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**Homelessness affects us all:
Submission to the
Inquiry into Homelessness
in Australia**

July 2020

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About Anglicare Australia

Anglicare Australia is a network of independent local, state, national and international organisations that are linked to the Anglican Church and are joined by values of service, innovation, leadership and the Christian faith that every individual has intrinsic value. With a combined expenditure of \$1.82 billion, and a workforce of 20,500 staff and 9,000 volunteers, the Anglicare Australia Network contributes to more than 50 service areas in the Australian community. Our services are delivered to 450,000 people each year, reaching over 1.33 million Australians in total. Our services are delivered in partnership with people, the communities in which they live, and other like-minded organisations in those areas.

As part of its mission, Anglicare Australia “partners with people, families and communities to build resilience, inclusion and justice.” Our first strategic goal charges us with reaching this by influencing “social and economic policy across Australia with a strong prophetic voice; informed by research and the practical experience of the Network.”

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Executive summary

Anglicare Australia welcomes the opportunity to participate in this Inquiry. The terms of reference are comprehensive, inviting input from people in many different circumstances and with substantial expertise. That is reflected in the submissions available to the Committee, and hopefully it will draw upon them in its deliberations.

In this submission Anglicare Australia points to our Network's key insights and analysis on the topic over the past few years and draws together current intelligence from network members dealing with housing and homelessness during this pandemic.

There is a long standing, well acknowledged shortage of accessible, affordable and secure housing for those at the greatest risk of homelessness. This is an ongoing problem, and inequity, which is not being addressed by Australia's governments.

Our network has a depth of experience going back many years and we note that the impact of the current pandemic is particularly harsh on those who are homeless or living in unsafe and insecure housing and is likely to have long term consequences. Some of the welcome short-term measures in terms of income and housing security may result in further damage if they are not linked to long term plans.

Finally, government investment in infrastructure and economic activity is an essential strategy for economic recovery. Making social housing, social services and improved tenant security a priority for that investment will create positive change.

Recommendations

Anglicare Australia recommends:

1. Retaining the increase to JobSeeker and related payments. This should be complemented by the establishment of an independent commission to set and review payment rates, to ensure they never again fall so far behind the cost of living.
2. Establishing a national housing plan across all levels of government to increase the supply of Social Housing and meet demand within five years. The plan should be co-designed with housing service leaders and residents to identify the mix of housing, and pathways between transitional and supported housing into permanent options.
3. Enacting the recommendations of the Home Stretch campaign across all levels of government to take action on the link between out-of-home care and homelessness.
4. Increasing investment in ongoing flexible support for community-based housing support programs such as the youth Foyers, young parent programs, rough sleeping transition, mental health service users, people with disability and aged care support needs.

Definitions and existing research

The definitions of homelessness the Committee adopts will be critical to the Inquiry. Homelessness is about more than the availability of roofs, essential as that may be. The Australian Bureau of Statistics has addressed this question in a very thoughtful way over many years:

Definitions of homelessness are culturally and historically contingent. They range from limited objective measures which conflate homelessness with rooflessness to more equivocal subjective definitions founded on culturally and historically determined ideas of 'home'. The ABS definition of homelessness is informed by an understanding of homelessness as 'home' -lessness, not rooflessness. It emphasises the core elements of 'home' in Anglo American and European interpretations of the meaning of home as identified in research evidence (Mallett, 2004). These elements include: a sense of security, stability, privacy, safety, and the ability to control living space. Homelessness is therefore a lack of one or more of the elements that represent 'home'.¹

With that understanding of homelessness in mind, we are pleased to point Committee members to our Network's recent research work on housing and homelessness.

Each year, our [Rental Affordability Snapshot](#) shows that the private rental market is failing to provide affordable housing for Australian on the lowest incomes. Our most recent Snapshot, released in April, shows how close many renters on low incomes are to homelessness and the scale of social and affordable housing investment needed to tackle this crisis. Anglicare Australia tables the Snapshot to the Committee as part of its deliberations, at **Attachment A**. Most interestingly this year we were able to compare the affordability of the private rental market before the corona virus supplement, and after.

Two recent editions of Anglicare Australia's annual *State of the Family Report* provide a further insight into addressing homelessness, connection and belonging. [The Meaning of Home](#) (2017) features articles from Anglicare Australia Network members that explore the significance of *home*, and the mental and physical well-being that that promotes, in the nature and design of a range of services – from aged care to community mental health – from across the country, and for people of different ages and backgrounds. [Our Better Selves](#) (2019) is the combined work of five appreciative inquiries from Anglicare Network services. Two of these services are specifically concerned with housing and homelessness, while the three others also directly address the notions of connection, belonging and capability – which ending homelessness demands. Each of these reports offers insights into the importance of relational care, which is critical to the design of housing and homelessness services.

Most recently, [Anglicare Australia's response](#) to the draft report of the Productivity Commission inquiry into Mental Health has built on this work. Our response points to the indelible link between mental health and housing.

There is no shortage of additional well-informed research, policy analyses, and stories of lived experience available which address the Inquiry's wide-ranging terms of reference. The Australian

Government's own policy paper *The Road Home*ⁱⁱ would be a good place to start. However, we take the view that it would not help for us compile and re-present such additional material in our evidence. We have no doubt that the Committee secretariat, the Parliamentary Library, and many and capable academics could produce a comprehensive literature review.

The bottom line for homelessness in this country, which is not visible in the Inquiry's terms of reference, is income and its general inadequacy. It is also due to the shortage of affordable housing across Australia, which is both persistent and severe, but even more directly to the shameful, patently insufficient level of income support usually available to people experiencing family breakdown, health crises and job loss. It makes no sense to consider a plan to end homelessness if income adequacy is not explicitly considered as a key course of action.

The current crisis

Anglicare Australia has used our Network's eyes to reflect on the connection between the current pandemic and homelessness in its many forms, to draw the Committee's attention to the impact that homelessness has on us all. Our key argument is that the government must make a commitment to eliminate homelessness. That it is only possible by public services working in partnership with the people who are experiencing or are at risk of homelessness; and by ensuring everyone has access to secure housing and support regardless of their background or circumstances.

There are many programs across Australia, in the Anglicare Australia Network as elsewhere, offering the partnership, collaboration and vision that we need. This paper is not an argument for a complete reinvention of existing support and services. It is about recognising the constraints imposed on successful programs and approaches. While some of these programs are discussed briefly below, it is not an exhaustive list.

The experience and the unfolding nationwide response to the pandemic has much to teach us about the scale of action that is possible and needed. It has been pleasing to see some of the responses funding agencies at a State and Commonwealth level have made to the crisis, including specific programs to assist people who are homeless into secure accommodation during the pandemic. In dealing with the immediate operational challenges of continuing to provide a service in changed circumstances, we are all uncovering an opportunity to take a more inclusive approach to looking after each other. It is Anglicare Australia's contention that this kind of collaboration could make ending homelessness a realistic goal. We urge the Committee to not only identify programs that work, but to use the insights gained from the pandemic response to identify rapid pathways for action to end homelessness within clear timeframes.

Insights from the Anglicare Australia Network

Homelessness almost always involves poverty. It is enormously compounded by the long established, terrible shortage of secure, affordable housing right across the country. Improved income support and a national investment in affordable and appropriate housing are the basic ingredients to ending the homelessness. At the same time a range of other services and responses are needed. This is because homelessness can also involve ill health, trauma, violence and fear of violence, isolation and loneliness, shame and vulnerability, disability, interactions with the criminal justice system, stigma, language, culture and identity.

We asked homeless and housing services across the Anglicare Australia Network about the current situation and the most positive and collaborative ways they have found to address homelessness in its different manifestations. The comments below capture some of the form that homelessness takes, and a few of the responses and initiatives of our members. They illustrate the importance of transition housing and pathways from it into secure affordable housing, and the critical importance of relational care for people who are homeless, to ensure they receive other services that will assist them to secure a permanent housing solution.

Rough sleeping

Much has been written on the challenges people who are sleeping rough face in this pandemic. They simply can't self-isolate safely. They rarely have easy access to soap and water, and they are likely to have chronic health conditions. Support services, volunteer assistance and informal supports have fallen off during the pandemic. For many, simply understanding or acting on the risk of the illness, and protecting themselves, is – not unreasonably – beyond them.

Even now, it is not as simple as filling up empty motels, although in the very short-term that has been a necessary first step for many across Australia. It has been proven possible to do so as public health measure. However, living in a motel room is only ever a short-term option. The lack of available and affordable housing is a problem of housing infrastructure rather than health.

Feedback from Anglicare Central Queensland shows there'd been a lot of support from the Queensland Department of Housing and Public Works, noting the strong relationships that have developed between department and community-based staff. That's led to state government taking on more of the housing brokerage and some head leases for transition housing services, but on an ad hoc basis, and at too small scale to meet demand. The pandemic has highlighted the importance of such relationships prioritising the securement of transition and longer term housing solutions for people sleeping rough.

Evidence from Anglicare Australia Network members further reminds us how a service system built on holistic relationships creates stronger outcomes. Anglicare Southern Queensland's small multi-disciplinary Managing Public Intoxication team in Townsville largely works with Aboriginal and Torres Strait Islander people. Three of the four team members are Aboriginal themselves, and they bring a culturally competent, trauma informed and health-based approach to their work. In one case example, supporting a couple through several health events over time has led to their being safely housed and accepting mental health support. For people carrying the heaviest load of trauma, exclusion and ill health, time to build strong relationships is needed as well as access to safe housing and services. Anglicare Southern Queensland's experience is echoed by other Network members such as ac.care, who have found from working with rough sleepers in regional South Australia that forming relationships is paramount. This is because "in many country areas rough sleepers are a tight knit community. This means they will access services via 'word of mouth' promotion – almost a 'vouching' system."

Boarding houses

Anglicare Sydney runs, and funds, an affordable housing program for older people. It now has five sites; including The Cecil, a one-time guesthouse in Katoomba. Most of the people who now live there are survivors of long-term homelessness and other traumas, and have lived in boarding houses, formal and informal.

The residents have found their way to The Cecil through referrals from social services or through direct discharge from hospital. There is a camaraderie among them and a strong sense they belong. It has become their home. Indeed, one resident let guests know she was expecting to spend the rest of her life there. Recognising this need, Anglicare Sydney has funded this housing program itself.

Government support and intervention is required to expand the model adopted by Anglicare Sydney, to ensure communal living that provides safe, secure and affordable long-term homes for those who need them. In the context of the highly infectious Coronavirus, more funding is needed to ensure such homes have the capacity to manage physical distancing and cleanliness protocols, and where needed self-isolation.

Crisis accommodation

Anglicare North Queensland runs four crisis accommodation services in Cairns. New health regulations have reduced their capacity and demand has increased, but the collapse of the tourist industry has made commercial accommodation affordable. However, there is not an adequate supply of long-term affordable housing and so the problem is set to return and indeed magnify due to the ongoing effects of the downturn. While the focus here is on rough sleeping, demand is growing from students, people on temporary visas and back backers; all of whom have lost their casual work.

In South Australia, ac.care is grappling with similar circumstances. The collapse in tourism during the pandemic and increased state government funding for emergency accommodation has increased their ability to temporarily house people who are homeless. In spite of this, there remains an unresolved a growing bottleneck in the medium and long-term supply of secure housing.

In contributing to the Housing Strategy being developed by the WA Department of Communities, Anglicare WA has argued:

that the existing [crisis accommodation] system was not sufficiently resourced to provide for the needs of individuals with complex support needs around their mental health or who may have ongoing problems in accessing housing due to substance misuse. Any future development of crisis accommodation should also seek to better integrate specialist mental health and alcohol and drug service provision to improve the capacity of services to support individuals with complex support needs.

When thinking about crisis accommodation, we remind the Committee that one size will not fit all, and services need to be culturally safe and designed in partnership with the people who will need them.

Couch surfing

Perhaps the most commonly understood secondary form of homelessness is 'couch surfing.' In a recent Anglicare Southern Queensland survey, Jess* made the blunt comment that "couches are not a long-term living arrangement." Embedded in her story were familiar themes of isolation, anxiety and lack of dignity. She described having "nowhere else to go" but being "allowed to stay a few more days out of pity."ⁱⁱⁱ

It is clear, however, that couch surfing compromises the capacity for households to maintain the hygiene and physical distancing we continue to require. Services across Australia are bracing for a new wave of couch surfers coming out seeking emergency accommodation as people's patience and options start to run out.

Jess's quote opens '[Now it's my time': of being an expert in one's own life](#), an article first published in *Parity* in November 2017. In it, Birrell and Wood describe the principles Anglicare Southern Queensland's Young Women and Children program has adopted in order to offer a pathway to more stable housing. In essence, it is trauma-informed care, the basis of which is to establish a safe environment, and a recovery-oriented practice, underpinned by the conviction that people have the capacity to make their own choices about their recovery and wellbeing. That approach, which takes different forms in different locations, is fundamental to people finding their independence and their own homes.

Youth homelessness

The crisis of youth homelessness is apparent to all Anglicare Australia members. The link between out-of-home care and homelessness shows us how badly Australian governments have failed their responsibilities, with 63 percent of homeless youth coming from the out-of-home Care system.^{iv} The national Home Stretch campaign, supported by our entire Network and coordinated by Anglicare Victoria, seeks to address some of this injustice by giving young people an option of ongoing support after the age of 18. A key outcome of this inquiry should be to urge all states and territory governments and the Commonwealth to enact the [recommendations of the Home Stretch campaign](#).

Anglicare WA, Central Queensland and North Queensland all point to youth homelessness, and the concomitant shortage of suitable housing for people under 25 as a growing problem. They note that many new cohorts, such as students, are now seeking support. Also, and unfortunately, none of our members are reporting falling rents over the course of this pandemic at the lower end of the market.

Another key driver of youth homelessness is family breakdown, which is widely expected to become more apparent as the public health restraints come off, and the financial costs of responding to the pandemic brings home. It is clearly understood that the end of various forms of government support and protections over next few months will make things worse.

We highly recommend the successful Foyer model to the Committee. This model links education and training with congregate living. Examples from the Anglicare Australia Network include St John's Youth Services *Foyer Port Adelaide*, Anglicare WA's *Foyer Oxford* and the Brotherhood of St Laurence's *Education First Youth Foyers* at Broadmeadows and Shepparton. The final episode of *Filthy Rich and Homeless* on SBS^v offers an inside view of Foyer.

The Foyer model offers a respectful housing support linked to the education and training outcomes so crucial to young people, especially those who have been struggling with social participation. However its foundation is the immediate provision of secure housing, with a clear pathway to

transition people into their own secure rental accommodation. There are similar services and ambitions across Australia, although always there are placed based adaptations to maximise success. Anglicare North Queensland for example, argues for a more disbursed approach to Foyer housing, for example, given its less metropolitan and tropical setting.

St John's Youth Service in Adelaide run other services that highlight important principles of intelligent support. One is *Youth110*,^{vi} a crisis housing service of 30 self-contained apartments in a mixed tenure complex in the heart of Adelaide. It provides quality housing, referrals, and support as needed to young people transitioning to independent living. St John's also runs *Next Step* which mentors young people into private rental housing, providing relationships based ongoing support with a light touch. One of the key lessons to be learnt from St John's Youth Services' outstanding rates of success is to focus on the fundamentals. Discourse around homeless people tends to problematise them and focus on symptoms of complexity rather than address the root cause. In St John's experience, overwhelmingly the root cause of homelessness is poverty and the consequent lack of a secure home. Addressing this leads to consistently high success rates of ending a person's homelessness, and provides the stability to address any other personal issues.

Feedback from Anglicare Southern Queensland addressed the same issue at principle level:

In the greater scheme of the inquiry, for me it's a case of more appropriate targeted programs that utilise early intervention, and a modernisation of the service system to accommodation facilities independent but supported (away from shelters) and approaches that have a mentoring and trauma informed angle (especially with youth). This is the model we would like to build instead of current youth shelters.

Older women

The rapid growth in homelessness among older women is well established, both through national statistics^{vii} and in service-level reporting.^{viii ix} The current pandemic and the economic social impact of Australia's public health response will almost certainly accentuate this trend, given that job losses have been concentrated in female-dominated industries such as retail, the arts and tourism.

This is underscored by *Hidden in plain sight*,^x an analysis by the Brotherhood of St Laurence and Nous Group of the impact of the pandemic on older low-income earners. These are people not yet eligible for the pension or aged care, and are often caught between employment and retirement. The report focuses on multidimensional disadvantage including employment, housing, economic security, health and connections. It also notes the gender dimension, with women disproportionately more at risk of housing and financial stress as they age.

It is important to note the hidden nature of homelessness among older women. There are obvious issues of safety for women faced with rough sleeping, but perhaps even more pervasive are embarrassment and shame. That's why so many older women live in cars.^{xi} The precarious nature of their economic circumstances means that that older women can find themselves suddenly, and very unexpectedly, without a home, and without the coping strategies that people who have grown up through hardship might develop.

The Committee should note the work that women are enacting on their own behalf. Older Women Lost in Housing^{xii} is an advocacy and activist group looking to promote awareness and policy initiatives. The Women Wide Network for Shared Accommodation^{xiii} is a Facebook Group with 3,400 members. It helps women of all ages to team up and find an affordable rental together. However the greatest challenges here again are structural – namely adequate income and housing supply – which collaboration between individuals cannot on its own resolve.

Overcrowding

The links between precarious housing, overcrowding and public health can be seen very clearly in the current virus spike in community transmission in Melbourne, as Bentley and Martino recently noted:^{xiv}

First, the hotspots have some of the highest rates of housing precarity and financial hardship across Melbourne. People in overcrowded or unaffordable or insecure housing may have less control over their immediate environment and less capacity to isolate themselves than other community members.

Second, people without savings may be compelled to go to work despite feeling unwell. They need to meet their weekly housing costs and don't have savings enough to go two weeks (or longer) without income. This can occur even if people have negotiated reduced rent with their landlords.

Overcrowding is a consistent feature of the living circumstances for poor and marginalised communities across Australia, from remote Aboriginal communities in Northern and Central Australia, to community homes in towns and cities, large families of new arrivals, and people living on temporary visas and in community detention. The intersection between overcrowding and poor health, family violence, and other forms of homelessness are well understood.

The recent outbreak in public housing towers in Melbourne are a simple illustration of that point, as is the immediacy with which many of the remote Aboriginal communities acted in cutting of visits in order to protect their people.

Feedback from Anglicare SA has shown how helpful it has been during the pandemic to have camping grounds and recreation facilities available in or near Adelaide to provide space for people coming from these remote communities into the city. The necessity of finding and providing these options during a pandemic point to the consequences of not addressing over-crowding, which can – like most forms of homelessness – be substantively addressed through the provision of adequate government income payments and affordable social housing.

More generous and secure visa conditions, and enforcement of employment rights for temporary visa holders, are key considerations when addressing drivers of over-crowding.

Domestic and family violence

Escaping domestic and family violence without access to immediate and safe accommodation too often leads to homelessness.

The current pandemic has seen a rise in the demand for crisis support and an increase in the complexity of domestic and family violence matters, ^{xv xvi} with limited access to services and the shortage of suitable accommodation identified as key problems. Women and children are at particular risk when 'locked down.' Now as restrictions are easing the increased need is becoming apparent, as general services providers such as Anglicare North Queensland as well as specialist domestic and family violence services can testify.

As the economic impacts of the pandemic play out with lower incomes, job losses, and more constrained lives day to day, our Network experts are expecting that demand to grow even further. Of course, for people seeking to escape domestic and family violence, the availability of suitable housing is critical. Unless there is a safe pathway out of that trap they may simply stay hidden. This makes the need for suitable low-cost family friendly housing urgent.

Distilling the lessons

The examples above have given brief insight into how members of the Anglicare Australia Network are engaging with different forms of homelessness, they key models and aspects that work, and the challenges to taking them further. Our view is that they show:

- It will not be possible to stem the number of people who find themselves homeless without addressing the root causes of poverty and a lack of affordable social housing. Raising government income payments above the poverty line can substantively address the first; the second requires investment in social housing as infrastructure.
- There are successful models of transition housing that combine the importance of providing a house first with access to services a person may require to then successfully move into a permanent housing solution. The Foyer model is one of the most notable of these, and offer resounding success rates. While originally aimed at youth, there is no reason the Foyer model could not be used successfully with other cohorts, such as older women.
- Relational care and access to other services are an integral part of homelessness solutions.

The way forward

There is considerable uncertainty in the community service sector as Australia approaches the September 'cliff,' when measures such as the Coronavirus Supplement are currently set to cease. The need for community support and connection has been accentuated during this pandemic. At the same time the temporary increase income support has made a significant difference to people who rely on the low level of government benefits. Financial counselling, for example, is predominantly accessed by individuals and families facing financial hardship due to insufficient income. Over the past three months, Anglicare WA has noted a decrease in service demand for financial counselling across all its operational sites. This is being attributed to various initiatives at a State and Federal level in response to the pandemic, such as:

- Increased income support through JobSeeker Coronavirus supplement and JobKeeper and
- Reduced financial pressure through six-month moratoriums on residential tenancy evictions, utility disconnections and mortgage payments.

The cessation of JobKeeper and the Coronavirus Supplement will send people back into poverty and financial hardship. This will further be exacerbated by the lifting of the moratoriums on the mounting bills and service chargers that are accumulating and will need to be paid back. Anglicare WA anticipates a significant surge in requests for Financial Counselling support, Family Domestic Violence support, Mental Health support amongst other services at that time.

All of Anglicare Australia's members are expecting increased hardship and distress across the community and greater demand for services and support. The Australian Government has increased funding for Emergency Relief with that same expectation, but it must be noted that emergency relief is at best a stop gap to temporarily prevent a crisis in circumstances.

Furthermore, the unmet need for low cost and social housing will skyrocket as the economic impact of the pandemic flows through our society, with Anglicare WA predicting the shortfall in public housing in Western Australia to double to 30,000.^{xvii} There is no shortage of strong arguments that ongoing government investment in social support and economic activity will be essential as the recovery will be slow. How that investment is made will shape our health as a community in the future.

Stimulus through social housing

The absence of social housing is a key driver of homelessness – and ending the shortfall would be our most powerful solution. As winter approaches, homeless services are struggling to find suitable accommodation for people where they can keep a reasonable distance from others and avoid catching the virus. Some are being accommodated in hotels, but this is not sustainable over the long term.

Social and affordable housing is the most cost-effective solution to chronic homelessness. The affordable rents, security of tenure, and other supports available to financially vulnerable people in social housing reduces their risk of homelessness by more than half. Yet research shows there is a

national shortage of 500,000 social and affordable rental homes for people who are homeless or living on the lowest incomes.^{xviii} Some state governments, such as Western Australia, have already developed stimulus packages on social housing. Others such as Victoria, which has the highest per capita waiting list for social housing in the country, are focusing on upgrading their housing stock rather investing in a substantial number of new homes. No State or Territory government is proposing an investment large enough to close their shortfall.

Ending our affordable housing shortfall would be the most powerful way to tackle the homelessness crisis and boost regional economies. With the economy reeling from the recent bushfires and people struggling to pay rent in the wake of the Coronavirus, we need to invest in projects that are shovel-ready. There is no time to waste. Social housing projects can get off the ground much more quickly than road or rail infrastructure – and it brings greater long-term benefits. For every dollar invested, social housing is estimated to boost GDP by \$1.30.^{xix}

Responding to landlords in financial distress could offer another approach to boosting social housing. A government buy-back scheme for landlords who need to sell their properties would allow governments to replenish their housing stock, while offering landlords a fair price in the midst of a downturn. The NSW Government is already considering a housing stimulus package along these lines.^{xx}

The location and scale of social housing can be guided by expert advice from key research bodies such as the Australian Housing and Urban Research Institute, and by community co-design. This issue is explored in greater detail in Anglicare Australia’s most recent Rental Affordability Snapshot.

Ensuring an adequate income

While much has been made of the doubling of the JobSeeker payment, Anglicare Australia believes that the increase simply exposes the fact that unemployment payments had been too low for too long. The increase comes after rates were frozen for 26 years, and the payment now barely matches the poverty line. In that time, rents in Sydney and other capital cities more than doubled.^{xxi} Put simply, it was past time for a major boost to the payment.

This is reinforced by the findings of Anglicare Australia’s most recent Rental Affordability Snapshot, released in April. We found that 0 percent of rental listings would be affordable for a single person someone on the old Jobseeker payment (nine out of 70,000). On the newly doubled payment, we found that 1.5 percent of rental listings are affordable.^{xxii} While this number is still far too low, it underscores the importance of the increase – and shows that it was long overdue.

Our Snapshot also found that age and disability pensioners were at the very bottom of the market. With no change to their payments, a person on the Age Pension can afford just 1 percent of rentals, while a person on the Disability Support Pension can afford 0 percent.^{xxiii} Along with those who are reliant on carer payments, these are the groups most vulnerable to the virus. This highlights the clear need for age and disability pensioners to be included in payment increases.

Self-isolating in the midst of a downturn is expensive, distressing, and exhausting. The Supplement must be immediately extended to these groups, along with any permanent increase. Older Australians and people with a disability typically have much higher medical, power and transport costs, and therefore equity demands it.

Conclusion

Anglicare Australia takes the position that the priorities of our society can be seen in who our governments care for and how it is done. For too long income support in Australia has been so low that is widely agreed it has been a barrier to employment and community inclusion, and a driver of homelessness. In resisting calls to properly support people the government has created poverty, division, hostility, and inequity.

By recognising people's right to a home and inclusion in society, Australia as a nation would show the heart and positivity it needs to create a shared future. We have the expertise, the opportunity, and the wealth.

Homelessness is not inevitable. It is the product of the inequities in society, and in the housing market, that have built up over years. Our response to the challenges of 2020 so far shows us that Australians have both humanity and imagination. Governments must echo those qualities in order to power the housing infrastructure project needed at this time. As we face a deep recession caused by addressing the threat of the pandemic, it has never been more important to ensure that governments invest in everyone, and leave no one behind. As we have seen through this public health emergency, we simply cannot afford to not help people who are homeless or at risk of it. Doing so not only causes them ongoing harm and distress, it risks the health of us all.

The most important steps governments can take to end homelessness and create a fairer society are the same as those that will help us stop the pandemic, and rebuild our economy. A permanent and significant increase to government income payments to ensure no one has an income below the poverty line; and a major investment in social housing as essential infrastructure achieves all these aims. We eagerly await the government response.

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