



## Gender and Homelessness

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#### **Parity** Australia's national homelessness publication

Published by Council to Homeless Persons

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Contributions to *Parity* are welcome. Each issue of *Parity* has a central focus or theme. However, prospective contributors should not feel restricted by this as *Parity* seeks to discuss the whole range of issues connected with homelessness and the provision of housing and services to people experiencing homelessness. Where necessary, contributions will be edited. Where possible this will be done in consultation with the contributor. Contributions can be emailed to *parity@chp.org.au* in Microsoft Word or rtf format. If this option is not possible, contributions can be mailed to CHP at the above address.

#### Proposed 2023 Parity Publication Schedule

 September: Housing First: From Theory to Practice

 October:
 Poverty and Homelessness

 November:
 The Future of Youth Foyers

 December:
 Intersections: Climate Change, Housing and Homelessness

#### Cover artwork

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# Foreword

#### Michelle Phillips, Chief Executive Officer, YWCA Australia



YWCA Australia (YWCA) is proud to be sponsoring this months' edition of *Parity*, and I want to take this opportunity to thank Council to Homeless Persons for their partnership in delivering this important work together.

With over 140 years of service and advocacy in communities across our cities and regions, YWCA has been Australia's leading women's organisation and continues to stand as a key supporter and advocate for the safety, security and wellbeing of young women, women, and gender diverse people. YWCA recognises that safe, secure, and affordable housing is fundamental to achieving gender equality in Australia, and we are guided by our vision to achieve a future where gender equality is a reality.

The Gender and Homelessness Edition of *Parity* could not have come at a more important time in the national conversation on housing and homelessness. For the first time, the Federal Government has committed to delivering a dedicated national and coordinated approach to both housing and homelessness in Australia.

We hope this edition will elevate the dialogue on these important issues and result in a greater understanding of the systems that produce homelessness and the role of gender inequality in reinforcing these systems. We hope this will drive a re-think of policy and service design to ensure better housing outcomes for women and gender diverse people in Australia.

We believe this edition of *Parity* will serve as a call to action to governments to work in closer collaboration with lived experience voices, specialist organisations, experts, and frontline services



Street art, Fitzroy

to design improved policy and investment frameworks that appropriately respond to the gendered drivers of homelessness and housing insecurity.

Housing is a human right and should be a source of stability, safety, social connection, and a pathway to economic security for all women and gender diverse people, alongside the right to health, welfare, and community support services where and when they're needed.

At YWCA we are committed to promoting gender equality by leading innovation in the delivery of affordable and secure housing and support services to ensure a brighter future for all women and gender diverse people.

We are also committed to living our values. This is why we provide tailored services and programs to support an end to homelessness and housing insecurity and ensure that our services and programs tackle the underlying gendered drivers of housing insecurity and homelessness.

We are proud to be amongst the many individuals and organisations that have contributed to this edition of *Parity*. We share in our collective vision for intersectional and gendered responses as the key to ending housing insecurity and homelessness for women and gender diverse people in our lifetimes.

We believe every experience and perspective featured in this edition reinforces the urgency of this critical dialogue. Congratulations to all contributors for your work and tireless advocacy towards a more gender equal future for all. We look forward to working with you all to continue the momentum contained in these pages.

# Editorial

#### Deborah Di Natale, Chief Executive Officer, Council to Homeless Persons



#### Gendering Homelessness

There is a clear evidence base that there are many causes of homelessness, both structural and individual. The structures of disadvantage, including inequality, racism, power imbalance and gender difference, operate to impact on, if not always determine, life chances and trajectories.

While there is no hierarchy of structural disadvantage or discrimination, there is also little doubt that gender-based disadvantage and discrimination can both stand alone, as well as reinforce, all the other forms and dimensions of disadvantage and discrimination.

Not every person impacted by the structures of disadvantage and discrimination will experience homelessness. But where a person is subject to multiple discriminations, those structures of disadvantage intersect, and compound. Not only do these intersections of themselves make homelessness more likely, but to respond to homelessness in those instances, and reduce homelessness risk, both (or multiple) intersecting structures must be understood and addressed.

It needs to be taken as a given that the patriarchy operates and functions on the basis of gender discrimination, discrimination that overwhelmingly and ongoingly disadvantages women. You just have to look at the who are the victim/survivors of domestic and family violence. You just have to look at the levels of income inequality. The differential list can go on and on.

However, and of course, gender discrimination and disadvantage is not limited to cis-women.

The imperatives of gender discrimination extend to all non-binary or gender diverse people who may not conform to the dominant or prescribed forms of identity.

Yet even among those who experience or who at risk of homelessness, there are those who experience multiple forms or dimensions of disadvantage, discrimination and social exclusion.

Indeed, it is when these forms of disadvantage intersect and reinforce each other, that the role of gender discrimination becomes even more pronounced. When economic and social disadvantage intersects with racial discrimination and other forms of identity-based difference, for example, the intensity of the social exclusion caused by homelessness, and the distress that results are further aggravated. Homelessness, already a deeply damaging experience, can be more difficult to resolve, and more harmful.

Anyone who questions or doubts the truth of the above needs to read and read again the stories in the first chapter of this edition of *Parity*. These stories and examples of the consequences of gender-based discrimination are visceral.

Gender-based understandings and responses to homelessness need to be placed at the forefront of our advocacy and the service and government response to homelessness.

#### Acknowledgements

The Council to Homeless Persons would like to acknowledge and thank the YWCA for their sponsorship support and their work in supporting the development and preparation of this important edition of *Parity*. Special thanks to Kate Whittle, General Manager, Advocacy and External Affairs for her work and leadership at all stages of this project.



Street art, Fitzroy

# Homelessness Australia Update

Kate Colvin, Chief Executive Officer, Homelessness Australia

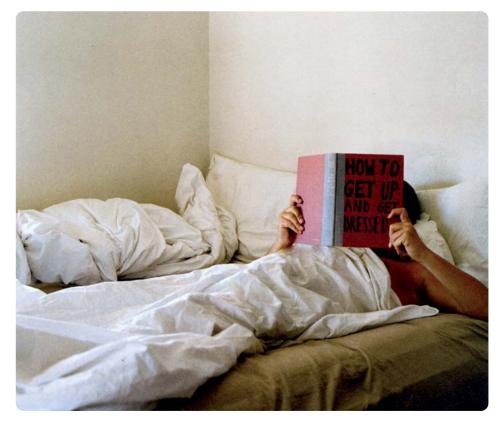


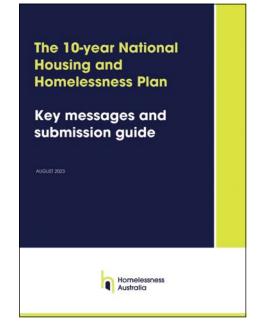
The National Housing and Homelessness Plan process has begun. On Monday 7 August, Housing and Homelessness Minister the Hon Julie Collins MP released the National Housing and Homelessness Plan issues paper<sup>1</sup> at Homelessness Australia's Homelessness Week launch event in Canberra.

The release of the discussion paper kick starts a seven-week consultation period with written submissions due 22 September 2023.

By the time you are reading this update, the written consultation period may be complete. However, the face to face and online consultation events run to the end of October. You can find the schedule for these on the Department of Social Services (DSS) engage website.

The National Housing and Homelessness Plan will be developed by DSS in 2023 and is expected to be released in 2024. It represents an enormously





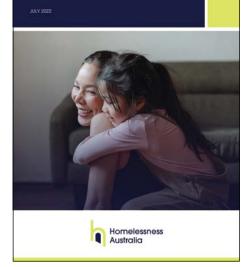
important opportunity to achieve the changes needed to end homelessness. But it could also be a huge disappointment.

To encourage the Government to develop a plan that includes the changes needed to end homelessness; we encourage homelessness services and advocates to contribute to the process and make powerful arguments for change.

To support this process Homelessness Australia has developed a key messages and submission guide. You can find the Guide and other Homelessness Australia resources for the National Plan<sup>2</sup> at https://homelessnessaustralia.org.au/ homelessness-plan/

Homelessness Australia's guide to making a submission to the National Housing and Homelessness Plan focuses on the changes needed to end homelessness; that is to make homelessness rare, brief and not repeated.

#### A plan to end homelessness



This means Government making policy changes that address major drivers of homelessness across the population, including racism and discrimination, the adequacy and security of income support, people's access to affordable housing and family wellbeing, as well as changes to reduce the risk of homelessness for the groups that are most vulnerable to homelessness.

It also means that homelessness services need to have the capacity to support everyone who loses their homes and who needs help to gain and sustain a home.

In the messages guide you can find:

• the latest international evidence about what Governments need to do to end homelessness

#### Overstretched and overwhelmed: the strain on homelessness services



Relentless rent increases and record low vacancy rates are driving more Australians into homelessness and services are unable to keep up with demand. The latest data on use of homelessness services reveals a surge in demand for homelessness help in early 2023.

#### **Rising rents and record low vacancy rates**

Autorian Nent have increased
relentiestly since a small slowdown in rents of the beginning of the Covid pandemic.
Between April 2020 and March 2023 sents rose by 40 per cent across Australia.1
Since March 2023, serts have continued to the and economists predict further increases over the coming year.
in early 2023, vacancy rates tell to a record low of 1.0% nationally. <sup>4</sup>

d low vacancy rates		
Its force existing functifue halt they can no longer combination of low and high rents for new many households to halte. caound 1 per cerd mines for each vacant we more than 20. In tecorded.	In the competitive models and entate agents tend to choose the impliest comparison to choose the fills of homes and the community is escipational or metational doctmination on their guardation to the determination of program to be approximately and the state theory of the state that the beauty of the state that the state of the state that the state of the state of the program theory of the state of the program and the state of the	

- links to the latest Australian data about homelessness
- links to research about best practice

We invite you to use the Guide as a resource and to build on it with your knowledge and expertise.

You can also refer to our earlier policy paper,<sup>3</sup> A Plan to End Homelessness, that sets out specific reforms to halve homelessness in five years and end it in 10.

'I never thought I would be in this situation.'

- Mary\*

'It was the perfect storm that led me to homelessness... with a marriage breakup, grandson with a disability that required care and redundancy.' — Julie\*

'I am homeless due to domestic violence. You're hardwired for a particular way of life and suddenly that disappears.'

— Amanda\*

\* not their real names to protect privacy

## Overstretched and Overwhelmed

Homelessness Australia's latest report reveals the enormous strain on homelessness services as a result of the housing crisis.

## The CHP Person Centred Practice Guide

The CHP Person Centred Practice Guide has been developed to assist the Specialist Homelessness Sector (SHS) workforce to develop a shared language and understanding about what a person-centred approach to service provision is and how to integrate it into current practice.

It is available to download via CHP's website. https:// chp.org.au/publication/ person-centred-practice-guide/

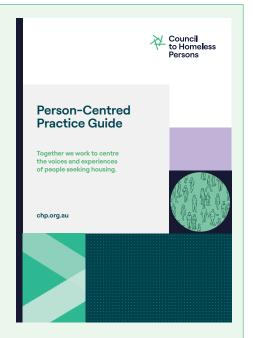
Further training is available for CHP members and Victorian SHS agencies. *training@chp.org.au*  Overstretched and overwhelmed: the strain on homelessness services<sup>4</sup> was prepared to mark the start of Homelessness Week. It reveals that the number of people seeking homelessness assistance spiked 7.5 per cent, an extra 6,658 clients between December 2022 and March 2023.

The report also cross-references Australian Institute of Health and Welfare data against service costs as outlined in the Productivity Commission Report on Government Services to reveal that an additional \$450 million in homelessness support is needed to respond to new people needing homelessness assistance and people currently being turned away.

You can find the Overstretched and Overwhelmed report at https://homelessnessaustralia. org.au/our-advocacy/

#### Endnotes

- https://engage.dss.gov.au/developingthe-national-housing-and-homelessnessplan/developing-the-national-housingand-homelessness-plan-issues-paper/
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- https://homelessnessaustralia. us8.list-manage.com/track/ click?u=e6493eb94d171709a638b01a9 &id=d0e0024fc0&e=e2a68d03d5
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Thank you to the Victorian Government Department of Families Fairness and Housing for funding this project as part of the SHS Transition Plan.

# Introduction

Dr Jayne Malenfant, McGill University and Dr Juliet Watson, RMIT University.

Homelessness has always been a gendered experience; however, it is only relatively recently that gender has been acknowledged as significant in experiences of, and responses to, homelessness. In Australia, despite examples such as the dispossession of land for First Nations people (of all genders) that accompanied British colonisation, and later observations of itinerant women during the Great Depression,<sup>1</sup> recognition of the importance of gender in the realm of homelessness only really started to receive meaningful consideration in the 1970s. At that time, the Women's Liberation Movement raised awareness of family and domestic violence, which resulted in the establishment of refuges for women and their children, the first of which was the Elsie Refuge in Sydney in 1974, prompting new ways of thinking about women's homelessness.<sup>2</sup>

More recently, in 2015, The Victorian Royal Commission into Family Violence emphatically demonstrated that domestic and family violence continues to be a leading driver of women's and children's homelessness. From the 1980s, academic scholarship, particularly in the United Kingdom, drew attention to the invisibility of women's homelessness, or 'hidden homelessness', and highlighted that women's social and economic subordination was compounded by a housing system that lacked the knowledge, skills and resources to respond to women's needs.<sup>3</sup> Moving into the 21st Century, there has been increasing attention given to LGBTQ+ people's homelessness, particularly in relation to the family conflict facing young people and the inaccessibility they may face in the shelter system.<sup>4</sup>

Societal shifts, and the mobilisation of those impacted by gender-based injustices alongside allies, continue to reshape how we think and talk about gender. This needs to be reflected in how we conceptualise homelessness. Adherence to outdated gender binaries is exclusionary and perpetuates housing responses that are discriminatory and unresponsive to need. We must also remain alert to representations of homelessness that continue to ignore gender completely and thereby defer to a default assumption of what services are needed, one that typically reflects only that of certain men.

At a fundamental level, adequately addressing homelessness continues to be hindered by systems that fail to account for an accurate picture of the diversity of the homeless population (and gender is only one example of this). In Australia, for example, the current census data is highly limited in offering statistics on gender outside of 'male' and 'female', making it virtually impossible to enumerate homelessness beyond the gender binary. The (potential) inclusion of questions by the Australian Bureau of Statistics on gender and sexuality for the 2026 Census would not only be highly beneficial for policy making and service planning and delivery in the homelessness and housing sector, its impact on recognising diverse gender identities would be immeasurable.

Nevertheless, we have in no way reached an endpoint in knowledge. Homelessness is not an inert environment and nor is gender experienced and perceived as static. Indeed, key aims of this Parity special edition are to deepen understandings of how gender and homelessness interact, and to build the evidence base so that policy makers and service providers can respond confidently and effectively. At the centre of this must be the lived experience of women and gender diverse people.

The pieces included in this edition highlight the need to witness, understand, and respond to gendered experiences of homelessness in Australia and beyond. They make clear that a gendered lens to housing precarity does not mean one which excludes particular communities, but one that does (and must) think of diversity. The authors highlight the urgent need to act towards housing rights for those who fall across the gender spectrum and think critically about how services and organisations have long been structured along normative and binary assumptions about who becomes homeless - many times assuming that all individuals experiencing homelessness are men, and even then, only certain men, thereby failing to adequately meet their needs. The contributions here demonstrate the impossible choices that often face women and gender-diverse people: having to choose between a 'home' that is not safe, and alternatives, including those often provided by housing and homelessness services such as emergency accommodation and rooming houses, that are even more dangerous. We know home must mean more than a roof over someone's head, and approaches outlined in this issue highlight the need for safety, community, agency, and care. Gendered responses must not recreate hierarchies of gender or assumptions about need, but rather inform how we act on the experiences, needs, and intersections of communities across the gender spectrum.

These pieces represent powerful calls to ground responses to housing injustice, across gender, in the lived experiences of people. Firsthand knowledge, the voices and actions of those directly impacted by housing insecurity, are paramount if we truly wish to build housing options that embrace both the specificity and entirety of gender diversity. Of course, homelessness is not solely experienced through gender as noted throughout this edition, oppression and privilege operate across multiple junctures. Therefore, to truly address homelessness, we must embed our responses in an intersectional framework. Intersectionality, which emerged from Black feminist scholarship and political action that identified the entanglement of sexism and racism

in the sustainment of disadvantage,<sup>5</sup> has expanded to examine other factors to explain how complex and multiple inequalities are generated and sustained. Gender, therefore, is not a unique factor, but one which is deeply interconnected to race, ethnicity, sexuality, class, poverty, Indigeneity, age, ability, faith, place, and other identities. By considering homelessness through an intersectional lens, these intertwined inequalities, and how they contribute to homelessness and further marginalisation, are made explicit. This means that for women and gender diverse people who are also facing systemic barriers such as racism, homophobia, ableism, ageism, and grappling with loss of language or culture, a home can sometimes be impossible to access. If intersectionality and what it illuminates are ignored, inequality is produced and reproduced in policy and service delivery. For women and gender diverse people experiencing homelessness this further compounds the barriers they already face in accessing support.

By paying attention to how gender interacts with other intersectional factors, we can move beyond stereotypical representations



of homelessness. This requires listening to diverse women, gender diverse people, and diverse men to understand what current barriers exist, as well as how we can stem key drivers of gendered homelessness (including family and domestic violence). The way much emergency accommodation and services, for instance, have long been structured fails women, gender diverse people, the LGBTQ+ community, and many men. Further, opportunities to address intergenerational homelessness, through sufficiently supporting parents, mothers, carers and families, are often lost. A notable exception is the move to phase out communal family and domestic violence refuges and replace them with core and cluster refuges that contain standalone residential units with onsite support.

A theme that emerges in this issue, in addition to highlighting the power of community knowledge, is a frustration with a perceived lack of action from those in power. A persistence of dated and insufficient resources directed at limited members of the population is highlighted throughout different works presented here. There is a clear need for additional resources, in services which are overcapacity. Staff at services (especially peers with shared experiences) can make a huge difference in the lives of women and gender diverse people but must be well-supported themselves. Those who take on much of the labour to ensure access to basic services and housing stability are often women and those of diverse genders, who may be unrecognised within formal systems. Creative solutions-rejecting the notion that systems have to operate as they have always done, because that is what we know are integral, and those with lived experience can be, should be, and are leaders in shaping these. Contributors to this edition share their diverse lived, professional, research and community experiences to suggest how we may move forward, urgently,

together, to address gendered experiences of homelessness today, and work toward concrete changes to our systems in the future.

Changes in how gender is conceptualised in the homelessness field — from raising awareness of the hidden nature of women's homelessness to exploring diverse gender identities, social processes and beyond — continue to evolve. Consequently, there is still vital work to be done if homelessness research, policy and service delivery is to truly reflect and respond to lived experience.

#### Endnotes

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## **Chapter 1: Learning from Lived Experience**

# Why Do You Choose Not to See Me, See Us?

Ms M Fox's Story

To exist within a realm of social housing and the experience of homelessness as a transgender woman with the accumulation of over three decades worth of mistreatment, complex trauma and alienation, is an emotional, physical and mentally taxing process.

It's an experience that impacts and breaches the borders of all areas of my life and is compounded by the fact it's a breeding ground where the negative societal perceptions, judgements and contempt for trans women are allowed to flourish unabated. It's a petri dish that perpetuates feelings of anxiety, angst, fear and dread to be free to fester in my physical being and to be a normal part of my everyday life.

I'm exhausted daily and these levels of hypervigilance and the fight or flight mode I'm constantly in is incredibly distressing. But despite this, I'm still expected to participate as a productive member of society? How can I, in a society where the mainstream public opinion is that I'm a perpetrator of sexual and physical violence towards cisgender women? Because 'men's' and 'women's' housing are the only options that exist, it seems obvious to pick the option more aligned with my identity? That decision led to being sexually assaulted, harassed, fetishised and preyed upon by cisgender women. The hypocrisy is staggering. So, the more accurate question I'm forced to ask myself now is: Who am I more willing to be assaulted by – men or women?

No housing exists for gender diverse people and therefore, no semblance of safety. Due to this I'm struggling to function as a human being that can barely get out of bed in the morning, and that's on a good day. All I want is to heal from a life time of trauma, but I'm never able to and it's gotten to the point where my brain's tendency to dissociate that developed in early childhood in order to survive has become so severe that the loss of time, amnesia, and memory issues make it difficult for me to even recognise the breaches of basic human rights or the level of indignity I live in.

# Being a neglected member of society is an experience.

It can be chalked up as almost inevitable that I ended up in this predicament due to early forms of family violence, rejection from family, friends and society as a whole, being a pipeline straight into homelessness. It crosses cultural barriers and is shared by diverse groups of people all over the world. Leading many to developments like worsening of mental health conditions, drug and alcohol abuse, sexual assault and rape, suicide and even death by violence.

For improvements to be made within the homelessness system, gender diverse people need to actually be valued and seen as human beings by those capable of making those improvements.

And we're not.

#### Leanne's Story

My colleague said it all when we were discussing the gaps within the system that I had experienced as a cishet woman experiencing homelessness as a direct result of family violence. I may not always have the words that articulate my experiences but my colleague, with all their wisdom put it simply: 'You didn't perform a 'good victim' for the system.'

Reflecting on that statement, I realised they were right. I'd grown up in a



Helen Matthews' artwork depicting systems abuse

society where women were expected to marry, have a family, look after the home, children were seen and not heard, and women were not thought of as strong and outspoken, but quiet, reserved and accepted their role in a gendered society.

Deep within, I was traumatised and broken, but not beyond repair. I presented to my local access point as a strong woman with opinions and the hope that someone would understand what I had experienced and get me over the hurdle of homelessness. The staff saw me as someone who was coping well and could find my own way through the system. I realised they weren't concerned about my needs or that of my children; we were 'low risk.' When I didn't receive the support I needed and expected, I took it upon myself and researched everything I could think of. This was the only way over many years, I was able to get the support I needed, and deserved.

I eventually spoke truth to power, I knew organisations and workers had the capacity to do things to help me but because I didn't know about these things in the first instance, vital supports weren't offered to me. This led to 10 years of fighting a broken system that has so many gaps that need to be filled, that can fail so many. Had I played the 'good victim' and walked in with tears streaming down my face, presenting as a broken mess, maybe I would have been believed and support more readily offered.

I remain a strong independent woman who has survived family violence, homelessness and 10 years of systems abuse. I now work as a program support worker and peer educator for Juno. I share my story with pride within communities and share my lived experience expertise with my colleagues. This is how I continue to resist. This is how I continue to advocate — this time by walking alongside others.

#### Helen Matthew's Story

I have experienced being without a home over a period of 12 to 15 years, beginning mid-2008. I have been in my current home for nearly six years.

I have a background of trauma and other mental health issues that have only recently been diagnosed. I am 10 years, nine months sober and identify as lesbian.

I struggled to find an affordable rental place and spent most of the time I was homeless couch surfing. I was in three different rooming house accommodation which were inappropriate and unsafe. I lived in shared accommodation in three different places in different locations and I did not feel safe in these places due to a lack of social skills and other issues. There is an expectation that people can look after their own behaviour when they are put into shared accommodation with strangers and that leads to trouble. People have more than one thing going on and when housing is not stable it takes away from people's capacity to deal with their issues. Sharing in situations like that is dangerous and retraumatising.

I spent time in emergency accommodation, three months

in transitional housing and three years in bedsit accommodation. Due to my age and early sobriety, I felt unsafe in most of these situations.

The system doesn't think about how people's needs are different, and housing is not designed to work for people. Many of the places I stayed were not inclusive for LGBTIQA/SB+ communities. Just because there are posters on the wall, doesn't mean a service is inclusive and often staff haven't been trained to be supportive of people with different identities.

There needs to be much more co-design. They need to ask people what their needs are and then work with them to design solutions. Currently, difference is not valued and that makes people unsafe.

EMPower has provided me with the confidence to achieve my goals. Through EMPower I had the opportunity to learn new things and attend workshops that have enhanced my knowledge and skills. As a result, I achieved goals of getting my finances in order and trying new things. You have got to have stepping-stones that lead to somewhere and it takes time to make change.

It's hard to find a light at the end of the tunnel when doors are slammed in your face all the time. I never stopped hoping things would get better.

#### Juno and the EMPower Program, a Conduit for Sector Innovation

Alongside our usual case management, our focus at Juno has also been on introducing programs that tackle the structural issues of homelessness, gendered poverty and family violence, to create sustainable change in the lives of the women and non-binary people we work with.

EMPower (Economic Mobility Power) is a program developed by Juno (the first of its kind in Australia), based closely on a highly successful model from Boston-based organisation, EMPath. EMPower utilises a coaching approach focusing on long terms goals and a breakthrough economic mobility model to support women and non-binary people to recover from the impacts of trauma and build a strong, economically secure and thriving future for themselves and their families.



Helen Matthews' artwork depicting her strength and EMPower program support

What is unique about this coaching method is that it brings together a strong brain science and trauma-informed evidence base alongside a deep belief in people's capacity to grow and heal and specific tools and ways of working with people that support this transformation.

Coaching is future focused in that it builds capacity and strengthens people's belief in themselves whilst connecting them to networks that create greater social support as they make plans to reach their goals.

Juno developed this unique coaching model in response to what we were hearing from the women and non-binary we work with about the support they needed, along with what the evidence base tells us is required to enable people to achieve stability and economic mobility after the experience of homelessness.

If we are to respond effectively to women and non-binary people's experiences of homelessness, what lived experience tells us is, new approaches are needed. Approaches that are trauma-informed, focused on what each unique individual needs to recover and with the capacity to address and overcome the structural barriers too often holding women and non-binary people back. EMPower is doing just that.

Juno expresses our gratitude to those who radically transformed us with their stories, Ms M Fox, Leanne and Helen Matthews.

# My Place

'A very queer, composite being thus emerges. Imaginatively she is of the highest importance; practically she is completely insignificant.'1

The first time I was homeless was at 15 years. It didn't last as the government forced me home. They didn't approve my application for young homeless person's allowance and the social worker at the hospital wanted us to work it out, as a family. She was optimistic. I was not.

It got bad after that. Home was an isolation and a torment. It didn't last. The next time was straight after my birthday. I went to a shelter called the MAYS (Maroochy Area Youth Service). They took me in. I didn't go back. With their support, especially the manager's, Sandy, I got the allowance, which was a new benefit at the time. Oh relief! I could survive or at least was prepared to give it a go on my own.

Nina was my favourite worker at the shelter, she taught us to make satay sauce. She had been in Indonesia and returned with a peaceful heart for a young person like me. All I could do was bask in her presence, as she stirred the peanut sauce, regaling us with stories from overseas. She invited emotional authenticity, a first for me.

My least favourite worker was the harasser. He would rub my body when I came into the office for something, a key, or a code to the laundry. Once he did it while on a phone call to his friend, relishing the secret touch. I couldn't understand it. He was good looking and didn't need a young, homeless girl. He could have any woman he wanted, and likely had a cute, sensible girlfriend. What sort of youth worker is this, I wondered? For a few years he kept calling me, had my phone number which he'd taken from the shelter files and asked me out on dates, which disgusted me. But I was sorry to miss the PiL concert.

Next were squats. The expectation was clear but unspoken in a squat, with many guys around. They were as f\*\*ked up as me and that gave some comfort. We slept on hard floors together. Early one morning, I awoke to a couple of men fighting over me, so determined was one or another to claim a c\*\*\* for themselves. I had the drugs and didn't care if I lived or died which was helpful as one put a knife to my throat in the heat of the moment. He couldn't stand me sleeping next to his mate. It was dangerous living but was nothing compared to the peril of the pigs.

I don't remember much of what happened that night. But I do remember my outfit. The black silk skirt and matching top that mum had bought, a special outfit that I wore with docs and hippie jewellery. I loved it as it reminded me mum did care, and I could look and feel nice. Recollections are hazy, but I remember being in the police station with my clothes off, forced to sit upright with two male officers in the room. I taunted them, I hated them. It was not the first time I'd been locked up. They knew me and I knew them as men with power in cold, dark places.

Thin sunlight is my next recollection when mum picked me up from the station. I was so sore, my skinny body in tatters, just like the skirt, torn, wrecked. Could it be a mini skirt now? She was upset of course, blaming, horrified. Mum said I collapsed on the grassy island between lanes of the highway. Police had collected me, again. I asked her to drop me at the café where the street kids hung out, and I couldn't talk about it. That town didn't last. I was on the move, following guys, money, drugs. Locked up again, I'd been sex working and doing petty crime, even had a pimp, which was unusual in Australia. We were picked up on the Gold Coast for weapons, break and enter and drugs charges and kept in the lock up over a weekend, awaiting court. Only problem was I began withdrawing in that small, dark cell; the worst hallucinations I'd ever known and the rock bottom of my life so far. It was hard to stand before the judge in this state, and he gave me a choice — rehab or juvie. I chose rehab.

Years later when I worked at the Women's Space for Sex Workers (WS) in Sydney, the women who came to the space were chronically homeless. They did it differently to the men, their experience was hidden. They slept during the day as it was safer. Women cannot be homeless at night, it's too dangerous. Everything is stolen, your sanity, your belongings and perhaps your life.

Nights were for working, scoring, fighting, loving, laughing, stealing, and getting high. Days were for nodding off, sleeping, washing, talking, and accessing support.

In that volatile mix, Sarah\* was special. She'd been homeless for 20 years, far longer than me. An older Aboriginal lady with street smarts and long mousy hair she was beautiful, in a rough way, and bloody funny. She had welcomed the new team to WS and educated us about the streets. I didn't tell her what I already knew. I was a 'worker' now and it was easier to forget the past.

But I enjoyed doing crisis work and felt a sense of belonging with these women, which I'd never had before. It was a healing space with no judgement, and where loving acceptance flowed back and forth. When Gabi started, we began to use the system to get what the women wanted, practical things, like houses, as she brought great skills in case management. In time, we secured a place for Sarah in Redfern, after two decades rough. I'd never seen a person so grateful, happy, house proud, yet still abused by visitors, even though it was her house. But she stayed there and never abandoned the flat.

It was hard to be homeless again in my fifties and using drugs to cope with this fragility. Couldn't believe I was in this situation again. I know I have made foolish choices, but I've also worked hard in community services, achieving something important too: a PhD and two books! Why homeless, why now?

It's the social structures, which includes my gender, which make me susceptible. I understand that in a searing way, as I read the articles on the ABC website about older women living in cars. No partner, no money, a community career, not much super, little family support and flimsy healing from past trauma. I am a wounded healer, but no one wants this wound.

To be homeless again at this age is a devastation.

A cruelty.

A misery and a fear.

Because it's not a PhD that pays the rent, in fact I owe the government a lot of money now.

*Friends will look after me.* I know loving kindness surrounds my life.

But who wants to be a single, older woman living on the kindness of others? No one.

This last year was hellish after I had to leave a place suddenly. Moved to a friend's house by the beach, but that didn't work out. Then I was housesitting, three different places in a row, all with their own quirks and discomfort, which means essentially, *not my place*.

Then I moved in with Nicky. We lived in each other's pockets. Not ideal but



Rone

a necessary move to squeeze our belts tighter and tighter as we watched the premier on TV weasel his way out of responsibility for the homelessness crisis. Even after six months with Nicky, I still felt 'homeless' or at least one step away from it, one slip of the pay cheque, one mental health breakdown, one argument away.

I walk past the tent at the rivulet in Hobart. All is still inside, is she sleeping? It's late in the morning and cold here. That spot has no sun. It's damp and no one wants to be damp in Tasmania. The earth will seep into bones, and you'll never be warm again. Sometimes I give money to women begging in the mall and on Murray Street. I know what's it like to be a woman in this world.

But now, to my great surprise, I have a home. Rebecca from the bank has given conditional approval. It's like a dream. I went in there to give her a high five when I found out, but she was at another site. The bank teller laughed. She didn't know what it meant to me, this tiny place in New Town, which is mine. Even though it reeks and stinks, I'll scrub it clean and forage for furniture to make it beautiful. I own nothing but a kneeling chair and a waffle maker.

When she found out, Beng said; *'we need to talk, I have furniture!'* So, the pieces will come. All I shall do is make repayments for 360 months. This has only happened for me because of a shared equity scheme called My Home. The Department of Housing owns half the house and at some point, they will want the money back, but I don't care.

The author, Virginia Woolf, would be pleased, would congratulate me, and tell me to get on with it, would say she saw this coming, generations ago. *A Room of One's Own* is for safety and sustenance. It is to illuminate your own creativity.

This is my place now.

This piece is dedicated to the women who have supported me on the road, those named here and many more besides.

#### \*Name changed

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# Client Participation and Lived Experience Leadership Pathways Framework: A Gendered Lens

Ari Milecki, Client Participation and Lived Experience Manager, YWCA Australia, and Anna Paris, General Manager Service Delivery, YWCA Australia

The YWCA Australia is a women's housing and homelessness organisation committed to an organisational culture that lives and breathes the lived experience participation of young women, women, and gender diverse people. This is demonstrated through our recent organisation wide commitment to amplify the voices of young women to lead change, advocate, influence and have a voice across our organisation and Australia on all things housing and homelessness.

#### Embedding Lived Experience in Our New Strategy

The YWCA Australia's commitment to Young Women's Leadership and amplifying the voice of young women and people of diverse genders is a crucial step in our new five-year strategy. The strategy will foster internal culture change and impact and set the foundation for broader systems change on a larger scale. Our design phase for this core activity involved internal consultation, seeking input from sector experts, conducting literature reviews, and researching best practices. In doing this, we have taken a thorough and informed approach to developing our YeS26 strategy, ensuring a strong focus on young women's lived experience leadership as part of our commitment to diversity and inclusivity.

The key findings during the strategy design phase highlighted the importance of building gender-specific opportunities for client input and lived experience expertise. This approach will not only equip the YWCA Australia with the skills to effectively engage with young women from diverse backgrounds — the approach also acknowledges the significance of empowerment and active participation in program design and in leadership roles.

Furthermore, recognising the relatively recent emergence of lived experience-driven approaches in Australian homelessness and housing support services, particularly from a gendered lens, demonstrates our commitment to live and contribute further to contemporary best practice approaches.

By incorporating lived experience expertise and voices into all aspects of our organisational life, we also aim to align with the changing expectations of government funders, who are increasingly looking for evidence of lived experience engagement. This, in turn, can have a positive impact on funding and services and drive responses that are more attuned to the needs of diverse communities. The YWCA Australia believes that sustainable change and impact require dedication, focus, and investment over time, and prioritising this as a core activity sets us up well for genuine and lasting transformation.

Research insights about our internal capability also highlighted:

• Upfront investment in our people and processes is the key to deliver a new framework, practices, processes and service outcomes. This has seen a new budget investment to develop and implement our new Client Engagement and Lived Experience Framework and importantly, supports the appointment of a Client Participation and Lived Experience Manager role to lead this work.

- Some current programs can help us test lived experience leadership pathways integration. These have now been redesigned and aligned with our YeS26 strategy to ensure access specifically to young women experiencing homelessness, housing insecurity and family and domestic violence. Our YeS26 strategy also incorporates an additional component to link program participants to advocacy and participation. This includes our two young women's mentoring programs to co-design additional program supports and activities that can assist the participants (in the Care of Child Protection) to be empowered to lead change on the systems, policy, and reform required in the response to youth homelessness.
- Lastly, embedding lived experience consistently across all our programs will ensure their long-term sustainability and increased impact. Women and gender diverse people are informing the change we want to see.

#### Benefits of Lived Experience for Women and People of Diverse Genders

Evidence shows that incorporating the expertise of people with lived experience into organisational activities and decision-making, provides significant benefits for clients and people with lived experience, the organisation, and the broader service system. The voice of clients and lived experience are the 'richest and most important source of information about the quality and safety of those services'.<sup>1</sup> Likewise, the involvement of lived experience makes people active and equal in decision making. It creates trust, hope and optimism and strengthens skills.<sup>2</sup>

> 'Through advocacy, I have the opportunity to actively contribute to social change and amplify the voices of marginalised communities.' — Emily (YWCA Lived Experience Participant)

## A Gendered Issue and Response

This is only possible, if the culture of an organisation is supportive and when the unique experiences of the community, we look to engage with have been considered. In this case, women and gender diverse people. Silencing is a tool of oppression and as feminist author Mary Beard explains 'when it comes to silencing women,

Western culture has had thousands of years of practice'.<sup>3</sup> Women and gender diverse people face unique housing challenges, and their voice has been ignored leading to a situation where they disproportionately experience housing stress and instability, and experience challenges in accessing safe and affordable housing, and increased risk of homelessness.<sup>4</sup> The response therefore must be gendered and consider these unique challenges.

Voice as a means of empowerment is not a new concept, it has been understood as a tool to self-determination, to equal participation, to be active in the writing of the story of our lives. In some service systems, we have been slow to overcome the many systemic barriers that result in an undervaluing and exclusion of the voice of lived experience. As a sector, we miss out on significant knowledge, understanding and learning due to this omission. In order to address the gendered



experience of homelessness and housing insecurity, we need to listen to women and gender diverse people, understand their experience and work together to drive change.

'Women's experience gives new dimensions to the analysis; the design of responses offers a more sustainable and effective outcome and impact.' — Maggie' (YWCA Lived Experience Participant)

This reflection reinforces the power and value of a gender specific analysis of housing insecurity and risk. Likewise, a gender specific analysis of how we engage with women and gender diverse people is crucial to working safely and meaningfully.

#### The Client Participation and Lived Experience Leadership Framework and Gender

YWCA has developed a comprehensive approach to engaging with clients and others, promoting gender considerations through our **Client Participation** and Lived Experience Leadership Framework. This framework encourages YWCA team members to actively seek, listen to, and act upon the perspectives and voices of young women and people of diverse genders who have experienced housing insecurity/ homelessness in all aspects of their work.

The simultaneous launch in 2023 of the National Service Model and Practice Framework further solidified our commitment to providing consistent and supportive services across all YWCA services and programs. This approach is guided by a set of values, objectives, and general principles that help align everyday

practices with gender-specific approaches when working with clients and others lived experiences.

By incorporating gender considerations into our work and connecting these considerations to practical ways of interacting with clients and others, we are not only supporting ongoing improvement in services but also contributing to broader system change. This holistic approach recognises the importance of inclusivity, empowerment, and gender sensitivity in the services and support provided to the community.

There is evidence of the need and benefit to apply an intersectional and gendered lens to participatory opportunities to effectively create the right conditions for involvement. This has been strongly tested in the family domestic violence sectors where they have been building this evidence base for some time. Participatory activities must be flexible and remove the different barriers women face and include:<sup>5</sup>

- trauma informed womenonly safe spaces
- appropriate renumeration and reimbursement
- understanding the unique opportunities and challenges in young women's work,
- integrating self-confidence
- identity building opportunities.

The YWCA Australia Client Participation and Lived Experience Framework outlines nine 'Participation Values', created in consultation with internal stakeholders and women and gender diverse people with lived experience. As a result, the values have guide us to engage safely and meaningfully. Our Participation Values relate to consent, safety, remuneration, relationship building, power-shifting, authenticity, evaluation, trauma-informed care and ensuring that this work is always evolving. Each of these values are designed to help us as an organisation engage with lived experience with an intersectional gender specific lens.

#### Conclusion

Our initial ventures into fostering lived expertise involvement with women and gender diverse individuals grappling with homelessness or housing instability have been cautious, deliberate, and guided by the principle of 'do no harm.' While involving clients and others in our activities is not a novel concept for the YWCA, our organisation has taken steps to enhance and solidify this practice through the Framework. This approach is informed by best practices through a gender-focused lens and is built upon insights gained from various sectors. Our objectives for the next three to five years encompass:

- Establishing a range of leadership pathway opportunities collaboratively designed for and with young women and people of diverse genders who possess lived experience of homelessness or housing instability.
- Forming a group of young women and people of diverse genders leaders, each with firsthand experience in homelessness and housing insecurity. This contingent will

actively contribute to shaping our governance, strategy, research, advocacy, policy development, and service formulation.

• Serving as a primary resource for stakeholders and decision-makers who are seeking to engage with young women and gender diverse people possessing lived experience in homelessness and housing insecurity.

Acknowledgements and thanks to Emily Unity and Maggie Shambrook for their contributions to this article.

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# *'Losing a little bit of yourself each time you move'*: Women's Perspectives on Homelessness

Kerrie Soraghan, on behalf of McAuley Community Services for Women

Feeling unsafe, tired, cold, afraid and hungry; enduring the pain of separation from children; encountering roadblocks in an overwhelmed homelessness system; being forced into impossible choices between staying in violent relationships or risking homelessness.

This was the distressing picture of women's homelessness, built up over the past five years as McAuley consulted with dozens of women. This created a detailed, first-person overview of their experiences living in cars, couch-surfing, staying at caravan parks, temporarily housed by crisis services in seedy motels, and 'sleeping rough.' As one woman put it: 'You are tired all the time, trying to figure out where to go next, how to get through the next day.'

#### Invisible and Unsafe

'I never slept through the night. I was constantly vigilant of everyone who walked by, worried they would take me with them.'

#### 'You try to be invisible.'

Women told us the ever-present risk of assault and sexual violence creates a gnawing, pervasive sense of fear. This is not just for those sleeping rough, but even when staying in taxpayer-funded crisis accommodation such as private hotels and boarding houses. These are often squalid and unsafe, even lacking working locks on doors. Though they are often homeless in the first place because of violence by males, such accommodation frequently places them alongside men.

They are vulnerable to sexual exploitation, and 'survival sex'. One woman told researcher Juliet Watson: 'The bad part about being homeless is that people think they can take advantage of you because you're going to do anything 'cos you're homeless'.<sup>1</sup>

Women who have slept rough describe a lack of basic comforts, the presence of rats, bone-chilling cold, and being hungry and thirsty. 'You can't cook. You really miss the comfort of a hot cup of coffee,' said one. Another woman told us that because of this constant, on-the-move existence she weighed less than 45 kilos while she was homeless.

A cohort of women who had a roof over their heads nonetheless remained unsafe in marginal housing. One woman in community housing was subject to intimidation and abuse from male co-residents, who were using drugs and aggressive. Her car was graffitied and destroyed. Sometimes she didn't want to leave her room knowing she had to run the gauntlet of being abused and taunted.

She was afraid to run her shower as this would alert her neighbours that she was home, and the hostile behaviour and harassment would ramp up. 'Sometimes I slept in the local park to avoid going home. I'd previously slept rough under a bridge at Southbank for a few months. Believe it or not, I actually felt safer there.'

#### Homelessness and Motherhood

Across Australia, 27.8 per cent of presentations to homelessness services involve a single parent with a child; 44,242 of these children are under nine years old.

Homelessness involving children compounds the stresses on mothers who are in survival mode. Suitable housing is even more difficult to access, while awareness of the long-term consequences for children weighs on their minds: 13 per cent of children aged five to 14 accompanying their parents to homelessness services are not enrolled at school.<sup>2</sup> Our Homes4Families program recently liaised with schools to reconnect a 14-year-old who had missed almost an entire year of schooling while her family were homeless and living in motels. Another single mother was caring for a child with complex physical and cognitive disabilities while living in highly unsuitable crisis accommodation; they have now moved to transitional housing, still not ideal, while they struggle with delays in National Disability Insurance Scheme (NDIS) assessment and await more suitable, long-term accommodation.

For women who are pregnant, research shows this 'did not necessarily afford ...[them] greater access to housing support or secure accommodation.' Only five of 14 pregnant women in this study secured long-term housing, and even then, one was in community housing 'of poor quality, unsuited to a child, and she could not stay there if she regained the care of her baby.'<sup>3</sup>

#### Disrupting the Mother-child Bond

'I couldn't see my children. My ex didn't want to bring them to visit me if I was sleeping rough, or in the sorts of accommodation I had to live in.'

Separation of mothers and children because of homelessness is traumatic for both. One young woman who grew up in foster care had her toddler removed because she was without a home and living in McAuley family violence crisis support. Her repeated presentations to mental health services to get help were seen as evidence that she could not look after her child, rather than a consequence of the violence she had endured. After her child was removed, she travelled by bus for six hours to see her on allocated times twice a week; disturbingly, her violent partner was initially child protection's first choice to care for their child. While her child is now back with her, and they are living in McAuley's secure long-term accommodation, her story demonstrates how unstable housing and family violence combine to threaten the mother-child bond.

The pain if this bond is broken is enduring and a source of grief among mothers who have experienced longer-term, multiple periods of homelessness, and are now living in our McAuley Houses. It is still so raw that some find it very difficult when activities take place there involving children, remaining in their rooms to reduce their distress.

#### 'Losing everything': Family Violence a Gateway into Homelessness

Family violence — overwhelmingly experienced by women is acknowledged as the chief driver of homelessness. It is less well understood that any time a woman leaves her home to escape violence is an experience of homelessness. Though many women are then 'housed' in crisis services or refuges, they are still homeless, having lost the physical stability and psychological sense of home. This disruption is innately traumatising with multiple aftershocks: as one woman said: 'I lost everything — my job, my friends, everything I was connected to.'

Women described moving seven or more times, cycling through crisis accommodation, motels and refuges. Multiple moves wore them down, creating confusion and a paralysis where they could not plan their future. One woman said: 'You lose a little bit of yourself each time you move.' As well as neighbourhoods, family and friendships, they leave behind (and often never see again) many things of essential value to them: photos, mementoes, their own clothing and jewellery.

The decision to leave violence often sets off a chain of events where poverty — and then homelessness — follow. In a stark reminder of how this can happen, two women told us they immediately lost their jobs; in both instances, their husbands had worked for the same employer and remained. In fact, women who leave violent relationships suffer a drop in income of as much as 45 per cent, and low rates of government financial assistance for single parents create what has been aptly termed 'policy-induced poverty'.<sup>4</sup>

Motels are usually the first point of accommodation for women leaving violence in Victoria. This accommodation is not home-like, often lacks full cooking facilities, can be isolating, and is particularly unsuitable for children. In June 2021, each night on average, over 120 women and their children were accommodated in this way by family violence response organisation SafeSteps. When those women left, the most common outcome was homelessness: that's where 30 per cent ended up, while 14 per cent went to refuges, and only three per cent were able to exit into secure housing, such as private rental or social housing.<sup>5</sup>

Silos between family violence and homelessness services lead to artificial placement in one category or another. Women may be moved onto 'generalist' homelessness support when the family violence risk is seen as reduced (sometimes because a violent partner is imprisoned). Both 'systems' are under pressure and help is rationed, while there is strong evidence that women's homelessness, especially that caused by family violence, is more difficult to resolve. Victorian data from June 2021 demonstrated that almost 80 per cent of demand for longer-term accommodation after family violence was not being met.<sup>6</sup>

# A Preventable Form of Homelessness

The homelessness system is being overwhelmed by family violence's impacts on women and children. It is intrinsically unfair that they are the ones who lose so much and slide into poverty and homelessness. It is also an obvious point for early intervention, as many victim-survivors leave an existing housing situation that could be sustained, if there were greater emphasis on their safety, accountability of perpetrators, and an integrated and early response. An obvious solution is a dedicated 'Safe at Home' approach,<sup>7</sup> where they are instead supported to remain in their existing homes with the person using violence excluded. McAuley has recently initiated a co-design project to learn what is needed for this approach to work. People with lived experience said the current system is fragmented and slow: 'We need a button to activate immediate support,' said one participant. Another said: 'Everything is separate. Telling my story over and over is exhausting." Men who have used violence in the past and are currently engaged in a treatment program also took part; they also stated the need for early and prompt access to financial counselling, behaviour change, affordable housing and material aid. They needed support to take immediate time away, and ongoing follow-up, so that they could be accountable, and their partners and children could remain at home safely.

This co-design work reinforced that for homelessness to be prevented and more women and children to be able to stay home safely, family violence responses need to be rapid, creative and co-ordinated. It is also important to keep people using violence in view. The compounding effects of homelessness, disrupted lives and intergenerational trauma could be greatly reduced.

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- Homes Victoria 2021, Unmet housing demand among people affected by family violence. https://www.dffh.vic.gov.au/ publications/unmet-housing-demandpeople-affected-family-violence
- https://www.mcauley.org.au/about/ advocacy/safe-at-home/ and the March 2023 edition of Parity.

# Art and Education as a Medium to Safely Explore the Impact of Gender on Women's Lived Experience of Homelessness: *A women's homelessness service perspective*

#### Deirdre Flynn Manager Client Services, Catherine House



Catherine House has always been committed to providing women (clients) with multiple opportunities to better understand their experience of homelessness through a gendered lens. Doing so gives rise to an alternative narrative of their lived world, thereby enabling the assignment of credibility to their voice and expertise where none may have existed before.

As a service for women, we take seriously our ethical obligation to assist women in reframing their many adverse life experiences, directing these away from self-blame, loathing, and shame, which compromise recovery and healing. We model and illustrate the benefits of self-compassion and use different words and language to describe behaviours engaged in to survive the intolerable. This approach includes inviting women to develop empathy for and an understanding of their lived experience and the 'notion' that they have learned important insights worthy of sharing with different audiences.

To support the education of women, we offer a diverse range of activities, workshops and carefully curated courses designed to allow participants to safely express, explore and critically examine the root causes of their homelessness. All have a focus on personal self-development and the belief that every woman has the potential to thrive if provided with support and resources. Women are able to learn about the impact of violence and abuse in their lives, structural inequity and inequality, and past government policies that have resulted in discrimination and reduced access to opportunities that disadvantage them throughout their lives. This approach is underpinned by an attitude of deep positive regard and value for each woman's unique circumstances.

As a result, many women leave our service with a new perspective, a reshaped life story that more accurately reflects the truth of their homelessness experience. This is evidenced in their public speaking, improved confidence, motivated pursuit of education and employment goals, and a new way of living and being in the world.

In our presentation to this edition of *Parity*, two Catherine House women share their personal stories, seven artists, supported by our art tutors, illustrate their lived experience of homelessness, and our Education and Employment Officer, Sharon Stewart, outlines how her feminist teaching practice, equips women to be their own self-advocate and a voice for others with similar lived experience.

#### Women's Experiences of Homelessness Revealed Through Art Bus Workshops

Claire and Miranda, respected artists, qualified teachers, and owners of the Art Bus, have been running a weekly visual arts program at Catherine House for almost two years. They are known and trusted by those who use the Women's Centre to access the many diverse activities and supports on offer. We recently asked them to devote a series of classes focusing on the women's lived experience of homelessness.



Figure 1: Sharing ideas on gender and homelessness



Figure 2: Miranda Harris, *No Super*, monoprint, 2023

#### Here is what they had to say:

In July this year, we were asked if we might focus part of our upcoming Adult Community Education program on gender and homelessness through art. We introduced the idea, asking the group of 10 women if they were interested in talking about this issue and if they would like to learn the process of mono printing. Three women were new to the group: one woman was recently released from prison, another had just



Figure 3: Safety, monoprint, 2023 The participant of this work said: I now live in a house with other women, and I feel safe there. The green strip at the top represents people being around and the green circle is about having good thoughts about other people. The hand says, 'Stop violence against women'.

### returned to Australia, and the third was recovering from long-term addiction.

We discussed what parity meant and how gender and homelessness intersected. Each person had something to say, and as we talked, key words and ideas were written up on a whiteboard (Figure 1). The women described a homelessness journey



Figure 4: Play it Safe, monoprint, 2023 The participant said of this work: she's praying for somewhere safe to live. It's a self-portrait. I was in a housing trust flat, and I went into hospital for six months and a support worker came to see me and suggested I move to Catherine House as a transition to prevent my homelessness. Now I'm in an accommodation place with other women.

The red square means me being alert to things that are unsafe. The red represents the safety of the box and also not always fitting into that box. I feel safe where I am and the flowers on my body make me feel peaceful.

as often, but not always, going from cars to tents, to couch surfing, and finally to cement. Their experiences of homelessness were also connected to and shaped by the broader social



Claire Harris and Miranda Harris from The Art Bus

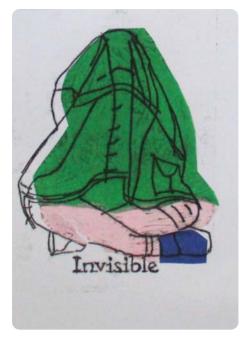


Figure 5: Invisible, monoprint, 2023 The maker of this work said being homeless made me feel completely invisible.

determinants of health, including family violence, unstable employment, mental ill health, and women's often low levels of superannuation. The current cost of living crisis and spiralling rents add to the increasing anxiety felt by many women.

The conversation drew mixed emotions, including outrage, humour, and reflexivity. Following the discussion, each woman chose a single word to explore visually. We asked them to think about a pose that might best visually represent their word, which would be included in their work. We workshopped possibilities with each other about how to stand,



Figure 8: *Return home to no home*, monoprint, 2023



Figure 6: No Where to Go, monoprint, 2023

different poses, and how to capture an idea through our bodies to create a self-portrait. Claire took photographs of each participant, which became the inspiration for the drawn mono print — a one-off that requires spontaneity and some courage.

This project was the first time some of the women had participated in this type of art-making process, one that involved sharing stories and lived experiences. Furthermore, while mono printing is a simple but multi-stage process, some women were initially hesitant and needed support through each stage. Miranda demonstrated the process, creating the No Super image (Figure 2). As artists, we aim to also create work alongside the participants, thus creating a feeling of equality, safety and mutual respect working in an art space together.

At the end of the first workshop, each woman had created a black ink print. The women were surprised and rewarded with the outcome of their efforts and commented on how happy they were with the results. We could see it was a real boost to their confidence levels, and there was a palpable sense of joy and pride in their work. The following week, colour and shape were introduced to extend the meaning of their everyday experiences through the visual artwork. The women's reflections on their lives and on the way gender and homelessness come together are powerfully illustrated in this collection of work, (Figures 3 to 9) which we

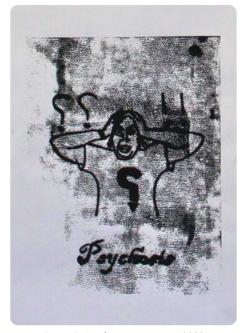


Figure 7: Psychosis, monoprint, 2023 The participant of this work, Psychosis, said: I chose the word psychosis because I became homeless because of my psychosis because I didn't think I was safe, but actually I didn't feel safe anywhere, so I left home and roamed the streets, and then I felt even less safe. I was terrified. I was going to all these different services, and no one would help me. All the services - mental health, homelessness, DV, drug, and alcohol, each sent me to the other service, and none would take me on. But I had abject psychosis, and I was really vulnerable, and I was very unsafe. The image is a self-portrait – it's saying I don't know what's going on. I don't know what to do. Everything is wrong and I don't know how to fix it.

hope to share with a broader audience in an exhibition later this year.

— Claire Harris and Miranda Harris, The Art Bus, www.theartbus.com.au

We acknowledge the Adult Community Education (ACE) Art and 'Live Your Best Life and Plan for Your Future' training is supported by the Government of South Australia.



Figure 9: Addiction, monoprint, 2023

# Moving From the Shadows of Homelessness to be a 'Lived Experience' Voice for Others

Sharon Stewart, Education and Employment Officer, Catherine House

How women at Catherine House gain the confidence to move towards a new identity and perception of self, as having important insights, experiences, knowledge, and expertise is an essential part of our specialised education work.

Homelessness is described by many women who participate in the education program at Catherine House as their 'rock bottom'. They say they have reached their lowest point in life. Their confidence has been eroded. and their self-esteem shattered. The ability to ask for what they want, need, or are entitled to is gone. The gendered belief systems that women are raised with, such as to be a 'good girl', put others before themselves, to be kind, caring and help people, distort into being overly kind, overly helpful, overly apologetic, and putting others' needs before

theirs — at all costs. The focus is on 'people pleasing', which impacts personal boundaries and the right to be safe. The unspoken need to gain others' acceptance and approval, above their own best interests, contributes to what brings women to homelessness. They often don't realise that it is a consequence of their socialisation and conditioning. Or that this places their safety and quality of life at risk. They think they themselves are the cause of their problems. When women fail to meet these standards, they experience self-blame, guilt, and feelings of worthlessness. They are often unaware that the structural inequality in society creates this. We work in collaboration with them to understand this is not the case.

The Catherine House education program provides opportunities for each woman to identify and



understand the specific gender inequalities and barriers they face. Women learn about the power of language and not react to 'power over' language, a systemic issue brought about by patriarchal structures and intimate partner relationships reflecting those power imbalances, most seen in domestic and family violence. In these types of relationships, adult women are referred to as girls. They are infantilised and not treated as equals. This is demeaning and another contributing factor to a woman's lack of self-worth, feelings of powerlessness and their very tangible perception of being unable to escape their circumstances.

Content includes naming women's roles and responsibilities in society. We ask and explore what the expectations were of families, schools, and the community on them as young girls and how this shaped their view of themselves and the future pathways this created. As they have grown into womanhood, being a mother, partner, wife, or carer, identifying what further expectations and obligations were and are expected of them. We discuss what is 'women's work' and how women are marginalised into stereotypical occupations, which are lower paid and often casual or part-time women are often forced to choose these as they have responsibility for the care of their children. At Catherine House, we want to create employment pathway options that pay well and provide secure financial futures for women, or at least discuss this likelihood for women.

Women learn to recognise the negative societal conditioning through the process of personal discovery and recognise, often for the first time, that the actualisation of their potential to date has been missed, but that it remains within them and can be reignited and brought to life. This is what excites and energises them: the thought of new life possibilities. This involves the learning of different ways to communicate effectively, verbally and non-verbally, in diverse settings to different audiences and mixed purposes. As a result, what emerges is a new skill set that can be used in personal or professional relationships and as a credible lived experience voice.

Through this supportive peer learning model, women share their 'herstories' and struggles. They report that being in the company of other women who have faced similar discrimination helps them realise they are not the only ones and to see themselves not as victims or failures but as women with unrealised, unleashed potential. These conversations help women understand the gender discrimination that has led to their current experience of homelessness and recognise that they do not have to continue to sacrifice themselves for others but can 'show up for themselves.'

Women learn a new language, which changes the attitudes and beliefs they hold about themselves. They learn to understand personal power, their rights and choices, and that they have the right to choose their destiny for themselves. We support women to be informed, strong decision-makers, considering themselves to be of worth. This is an uplifting, experiential, personal transformation education program where women realise their intrinsic value and how to actualise their potential.

Women who attend the program say 'yes' to themselves. Yes, I'm going to show up for myself because I am worthy; yes, I'm backing myself; yes, I'm going to prioritise myself — then, I am ready and able to support and advocate for others; yes, I am a 'lived experience' voice.

\* In the 12 months from 1 July 2022 to 30 June 2023, on 67 occasions, clients' lived experience voice, and expertise contributed to our extensive community education engagement and advocacy work, delivered in person by the client or through multimedia platforms and publications.

'We acknowledge the Adult Community Education (ACE) Art and 'Live Your Best Life and Plan for Your Future' training is supported by the Government of South Australia.'



#### Two Catherine House Client Stories

1. The value of education and the importance of regaining a sense of personal power and autonomy

I grew up living in multiple houses, moving from family member to family member, and eventually being reunited with my mother in our home. It wasn't the safest area to live, with many assaults, gangs and dealers around every corner. I found myself being mixed up in these crowds, which turned into a lifestyle over time.

I had dropped out of school, my only safe place as a young teenager. I had limited my social network and education due to spending all my time with these people. I was couch surfing from the age of 12, with little to no rules on how I was living life, who I was involved with or what I would do with my days. This went on for years. Little did I realise then how it would impact me in years to come.

I was 17 years old when I met a man that I became reliant on for financial support and a place to call home, mistaking my dependence for love. Within a few months, I was pregnant with my first child. I was so scared of being a mother. I had no support or positive connections, finances or stability behind me, so I stayed in this relationship. I knew my baby was a blessing and a reason to get my life in order, for the babies' sake and mine. We would go on to have two more children over the next few years.

Within the beauty of becoming a mother, much chaos came with it.

I wasn't in control of my emotions, had no personal boundaries, no knowledge of how to maintain a house or pay bills independently, and had no financial safety or strategy for a stable future. The relationship slowly turned toxic for my children and me. I knew I would have to leave, scared of what would come next.

I lost the place we called 'home'. I made the difficult decision to ask a family member to care for my children while I tried to stabilise myself. I had become a complete mess, with no confidence and low self-esteem. Feeling little to no hope for the future and getting back on track, I spiralled downward, making poor choices, isolating myself from the world, couch surfing, and falling back into the cycle of addiction. I was homeless once again; I had hit rock bottom! As much as I wanted a house, I didn't have the ability to take on that responsibility.

After nearly 18 months of battling my habits, thoughts and behaviours, I decided to seek help through a social worker who suggested I contact Catherine House. I didn't know much about Catherine House at the time. My only thought was to get another place to call home, for my children's future and for me.

A few months ago, I received a phone call from Catherine House, letting me know there was a place for me. A room of my own, inclusive of food, toiletries and bills, and that was only the start! Upon arriving, I was supplied with a clothing pack in my size, pyjamas, slippers and a personal care package. I remember exactly where I was, the day I received this news. I was so happy to be given the opportunity to break free from the cycle I had been in. I could start focusing on myself. I cried with joy.

The moment I walked through the doors of Catherine House, I felt welcomed, respected, safe and valued by both the wonderful staff and other women on their own journeys. It was such a safe space with a warm feeling all around. There was no interference from people outside. I was at ease. I no longer had to worry. I could finally relax.

Catherine House is much more than a roof over your head, food in your belly and somewhere safe to sleep. They provide services ranging from counselling to referrals for GP, dental and eye care, onsite substance use support, educational courses, financial assistance, employment opportunities, legal support and much more.

Since I arrived, I have started to rebuild my life and already achieved many goals I thought would take years. I have completed most of my dental work. I'm seeing a financial counsellor for previous debts, attending the Matrix Recovery Program and being assisted with legal issues. I have also been linked with Yarrow Place, a women's sexual assault counselling service, for the trauma I have carried with me for many years.

I find being in a women's-only support service calming and settling, and I am not faced with the anxiety of being assigned a male worker or forced to settle for one. Knowing I am in a feminist environment has helped me feel safe and comfortable to openly share experiences I have never spoken about before. It's a place where I no longer must use my masculine energy or feel like I am in survival mode. I can be my feminine self.

I have been engaging with the Education and Employment Officer, Sharon. Through our work together, I have received an education grant for my White Card course, which I have completed. I enrolled in the Adult Community Education training course 'Live Your Best Life and Plan for Your Future', which has helped me regain my confidence and self-esteem. The trauma-informed teaching practice Sharon uses is collaborative and has assisted me in regaining a sense of personal power and autonomy by being free to choose what I engage in and how I do this. We learn about the right to say 'no' in a safe setting so we can become comfortable applying this and other new empowering language in our daily lives.

I am now excited about what the future holds. I look forward to living independently and being reunited with my children in a place I can call home.

I have learned women are capable of doing many extraordinary things for ourselves within our lives. Being in a safe, comfortable and supported environment enhances that strength, giving room for doors to open and opportunities to emerge in which we feel confident to say yes.

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2. How Did This Happen? A Young, Neurodivergent, Religious, Cis-gendered, Woman's Journey into Housing Insecurity and Homelessness

#### Catherine House Client

Whether you're aware of it or not, whether you're upper or lower class, homelessness can happen to anyone. This is the story of how I, a 23-year-old, neurodivergent, cis-gendered, Christian woman, became and still is homeless. I'm currently living at Catherine House, which provides crisis accommodation for women experiencing homelessness.

Usually, a client stays at Catherine House for up to three months before finding suitable accommodation. I've been here for six months. The housing crisis means any kind of housing is hard to get. It's hard not to feel I'm overstaying my welcome; that someone needs this bed more than me. I want to go home, be with my cat, and have my own bed. But where is home? In my time at Catherine House, I've applied for any and every housing opportunity that came my way. But as a single person who is under 25, there is a stigma. 'Why don't you just go home and live with your parents?'

I've been active in the rental market since I was 17, paying \$70 per week to my aunt in board. This is when I met the man who was to become my financial abuser, eleven years my senior, a female-to-male transgender person. I moved into my first rental away from my family to be with him. I skipped school so we could spend time together. As a result, my grades suffered, which still impacts me today. I want to go to university, and the absence of an ATAR score has limited my education options.

I would classify the time I spent with this person as a queer relationship. He opened my eyes to the inequality people outside of the binary space experience. This is when I began exploring my sexuality. My attraction to this person helped me discover that I wasn't only attracted to cis-males, but women and other people, too. Early in the relationship, he began emotionally and financially abusing me, pressuring me to take out loans in my name and threatening to leave me if I didn't. I still stayed. At 19, I failed my TAFE course because I couldn't find time to study while holding down three jobs to pay off all the loans. Five years later, I'm still paying off the debts with the resultant bad credit rating - part of the reason I can't secure housing.

In the last five years, I've jumped from one share house to another, staying there for as long as three years to as little as three months. I have been stolen from, had sentimental items broken, and I've lived with drug addicts, alcoholics, emotional manipulators and people who physically abused my pets. I came home one day to find an uninvited male roommate in my bed. Through this time, I've continued to wish for the day I could finally live on my own. Now, I'm hesitant to let anyone new into my house. I don't think I will ever feel safe sharing a house with people who are not my family.

I've lived in heterosexual, queer, all-female and mixed-gender households. Living in a heterosexual household meant I had to suppress who I was out of fear for my personal safety. I had to maintain a facade to keep the roof over my head. As a single female living with strangers, I was at risk of being sexually assaulted. The first gift my aunt gave me for 'your new house' was a deadbolt for my bedroom door. She asked me if I knew the people I was living with and if I could vouch for my safety.

I faced similar anxieties living in an LGBTQ+ positive household. As a person, I was accepted, but my faith was not. Many people believe that one cannot be both queer and Christian. My love for Christ challenged people's perception of what a stereotypical Christian looked like. I stopped mentioning that I was a regular churchgoer when I was applying for queer-based shared houses.

Three months into the lease of my last rental, I took a weekend trip with my grandmother for her birthday. The day I was due to return, I received a text asking me to collect my things because I had been evicted, effective immediately. Thank God my grandma offered her couch. If it weren't for her, I would have been on the street. I loaded my belongings into a storage unit and couch-surfed with various friends and family for three months. To care for my mental health, I took up running and stumbled across United Western Homelessness Services. I was nervous meeting with the case worker for the first time. Admitting I needed help felt degrading. After my assessment, I received a referral to Catherine House.

I was on the Catherine House waiting list for six weeks. I was driving when I received a phone call offering me a room. I had to pull over to collect myself. It was such a relief to hear the warm, friendly voice of the intake worker at the end of the line, reassuring me that I had a proper bed to sleep in and the support I so desperately needed.

Since coming to Catherine House, I feel like a new person. The opportunities and support I've received here are unparalleled to what I could've done if I'd continued to tough it out on my own. I've been working closely with my case workers, and they've been assisting me in finding permanent housing. They've provided support to attend appointments with me. All it took was that first step, admitting that I was facing homelessness and needed help.

Upon arrival at Catherine House, I was blessed with a new pair of pyjamas. I was so excited to receive a clean set, as my only possessions were what I could fit into a small suitcase. I also received a personal hygiene kit, and all my meals were provided. Anything else I needed, all I had to do was ask. The relief I felt in that first week cannot be described. I've finally got the time to search for a house and not have to jump at the first available, in fear of sleeping rough.

I've always struggled with my mental health. I was diagnosed with ADHD at six years old and anxiety shortly after that. This, accompanied with high functioning depression, has negatively impacted my ability to stay employed and housed. Now, I've had time to focus on my mental and physical health, addressing things I didn't have the time or finances to address before. I've started medication to treat my ADHD and am currently undergoing an autism assessment. My entire mental healthcare team agrees, Catherine House is the best place for me to be right now. I've been able to have jaw surgery and my wisdom teeth removed whilst having a safe space to recover. Having the space to rest and focus on my mental health is a godsend. I'm seeing a psychologist once a month, which Catherine House recommended to me. Together, we're working on Cognitive Behavioural Therapy, which is unpacking why the brain reacts the way it does and how trauma affects our ability to respond in situations.

I spend most of my time at the onsite Catherine House Women's Centre, which provides activities and an education and employment program. It's such a safe and therapeutic environment. They deliver fun and practical activities like art and music, a 'Staying Safe for Women' course, and an Adult Community Education training course called 'Live Your Best Life and Plan for Your Future', which I recently graduated from. This 10-week course run by the Education and Employment Officer focuses on self-discovery and setting yourself up for future education or employment to get back on your feet and ready for a forever home. I made the decision



to commit to each week. In the past, for a multitude of reasons, I couldn't finish my studies, so I wanted to prove to myself that for 10 short weeks, I could show up. Amongst numerous other commitments, I still did.

My participation enabled me to accept an invitation to do advocacy and spokesperson training through the Economic Media Centre. I took the class to be proactive about my future. I discovered my passion for media and journalism, leading to several official and unofficial speaking roles for Catherine House in radio, newspapers and on TV.

I've had other opportunities to complete unfinished studies and pursue casual employment. I've received practical support through their donor education grant program, which has assisted with my study and university enrolment. I'm waiting to be accepted into Foundation Studies at UniSA for 2024, with the intention of going on to further study.

I am still currently homeless, but Catherine House has given me hope for my future in forever housing. No longer do I have to sacrifice my personal safety to have a home. Being a woman who is homeless, I have learned that homelessness can happen to anyone. I never thought I would be in this position, yet I am. Everyone deserves a roof over their head and a safe space to sleep.

\* As this story went off to the Editor, the client received news that she had been offered her own housing.

We acknowledge the Adult Community Education (ACE) Art and 'Live Your Best Life and Plan for Your Future' training delivered at Catherine House is supported by the Government of South Australia.

# A Matter of Life and Death: Communicating and Disseminating Research Through Interview-based Graphic Storytelling

Dr Erika Martino, Research Fellow in Healthy Housing, Centre for Health Policy, University of Melbourne, Alicia Yon, Research Assistant, Centre for Health Policy, University of Melbourne and Dr Kate Raynor, Principal Social Consultant, Umwelt (Australia) Pty Ltd

'I just lost all trust in myself and everybody around me that I just cut them all out. So I used to just walk, I used to get my daughter in the pram and I would just walk whether it was raining, whether it was hail, thunder, anything. We would just walk until we couldn't walk anymore, until we got to somewhere where it was warm enough and shelter that we were okay'.

— Participant 8

#### Background

After a lifetime of working with survivor-victims of domestic and family violence, Judith Herman<sup>1</sup> observed that 'remembering and telling the truth about terrible events are pre-requisites both for the restoration of the social order and for the healing of individual victims'. In this reading, stories and the

process of storytelling are incredibly important tools in which to recover and share and exchange knowledge.<sup>2,3</sup> In particular, graphic storytelling through creative and visual participatory processes can reveal complexity and embrace the ambiguity and multiplicity of human experience;<sup>4</sup> and inform our understanding of trauma.⁵

As university-based housing researchers committed to activism and solidarity, we adopted graphic storytelling as means to help us understand the contextual nature of safety and housing and to foster an environment where marginalised voices contribute to the co-production and dissemination of research.

In 2021, ten in-depth semi-structured interviews were conducted that explored participants' personal routes in and out of crisis accommodation. The ten women interviewed had managed (and were still managing) complex intersecting and multiple disadvantages in addition to their housing precarity: past and present domestic and family violence, physical and mental health issues, living with a disability or having children with disabilities, traumatic histories and poor family support.

Post interviews, we asked the participants what type of research output would be most helpful for them — especially given many were working in the advocacy space. We floated the idea of communicating some key interview themes in a graphic way through the help of an artist — with the view to creating a zine at the intersection of art, research and activism that the participants could use for their own advocacy work. That is, a device that both maps their crisis journey and offers a 'forward thinking' vision of what an ideal crisis accommodation journey might look like. While only a couple of participants were able to remain engaged through the process, we strove to maintain contact through emails during the many iterations of the work. The discussions drew on the interview content to create a storyline that reflected a diversity of experience while personifying the experience through a single women's

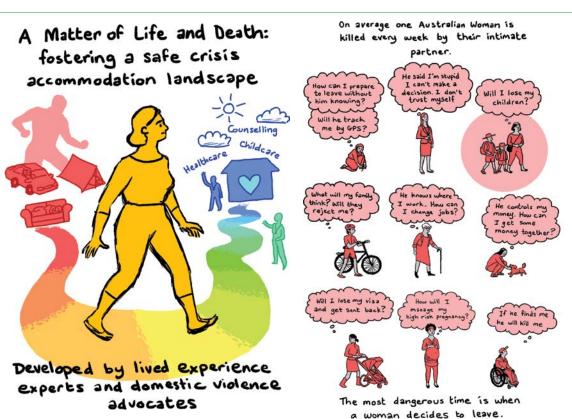


Figure 1: 'A matter of life and death: fostering a safe crisis accommodation landscape'; 'the most dangerous time is when a woman decides to leave'.

journey. Some participants were able to reflect on their own insights, which helped to build trust between the researchers and the participants. In this sense, we conducted a form of 'empowerment-lite' engagement<sup>6</sup> through interview-based graphic storytelling that engaged 'research participants in the interpretation of preliminary research findings, and through art-based methods ... the coproduction of visual outputs'.<sup>7</sup>

#### Communicating and Disseminating Research Through a Zine

All of the participants indicated, to varying degrees, that the experience of journeying through crisis accommodation was a harm-amplification process that compounded their existing trauma, and reflected on how their safety and privacy could be maintained. Overall, the insights from the interviews highlighted that there is insufficient social housing and affordable and accessible housing which is effectively choking crisis and emergency accommodation.<sup>8</sup> The interviews found, consistent with other research, that the crisis system can amplify the impacts of homelessness, and functions as an organisational barrier to stable housing.<sup>9,10</sup>



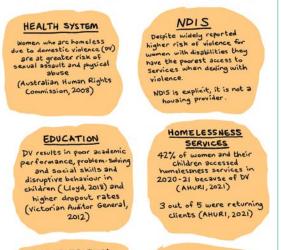
to the right person and they will help her find somewhere safe to go...

Key issues raised in the interviews where that the system that women turn to for help perpetuates a form of 'secondary victimisation'<sup>11</sup> through a lack of housing support; poor housing design and poor housing access (Figure 2). Or, more critically as one participant noted: 'I just thought that I could escape violence, like through that system, but I couldn't. And if anything, that system put me [at] way higher risk of violence than I've ever been placed at before in my entire life. Because of the amount of violence in those places'.

Similarly, and in contrast to the emancipatory and empowering goal of story-sharing that we hoped to achieve in creating the zine, the experience of re-telling their stories to service providers and intake staff was almost universally described as a stressful and re-traumatising process by the women we spoke to. They explained that they were 'hand-balled' between systems







THE JUSTICE

SYSTEM

DV can lead to offending and criminal behaviour.

As at June 2018, between 70 and 90% of incarcerated Australian women experienced DV (ABS, 2018)

#### CHILD PROTECTION SERVICES

There is a disconnect between Housing, centrelink, and Child Protection Services. For example many mothers lose custody of their children simply because they have nowhere safe and stable to stay (AHURI, 2019)

Figure 2: 'The reality of navigating a system of scarcity and neglect...'; 'The impacts'



and services, and that the people they spoke to engaged in victim shaming while not understanding or respecting their experiences of trauma. For them, telling their story was disempowering and painful, something we tried to reduce or at least mitigate in our research and graphic communication process.

#### Graphics are 'effective for

communicating but also are excellent for thinking ... comics help us grapple with uncomfortable data and fieldwork experiences while resisting the urge to reduce complexity'.12 We drew on direct quotes from participants to create break out vignettes — which highlighted that the reality of navigating and journeying through the crisis system is complex, can re-traumatise women and exacerbate feelings of invisibility, shame, and dehumanisation. We sought to highlight the ratcheting effect and cycle of homelessness; and to recognise the 'tightrope talk' that assigns both blame and agency to this journey.<sup>13</sup> We struggled with how to sensitively visually depict some of the more distressing content that did not risk re-traumatising or triggering readers. Sally Campbell Galman reflecting on the power of comics and graphic storytelling suggests that 'fairy tales are more than true: not because they tell us that dragons exist, but because they tell us that dragons can be beaten'.14 In this vein, we sought to detail how the 'wicked problem'

of housing and violence might be addressed; offering a narrative shift to policy and program solutions that could reshape the trajectory of our protagonist (Figure 3).

#### Reflections on Our Experience

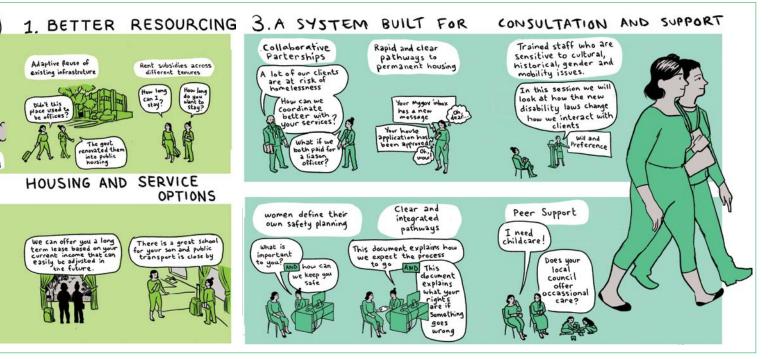
The aesthetic of graphic storytelling offered us a way to depict a women's journey, and specifically to create 'a map of time' through a four-dimensional narrative.<sup>15</sup> We felt that interview-based graphic storytelling combined the benefits of visualisation with powerful metaphors and character-driven narratives for social impact;<sup>16</sup> and that doing so made certain topics or experiences more accessible and engaging for a wider audience. Hence 'fulfilling our ethical responsibilities to share scholarship outside the academy';17 and that doing so was a form of 'practical solidarity' that pays forward the 'emotional labour' of participants sharing their experiences and personal stories.<sup>18</sup>

The process was, however, challenging in many regards. We found that such participatory approaches, in practice, can be participatory to different extents and at different stages. Also, working as housing-dominant researchers in the domestic and family violence space tests one's resilience in many ways, tasked with renegotiating ways to 'move

Figure 3 (from left to right): 'I have the right to expect...';

toward challenges rather than withdraw from them'.19 During the initial data analysis, our research team struggled to discuss and code the data. The interviews were hard to listen to and read. Data analysis defied attempts at containing the content in categories, challenging us with its disorder — asking us for a greater platform. It was immensely challenging and often difficult to 'let-go' of words or sentiments, and there was apprehension that our interpretations might lose a critical insight, a critical voice. It was, typical of many feminist methodologies, a slow scholarship.<sup>20</sup> It was an emotional labour and placed some of us at risk of experiencing a vicarious trauma.<sup>21</sup>

During this process, members of the research team 'opened up' about how their personal histories could offer insights. That is, some of us found, both researcher and participant alike, that the use of narrative facilitated a process of recovery or healing from past trauma. In the process of building our own resilience, we found that the practice of storytelling has been a valuable way in which to express solidarity, to build advocacy through sharing and exchange, and to build resilience through, rather, a vicarious resistance.<sup>2</sup> At the same time, as researchers we also learned that staying with discomfort can positively shape qualitative research methods.<sup>23</sup>



#### 'what can policy makers and service providers do to ensure my safety?'

The development of the zine was not conceived of as an outlet for the researcher team's interpretations and analysis but rather as a parallel, complementary output directed to a beyond-academic audience, to inform communities of practice. It sought not only to map the crisis landscape through stories but to posit, what are the possible civic and state-based relationships and commitments required to design a new map, a new agenda, a refusal of an unsafe crisis accommodation landscape? The development of this zine sought to recognise women's trauma history through a trauma-informed lens; consider how future recovery can be supported through housing; and situates crisis accommodation as an intervention to promote equity. Art-based methods can offer an 'organising of hope',<sup>24</sup> whereby women's stories can be told in a way that inspires others to act.

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# Addressing Homelessness through a Gendered Lens: The Power of Lived Experience-Led Programs

Gemma White, Program Coordinator Amplifying Voices Program YWCA, Abbie Wake, Natalia Boubaris and Stefany Byers, Survivor Advocates

#### Introduction

The link between gender inequality, family and domestic violence (FDV) and homelessness for women is being foregrounded by women with lived experience in a new YWCA program called Amplifying Voices. Amplifying Voices is a three-year program, funded by the Northern Territory (NT) Government, which aims to support young women and gender diverse people to lead the charge when it comes to reforming both the FDV and housing and homelessness sectors.

In Amplifying Voices, participants co-design a leadership program specifically for victim-survivors from their community that will provide them with skills and support to bring their voices into the advocacy and decision-making context. The program hopes to raise awareness of the interconnections between FDV and homelessness and challenge the policy settings, service models and social norms that perpetuate both violence and homelessness.

#### Homelessness and Gender

There are a range of social, political and economic factors underlying the experience of homelessness for young women. Gender inequality is at the centre of these driving forces. The gender wage gap, low paid female dominated industries, the pressure on women to take time out of work to care for children or other family members and the casualisation of the work force all lead to economic insecurity and an increased risk of homelessness for young women.<sup>1</sup> In the NT, remoteness and the ongoing impact of colonisation further compound these risk factors, making services harder to access, if available and culturally safe in the first place.

The most significant driver for homelessness in women, however, is Family and Domestic Violence.<sup>2</sup> In the NT, 53 per cent of people seeking assistance from Specialist Homelessness Service, do so due to FDV.<sup>3</sup> Family and Domestic Violence in the NT disproportionately affects Indigenous women, who are over eight times more likely to be assaulted than non-Indigenous women.<sup>4</sup>



Street art, Clifton Hill

While it is commonly understood that FDV often leads to situations where women no longer have a safe home to live in — what is less recognised, is that the lack of safe, affordable and appropriate housing options (emergency, transitional and long-term), also leads women into further experiences of violence.<sup>5</sup>

#### **Amplifying Voices**

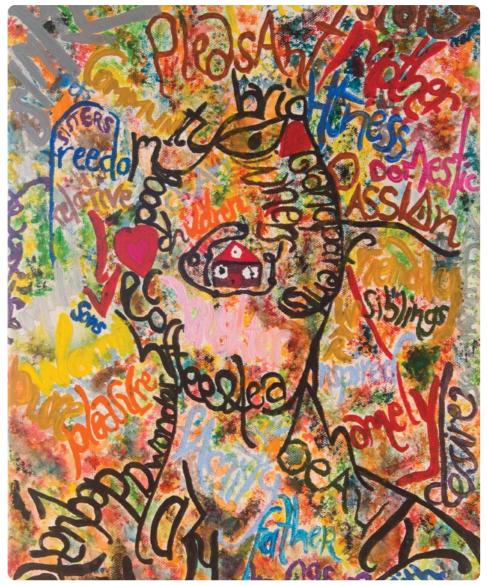
#### Summary and Aims

Amplifying Voices recognises the power of personal narratives and the unique expertise that women and gender diverse people with lived experience bring to the table. By privileging victim-survivors' voices and providing opportunities to lead, Amplifying Voices aims to challenge the 'expert-led' approaches homelessness and FDV reform and instead foster an inclusive, survivor-centred response. By incorporating a gendered lens, Amplifying Voices creates space for women and people with diverse genders who have experienced violence, and the impacts on housing insecurity, to shape policies and interventions that directly address their needs.

#### Approach

Amplifying Voices is a leadership program that has been co-designed by women with lived experience of FDV. The co-design process involves a series of planned workshops that break the design process into small steps and involve the facilitated sharing of lived expertise, ideas and goals. The co-design process integrates the input of professionals, experienced advocates, surveys from local service providers and people with lived experience in the community. The sessions are trauma-informed, providing a carefully controlled and supportive environment.

The Leadership program itself (the first of which is currently being designed), will be open to participants who have experienced FDV and or Homelessness, and will build skills such as systems based advocacy, political advocacy, storytelling and working with media. The Leadership programs will be co-facilitated by a First Nations co-facilitator.



JR, A home beyond words

Local mentors and guest speakers are sought from a rich network of community leaders and advocates. In conjunction with a local Indigenous partner agency, Darrandirra Child and Family Centre, and a range of First Nations guest speakers, mentors, and trainers, Amplifying Voices will be culturally appropriate and safe.

When participants are ready to advocate for the policy and social changes they have identified, they will be supported to do so individually and in group peer-support meetings.

#### Program Structure

The program will work with three defined groups over two and a half years:

- 1. an open group
- 2. a Culturally and Linguistically Diverse group
- 3. a First Nations group.

Each group will go through three phases:

- 1. co-design of the leadership program
- 2. leadership program
- 3. supported advocacy.

#### What do we hope to achieve?

What we hope to achieve will be defined by the project participants and will differ for each group. Each Leadership program's participants will have their own set of aims and objectives as well as individualised advocacy aims. Broadly, what we hope to achieve is a reduction of gender-based violence, a shift in the norms and beliefs that drive violence as well as some victim-survivor led changes to the housing and homelessness system, which is currently failing women and gender diverse people, especially those who are facing FDV.

#### Benefits and Challenges of Participating in the Amplifying Voices Co-design Process

Some of the benefits and challenges of participating in Amplifying Voices, are articulated below by three project participants: Abbie Wake, Stefany Byers and Natalia Boubaris.

#### Empowerment:

Lived experience-led leadership programs provide a platform for women and gender diverse people with lived experience to reclaim their agency and regain a sense of control over their lives. By involving participants in decision-making processes, both the co-design process and the Leadership program can foster empowerment, self-esteem, and personal growth.

'Participating in Amplifying Voices is healing and empowering for me. Knowing that the adversity I've gone through is contributing towards a change in helping other women in the same situations is something I had only ever dreamed of, and to be making a difference and being a part to a change makes me feel like I'm gaining control over my life and taking back the power from my abusers.' — Abbie Wake

'It's an opportunity to bring my ideas to life. I like being able to help people [who have gone through FDV] feel safe. It's for me and my children, so that they can be safe in the future. I'd like to do a campaign talking about the impact of violence on kids. The more women speak up, the more we will feel less bad about it'.

- Stefany Byers

'My voice and my experience can change the way things have been programmed in the community. I feel hopeful for myself for being involved in this because it's a stepping-stone for me by doing something I've been wanting to do for a very long time. Even before starting I had ideas about what I wanted to change.'

— Natalia Boubaris

#### Influencing services and policy:

Women and gender diverse people with lived experience offer unique

perspectives that policymakers and service providers often overlook or are not exposed to. By placing them at the forefront of conversations and initiatives, barriers faced by women and gender diverse people and the solutions to overcoming them can be better understood.

'We need to prioritise women and women with children who are experiencing domestic violence, to take action more quickly and more effectively and making sure that when they do get the courage to leave or make that call that they will be well protected.' — Abbie Wake

'We need one number we can call to get that help, not be told to call this number and that number when we are in crisis.' — Stefany Byers

'They need to make those steps really clear and simple when people are in crisis. If the client comes to you the first time and they don't get help straight away, they won't come back again. Services need to be non-judgmental, empathetic, curious and take into account language barriers. They need the right people. They need to have that passion for helping people and committing to that client, following up on what they need according to their priorities.' — Natalia Boubaris

#### Peer Support:

Amplifying Voices encourages peer support and community-building among individuals with similar experiences. This support network provides a safe space for sharing experiences, fostering resilience, and promoting personal growth.

'It can be a challenge. Things like traumas and triggers arising and lots of emotions from everyone involved, especially when certain topics are brought up for discussion. Having lived experience is a burden to carry sometimes and we have days where it can be a bit overwhelming but staying focused on the bigger picture always helps.' — Abbie Wake 'It not just benefits me, but also benefits others. For all of us to come together to share our experiences and ideas about the changes that can be made.' — Natalia Boubaris

'It's nice being a part of and interacting with other people that have experienced the same sort of thing but in their own form or way. There is a story that can be told and shared, hopefully to change someone else's circumstances, and so they can believe that they can find the strength or support to change their life for the better.' — Natalia Boubaris

#### Conclusion

Addressing homelessness through a gendered lens is crucial to developing holistic and effective solutions. Lived experience-led programs can empower women, by amplifying their voices, addressing gender-specific challenges, and promoting inclusive policy development.

By recognising the expertise and resilience of those with lived experience, we can create a more compassionate and comprehensive approach to ending homelessness. It is imperative that we continue to invest in programs like Amplifying Voices, as they represent a transformative opportunity to uplift women's voices and drive meaningful change in the fight against homelessness and gender-based violence. The implications, opportunities, and sector learnings of the Amplifying Voices Program is currently underway via an independent NT led evaluation.

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# Chapter 2: Program and Service Responses to Gendered Homelessness

# Knowing What Works: A Model for Supporting Women Who Have Been Homeless

Kerrie Soraghan, on behalf of McAuley Community Services for Women

#### 'I feel like I'm becoming the person I always wanted to be. I'm not that angry anxious person anymore.'

These are the words of Roma<sup>\*</sup>, now living in long-term, independent accommodation. Previously, she had been homeless, or lived in unstable housing, for 15 years. Through a five-year connection with McAuley, she has had the space and time to address trauma, mental illness and addiction.

Her story illustrates the multiple impacts of homelessness on women, and how an approach that responds at the points where these multiple impacts intersect can bring about long-lasting change. While it seems obvious that women's homelessness differs from men's, a gender lens and perspective is not always reflected in the design and delivery of services. McAuley's model of support is firmly based on our knowledge of the intersecting challenges that women experience in a community where gendered violence remains prevalent. Our model responds to their experiences in navigating a homelessness system that doesn't consider gender as a homelessness factor and is traditionally geared towards the needs of (generally male) 'rough sleepers.' In fact, while men make up 56 per cent of the homeless population in Australia, women accounted for

82 per cent of the increase of people experiencing homelessness between 2016 and 2021.<sup>1</sup>

McAuley provides safe and secure, women's only accommodation with a mental health focus at its core, and with a recognition that rest and recovery may take time. Roma saw this as critical when she stayed at McAuley House Footscray, which accommodates 25 women and provides 24-hour support. 'I felt safe, looked after, and nurtured. For the first few weeks, it was just enough to relax, find my feet, and begin to heal,' she says.

On arrival, Roma was worn down by the effects of chronic, long-term





homelessness. She had moved up to 30 times before she was hospitalised with depression and anxiety, as well as a growing dependence on alcohol. Only then was it recognised that the constant physical and verbal abuse she'd experienced living alongside men in community housing was a major factor in her deteriorating mental health. In order for her to recover, her housing needed to change.

McAuley House's atmosphere and environment began a process of healing. She became involved in a project to revamp the House's rooftop garden, and a program called 'Women's words' which helped give voice to her experiences. Meditation and art therapy were other activities she enjoyed — all part of slowing down, being in the moment, and helping to let go of her thoughts and traumatic memories. After 18 months, Roma felt ready for independent living. She moved into transitional housing, while remaining supported and connected with McAuley and many of the women who had become her friends. A National Disability Insurance Scheme package further assisted her with ongoing counselling and daily activities. And now her latest move to long-term, secure accommodation means she has somewhere she can really call her own.

#### Mental Health and Homelessness Intersections

With social and mental health support *and* secure housing in place — Roma now looks forward to the future with optimism. Her previous experiences, though, reflect the compounding effects of housing instability on mental illness. Roma had presented many times at emergency departments, but without a change to her living conditions, the system could not meet her needs. This also reflects what has been called a 'missing middle' in mental health support. Her needs were too complex to be addressed by primary care alone, yet not severe enough for entry into specialist mental health services.<sup>2</sup>

Women are almost twice as likely to experience mental illness, yet it has been noted that 'most mental health services operate on a male-centric model'. Roma's situation demonstrates how a limited consideration of gendered factors 'can lead to women's mental health concerns being overlooked, dismissed or misdiagnosed, and/ or adaptive responses to traumatic experiences may be pathologised.'<sup>3</sup>

McAuley brings together housing and gender-focused mental health support for women, most of whom have had long histories of trauma, family violence and mental illness. In one snapshot of 39 women, 85 per cent had experienced family violence, and 79 per cent had a formerly diagnosed, or recognised indicator, of mental illness. Forty-three per cent had been sexually abused, and more than 40 per cent reported childhood trauma.<sup>4</sup>

To address this complexity, women receive case management and co-ordination, with no pre-determined limit on how long the support can take. A nurse from Bolton-Clarke works on-site, providing direct support and linkages to health services. Legal and financial support is available through our partners WEstjustice. A partnership with mental health provider Wellways Australia enables training and upskilling of McAuley teams including in mental health service navigation and referral pathways, while also providing opportunities for secondary consults regarding mental health.

## 'Somewhere that knows my name'.

Many women become disconnected from family and friends when homeless. Through McAuley they can join a welcoming community and support network for years after their initial stay. Many attend celebrations, remain involved in activities and weekly lunches, provide informal peer support to more recent residents, or even just return to sit and enjoy the garden or play Scrabble.

The availability of a respite bed is a safety net for women facing new challenges or physical or mental stresses, such as Mary\*, who had transitioned into community housing. She became a volunteer at community lunches, and this ongoing link has made it easier for fluctuations in her wellbeing to be noticed. She returned to McAuley House for respite after developing cancer, kept in touch with the House's online activities during the difficult period of COVID, and gets support from the Bolton-Clark nurse when other health issues arise.

## *'Not just a place to stay:'* Women's Views

McAuley recently commissioned an independent evaluation by Deloitte of McAuley's homelessness model. It found that after their stay in McAuley House, 87 per cent of women had achieved stable housing, while 83 per cent felt safe, 70 per cent said they were mentally well, and more than 52 per cent were now working or studying. These extremely encouraging outcomes, given the complexity of women's presenting issues, validate McAuley's integrated approach.

In other consultations, women described which specific types of support helped them.<sup>5</sup> They endorsed the need for safe places and longer stays. They valued daily support which they felt helped them to make better decisions, enabling them to 'stay the course' when they were unwell. They said housing options should not be motels, tents, unsafe rooming houses or caravans.

They appreciated that the McAuley House model was a stepping-stone into independent housing. Prior to moving there, none had felt ready to move straight into independent housing because they felt they wouldn't be able to manage. They were concerned they would feel isolated and find it harder to get help with all the other issues in their lives such as loss of their children, health, relationships and employment.

These women particularly valued the mental health support provided, the chance to make connections with others and gain new skills, the sense of belonging, and the availability of support within the one place.

Roma was one of the women consulted. Her message was: 'We need more than a roof over our heads. Don't let women rot in facilities that don't meet their needs.'

#### Unmet Need and Services Under Pressure

McAuley's support model helped a fraction of the 49,922 females over 18 who presented to homelessness services in 2021-22.<sup>6</sup> Most women don't even come close to receiving the kind of support we can provide through our partnerships and with the help of philanthropy.

Instead, they encounter gaps, silos and overwhelmed services. In 2021-22 one of two homelessness access points in Melbourne's western suburbs in which McAuley is situated, reported having to turn away 8,000 households without even an initial appointment. One youth homelessness service is now providing young people with tents.7 Meanwhile 'exit points' for women transitioning from McAuley's services are clogged, with a severe shortfall of affordable and social housing. Victorians fleeing family violence, with priority access to long-term public housing, wait more than 20 months for a place to live. The average wait time increased by more than three months over the past year, to almost double the 10½-month target for priority applicants.<sup>8</sup>

#### The Family Violence Connection

Awareness of the high incidence of gendered violence experienced by women living in McAuley Houses has shaped our practice in our family violence crisis responses. Getting the support right at this early point, where traumatised women and children first leave their homes, can prevent the extended histories of homelessness of women living in McAuley Houses. A strong focus on holistic support and early intervention addresses debt, legal problems, disruptions to children's schooling and wellbeing, and trauma to the whole family unit. Our knowledge of the long-term impacts of homelessness and their connection to family violence has led to our advocacy of 'Safe at Home' approaches. These focus on women's ability to remain at home after violence with the needs of the entire household addressed.

#### What Next?

McAuley's approach, combining integrated support, housing and a gendered lens, responds to what women want. Its value is demonstrated in positive outcomes: safe and secure housing, improved mental well-being, and participation in employment and study. It is a readymade, proven prototype, and should be rolled-out and adapted for other services.

Equal attention is needed to prevent homelessness for women, and its persistent connection with family violence. McAuley's 'Safe at Home' research gathered countless examples of how a seemingly temporary event — moving out of home to escape — became a steppingstone to ongoing homelessness and poverty. Shifting attention to women's ability to stay home safely, rather than beginning this trajectory, should be an urgent focus. Funding a 'Safe at Home' approach is critical in preventing the alarming growth in family violence-related homelessness over the past decade.<sup>9</sup>

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# Responding Effectively to Homelessness and Pregnancy

Dr Theresa Lynch, Chair, Pregnancy and Homelessness Coalition and Sandra Morris, Senior Engagement and Strategy Manager, Birth For Humankind

In this paper, we outline the benefits of applying a gendered lens to service delivery models for women and gender diverse people who are pregnant and homeless.

Women and gender diverse people who are pregnant without a home have complex needs associated with intersectional experiences of economic and social disadvantage, mental ill health drug and alcohol use and violence and/or abuse. Evidence shows that large numbers of women and children are homeless as a result of escaping family violence and find themselves isolated from social and/or community supports. Their experiences of homelessness place them at further risk of violent and exploitative relationships as well as reduced access to and engagement with appropriate health services.

It is our contention that their experiences and trauma are shaped by discriminatory policies and practices across our service systems that are underpinned by established patriarchal ideas, structures and priorities and widely accepted gender stereotypes where the male experience remains the norm.

In the absence of a gender lens the distinct needs of women, gender diverse people and children are not integrated and overlooked, and their voices rarely heard. This often translates to them being denied access to early, appropriate and safe health and housing support.

The inability to access stable housing profoundly undermines pregnant women's and gender diverse people's ability to access pregnancy care. This can create immediate and long-lasting harm to them and their child's health and wellbeing — including increased risk of pre-term birth and low birth weight, which are risk factors for life long developmental challenges. It also impacts their ability bond with and care for their baby. For many women and gender diverse people, the inability to find suitable housing prior to birth will result in the removal of their baby from their care.

In Victoria, we do not know how many homeless women and gender diverse people are pregnant at any given time, as services are not required to collect this data.<sup>1</sup> There is also no coordinated system-wide response to ensure we are achieving the widely accepted best health and social outcomes for both the parent and infant.<sup>2</sup> This gap in the service system is a missed opportunity to provide early intervention and best practice, wrap-around care and support.

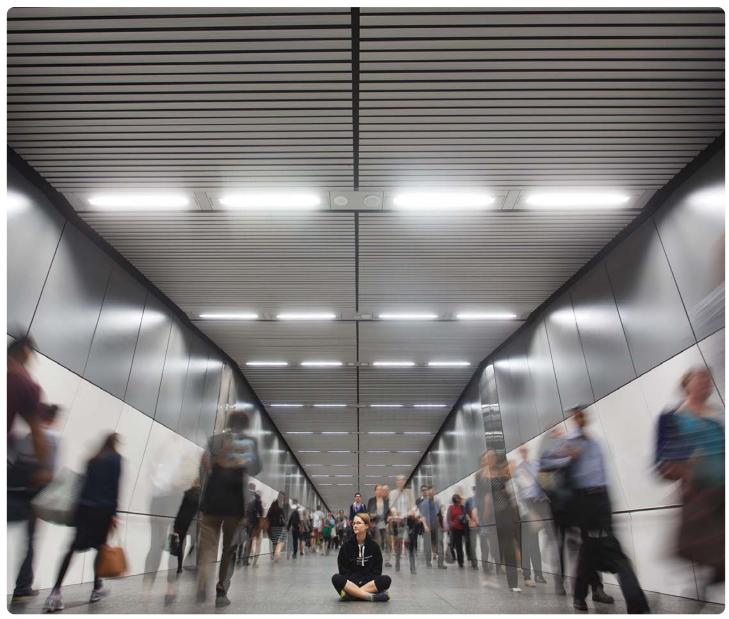
Similarly, we do not know have comprehensive intersectional demographic data about people experiencing pregnancy and homelessness that are known to impact their experiences of the maternity care system, including age, race, ethnicity, sexuality, gender identity or disability. Not understanding the extent of the problem is a significant impediment to improving services and providing best the possible outcomes for homeless pregnant women and gender diverse people and their infants in Australia.

Despite evidence of need and their vulnerability to poorer health and wellbeing outcomes pregnant women are often invisible in systems of support across the health, wealth and homelessness and housing sectors.<sup>3</sup> They and their unborn child subsequently do not receive the level and continuity of support and care that they require. This is largely because homelessness and health professionals have a lack of understanding of how to integrate their unique needs into service delivery models and responses.

Compounding these service delivery challenges is the evidence that not all frontline workers in the homeless and housing sectors possess the skills and knowledge to work with pregnant women in effective and sensitive ways. As a result, workers may not inquire about the pregnancy or follow up appropriately. Without the integration of a 'gender lens' into organisational policies and practices homeless pregnant people's needs are often not identified or assessed comprehensively, and appropriate care not provided to them.

Below are interventions that are critical for transforming the health care and social support required to improving the life outcomes for pregnant women and gender diverse birthing parents and their infants impacted by homelessness.

- Improved data collection processes to better identify the number of pregnant homeless women and gender diverse people to inform policy and service system development.
- Ensure pregnancy is considered as a critical factor for determining access to housing and support when pregnancy is first identified or disclosed.
- Identify policies and practices that apply a gendered lens to address the unique needs of pregnant women and gender diverse birthing parents when accessing housing support and health care.
- Include women and gender diverse people with lived



Would the World go on Without Me ©Zae, Home Is Where My Heart Is, 2015

experience in the design and delivery of service models to ensure their voices and experiences are at the centre of service design.

- Strengthen cross-sector collaboration across homelessness, maternity, sexual reproductive health, drug and alcohol and child protection services.
- Streamlining and enhancing information sharing and improving system responses and referral pathways.
- Build the skills and knowledge of homelessness and housing service professionals and healthcare clinicians to develop specialist care and support for clients impacted by pregnancy and homelessness.

- Increase supply of safe and affordable long-term housing and ensure that this is the principal option offered to pregnant homeless women and gender diverse people unless it is unsuitable for their specific circumstances.
- Where long-term housing is not available, provide access to other supported housing options including specialist transitional accommodation and safe crisis accommodation.
- Improve pregnant homeless people's access to wrap-around and continuity-of-care models in hospital and other health settings.

We recognise and applaud the recent positive changes and support of housing and health service to build on actions and programs to improve the outcomes of vulnerable women, gender diverse people and infants. However, without recognition of the pervasive and entrenched nature of patriarchal ideology and practices in service delivery models the fundamental human rights to secure, safe and appropriate housing and healthcare remain at significant risk. Therefore, it is critical that urgent action is taken to remove the barriers and to address the service gaps affecting pregnant women and gender diverse people's capacity to access to responsive and comprehensive homelessness and clinical care.

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# Homeless to House Proud



Mathew Parsons, Manager, LGBTQIA+ Inclusion and Joshua Tilley-Darvill, Pride in Place Program Coordinator, Vincentcare Victoria

As those in the Specialist Homelessness Service sector know, safe and stable housing is a fundamental need and an essential human right. It is the foundation upon which a happy and healthy life is built. Conversely, the experience of homelessness is a tremendously palpable example of disadvantage and obvious marker of social exclusion. Whilst anyone can experience homelessness, structural disadvantages increase the risk and rates of homelessness.

When considering the impacts of gender in driving structural disadvantage in our society, the field of family and gendered violence prevention has established a strong evidence and practice base for understanding and improving the experiences of women. More recently it has begun to recognise how rigid gender norms not only drive inequality and structural disadvantages for women but also for people of diverse genders and sexualities. Pivotal collaborative work between Our Watch (the national peak for violence prevention) and Rainbow Health Australia (the national lead in LGBTIQ research translation, then called GLHV) resulted in the first major Australian publication to unpack this link:

'Gender and gender inequality are built on the assumption that "real" men and 'real' women are necessarily heterosexual. But the existence of LGB people raises the possibility that men and women may or may not behave in stereotypically masculine and feminine ways and can be attracted to people of more than one sex or gender. Here, like trans and gender diverse people, LGB people challenge the assumptions that underpin a binary, heterogendered model of the relationship between sex, gender and sexuality.'1

This understanding was further elaborated upon in Rainbow Health Victoria's ground-breaking publication, Pride in Prevention, to establish the understanding that simply by living their lives authentically, LGBTIQ people challenge rigid gender norms, and the negative societal attitudes towards these supposed transgressions drive social, structural, and even still some legal disadvantages.<sup>2</sup>

It unfortunately comes as no surprise then that, compared to the general population, LGBTIQ people experience higher rates of a wide range of poorer health and well-being outcomes, including experiences of homelessness reported at rates up to two to three times higher than the general population.<sup>3,4,5</sup>)

This can be attributed to our all-too-common, every-day experiences of exclusion, discrimination, marginalisation, violence and abuse, which are driven by societal attitudes of homophobia, biphobia, transphobia and intersexphobia. This situation is compounded by the fact that, unfortunately, we then face additional barriers to accessing the health and social services which Australia has in place to help with the poorer health and wellbeing outcomes we experience.<sup>6</sup>

The LGBTQIA+ communities have a proud history of often uniting and supporting each other due to our common experience of marginalisation and disadvantage that results from challenging rigid gender norms. However, it is important to remember that the 'lived experience' of diversity in Homeless to House Proud



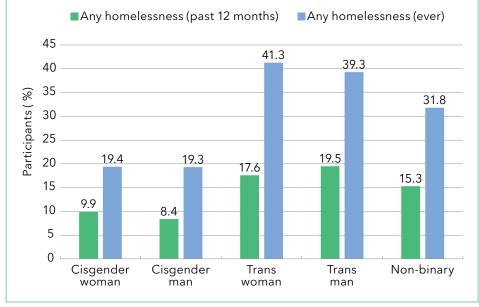
sex, gender, and sexuality are also unique. Additionally, it is important to consider for many in LGBTQIA+ communities the impacts of layering on top of these distinctions additional and unique marginalisation and disadvantage experienced by those with intersectional identities of LGBTQIA+, such as diversity in race, disability, faith or non-faith, Aboriginal and Torres Strait Islander. Whilst research specific to the experience of homelessness within these communities is scarce in Australia, there is one area these intersectional experiences is (relatively) well researched: LGBTQIA+ young people.

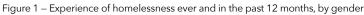


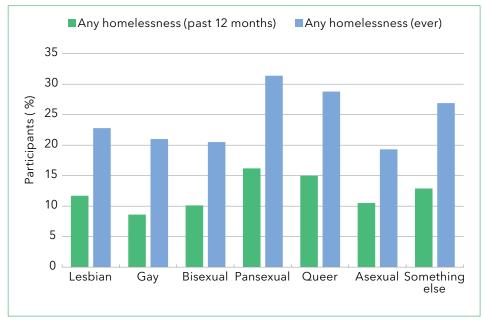
The most recent iteration of Australia's largest research study on LGBTQIA+ young people, *Writing Themselves In 4*, demonstrated that when looked at as a group, these young people experience homelessness at alarmingly higher rates than their non-LGBTQIA+ peers. It also broke down the data on these experiences according to gender identity and sexuality, showing not a great deal of variation between sexual identities, but roughly twice the rates for those with transgender identities than for those with cisgender identities:

The survey also asked respondents to self-identify what they perceived as the cause of their homelessness experience. The summary of this chapter is a harrowing read:

'Almost one in four (23.6 per cent) Writing Themselves In 4 participants had experienced one or more forms of homelessness in their lifetime while, for 11.5 per cent, this had occurred within the past







12 months. Trans men and trans women were the groups most likely to report experiences of homelessness. Almost one in five trans men (19.5 per cent) and trans women (17.6 per cent) reported experiencing one or more forms of homelessness in the past 12 months.'

'Over one-quarter (26.0 per cent) of participants reported that their experience/s of homelessness in their lifetime were related to being LGBTQA+.'

'This percentage was higher for trans men (45.2 per cent) and trans women (37.9 per cent). Further specific causes of homelessness reported by participants were mental health issues, rejection from family, family violence, and financial stress. Close to one in five participants reported that they had become homeless after running away from home or the place they live (17.4 per cent) or being asked to leave home (10.5 per cent).'<sup>7</sup>

The breakdown of those who attributed the cause of their homelessness as related to their being LGBTQIA+ clearly demonstrates the impacts of societal exclusion based upon rigid gender norms operates differently for this group, given the highest percentages in both the gender and sexuality disaggregation were not cisgender women, as you might expect, but those with a masculine gender and/ or a sexuality used most often by same-gender attracted men:

Another study conducted in Australia, Trans Pathways, found very similar data highlighting the impact of gender diversity on young people's likelihood to experience homelessness. It found that 20 per cent of trans and gender diverse young people had experienced homelessness at least once in their lives. Homelessness is not exclusive to any specific group; it can affect anyone, regardless of their gender identity, in any community. However, it disproportionately impacts those who are already marginalised and vulnerable within society, particularly transgender individuals who also often grapple with additional and intersecting forms of marginalisation.<sup>8</sup>

Figure 2 – Experience of homelessness ever and in the past 12 months, by gender



A stark demonstration of this can be found by returning to the disaggregated data of *Writing Themselves In 4* in which experiences of homelessness are extracted alongside further demographic variables of intersectional identity. Of LGBTQA+ who identified themselves as having a disability, 17.6 per cent reported experiencing homelessness in the last 12 months and 35.6 per cent having ever experienced homelessness.

Of those who identified themselves as having an intellectual disability, these figures on experiences of homelessness rise to 21.9 per cent in the past 12 months and 43.5 per cent for 'ever experienced homelessness'. It is worth noting the cut-off age for eligibility to participate in the youth survey was for people aged 21 years. The responses to 'ever experienced homelessness' are relating to these young people's early lives, so one can deduce that a concerning proportion of those who had not yet reported 'ever' likely will experience homelessness in the future. Unless changes to the status quo occur in the meantime, they will very likely encounter a compounding layering of barriers to accessing safe and appropriate homelessness support services able to meet their intersectional needs.

One of the most impactful access barriers for LGBTQIA+ people generally, regarding accessing health and wellbeing services, is that we often do not know whether we can trust that a service will be safe.<sup>9</sup>

When you are already in crisis, for us LGBTQIA+ people asking for help just feels too risky given the likelihood

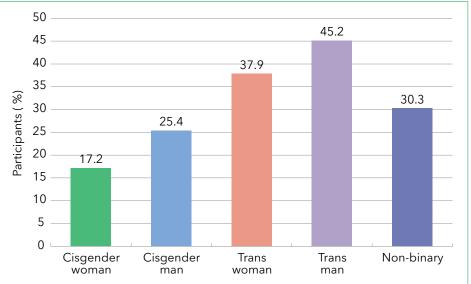


Figure 3 – Experience/s of homelessness related to being LGBTQA+, by gender

of having to deal with deliberate discrimination or at least hurtful ignorance from the service provider. This stems from a wide-spread broken trust in systems and sectors that have failed to keep us safe in the past, and many still in the present.

So, what's the solution? Centering on principles of social justice, intersectionality and equity, we must be led by the LGBTQIA+ communities themselves for the answer. To do this we can look to a growing body of research asking LGBTQIA+ people this very question, where these communities consistently indicate that we consider practitioners and support services safe when they demonstrate care that is grounded in a deep understanding of LGBTQIA+ lived experience. To illustrate this point further, when asked about accessing services in Private Lives 3,

Australia's largest LGBTQIA+ health and wellbeing study found:

- 21 per cent said they'd prefer to access services that 'cater only to LGBTIQ people'.
- 47 per cent prefer to access 'a mainstream service that is known to be LGBTIQ-inclusive.'
- And 75 per cent said they would 'be more likely to use a service that had been accredited as LGBTIQ-inclusive.'<sup>10</sup>

What this data shows is that for some of us, past harms have simply been far too great for us to trust any service that is not run by LGBTQIA+ people, for LGBTQIA+ people. Some of us want to be able to know we can safely access any type of service we need, where and when we need it.

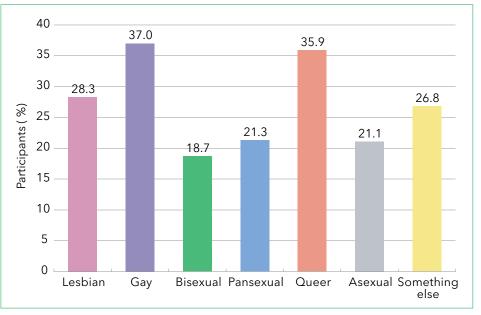


Figure 4 – Experience/s of homelessness related to being LGBTQA+, by sexuality

So, true equity of access is giving LGBTQIA+ people the choice to be able to access targeted services by us for us, and have access to broadly targeted services who we know we can trust will provide us safe experiences. 'Trust' being the key word.

These organisations must commit and deliver upon the additional effort that is needed for earning, deserving, and maintaining the trust of the LGBTQIA+ communities. While a rainbow or trans pride flag sticker on the window signals to us a willingness to support LGBTQIA+ people, a Rainbow Tick accreditation signals true preparedness to support us in the way we need you to. You've done the work to earn and deserve our trust. You show us that you can talk the talk, and you have also proven that you walk the walk.

The Australian Human Rights Commission defines Cultural Safety as 'an environment that is safe for people: where there is no assault, challenge or denial of identity, of who they are and what they need. It is about shared respect, shared meaning, shared knowledge and experience of learning, living and working together with dignity and true listening.'<sup>11</sup>

So as one of Victoria's foremost homelessness services, VincentCare's commitment to achieving and maintaining Rainbow Tick accreditation for the past eight years and beyond has been an essential part of establishing trust from the LGBTQIA+ communities that we can provide service environments that are LGBTQIA+ Culturally Safe. This work has been truly transformative for our organisation, and especially for the





lives of clients who need us to do this work. Our Single Client Record (SCR) data recently showed 25 per cent of clients accessing our inner-city hub identified themselves as being from LGBTQIA+ communities.

We consider it an immense honour to have earned the trust of these communities. A clear example of this cultural change in practice is the Ozanam House crisis supported accommodation redevelopment. Originally opened as a 'night shelter' in 1953, Ozanam House had grown and evolved in its practice approach through generational iterations of social policy and community expectation. Throughout its history it endured as a continual and integral part of Melbourne's response to homelessness. However, until 2019, it serviced exclusively cisgender men and was typically not considered a safe option for LGBTQIA+ people, particularly those with intersectional identities.

Organisational and client support practice culture change that emerged because of Rainbow Tick accreditation informed the redevelopment of the Ozanam House crisis supported accommodation facility, as well as the integration of the Homelessness Resource Centre, an open-access drop-in service for people in the community who are unhoused.

In addition, we reflected on the considerable evidence that LGBTQ people experience similar, if not higher, rates of family violence than heterosexual and/or cisgender people. (12) Further, 57.5 per cent of LGBTQ people would prefer to access mainstream Family Violence services.<sup>13</sup> Despite this evidence there remains immense inequality in safe and appropriate services available for LGBTQ victims-survivors <sup>14</sup> with most parts of Australia having services that limit their eligibility to (assumed cisgender and heterosexual) women only. VincentCare therefore proudly redefined the eligibility criteria of our Rainbow Tick accredited Family Violence services and Refuges from single-gender 'women only' eligibility, to now also include and welcome LGBTQIA+ people of all genders.

Along with acknowledging the transformative impact our Rainbow Tick journey is having on our organisation, some individual people must also be acknowledged for the transformative impact their work, including Jac Tomlins for skilfully leading the initial Rainbow Tick work at VincentCare, and Dr Cal Andrews and Dr Ruth McNair for their seminal work producing the suite of evidence and resources within the 'LGBTI Housing and Homelessness Projects'.

There is no better nor more appropriate way to gauge the impacts of our Rainbow Tick journey than to listen to the feedback of our LGBTQIA+ clients. Many LGBTQIA+ people who have resided at Ozanam House since the redevelopment believe the physical space and practice approach of staff affirmed their personal dignity and allowed them the safety to express their identity openly, without judgement or discrimination.

The following client quote obtained for publication in this article really says in a few short lines what this article has taken over 3,000 words to convey:





'Ozanam House is where I finally came out to people as a trans woman with cheers. I now come to the house as a volunteer wearing a skirt without fear and speaking up — I'm a trans woman.' — Gabriele

Being Rainbow Tick accredited does not mean we always get it right. With nearly 200 staff we could never genuinely guarantee that everyone will say and do the most LGBTQIA+ inclusive things every time, all the time. What we can guarantee is our commitment to listening to those with lived-experience expertise on what is going well as well as what we can improve, within an established LGBTQIA+ continuous quality improvement framework. We have deliberate feedback mechanisms to hear from LGBTQIA+ clients about their unique experiences of our service. This is most often, but not always, positive feedback. Whenever it points us to a place we can improve, we immediately swing into action to understand and improve our LGBTQIA+ Cultural Safety. Our LGBTQIA+ Inclusion Committee consults and collaborates with staff from these communities, and we proactively seek out advice and training from LGBTQIA+ organisations and community groups representing intersectional identities. We are determined to address the unique compounding access issues of parts of these communities such as LGBTQIA+ people with disability, with CALD and/or refugee experiences, LGBTIQSB Aboriginal Queer mob, and more. There is always more to learn, and more people we can learn from to improve our ability to meet their unique intersectional Cultural Safety needs.

We always can, and should be striving to, do better.

And we believe so should you.

We invite other homelessness services to commit to Rainbow Tick accreditation and to join us in contributing to a future Australia where people of all bodies, genders, and sexualities can go From Homeless to House Proud.

Here are some excellent places to get started today:

www.rainbowhealthaustralia. org.au/rainbow-tick

www.lgbtihomelessness.org.au

Download the images from this article as posters here: www.vincentcare. org.au/our-services/lgbtiq

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## Trauma-informed Design and Support for Women and Children Escaping Violence

Jennifer Bushell and Karen Bentley, Women's Services Network (WESNET)

WESNET is the national peak body for women's specialist domestic and family violence (DFV) services. With almost 350 eligible members across Australia, we represent a range of organisations and individuals including women's refuges, shelters, safe houses and information/referral services. In many cases our services serve as both the first and last resort for women escaping violence and are there to provide accommodation and protect against homelessness.

#### Women, Homelessness and Violence

Our services are a direct result of the gendered nature of homelessness, just as violence against women is a direct consequence of gender inequality. According to the Personal Safety Survey, over 1.26 million Australian women and 370,000 Australian men over the course of their lifetime had ended a live-in relationship with a violent partner.<sup>1</sup> Well over half these women (750,000) left both the relationship and their home.<sup>2</sup> As reported by the Australian Housing and Urban Research Institute, DFV underpins a significant proportion of female homelessness with Specialist Homelessness Service female clients most commonly citing escaping violence as their reason for seeking help.<sup>3</sup>

While not all women who experience DFV will become homeless, it's very likely that the majority of homeless



women have experienced DFV. Women with independent financial means are less likely to become homeless but women — just by virtue of their gender — are less likely than men to be able to achieve economic security. Gender inequality - experienced through unequal pay and lifetime earnings, more precarious employment, fewer capital assets, as well as through DFV — follows women into all corners of their lives.

#### The Experience of Trauma

Just as violence leaves its mark on the nature of homelessness among women, it leaves its mark on the women and children who experience it. All people who experience violence experience it uniquely, but all will experience some form of trauma. DFV can leave lasting physical impacts such acquired brain injuries and chronic illnesses; it can cause or exacerbate anxiety, depression and other mental health disorders; it can contribute to alcohol and drug misuse; and it can leave women with few social and financial resources.<sup>4</sup>

Women and children escaping violence almost always have complex needs that require specialised support. The importance of the effectiveness of this support cannot be overstated. It impacts tremendously on the ability of women and children to regain their health and wellbeing, and their hopes and aspirations. Providing this support through a trauma-informed lens influences all elements of the care environment and can significantly enhance the life chances of women and children escaping violence.

#### Trauma-informed Design

Despite trauma-informed design being heralded as a new architectural speciality, many of its characteristics have been incorporated into women's refuges and shelters since their earliest inception in the 1970s. Women's specialist services saved women's lives, not only by providing safety away from violent men, but also by encouraging and facilitating self-reliance. They helped women



build the skills they needed to keep themselves and their children away from violent men over the course of their lifetimes.

As an English study noted, 'Refuge spaces require, but also enable, contact and encounter between women; and communal living and group processes can enable interaction and collaboration between women. These collective processes begin to counteract the isolation of abuse and to help prepare women for their lives after the refuge.'<sup>5</sup>

Beyond self-reliance and empowerment — gained often through collective living - other core tenets of specialist domestic and family services have included safety and security, and the creation of a sense of control, orderliness and calm. Again, none of these are new or revolutionary concepts, but over time have become more fully articulated as a design philosophy. As awareness and evidence has grown, and as refuges and shelters have emerged from the hidden corners of suburbia, today's refuges reflect an amalgam of decades of feminist principles driven by lived experience, combined with modern technologies and science. More facilities are now purpose-built, rather than only repurposed.

Last year Housing Plus a regional community housing organisation and provider worked with architecture firm Custance to develop Best practice design standards and features to create exceptional accommodation for those affected by Domestic and Family Violence.<sup>6</sup> The document is framed around eight key standards. 'Trauma Focussed Design' sits alongside others such as safety, privacy and dignity, and flexibility and adaptability; and is described as the creation of 'calm spaces that promote relaxation, health and recovery through light, texture, colour, space and the careful consideration of sensory factors relating to design. Spaces are welcoming, predictable and clients can have control of their environment'."

WESNET National Chair Julie Oberin AM is also the Chief Executive Officer of Annie North Women's Refuge and Domestic Violence Service in Bendigo and has seen and experienced first-hand the evolution of DFV services over time. Annie North is profiled by Housing Plus as a modern example of a secure women's refuge facility. It is an architecturally designed core and cluster refuge, and the Housing Plus guide includes photos of warm interiors and an exciting children's play area and garden.

Julie notes that there are key differences from stereotypical visions of the past, 'We have really focussed on using light and colour and good quality furnishings as part of making women feel comfortable and valued. This is essential to healing. At Annie North it's important to us that everything is well maintained and in good working order — women who have experienced DFV have already been actively dehumanised and demoralised, and a core part of our job is helping to rebuild lives, self-worth and dignity'.

While Annie North might look different to the repurposed residential homes of the past, there are still strong echoes of their founding principles: *'We still have a really*  prominent focus on group work, and the design reflects this. We have communal spaces where women can draw strength from each other, and we have workspaces for art therapy, case management and other skills-building.'

'We love Annie North because it gives further life to all the things that we know help women heal and thrive. The new design philosophies step into the lessons of the past — rather than away — and give us the space to do more of the things we've always wanted to be able to do.'

#### Trauma-informed Care

Along with expecting more from our built environment, we also ask more of our DFV support people. Until the tireless advocacy of the women's movement succeeded in gaining government funding support in the 1970s, refuges and shelters were — by financial necessity staffed almost entirely by volunteer workers. A recent WESNET member survey found that today's DFV specialist services employ support workers, managers, administration officers, case workers, receptionists, project officers, counsellors, psychologists, communications officers, advocates, child carers, researchers, lawyers, art therapists, accountants, property managers and tenancy support workers.<sup>8</sup>

The diversity of workers reflects that most services provide multiple types and layers of services, and many provide programs tailored to specific community groups such as First Nations women, women with disabilities, migrants and refugees, and LGBTQIA+ people, all founded on the need for comprehensive and trauma-informed support.

While generalist crisis accommodation can play an important role in the short-term, there is sound evidence of the superior efficacy of specialist services. The provision of support to women and children escaping violence by specialist services is also preferred internationally.<sup>9</sup> The Handbook for National Action Plans on Violence against Women, for example, notes that: 'specialist crisis services responding to victims/survivors of violence against women should be run by independent and experienced

women's nongovernmental organisations providing gender-specific, empowering and comprehensive support to women survivors of violence based on feminist principles'.<sup>10</sup>

Alongside the evolution of trauma-informed design in the physical environment, a trauma-informed workforce is also steeped in the principles of the past. The women working in the early refuges and shelters understood trauma, sadly mostly by having experienced it themselves. These days specialist staff are trained to understand trauma and address the multiple and complex needs of victim-survivors to assist clients navigate complex systems such as child protection, police, courts, immigration and income support. Many staff have tertiary and other qualifications but much of the specialist work they have to learn on-the-job as there is very little in the way of specialist education for this sector.

In further echoes of the past, many specialist workers are drawn to the sector because of their own lived experience. While this brings enormous benefits to those seeking assistance, it also carries the very real risk of re-traumatisation for the workers. This adds to the other workforce risks inherent in the sector caused largely by uncertain and inadequate funding. Services often cannot offer workers job security or remuneration that is commensurate with the level of skill and complexity of work required of their workers, leading to overwhelming caseloads and an inability to respond to the rising demand for support. As Julie Oberin has stated previously, 'Domestic and family violence workers are among the nation's most essential workers in terms of saving and rebuilding the lives of women and children, and yet they are also among the most precariously under-valued and there are not enough of them'.<sup>11</sup>

#### The Way Forward

Just as the causes and experiences of homelessness are gendered, a gender lens must be applied to responses and recovery. The trauma caused by domestic and family violence has unique impacts in how women perceive themselves and in how they can emotionally and practically navigate their own and their children's futures. Women and the women's movement — through the harsh reality of lived experience combined with improved scientific and social understandings of trauma — developed knowledge and practices that best support other women and children gain a foothold in a life beyond violence. It is critical that these lessons and learnings not be washed away through an overreliance on generalist services, or that specialist services not be rendered invisible through a lack of adequate resourcing, understanding or appreciation of their role.

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## Homelessness for Trans and Gender Diverse People is Not Straight Forward

Jess Innes-Irons<sup>\*</sup>, Creative Arts Therapist (LGBTIQ+, Youth and Family Violence), Family Access Network<sup>\*\*</sup>

Over the past 17 years, there has been a shift in the LGBTIQ clients who present to the Family Access Network (FAN) for support. Historically, FAN saw more lesbian, gay and bisexual young people presenting for support. While nowadays, young people presenting for support are overwhelmingly trans, gender diverse and non-binary. Partly, this reflects the changes in social attitudes and increased acceptance of people with diverse sexualities, but it also reflects the ways gender diversity has a unique impact on homelessness.

We already know that LGBTIQ people are more likely to experience homelessness in their lifetimes<sup>1</sup> but when this data is further broken down by gender identity, we start to see trans and non-binary people reporting rates of ever experiencing homelessness at almost twice that reported by cisgender LGBTQ+ people.<sup>2</sup>

The question may be asked about why gender diversity is relevant to housing and homelessness and the answer lies in the narrative of pathways into and out of homelessness. Pathways into homelessness are often similar for LGBTIQ+ young people and their cisgender heterosexual peers. Predominantly this is family conflict or family violence, mental health issues and substance use.<sup>3</sup>

However, for LGBTIQ young people, their family conflict may have only commenced after coming out. Alternatively in instances of family violence, the violence may have intensified or become more targeted after a young person discloses a diverse sexuality or gender. Where this conflict becomes too great and the lack of supports are too severe, young LGBTIQ+ people may have no choice other than to leave home. The moment of leaving home for any young person can be fraught with emotion. But for young

LGBTIQ people, the sense of loss is amplified when leaving home in the face of family rejection.

These are often the experiences that are difficult to quantify. Lack of social support from family and family rejection of LGBTIQ+ people is a known driver of poor mental health and increased suicidality,<sup>4</sup> yet even when these experiences are investigated presenting the data in this way, never truly speaks to the complexities experienced by LGBTIQ+ homeless people.

> Looking at LGBTIQ+ homelessness as discreet categories and facts tends to flatten and homogenise the experiences of LGBTIQ+ people. There is not one single cause that drives LGBTIQ+ homelessness. Rather is it multidimensional and interconnected forms of systematic and social stigma and discrimination. We cannot underestimate the impact this has on LGBTIQ+ individuals. It's the thread that ties together the barriers in employment, service access and housing security and prevents LGBTIQ+ people from exiting homelessness.

We work now in a context where many organisations have pursued gaining Rainbow Tick accreditation, or perhaps haven't been in a position to do so but have begun embedding elements



of inclusive practice into their services where possible. This is a wonderful step in the right direction, but the recent and rapid changes do not yet negate the decade's worth of research data and best practice that is still lacking in the LGBTIQ+ homelessness space. It's only in recent years that options to even disclose LGBTIQ+ identity have become more common within the homelessness sector. The trendiness of Rainbow Tick has helped further this change, but the emotional and psychological safety for LGBTIQ people to disclose is not always assured. Every time these questions are skipped or handled without gentle care represents missed opportunity to change the narrative for LGBTIQ+ lives.

The experience of anticipated discrimination was noted by Ruth McNair's landmark study LGBTQ Homelessness: Risks, Resilience and Access to Services<sup>5</sup> and refers to the experience of LGBTIQ+ people having to guess, suspect or expect that they will be subject to some level of discrimination when accessing services. While many organisations now have policies in place to prevent overt forms of discrimination, such as service refusal, this doesn't always prevent the microaggressions, alienation and harm that LGBTIQ+ people experience by simply falling outside the status quo when presenting for support. The Private Lives 3 report<sup>6</sup> found that social exclusion was the leading cause of heterosexist violence experienced by LGBTIQ+ people, while less than half of LGBTIQ+ people reported feeling accepted when accessing health or support services. When services fail to provide inclusive practice, we are holding up a mirror to society. One that reflects the everyday experiences of LGBTIQ+ people being stigmatised and left out of the civic participation for being different. The unintended consequence of this is that we amplify feelings of rejection and isolation for LGBTIQ+ people. This results in greater internal and systematic barriers for queer people to disclose their identities and access support.

For young LGBTIQ+ people whose queer identities and queer confidence are still forming, there can be real fragility when building safety and rapport in service delivery. Micro-expressions in body language and tone in service delivery contact points can be significant indicators of safety within a service; especially for LGBTIQ+ people who may be hypervigilant to assessing the risk of disclosing their identities. This hypervigilance is directly associated with the anticipated real or imagined likelihood of negative reactions to disclosure.<sup>7</sup>

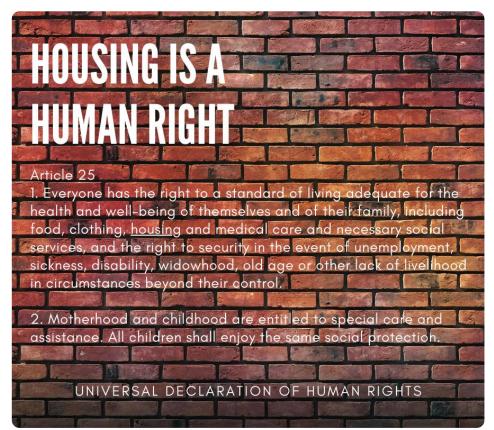
Compounding experiences of discrimination, marginalisation, stigma, social exclusion, and abuse is known as minority stress.<sup>8</sup> The ongoing experience of being 'othered' in social and service setting elicits the experience of minority stress for LGBTIQ+ clients who are faced with constant internal risk assessments that weigh up the risks of outing oneself with the benefits of safety. We are all creatures wired to seek and hold onto safety so unless safety is inferred, LGBTIQ+ people are not going to out themselves. This internal risk assessment has crossed every LGBTIQ+ person's mind at least once, if not on every occasion, in which they have sought support, affirmation or validation in their lives. And this safety is paramount in homelessness because the cost of rejection and discrimination for being LGBTIQ is either refusal of service or the reinforcement that part of who they are is wrong, weird or unwelcome.

In the homelessness sector, we often ask people to share with us their histories of drug and alcohol use, their housing journeys, their health diagnoses, their trauma. But if we don't make our services and our spaces safe for LGBTIQ+ people to share with us the core essence of who they are, we will never see a complete picture of all the ways in which they are seeking safety and shelter. We need to anticipate our client's anticipated discrimination and make space to welcome them, as they are. Our services can offer brief moments of respite, encouragement, celebration for LGBTIQ+ people to continue moving from surviving into new possibilities and potential. As service providers, when we affirm and validate LGBTIQ+ people, we open the door to authentic collaborative working relationships. When we educate ourselves on all the doors that are still locked or slammed shut for LGBTIQ+ people, we can walk alongside those who are navigating a hard and complex system.

Homelessness is hard. For people experiencing the dual discrimination of being homeless and Trans or Gender Diverse expands the barriers to exiting homelessness.

This is noticeable if we take the notion of internal risk assessments, anticipated discrimination and minority stress and apply these outside of service delivery. If a trans or gender diverse person is seeking housing, are they safe to disclose their identity to prospective housemates or landlords? Will the real estate agent deny their application because of their gender expression at a rental inspection? We cannot know for certain, but we can also never be sure this wasn't the issue either. This continual rejection and uncertainty will bring with it a hopelessness. We cannot underestimate the mental health impact of this on our trans, non-binary and gender diverse clients.

But where there is fragility, pain and fear, there is also always opportunity for hope, for change. We live in a time of such incredible social change, and the narrative for LGBTIQ+ lives is rapidly changing. We are each part of that. When we meet with trans, non-binary and gender diverse people, we have so much power to make space for their success. When we ask trans and gender diverse people their pronouns, use their chosen names and affirm them in all their queer glory, we begin dismantling the walls that limit connection and access to support. We begin to make space for something new to unfold. For LGBTIQ+ people who lack family support and the safety of home, we can all be the person who believes in something better for them. When we create more spaces where LGBTIQ+ people are safe and welcome to be themselves, we create one less space where rejection needs to be anticipated. By taking ownership for reducing minority stress, we open doors to doing the real work of



#### supporting LGBTIQ+ people out of homelessness and into a life of increased safety and security.

\* She/her

\*\* Note on language. The acronym LGBTIQ+ denotes lesbian, gay, bisexual, trans/ transgender, intersex and queer. The '+' encompasses all the additional people within our community who identify as sexuality and gender diverse people and those still coming to know their identities. This is at times used interchangeably with the word queer as an umbrella term.

Family Access Network (FAN) is a youth homelessness agency and has been offering specialist support services LGBTIQ young people aged 15-25 since 2006. FAN provides wraparound case management support for LGBTIQ young people experiencing or at risk of homelessness. This includes employing LGBTIQ+ specialist youth workers and embedding LGBTIQ+ safety and inclusion in all parts of our organisation. In this article we share some of our insights into the barriers faced by trans, non-binary and gender diverse clients and how homelessness services can continue to incorporate LGBTIQ+ safety.

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## NWAC's Housing Research Using a Culturally Relevant Gender-Based Analysis

Heidi Bungay, Senior Director, Policy and Programs, Native Women's Association of Canada

The Native Women's Association of Canada (NWAC) is a national Indigenous organisation representing the political voices of Indigenous women, girls, Two-Spirit, transgender, and gender-diverse+ (WG2STGD+) people in Canada. NWAC is inclusive of First Nations-on and off-reserve, status, non-status, and disenfranchised-Inuit, and Métis. An aggregate of Indigenous women's organisations from across Canada, NWAC was founded in 1974 with a collective goal to enhance, promote, and foster the social, economic, cultural, and political well-being of Indigenous WG2STGD+ people in their respective communities across Turtle Island and Inuit Nunangat.<sup>1</sup> Today, NWAC engages in national and international advocacy aimed at legislative and policy reforms to promote equality for Indigenous WG2STGD+ and LGBQQIA+ people.

Through advocacy, policy, and legislative analysis, NWAC works to preserve Indigenous culture and advance the wellbeing of all Indigenous Women, Girls, Two-Spirit, Transgender, and Gender-Diverse + (WG2STGD+) people, and their families and communities.

#### **Current NWAC Housing Project**

NWAC is currently engaged in a project funded by the Office of the Federal Housing Advocate at the Canadian Human Rights Commission that seeks to find solutions for adequate housing for Indigenous Two-Spirit, transgender, non-binary, and gender-diverse+ peoples (2STNBGD+) This project is dedicated to understanding and advocating for the pressing housing requirements of low-income Indigenous 2STNBGD+ people, a marginalised demographic that has uniquely gendered and racialised experiences with homelessness and housing insecurity.

The challenges faced by Indigenous 2STNBGD+ individuals are complex and multi-faceted, exacerbated by a myriad of intersecting prejudices encompassing racism, heterosexism, stereotyping and cisnormativity.<sup>2</sup> Among the challenges confronting this community, the struggle to attain secure and inclusive access to housing and housing-related services is prominent and infringes upon a basic human right to adequate housing.

### This project involves three main activities:

First, NWAC is undertaking a literature review that centers Indigenous perspectives within existing housing research concerning the transgender, non-binary, and gender-diverse+ community. This initiative provides a distinct Indigenous lens to scholarly discourse, acknowledging and validating the unique circumstances and perspectives of Indigenous 2STNBGD+ people.

Second, NWAC is engaging an external advisory committee, comprising members from the Indigenous 2STNBGD+ community who have a combination of lived experience and professional expertise in the domains of housing and homelessness. Using the external advisory committee for project guidance is intended to ensure that the project remains rooted in the pragmatic insights of the people it aims to serve.

Third, NWAC is organising two online community engagement sessions designed to amplify the lived experiences of the Indigenous 2STNBGD+ community and generate a rich repository of firsthand accounts of experiences with housing and homelessness that will substantively inform the policy recommendations that will be developed.



Each of these project activities that cumulatively strive to foster more inclusive and equitable housing solutions is informed by NWAC's Culturally Relevant Gender-Based Analysis (CRGBA) Framework, a theoretical tool designed to ensure that gendered, racialized, and decolonial perspectives are integral to policy and project development and outcomes.

#### About NWAC's CRGBA Framework

The core of NWAC's operational paradigm is the Culturally Relevant Gender-Based Analysis (CRGBA) Framework, which underpins its research undertakings, policy initiatives, and external advocacy endeavours. Through the meticulous application of CRGBA, NWAC ensures that its efforts remain anchored in the framework of its collective vision - to foster an inclusive world that understands and respects the diversity and uniqueness of all Indigenous women, girls, 2SLGBTQQIA+ people and their families.

The CRGBA Framework functions as an accountability instrument, intricately woven with threads of intersectionality, gender-diversity, Indigenous orientation, and trauma-informed and distinctions-based approaches, upon which NWAC's operations are predicated. To exemplify an ethos of accountability and relationality, NWAC models a paradigm of ethical practice to the people, communities, and organisations with whom it works and/or on whose behalf it advocates. This encompasses a diverse spectrum including federal and provincial governmental bodies that frequently solicit NWAC's expertise and guidance.

Underpinning its work with the CRGBA Framework, NWAC positions itself at the vanguard of Indigenous advocacy by embodying an ethic of anti-colonial gender inclusivity in its multifaceted areas of expertise. This commitment resonates not merely as an organisational mission but as a reflection of NWAC's dedication to sculpt a progressive, equitable, and culturally nuanced decolonial landscape by applying the approaches to its work shown in the chart opposite.

For every question, one should ask, 'Who is excluded and why? Is there any way to better incorporate these perspectives?'

The CRGBA Framework questions are aligned with policy and program design but can be applied in analysis as well (a common practice at NWAC). For housing, for example, one could engage a CRGBA analysis to analyse the availability and accessibility of housing, housing programming, and/or housing engagements. In addition to NWAC's current housing project, the following are examples of other recent housing-related projects where NWAC has applied the CRGBA Framework:

#### Development of a Sustainable, Affordable and Culturally Appropriate Housing Model

This 2022-2023 project aimed to develop a preliminary housing model/design that acknowledges the distinct experiences of Indigenous WG2STGD+ people across urban, rural, northern, and remote areas in Canada. NWAC applied the CRGBA lens to use a distinctions-based approach and considered variations by Indigenous sub-groups and geographic regions across Canada when developing project recommendations.

According to this research, safety and security were major concerns for respondents who identify as Two-Spirit, transgender, gender-diverse and/or are part of the LGBQQIA+ community. Co-ed spaces, including emergency shelters and transitional housing, were perceived as unsafe for Indigenous WG2STGD+ people and/ or LGBTQQIA+ people, especially single parents or those escaping violence. Safety suggestions included gated building complexes, cameras near doorways, doorbell buzzers, well-lit areas around doorways and parking lots, and women-only shelters and support services, which are inclusive of transgender people (and provide a safe space for hormone treatments). In addition to physical safety, Indigenous 2STGD+ and LGBQQIA+ people face intersectional discrimination, homophobia, or transphobia when accessing housing services, which suggests the need for culturally appropriate housing solutions led by Indigenous 2STGD+ people and cross-cultural and gender/sexuality awareness training for Indigenous and non-Indigenous housing and shelter support staff.

#### Final Report:

Development of a Sustainable, Affordable, and Culturally Appropriate Housing Model<sup>3</sup>

#### Urban, Rural, and Northern Indigenous Housing Strategy Engagement

NWAC undertook this project in 2022-2023 to support the Canada Mortgage and Housing Corporation's broader Urban, Rural, and Northern Indigenous Housing Strategy Engagement. Between January to April 2023, NWAC reviewed literature and sought views on an Urban, Rural, and Northern Indigenous Housing Strategy via a national survey and Indigenous sharing circles. The final report suggests how to co-develop and co-implement the strategy and offers timelines, priorities, and recommendations with an emphasis on several key areas:

- building trust with Indigenous Peoples
- consulting further with Indigenous Peoples
- decolonialising housing terminology
- recognising holistic needs
- providing reliable high-speed internet service as a necessity for all housing

• providing community supports

- fostering Indigenous-led policymaking to provide more funding for housing and housing supports
- creating Indigenous-specific incentives, programs, and financial instruments to make housing more affordable and available (especially in rural and northern regions)
- funding Indigenous organisations to build culturally appropriate, accessible housing
- creating Indigenous housing navigators

#### Final Report:

#### NWAC's Urban, Rural, and Northern Indigenous Housing Strategy Engagement⁴

Learn more about NWAC's CRGBA Framework to support more equitable and inclusive policy/program development:

Culturally Relevant Gender-Based Analysis: A Roadmap for Policy Development (2023)<sup>5</sup>

A Warrior's Briefcase: Tools for Engaging in Federal-Level Advocacy (2023)<sup>6</sup>

- Turtle Island is what North America is called by Indigenous Peoples who live on that continent; the term derives from various Indigenous creation stories. Inuit Nunangat is comprised of four regions: Inuvialuit (Northwest Territories and Yukon), Nunavik (northern Quebec), Nunatsiavut (Labrador), and Nunavut.
- Cisnormativity is the societal, systemic, or personal prejudice that assumes that a person's gender identity should align with a sex assigned at birth and asserts that this is the correct or ideal form of gender identity and expression.
- https://nwac.ca/assets-knowledgecentre/Development-of-a-Sustainable-Affordable-and-Culturally-Appropriate-Housing-Model.pdf
- https://nwac.ca/assetsknowledge-centre/Housing-Strategy-Final-Report-3.pdf
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- https://nwac.ca/assetsknowledge-centre/CRGBA\_ NWAC\_Warrior\_Briefcase.pdf

Distinctions-Based	Are the distinct experiences of First Nations, Inuit, and Métis WG2STGD+ people meaningfully represented and are they engaged in the co-development of this policy/program? Does the proposed policy/program account for the experiences of on- versus off-reserve, rural versus urban, and status versus non-status Indigenous WG2STGD+ people?	CERTAIN SUCCESSION
Intersectional	Does the policy/program account for intersecting identities? For example, is this policy or program accessible and to whom? Does this policy/program account for the impacts of colonisation? Have the communities that the policy/program will impact been ethically engaged? Are there specific eligibility requirements or means testing that communities or applications are expected to meet? How does your positionality, or intersectional identity, impact your approach to policy/program development?	INTERSECTIONALITY
Gender-Diverse	Is the policy/program gender-inclusive and non- binary, recognising that gender identity and expression, sex, and sexuality are spectrums? Does this policy/program centre heteronormative, trans-exclusionary, or binary values or ways of being? What can be done to disrupt these norms? Considering the impacts of colonisation, what are the contemporary lived realities of Indigenous WG2STGD+ people in this specific cultural/community context? Does the policy/program address these realities? Are Indigenous WG2STGD+ people's distinct knowledge, ways of being, and roles incorporated or reclaimed within this policy response?	HENDER AND ENDER
Informed by Indigenous Knowledge Systems	Does the program/policy place value on non-Western ways of knowing and transmitting knowledge? Are the principles of the policy centred on self-determination? What were this specific community's kinship relationships, understandings of sexuality, gender, governance structures, legal traditions, and cultural values prior to colonisation? How were pre-existing community structures and ideologies changed through processes of colonisation?	SI ANOWLED CR.
Trauma-Informed	Has consideration been given to the role that social policy plays in perpetuating intergenerational trauma? Does the intervention address this harm? Does your policy/program promote safety? Does it reduce/prevent harm? Is your policy preventative or responsive? Which approach would fit better? Have you considered how trauma may impact someone's ability to engage with or access or benefit from your policy/program?	TRAUMA-MADON

## The Invisibility of Women's Homelessness in Australian Universities

Dr Sarah Hattam, Senior Lecturer, Dr Snjezana Bilic, Lecturer and Renee Romeo, PhD Candidate, UniSA Education Futures

While the Federal Government's National Action Plan to end Violence against Women and Children<sup>1</sup> recommends universities play a preventative and responsive role, it has missed an opportunity to recommend a stronger commitment by universities to conduct outreach to engage women in education pathways who have experienced domestic violence and homelessness to empower and improve life chances.

The Action Plan, states:

Workplaces and educational settings, including universities, should integrate intervention initiatives to reduce, prevent and respond appropriately to sexual harassment and violence. Appropriate interventions for children and young people at different ages and stages are needed to address existing trauma and stop harm from escalating and continuing into their adult relationships.<sup>2</sup>

Comparatively globally, Australia is lagging behind on this issue as the United States pay close attention to strategies to support and engage learners experiencing homelessness in higher education.<sup>3</sup> In Australia, women experiencing homelessness are largely invisible within Australian higher education institutions.

The single largest driver of homelessness for women is domestic violence, which also increased during the COVID pandemic. Across Australia in 2020-2021, 490,000 women experienced homelessness each night and 167,400 women received assistance from a homelessness service. In addition to this problem, the National Student Survey 2021 also indicates that one in six students experience sexual harassment and one in 20 students experienced sexual harassment since starting university. A woman is killed by an intimate partner on average every 10 days and is more likely to experience violence while pregnant or while separating, leading to post-separation abuse.<sup>4</sup>

A recent report into domestic and sexual violence in higher education by the University of Newcastle<sup>5</sup> indicates the three most common types of violence experienced were psychological, verbal and sexual harassment. This may indicate the insidious nature of violence in its coercive and non-physical forms. Findings include the current University environment is not supportive or enabling for students experiencing gender-based violence and can intensify post-traumatic experiences. The report offers recommendations for universities to build inclusive environments that support students experiencing violence. Universities require a systemic level response to reduce and remove structural barriers that prevent women from entering university or remaining engaged in education.

For women experiencing abuse and violence in relationships, higher education is seen to be a 'breakthrough' for women to improve their life and independence. As a result, enrolments are seen as a threat to their partner, using coercive tactics such as sabotaging their mental health, limiting access to campus, disrupting childcare and resulting in withdrawal from academic spaces.<sup>6</sup> Universities need to recognise the increased risk when survivors are entering and engaging in higher education.

Currently, individuals (staff) within the University system may be aware of individual students' experiences and respond at an individual level. Without systemic responses, women are often positioned to cope as individuals and maintain (hide) trauma and personal issues outside of University spaces, rendering them invisible.<sup>7</sup> Further invisibility occurs due to women's intersectional social identities that interact with homelessness and domestic violence systems that do not respond appropriately.

In response to women's safety and reducing barriers in higher education, Universities must create avenues for support for both prospective and current students. Universities can look at scholarship funds but also pay attention to the eligibility criteria that create barriers to scholarship applications. Where there is a need to disclose experiences, there should be pathways for this within Universities without reliving the trauma. Access and inclusion plans that currently support students with disability, can become more inclusive to incorporate women, trans, and gender-diverse folk who are experiencing violence or homelessness as well as trauma associated with these experiences that impact study capacity. Women can have pathways to study in trauma-recovery modes by looking at ways women can opt to study in various modes that reduce their risk of disengagement.<sup>8</sup>

As the research suggests, women who are not able to participate in employment cannot achieve economic independence, nor can women who are not able to access education. This accentuates the need for more educational pathways for women who experience homelessness. As Flatau et al<sup>9</sup> argue educational attainment is a key determinant of labour market and income outcomes and can be a protective factor against homelessness. A majority of social science research on homelessness focuses on policy and housing,<sup>10</sup> or on homeless young people's pathways to education and employment.<sup>11</sup>

Research on homeless women in higher education is scarce despite educational opportunities for this cohort of students proving to be empowering and able to provide pathways towards women's wellbeing, sense of agency, further education and even employment (see Gervasoni, Smith and Howard, 2013<sup>12</sup>). As Burke et al <sup>13</sup> argue, given that gender-based violence (GBV) exacerbates the likelihood of poverty and homelessness<sup>14</sup> it is imperative that higher education equity policies and practices engage with the impact of GBV on student experience, inclusion and belonging<sup>15</sup> and create educational pathways for those who experience homelessness.

Universities could adopt a model implemented at the University of South Australia in collaboration with South Australia's oldest women's accommodation centre Catherine House since 2015 to successfully deliver an outreach education program that has supported individuals to transform their lives by increasing their economic security, well-being and life chances. Lecturers Sarah Hattam and Snjezana Bilic have developed a curriculum and teaching framework that successfully supports vulnerable women to transition into higher education and advocate for other universities to develop outreach programs to engage vulnerable women in further education.

UniSA College was approached by Catherine House Women's Accommodation to develop and facilitate a free sociology intensive course to their clients who had recently been homeless. Catherine House and UniSA College worked together to develop a course that would provide a transition opportunity for the women. The transition opportunity involved entry into one of the pathway programs at



UniSA College or re-engaging with university at a Bachelor or Post-Graduate level if the women already had a qualification. UniSA College has run an enabling program since 2011, which is a non-award course designed to prepare students with the required skills and knowledge for undergraduate study. Not to be confused with secondary school programs or year 12, Enabling programs can vary from four weeks to two years, with the length of the program often associated with the level of students' preparedness for university studies. Enabling programs are centred on recognizing students' strengths, and developing their confidence, academic literacy, numeracy and discipline specific knowledge for success in undergraduate programs. Enabling education encompasses a wide range of both academic support strategies and academic courses. Clients of Catherine House who completed the free sociology intensive course could receive a credit for the course to go towards completing the enabling program at UniSA. This is an important step to gaining access to an undergraduate degree.

An evaluation of the program revealed the transformational and empowering impact of completing the course with one of the women reflecting: 'The course encourages a sense of empowerment, every step I take, keeps reminding me that people have the right to be heard, no matter who they are'. Another commented: 'I have come out of the course thinking I have a choice, it's quite amazing to understand that, and empowering at the same time, and I really loved that.' Another Catherine House client reflected: 'The course has made me question so much and it's made me really look inside and question, how I have grown up and who I have become now and it's a re-evaluation of everything. It feels a bit strange, but good, it's the time for it'. The evaluation demonstrated the increased feelings of confidence and increased social awareness as a client spoke of being, 'More brave, continue my curiosity and pay more attention to what is going on around me'. These reflections are quite significant in student's expressions, understandings and changing narratives of the self.

The 2022 cohort of women's program echoes the above feedback with women commenting that they were 'very excited about this course... enjoying it. I've not had to use my brain for a very long time, this also brings all my fears of academia, I am surprised I have some understanding of this subject. I am looking forward to the next week's topic.'<sup>16</sup> This attests to how women's excitement and increase in confidence helps challenge the 'fears' of re-entering education. The program also engages the lifeworld knowledges of student, which is well received. In words of another participant: '...it (the program) has so much relevance to me personally



and I find it almost therapeutic to be discussing and researching the concepts and ideas in question.'<sup>17</sup>

Together with Catherine House, we have identified a need for more extensive research into how to engage women in education who have experienced significant marginalisation or trauma. The research would assist the development of best practice teaching approaches and curriculum to inspire and empower marginalised women and lead to increased participation in higher education.

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### **Chapter 3: Intersectionality**

## Invisible Homeless Women: Family Violence, Intersectionality and Homelessness

#### Sala Goma, Communications and Media Advisor at No to Violence

#### Introduction

Recently, I came across a thought-provoking tweet that said: 'I don't know who needs to hear this, but you are significantly closer to being homeless than you will ever be a billionaire.'

This tweet sparked a lot of reflections and struck a chord.

Millennials are often told to give up their avocado toast and that 'anyone can be rich and buy a house if you just work hard'. These mainstream narratives inherently suggest that if homeless people worked hard enough, they could lift themselves out of homelessness.

But the truth is, homelessness can happen to anyone, and the COVID-19 pandemic has highlighted that homelessness can be closer than many think.

Family and domestic violence is a key driver of homelessness, but homelessness can also be caused by other numerous factors including unemployment, mental illness, lack of affordable housing and substance abuse. No one is immune.

However, women may experience a complex web of obstacles that can propel them significantly closer to homelessness.

As reported by the Victorian Royal Commission into Family Violence, traditional crisis responses to family violence have been based on supporting women and their children to leave their home and enter crisis accommodation.

As the national peak body for organisations that work with men who use family violence, No To Violence has been saying for many years that for too long, when family violence and abuse occurs, it is the victim survivors who are usually forced to flee. It is the women and children who are too often forced to move away from their friends, work, school and support networks and carry the burden of keeping themselves safe in dangerous and complex circumstances.

#### Towards a Gendered Understanding of Homelessness

While the 'face' of homelessness takes many forms, mainstream media often portray a rugged man huddled on a street corner, looking for a food and struggling to find shelter. But the data and research show us that rough sleepers make up a small percentage of homelessness in Australia, and recent statistics highlight an increase in homeless women.

And the extent to which homelessness affects women is significantly underestimated and underreported.

So why is there such an evident contrast in the visibility of rough sleepers who are women?

The invisibility of homeless women is a reminder that often mainstream perceptions are controlled by the male gaze and skewed towards men.



Women become invisible though necessity; they must find refuge in hidden corners away from the dangers that lurk within the streets. They stay away from areas where other homeless people may congregate, away from violence, sexual assault and other abuse.

This means that rough sleeping will always be a more unsafe option for women, and for women with children, it may not be an option at all.

Their invisibility is a double-edged sword, while it may shield them from harm, their struggles are entrenched in obscurity.

This paradox is a stark reminder that the challenges faced by homeless women are often concealed, further highlighting the need to address these systemic issues.

It's important to recognise that the main contributing factor for women experiencing homelessness revolve around gender-based violence — including domestic and family violence. It's described as 'near universal experiences' for women experiencing homelessness.

Additionally, homelessness is much more likely to happen to Black, Indigenous, women of colour, migrants and refugees and members of the LGBQTI+ community and their experience of homelessness is much more traumatic and harmful.

The complex web of societal inequalities that push women from marginalised communities perilously close to the edge of homelessness, is often combined with an experience of mistrust and judgement when they are seeking or getting help.

#### The Role of Intersectionality

Intersectionality is often a framework that's overlooked when talking about homelessness.

Intersectionality allows us to think about how our gender, race, political identity, social identity, gender identity, sexual orientation, and other attributes make up our sense of self.

Coined by influential African-American academic and activist Kimberle Crenshaw, intersectionality has been defined as an *'intersectional*  oppression [that] arises out of the combination of various oppressions which, together, produce something unique and distinct from any one form of discrimination standing alone.'

We all have these intersections because we all have race, gender, class, sexual orientation and so on, and each brings privileges or discrimination which in turn adds complexity whenever facing a challenge.

Black and Indigenous people of colour (BIPOC) are challenged with navigating a labyrinth of challenges unique to their gender, race and sexual orientation. Society fails to comprehend this intersection.

We cannot begin to talk about the intersectionality of homelessness without acknowledging the prominent role of colonisation and dispossession, which disproportionately impacts Aboriginal and Torres Strait Islander women, leaving them one of the most vulnerable groups to homelessness in Australia.

Racial equity is only one component. It's also vital to pay attention to the multitude of identities that a number of people and communities experiencing homelessness may hold, including people from LGBQTI+ communities, migrant and refugee backgrounds, people living with a disability and others.

So, it begs the question: 'Why do the woman and children always have to leave the house?'

#### The Work of No to Violence

No to Violence has done great work in this space. We operate the Men's Accommodation and Counselling Service (MACS) in Victoria, which provides housing and counselling services for men who have been excluded from their residence due to family violence (via a Family Violence Intervention Order or Family Violence Safety Notice) and who are interested in engaging in counselling to address their behaviour. Removing men from their family home provides an opportunity for women and children to remain in the family home when and where it is safe to do so, and if they choose to stay.

At No to Violence, we believe we need to shift the burden from the victim-survivors and place it firmly on the men who use violence.

This is based on two social justice principles:

- that men who use violence should be held accountable for their actions
- that it is unjust for women to be forced to leave their home in order to leave the violence.

Mainstream approaches to domestic and family violence are focused on separating victim-survivors from their homes and on policing and justice responses.

No to Violence understands that if we do not address the root causes that enable men to use family violence, they will continue to be violent and abusive.

MACS in Victoria was the first program of its type in Australia. The level of demand for its services suggests the potential for it to be replicated in other states — especially given the recognition contained in the recently released First Action Plan under the Commonwealth Government's National Plan to End Family Domestic Violence Against Women and Children 2022-2032 about the need for housing strategies to include accommodation services and housing options for men who use violence.

#### In Conclusion

Back to the tweet, 'I don't know who needs to hear this, but you are significantly closer to being homeless than you will ever be a billionaire.' as it serves as a reminder of the inequalities ingrained within our society.

But importantly, it is crucial that we acknowledge and address the gender-specific hurdles that lead women to homelessness and apply an intersectional lens.

We also need to be actively breaking down the mainstream stereotype of homeless people and promote an inclusive representation to ensure that the struggles faced by homeless women are not overshadowed by a predominantly male narrative.

# Intersectionality and Homelessness

#### Dr Chris Horsell, Lecturer, UniSA Justice and Society

#### Introduction

This article begins with a Case Study that highlights the challenges facing people from gender diverse backgrounds who experience homelessness. The article then explores in brief the contribution that an intersectional approach to homelessness might contribute to understanding diverse homelessness identities, with a particular focus on LGBTIQ+ and homelessness.

#### Case Study

lan is a transgender person from a multiracial background, who is about 35 who identifies as a woman but continues to use lan as a first name. lan experienced significant challenges in accessing a safe and secure environment within homeless services sector. Officially, lan could not be accommodated within services for women but within the men's shelter system, he was particularly vulnerable to abuse. (While this has changed to some degree in recent years issues of discrimination, and stigma remain.)

lan experienced homelessness since his late teens and accessed an inner-city homeless men's shelter every eight or nine months for emergency accommodation. The accommodation service was renovated in the early 2000s to provide single rooms for some residents, after many years of dormitory style accommodation. However, shared rooms continued to be the case for approximately half of those adult men who present to the shelter.

Ian usually presented wearing a pink jumpsuit or floral dress. Ian wore some makeup — usually eyeliner, and on occasions lipstick. Ian had platinum blonde hair and more often than not wore a tiara. Ian experienced significant bouts of depression and attempted suicide several times, but did not seek assistance from mental health services, stating they would not be helpful.

Staff at the accommodation service noted that on a number of occasions lan would be taunted by residents about appearance and sexuality, often to the point of provocation. For the most part, lan was relatively calm but if provoked would invariably respond with a verbal riposte to provocateurs. This occasionally led to other service users attempting to engage in physical assault. While every effort was made to seek longer term accommodation for lan, staff would often experience systemic barriers founded on rigid gender classification.

While one cannot overly-generalise, the social worker in the homeless sector working in the agency providing emergency accommodation for men over a number of years noticed that many male homeless clients performed a dominant heterosexual masculinity that was proscribed by rigid gender classifications which allowed for minimal, if any, crossing of gender boundaries. Additionally, while workers in the field did not necessarily hold similar views, systemic barriers that reflected heterosexual norms made it difficult to provide an appropriate and safe service response for people such as lan. For example, there were no homeless services available for transgender people and therefore, no service support referral could be made.

#### Intersectionality and Homelessness

This case study highlights the impact of a range of domains that intersect on lan's experience of homelessness which are frequently addressed in siloes, but need to be conceptualised from, and call for, a more integrated response. Crenshaw first coined the term intersectionality to consider how racism and sexism intersected in legal contexts, including legislation and legal decisions.<sup>1</sup> In the United States the term was broadened to include a range of intersecting domains that shape homelessness including class, age, ability, sexuality, mental health and substance use.<sup>2</sup> Winker and Degele<sup>3</sup> developed a model using multi-level analysis employing an intersectional approach to examine the complex and multi layered intersections of marginalised identity constructions, representations and institutionalised disadvantage across a range of domains. In Australia an intersectional approach has been used in relation to homelessness and social work<sup>4</sup> and the related concept of home.<sup>5</sup> These analyses highlight the way in which the construction of identities such as homelessness are a function of power relations at micro, mezzo and macro levels.

LGBTIQ+ are more likely to experience homelessness than non-LGBTQI+ people — particularly diverse youth.<sup>6</sup> As has been evidenced over several decades definitions of homelessness are contested but at minimum are underpinned by severe housing deprivation including lack of access, inadequate security and safety. Existing research suggests key themes in the relationship between LGBTQI+ identity and the experience of homelessness, but for the most part there remains little understanding of how these themes interact. Key themes include what could be categorised as proximate causes of homelessness including poverty,<sup>7</sup> ethnicity and racism,<sup>8</sup> substance use,<sup>9</sup> and mental health;<sup>10</sup> systemic failures associated with failure to address issues including sexual abuse,<sup>11</sup> foster care,<sup>12</sup> discrimination and stigma,<sup>13</sup> family breakdown,<sup>14</sup>



and experiences that perpetuate the cycle of homelessness including resort survival sex,<sup>15</sup> compromised physical health,<sup>16</sup> and shelter inaccessibility. An intersectional approach highlights how key themes interact to reinforce discrimination and stigma and the possibilities of a more integrated policy and service response to LGBTQUI+ people who are homeless.<sup>(17)</sup>

Research highlights the need for service providers to be aware of the specific need of LGBTIQ+ people who are homeless including appropriate showering facilities within the shelter and support systems, low occupancy rates, cultural training and sensitivity about Issues facing LGBTQI+ people for staff working in the homeless sector specifically, and service options and housing programs that are delivered and accessible to LGBTIQ+ people who are homeless. (18) As highlighted systems failure in early life are a key driver of LGBTIQ+ and homelessness and cannot be addressed individually. This would indicate the need to rethink and redesign these systems - particularly early life systems with targets interventions for this cohort at the level of policy and service response. Failure to do means

breaching key concerns regarding human rights to housing and unequal outcomes as is evidenced by the rates of LGBTIQ+ and homelessness.

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### Hidden Homelessness — The Intersection of Housing, Gender, Youth, Culture, and Disability

Emily Unity, Mental Health Advocate and Software Engineer

#### Introduction

When we think about homelessness, we are usually taught to picture a Caucasian middle-aged cisgender man sitting on a street corner. His lived experiences of homelessness are incredibly valid and important, but they are not representative of all experiences of homelessness.

There are hidden sides to homelessness that often go unseen. Often homelessness isn't just a lack of housing, it's also the intersections of identities that shape our experiences. Through this article and artwork, I hope to shed some light on my lived experiences of hidden homelessness and how homelessness intersected with my gender, age, culture, and disability.

#### Homelessness By Age

I first started experiencing homelessness at age 12 when I was attending a girls' junior school. During my homelessness, I continued to regularly attend school, and my homelessness went completely unnoticed by my peers and teachers. No one picked up on me consistently asking my friends for 'sleepover parties' or excuses about 'leaving my uniform at home.' I carried my homelessness silently, and this created a time of intense isolation and confusion. For many years, I had imposter syndrome about my homelessness, and I found it impossible to recognise or acknowledge that I was homeless. I was only taught that homeless people were older white men, and since I was none of those things, I thought it couldn't be homeless.

#### Homelessness By Age By Culture

It is impossible to understand my experiences of homelessness without understanding my cultural identity and background. My parents are a Vietnamese refugee and a Malaysian Chinese migrant. Growing up in Australia. As the eldest daughter in my family, I was expected to live in service of my family. This included fulfilling duties regarding academics, career, relationships, caregiving, and more. As I grew older, I found myself caught between cultural expectations of my family at home and my Australian peers. My attempts to abide by Australian cultural expectations were often deemed disrespectful and punishable by my family. The first time I experienced homelessness was because I thought a park bench was safer than my family home. I still sometimes find it hard to term my experiences as 'emotional and physical abuse' or 'domestic violence', as those actions are still deemed acceptable or even praisable in our culture. From a young age, I was taught to expect violence to accompany love, which later also affected my experiences of romantic relationships. I have yet to find a homelessness support service that has understood the complexities of culture and violence.

#### Homelessness By Age

By Culture By Gender It's often acknowledged that women are at a heightened risk of homelessness due to systemic factors that leave them disadvantaged, isolated, and exposed to violence. However, this acknowledgement of gender inequity very rarely acknowledges those of us that fall outside of the gender binary. I was assigned female at birth, but I identify as non-binary and transgender. I have presented as 'femme' for most of my life, and I have experienced many similar challenges as female-identifying peers. However, identifying as neither male nor female has created a uniquely complex experience, especially regarding seeking homelessness support. Shelters are often designed around binary gender concepts, inadvertently leaving the rest of us to feel even more isolated and alone. Transphobia is unfortunately present in support and advocacy spaces, which can further silence our voices. I often feel pressured to hide my true gender identity because it's more 'convenient' for others to support me.

#### To Decision-Makers

To those who hold the power and privilege to shape policies and systems, I urge you to listen to lived experiences like mine. Hidden homelessness isn't a theoretical construct that one can simply study, it's a complex experience that requires lived expertise to understand. By amplifying our stories, we can work together to create solutions to the challenges that we are all responsible for. It's not just about making decisions for us it's about creating space for us to co-design and co-produce solutions together.

#### To Peers

To my peers who have walked the paths of hidden homelessness, please remember that you are not alone. The challenges you have faced are not your fault, they are reflections of the broken systems that surround us. In a world that often tries to silence us, your voice matters more than you can imagine. Together, we can ensure that there is nothing about us, without us.

## Safe Housing for Women with Complex Needs: More than Just a Roof Over Your Head

Lauren Crook, Direct Services Team Leader, and Carolyn Gowers, Executive Director, Project Respect

Gender, Intersectionality and Homelessness Gender inequality profoundly impacts the lives of women and gender diverse people in a multitude of ways, including access to safe, secure housing. The number of women experiencing homelessness is growing, and with the nature of compounding vulnerability not always understood, there is an increasing urgency to develop meaningful strategies to address the gendered drivers of homelessness.

Achieving this requires a deep understanding of some of the specific pathways into homelessness, insecure housing, and unsafe housing arrangements. When we consider what constitutes a gendered understanding of homelessness, we must seek to understand the intersectionality of these experiences — the multiple, compounding layers of lived experience and often, of trauma — which create complex combinations of barriers that are unique to individuals.

Through our work at Project Respect, we are afforded insights into the many ways that intersections of age, race, visa status, trauma experiences, employment type and stigma, to name a few, can compound to create particular barriers for women. Project Respect is an intersectional feminist based, specialised support service for women and gender diverse people with experience in the sex industry, and for women and gender diverse people with experiences of sexual exploitation. We work with people in an individualised, holistic way to break down the barriers people experience to achieving their goals, including for housing.

There are opportunities for our service systems to better acknowledge and

understand this diversity of need, and to better recognise the pathways that result in insecure housing and the unique barriers obstructing pathways out. But what can some of these pathways/barriers look like?

#### What do barriers feel like for women and gender diverse people with experience in the sex industry?

Let's first consider some unique barriers to housing security that women and gender diverse people working in the sex industry may face. Stigma and discrimination are among the most prohibitive barriers for sex workers seeking secure housing. Imagine you are seeking a private rental but fear that disclosing your line of work to rental providers will limit your access to housing opportunities. Or perhaps you may be unable to produce payslips to demonstrate your income, due to the cash nature of your work.

Perhaps you need to consider more affordable options, such as sharing with housemates — but strike specific barriers in this regard. For example, for private workers working from home or online, finding housemates can present challenges such as judgment or privacy — for this reason, many sex workers report only feeling comfortable living with others in the industry. Despite these stigmas being well-known, the thought of disclosing such circumstances to mainstream service providers can also intersect with past experiences that may have resulted in advice to just 'find somewhere cheaper,' 'find a housemate', or 'get another job', which does not consider these barriers and can leave sex workers without viable options for ongoing housing security. In order to avoid such conversations, often this disclosure does not occur — resulting in being

viewed as too picky or difficult when declining a housing option that may seem suitable to an outsider.

#### What if you are not an Australian citizen?

Perhaps you are on a temporary visa, here as a student, or as a refugee who has been waiting years for your protection claims to be assessed. You may be unable to cover your expenses within the limited hours you are permitted to work, or you may not have been granted work rights, or due to a range of possible circumstances, your visa may have even expired. You are excluded from state support payments, from eligibility for many mainstream services, and in worst cases, you are deemed ineligible to access crisis accommodation and refuges. You have no safety net, and earning an income becomes a priority over safe housing.

### What else might you be experiencing?

You might be an older woman who has worked in the sex industry your whole life. You may feel socially isolated after having left the industry; perhaps the decades of physical work have impacted on your physical health; and as you operated as a contractor, you have accrued no superannuation. You rely on government housing, but the property you've been placed in makes you feel unsafe, and you are commonly a situation that can put you in a state of vigilance, if you have experienced violence in your past. Alternatively, perhaps you are a single mother, raising young children under these conditions, where you are forced to make games out of the neighbour's shouting so that your children don't feel afraid. You may be living within substandard housing conditions and have been waiting years for a

transfer that you feel will never come. If a transfer is offered, you must consider transport and disruptions to schooling for your children.

#### What about barriers for women and gender diverse people who have experienced, or have increased vulnerabilities to experiencing sexual exploitation?

Imagine you are facing homelessness, when a man who has befriended you offers you a roof over your head and basic sustenance. You feel grateful, until soon, he begins using violence. He accuses you of not contributing and coerces you into having sex with his 'friends' in order to 'pay your way'. There are times where you build up the courage to call for help - the police come and go, you are bounced between services who may not consider your situation a priority, or that your choice is to live there. Sometimes you are given a few nights' worth of crisis accommodation, other times there are no refuge spaces. You feel failed by the system and forced to choose the violence you know, over the many possible risks of being a woman on the streets.

### What if you are also a person of diverse gender?

The service system may exclude you from access to a refuge all together, which can mean crucial delays in accessing pathways to housing.

### Meanwhile, what is your exploiter doing to magnify your vulnerabilities?

Your exploiter is working hard to increase the control he has over you, preventing your access to support and preventing services from seeing the broader picture and uncovering his exploitation. He provides you with a phone but has full access to all your calls. You cannot have an unmonitored conversation with anyone - and are often not able to answer calls, making you seem unreliable and ungrateful for attempts at support. Perhaps your exploiter starts requiring you to take drugs - sometimes also creating a debt that you need to 'repay'. Further, your experiences are becoming increasingly traumatic and as a coping mechanism you are minimising, to yourself and others, the impact the situation is having on you. Your descriptions of the exploiter become increasingly confused



and your ability to explain your situation doesn't fit the chronological scenarios required by services or law enforcement. When you are finally able to reach a service, you now have a drug dependency, which impacts your ability to be housed, and you are showing signs of trauma which may also result in a diagnosis of poor mental health, further limiting your options.

#### What if you are trying your best to limit your drug or alcohol intake?

You are given a few nights of crisis accommodation where you are exposed to drug and alcohol use, and you know you can't be around this behaviour — especially if you are withdrawing. You feel safer sleeping in your car and choose this over the accommodation provided. Perhaps after a few nights, being alone becomes too much and you reach out for help, only to be refused crisis accommodation because you didn't utilise it when it was offered. Maybe you are also coping with mental illness or are having a trauma response. You try to articulate your needs but don't feel you are being heard. You become frustrated, and suddenly you are labelled as difficult, aggressive, or unwell.

#### How can intersectionality be considered when developing solutions?

Secure housing is a foundation for safety. Understanding what 'safety'

means must consider intersecting experiences and needs. Safe housing is more than just a roof over your head. It is more than just being off the streets. It is more than temporary solutions — it is a lifelong need.

Effective systems need to incorporate tailored pathways to safe housing that consider an individual's unique experiences, needs and strengths. They should allow for difference, be responsive and flexible, and promote choice and empowerment.

Systems need to be designed such that practitioners can be afforded the time to listen, validate and believe all of which are foundational to the provision of holistic, intersectional support. The inherent value in providing pathways for people with complex needs, including their long-term housing needs, should be incorporated in the evaluation of programs - including the understanding that this will require greater resourcing, and more resourcing per individual than for people who may have fewer complex needs. Tailoring and stratifying targets will be a necessary consideration.

Focus must be retained on the humans over the numbers, to ensure that in our enthusiasm for providing increased levels of housing we do not fall into a one-size-fits-all trap, which would not be an effective solution for people with the most complex needs.

### **Chapter 4: Gendering Housing**

## Understanding Homelessness as a Gendered Issue

Kate Colvin, Chief Executive Officer, Homelessness Australia

Gendered violence is the biggest cause of homelessness for women and children, with half of all women and children using homelessness services having experienced family and domestic violence.

Gender-based discrimination also plays a major role in the family rejection, violence and discrimination that is the major driver of homelessness for people from LGBTIQ+ communities.

Gender also impacts how people experience homelessness.

So, in order to prevent homelessness and provide services that meet everyone's needs we have to understand how homelessness is a gendered issue.

#### What does women's and girl's

homelessness look like? Of the 272,700 people who were helped by homelessness services in 2021-22, 60 per cent were women and girls.<sup>1</sup>



Women's homelessness presents differently to men's. Far more women using homelessness services are sheltered, but unsafe, and present to homelessness services while at risk of homelessness.<sup>2</sup>

The risks of sexual assault for women also mean that far fewer women and girls sleep rough or stay in boarding houses. Only one third of all rough sleepers and just over a quarter of all boarding house residents identified in the Census were female.<sup>3</sup>

This has important implications for homelessness policy. Often policy makers narrow the focus of homelessness policy to rough sleeping, and then conclude that more men are vulnerable to homelessness than women. This ignores the reality that women often remain in violent homes or form 'survival sex' relationships to access shelter, simply to avoid the potentially greater risks of rough sleeping.

The Nowhere to Go report revealed that each year 7,690 women a year are returning to perpetrators due to having nowhere affordable to live, and approximately 9,120 women a year are becoming homeless after leaving their homes due to domestic and family violence and being unable to secure long-term housing.<sup>4</sup>

### What Drives Homelessness for Women and Girls

The biggest driver of homelessness for women is domestic and violence, followed closely by poverty. More than half of all women and girls using homelessness services have experienced family and domestic violence.<sup>5</sup>

Women are more likely to experience poverty than men because they have lower incomes on average across their



life, receive lower pay, and are more likely to work in insecure employment, and have gaps in paid work as they take time for caring responsibilities.

Vulnerability to homelessness is far greater for some women than others. More than one in four of all women and children who are homeless are First Nations Australians, despite Aboriginal and Torres Strait Islander people comprising only 3.2 per cent of the population.

#### What is Women's Experience While Homeless

Women face serious risks of violence while homeless, particularly in boarding houses or hotels used for emergency accommodation.

Women who are caring for children also face enormous challenges around the safety, and suitability of accommodation for children. Emergency accommodation options are often unsafe and expose children to direct risks of violence from other residents, as well as exposing children to violent incidents among other residents or to overt drug use. They are likely to lack cooking facilities, or space for recreation or schoolwork.

Women accessing homelessness services with accompanying children

may also struggle to get children to school while moving between different accommodation options that may be nowhere near their school or early learning centres.

Aboriginal and Torres Strait Islander women and girls who participated in the consultations for the Australian Human Rights Commission Wiyi Yani U Thangani (Women's Voices) report highlighted the close links between lack of housing and the safety of women and children. 'They're not doing any forward planning to produce more housing to put these people in. Of course, it is going to turn to overcrowding, and kids don't want to stay in these houses. Because there is physical abuse, sexual abuse, no food, all that kind of stuff you know.' (Alice Springs women)

The challenges of homelessness for children can also exacerbate the challenges of escaping violence, with Aboriginal women in particular, vulnerable to child protection authorities removing children when mothers are unable to gain stable housing.

#### What Does Homelessness Look Like for LGBTIQ+ People?

Research into homelessness experiences of people from LGBTIQ+ communities revealed that family rejection and conflict around gender and sexual identity was the cause of homelessness for more than 65 per cent of LGBTIQ+ people without homes. And that while homeless, LGBTIQ+ people experienced more discrimination and violence.<sup>6</sup>

#### What is Needed to End Homelessness for Women and Children and People from LGBTIQ+ Communities?

In order to avoid or escape homelessness women need to be able to attain a situation where they are free from violence and have a safe and secure home they can afford. To achieve a 'home' in the fullest sense also means achieving a sense of wellbeing, or being 'at home in oneself', and at home in community, recognising the importance community and cultural connection.



Homelessness responses that meet women's needs provide choice and control, cultural safety and safety from violence, and support women to meet their own and their children's needs, and to recover from homelessness and experiences of violence.

### What is the Implication for Government Policy?

In 2022, the Federal Government produced a new National Plan to End Violence against Women and Children that identified the need for safe, affordable and accessible housing as key to ending violence against women and children. But the first five-year action plan delivered no new resources for housing for women and children beyond existing commitments, which provide only a fraction of the housing needed for women fleeing violence.

Meanwhile the National Housing and Homelessness Plan issues paper barely mentions gendered violence as a driver of homelessness.

A much stronger focus is needed from the Federal Government to address homelessness resulting from gendered violence and to deliver the housing and support needed by women and children and people from LGBTIQ+ communities.

Over the coming year, Homelessness Australia will continue to work to highlight the gendered nature of homelessness and hidden forms of homelessness relied on by women, and the specific solutions needed to end homelessness for women and girls.

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## Housing and Homelessness: Through a Gendered Lens Darkly<sup>\*</sup>

#### Myfan Jordan, Founding Director of Grassroots Research Studio\*\*

Australia's housing 'market' is never out of the news. Affordability, availability, development, investment, interest rates: the ever-cranking machinery of casino capitalism where the chips 'flipped' are investment properties.

In 21st century Australia, our traditional narratives of home ownership are increasingly subverted and the intrinsic functions of housing, shelter, safety, family, belonging to a community, have been superseded by the notion of property as a wealth asset.

Within this investment paradigm of housing there are winners. For example, 86 per cent<sup>1</sup> of Australian politicians own investment properties. There are also losers, with women and non-masculine genders increasingly at the forefront of housing 'precarity'.

Patterns of gendered housing disadvantage have emerged across the globe. In Australia, a nation with a reputation for misogyny<sup>2</sup> and sex discrimination,<sup>3</sup> it is perhaps unsurprising that we see government policies impact upon women in ways that result in barriers to the accumulation of wealth, including assets such as housing.

It is important to understand that the gendered landscape of Australia's housing crisis is not simply down to the often cited issues of supply,<sup>4</sup> the 'invisible hand' of the market at work — or rather, failing to work. Rather, gendered housing outcomes reflect hierarchies of power and property ownership that were embedded under colonialism and endure today. Even in modern Australia, access to affordable, safe, and secure housing aligns with broader social hierarchies; particularly where women face dual or 'intersecting' vulnerability to discrimination and disadvantage, for example being non-English speaking and having a very low income.

That housing disadvantage in Australia is structural and not accidental, a result of individual (de) merit as often framed, can be seen when we explore why some 'cohorts' (of women but also other 'non-masculine' genders),<sup>5</sup> are more vulnerable to homelessness. Women with disability<sup>6</sup> for example, single women<sup>7</sup> and single mothers,<sup>8</sup> women fleeing domestic violence,<sup>9</sup> divorced women,<sup>10</sup> primary carers,<sup>11</sup> and even those women who make the mistake of ageing.<sup>12</sup>

The role of our national culture in housing and homelessness (policy) is perhaps most clearly illustrated in statistics around First Nations women,13 who not only face discrimination in accessing income and housing, but are also more exposed to factors that drive homelessness such as family violence and disability. In a nation quite literally built on stolen lands, Indigenous Australians are significantly over-represented<sup>14</sup> in needing assistance with housing, and when we intersect Indigeneity with female gender, we see a group much more vulnerable<sup>15</sup> to housing deprivation and homelessness.

Despite living in one of the wealthiest countries in the world,<sup>16</sup> rates of homelessness and housing precarity in Australia continue to skyrocket, partly because poverty<sup>17</sup> is central to housing insecurity and more Australian women live in poverty than Australian men.<sup>18</sup>

Family breakdown, unemployment, chronic illness and disability, all disproportionately impact upon women's — and therefore their children's economic circumstances. This is reflected in 2021 Census figures that showed that one in three Australians accessing specialist homelessness services (SHSs) were part of single-parent family groups. Rather than being episodic and situational as once thought, this suggests that family homelessness in Australia is fast becoming chronic, as it is in the United States.<sup>19</sup>

This is dire news not only for mothers and fathers heading those families. Children who experience homelessness, which under the Australian definition includes people living in significantly overcrowded housing, are more likely to experience homelessness across the life course, including in later life.<sup>20</sup> Homeless families face substantial and complex problems, and the longer the period of homelessness the greater the impact. Young mothers have been found to be more vulnerable<sup>21</sup> to physical and mental health decline, and to alcohol or drug dependency, when homeless. And homeless children can suffer poorer health outcomes including developmental issues.<sup>22</sup>

While statistics from the 2021 Census show that more men (56 per cent<sup>23</sup> of 122,500) make up the homeless population, the reasons differ somewhat to those for women, where family violence is the principal driver<sup>24</sup> of homelessness in Australia with Indigenous women, younger women and pregnant women particularly vulnerable.<sup>25</sup> Response services for family violence in Australia are chronically underfunded.<sup>26</sup> And while the Federal Government's National Plan to End Violence against Women and Children may improve things, housing services are already at breaking point with gendered

outcomes in housing unlikely to change until governments take a more systemic approach, including steps to de-financialise property. Policies which support such a shift, such as reversing negative gearing and the capital gains tax discount, have historically been rejected by voters.<sup>27</sup>

Even in Victoria, where the state government has committed \$152 million to a *Family Violence Housing Blitz Package*,<sup>28</sup> numbers of women and children forced into insecure accommodation increase every year. Experiences of family violence can also scar women's rental records, leaving them with a record of arrears and destruction of property (usually by male perpetrators), meaning women are forced to remain living with perpetrators.<sup>29</sup>

Australian housing reflects global trends around land grabbing, bolstered by the incentives for property speculators noted above. However, we like to frame these policies they are not accidental but structured in and reinforced by Australian values. We see this when we hear that the capital gains tax discount and negative gearing roughly equate to the amount spent in Commonwealth Rent Assistance.<sup>30</sup> We see this when we understand that on any given night in our country, one in 200 people are experiencing homelessness while at the same time, more than one million homes sit unoccupied speculative vacancies.<sup>31</sup> This challenges the accepted wisdom that housing market failure in Australia is solely a 'supply problem'; a common argument<sup>32</sup> justifying increased housing development a sector that produces some of the highest carbon emissions<sup>33</sup> with little impact on long-term housing security. Even with a proposed 12,000<sup>34</sup> new social housing dwellings in Victoria, with waitlists of 55,000 in 2022 (up 55 per cent from 2017),35 it is unlikely that demand will be met without much deeper systemic and policy change.

As it stands, private rental subsidies, brokerage, and other incentives for the private model of housing such as first homebuyer grants are woefully inadequate. They also shift the burden of market failure onto taxpayers, leaving issues such as 'Airbnb' letting<sup>36</sup> and land banking by developers<sup>37</sup> largely ignored. Unless Australian voters are willing to tackle our culture of greed, and of individual profit over collective wellbeing, gendered housing disadvantage will only proliferate.

- \* An earlier version of this article was published in 2022 in the *Journal of the New Economy Network.*
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## Nowhere To Go: How housing shortages are keeping women in unsafe situations

Roberta Styles-Wood, Advocacy, Communications and Strategy Manager, Elizabeth Morgan House

Appropriate, safe crisis accommodation for women experiencing violence in their family and intimate partner relationships is rare. Elizabeth Morgan House has crisis accommodation for up to four women and their children at a time and is the only Aboriginal Community Controlled refuge in the state.

We know that Aboriginal women are at greater risk of family violence due to the gendered nature of violence, overlayed with racial discrimination. Aboriginal women are six point six times more likely to experience family violence than non-indigenous people in Victoria and reports of family violence continue to increase.

We also know that asking for help or to receive crisis accommodation requires overcoming barriers such as shame, guilt and lack of knowledge of the services available. A major study of victims and perpetrators experiences of service system responses to intimate partner violence told us that:

'Interview participants spoke of feeling responsible for their partner's behaviour. For example, one woman said her partner had brainwashed her to believe his abuse of her was 'my problem and my responsibility to fix'. In participants' narratives of engaging with the service system, the main theme was that the responses they received had only reinforced that perception. Women felt that the onus was on them to manage the perpetrator's behaviour and to keep themselves and their children safe. Although participants offered examples of responses that had been helpful at different times, they suggested that, overall, the service system

had provided only short-term assistance, little protection, and minimal financial, material and emotional support.<sup>2</sup>

The need for crisis accommodation far outweighs the availability. For the first 6 months of 2023, EMH was able to support eight women and six children in our refuge.

Around 50 women referred to our service for crisis accommodation where unable to move into our refugee due to lack of available space. The backlog across the housing system creates this blockage. One of our residents had to wait six months to be put on the call back list for housing, another has been with us since January while waiting on a housing transfer.

Without the ability to continue to move people from crisis accommodation to short or long-term accommodation options, due to the lack of availability and appropriateness of the housing, that need will continue to remain unmet.

#### Crisis Accommodation is a Difficult Place to Live

Being in refuge is isolating for women. As a high security refuge, we have guidelines that need to be agreed upon before entering. We have seen some women move in then leave in the same day because they feel as though they may not be able to stick to the guidelines, they feel like they may be too close to an unsafe area, or they are simply just not ready to enter.

Aside from our refuge, we attempt to book nights in other crisis accommodation such as hotels. The average number of nights we are booking is around 4.5 nights per person. Women exit this service because:

- There's nothing available in their area, making maintaining children's schooling, attending work or medical appointments difficult
- There are no cooking facilities (generally only a kettle), making meal prep for families very difficult and expensive as takeaway costs mount
- There is no storage or personal space
- They feel unsafe as other residents are maybe screaming at night, asking them for money, food and/or cigarettes.

Abusers often use isolation from family and social support networks to keep their victim trapped in the relationship. Moving to crisis accommodation, with its similar isolation for family and friends (or visitors are allowed, and strict hours must be kept), it's not necessarily a place for recovery, and can in fact, exacerbate mental health challenges.

Our refuge offers a trauma informed case management approach and opportunities to connect to culture, which we know is an important protective factor against long term trauma.

### Space is Increasingly Limited for Crisis Accommodation

Post COVID-19, crisis accommodation providers have limited who they are accepting bookings and reservations from. These limitations mean services are competing with each other for limited spaces.

When there are large events being held in Melbourne including concerts, sporting events such as Formula One, public holidays and school holidays,



#### Aspects of identity

- Language/ family/ Nation/ Mob/ Clan/Tribe/ Community
- Kinship location/ Family status
- Totem, Skin, Moiety, Name
- Intercultural knowledges and skills
- First language(s)
- Community and family roles and responsibilities
- Political, Spiritual and religious beliefs
- Geographic location
- Gender identity/ Sexual orientation
- Socio-economic status
- traditional adoption

#### Structural forces

- Colonisation (historic and ongoing)
- Patriarchy Social. political and
- economic marginalisation
- Media and stereotyping
- Institutions and structures that harm rather than heal
- Lack of recognition and representation
- Geographic based discrimination

social exclusion

Racism

Sexism

Ableism

Classism

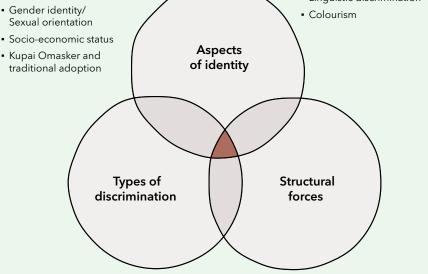
Ageism

- Physical, emotional and spiritual violence/ Lateral violence
- Linguistic discrimination

Types of discrimination

• Homophobia /Transphobia

Economic, political and



Understanding intersectional discrimination and overlapping oppressions in the lives of Aboriginal and Torres Strait Islander women and girls, adapted from: Reclaiming Power and Place: The Final Report of the National Inquiry into Missing and Murdered Indigenous Women and Girls

Intersectionality — a summary of overlapping oppressions and identity markers

the price of crisis accommodation increases and the availability decreases. On the weekend of the Ed Sheeran concert, EMH were unable to find crisis accommodation for a woman and her children as there were nil vacancies at accommodation providers that would accept a referral.

#### Housing System Fatigue is High

We are seeing an increase in the number of services calling Elizabeth Morgan House their client's 'last hope'. Services will refer their client to us and close their support, creating pressure on us to accept all referrals and encourage referrals from secondary consultations, regardless of whether they fit our funding and intake criteria or not.

Aside from the obvious distress this is causing the women experiencing family violence, the pressure it puts on the resources of a small not for profit is immense. Like many family violence service providers, we have funding cuts to our already limited budgets and continue to see an increase in need.

Our team have implemented a process where no external referrals will be accepted without prior secondary consultation, to ensure that EMH programs are the right fit for the client, the team has a clear understanding of the support needed and if EMH has the capacity to provide support. This ensures a trauma informed approach when receiving referrals, which is essential for women experiencing violence.

Many women face homelessness if their leave a violent home. The lack of safe and affordable housing options continues to diminish. The need for crisis, short- and long-are fit for purpose and culturally safe for Aboriginal women and their children has never been greater.

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### Innovative Approach to Women's Housing Design, Procurement, and Operations: The YWCA Women's Housing Framework

Charlotte Dillion, General Manager Community Housing, YWCA Australia

YWCA Australia is a national organisation that has specialised in supporting women for over 140 years. As a community housing provider for women — we are acutely aware of the structural barriers that result in women being worse off financially and accessing homelessness services at a higher rate than men. We have recognised that the location and quality of housing, as well as connection to the surrounding community, significantly impacts women's wellbeing, potential, and ability to care for themselves and their families.

However, there is a clear power imbalance between women tenants and developers, landlords, governments, and community housing providers when it comes to decision-making regarding their housing and services. As a result, women's needs have not always been prioritised in the design or decision-making processes of housing, services, and supports, negatively impacting their individual capacity, their ability to fully participate in society, and declining progress towards broader gender equality outcomes.

As a sector if we were to think differently about our role in ending homelessness for women, and while additionality is important, unstable housing, particularly for women, is a result of systemic disadvantage. If we only focus on quantity of new homes brought online, we are unlikely to see any systemic change that addresses the cause of why women are facing housing insecurity and stop the growing number of women accessing homelessness services and increasing social and affordable housing waitlist.

Some of the questions to consider:

- Why aren't the waitlists for housing reducing when there are more dwellings being built than in previous years?
- If our overarching society, and government (who are the main funder for women's housing and services) are patriarchal, how can we ensure that the services we provide are in the best interests of women, or take into account their differing needs?
- As a housing provider with women tenants, does your service model enable women to break down the structural barriers that make housing unstable for women?
- Do women have a voice in the service and support they receive from your organisation?
- For funders, investors, and philanthropic donors; When assessing tenders for funding/grants for women's housing or services, do you consider how the successful applicants' services support women achieving positive outcomes? Aside from just housing outcomes but individual outcomes around the structural drivers of housing instability; health and wellbeing, safety and security, agency, and participation and collaboration?
- If you receive government funding for housing and services, do your services support broader gender equality outcomes for women, other than just selecting women from the waitlist? Or do we only provide the service model the government contract stipulates?

• What can we do to level the playing field for women and stop the root cause of gendered housing insecurity?

Those are some of the questions YWCA reflected upon when reviewing our service model to determine how/ if the way we designed and operated housing supported improvements in broader gender equality outcomes. Our review was quite stark, we found that our business model didn't differ substantially from other Community Housing Providers — we have values as a feminist organisation, but it had no bearing on how we operated as a housing provider, and it was not clear how our housing business actually supported gender equality. So, we embarked on a journey to do and be better, and began work designing a Women's Housing Framework — a Framework that outlines small changes organisations can make to the way they design and operate housing to support women in achieving improved housing and individual outcomes across four key impact domains: health and wellbeing, safety and security, participation and collaboration, and agency, which lead to broader gender equality outcomes.

The Framework has been developed with practical actions that housing providers can take to deliver on their duty as a social landlord, and includes guidance on best practice approaches to designing, acquiring, and operating housing for women in a way that addresses the systemic pressure that leads to housing instability. It provides guidance on how to listen respectfully to women, avoid perpetuating gender stereotypes, enhance women's safety, give women control over their futures, and ensure that women have a voice in the development and implementation of services and programs that affect them.

The overarching principle of the Framework is feminism which can be distilled to balancing power, so at all stages of the consultation, design, and review — it was mandatory that the work was informed by the lived experience of women in and awaiting our housing and was supported by findings from women-centred literature and advice from lived-experience consultants. We consulted with tenants, specialist homelessness services, and referral partners. The feedback was confronting; stakeholders didn't understand what the benefits were for tenants being housed with YWCA compared to another community housing provider, tenants in rooming house or shared accommodation felt they had been disempowered, it was an unsafe living environment, and found it difficult to connect with partners, family, and friends within the shared living environment, and our tenants that were assessed as not needing support wanted more support and more than a standard tenant-landlord relationship, and felt their engagement with the social housing sector demonstrated the need for it.

What do we hope the Framework will achieve? By adopting the Framework, organisations can indirectly and directly influence positive gender equality outcomes for women by working in partnership with tenants to improve their capacity to participate, improve their individual and housing outcomes, and tenant satisfaction. To achieve this, organisations must mandate the use of the Framework in all housing design, acquisition, and operations, regularly evaluate their performance with internal teams, audit existing properties against the Framework, not acquire properties that fall short of mandatory criteria, investigate the feasibility of modifications for owned properties, and review policies and procedures to ensure they mitigate key housing insecurity risks for women.

By mapping out how organisations can work with tenants in a collaborative, transparent manner, the Framework recognises women as experts in their own lives. It supports organisations to shift away from a top-down landlord-tenant relationships, review resourcing and partnerships to support residents in a more holistic way, and train team members in behaviours and processes that ensure women have a voice in the services and programs that affect them.

Ultimately, the Framework seeks to create a connected, invested, and reciprocal relationship between women and housing providers. By centring women's voices and experiences, our Framework aims to not only address the discrimination and marginalisation that women face within the built environment but also provide housing that improves outcomes for women's health and wellbeing, safety and security, participation and collaboration, and agency.

To end homelessness for women,

while more housing is essential, THROUGH THE FRAME WORK ORGANISATIONS IMPLEMENT ACTIONS WHICH SUPPORT THESE RESIDENT OF THE parallel to this needs to be targeted action to break down the structural barriers that make housing unstable for women. ACTIVELY BE ACTIVELY PARTICIPATE IN SOCIETY INVOLVED IN TO THE EXTENT THAT HOUSING GENDER EQUALITY OUTCOMES THEY WISH MANAGEMENT ECONOMIC COMMUNITY CREATE HEALTHY PARTICIPATION PARTICIPATION AND SUSTAINABL HABITS DOMAIN OF IMPACT NDEPENDENTLY PARTICIPATION AND MANAGE THEIR COLLABORATION PERSONAL HEALTH AND SAFETY WELL-BEIN FMOTIONAL SUPPORTS AND PHYSICAL **NELLBEING** ND HEALTH **HFAITH** SECURITY AN STRENGTHEN FINANCIAL THEIR FAMILIAL SECURITY AND SOCIAL BALANCING RELATIONSHIPS POWER MANAGMENT OF PHYSICAL HEALTH PROCESS SUSTAINABLI HOUSING AND HEAL AGENCY SECURITY THEIR TRAUMA STRENGHTEN THEIR CULTURAL INFLUENCE POSITIVE AND SPIRITUAL CONNECTIONS AND VOICE CHOICES SELF-ORGANISE AND FORM A SUPPORTIVE KNOW THEMSELVES INFLUENCE AND DETERMINE THE COURSE OF THEIR FUTURE OVER THEIR HOME AS POSSIBLE

### Ageing in a Housing Crisis: A Gendered Lens on Housing Insecurity and Homelessness

Emma Power, Western Sydney University, Wendy Stone, Swinburne University of Technology, Francesca Perugia, Curtin University, Piret Veeroja, Swinburne University of Technology, Amity James, Curtin University, Margaret Reynolds, Swinburne University of Technology

Housing insecurity and homelessness are increasing amongst older people in Australia, and women are particularly affected. Our new report, Ageing in a housing crisis: Older people's housing insecurity and homelessness in Australia enumerates the scale of the problem and indicates a structural change in the housing experiences of older people in Australia.<sup>1</sup> In this article, a gendered lens draws attention to how women's housing experiences are being adversely shaped and why understanding these experiences matters. We shift attention away from individual factors that drive housing and homelessness risk to focus on systemic challenges and changes within the housing system that underpin increasing life-long gender effects and housing insecurity in Australia.

This article is in two parts. First, we enumerate step changes in older people's housing experiences across all tenures, alongside experiences of marginal housing and homelessness. A discussion of homeownership and rental demonstrate that housing insecurity is increasing across all tenures. In the second part, we bring a broader gender-focused discussion to these figures to consider why gendered differences matter and what is needed to address unequal housing opportunities.

Two definitional notes are important. The first concerns the definition of older age, defined as 55 and over. The second relates to gender. Our research reports on the binary representation of gender due to limitations in the Australian Bureau of Statistics Census and Homelessness Estimates available only according to the binary definition of 'sex' and gender (male/female). While gendered data appear likely to become more available at a national level in future years, data are currently restricted or under development.<sup>2</sup>

Our research shows that more older people were experiencing housing insecurity in 2021 than a decade earlier, and that effects were felt across all tenures.

#### Homeownership Among Older Australians is Declining

The Aged Pension system in Australia assumes that older people retire as homeowners. Analysis of the 2021 Census, however, shows that the proportion of older people living in homes that are owned outright is declining, while the proportion living with mortgage debt is increasing. In 2021, 58 per cent of people aged 55 and over lived in a home owned outright, a decrease from 62 per cent in 2011. In the same 2011–2021 period, the number of older people living in a mortgaged home increased from 19 per cent to 23 per cent.

A gendered lens reveals that home-ownership levels are most rapidly changing amongst older women. While the number of older people in homes that are owned outright increased by around the same percentage (28 per cent) for both men and women between 2011-2021, the number of older women living in a home with a mortgage increased at a greater rate (68 per cent) than the number of older men. (58 per cent)

#### More Older Australians are Renting in the Private Sector

Between 2011 and 2021, the number of older people renting in the private rental sector increased by 73 per cent, reaching nearly 700,000 — almost 300,000 more people than a decade earlier. Notably, this is more than double the rate of population increase in this age group (34 per cent). This finding indicates a structural change in the housing tenure of older people in Australia. The tenure profile of older women was particularly affected by this change. The number of older women renting privately increased by 77 per cent between 2011-2021, greater than the still substantial 69 per cent increase for older men renting in this sector. Given private rental sector insecurity in Australia, this trend is a concern for all genders. Most private renters in Australia are on fixed term leases of six or twelve months or a periodic/continuing lease, making it difficult for older people to confidently age in place.

A growing affordability crisis in the private rental sector brings further risks. Our analysis of the ABS 2019-20 *Survey of Income and Housing* found that nearly a quarter of a million older people in the bottom 40 per cent of household incomes were paying unaffordable rents, an increase of 52 per cent from a decade before — again, a rate that is faster than population growth in this age group.

Research with older women renting alone<sup>3</sup> shows the consequences of this affordability crisis, with women describing relying on food banks to get by and being forced to live in homes that are too hot or too cold because they cannot afford the energy bills. Escalating health risks for individuals and society as a whole are clear.

#### Fewer Older People Can Access Social Housing

Older people living with lower incomes have traditionally found a secure home in social housing. However, declining government investment in social housing in recent decades means that social housing supply has not kept pace with demand. The consequences are stark: the proportion of older people who live in social housing has decreased as a proportion of the population. While the overall number of older people living in social housing has increased (11 per cent) in the last decade, this increase is much slower than the population growth rate for this age group (34 per cent). This indicates the failure of social housing to meet the needs of our ageing population.

A gendered lens shows that the percentage increase in the number of older women (14 per cent) in social housing between 2011 and 2021 was slightly smaller than one recorded for men (10 per cent). However, around 50 per cent more older women live in social housing than older men nationally.

#### More Older People Live in Marginal Housing and are Experiencing Homelessness

More older people were experiencing homelessness in 2021 compared to 2011, with an increase of 4,789 people aged 55 years and over experiencing homelessness across this decade. However, the homelessness rate amongst older people decreased from 29 to 26 per 10,000 people. While this appears to be a positive sign, when read in the context of temporary measures taken to rehouse people experiencing homelessness during the COVID-19 pandemic, this recorded decrease is likely to be a temporary improvement only.

Older low-income people on fixed government incomes were at the most risk of homelessness in 2021. This was the primary source of income for nearly two-thirds of older people who experienced homelessness at the time.

A gendered lens reveals differences in the changing rate of homelessness amongst older men and women. While the overall number of older men who experienced homelessness (12,062) in 2021 was almost double that of older women (7,325), compared with men the share of older women experiencing homelessness has been increasing since 2011. Women represented 36 per cent of the population of older people experiencing homelessness in 2011 and 38 per cent in 2021. Older men and women experienced homelessness differently in 2021. While men were most likely to live in boarding houses (37 per cent), women more often lived in severely crowded dwellings (31 per cent) or stayed temporarily with others (27 per cent).

The number of older people living in marginal housing increased between 2011-2021, from 10,908 to 14,017; again, gendered differences were found. Marginally housed older men were evenly split between living in crowded dwellings and caravan parks (45 per cent in each). In comparison, women were more likely to live in crowded dwellings (61 per cent) followed by caravan parks. (31 per cent)

#### Why Understanding Gendered Housing and Homelessness in Later Life Matters — And What to do About It

Housing insecurity matters in older age, including through its connection with homelessness. The scale of the economic crisis amongst low-income older people who rent in Australia means that growing numbers are living at the edge of homelessness. Our analysis indicates the value of bringing a gendered lens to this problem. Our findings show that while more men experience homelessness than women, women's overall housing insecurity and homelessness are growing at a faster rate than men's over time and across tenures, and that experiences of homelessness are qualitatively different for men and women. Significant data limitations mean that understanding the gendered experience of housing and homelessness beyond binary representations of gender is currently difficult.<sup>4</sup>



Art Haven (Ainslie Village), 'The Vic'

Gendered differences in housing insecurity and homelessness are borne out of accumulated gendered inequalities and broad social and economic contextual differences, including caring, employment, superannuation and wealth accumulation.<sup>5</sup> These differences show the need for a gendered lens to policy responses, addressing the factors that disadvantage women in the housing system. Understanding intersectional gendered drivers of housing insecurity and experiences of homelessness can support early intervention and prevention campaigns and inform how support can be targeted in gender-aware ways to reduce harm and provide best outcomes across housing assistance programs.

Housing policy often turns a blind eye to gendered differences via 'gender neutral' approaches to housing and housing assistance policies, potentially exacerbating gendered housing inequality. Alternative policy responses can be 'gender-aware' and transformative, mitigating wider inequalities and resolving gendered inequalities within the housing system.<sup>6</sup> The development of a new National Housing and Homelessness Plan represents a significant opportunity to employ a gender lens across all aspects of housing policy.<sup>7</sup>

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# Addressing the Invisible Crisis: Urgent Action Required to Tailor Affordable Housing Solutions for Older Women

Stacey Northover\*, Executive General Manager of Believe Housing Australia\*\*

#### The face of homelessness in Australia has changed it's now become older women.

Women aged 55 or more is the fastest growing cohort of homeless Australians, increasing by 31 per cent over five years.<sup>1</sup>

This sobering statistic, based on 2016 census data, precedes the housing crisis gripping our nation and is said to under-represent reality, with many homelessness and housing services across Australia reporting older women are a growing, silent majority on the homelessness front.

As recently as this month (August 2023), a report by Homelessness Australia called for renewed action, warning Australia could end up with 'entrenched homelessness problems.'<sup>2</sup>

The new report found those increasingly affected by homelessness in 2023 are women and children. They comprise 74 per cent of the extra 6,658 Australians seeking homelessness services from December last year to March this year. Among them is the highest number of Aboriginal and Torres Strait women and girls since 2018.

Among our own tenants is a growing number of women, women-led families and older women with very few housing options in the current market. Believe Housing Australia is one of the largest not-for-profit **Community Housing Providers** (CHPs) in South Australia, serving more than 4,800 tenants housed in more than 2,100 social and affordable homes. Tenants include low-to-middle-income earners and those who have experienced or are at risk of homelessness, the elderly, First Nations peoples, and people with disability.

We believe that while there are many roads that lead to homelessness, some of those, such as domestic violence and poverty among women, can be diverted if there is sufficient affordable housing supply. There are currently more than 39,000 households in South Australia without appropriate housing, according to a Community Housing Industry Association report.<sup>3</sup> Without action, this number will jump to 50,700 by 2041.

While lack of affordable housing is a nation-wide problem, South Australia is particularly vulnerable in that it has recorded the lowest private rental vacancy rate (0.6 per cent) in the nation for several months. This rate is even lower for single women aged over 55. Data from the most recent rental affordability snapshot by AnglicareSA found a single pensioner could only afford six private rental properties from 1,456 listed for metropolitan Adelaide earlier this year. That equates to just over 0.4 per cent of available stock.

And even if they can afford it, women who are escaping violent partners or who have recently become widowed or divorced are most often without rental history to their name, placing them at the end of a competitive private rental tenancy line. More and more, older women are at risk of housing vulnerability and homelessness if they are stuck with the private rental market as their only option.

Believe Housing Australia and the University of South Australia last year published *Beyond the Housing Crisis* — *A Home for All.*<sup>4</sup> The report highlighted a market failure in South Australia's property market for over 55s, making them increasingly vulnerable to homelessness due to the high risk of poverty they experience. The report says this risk has been exacerbated by the rising cost of housing, the remaining length of employment for over 55s, a history of financial disadvantage and abuse — particularly among women — and the lack of suitable affordable housing supply.

The report led Believe Housing Australia and the Community Housing Industry Association of SA to convene an 'Over 55s Housing Solutions Roundtable' in Adelaide to better understand the problems, gain insight and co-ordinate a response for greater advocacy of this vulnerable cohort.

The Over 55s Housing Solutions Roundtable involved more than 100 housing experts and sector providers who, through research and lived experience testimony, heard that more women than ever were experiencing homelessness, many for the first time, due to poverty caused by circumstances such as lack of superannuation, taking time out of the workforce to raise children, domestic violence, working in minimum wage roles, and age discrimination.

The roundtable identified a number of issues and made recommendations, which were provided to state government. These included:

### Age Discrimination and Rental Security

There is inadequate control and oversight of the rental application process that leaves members of the over 55s cohort subject to a power imbalance. For example, ageism and gender bias is prevalent in both the selection process and in the timeline system.

#### Solution

Regulate against discrimination in the rental agent selection system that

prioritises dual-income couples of working ages and excludes those who have transitioned into the rental market due to life-changing circumstances. Also, develop a system of longer leases in the rental market for over 55s. At Believe Housing Australia, following an initial one-year lease, a lease of five years is available, and the subsequent renewals can be up to 10-year lease terms.

#### A Decade Long Wait for Public/Social Housing

The current policy of requiring an individual to be experiencing homelessness prior to inclusion on the Category One list for public/ social housing is over-simplistic and creates avoidable homelessness through lack of services and support. Proactive and preventive measures should be available to over 55s.

#### Solution

Provide early access to Category One Housing support for over 55s in tenancies that are ending within the next six months.

#### Lack of Available Land

There is unmet demand for housing for single and double-person households. The low number of communities with diverse housing units is a barrier to women ageing in place, as those who no longer wish or can afford to own a family home or rent one are forced to move to different areas to find a home that is suitable and affordable.

#### Solution

Increase the availability of land that can be used for over 55s housing. For example, state and local planning processes should facilitate the placement of temporary units. Smaller houses and more units on a single block should be considered for older people. Planning policy should be changed to allow modular homes/ granny flats or smaller houses on a single block or existing property.

#### Making Home Ownership Affordable

Historically, policies regarding retirement and older Australians have included an implicit assumption that people aged over 55 own their home. While this was never true for all, the numbers of



people aged over 55 who do not own property has been increasing significantly in recent years.

#### Solution

Many of these policies (for example, pensions, rent assistance, asset limits) are set by the Commonwealth and require review. There should also be development of a lower cost mortgage product for older persons and a system established to ring-fence rental accommodation for limiting rental increase.

#### Build More Affordable Homes for Over 55s

Supply must be focused on providing safe, secure housing in established neighbourhoods where tenants aged over 55 are familiar with amenities, transport and community resources. Housing stock should be diverse to meet all needs — that includes more one- and two-bedroom units.

#### Solution

Reduce the cost of finance for Community Housing Providers (CHPs) that are partnering with developers to increase the supply of over 55s housing. Also, ensure a percentage of all housing stock is affordable and should not be sold for a price that exceeds the increase in CPI. A class of housing should be quarantined so that rent can only increase by CPI.

It is clear that as a nation we are at a critical crossroads in housing and homelessness policy, and that a raft of multidisciplinary and cross-jurisdictional measures are needed. Funding is also required. There is the Albanese Government's \$10 billion Housing Australia Future Fund and the \$2 billion Social Housing Accelerator Fund waiting to be distributed to states and territories. This is a great first step to helping unlock the housing market's tight inventory, but long-term, sustained funding is required, as is continuously evolving policy.

We know that older women in housing crisis need safe, secure and affordable homes near major transport routes for ease of access to family, friends and health services so that they can live independently and age well with dignity.

Now, more than ever it is critical that the housing needs and voices of women are heard as our nation ages, with a higher proportion of females living longer than men in a mainstream housing and rental sector that is not designed or considerate of their requirements.

- \* Stacey Northover, Executive General Manager of Believe Housing Australia. With over 25 years of experience in the UK and Australian housing sectors, Ms Northover is overseeing Believe Housing Australia's \$100 million housing development pipeline committed over the next 10 years. In her role at Believe Housing Australia and as a Community Housing Industry Association of SA Board Member, Ms Northover is engaging with State and Federal Governments, Ministers and government bodies, including the South Australian Housing Authority and the National Housing Finance and Investment Corporation.
- \*\* Believe Housing Australia is a Tier One Community Housing Provider operating in South Australia, providing social and community housing and tenancy management services. Formerly known as AnglicareSA Housing, Believe Housing Australia was launched in March 2022 but has been providing affordable housing to South Australians in need for more than 20 years. Believe Housing Australia continues to be a part of the AnglicareSA family and shares the vision of justice, respect and fullness of life for all. https://believehousing.org.au/

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# Queering Home/Lessness

Dr Shiva Chandra, Dr Benjamin Hanckel and Professor Mary Lou Rasmussen\*

At the last census, according to the Australian Bureau of Statistics (ABS) data, young people (12 to 24 years) made up 23 per cent of people experiencing homelessness.<sup>1</sup> People with dis/abilities, older women, people fleeing domestic violence and First Nation's people are all groups often indexed in debates around the need for new approaches to housing affordability. These inequalities are widespread, 'inflationary pressures and interest rate rises are now rendering the wealth inequalities associated with the asset economy even more apparent, especially for non-property-owning renters.'2

Recognising the breadth of people impacted by homelessness and housing precarity, we wonder how queer kinship as a framework, discussed below, might inform housing futures and infrastructures of care. That is, how it might shift the ways we think about families, housing and care infrastructures that are capacious enough to fully incorporate women and LGBTIQ+ people, as well as the broader populations of people experiencing housing precarity, loneliness and associated impacts on health and wellbeing.

While housing affordability and a lack of social housing are two commonly identified problems, they coincide with changing trends related to how we are shaped as a nation. Australian families are diverse. The 2021 Census, for instance, counted:

 5.5 million (5,552,973) couple families, of which 53 per cent have children living with them, compared to 47 per cent who do not

- As a proportion, there are more than a million one parent families (1,068,268) comprising 16 per cent of all families (15.9 per cent) in 2021
- 25.6 per cent of households are comprised of people living alone.

In thinking about gender, sexuality and inclusion in housing we argue the value of thinking about homelessness, alongside these shifts in how families are constituted. While we understand the drive for housing initiatives that are focused on specific groups; what we are proposing here takes inspiration from queer kinship (see below) to imagine different ways of living together and flourishing that are not embedded in existing understandings of gender, the nuclear family and gendered frameworks of care, where women predominantly take responsibility for care, within the confines of family networks. This certainly doesn't mean that we don't recognise specific groups are more likely impacted by homelessness based on gender



and sexuality.<sup>3</sup> Rather, our focus is on what questions advocates might ask about the future of housing when, as a nation, we are reproducing less, but living longer; we are wanting to retire, but worry about how we will access community in the absence of work; we are increasingly living alone, and, we are increasingly isolated — though we recognise that feeling isolated happens regardless of whether one is living alone.<sup>4</sup>

In recognising that secure housing is gendered in particular ways, we recognise gendered inequalities in employment and in superannuation savings, which both overwhelmingly disadvantage women because they are more likely to take responsibility for care for family members, and consequently move out of or minimise paid work. Women are also more likely to be working part-time, again, because of care responsibilities. (5) As readers of this journal know, housing is far more than a problem of economics; it is also a problem of climate crisis; it is a problem of social isolation; it is a problem

of diminished health and wellbeing, and it is a problem of gendered inequality.

#### Queer Kinship

In Australia housing is now unsustainable and unaffordable for people who may be identified as straight, white, and middle-class. The Australian urban housing market means that people are squeezed by rent and debt, increasing numbers of people live with their parents; with their adult children; in combinations of couple, throuples, friends, siblings and roommates, or with other families. People are increasingly renting out parts of their living

spaces or their land for the purposes of housing people temporarily/ permanently. They are, as the census data indicates, also increasingly living alone, but the patterns of people living alone are also gendered. Men who live alone and who experience housing precarity are more likely to have lower levels of education while women who live alone are more likely to have higher incomes and levels of education. These shifts in how we live, together and alone, means that 'traditional' forms of organising care and dependency, based around nuclear and extended families, are increasingly not viable.

Queer kinship offers a framework that encapsulates these changes. As deployed here, queer kinship recognises that 'boundaries between 'families of choice' and 'families of origin' may not be necessarily clear-cut and for many may be experienced as messy, coincident or even interchangeable.'6 Strangers, friends and family, loosely defined, are finding ways to live together, sometimes based on desire and sometimes by necessity. These shifting modes of habitation, modes that are often outside traditional notions of heteronormative family life, are what we call queer kinship. What we are arguing here is that queer kinship is a notion that encompasses a significant proportion of the different ways that we live together in Australia today.

Hopefully by now it is clear that the queer kinship we are describing isn't focused on LGBTQIA+ people, but nor does it exclude them. Queer kinship does not presume that the safest place for people, regardless of gender/sex/sexuality is in the family home. Queer kinship recognises the capacity/necessity of different generations coming together, and caring for another, whether they live with other people, alone, without children, outside birth related families, with extended groups brought together for bounded periods in shared homes, or for longer periods.

Queer kinship, as we envisage it here, also recognises that housing and homelessness are always racialized and embedded in colonising politics where First Nations people have experienced, and continue to experience, dispossession and associated challenges in finding sustainable housing solutions. For example, queer First Nations young people are more likely to experience housing precarity than their peers.<sup>7</sup>

#### Queer Kinship and Imagined Futures of Home and Social Housing

Throughout this piece we have argued that queer kinship is increasingly the norm, and not something that can be imagined as contained to specific populations. Shifts in population, as more countries within and outside Asia move to low-fertility futures, might also provide productive opportunities for thinking about housing precarity, across borders and across generations. For example, the ultra-low fertility in Southeast Asia means co-living apartment projects in Taiwan, can be seen as an experiment creating new social relations where the aging population, young working poor and others impacted by unaffordable housing share kitchens, working areas and places where they might come together to share meals and get to know one another, and maybe help each other out as bonds develop.8

Such an approach is not identity based, but rather requires governments to be thinking about how housing and homelessness might become constituted as community assets, less understood:

...as an enclosed and private space [and] rethought as an infrastructure that [is primarily] social, convivial, and environmentally sensitive...to a warming world...what role might design now play in developing alternative infrastructures of care that start with the idea of 'home' as a distributed proposition?'

We need to acknowledge these shifting modes of habitation (queer kinship) offer possibilities for restructuring the ways we might approach housing and homelessness as community infrastructures of care.

Homelessness policy must respond to the gendered drivers of housing and homelessness — not only by specifically focusing on particular segments of the population such as trans and gender diverse people or First Nations people or women, but rather by re-imagining housing policy that is not heteronormative, colonial, patriarchal and concomitantly asset based. The future of homelessness policy would, arguably, be at its most queer (kinship) friendly, when its point of departure is the production of an Australian dream of home as something that is first and foremost, a community-based infrastructure of care, rather than an individual asset, supple enough to accommodate the varied ways in which individuals attempt to create meaningful lives in times of increasing uncertainty.

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## Responding to Housing Insecurity in Later Life: The YWCA Victoria Lakehouse Women's Housing Support Program

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According to the Australian Human Rights Commission in 2019, women over 55 are one of the fastest growing groups among Australia's homeless population, despite being a relatively small cohort overall. Based on the limited evidence available, it appears that these women have lived most of their lives in private rental before a relationship breakdown, the loss of employment or a housing crisis.<sup>1</sup>

Experiencing homelessness for the first time later in life means these women frame their experience as a housing problem, rather than

homelessness. Seeking help from housing or homelessness agencies may be accompanied by shame or stigma, making engagement with services complicated.<sup>2</sup> Research indicates that older women resist crisis accommodation due to fear of violence and intimidation, preferring permanent and supportive housing arrangements with the option of community aged care if needed.<sup>3,4,5</sup>

In 2021-22, close to 6,000 older women in Victoria were provided with support from specialist homelessness services.<sup>6</sup> These women are particularly susceptible to housing insecurity due to factors such as lifetime lower wages, relationship breakdown, poor health, bereavement, or family violence, among others.

Despite the extensive use and reliance on rooming houses in inner metropolitan Melbourne as default crisis and temporary housing for older women priority listed on the Victorian Housing Register, there is a lack of dedicated settlement and rapid re-housing support to assist women to stabilise in a shared



rooming house environment, exit the rooming house (which is essentially still a form of homelessness) and access their long-term home quickly. Consequently, these sites are associated with higher rates of tenancy and community instability, vacancies, evictions, and exits into homelessness, compared to self-contained accommodation or supported accommodation sites.

With 195 women being turned away every day from specialist homelessness services,<sup>7</sup> there is an urgent need for gendered support that can enable older Victorian women to maintain stable transitional housing and rapidly secure their ongoing home.

In 2018, the YWCA housing division Y-Housing, was quick to respond to the growing demand of older women needing housing with a temporary 'pop-up' rooming house accommodation in South Melbourne known as 'The Lakehouse'.

In September 2022, the YWCA complimented this with an innovative pilot program, the Women's Housing Support Program (WHSP). The Program offers essential housing settlement support and referral services and rapid rehousing to the older women (50 years+) staying at the Lakehouse. The program provides a holistic case management approach underpinned by a sustaining tenancies practice framework, skills development, and connection to specialist support. Importantly the rapid re-housing component works collaboratively with housing partners to ensure women have options to quickly transition to suitable long-term housing, reducing the extent and impact of homelessness. In its first nine months the WHSP has yielded positive results, including:

### Increased tenancy sustainment and reduced exits into homelessness<sup>8</sup>

- Of the 37 support periods since September 2022, 100 per cent of client tenancies are stable (no current eviction process underway).
- Of three clients who received a Breach or Notice to Vacate, all three successfully resolved eviction threat with Tenancy

Support Plans developed in partnership with their Case Manager and Y Housing.

• No client evictions or exits into primary or secondary homelessness.

### Increased exits into self-contained community and affordable housing

• Of the seven clients who exited to other housing, six transitioned to long term selfcontained social housing or private rental, one transferred to a long-term rooming house.

### When compared with non-supported rooming houses?

• Lakehouse and WHSP: Reduced rental arrears, days of arrears, VCAT Action, eviction, and abandoned properties in comparison to other Y Housing rooming houses.

The YWCA engaged RMIT University researchers to evaluate the WHSP through the use of critical research methodologies. So far, the researchers have conducted five interviews with service users and three interviews with YWCA staff. Further data collection will include 15 interviews with service users, three interviews with YWCA staff and a stakeholder focus group. Administrative data will also be analysed to supplement the qualitative information.

Emergent findings indicate several themes. Reflecting the literature, relational factors such as death of a partner or family member and family violence led the women to the Lakehouse, all exacerbated by rising costs of living and housing. Before entering the program, some women had 'conventional' lives involving employment, family connections and relatively stable housing, while others reported longer-term homelessness with co-existing mental-ill health and substance use. The women sought support to secure long-term housing as well as connection with health, welfare and legal services. The women's experience of the WHSP program and workers was positive, and some noted that the service helped them to resolve long-standing concerns

and issues. Small acts of kindness by workers were highlighted as making a significant difference to the women's wellbeing.

#### Implications

The WHSP is evolving, and the evaluation is ongoing, so learnings are tentative. However, some key issues stand out. The first of these relates to congregate living and was raised by the women participants and had not been area of enquiry set by the evaluators. Some women reported positive and affirming experiences of living with other women, while others struggled with shared spaces and different ways of living, leading to limited engagement with other residents and isolation.

Those involved in the program and evaluators are keen to expand their understanding of the gendered drivers of older women's homelessness and the implications of these drivers for service delivery. Another related issue was age responsive service design. The evaluation will also provide the opportunity to understand more thoroughly the range of successful sustaining tenancies practices unique to women over 50 years that are used by both the housing provider and the support program.

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# Housing Injustice by Design

Debbie Kilroy and Tabitha Lean, Sisters Inside

'When I went to prison, I lost my house and everything I owned. My kids went to live with my Dad. I'd been in prison for two years. When I was due to get released on parole, I asked the social worker to set me up a meeting with the housing mob. When I met with them and applied for housing, they put me on category three. Category three!! I was homeless, a single mum, no money, nothin' and I couldn't even get priority housing! Category three meant I wouldn't get housed for twenty years or something! Four years later, and I'm still waiting on the public wait list. And the stupid thing is that parole won't let you out of prison unless you have suitable housing, but housing mob won't help you get housing. In the end, my dad had to get me a house and paid the rent on it until I got out. Thing was

he paid the rent to hold the house for about three months while parole mob dragged their feet doing all of their checks on the place while my Dad paid rent on an empty house. Imagine if I didn't have my dad to do that for me? I'd still be rotting away behind bars like heaps of my cousins are just waiting on a house...'

While this story is tragic, and a story of which we should be ashamed of as a country, unfortunately, this woman's tale is not unique. We hear stories like this every single week. Women (men and others) are languishing in prison cells every day while waiting for suitable housing. We also witness people being breached by parole boards for not maintaining suitable housing and people being denied bail by the court for not having access to accommodation. We watch women being housed in unsuitable, unsafe and insecure housing for no for commercial gain.

Crucial to our ways of being and doing is sharing our expertise. In doing this we offer our stories and experiences to you. Contained within each story is our strength. Each word we offer is a gift. We do not speak to offer ourselves up for your judgement, instead we speak from a place of power and presence. We speak to liberate our sisters and our kin. We speak to free us all from the bonds that hold us back and down.

Hear us. Listen to us. Because there should be nothing about us, without us.



# Understanding and Ending Women's Homelessness and Housing Insecurity: The YWCA Australia Online Course

Grace Breitkreutz, Regional Manager YWCA Australia and Anna Paris, General Manager Service Delivery, YWCA Australia

#### Background

Safe, secure and affordable housing is fundamental to women's social, economic and educational participation and to the realisation of gender equality and women's human rights. At YWCA Australia we advocate for women's rights to safe affordable housing and support to end homelessness or stay housed, alongside our direct delivery of housing and homelessness support programs.

With the 2021 Census revealing a 10 per cent increase in the number of women experiencing homelessness and that women account for 81.7 per cent of the increase of people experiencing homelessness, women's homelessness and housing insecurity is a prevalent and growing national crisis.

To address this emergency, broader recognition of, and responsiveness to, the gendered nature of the homelessness and housing crisis in Australia is needed. However, a data synthesis conducted by YWCA Australia in 2023 revealed that analysis and information on women and gender diverse people's experiences of homelessness and housing insecurity is limited or not explicitly available, ad hoc, outdated, and often lacking in detail on gender and other intersecting factors, including sexuality, ethnic background and age.

To effectively advocate on and lead change to end homelessness and housing insecurity for women and gender diverse people, we need to grow the understanding of the issue at all levels of society. To meet this need, YWCA Australia has developed the 'Ending Women's Homelessness and Housing Insecurity, Together' online course. The learning experience features personal stories, interactive learning modules and an overview of the solutions needed to address Australia's gendered housing and homelessness crisis, with the objective of educating and mobilising collective and individual action on the issue. It is interactive, engaging and impactful.

YWCA Australia's online course is the first online leadership advocacy course offered to young women in Australia with an explicit focus on women's homelessness and housing risk.

The Modules seek to help participants understand:

- What is women's homelessness and housing insecurity?
- Women and gender diverse people's experiences of homelessness and housing insecurity
- What changes are needed to ensure women across Australia have safe, secure and affordable homes
- How people can drive change on this critical issue.

### Why online and why this focus on leading change?

In 2020, YWCA Australia surveyed its 3,500 members to understand their priorities and experiences. The results found that 98 per cent of young women members said development of leadership skills to lead change was of great importance, and 42 per cent said they were actively looking for development in this area. A key finding in a 2020 co-design research project with 60 young women also highlighted the importance of program accessibility and online learning was identified as a valuable way to reach young women in different locations with different needs.

Virtual delivery of YWCA Australia's online leadership program creates an accessible development opportunity for young women and people who are traditionally excluded from these spaces — including women and young women from regional and rural Australia women with experiences of disability, and young women, and gender diverse people experiencing homelessness or housing insecurity.

The online course is particularly suited to people with an interest in breaking down the barriers to women's housing security, students, and new workers in the housing, homelessness, and family domestic violence sectors. To assist with mobilising broad audiences for change, the course is designed to be accessible and appealing to people of diverse backgrounds and experiences.

#### Ensuring Lived Experience Involvement

YWCA Australia recognises the expertise of people with lived experience of housing insecurity and homelessness. To ensure our training reflected the views of people with lived experience of the issues, we engaged lived experience experts at various stages of the project. This included:

- project design
- course narration
- training prototype reviews,
- story sharing
- to create and test content in the course.

'When it comes to homelessness, there's often a lot of people talking about us, rather than us speaking for ourselves. By speaking about our experiences, we can share the complexity of our experiences in our own words.'

— Lived experience focus group participant

YWCA Australia released a call to action to women and gender diverse people interested in contributing to the course. We received an overwhelming response and were able to select a handful of lived experience stories that strengthened the content.

'Because YWCA is a powerful organisation for change in the lives of women, I wanted to add the voices of the women I relate to through the Housing Older Women Movement to the housing focus the organisation has committed to'. — Maggie

Sharing stories of lived experience can be a positive experience for those involved but is not without its risks. YWCA's Client Participation and Lived Experience Manager was heavily involved in the project to mitigate the potential for negative impact and risk of re-traumatisation for participants.

For those participants involved in the filming, the Manager ensured planned support was provided prior, during and after filming was complete. The participants also had the opportunity to review the course, provide feedback and raise any concerns prior to the course going live.

The feedback we received from the lived experience experts was positive.

'Telling my story and being so supported in doing so has felt quite cathartic. If my story can help just one person feel a sense of comfort or offer hope, then it's definitely worth it.'

— Shara

'Participating in the filming was an opportunity to humanise the issue of homelessness and



Life coming back to me

bring visibility to the voices that are often silenced or ignored. It was a chance to challenge societal misconceptions and advocate for more inclusive, compassionate responses to complex experiences like homelessness and gender-based violence'.

– Emily

The course is hosted by Jane Yettica, a First Nations podcaster and consultant. Jane draws on their personal experience with insecure housing.

'The course is built on real voices and experiences, including my own.'

'We all have a role to play in ensuring every woman in Australia has access to safe and secure housing. This course shows you how you can be part of the solution.'



Healing paint layers

#### Learnings

Throughout the life of the project, we had a number of learnings:

### 1. Overcoming data gaps requires resource allocation

When planning the course content, we knew that there were significant gaps in the available data detailing the gendered nature of the housing and homelessness crisis in Australia.

In response to this challenge, a researcher was enlisted to conduct a data synthesis to collate the available evidence from a broad range of sources. We find that data collection for homelessness and housing insecurity does not account for intersections of identities or extend itself to those identities outside of the gender binary.

We need to continue to advocate for additional research into the gendered nature of the housing and homelessness crisis, so service providers and governments alike can understand the unique experiences and needs of women and gender diverse people, and fund services accordingly. 'Our system is flawed and there is just so much that could be done to ensure that women are not in a position of vulnerability, homelessness or violence. I think I have the lived experience combined with the ability to articulate clearly some of the problems so governments and decision makers are more informed to make better legislation'.

— Shara.

# 2. Successfully engaging with lived experience requires thought, time, and planning

The integration of lived experience expertise improved the quality of the course. It was important to ensure those participating had regular information throughout the life of the project to promote, choice, control, and for some to reduce anxiety.

Providing focused questions for feedback, resulted in better outcomes for the course than when we asked for general feedback in the earlier stages. We also received better quality feedback when participants were able to review all key elements of the course, rather than just a few, as it provided a more comprehensive view of the content and flow of the course.

YWCA Australia is growing our National Lived Experience Network and will continue to refine and improve our engagement practises and processes when working with lived experience experts on creative content and resources.

'Participating in the filming was an opportunity to humanise the issue of homelessness and bring visibility to the voice that are often silenced or ignored. It was a chance to challenge societal misconceptions and advocate for more inclusive, compassionate responses to complex experiences like homelessness and gender-based violence'.

— Emily

3. Representing intersecting needs is critical when profiling the diverse experiences of women and gender diverse people who have experienced homelessness and housing insecurity

Through the feedback process, it was identified that additional intersections (differing and multiple experiences of participants) needed to be amplified in the in the course. This included intersections such as age, location, mental health challenges and complex trauma, as these factors influence the unique experience of homelessness or housing insecurity.

To integrate this feedback, an additional story was included later in the course to reflect this. We also integrated more of the lived experience story of the host, Jane, who is an Aboriginal gender diverse person.

These learnings will help inform future content and resources produced by YWCA Australia.

We hope this platform will inspire change across the community and extend our member networks to increase advocacy in locally, regionally, and nationally. Find the 'Ending Women's Homelessness and Housing Insecurity Together' online course here: https://course.ywca.org.au

We acknowledge the wisdom and input of Jane, Emily, Maggie, and Shara — thank you.

## The Challenges and Opportunities of Applying a Gender Lens to Philanthropic Collaborations in Housing

Alexandra Williamson, Kylie Smith, Victor Sojo, Melbourne Social Equity Institute, Melbourne Law School, The University of Melbourne

Philanthropic funders play a comparatively small but increasingly active role in funding for homelessness services. Philanthropy can be broadly defined as the giving of private resources for public benefit. Philanthropic support can also act as a catalyst for other funding. A research project in 2023, funded by the Paul Ramsay Foundation and led by Australians Investing in Women and the Melbourne Social Equity Institute, is exploring the adoption of a gender lens in philanthropic partnerships and collaborations.

The context selected for two case studies of funding collaborations was long-term, secure housing. The intention of the research project is to provide illustrative exemplars and a framework that will assist philanthropic funders to apply a gender lens, or gender equity principles, to their collaborations with other funders including government and the private sector. For the purposes of this project, we define a gender lens simply as a perspective that actively takes into account the unique experiences and needs of women and other marginalised gender identity groups.

Australia's philanthropic sector is growing in both the number of actors and the size of their assets. This is resulting in a movement towards more and larger collaborations. Australians Investing in Women's suite of existing resources focus on the application of a gender lens at the level of single organisations. Developing new guides and resources will help build a gender lens into more diverse and complex work with multiple actors, including those delivering services, those providing in-kind support, and those who supply direct funding. Housing and homelessness was chosen as the context for this research project reflecting both the growing housing shortage and the prominence of the crisis in the national narrative. Homelessness has traditionally been addressed by philanthropic funders through organisations providing emergency relief, refuges, and short-term transitional housing. Long-term, secure housing provided by construction of new dwellings or renovation of existing buildings was rarely funded by philanthropic foundations and trusts, being seen as the role of government(s).

#### Two Case Studies of Long-term Housing for Women

The two case studies examined in this research offer examples of change. Key individuals from organisations involved in the funding and development of the housing projects were interviewed, each for approximately one hour. Both case studies are pilots of innovative models in the Australian context, both involve the construction of new housing, and both have collaborative funding from a range of actors including philanthropy, government, and the private sector. Both projects were also delayed by the COVID pandemic.

 One case, located in Melbourne, is Viv's Place, an apartment building in Dandenong in the outer South-Eastern suburbs. Its 60 apartments are tenanted by families with a single mother and children who have experienced domestic and family violence. The funding for the purchase of land and the construction of the building was secured through a collaboration of over eight major funders, with a greater number of smaller donors. The estimated total project cost was \$32 million. Tenants moved into Viv's Place from August 2022.

• Another case, located in Fremantle south-west of Perth in Western Australia, is My Home. This is a collection of 18 tiny homes, prefabricated offsite then assembled on land leased long-term from the State Government. Tenants are single women over the age of 55. The project was funded through a collaboration of three major philanthropic funders, with significant in-kind support and public donations for the fit-out of the tiny homes and common areas. The estimated total project cost was \$3 million. The homes have been tenanted since July 2023.

The choice of the two case studies highlighted several issues. The relative scarcity of long-term housing projects with support from at least two philanthropic funders, as well as funding from the government and private sectors, was in itself an interesting finding. Both cases illustrate new models although at widely different scales, suggesting that philanthropic funders are interested in demonstration of innovation, or funding 'proof of concept' to encourage further dissemination and replication of the model. And both cases specifically targeted women rather than including gender minority groups, although both had intersectional lenses with other forms of disadvantage for women.

The findings from the cases explored both the work of funders in collaboration, and the understanding and application of a gender lens by actors in those collaborations. Key issues around collaborations included the different roles of actors from different sectors, the circumstances or influences that contributed to the success of the collaboration, and the formation or origins of the collaboration. Interestingly, there was a resistance in both cases to the word 'partnership', with it implying an arrangement that was either too formal, or that had preceded the project itself. Several interviewees talked about the evolution of a partnership over the duration of the housing project it was supporting.

#### 'But it wasn't a partnership from the get go. It sort of happened along the way.'

Changes over time were also noted when a gender lens in the collaboration was discussed in interviews. Two key themes were the vital role of individual champions for a gender lens, within organisations and within collaborations; and the wide variation in perceptions around what a gender lens is and how it is applied. These themes are explored below in greater detail.

#### The Role of Genderlens Champions

Gender lens champions played a vital role at the outset of philanthropic collaborations and housing projects. They were key in framing both the design of a project, and the way it was 'pitched' or presented to funders. Their knowledge of gendered approaches and their commitment to applying them were the basis on which the gender lens was understood in the collaboration. What was variable at any point in time, and also changed over time and the duration of the collaboration was the levels of engagement as individuals and organisations shifted their roles and responsibilities. Some gender lens champions also described the frustrations and costs of working to ensure that a gender lens is applied in a project or collaboration.

'It's crazy that we even had to plead and argue and carry on for the years we did.' 'It gets very tiring having to attempt to kind of convert and explain all the time.'

However, some interviewees also described a level of acceptance of a gender lens within an organisation and a collaboration.

'It didn't need a champion necessarily. I think we've probably all accepted it as truth and recognised that was what we were doing.'

'I don't have to explain this to them or have to explain why women's housing is important. Like we don't even talk about it. It's just this is the purpose of what we're here to be, is to deal with women's housing.'

### A Wide Range of Perspectives on a Gender Lens

A second major theme around the application of a gender lens in the two case studies was the diversity of positions and perspectives on gender, both as represented by interviewees themselves, and reported by them about others in the funding collaborations. Neither discussion nor agreement on a gender lens was noted at the outset in either case, despite both projects focusing on the specific needs of women, intersecting with domestic and family violence and/or age. The development and implementation of the two projects was attractive to philanthropic funders both with and without a gender lens policy or strategic focus. The most commonly discussed alternate lens was

that of disadvantage, and the interaction between this lens and a gender lens was noted.

'So, there are many, many, many, many levels of positivity in this project but I'm not necessarily just bound by the gender lens.'

'Recognising that what philanthropic intent is, is to kind of go where others don't, to address and support the most vulnerable.'

The allocation of privately held philanthropic resources and funding for public benefit is decided by the boards of foundations or trusts (noting that some funders also provided support through impact investment of their capital or assets). The importance of understanding and acceptance of a gender lens at board levels was frequently noted.

'I think some of my colleagues' boards don't care, I think if I'm being honest, and they would admit that as well.'

'We have a deliberate intent. We have a Board and Chair and Co-chair who recognise that women and children are often the most marginalised.'

The two case studies have brought to light a detailed and complex range of issues affecting the ways in which a gender lens impacts the distribution of philanthropic resources for long-term housing. One of the challenges is the tension between making sure that funding goes into

the timely delivery of the project, and resourcing the implementation of a gender lens within organisations that don't readily 'see gender' as an issue of concern in a housing context. Progress toward the mainstreaming of a gender lens in philanthropic collaborations is slow and cautious, and traditional concepts of charity and benevolence in 'helping the deserving poor' are still identifiable. Yet the overall picture is encouraging, with regard to the range of actors, the contributions made and the role of gender lens champions.



Fractured mind

# Women's Housing Alliance: A Call for a Gender Transformative Approach to Homelessness

#### Kate Ravenscroft and Kristen Dearricott, Project Managers, Women's Housing Alliance

Women, both trans and cis, in Victoria are facing a housing crisis that has been decades in the making. This is a long-predicted outcome of a homelessness service system and housing policy that has not been designed with their needs in mind. The approach to both housing policy and homelessness services has been gender-blind, and both data and the experiences of women and non-binary people facing homelessness bear out the desperate need for a gender transformative approach to be applied to the issue of housing.

We know that women and non-binary people experience homelessness differently. Census data gives us a picture of those sleeping rough, but that is only part of the picture. When we broaden our analysis, what we find are the women and their children couch-surfing with friends and family or sleeping in cars, older women who are living in caravans or hostels, and an estimated 7,690 women that return to violent relationships every year as they are being forced to make an impossible choice<sup>1</sup> — violence or homelessness.

Homelessness is getting worse for women in Australia, particularly for Aboriginal and Torres Strait Islander women (who are overrepresented in the social housing population), older single women, women with a disability and women with experiences of family violence.<sup>2</sup> We have very little data about the experiences or the full extent of homelessness for non-binary and gender non-conforming people, however a 2017 report found that LGBTIQ Victorians are at least twice as likely to have experienced homelessness than the general population.<sup>3</sup>

Women over the age of 55 are the fastest growing group being pushed into homelessness — the result of a lifetime of gendered inequality, income poverty and caring responsibilities.<sup>4</sup> Combined with an approach to housing in Australia that treats property as a means of wealth creation rather than a source of shelter, this statistic is not only predictable — it is preventable.

Family violence is the primary cause of homelessness in Australia.<sup>5</sup> And yet, although we know this, our service system remains siloed, with the family violence and homelessness





support sectors working in isolation rather than in the integrated and collaborative manner required if we are to address the cause driving so many women and their children into homelessness.

Our most recent data on who is accessing homelessness services makes it only to clear how critical a gender-transformative approach to solving this problem is: between December 2022 and March 2023 74 per cent of those accessing homelessness services in Australia were women and children.<sup>6</sup> The evidence is clear — our current gender-blind approach to housing policy and homelessness in Australia is not working.

#### Systemic Challenges in Victoria

The Women's Housing Alliance (WHA) formed in 2019 and is a coalition of services concerned with the chronic housing shortage for women and children escaping family violence and experiencing homelessness in Victoria at growing rates. Our organisations partner with women and non-binary people through providing family violence support, refuge, homelessness support, transitional and social housing, employment support and financial and legal advice.

We know the gaps in providing gender responsive services to women and non-binary people experiencing family violence and homelessness and the urgent need to change the way our systems and services work together to provide better outcomes. The significant issues that are impacting the effectiveness of our system are:

- Accessibility and affordability of market housing: Anglicare's rental affordability snapshot illustrated 0.4 per cent of properties in Victoria were affordable to a single parent with two children on a minimum wage and receiving family tax benefits and just 0.03 per cent properties were affordable for a single parent of one child receiving parenting payment.<sup>7</sup>
- Family violence solutions failing to include adequate housing solutions: Despite the significant attention and investment in improving responses to family violence, there remains a fundamental shortage of adequate social and transitional housing. While the allocation in the Big Build of 1,000 homes for victim survivors of family violence is welcomed, this does not come close to meeting demand.
- Crisis accommodation and refuges under pressure: The shortage of social housing and transitional housing

results in major blockages in the crisis accommodation and refuge systems.

- Lack of options for single women, both cis and trans, and gender diverse people: In addition to the lack of housing for women with children, there is also a significant gap in the provision of safe, secure housing options for single women, both cis and trans, and gender diverse people.
- Dependency on substandard private motels: Specialist Homelessness Services and Family Violence Services must depend on private motels that are not fit for purpose and are often poorly maintained as the only available option for any person needing assistance and support at critical times of their lives.
- Avalanche of demand: Our Specialist Homelessness Service system is under-resourced and focused on crisis and highest need. Unfortunately, this means homelessness support, particularly longer-term support, can often only be accessed once security and stability have been lost.
- Discontinuation of support: Specialist Homelessness Services can only provide case management and wrap-around

support services whilst people are experiencing homelessness.

#### Finding Solutions: A Gender Transformative Approach

We recognise the role we play as collaborators and partners in working and presenting solutions for transformation. The challenge is to reimagine how housing policy and our homelessness service system can engage with, rather than ignore, gender and inter-connected structural factors.

The solutions must consider the funding of more safe, secure, and affordable housing and the critical importance of longer-term supports to assist women and non-binary people to rebuild after family violence and trauma.

The Women's Housing Alliance calls for:

- An increase in social housing stock of at least 6,000 rental properties per year for 10 years.
- Extended investment in head-leased social housing to meet the immediate critical shortfall in housing for women, non-binary people and their children.
- Acknowledgement of the intersection of family violence and women and non-binary people's homelessness through the provision of an integrated service response rather than the current approach which sees them as two distinct service responses.
- Investment in innovative housing solutions which challenge current planning regulation to ensure housing needs of our changing demographics with a focus on ageing women.
- Increased access to public funds to build supported community accommodation which includes wrap around services for those who seek it.
- The Government (State and Federal) to explore and invest in additional fit-for-purpose crisis accommodation to reduce reliance on private accommodation providers.

 Housing options that are co-designed with a gender lens, inclusive of gender diverse and non-binary people. To meet everyone's needs adequately requires more inclusive options, not limited to a binary and exclusionary approach that recognises only men and women.

Ending the housing crisis and homelessness in Australia requires applying an intersectional gender lens and an approach that is not only responsive to gender but equally gender transformative. Such an approach will provide not only a swift, tailored and effective response to women and non-binary people at risk of homelessness or violence, but it will also tackle the social and structural conditions that lead to the risk of homelessness in the first place.

This will require us to confront the gender inequality that lies at the heart of women and non-binary people's risk of homelessness, and equally creates the context for the violence that so often drives them into homelessness.

#### Putting the Evidence into Action

In recognition of the desperate need for a gender transformative approach to housing and homelessness, the Women's Housing Alliance are excited to announce three years of philanthropic funding to work with the sector and experts by experience on a pilot project to address and remove the current barriers that prevent women and non-binary people from accessing affordable housing and support.

This project aims to provide a clear and immediate pathway for Victorian women and non-binary people from any family violence intake point to long-term accommodation. With a commitment to a housing-first model and the provision of coordinated, integrated and multi-disciplinary supports, the project will develop a gender-responsive and gender-equitable solution to the systemic barriers in the current service system that keep women and non-binary people homeless.

Alongside these outcomes, the project will work in partnership with the service system to identify and address the gaps and siloes that emerge from the current gender-blind approach. We will work flexibly and collaboratively to bridge those gaps and recommend tools for system integration and collaboration.

We will conduct a comprehensive evaluation that explores how immediate pathways to housing combined with improved integration and collaborative practice can achieve better outcomes for women, non-binary people, children and the wider community.

Gender-blind responses to the housing crisis cannot meet the needs of Victorian women and non-binary people, and the longer we continue down the path of generic, one-size fits all service systems and policy, the more entrenched gender inequality will become. We know what needs to be done, it is time we set about designing the tailored, intersectional and gender-equitable solutions that will allow us to end homelessness for all.

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# Housing Infrastructure as Violence Prevention: Safety Planning in Women's Housing Provision

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#### Background

Safety is a cornerstone principle in Domestic Violence Victoria's (2020) Code of Practice for Specialist Family Violence Services for Victim Survivors. Extending safety to our understanding of housing infrastructure is critical if we are to meet this principle. While the United Nations does not explicitly identify safety in the right to housing, it encompasses various safety elements, such as tenure security, cultural identity and physical habitability insofar that housing offers protection from the elements.<sup>1</sup> However, safety in the context of housing goes beyond infrastructural security, especially for victim-survivors and raises larger questions about how safety is conceptualised. For example, victim-survivors are often deeply impacted by the loss of their home and can experience heightened fear, over extended periods of time, in their home, neighbourhoods and public spaces.

Despite this complexity, safety, and in particular safety planning remains individualised and situated within a health intervention framework; largely disconnected from the public realm of social housing. I examined four women's housing projects in Melbourne and Vancouver and found there are opportunities for housing stakeholders to support the normative aims of safety planning through the assembling of women's housing in ways that place victim-survivors central to violence prevention. That is, that promoting safety constitutes assembling resources that actively protect victim-survivors by reducing the likelihood that they will be exposed to any future violence.<sup>2</sup> My research suggests that physical infrastructure development can shape 'housing' resources for victim-survivors; that relationships between stakeholders and residents shape the provision of safety in housing; and that place intersects with safety.

#### Infrastructure Planning and Development

Consideration of the built form and development scale was leveraged in various ways to expand access to safe housing for women. For example, one Vancouver project adopted a large development scale with a high quantum of 180 smaller studio and one-bedroom apartments.

This addressed a key demographic need to house older women in the community and responds to preferences of this cohort for multi-unit developments that support safety and privacy.<sup>3</sup> Inversely, some other projects relied on a smaller build scale with larger, family-supportive units; with additional space seen to support multi-age families' changing physical and psychological needs. This suggests that service providers offering larger 'family-friendly' homes conceptualise parenting in the context of domestic and family violence (DFV) as one of resilience as opposed to traditional deficit models that underestimate women who may feel stigmatised or blamed when receiving resources critical to their families.<sup>4</sup> Critically, the larger build scale was leveraged as a proof-of-concept that women's housing providers are developers; and the smaller build scale was leveraged by the housing stakeholders for the purposes of driving a YIMBY agenda based on improving community acceptance of social housing in neighbourhoods.

However, a key challenge identified, particularly in the Melbourne context, were the differential impacts of land use policies according to land ownership. For example, in Victoria, Section 173s are often applied by councils to safeguard land for social good uses such as social housing. However, as was evidenced by my case studies, how and when it is applied can either facilitate or hinder the development of women's housing developments. That is, when applied to council-owned land the Section made land cheaper for a provider to purchase it from the council in an open market bidding process. Inversely, when retrospectively applied to land already owned by a provider it reduced the value of their land holdings and constrained their ability to access finance. My findings suggest that relying on single utilitarian planning instruments without clear understandings of the business practices and environments that providers must operate in — may not always produce good housing and safety outcomes. Inversely, local governments might better facilitate access to land through planning mechanisms such as inclusionary zoning and identifying vacant land opportunities.

#### Relationships Between Housing Stakeholders and Residents

Safety planning recognises that women are experts in their own safety needs and that the delivery of support services needs to empower victim-survivors.<sup>5</sup> Wrap-around services that advocate for women such as legal, health or employment services — where offered across all housing projects. Such services can represent victim-survivor interests and rights while facilitating access to opportunities and resources that are effective for recovery.<sup>6</sup> Also, in resistance to transitional housing forms that traditionally dominant domestic and family violence responses, these projects promoted secure occupancies through indexing rents to income, increasing rental subsidies for residents and women-led leases. Such mechanisms can promote social integration and assist women to maintain their tenure and improve access to employment services and social infrastructure such as parks, schools, retail/ commercial and public transport. Specifically, women-led leases mean that if a woman is in a relationship with a man and the relationship ceases, then it is the man who must vacate. This strategy intentionally subverts the power dynamic and aligns with more recent safe at home approaches that seek to empower women to stay in their home.<sup>7</sup>

By extension, stakeholder relationships based on trust and collaboration that empowered providers to scale capacity shaped the provision of safety in housing. Community-based land ownership through either women's housing providers or municipal governments fostered collaboration and functioned as a stabilising force within typically unstable housing markets. For example, a deep understanding of gender-based violence and the onsite service model of providers was a key reason some municipal governments agreed to donate land and to scale the model. This translates to residential stability vis-a-vie provider and public land ownership; in turn translating to predictable rent rates less susceptible to pressures in the private market.

#### The Intersection of Place with Safety

The intersection of place and safety was a key consideration by stakeholders in reducing both private, perpetrator-specific risks; and place-specific environmental risks such as unsafe, residualised and poorly resourced neighbourhood. Despite the sometime prohibitive costs associated with building in infrastructure-rich neighbourhoods, stakeholders committed to builds in gentrifying areas or they sought to protect women by creating safe spaces in areas with existing risk, where there was community need, and where the providers could more actively begin to dissipate the harms to women and the broader community. Dissipating harm at a community level aligns with social housing efforts aimed at avoiding residualisation in neighbourhood areas and suggests that providers recognise that women can gain resilience to adversity by drawing on community resources. Moreover, by committing to spatially diverse housing portfolios providers give women choices on their preferred locations which allow them to establish new social networks or maintain existing links to communities; and critically prevent women from being located by perpetrators.

Another way that providers supported women was through trauma-informed design that 'can support wellbeing and ameliorate the physical, psychological and emotional impacts of trauma'.<sup>8</sup> They did so through resident-directed surveillance strategies, such as asking women if they wanted CCTV cameras, manned/controlled access entries, and with balconies overlooking internal courtyards to promote passive community surveillance. The building designs fostered socialising opportunities through large common eating/lounge/restorative areas, communal gardens, and play zones for children, along with event spaces and short-term apartments that residents could rent out to families and friends. Specifically, these sites leveraged public space — through community events or through shared infrastructure such as libraries — to facilitate community engagement and advocacy.

#### Conclusion

While reducing the risk of re-traumatisation is a key tenet of safety planning, women can have diverse expectations of the possibility of safety over time and hence require diverse safety strategies. As such, housing stakeholders need to be flexible to provide the level and type of supports women need, where and when they are ready, and critically support agency and choice through this process. Critically, while women's housing providers are well-placed to do so as they have deep expertise of DFV and offer value for money, arguably, the stipulation by some government and philanthropic funders that housing providers offer utility over bespoke and wrap-around services constrains their ability to scale. Moreover, other infrastructure-making stakeholders such as planners, architects and policymakers need to prioritise housing as a 'social infrastructure'? that supports an ethic of valuing the residents, providers, local people and knowledge, and their role in supporting women's recovery. Moreover, there needs to be better understandings of how safety can be promoted or compromised by neoliberal policy making and corporatised services models; with a diversity of mechanisms that build collaborative partnerships that support both duty and outcome-based safety practices and relations.

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### **Opinion** 1

# Michelle Phillips

Chief Executive Officer, YWCA Australia



Ending Homelessness for Women and Gender Diverse People in Australia

The impact of Australia's housing and homelessness crisis is gendered, and the time is now for an ambitious plan to end housing insecurity and homelessness for women and gender diverse people in Australia. We have an unprecedented opportunity to lead an urgent dialogue on targeted solutions to meet the needs of women and gender diverse people who are experiencing housing insecurity and homelessness.

The aim of this edition is to elevate this dialogue and examine the nexus between gender and homelessness. We want to not only highlight the gendered drivers of housing insecurity and homelessness for women and gender diverse people, but better understand the systems that produce homelessness and the role of gender inequality in creating and reinforcing such imbalances. By foregrounding these important issues, we hope to influence a re-think of policy and service design to improve housing outcomes for women and gender diverse people in Australia to end homelessness.

The Albanese Government's housing legislative agenda including the establishment of Housing Australia, consultation on the National Housing and Homelessness Plan, and the pending release of the National Strategy for Gender Equality has the potential to deliver a national, coordinated approach to the gendered nature of the housing crisis. We know the impact of Australia's current housing crisis is gendered and the time is now for government to step up and deliver housing and homelessness responses that are driven by and include women and gender diverse people.

We are on the precipice of a once in a generation opportunity to get the policy settings right when it comes to housing and homelessness in Australia to achieve a more gender equal future. After more than a decade of inaction, the current federal government has made a series of commitments that make gender-responsive policy design within reach, if they are ambitious enough to rise to the occasion.

#### Gender Inequality, Housing Insecurity, and Homelessness

Women and gender diverse people face significant hurdles to accessing affordable housing and are more vulnerable to homelessness and associated negative health and wellbeing outcomes. Data from the most recent Census showed a 10 per cent increase in the number of women experiencing homelessness since 2016,<sup>1</sup> almost double the national average.

Data also illustrates the different cohorts of women experiencing

homelessness, including younger women, older women, and women experiencing homelessness for the first time.<sup>2</sup> Further to this, we know that LGBTQIA+ identifying people, First Nations women, women living with disability, and migrant women face a higher risk of homelessness due to intersecting structural inequalities.

While we cannot get an accurate picture of housing insecurity and homelessness for trans and gender diverse people in Australia due to the Census' failure to record gender identity, among other important indicators, we know that trans and gender-diverse people experience homelessness at a higher rate than cis-gender people.<sup>3</sup>

Family and domestic violence is the leading cause of women experiencing homelessness in Australia and the lack of affordable and appropriate housing results in a greater number of these women seeking support from homelessness services.<sup>4</sup> In 2020-21, 116,000 people (42 per cent of all SHS clients) who presented to SHS's reported that they were escaping domestic and family violence.<sup>5</sup>

Women are the primary users of housing support and specialist homelessness service systems, making up most social housing tenants and Commonwealth Rent Assistance (CRA) recipients. Women are also more likely to live in low-income or single-parent households and therefore more likely to experience housing stress.

YWCA recognises that safe, secure, and affordable housing is fundamental to women's social, economic, and educational participation and to the realisation of gender equality. Housing, alongside the health, welfare, and community support services, is a human right and should be a source of stability, safety, social connection, and a pathway to economic security for all women and gender diverse people.

Women and gender diverse people are particularly susceptible to the systematic and structural barriers to housing and are excluded from much housing and homelessness policy. YWCA will continue to highlight the gendered drivers of homelessness to make the case to policymakers that designing and delivering gender-responsive homelessness and housing supports is critical to achieving gender equal outcomes in Australia.

#### Political and Policy Context

The overwhelming pressure across the entire housing continuum, from private rental markets to the undersupply of social and affordable housing, has brought housing insecurity and homelessness into the political frame. While important strides have been made towards addressing the significance of the housing challenge in Australia, the focus on gender-responsive policy design is lacking. This means women and gender diverse people continue to be excluded from the very policy frameworks and funding decisions that impact their lives and wellbeing.

As we renegotiate the National Housing and Homelessness Agreement, debate the merits of the Housing Australia Future Fund, design and develop a 10-year National Housing and Homelessness Plan, release Action Plans under the National Plan to End Violence Against Women and Children, observe National Cabinet play a leadership role in strengthening renters' rights, and include gender analyses in budget proposals as part of the commitment to gender responsive budgeting, there is no better time than the present to end homelessness for women and gender diverse people in Australia.

At YWCA we know that elevating the voices of those impacted by the gendered nature of homelessness is central to securing a better future for all. We are also committed to translating the insights, experiences and expertise garnered in this edition into meaningful action and taking this forward to government at all levels. In this pursuit we recognise that our sector stands as the vanguard of this important advocacy, engaging in this critical work, day in and day out.

## Securing Policy Ambition through Advocacy

In line with this unprecedented opportunity, YWCA recently released our Policy Platform 2023-24 to underscore our advocacy to ensure all women and gender-diverse people in Australia to have access to safe, secure, and affordable housing. Our platform outlines practical solutions for more gender-responsive housing and homelessness supports and a roadmap to achieving this.

Our Platform recognises that any investment in delivering affordable housing supply must be accompanied by funding increases to specialist homelessness and family and domestic violence services, which can deliver targeted interventions that work. These services provide a critical lifeline to women and their families experiencing, or at risk of homelessness, and additional funding would ensure they are better resourced and able to respond to the needs of women and gender-diverse people.

We need policymakers to work alongside specialist organisations to design and deliver appropriate gender responsive homelessness and housing supports. We need funding tied to affordable housing solutions to support women and gender diverse people out of crisis and transitional accommodation, and into long term homes. We need greater emphasis on evidence-based interventions like supportive housing models, and we need investment in tenancy sustainment programs to support women into housing and support women to stay in their homes.

Finally, we need to see the causes and drivers of homelessness in women and gender diverse people recognised and addressed as part of the National Housing and Homelessness Agreement and National Housing and Homelessness Plan.

#### Looking to the Future

It is our hope that this edition lays the groundwork for collective sector advocacy on these critical issues and serves to chart a path forward for change. We have a once in a generation opportunity to meet the size and scale of the challenge we face and if we get it right, we can end homelessness for women and gender diverse people in our lifetimes.

#### About YWCA Australia

YWCA Australia (YWCA) is a national not-for-profit organisation that has specialised in supporting women for over 140 years. We have a clear purpose in making young women's leadership and women's housing our priority for gender equality in Australia. We have been on a change journey to envision, ignite and design our YeS 2026 Strategy which launched in 2021, with a reinvigorated mission to deliver housing solutions and gender-responsive homelessness services to women and gender diverse people as our core focus.

YWCA is the only national women's housing provider in Australia providing safe, secure, and affordable housing solutions for women and gender diverse people in need. We provide tailored support services and programs to end homelessness and housing insecurity, including domestic and family violence services. We know the importance of involving people in shaping the policies that directly impact them, and we have a strong and proud history of advocacy led and informed by young women, gender diverse people and those with lived experience.

#### Sponsorship of the Gender and Homelessness Edition

YWCA is delighted to be working in partnership with Council to Homeless Persons to illuminate the important intersections between gender and homelessness through this edition of *Parity*.

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# Opinion 2 Anonymous

# What Needs to be Done and Who Is Doing It Well?

When we walk down Bourke Street, what do we see? The bustling lights of department stores and the tempting options for meals? Or do we see countless individuals sleeping rough, busking, begging, or wrestling with their inner demons?

Based on the well-meaning input from friends who don't work in the sector, it seems the general public often perceives those individuals as 'drug addicts, high, aggressive, and solely responsible for their predicament,' disturbing their shopping trips and luxurious dinners.

However, for those of us who work in the sector, we see something entirely different. We see individuals with sole stories, in desperate need of a safe place, who don't fit neatly into the narrow boxes our sector has created for them. Our clients are not statistics; they are human beings with their own journeys and distinct needs.

Yet, despite this understanding, we continue to offer services that are a 'one-stop shop, one size fits all' approach. Unfortunately, we have also perpetuated a stereotypical image of what 'our clients' should look like and how they should present themselves.

As a privileged woman living in a wealthy suburb, I found myself misidentified by the police and offered a motel in the city for me and my child. The irony was not lost on me. As a case manager in the sector, fully aware of the motels we offer our clients and the demographics they serve. I knew I didn't want my child exposed to that environment. It was far easier for me to work with 'the homeless type' than to face the unsettling reality that I was an 'argument with my perpetrator' away from homelessness. As an immigrant, I was acutely aware that I was just a step away from deportation. However, I was unable to access services because I didn't meet the rigid requirements. I had a low wage, a fancy address (not my own), a bank account monitored by the perpetrator, and no alcohol or drug use. I didn't fit in the box. No one knew what to do with me, which box to tick, or which funding to utilise.

- Does the face of homelessness only look like the women who have navigated crisis accommodation, rooming houses, and public housing?
- Are we ready to think outside of the box?
- Are we ready to ask and answer the tough questions?
- Does the face of homelessness look like our colleagues, friends, or family members?
- Are we prepared to advocate for our clients as if they were us?
- Are we willing to change policies to make access to safe, affordable housing resemble the support we would provide to our own sisters?
- Are we ready to establish stronger boundaries with clients for the greater good of the majority?
- Are we prepared to listen and act on behalf of our clients rather than adhering strictly to a checklist and predetermined criteria?
- Are we ready to step outside our comfort zones, change our

mind set, and learn more about how to be effective advocates?

The changes we desperately need are substantial. We can create impressive policies and deliver captivating PowerPoint presentations, but until every woman in the sector answers these critical questions and implements changes within their own offices, phone calls, and meetings, none of it will truly matter.

The current approach is not working. It is failing in housing, healthcare, family violence, and child protection services. Before we naively believe that constructing more houses will resolve the systemic failures and contributing factors to homelessness, we must overhaul the way we engage with and support our communities. The setback with the Housing Future Fund might just be the opportunity we need to pause, reflect, and reset. We must review what has proven ineffective and develop bold, innovative solutions that align with the unique nature of our industry.

Unfortunately, our industry often discourages bold thinking and unpopular opinions, despite how appealingly they may package their policies.

In the family violence sector, resources are stretched thin. Trained staff members who have lived through similar experiences are often unable to work in the field due to the stringent qualifications imposed upon them. We prioritise ticking boxes and staying within the lines, creating an illusion of progress on paper. Instead of spending money on memorial gardens, why not invest in comprehensive training for law enforcement officers to ensure they respond promptly and accurately identify victims?



Likewise, child protection services often prioritise checking boxes rather than making bold decisions to hold perpetrators accountable and create safe environments for children. When a 17-year-old pleads for help after enduring years of violence and abuse, we should not believe the perpetrators empty promises of change with no action. The system fails the victims, and these vulnerable individuals find themselves trapped in a cycle of abuse and end up in our services facing homelessness and the cycle starts again.

The issue of our relationship with the Commonwealth is another example. Instead of fixating on whether Charles is linked to Australia, let's redirect the millions that would be spent on a referendum towards building affordable, safe homes. Let's invest in the foundations of our society rather than clinging to outdated symbols.

While initiatives such as free nursing are commendable, we need to recognise that it takes years for these nurses to develop the necessary skills and increase healthcare capacity. Why not consider a different approach? What if we implemented a four-year degree program where students receive a Student Allowance and alternate between six months of university education and three months of practical experience? After four years, these graduates would possess both a degree and valuable real-world experience, ready to enter the workforce. This approach empowers individuals and addresses the urgent need for qualified healthcare professionals.

Furthermore, a large majority of key workers are women. Yet, we expect them to endure extended placements while managing their homes and families. Why aren't we exploring Student Allowances for placements? By providing financial support during these critical periods, we can retain students and ensure their skills are effectively channelled into the industry. We can establish contracts where students receive an allowance and, in return, commit to working in the community sector for two years after graduation.

They say it takes a village to raise a child, but where are our villages?

Why aren't we utilising open spaces to build stand-alone homes for women and children, complete with community centres? These sites could house case managers, legal aid students, and students from various Allied Health departments who would provide support and assistance without creating additional barriers for women seeking services. This holistic approach would foster a sense of community, where women's skills can be utilised and shared. Some may love gardening, others may excel at baking or sewing, and some can even teach. This is what a true village looks like, where change can flourish, and women can be empowered.

Currently, we confine women to boxes. We adhere strictly to predetermined guidelines and ignore courageous ideas, simply because challenging the status quo threaten the long-standing patriarchal structures that have shaped our society.

Women have the power to enact change, but it begins with each individual. If we are not prepared to make unpopular yet bold decisions, we will find ourselves having the same conversations in another ten years.

The time for change is now. Let us challenge the existing norms, advocate for those who are marginalised, and strive to create a society where no one is left behind. It starts with you, with me, with all of us. Only then, will we be doing it well.



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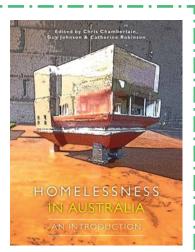
Homelessness in Australia: An Introduction is published by New South Press in association with the Victorian Council to Homeless Persons, one of Australia's leading peak homelessness advocacy bodies.

Homelessness in Australia: An Introduction contains 14 chapters.

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