

# Submission for the National Housing and Homelessness Plan

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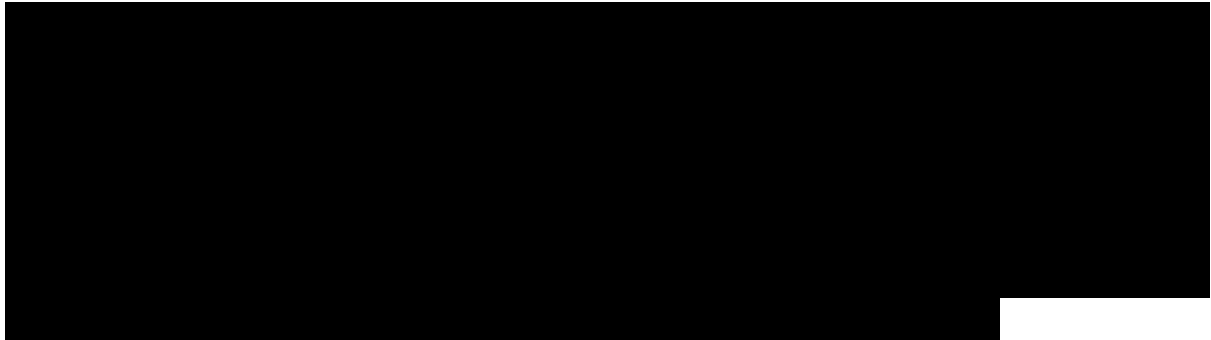
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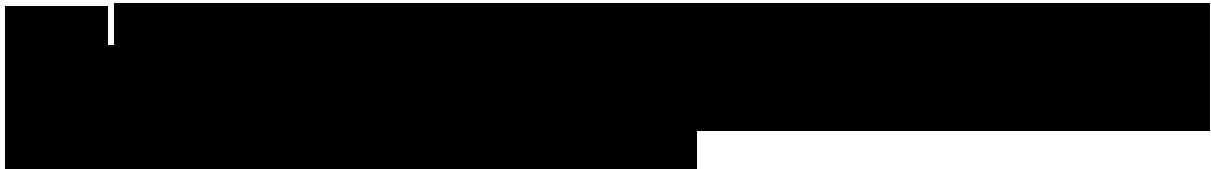
# About us

Professor Melissa Bull



QUT Centre for Justice is a university-wide research centre that aims to empower and enable citizens, consumers and communities through solutions-oriented research. The safety and security of women at interpersonal, situational, and systems levels is a focus of Centre research.

Professor Rebekah Russell-Bennett



QUT Centre for Behavioural Economics, Society and Technology aims to provide evidence-based behavioural research that transforms society and the economy.

# Executive Summary

Our expertise is focused on the prevention and reduction of housing stress and homelessness for older women.

In this submission we respond to:

## **Question 1**

How can governments and community service providers reduce homelessness and/or support people who may be at risk of becoming homeless in Australia? And

## **Question 2**

How could governments work better with industry, community services and other organisations to improve housing outcomes for all Australians?

## **What is missing from the plan?**

*There is an inadequate allocation of resources between homelessness prevention and crisis.*

There are two approaches for addressing social issues: crisis intervention (getting people into secure housing) or prevention (keeping people in secure housing). When the problem is urgent, attention and resources are directed at the crisis. While this will solve the immediate problem, it doesn't stop the problem occurring costing governments, communities, and individuals financially, emotionally and socially.

*Investment in preventative services at the very early stage of housing risk is needed.*

Classifying services in Australia using the housing prevention continuum, (see Russell-Bennett & Bull, 2023) which draws on the health prevention continuum, identified that most activity occurs at tertiary stage (crisis) with some activity at the secondary stage (for example programs that respond to housing insecurity) There is very little provision at the primary preventative stage.

*Organisations that come into early contact with people likely to experience homelessness are not identified or included in homelessness solutions.*

Older women often experience homelessness for the first time in later life, after leading conventional lives working and raising families (AHRC, 2019). For some, a single crisis or change in circumstances can result in homelessness with little or no warning. For others, a combination of factors such as financial insecurity, the high cost of housing, or relationship breakdown may lead to them slipping down the housing ladder over time. While there are organisations that come in contact with women experiencing physical risk triggers who are integrated into the housing system i.e. Mission Australia, there are others who women contact about non-physical risk triggers i.e. banks real estate agents, lawyers and libraries who are external to the housing system who could be co-opted into the prevention continuum (Russell-Bennett & Bull, 2023).

**We make four recommendations for the housing plan:**

Recommendation 1: The government needs to invest in both prevention and crisis in equal measure to reduce or eliminate homelessness.

Recommendation 2: Develop and fund a primary prevention strategy for housing.

Recommendation 3: Invest in pilot programs that bring together researchers and implementers to develop and test innovative solutions at both preventative and crisis stages of homelessness. Follow through with implementation.

Recommendation 4: The National Housing Strategy should expand domain of responsibility to include early responder organisations as a key support mechanism for people who experience the primary triggers of homelessness.

# Why a focus on mature women and homelessness?

In our response we focus on older women as they are a fast-growing and poorly understood group experiencing housing stress, and potential homelessness. In 2019 the Australian Institute of Health and Welfare documented the growing numbers of women aged 55 and over receiving assistance from Specialist Homelessness Services (SHS), noting that more women were accessing these services than men. These figures however didn't accurately represent the situation because of the often invisible nature of homelessness and housing stress for women and the consequent under-reporting of the problem (AIHW, 2019).

Women's homelessness is largely hidden from public view because they are more likely to avoid the perceived lack of safety in shelters (Darab & Hartman, 2013), to stay with friends or family, or to 'manage' their risk by staying in overcrowded situations or sacrificing other essentials like food or medication to ensure they remain housed (Novac, 2001). Many common challenges including health issues, violence, debt, crisis, access to affordable homes, and the impacts of a change of circumstance like losing a job, income, or partner, can be a tipping point leading to homelessness among mature women (Tessler, Rosenheck & Gamache, 2001; Kisor, et al., 2002; Rota-Bartelink & Lipmann, 2007; Heinze et al., 2012; Grenier et al., 2016; Warnes & Crane, 2006)

There are a range of underlying structural and cultural factors that shape men and women's life experiences, workforce participation and remuneration that lead to women's systemic financial disadvantage which reduces their capacity to accumulate wealth across their lifetime (AHRC 2019). At retirement, single older women are more likely to rely on the age pension than single older men and about a third are living in income poverty (Senate Economics References Committee, 2016). An Australian Human Rights Commission report (2019, p. 17) explains that there are many ways to reduce housing stress and homelessness for this group including helping women buy a home, more affordable housing stock targeted to older women, optimising the use of existing housing, tailored tenancy support for women to find sustainable appropriate accommodation and strategies to improve their financial position as they near retirement. All these strategies are needed to make a difference, but they take time and require sustained political commitment. In the interim women continue to avoid crisis housing services (which are overburdened) and seek their own solutions. It is crucial that women are able to access timely and appropriate support to prevent them from becoming homeless or at the very least reduce their experience of housing stress (Russell-Bennet & Bull, 2023). Primary prevention targeting these women can achieve this while also reducing the burden on specialist housing services.

# How can governments and community service providers reduce homelessness and/or support people who may be at risk of becoming homeless in Australia?

We identify 3 core problem areas in the current government approach to reducing homelessness and supporting people at risk of homelessness that impact on older women's experience of housing stress.

- **There is an inadequate allocation of resources between homelessness prevention and crisis intervention in Australia.** There are two approaches for addressing social issues - crisis intervention (getting people into secure housing) or prevention (keeping people in secure housing). When the problem is urgent, attention and resources are directed at the crisis. While this will solve the immediate problem, it doesn't stop the problem occurring and costing governments, communities, and individuals financially, emotionally and socially. NSW Department of Communities and Justice (2021) found that people who use homelessness services cost governments \$186,000 on average, nearly four times more than the general NSW population. Nevertheless, there is currently little focus and there are very few services addressing primary or secondary prevention of homelessness.

*Recommendation 1: The government needs to invest in both prevention and crisis in equal measure to reduce or eliminate homelessness.*

Evidence in support of the recommendation:

- The health field has applied both prevention and crisis interventions for decades with great success. For instance, analysis of cancer prevention programs across 5 continents since 1966 identified that preventative programs reduced suffering and deaths and costs of cancer treatment. Preventing smoking-related cancers can save up to \$8.2b in economic loss globally each year (Soerjomataram and Bray, 2021).
- A UK Trailblazer preventing homelessness program found that residents who had come into contact with local Trailblazer activities reported a reduction in the risks associated with becoming homeless (ICF, 2018)
- The annual cost of homelessness in Australia is estimated at \$25,000 per person (Witte, 2017), with some estimates ranging from \$14,712 to \$44,137 per person, per year (Australian Housing and Urban Research Institute, 2012).
- Estimates indicated that in the longer-term underproviding public, social and affordable housing will cost the wider community \$25 billion per year by 2051, measured in 2021 dollars. The cost to taxpayers to bridge this gap is estimated at \$55 billion in present value terms assuming that social and affordable housing support is gradually stepped-up year by year to eventually meet all the projected need across Australia by 2051. Conversely, the benefits to the Australian community in health cost savings, reduced domestic violence, reduced costs of crime, enhanced human capital, improved labour market productivity and better

education outcomes are estimated at almost \$110 billion in present value terms. (SGS Economics and Planning, 2022)

- An Australian pilot program for mature women experiencing a change in circumstances provided evidence that intervention when triggers of homelessness are first experienced can reduce the risk factors that affect homelessness (Russell-Bennett, Bull et al, 2021). This program cost \$129 per woman representing a ROI of \$1:\$200 (based on homelessness cost of \$25,000 per person).
- **Preventative services at the very early stage of housing risk are lacking in Australia.** Classifying services in Australia using the housing prevention continuum, (Russell-Bennett, Bull, 2023) which draws on the health prevention continuum, identified that most activity occurs at tertiary stage (crisis) with some activity at the secondary stage (for example programs that respond to housing insecurity i.e rental stress, mortgage stress, short term rental) through assessment, diversion from a shelter, case management and improved screening, financial counselling, rental or mortgage support. (Keough et al, 2022). Very little provision is available at the primary preventative stage where triggers of homelessness may be present, but crisis or stress is yet to be experienced. This service gap needs to be addressed.

*Recommendation 2: Develop and fund a primary prevention strategy for housing.*

Evidence in support of the recommendation:

- The UK government established a Homelessness Prevention Trailblazer Areas Programme to trial different approaches. The evaluation of this program identified that cases of prevention and relief were improved by 11% (ICF, 2018)

- **Australia lacks an innovation program for preventative homelessness solutions.** When social problems require innovative solutions, a useful approach by governments is to provide funding and a platform for pilot programs that trial new ways to address the problem.

*Recommendation 3. Invest in pilot programs that bring together researchers and implementers to develop and test innovative solutions at both preventative and crisis stages of homelessness. Follow through with implementation.*

Evidence in support of the recommendation:

- In 2016 the Australian government funded 20 pilot programs to address energy efficiency for low-income earners. (Energy.gov.au). Analysis of this program identified that the programs provided evidence of what worked and what didn't to improve energy efficiency for low-income earners saving money on their power bills and reduce emissions (Russell-Bennett et al, 2017)



# How could governments work better with industry, community services and other organisations to improve housing outcomes for all Australians?

- **Organizations that come into early contact with people likely to experience homelessness are not identified or included in homelessness solutions.**

Older women often experience homelessness for the first time in later life, after leading conventional lives working and raising families (AHRC, 2019).

Risk factors for women's homelessness include:

- being single and renting
- living alone
- experiencing economic disadvantage
- experiencing family and domestic violence
- having a lack of family support
- loss of a partner or relationship breakdowns
- personal factors, such as mental health issues, a history of abuse and having a lower level of education
- experiencing a crisis, such as the loss of job, illness or eviction.

For some women, a single crisis or change in circumstances can result in homelessness with little or no warning. For others, a combination of factors, such as financial insecurity, the high cost of housing, or relationship breakdown may lead to them slipping down the housing ladder over time. Some cohorts, such as women with disability, are also more likely to experience risk factors associated with homelessness. While there are organisations that come in contact with women experiencing physical risk triggers who are integrated into the housing system i.e., Mission Australia, there are organisations that women contact about non-physical risk triggers i.e., banks, real estate agents, lawyers and libraries who are external to the housing system who could be co-opted into the prevention continuum (Russell-Bennett & Bull, 2023).

*Recommendation 4: A National Housing Strategy should expand domain of responsibility to include early responder organisations as a key support mechanism for people who experience the primary triggers of homelessness.*

Evidence in support of the recommendation:

- The Women's Butterfly Project developed a partner model for including early contact organisations as an intervention point when mature women experience a change of circumstance. The evaluation of the proof of concept confirmed that organisations such as banks and libraries are able to be part of a homelessness prevention solution (Queensland University of Technology, 2022).

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