumstances who may be housed but at imminent risk of experiencing homelessness.

4 Definition of homeless

When a person is homeless

(1) For the purposes of this Act, a person is homeless if, and only if, he or she has inadequate access to safe and secure housing.

Inadequate access to safe and secure housing

(2) For the purposes of this Act, a person is taken to have inadequate access to safe and secure housing if the only housing to which the person has access:

(a) damages, or is likely to damage, the person’s health; or
(b) threatens the person’s safety; or

(c) marginalises the person through failing to provide access to:

(i) adequate personal amenities; or

(ii) the economic and social supports that a home normally affords; or

(d) places the person in circumstances which threaten or adversely affect the adequacy, safety, security and affordability of that housing.

Person living in SAAP accommodation

(3) For the purposes of this Act, a person is taken to have inadequate access to safe and secure housing if:

(a) the person is living in accommodation provided under SAAP; and

(b) the assessment of the person’s eligibility for that accommodation was based on the application of subsection (1) or (2) (ignoring the effect of this subsection)\(^{xliv}\).

The European Union (European Typology of Homelessness and Housing Exclusion) ETHOS

The ETHOS definition frames homelessness as a continuum from rooflessness and houselessness through to insecure housing and housing that is inadequate due to structural deficits or severe overcrowding.

The ABS conceptual/statistical definition developed in 2011/12 borrows heavily from the ETHOS and Statistics New Zealand definitions in that it is a conceptual definition that considers a range of different domains or aspects of what ‘home’ means to a person.

The European typology lists 13 categories of homelessness and risk of homelessness/housing exclusion. These are outlined in the table below.

Statistics New Zealand

The definition of homelessness developed for New Zealand is based upon the same social, legal and physical domains as ETHOS. The intersections of the social, physical and legal domains within the housing domain are used as the basis for the conceptual framework. However, due to the specific emphasis on the New Zealand environment, the concepts have been modified to meet New Zealand’s conceptual requirements.

- The social domain is being able to pursue normal social relations, have a personal (household) living space, maintain privacy and have safe accommodation.
- The legal domain covers having exclusive possession, security of occupation or tenure.
- The physical domain is the structural aspect of housing and means having habitable housing.

The intersection of these domains with housing led to the development of conceptual categories that represent the absence of safe, secure and habitable housing.
Homelessness conceptually forms part of the housing domain, covering housing exclusion. The scope of the housing domain covers private dwellings only, whereas the scope for homelessness must also include 'no dwellings' and 'non-private dwellings'.

The New Zealand conceptual categories are 'without shelter', 'temporary accommodation', 'sharing accommodation' and 'uninhabitable housing'. Not all intersections of these domains are covered within this definition of homelessness. Some of the 'inadequate' and 'insecure' sections of ETHOS are not included because they are not currently homeless according to ETHOS but rather at risk of becoming homeless.

**Without shelter**
The intersection of housing with the social, legal, and physical domains means for those in living situations in the 'without shelter' category, they do not have personal living space, cannot maintain privacy and do not have safe accommodation within the social domain. They are without exclusive possession of accommodation and security of occupation in the legal domain, and do not have habitable housing in the physical domain.

**Temporary accommodation**
The intersection of housing with the social, legal, and physical domains means for those living situations contained within the 'temporary accommodation' category, they may not have personal living space, may not be able to maintain privacy and/or may not have safe accommodation in the social domain. They are without exclusive possession of accommodation and security of occupation in the legal domain.

**Sharing accommodation**
The intersection of housing with the social, legal, and physical domains means for those living situations contained within the 'sharing accommodation' category they may not have personal living
space and may be unable to maintain privacy in the social domain. They are without exclusive possession of accommodation and security of occupation in the legal domain.

**Uninhabitable Housing**
The intersection of housing with the social, legal, and physical domains means for those living situations contained within the ‘uninhabitable housing’ category do not have habitable housing in the physical domain.⁴⁴

**Exclusions**
- Casual rough sleepers who have a home elsewhere, eg people sleeping in a park overnight or people on holiday sleeping out, are excluded.
- Tourists and travellers are excluded even if they have no usual residence, such as retirees who have sold their house and are touring in a mobile home or travellers living in converted house trucks.
- Students living in halls of residence and hostels are excluded.
- Temporarily homeless because of civil defence emergencies are excluded.
- Anyone who is between places, such as students staying with friends while looking for a flat, or someone staying in a boarding house, having recently moved into the area, is excluded.

**Temporary accommodation**
- Excludes supported housing that is intended for long-term accommodation such as IHC group homes.

**Sharing accommodation category**
- The household whose usual residence it is are not counted as homeless.

**Uninhabitable housing category**
- Dwellings that are cold, damp, leaky or not insulated and not dilapidated are excluded from the uninhabitable housing category.

**The United States (eligible for services under McKinney-Vento Homeless Assistance Act)**

<table>
<thead>
<tr>
<th>Category 1</th>
<th>Individuals and Families</th>
</tr>
</thead>
<tbody>
<tr>
<td>An individual or family who: (i) Has an annual income below 30% of median family income for the area; AND (ii) Does not have sufficient resources or support networks immediately available to prevent them from moving to an emergency shelter or another place defined in Category 1 of the “homeless” definition; AND (iii) Meets one of the following conditions: (A) Has moved because of economic reasons 2 or more times during the 60 days immediately preceding the application for assistance; OR (B) Is living in the home of another because of economic hardship; OR (C) Has been notified that their right to occupy their current housing or living situation will be terminated within 21 days after the date of application for assistance; OR (D) Lives in a hotel or motel and the cost is not paid for by charitable organizations or by Federal, State, or local government programs for low-income individuals; OR (E)</td>
<td></td>
</tr>
</tbody>
</table>
Lives in an SRO or efficiency apartment unit in which there reside more than 2 persons or lives in a larger housing unit in which there reside more than one and a half persons per room; OR (F) Is exiting a publicly funded institution or system of care; OR (G) Otherwise lives in housing that has characteristics associated with instability and an increased risk of homelessness, as identified in the recipient’s approved Con Plan

<table>
<thead>
<tr>
<th>Category 2</th>
<th>Unaccompanied Children and Youth</th>
<th>A child or youth who does not qualify as homeless under the homeless definition, but qualifies as homeless under another Federal statute</th>
</tr>
</thead>
<tbody>
<tr>
<td>Category 3</td>
<td>Families with Children and Youth</td>
<td>An unaccompanied youth who does not qualify as homeless under the homeless definition, but qualifies as homeless under section 725(2) of the McKinney-Vento Homeless Assistance Act, and the parent(s) or guardian(s) or that child or youth if living with him or her</td>
</tr>
</tbody>
</table>

Groups of people at increased risk of experiencing homelessness

People in housing crisis

More than 1.1 million Australians are in housing stress, paying more than 30% of their disposable income to service the costs of housing. Of these more than 350,000 are in housing crisis, allocating more than 50%. The latter group are at an elevated risk of becoming homeless\(^{xlvi}\)

There is currently a shortage of approximately 500,000 rental properties that are affordable and available to people in the bottom 40% of income earners\(^{xlvii}\).

There are currently just over 250,000 Australians on public and community housing waiting lists across Australia, many of whom have been waiting much longer than 5 years for a property\(^{xlviii}\).

An additional 85,000 dwellings\(^{xliv}\) are needed just to provide homes for people currently experiencing homelessness in Australia.

With rents having risen above the rate of CPI each year for more than five years now\(^{ix}\) social housing is increasingly the only option that is affordable to people experiencing homelessness while they overcome barriers to finding employment. CRA is no longer sufficient to help people afford to sustain themselves in private rental, especially in our cities.

While homelessness is not just about housing, bricks and mortar is an essential component of the framework we need to create in order to end homelessness in Australia.

Bricks and mortar are an important part of Australia’s national response to homelessness. Government policies to improve housing affordability and increase the supply of affordable housing including the National Rental Affordability Scheme are positive first steps.

In addition, Federal and State/Territory Governments must commit to progressively increasing the supply of public and community housing.
**Women and children experiencing domestic and family violence**

The issue of domestic and family violence was addressed earlier in the section on structural drivers of homelessness.

Domestic violence can take the shape of physical, sexual, emotional, economic or spiritual abuse. In most cases the perpetrators of domestic violence are men.

Risk of homelessness and the implications of this for the wellbeing of children may factor into the decision of women and young people to stay in situations in which they are enduring domestic and family violence.

**People in financial crisis with limited economic and social capital**

Financial crisis can tip some people over into homelessness if they can no longer meet household expenses such as the cost of rent or utilities.

If triggered by longer term unemployment it may result in people in home purchase defaulting on their mortgage and becoming homeless as a result.

Many people experiencing homelessness for longer periods have significant issues resulting from bad debts and these can be related to unpaid fines which have escalated to critical levels due to additional late fees for non-payment.

People with a bad credit rating or who have unpaid fines can be disqualified from housing applications for both social housing and private rental (once a credit check is done). This prolongs homelessness and can even force people into ‘rough sleeping’

People who have had problems with gambling and/or alcohol and other drug dependence can have significant issues with debt as a result of the high cost of servicing their habits.

Debt is an issue that cuts across all age groups but specialist homelessness services data shows it is more commonly cited by single males aged 25 and over than for other client groups.

Homeless persons’ legal clinics report it as a significant issue preventing clients from accessing housing and ending their homelessness.

Financial counselling services are broadly recognised as important in assisting people experiencing homelessness to address issues arising from significant levels of debt.

Financial counsellors work with people to address issues with budgeting, debt consolidation and the management of expenses.

Many financial counsellors deliver ‘place based services’, conducting visits to homelessness services and working with tenancy support programs in cases where rental arrears are an issue placing tenants at risk of eviction.

Millions of Australians struggle with debt but the vast majority do not become homeless as a result.

**People with mental illness**
The link between economic and social disadvantage, mental illness and homelessness is well established. People with strong family and social support networks with mid to higher-level incomes do not tend to become homeless as a result of mental illness. The link then is as much about economic and social inequality at it is about mental health and well-being.

People often lose their housing when symptoms of their illness worsen and they require in-patient treatment. Their landlord may not be informed of this and it may be wrongly assumed they have abandoned the property.

Other people become homeless when they become unwell because they become estranged from their family or the burden placed on individual carers becomes too great. Carers and consumers need more support and respite options.

Workers in both the homelessness and mental health sectors lament inadequate and poor coordination and collaboration between each sector. This is particularly problematic for people with co-morbidity and tri-morbidity diagnoses.

Homelessness service workers report finding it difficult to secure referrals to specialist mental health services, let alone in a timely manner.

There is a lack of suitable affordable and well-located housing options for people living with mental illness.

**Young people in child protection or statutory care settings**

The following quotes from young people leaving care illustrate some of the challenges facing young people exiting care and protection settings. Homelessness Australia remains supportive of the Australian Government’s ‘no exits’ policy for young people leaving care and protection. We do need to see more and better data about how the policy is tracking.

- “Not having the ability to find your own house and ending up on the streets”
- “No family home”
- “Setting up a house is expensive!”
- “Left to get things done by self, like power/water”
- “Takes too long on the housing list”
- “Nowhere to go when turning 18”
- “Private rentals are too expensive”
- “Young people don’t know about renting”
- “Not enough accommodation options”
- “Not enough medium to long term accommodation”
- “Eligibility and lack of housing options”.

**People with disabilities**

Recent research funded by the National Homelessness Research Agenda uncovered alarming evidence that indicated that people with disabilities were at increased risk of becoming homeless.

This was particularly greater for people with mild to moderate intellectual disabilities who may be wrongly cited for anti-social or challenging behaviour.
There is a dearth of research and data on the subject of non-psychiatric disabilities amongst people experiencing homelessness in Australia.

The research suggests that people with physical disabilities are less likely to end up in the homelessness service system.

Until recently the main information we did have related to forms of dementia amongst older people experiencing homelessness and acquired brain injury typically amongst older males presenting to homelessness services after lengthy histories of trauma and abuse or long-term alcoholism.

As with most facets of homelessness, it is people with limited means and less economic and social capital who present to homelessness services with disabilities in need of assistance. We must ensure that economic disadvantage is addressed for people with disabilities and that the new NDIS and associated measures are closely linked to homelessness and affordable housing agendas.

Policy directions must be aligned at a national and state/territory level.

**People from culturally and linguistically diverse backgrounds who arrived in Australia on humanitarian visas.**

Humanitarian entrants face a number of significant barriers to accessing homelessness services and sustaining stable housing in Australia, including:

- Insufficient knowledge of the service system.
- An inability to navigate homelessness and housing service systems.
- Being discouraged from accessing services because they are ‘culturally unfriendly’.
- Insufficient literacy in English making complex administrative and bureaucratic forms difficult to comprehend and complete.
- Lack of access to or knowledge of how to access interpreter services.
- An aversion or unwillingness to access external help.
- Discouragement from accessing services from members of emerging communities.
- Past experiences of discrimination.
- Services not appropriately tailored to meet cultural needs.
- Experiences of trauma and sustained exposure to violence in countries of origin.

**People with a dependence on gambling or substances**

Addiction can have a devastating impact on the lives of individuals and families, whether that addiction is to gambling, alcohol or illicit drugs.

The sheer expense of dependency and the disruption it can cause to work patterns may leave people financially unable to service a mortgage or pay rent.

Often, dependency on alcohol, gambling or illicit drugs follow other life events and it should be noted that people with chronic addiction problems have often had histories of trauma, institutionalisation and abuse. This series of events then leads them to become homeless and it may compound other problems placing people at risk of entrenched, chronic homelessness.
Research conducted by the Brotherhood of St Laurence estimates as many as 1 in 10 men in crisis services are there at least in part because of gambling addiction\textsuperscript{lvii}.

Data on alcohol and other drug use varies and often people develop alcohol and other drug problems after becoming homeless. People with substance use disorders are particularly overrepresented in the chronic homeless population\textsuperscript{lviii}.

Confronting alcohol or other drug or gambling addiction is usually incredibly difficult and requires willingness on the part of the person. Forcing people into treatment programs doesn’t work and therefore it is difficult to see how requiring people to commit to abstinence in exchange for accommodation can help them resolve problems that have contributed to homelessness.

Wet housing models that do not require people to commit to giving up alcohol or other drugs but provide housing with encouragement to access services that may assist people to contemplate and confront addiction have been shown to deliver improved outcomes including a reduction in use and improved emotional well-being in the medium term, should be promoted and supported. Such models follow a harm minimisation approach which Australia’s drug policy/strategy is supposedly underpinned by. It should therefore be possible to base access to housing on these models.

For many people alcohol and other drug use worsens or addiction develops after becoming homeless. This is understandable and it means that prevention and early intervention approaches that have been proven to work should be replicated and expanded as a means of reducing the correlation between addiction and homelessness.

**Services working with people at risk of homelessness**

**Specialist Homelessness Services**

As the results from the specialist homelessness services collection, September quarter 2011 show, almost fifty percent of people supported by services funded under the NAHA are at risk of homelessness and do not require accommodation\textsuperscript{lix}. Specialist homelessness services provide a wide range of types of support to people at risk of homelessness ranging from advocacy and basic support to brokerage funding and assistance to access services aimed at preventing people from losing their housing due to rental arrears of anti-social behaviour.

Through the use of the strengths based case management approach, specialist homelessness services have a long history of working with clients to overcome issues/challenges placing them at risk of becoming homeless.

**Tenancy Support Programmes**

While many specialist homelessness services are funded to provide support to people at risk of eviction, over the past decade and increasingly over the past four or five years, dedicated tenancy support services have been established to assist people at risk of eviction from both social housing and private rental properties to sustain their tenancies.
Homelessness Australia has received input from providers in three jurisdictions that are delivering these services and data indicates that they can be extremely effective to support people to stay housed.

While tenancy support programmes for tenants in public housing typically offer more intensive, coordinated and longer term support packages to tenants to address what can often be complex or multi-faceted issues that are combining to place tenancies at risk, support for tenants in private rental is more often financial\textsuperscript{ix}.

To prevent risk of homelessness in the first place, close and regular liaison with the property owner or manager and the real estate agent by services providing support to the tenant can be a vital determinant of tenancy success or failure.

Prior to the commencement of a tenancy, private rental liaison or support services may provide assistance to a tenant for their security bond and rental advance. At this point, some level of assessment of risk of tenancy failure may be conducted and it may be prudent for the property manager or landlord to monitor rental payments if there has been a history of eviction due to non-payment of rent for example.

Tenancy support responses for tenants in social housing are usually more intensive and require the ‘buy in’ of or connection to a broader range of support services to address issues that made a person eligible for priority access to social housing but could also lead to eviction and subsequent homelessness if not managed.

The Supported Tenancies Program and Tenancies at Risk program are examples of homelessness prevention models in operation in South Australia and Victoria. These are tenancy support schemes which aim to identify people or families at risk of tenancy failure and to connect them to support services such as financial counsellors to address issues that may be placing them at risk of eviction.

One of the most encouraging findings from the data in both South Australia and Victoria has been the demonstration that Indigenous Tenancies at Risk programs have been successful in dramatically reducing evictions from both mainstream public housing and Aboriginal housing\textsuperscript{ix}.

Supported Tenancy Programs are now being rolled out across all jurisdictions as a component of the National Partnership Agreement on Homelessness.

**Community housing providers/Innovative housing and support models**

Community housing providers have a vital role to play in the suite of homelessness prevention initiatives and this is likely to grow in scope and importance as the sector expands in the coming years.

Homelessness Australia is aware of partnerships between community housing providers and homelessness and allied support providers that are delivering great outcomes for people with a history of homelessness. It is perhaps a ‘no brainer’ that the provision of stable housing with security of tenure and affordable weekly rent will mitigate risk of homelessness for people. That said as we have stated in our submissions in response to papers on the growth and regulatory arrangements for the not for profit housing sector, we believe that community housing providers are very well
placed to provide suitable exits points out of homelessness. In addition, community housing providers are ideally placed to prevent people who may have limited economic and social capital from tipping over into homelessness by offering rental properties at an affordable price and by connecting tenants to appropriate and targeted support services.

The expansion of the not for profit housing sector has the potential to increase the stock of affordable housing properties significantly over the coming decades. While housing stress and housing crisis can be contributing factors that exacerbate risk of homelessness, increasing the supply of low cost community housing that connects tenants to support services would mitigate this risk for large numbers of people.

During the course of consultations with our members for this paper we heard from a number of providers that are engaging in successful partnerships with community housing providers and State housing authorities through head-leasing arrangements and innovative housing and support partnerships. One such model involves housing for young mothers and babies in Northern Tasmania. The model was developed after the service engaged a consultant to report on the service needs and program gaps for young mothers in the region. As a result of the research, the service identified access to suitable affordable rental properties, a lack of security of tenure and the need for tailored support packages as major barriers to positive housing outcomes for mothers and babies aged 16-19 years.

The service is now embarking on the establishment of a portfolio of Community Tenancy units and other appropriate small dwellings managed and leased through Housing Tasmania. A program of parenting support will be attached to the accommodation and preparedness to participate in this program will form part of the lease agreement for each young mother/parent.

Through the provision of wrap-around support services connected to stable, affordable housing with security of tenure, the programme focuses on ending homelessness, attending to child maternal health needs, supporting the young mothers through the transition to parenting and supporting the continued development of the young women through a strengths-based, client-led approach.

Homelessness Australia is aware of many other examples of partnerships between homelessness and allied support services and community housing providers. The supportive housing program in South Australia is an example of an innovative use of stimulus, NAHA and NPAH money.

The Homelessness Supportive Housing Program:

- provides support and housing to people who are homeless or at risk of becoming homeless
- helps clients to maintain long term, secure and appropriate accommodation
- helps customers to address issues that impact their ability to secure and maintain accommodation
- helps clients reconnect with the community.

This is a collaborative program between Housing SA, Preferred Growth Providers (PGPs) and Preferred Support Providers (PSPs).

**Support Providers**
Support is provided by Preferred Support Providers (PSPs). PSPs are agencies that have been assessed and accredited by the South Australian Government as having a commitment to providing quality support to customers who are homeless or at risk of becoming homeless.

A PSP provides support tailored to a customer’s individual needs and circumstances. They are responsible for:

- developing a case management plan with the client
- getting permission from the client to share information that could impact on the security of their tenancy with the appropriate property manager
- recording the case management plan, contact with the client and outcomes on Homeless2Home (H2H) client and case management system
- negotiating lease extensions, reviewing the case management plan and developing realistic exit strategies
- working collaboratively with the client and property managers
- taking an active role on allocation panels.

**Housing providers**

Property managers are either Preferred Growth Providers (PGPs) or Housing SA.

PGPs are organisations that have been assessed and approved by the South Australian Government as being high capacity and high quality not-for-profit housing providers that provide housing to customers.

A PGP may own several properties allocated to the program. They are responsible for:

- tenancy and property management services - eg maintenance
- working collaboratively with support providers and clients
- leading the selection of new tenants when a vacancy occurs
- taking an active role on allocation panels.

According to some providers in South Australia, the dedicated program has delivered hundreds ‘inspiring consumer stories’ from people who are no longer at risk of homelessness as a result of the constructive and innovative use of housing and support dollars.

**Reconnect**

One established initiative aimed at early intervention in youth homelessness is the Reconnect Program that provides community-based services aimed at family reconciliation for young people aged 12 to 18 and their families. The Reconnect Program is administered by the Department of Families, Housing, Community Services and Indigenous Affairs and there are Reconnect Programs operating in each State and Territory, though not in every area.

The objective of Reconnect is to help homeless young people, or those at risk of homelessness, to improve their level of engagement with family, work, education, training and the community by:

- Using family focused early intervention strategies to achieve family reconciliation;
• Improving the coordination of services delivered by government and the community sector; and
• Working with young people, their parents and Centrelink to ensure that the young person access any income support payment for which they may be entitled.

The Reconnect Program provides early intervention for youth homelessness and was itself built on the evaluation findings of the Youth Homelessness Pilot Program (YHPP) Evaluation (Putting Families in the Picture:1998). Reconnect services work with young people and their families in flexible and holistic ways. The Reconnect model includes “a focus on responding quickly when a young person is referred; a ‘toolbox’ of approaches that include counselling, mediation, and practical support; and collaboration with other service providers. As well as providing assistance to individual young people and their families, Reconnect services also provide group programs, undertake community development projects and work with other agencies to increase the broader service systems’ capacity to intervene early in youth homelessness.”(I’m Looking At The Future – Evaluation Report of Reconnect: 2003, p.7).

The Reconnect service model is based on seven Good Practice Principles, namely:

• Accessibility – providing quick service responses, in accessible places and in a manner that encourages participation.
• Client-driven delivery – flexible services that adapt to the needs of clients and the provision or links with a range of interventions and supports.
• Holistic approach – in consideration that clients problems are not isolated from other aspects of their lives.
• Working collaboratively – working with other agencies effectively
• Culturally and contextually appropriate delivery – being sensitive to cultural and contextual differences in service delivery.
• Ongoing review and evaluation – developing the service in line with evidence
• Building sustainability – ensuring continuity of support and in a manner that clients and communities sustain their own change.

Reconnect has been extensively evaluated. The Reconnect Evaluation included information and data from two longitudinal studies that investigated participant outcomes and community capacity building outcomes; program data on young people using services; assessments of the effectiveness of individual Reconnect services; a report on ‘good practice’ emerging from the program; and two case-study reports which examined the way six Reconnect Services worked collaboratively with other service providers. The principal overall finding of the evaluation was that Reconnect intervention resulted in significant positive outcomes for young people and families. Specifically, Reconnect has been notably successful in:

• Improving the stability in young people’s living situations.
• Achieving family reconciliation by increasing the capacity of families to manage conflict and to improve communication.
• Improving young people’s attitudes and experience of school.
• Improving engagement with education and employment.

The Report of the National Youth Commission Inquiry into Youth Homelessness (2008) indicates that at the time “the Reconnect program dominates the area of early intervention for young people and
their families and recommends that it be progressively expanded to optimally three times its present capacity to provide full national coverage.

Reconnect provides a sound evidence base and practice framework for youth early intervention.

**HOME advice**

The second early intervention program funded by the Australian Government that aims to prevent homelessness by intervening early after risk factors emerge that may lead to family homelessness is the Household Organisation and Management of Expenses (HOME) advice program.

It is a small program delivered in partnership between Centrelink, FaHCSIA and community organisations in eight sites across Australia.

There are five core components that make up the HOME Advice Program model. These are:

- Early intervention which involves identifying and reaching families before they become homeless and assisting them to avert homelessness through sustainable changes in their situation and circumstances.
- Holistic approach to interventions which is working with all relevant family members including, children, grandparents, aunts, uncles, adult siblings and other extended family and/or household members. Working holistically also involves a dedicated capacity to respond appropriately to Indigenous family homelessness with an early intervention capacity.
- Strengths based, family centred practice is focused on working along the full continuum of issues that families may have and for however long such support and assistance is needed.
- Flexible brokerage incorporates the provision of financial assistance to client families where other community and government resources are not available or simply do not exist and when immediate financial assistance will provide a sustainable outcome.
- Creating and maintaining partnerships ensures that the HOME Advice Program does not function in isolation from other services or sectors. The partnership between the community agency providers and Centrelink is the central partnership of the program and is an important component in the success of the HOME Advice Program.

Action research is a component of HOME advice as is the case with Reconnect.

Another element of the program that is in-built is that it is delivered in partnership with community providers and so collaborative practice between Government and non-Government providers occurs simultaneously.

Evaluations of the HOME advice program have found it to be effective in preventing family homelessness and supporting families to address issues that are placing tenancies at risk.

The program’s flexible brokerage has been well received by the homelessness sector.

Homelessness Australia understands that the program has prevented thousands of families from becoming homeless since its inception.

**Debt consolidation services**
Given the close links between entrenched poverty/intergenerational disadvantage and housing crisis, debt consolidation services often play a vital role in assistance people to address debts including significant rental arrears, utilities bills and credit card/loan debt.

In doing so they are an important suite of services to consider when looking at the types of interventions and support packages that will mitigate risk of homelessness.

Debt consolidation services can play a particularly important role in mitigating risk of homelessness that may arise as a result of seemingly insurmountable debts. Savings generated by consolidating multiple debt/loan repayments into a single account or consolidated loan repayment could free up sufficient additional money to enable a person to begin meeting rental or mortgage repayments on a regular basis.

**Financial counselling services**

Almost thirty percent of people supported by Government funded Specialist Homelessness Services cite financial crisis as a main reason for seeking assistance\textsuperscript{lxiv}. In addition, research reports by larger welfare agencies such as Anglicare, the Salvation Army and St Vincent De Paul have documented a number of case examples to highlight the relationship between homelessness, housing insecurity and financial disadvantage.

People who are having difficulty budgeting can benefit from a referral to financial counselling services. Homelessness Australia has heard from a number of services who report that this can be particularly beneficial for young people who are transitioning from state care as well as families on fixed incomes.

**Legal clinics for people experiencing homelessness/community legal centres**

Legal services that specifically service people who are at risk of or are experiencing homelessness have been established in a number of jurisdictions in Australia over the past decade.

They are a vital and often under or unrecognised component of the homelessness response in Australia. *Street Law* is an organisation that is specifically funded to provide legal advice and services to people who are experiencing homelessness in the ACT. The service provided the following input to this paper.

Small legal problems to do with money can put people at risk of homelessness—particularly if they’re not good at budgeting and prioritising rent. Classic example—traffic fines in the ACT, where people get their licence suspended if they don’t pay their traffic and parking fines within 56 days after getting a fine. People want to avoid losing their licence (because the need it for work/to get to doctor/to take kids to school) and so pay the fine off first. If they don’t pay the fines and lose their licences, that can be one factor that tips them into a cycle of unemployment and homelessness.

There are a number case studies that illustrate this point\textsuperscript{lxv}

There is also research showing that fines have a disproportionate impact on disadvantaged people\textsuperscript{lxvi}
People who have complex issues, which as mental illness, are vulnerable to eviction particularly if they are not engaged with a support service. Part of the work of the Social Security and Tenancy Service (another program of Welfare Rights and Legal Centre) involves representing people who are on the verge of eviction at ACAT, and trying to convince the Tribunal that they are likely to continue to pay their rent, and that they are taking steps to address the cause of their rental arrears. It can be difficult for lawyers to connect very vulnerable people to services, particularly if the person is withdrawn and is not able to take active steps to make the connection.

Homelessness Australia also received feedback from a community legal service in a remote area of WA that assists clients to avoid homelessness in the following ways:

- Assistance with payment plans for tenancy-related and other debts (referral to in-house financial counsellors where required)
- Practical suggestions to improve living standards, including the provision of cleaning product and demonstrations at the home
- For indigenous clients, contact with the relevant Foundation / Corporation to assist with the cost of things like skip bins and other one-off expenses
- Referrals to local agencies such as the Smith Family for educational scholarships and other assistance for the tenant’s children
- Ongoing holistic support, such as liaison with other agencies, transport to doctor’s appointments, groceries etc (critical in remote areas with no public transport).

The Homeless Persons’ Legal Clinic in Melbourne and the Public Interest Law Clearinghouse has also conducted research that demonstrates the effectiveness of targeted legal assistance in the prevention or resolution of homelessness.

PILCH has played a leading role in raising awareness of the ways in which people experiencing homelessness are disproportionately discriminated against and how laws governing issues from electoral franchise to the use of public spaces can disadvantage people experiencing homelessness. They have done so at both a community and political level.

Generic legal services such as legal aid and community legal centres are already dealing with high volume caseloads. Despite their best efforts they are often not sufficiently resourced to service clients with homelessness issues or whose housing is at risk because of legal issues.

Legal services specifically designed to support people with homelessness and housing issues can take pressure off mainstream low cost legal services as well as delivering important placed based legal services to people who often lack any access at all to representation.

Legal services can play a vital role in the prevention and resolution of homelessness. It is amazing what a difference the resolution of legal and financial problems that seemed insurmountable to a person experiencing or at risk of homelessness can make to their ability to access and/or maintain housing.

**Material aid agencies**
Providers of material aid have a long history of service to individuals and families on fixed and low incomes in Australia. Usually operated under the auspice of larger faith based welfare services, they provide material goods such as food vouchers, clothing and assistance with the purchase of household items and utilities bills.

Over the past few years, material aid agencies have reported that growing numbers of families and individuals seeking assistance with housing and utilities costs whose support needs are otherwise minimal.

While many services are required to place a limit on the number of times (frequency) of the provision of material assistance, some services have reported that families are returning on a regular basis in need of assistance. In addition to the provision of material aid and goods such as food, these services can be important points of referral to other services and should be considered in any assessment or evaluation of our overall response to homelessness.

**Department of Human Services/Centrelink**

This arm of the Department of Human Services has a critical role to play in identifying individuals who are at risk of becoming homeless. As we are confident that the Department (FaHCSIA) is across the detail about the many positive initiatives and changes that Centrelink has implemented since the release of the White Paper on Homelessness, it is not necessary to document them all here. Nonetheless, it should also be pointed out that merely by being the agency responsible for providing income support to millions of Australians with no other source of income Centrelink is playing a vital role in reducing risk of homelessness in Australia.

**Job Services Australia providers**

The Australian Government implemented reforms to the contractual arrangements for employment services beginning in 2009 with the establishment of the Job Services Australia (JSA) model that replaced the former Job Network, Job Placement, Employment and Training (JPET) and the Personal Support Programme (PSP).

In the Request for Tender document, prospective providers of Employment Services have been encouraged to forge links and establish collaborative arrangements with organisations delivering homelessness services (such as providers of specialist homelessness services) to provide a more integrated service to homeless job seekers\(^1\).

Fully eligible jobseekers are eligible for streamed services (with stream 1 being for the most ‘job-ready’ and stream 4 being for those with multiple barriers to employment).

The JSA model includes a requirement that employment services specifically engage with homelessness services to work collaboratively to achieve both housing and employment outcomes for people experiencing both homelessness and unemployment.

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Homelessness Australia understands that Job Services Australia providers have assisted tens of thousands of people who were at risk of homelessness over the past four years to sustain housing and seek employment.

**Family relationships services**

Family relationships services can play a role in mitigating homelessness that is perhaps under-recognised. We know that family breakdown can be a major factor contributing factor to homelessness, particularly for young people.

Early referrals to family relationships services that could assist with conflict resolution and improved communication between family members as well as to identify more complex or serious issues that may need to be addressed can prevent homelessness.

Relationships Australia (South Australia) was recognised for this work with a nomination for a homelessness services achievement award in the early intervention category earlier this year.

**Migrant resource centres/refugee re-settlement services**

Migrant resource centres and refugee re-settlement services can play a vital role in brokering access to housing and support services for humanitarian entrants and new migrants and must be considered in any assessment or service mapping exercise.

**Recommendations**

**Housing affordability & Supply**

1.1: We need a commitment to supply 220,000 additional affordable housing dwellings between 2010 and 2020. Homelessness Australia believes the best way to achieve growth of affordable housing stock is through the establishment of an ongoing affordable housing growth fund that would be bolted on or built into the next National Affordable Housing Agreement.

1.2: The Australian Government should consider establishing affordable housing supply bonds.

1.3: We need to reform Australia’s taxation system so that investment in affordable housing is incentivised and rewarded.

1.4: We need all levels of Government and the private sector to commit to the reforms and capital investment necessary to increase the supply of affordable housing in Brownfield, Greenfield and Greyfield developments.

1.5: We need to increase the supply of affordable dwellings in developments that offer permanent, supportive housing for people experiencing homelessness; ideally these should be mixed tenure communities, close to health and support services and/or located in transit-oriented developments.

1.6: We need to see a comprehensive affordable housing strategy developed and implemented at a federal level that addresses demand, resourcing, planning and supply issues and commits to the
achievement of benchmarks and targets for the proportion of new housing stock in developments that is designated ‘affordable’.

1.7: The maximum rate of Commonwealth Rent Assistance should be increased by at least 30%, pending a Productivity Commission review of its efficacy.

**Domestic and family violence**

2.1: Women and their children must be supported to stay in the family home when domestic violence is confirmed and the perpetrator is evicted when it is safe to do so. This will require appropriate risk assessment and management, an integrated response from courts, law enforcement, housing and support services with a focus on survivor safety and perpetrator accountability.

2.2: Women in regional, rural and remote areas escaping domestic violence require an increased range of safe housing options and services.

2.3: We need an immediate increase in funding for crisis specialist refuge and outreach accommodation to support women and children who have left domestic and family violence situations. More funding is needed so that services are not forced to accommodate women and children in hotels and motels which is expensive, frequently unsafe and unsustainable.

2.4: We need to ensure that after a refuge support, women can access housing that is affordable, appropriate safe and secure. The current chronic shortage of affordable housing coupled with a shortage of beds in crisis and refuge services limits women’s options when they leave violence.

2.5: Older women with limited means need to be able to access social housing or subsidised private rental when they leave after years of violence.

**People in financial crisis with limited economic and social capital**

3.1: People need be able to access financial counselling and debt consolidation services as soon as risk of homelessness due to debt and financial difficulty is identified.

3.2: Legal services for people experiencing homelessness need to given increased funding as they provide specialist legal services that other firms may not be in a position to provide and which differs importantly from legal aid services.

3.3: Income support levels need to be increased to enable people to have a better chance of meeting the costs of living.

3.4: Action is needed to assist people experiencing long term unemployment to re-enter the workforce where they have capacity.

**Young people exiting state care/protection**

We developed a number of recommendations for improving housing outcomes for young people exiting state care in our 2011 policy paper on preventing exits into homelessness. Some of these are listed below:
4.1: The Australian Government must commit to the on-going expansion of funding for a range of affordable accommodation dwellings with support packages attached to tenants regardless of housing and/or tenure type. This would ensure that people can be exited into stable accommodation; the present major shortage of affordable housing makes this very difficult.

4.2: The Transition to Independent Living Allowance needs to be provided on an on-going basis as a recurring budget item. The current TILA program is inadequate and frequently runs out part way through the year forcing services to access brokerage dollars not intended for people exiting care.

4.3: Youth Allowance must be increased by a minimum of $50 per week and Commonwealth Rent Assistance by 30% so that young people are given some chance of sustaining themselves in an overpriced private rental market. Punishing people for being young and not yet employed is not good social policy.

4.4: Young people need an exit plan in place that includes multiple accommodation options. This should be negotiated well before young people exit care and fully involve them in design and development. Exit plans need to be well-resourced or they will fail.

People living with mental illness

5.1: There is an urgent and pressing need for increased flexible, affordable and secure housing opportunities. We need to see a dramatic increase in the provision of more affordable housing in Australia to meet the needs of all low income Australians including people living with mental illness.

5.2: This needs to be matched with funding for tailored support packages for people experiencing homelessness and mental illness across all access, treatment and support stages of the continuum of care. Homelessness Australia believes there is scope for a significant proportion of new mental health funding to be allocated for this purpose.

5.3: Young people must be a key target group of youth homelessness and mental health coordination. 75% of people with mental illness first exhibit symptoms <25 and 50% of homelessness service users in 2011 were <25.

5.4: Step, up step down continuum of care accommodation and supported housing models should be endorsed by FaHCSIA and expanded.

5.5: That FaHCSIA work with the Department of Health and Ageing to drive improved coordination between the homelessness, housing and mental health systems.

5.6: That recommendations 7 and 9 in the 2012 National Mental Health Report Card are adopted.

People with disabilities

6.1: There is a need for better research and data capturing so that we can more accurately estimate the prevalence of intellectual and physical disabilities amongst people experiencing homelessness.

6.2: We need to see increased support provided to families and carers of people with disabilities.
6.3: There is a case for making people with disabilities a priority in the next National Affordable Housing Agreement and better alignment with national Disability Strategy.

6.4: In light of the continuing move away from congregate accommodation models and more institutionalised settings we need to ensure that people with disabilities can access safe and secure, accessible housing that is affordable and meets their needs.

**Humanitarian entrants**

7.1: Increasing resources for and access to housing for ethno-specific organisations, Migrant Resource Centres and refugee re-settlement services.

7.2: We need to ensure that humanitarian entrants, particular people very recently granted refugee status are provided with support and a worker who can assist them to broker access to housing and other social services.

7.3: The provision of enhanced support and information provision about how, what, when and where to access health and social services including education, employment and training.

7.4: Provide better targeted housing assistance to recently arrived humanitarian entrants to ensure their risk of homelessness is minimised.

7.5: We need to see provision of sufficient larger sized homes to meet the needs of families arriving from humanitarian resettlement zones and single room occupancy accommodation for younger people arriving alone.

7.6: Review spousal visas and actively disseminate clear guidelines and information to support women experiencing domestic violence to access help and leave violent partners without becoming homeless and socially excluded again.

**Alcohol and other drug services**

8.1: We need to see improved access to alcohol and other drug services and better coordination and linkages between the homelessness and alcohol and other drug sectors.

**Specialist Homelessness Services**

9.1: That specialist homelessness services are funded to meet the true costs of service delivery through adequate and planned indexation.

**Tenancy Support Programmes**

10.1: Ensuring that there is an awareness of actual and potential support/service needs as early as possible in the property allocation/commence of tenancy process could ensure that the necessary contingency plans are in place to reduce the likelihood of tenancy failure.

**Reconnect**
11.1: Homelessness Australia recommends that the Reconnect program be progressively expanded over the next decade and that service agreements should be negotiated for periods of not less than three years. This would provide greater funding certainty for providers and enable them to better program and service delivery as well as participatory action research.

HOME Advice

12.1: Homelessness Australia believes that there is a case for funding the expansion of the program given that successive evaluations have demonstrated that it has exceeded expectations and met program objectives\textsuperscript{iv}.

Legal clinics and services for people experiencing and at risk of homelessness

13.1: We believe we need more integrated legal services, which bring a social worker in to work with the legal service to support these kinds of clients. This kind of integration of services is called for in the new LAW survey\textsuperscript{viii}.

Contacts

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\textsuperscript{vi} Australians for Affordable Housing, NATSEM Research, 2011, p.3.

\textsuperscript{vii} www.abs.gov.au/ausstats/census2011

\textsuperscript{viii} This estimate is arrived at by comparing Real Estate Institute of Australia Property data on quarterly median weekly rents for the March quarter 2012 with the maximum rate of the Newstart Allowance for a single person with no dependents as at 31 March 2012.

\textsuperscript{ix} Australian Council of Social Service, op cit 2012, p.7.

\textsuperscript{x} Australians for Affordable Housing/NATSEM 2011, op cit.


\textsuperscript{xii} Australians for Affordable Housing/NATSEM, 2011, op cit.


\textsuperscript{xiv} Australian Institute of Health and Welfare, 2011, op cit.

\textsuperscript{xv} Presentation to the Australian Housing Researcher’s Conference on research into the intergenerational use of specialist homelessness services, Adelaide, February 2012.

\textsuperscript{xvi} Clay, Narelle, AM; Dethlefs, Wally, Fr; Eldridge, David Major; Mackenzie, David Assoc. Prof, Australia’s Homeless Youth Report of the National Youth Commission Inquiry into Youth Homelessness in Australia, Caledonia Foundation, Brunswick, Victoria, 2008, pp.116-118.

\textsuperscript{xvii} Four Corners \textit{Growing Up in Claymore}, ABC 1 TV, 24 September 2012.
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