



Submission by Women's Information, Support and Housing in the North

Inquiry into Homelessness
March 2020

About WISHIN

Women's Information, Support and Housing in the North (WISHIN) supports homeless women and children in Melbourne's northern region.

Our programs include:

- Homelessness case management services
- Specialist Family Violence Outposts situated within homelessness services
- Community development initiatives that build women's capacity and enhance their wellbeing
- A flagship program forging paths out of poverty for homeless women (pilot currently in development)

WISHIN also advocates for marginalised women and their children. We seek to promote an awareness of gender inequity, and the structures and practices that undermine women's economic independence and ability to thrive.

WISHIN's clients

In the past year, the organisation supported 269 women and 311 children. Of these women, 42% were born overseas, 63% had children, with them, and 54% had a diagnosed mental illness. All were living in poverty, with only 11% employed in low wage jobs and the remainder either receiving no income at all or surviving on welfare subsidies¹.

WISHIN's expertise

WISHIN is one of only two organisations operating in the north that provide a gender-specific service to homeless women. We provide the only women's homelessness case management response and operate the state's only Family Violence Outpost program that 'outposts' specialist family violence workers at three homelessness access points across the region. We are recognised as an organisation that is willing to work with marginalised women whose complex needs are not easily met through standard service responses.

WISHIN's expertise includes:

- Knowledge of the drivers of women's homelessness, which include (but are not limited to) family violence, poverty, mental health, substance issues, and trauma.
- Practice expertise in responding to homeless women via both the family violence and homelessness service sectors.
- Understanding of the needs of women (and their children) who have complex issues such as mental health, criminality, and trauma.

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Introduction

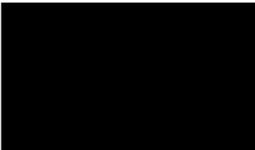
The continued growth of homelessness is alarming, unacceptable, and reflects poorly on us all. Yet it does not have to be this way. There are solutions, it can be fixed but it requires the ongoing commitment of resources, the social and political openness to try new approaches, collaborate, and persist.

I have had the honour of working in the community sector for over 25 years, much of that time in the area of family violence. I have seen an issue critical to the lives of so many go from being hidden, unspoken, and unpopular, to being made visible and better understood. In recent years there has been a groundswell of political and community drive for action to combat family violence. I know this can be the story for homelessness too.

WISHIN is a small organisation. Being small means we have to make choices about who we respond to and we are forced continually to prioritise among the many women who need access to our limited resources. But it also means we know our women, we know their stories, some of which are shared in this submission.

We also know that women's homelessness looks and is experienced very differently to that of men. As with many aspects of our society, the male experience is often the default setting for our perceptions. In the homelessness sector this default setting has influenced policy, housing and service delivery.

Women now constitute the majority of those presenting to specialist homelessness services. Nevertheless, the current service system only heightens the risks of poverty and violence that women are already more vulnerable to. There has never been a better time to shape and re-design this system to not only meet the needs of homeless women and children but move them out of poverty entirely.



Jade Blakkarly
Chief Executive Officer
WISHIN

Report Recommendations

Recommendation	Action
<p>Recommendation 1: Address women’s economic security to prevent homelessness.</p>	<p>Service improvements.</p>
<ul style="list-style-type: none"> I. Increase the availability of affordable housing. II. Increase the rate of government subsidies. III. Invest in initiatives that increase women’s financial independence. 	<p>New initiatives.</p>
<p>Recommendation 2: Provide a safety-net of subsidised housing support for women by extending and expanding the scope of the Rapid Re-Housing Program.</p>	<p>Roll out existing program.</p>
<ul style="list-style-type: none"> I. Extend the Rapid Re-Housing program for a further 24 months. II. Extend the Rapid Re-Housing program to all homeless women. 	
<p>Recommendation 3: Create interfaces between the family violence and homelessness systems to ensure all victims of violence receive the appropriate supports.</p>	<p>Roll out existing program.</p>
<ul style="list-style-type: none"> I. Roll out the Family Violence Outpost Program. 	
<p>Recommendation 4: Provide a gender-lensed response for homeless women.</p>	<p>Service improvements.</p>
<ul style="list-style-type: none"> I. Increase the capacity of specialist women’s homelessness services with experience in homelessness and family violence. II. Provide a gender-lensed housing policy response. III. Better integrate homelessness and child protection services to ensure they are working towards the same goals of keeping women and children safe and together. 	<p>New initiatives.</p>
<p>Recommendation 5: Dramatically increase the number of crisis accommodation places for women and their children in Melbourne’s Northern suburbs.</p>	<p>Service improvements.</p>
<p>Recommendation 6: Commission research into the extent and impacts of violence against homeless women.</p>	<p>New initiatives.</p>
<p>Recommendation 7: Fund services to provide periods of support based on client need, rather than the type of housing provided for them.</p>	<p>Service improvements.</p>

Part One: Gender inequality, a driver of economic insecurity, family violence, and women's homelessness

Gender and poverty

Women face greater economic insecurity than men. Several factors increase women's vulnerability to financial crises (and subsequent homelessness) including lower wages and poor accumulation of wealth over a lifetime, greater likelihood of being a sole parent, and the low rate of government support available to women on low incomes.

In terms of employment and wages, women earn \$25,670 less than men on average and are more likely to be employed in casual and part-time work². The wage gap, combined with women's greater likelihood to take on caring responsibilities that reduce the time they spend in the workforce, directly impacts on the wealth women are able to accumulate over their lifetimes. Half of all women aged 45 to 59 for example, have only \$8,000 or less in their superannuation funds compared to \$31,000 for men³. This difference is magnified in the average payouts for those retiring now, with men receiving an average \$110,000, while women retire on only \$37,000⁴. Women's comparatively lower income and asset-base are directly contributing to the rising numbers of homeless older women who are now the fastest growing group of homeless people⁵.

Family structures and gendered parenting roles also leave women more vulnerable to poverty. Women make up 82% of single parent households and many have to shoulder the costs of sole parenting alone as a result of their ex-partner not meeting child support obligations⁶

For women living on low and no incomes, the benefit schemes available are among the lowest of state support benefits. Newstart, a scheme accessed by a third of WISHIN's clients last year, provides only \$601 per fortnight for a woman with two children. This rate has not increased in real terms in over 25 years, prompting calls from The Australian Council for Social Services (ACOSS) to increase Newstart by a minimum of \$95 per week. ACOSS predicts that this increase may just be enough to cover basic necessities and prevent further entrenchment into poverty⁷.

Poverty is a gendered issue that forces many women and their children into homelessness. It is therefore critical that solutions to ending women's homelessness address women's economic security. Improving women's economic security would not only help prevent women from falling into poverty and becoming homeless in the first instance but would also prevent them re-entering the homelessness service system. At present, many women exiting homelessness services have the same, if not reduced, earning capacity. Without changing their financial capability, these women - especially those unable to access safe, secure and affordable long-term housing - remain vulnerable to future housing crises.

Family violence, poverty and homelessness

Intersecting with women's economic insecurity is their increased risk of experiencing violence. One in five women over the age of 15 has experienced sexual violence and women are four times more likely to be the victims of violence than men⁸. Women's experience of family violence has been established as a key driver of homelessness and was mentioned by 40% of women presenting to Specialist Homelessness Services in 2018-2019 as their primary reason for leaving home⁹.

The economic security of victim survivors of violence can be undermined both during their experience of violence and after they have left a violent relationship. Financial abuse - controlling women's finances and depriving them of access to financial resources - is now recognised as a form of family violence. Conservative estimates suggest financial abuse occurs in half of all family violence situations¹⁰.

Once separated from a violent partner, women who leave the family home and become homeless are impacted by the costs of relocating, severed employment, and in some cases, recovery from trauma for themselves and their children that prevents them returning to work¹¹. Whether they stay or go, victim survivors face the financial struggle of maintaining mortgage repayments or rental costs on a single income. As a result of poverty, victim survivors are highly vulnerable to future episodes of homelessness.

The Victorian Royal Commission into Family Violence identified the intersecting impacts of family violence, poverty and homelessness and WISHIN welcomes the raft of long-term initiatives aimed at challenging the social and structural drivers of family violence¹². They are certainly needed if we are to achieve long-term change. Yet while societal attitudes and gender stereotypes provide the context in which violence is sanctioned and proliferates, poverty prevents women leaving violence sooner and is often the reason they return. Programs that increase women's economic security and independence are a critical missing component of the excellent work being done to prevent violence against women and their children.

Recommendation 1: Address women's economic security to prevent homelessness.

- I. WISHIN supports the call from Council for Homeless Persons (CHP) and the state-wide alliance of housing peak bodies to **increase the availability of affordable housing** to meet current and future demand. We support CHP's call for the State Government to commit to an extra 6000 social housing properties a year each year for 10 years and for a commitment to mandatory inclusionary zoning on new housing developments. Access to affordable housing will improve women's circumstances by reducing the proportion of their income that would otherwise be spent on private rental.
- II. **Increase the rate of government subsidies** to provide women with adequate levels of economic security and prevent them from falling further into poverty. WISHIN supports ACOSS's campaign to 'Raise the Rate' of Newstart to a minimum of \$95 extra per week.
- III. **Invest in initiatives that increase women's financial independence** by addressing the multiple barriers they face to economic security. For women who are homeless or at risk of homelessness, barriers include poverty and/or family violence related trauma, substance use, insufficient work experience and qualifications, as well as caring responsibilities that prevent engagement in work and study.

WISHIN is in the process of establishing an evidence-based coaching model based on the brain science of poverty, for example. The program matches participants with coaches who work with them on addressing barriers to employment in a self-directed framework. Over the program's duration, women have the chance to practice strategies and behaviours that foster future-directed thinking, rather than being stuck in the crisis mode that poverty engenders. The program has been adopted internationally and independent evaluations have found impressive outcomes in improving women's relationships, wellbeing, qualifications, and earning capacity.

Addressing women's economic security has a number of flow-on effects. Not only do women and their immediate families benefit, but so too does the public purse and the availability of affordable housing. If a woman is housed in community housing for example and contributing 30% of her income in rent, the more she earns, the more income the housing provider receives. Moreover, a higher income means this woman is more likely to move out of community housing and into a private rental of her choosing, freeing up her spot for another women experiencing or at risk of homelessness.

Part Two: Housing support in the family violence system

Family violence is cited as the primary reason women seek support from specialist homelessness services¹³. Women can receive assistance from a family violence service to remain at home supported by a series of home security measures, or to leave into secure accommodation. They are also provided with a case manager who can link them in to supports and resources, including medium and longer-term housing.

The family violence system responds well to women and their children who face imminent danger and homeless as a result of family violence. The response is short-term however and does not address the changes to women's longer-term financial circumstances following separation. The financial costs of violence together with a significant reduction in household income from two wage earners to one, pushes many women and children into poverty. Even women who are supported to remain in their homes while the perpetrator leaves report experiencing housing stress. Although a minority of women exit the refuge system into transitional, public or community housing, a severe shortage of places makes private rental the only option for the vast majority of women¹⁴. The costs of private rental are high, however, and often exceed women's social welfare entitlements.

Without an increase to their incomes, there are many like Aida, whose story is told below, that face the impossible decision of becoming homelessness or returning to the violent relationship they fled from.

Aida's Story

Aida and her family are from a culturally and linguistically diverse family. She and her husband have three children together. Aida's husband is physically violent and very controlling, he does not let Aida manage the finances and only allows her to leave the house when he says so. She has no formal qualifications or prior work experience. Aida left him and fled to a family violence refuge. When her refuge stay came to an end she was housed in private rental accommodation because there were no public housing properties available. With no financial skills, no job prospects and no community, Aida really struggled. Rent, bills and food alone far exceeded the benefits she was receiving. Poverty and isolation seemed worse than the violence that her husband had subjected to. She returned to him, reasoning that at least when they were together, she could see members of her community and she didn't have the constant stress of worrying about how she would make the next month's rent.

Recommendation 2: Provide a safety-net of subsidised housing support for women by extending and expanding the scope of the Rapid Re-Housing Program.

The Rapid Re-Housing program subsidises the private rental or mortgage costs of victim survivors of violence for a period of up to 12 months. Case management support for women is a condition of operating the program for providers, although it is not a costed component of the model. Whilst not suitable for women with complex trauma, the Rapid Re-Housing program is successful and effective for women whose financial circumstances change for the better after 12 months, such that they are able to meet the full costs of housing without support.

- I. WISHIN recommends **extending the Rapid Re-Housing program for a further 24 months**, giving people up to 36 months to get back on their feet. This period reflects the

greater support needs of many women following a period of intense stress, trauma and upheaval. It also provides time for women to gain the skills and work experience that will increase their earning capacity.

- II. WISHIN also recommends **extending the Rapid Re-Housing program to all homeless women**. There are many sources of trauma in addition to family violence, including the trauma of poverty and mental illness, that require a longer period of support to enable people to find stability in their lives.

An expanded Rapid Re-Housing program will be most effective at supporting the needs of vulnerable women and children when combined with schemes to increase women's financial independence (cf. Recommendation 1.III). It is also critical that the case management component of the model receives funding.

Part Three: Women's experiences of the homelessness system

Family violence presentations in the homelessness system

In addition to the women who attend family violence services, a significant number of victim survivors of family violence are also seen through the generalist homelessness system. At WISHIN, for example, 64% of the women supported through our homelessness service in 2018-2019 cited family violence as one of the reasons they become homeless¹⁵. Similarly, the Western Homelessness Network found that 62% of the women they supported in 2015 had experienced family violence¹⁶.

There are a number of reasons why women who have experienced family violence cannot, or do not wish to access the family violence service system. Under-resourcing means family violence services system can only provide a housing response for women in imminent life-threatening danger. All others are refused, including women whose family violence has led directly to their homelessness and for whom it occurred relatively recently. Shona, whose story is told below is common of many homeless women.

Shona's Story

Shona's partner was manipulative and physically very violent. His outbursts often resulted in her being hospitalised. Having had enough, Shona left to stay with her mum who put her up in the spare room. A month later Shona's mum asked her to leave because Shona's aunt was arriving from interstate. Shona contacted a family violence agency who told her that because the family violence she experienced was no longer current, they could not help her. Instead, her issue was housing and as such she needed to present at a homelessness access point. The access point helped Shona find accommodation in a motel two suburbs away from her where she had been living with her ex. The homelessness service did not make a safety plan with her or conduct a risk assessment to gauge whether she was still at risk of further violence.

Among the reasons why women who do not want to seek support through the family violence system are their fears of involvement with police and child protection. Since the Royal Commission into Family Violence and the establishment of the Orange Door (which co-locates family violence and child welfare services) there has been a real and perceived increase in the involvement of police and child welfare services with family violence services. Many women with criminal connections such as Helen, whose story is told below, are fearful of the consequences of police involvement either in terms of their own criminal activities or the criminal connections of their perpetrator. Women are also afraid of child protection removing children from their care if they are not seen to be able to keep them safe from violence.

WISHIN's Family Violence Outpost program 'outposts' specialist family violence workers at VincentCare in Glenroy, Haven Home Safe in Preston and Launch Housing in Collingwood. There, our workers provide a specialist family violence response that includes risk assessments and safety planning, taking out intervention orders, and accessing Flexible Support Packages. Our workers also provide secondary consultation, informal training and support to Homelessness Case Managers at the Access Points. The program is very successful at

providing a service response and building the capacity of the homelessness sector to better respond to the needs of women and children experiencing family violence.

Helen's Story

Helen's abusive partner had been in and out of prison for many years. He was currently involved in legal proceedings around drug manufacturing, dealing and violence offenses. Helen had had many interactions with the police in relation to her ex, none of which were positive. She felt the Police saw her as tainted by her association with him. She was incredibly mistrustful and didn't feel the Police would protect her. She also worried that they may focus on the other minor legal matters that she had pending including a driving-related offense. The violence had begun to escalate, however, and in a recent incident he had almost strangled her. She sought the support of homelessness services and was seen by one of WISHIN's Family Violence Outpost Workers. WISHIN worked with Helen to make a safety plan and move her into transitional housing. When her ex was incarcerated and sent his associates round to harass and frighten Helen, WISHIN worked closely to increase her trust of the police and to take out an intervention order.

Homelessness service system responses

Where the family violence system allocates housing for women based on their level of risk, the homelessness system provides a non-gender specific response to women based on their need for housing. This has a number of implications for the service response women receive. They are more likely to be placed in sub-standard unsafe crisis accommodation and less likely to receive support once their homelessness ends, relative to women seen through the family violence system. Those who have experienced family violence will not receive the same tailored response that recognises and addresses the impacts of family violence, specifically meets their needs as victim survivors, or incorporates a gendered understanding.

The need for a gender-lensed response to homelessness

Despite women constituting the majority of people presenting to specialist homelessness support services¹⁷, in government and the homelessness sector the face of homelessness is still that of a single man. As such, the design of the homelessness system and manner in which it responds is best suited to meeting the needs of this minority cohort.

Given that women are much more likely to be primary care givers and to be sole parents, they are also more likely to present to homelessness services with children than men are. And while we now know that women's greatest risk of violence is at the hand of an intimate partner, they nevertheless continue to be at risk outside violent relationships, with almost one in ten women having experienced violence perpetrated by a stranger since the age of 15¹⁸. Yet because the homelessness system provides a non-gender-specific response, women are faced with additional burdens and risks to their safety that are not faced by men.

When a homeless woman receives crisis accommodation, for example, she is often placed in an unsafe motel room that does not lock properly, must be shared with accompanying children, is co-located with people facing complex challenges who are engaging in unsafe behaviour, has no washing or cooking facilities, and is kilometres away from where the children go to school. Not only does this situation have different impacts for a woman, but a severe shortage of crisis beds for women in the North means that they are much more likely than a man to be placed in this

kind of accommodation. Aside from Ozanam House, which has a small number of beds for women in a mixed-gender facility, there is *no* crisis accommodation for homeless women in the north.

Homelessness undermines women's capacity to parent and to keep themselves and their children safe. Living in sub-standard crisis accommodation means that women become even poorer through having to buy take away food and spend money at the laundromat. School-age children suffer without space to do their homework and the fatigue of traversing long distances to and from school. Insecure crisis accommodation exposes women and children to the risky activities of other residents and means that they may well be co-located with perpetrators of violence. In the experience of WISHIN and many other service providers, the kinds of barriers to parenting that the homelessness system imposes are the very same reasons given by the Child Protection system for removing these children from their mother's care. Stories of homeless women having children removed because the crisis accommodation that they are housed in is not safe, for example, are not uncommon. This is unacceptable. Both systems of government must work collaboratively towards the goals of keeping families safe, together.

In terms of their personal safety, homeless women are also at elevated risk of sexual assault whilst living in unsafe crisis accommodation as well as while staying in the homes of strangers. Trading sexual favours in exchange for a room for herself and her children is not an uncommon coping strategy employed by women to cope with homelessness¹⁹. While it keeps them off the streets, it leaves women vulnerable to abuse and exploitation. Although few official studies in Australia have investigated women's experience of violence while homeless, international research, together with accounts from WISHIN's clients and other service providers, indicates that the level of sexual harassment, physical violence and rape experienced by homeless women is significantly greater than women in the general population²⁰.

Levels of support

A final critical difference in women's experiences of the two systems is the level of support they receive. The family violence system offers women case management support for a time period determined by the client's need, irrespective of whether they remain at home, secure public housing, or move into private rental accommodation. By contrast, the homelessness system only

Elina's Story

Elina is a young woman with two young children. She has a complex history of inter-generational poverty, drug use, and periods of homelessness as a teenager, as well as recent experiences of family violence. WISHIN supported Elina for a month while she lived in a motel. She was struggling with parenting and child protection services were concerned for her daughters. She was very mistrustful of services and took a long time to engage with us. She also lacked confidence in her own abilities, having been undermined by a previously controlling partner. WISHIN secured transitional housing for Elina and child protection became satisfied that she was able to parent effectively. A public housing spot became available to Elina unusually quickly. While this represented a fantastic outcome, Elina was concerned about her support from WISHIN coming to an end. It had taken so long to establish trust with Elina, and she continued to be wary of other providers. We estimate that Elina needed a minimum of a further 6 months of support in which time we could have built her community connections and enhanced her capacity to parent and live independently.

supports people that are homeless or housed in a transitional housing property. For those in public housing or for the vast majority renting on the private market, support ends as soon as they are housed. For people with higher support needs and more complex or chaotic lives, ending their support at this time places them at risk of being unable to maintain their tenancy and being evicted into homelessness once more. Elina's story is an example of a recent client that WISHIN worked with.

Recommendation 3: Create interfaces between the family violence and homelessness systems to ensure all victims of violence receive the appropriate supports.

- I. Roll out the Family Violence Outpost Program that is currently run by WISHIN in Melbourne's Northern suburbs to the rest of Victoria.

Recommendation 4: Provide a gender-lensed response for homeless women.

- I. Increase the capacity of specialist women's homelessness services with experience in homelessness and family violence who can respond to the intersections of gendered poverty, family violence and homelessness.
- II. Provide a gender-lensed housing policy response, taking into account the needs of women and children as distinct from the needs of single men.
- III. Better integrate homelessness and child protection services to ensure they are working towards the same goals of keeping women and children safe and together.

Recommendation 5: Dramatically increase the number of crisis accommodation places for women and their children in Melbourne's Northern suburbs. Accommodation must be secure and meet the needs of women, including providing cooking and washing facilities.

Recommendation 6: Commission research into the extent and impacts of violence against homeless women in Australia.

Recommendation 7: Fund services to provide periods of support based on client need, rather than the type of housing provided for them.

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