

# 'Cold and scary'

## Women's experiences of homelessness

Submission by McAuley Community Services for Women



McAuley Community  
Services for Women  
A ministry of the Sisters of Mercy

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## Executive summary & recommendations

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Over the past decade the profile of a person who is homeless has changed: that person is now, typically, a woman who has experienced family violence, and is the sole parent of at least one child. The reasons for this are evident to us in the stories of women and children we hear on a daily basis.

As a provider of family violence support, McAuley Community Services for Women (McAuley) sees women and children presenting at our crisis accommodation, sometimes in the middle of the night and without the most basic possessions — effectively homeless, because home has become unsafe. They are at risk of entering a cycle of insecure housing, stays in squalid and unsafe motels, couch-surfing, living in cars or caravans, sleeping rough and other forms of homelessness. We also see women for whom the experience of homelessness has become long-term and entrenched, bringing along health concerns, poverty, and trauma which has been compounded over many years by the experience and dangers of homelessness itself.

Our model of comprehensive and integrated support tackles not just their need for safe and secure accommodation, but also the complex and related reasons that have led to homelessness in the first place. McAuley understands, and responds to, the ways women's and children's experience of homelessness differs from men's, and assists women who would otherwise fall through service gaps.

As providers of supports for women and children who are facing family violence, we are aware of weaknesses and deficiencies in how the community responds to women when they decide to leave a violent relationship. We have insight into how ineffective or inappropriate help at this point can lead to homelessness, exacerbating their trauma, with a lasting impact on their children. We believe the drift into homelessness and all its attendant problems after family violence can be prevented by a changed community focus — on women's ability to stay, safely, in the family home rather than being forced to 'flee.'

### The way forward – replicating McAuley's approach

McAuley's support model provides lasting and enduring solutions to homelessness. Our approach features case management and co-ordination, with flexible duration, and the capacity to respond to multiple support periods per family if required, resulting in the prevention of 'recycling' through the welfare systems. We offer accommodation options that women and children can access quickly, and we provide:

- early, timely and comprehensive support and 24/7 crisis accommodation when women and their children seek help because of family violence (reducing the likelihood that this will become a stepping-stone into homelessness)
- longer-term accommodation for women unaccompanied by children, which provides safety, rest, recovery and social connections
- access to legal, health and employment support, directly addressing the disadvantages which may make it difficult for women to obtain, and then sustain, housing
- the opportunity to develop women's skills and confidence so they become self-sufficient, and can be supported by our network and respite after they leave
- direct help for children whose trauma is often overlooked and whose education is disrupted, exposing them to their own risks of later homelessness.

McAuley's support model is critically assisted and enhanced by volunteers, sector partners and supported by donors, individual, corporate and philanthropic.

McAuley's model features all the ingredients needed to prevent homelessness and to respond effectively when it occurs. It is an approach tested and validated by a Deloitte Access Economics report late in 2019. This Social Return on Investment analysis of McAuley's outcomes in working with women with complex needs confirmed the value of our individualised support, in delivering cost effective, equitable and scale-able solutions.

Even more importantly, it is an approach which responds to what women want – which is of course not different from what all of us need: good health; safe, stable and affordable accommodation; friends, family and social connections; and the ability to work or take part in meaningful activity.

## About our submission and recommendations

McAuley recognizes the urgent need for more housing options and investment in public and social housing. Increasing numbers of women and children are becoming homeless within a context of failings in housing policy: decline in housing affordability, rising rents which lock low



### A model for the future

Our model provides answers as to how the cycles of family violence, homelessness, poverty and the seemingly inevitable impact on children can be prevented.

This model needs to be fully funded and replicated throughout Victoria.

income people out, failure to invest in social housing, gender inequality, and inadequate social security payments.

The need to solve these structural and systemic causes of homelessness is compelling, and we know the Inquiry will hear much on these issues from experts in these fields.

While fully supporting the case they will make for direct, immediate action to alleviate these overarching pressures, in our submission we have focused on our particular area of expertise and insights: our understanding of the homelessness experience for women and children, and its strong connection to family violence and other issues such as poor mental health.

### Listening to what women say

Our submission brings to life the stories and experiences of women in their own words.

They told us about being unsafe, tired, cold, afraid and hungry; of the pain of separation from their children; of being turned away in the middle of the night; of the frustrations of an overloaded homelessness system that hinders and frustrates as much as it helps.

We asked them what worked. They had far too many examples of what didn't.

## Recommendations

### 1. More housing solutions

- 1.1. Invest in affordable, public and social housing to prevent homelessness
- 1.2. Fully fund and replicate the McAuley approach to solving homelessness
  - apply a gender lens to recognise women's different needs when designing homelessness supports and systems
- 1.3. Boost crisis accommodation capacity and provide integrated support at both entry and exit points

### 2. Address factors placing children and young people and young people at risk of homelessness

- 2.1. Adopt the goals of the Homestretch campaign so that young people do not exit state care at 18
- 2.2. Respond to the trauma of children who have been exposed to family violence by adopting McAuley's approach including infant-led practice, play therapy, access to counselling and educational support
- 2.3. Ensure crisis accommodation and refuges are available to children including males up to the age of 18
- 2.4. Apply 'Safe and together' principles to child protection practice so that responsibility for keeping children safe is not unfairly targeted at the mother only.

### 3. End the link between family violence and homelessness

- 3.1. Prioritise women's ability to remain safely home by adopting the four pillars:
  - focus on maximising women's safety using all available legal and policing strategies
  - a coordinated response involving partnerships between local services
  - ensure women are informed about their housing options before the time of crisis and at separation, and support women to maintain their housing afterwards
  - recognise the importance of enhancing women's economic security.
- 3.2. Introduce a baseline measure of 'safe at home' as a way of measuring improved outcomes in eradicating family violence
- 3.3. End the use of motel accommodation as a crisis option
- 3.4. Integrate legal help and financial case work into family violence responses
- 3.5. Support the unique value of employment support within a family violence service by adopting more flexible targets and more realistic definitions of outcomes.

## 4. Invest in mental health care in the community

4.1. Recognise and support the importance of mental health care in the community

- Build greater awareness of, and invest in early intervention around the trauma experienced by women and children who have faced family violence and homelessness
- End the cap on Federally funded CAREinMIND counselling sessions for women and children experiencing complex trauma

## 5. Eliminate access barriers

5.1. Retain specialised women's services

5.2. End artificial distinctions between family violence and homelessness entry points and respond to the needs of the woman and children as they present

5.3. Recognise that women without visas or citizenship status should still be eligible for homelessness support as a basic human right

5.4. Provide homelessness and family violence support services with specific funding to support women without visas or citizenship status, in recognition of the extra costs incurred in supporting them, for as long as it takes for them to be granted welfare benefits.

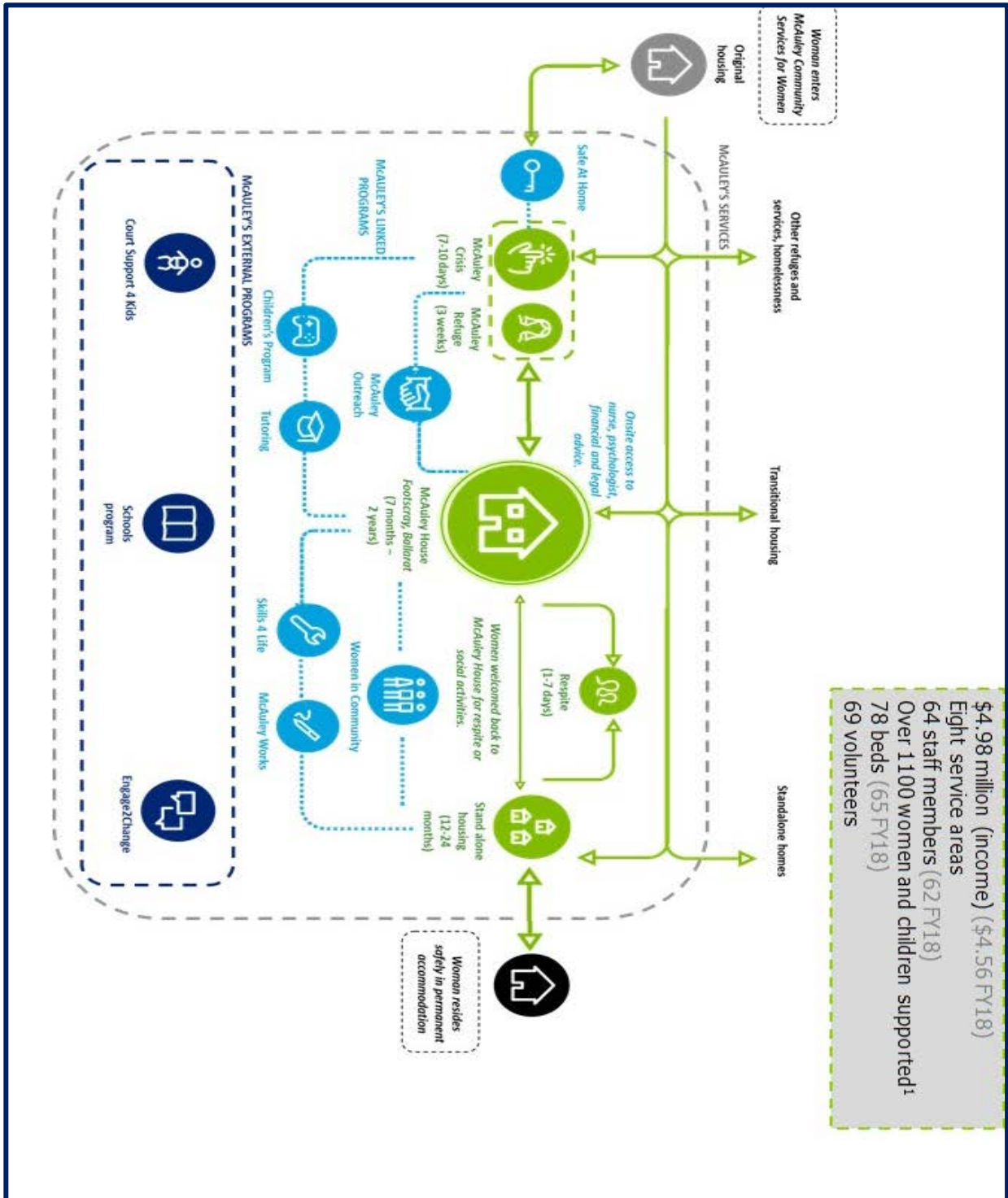
## 6. Address systemic failures and blockages

6.1. Support innovation, planning, collaboration by adopting the Productivity Commission recommendations that contracts for family and community services contracts be set to seven years

6.2. Recognise the intersectionality of homelessness, family violence and mental health and end cost shifting from mental health to homelessness.



## Summary: McAuley’s model of integrated support



## 1: 'Another way of being treated in the world': McAuley's approach

McAuley provides a continuum of individualised and open-ended support for women and children experiencing family violence and homelessness.

Our services include safe crisis accommodation, case management, skill development, employment support, and a focus on the wellbeing of children. Partnerships and collaboration with external agencies mean we can connect women seamlessly with a broader range of support.

McAuley House in Footscray, providing medium-term accommodation to women who have been homeless, is evolving into a central community hub for women across all our services. Health, legal and recreational responses are all available in one place. Increasingly children are also being welcomed into the House, taking part in school holiday activities and community celebrations.

### Complex needs of women who have been homeless

Women who have been homeless have almost all had long histories of trauma, family violence and mental illness. For this reason, they require more than just a place to stay. McAuley offers all the elements that we know are essential for a woman who has been homeless to rebuild her life at her own pace.

In 2018-2019, 39 women lived in McAuley House Footscray and:

- 79 per cent had a formerly diagnosed, or recognised indicator of mental illness
- 16 nationalities were represented, and 51 per cent were from a culturally diverse background
- 13 per cent had no income.

For the past four years each January McAuley has taken a snapshot of the other complex issues facing women living there. This has confirmed a strong association between trauma and homelessness.

### Trauma and homelessness

Of women living at McAuley House:

85 per cent have also experienced family violence

43 per cent have been sexual abused

More than 40 per cent have had childhood trauma

Sixty-one per cent were socially isolated. Significant numbers have physical and/or intellectual disabilities or chronic physical conditions and have had regular hospitalisations.

Our experience is that many women have more than one of these vulnerabilities, and that over the years, they have become enmeshed. Our integrated approach is designed to deal with all these complex and inter-related issues.

## McAuley Houses – Footscray and Ballarat

McAuley House Footscray opened in 2016, drawing upon 30 years of experience in supporting women who have experienced homelessness. Purpose-built, it provides safe and stable longer-term accommodation and support for women unaccompanied by children. It can support up to 25 women at any one time and is staffed 24/7.

### A safe place to stay

McAuley Houses provide time to rest and recover.

There is no pre-conceived idea of how long a woman will take to be ready to move to independent housing.

Early in 2019 we opened an eight-bed McAuley House in Ballarat, our first replication in a regional area. While based on the Footscray model, its services and operations are still evolving to meet local circumstances.

### A safe place to stay

With essential and basic needs catered for, women have time and space to physically and mentally recover from the ordeal of being homeless, before beginning to deal with other issues.

### Features of McAuley House buildings

McAuley Houses have been specifically designed to promote the dignity and wellbeing of women. The rooms are beautifully designed and individually decorated, with ensuite bathrooms. There are many different spaces, as well as courtyards and gardens, allowing for the individual needs for women at any point of time: for privacy, for social friendships, and for the whole community to come together.

Separate kitchens and dining rooms means women can share and prepare meals, a welcome feature for women who may not have had the chance to cook or enjoy meals for many years.

### Specialist mental health support on site: 'preventative medicine'

A psychologist works within McAuley House Footscray, through funding provided via the North Western Primary Health Network. The on-site availability of this resource has proven to be

extremely valuable in reaching women and children across all our services, as well as advising staff as required.

Being based in the House she is a familiar presence, making her approachable to women who may otherwise be reluctant to seek formal help or who would shy away from seeing a 'mental health' service. It also simplifies the arduous process of having to locate and access mental health care.

### Health

A nurse from Bolton-Clarke also operates on-site, providing direct support and linkages to health services including general medical examinations and vaccinations, dental and optometry, and preventative health checks such as BreastScreen and pap smears. She works closely with the local community health centre, advocating to explain why appointments may be missed, or explaining the urgency of the physical and mental care needed.

### Skills development and financial security

Many women who have been homeless lack, or have lost, basic skills. They are usually isolated and do not have strong social connections and family relationships.

At McAuley House there is a focus on developing independence as well as encouraging women to take care of themselves and their health and well-being. Some of the activities offered include pampering sessions, discussion groups, art activities and financial literacy classes. Weekly social lunches are a chance for women to connect and make friendships.

McAuley has developed a 'Skills for Life' program where women can participate in activities such as cooking, digital literacy or piano lessons. Other activities are focused on physical and mental wellbeing such as swimming, walking and yoga.

### Ongoing support

We assist women, when they are ready, to secure their own long-term affordable housing. Once housed, we support them to sustain that tenancy, including the option for a respite stay.

## Not enough mental health sessions

Women are limited to 12 sessions through Federal 'CAREinMIND' funding.

Women say this is insufficient for the long-standing trauma they have experienced to be addressed.

## Economic independence

Our employment service, McAuley Works, is also available to women. It provides intensive help to obtain meaningful, paid employment – a key factor in being able to afford housing.

This means that women who are unwell or facing other challenges do not lose their permanent accommodation and get extra support at the time they need it.

### 'Somewhere that knows my name'

McAuley House also gives women the opportunity to stay connected to a welcoming community and support network.

Many women remain part of McAuley's community many years after their initial stay, attending celebrations, remaining involved in activities and our weekly lunches, providing informal peer support to more recent residents, or even just returning to sit and enjoy the garden or play Scrabble. The knowledge that a respite bed is available if needed is a safety net for women if they face new challenges or physical or mental stresses.

## Confirmation of the value of McAuley's approach

In 2019 Deloitte Access Economics conducted a Social Return on Investment analysis of the impact of McAuley's interventions for individuals. The analysis looked at the situations of 30 women with complex needs, most of whom had been homeless. Twenty-six of these demonstrated a positive or equal return on investment across measures such as health, skill development and employability<sup>1</sup>. Deloitte stated:

*That the vast majority of case studies explored generated a positive return on investment is a significant finding given the level of complexity of the case studies analysed. In effect, this study demonstrates that even for the most complex clients, the services that McAuley provides generate positive social and economic returns.<sup>1</sup>*

Deloitte also conducted a stakeholder consultation on the views of organisations that work closely with McAuley. These were WEstjustice, North Western Melbourne Primary Health Network, United Housing Co-operative, Bolton Clarke and Shantiworks. Their findings affirmed our integrated approach. They said: 'What McAuley does really, really well is redress the power imbalance faced by women with histories of complex trauma' through looking at all areas in which imbalances occur – creating expectations for women of '**another way of being treated in the world**'.

They also made these comments on areas they viewed as unique to McAuley:

- keeping women's safety at the forefront: women's only spaces, onsite support, practical assistance is unique

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<sup>1</sup> (The full report is available at: )<https://www.mcauleycsw.org.au/about-us/evaluations/>

- flexibility for women to return was viewed as unique and important – allowing women to understand McAuley as a home and point of safety after they transition to other accommodation
- 'going above and beyond': maintaining relationships with women beyond their time with McAuley (such as advocating tirelessly for women blacklisted from rental accommodation)
- commitment to continual improvement – co-design, tailoring to local need, accepting higher level of risk, and focusing on the most marginalised women.

## Excellence in ending homelessness

At the 2019 conference of the Council to Homeless Persons, our McAuley House integrated support model was honoured as the winner in support services for adults.

## What women say about McAuley's approach

We asked women supported by McAuley what they valued in McAuley's model.<sup>2</sup> They told us that housing options should not be motels, tents, unsafe rooming house or caravans. **There should be more McAuley Houses.** Women want to see safe places, longer stays and more direct access to supports such as ours. They value daily support which they felt helped them to make better decisions, enabling them to 'stay the course' when they were unwell.

They appreciate that the McAuley House model was a stepping-stone into independent housing. None felt ready to go straight into their own housing because they felt they would not be able to manage. They are concerned that it would be isolating, and harder to get help with all the other issues they were dealing with such as loss of their children, health, relationships and employment.

They also strongly endorsed the value of the mental health support provided, and the way it recognised and responded to the trauma that was so often at the heart of their experience of homelessness. They also value the idea that after they move to independent housing, McAuley House could continue to offer respite if they felt themselves slipping or struggling to cope. They value connections with others, the sense of belonging, the chance to gain new skills, and the availability of support all within the one place.

## Not just a roof over our heads

Simply providing accommodation is not the answer.

Women tell us they are only ok if there is support as well.

## Helen's story: 'I would not be sitting here if not for McAuley'

The ordeal Helen faced in getting help when she first became homeless graphically illustrates the failures of a fragmented and unresponsive system. It also demonstrates how being misdirected or rebuffed when attempting to get help can be innately traumatising and distressing: experiences with long-lasting and inter-generational consequences.

Helen came to Australia as a refugee in the early 1980s. Her husband was violent and took control of all their finances. Helen had two children who were 18 and 20 at the time she left her family home.

Together with her children, she went to a specialist homelessness support agency and was provided with one night's accommodation in a hostel. They were housed alongside other people who were homeless, and who were also disturbed and violent, further traumatising the family.

### A broken system let Helen down

Because her children were technically adults, finding accommodation to keep them together proved impossible. They spent the following two nights on the streets, sleeping rough, at which time Helen arranged for her son to stay with the family of a good friend of his. Fortunately, this arrangement lasted for almost three years, enabling him to continue and succeed with his university studies.

Helen's daughter was placed in a hostel in a shared room with other young people who were homeless,

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*After waiting for an hour at night, no-one arrived to collect them*

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and who were obviously troubled young adults. This terrified her even more. Helen spent the first night waiting outside the facility to provide some reassurance for her daughter, and in the early hours the highly traumatised daughter fled to her mother.

Helen returned to the housing service where, after a day of being assessed, the service arranged for Helen and her daughter to move into a house, provided them with supermarket vouchers, and a train ticket each to the nearest station. They were told someone would collect them from the station. After waiting for an hour at night, no one arrived. They had no money to phone the service, no train ticket to return to the city, no money for a taxi to take them to the house.

Terrified and alone, Helen and her distraught daughter made their way to a house close by and asked to use their phone to contact the service. There was no reply as by now it was almost midnight. The occupants of the house directed Helen to the address she was looking



for, so finally in the early hours of the morning, after walking dark and unfamiliar streets, Helen and her daughter arrived — to find the doors locked and the house empty.

They spent their fifth night after fleeing their home huddled together on the porch, with no belongings. It was by now many long hours since they had had anything to eat or drink.

The landlord arrived in the morning where another ordeal for the family began. Helen did not realise that this house was a private rental requiring Helen to sign a lease, commit to a bond and rent in advance —none of which Helen could do, having no financial security.

### Wrong doors and system failures

Once again Helen and her daughter, both of whom were completely exhausted, were homeless. In the meantime, Helen's son had been contacted by family friends who offered long term care and accommodation for her daughter, so she could begin her university studies as planned. This arrangement was gratefully accepted, and her daughter settled there.

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*One night Helen went to a police station and asked if she could just stay in the waiting room but was turned away*

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A further night on the streets led Helen to go to a local police station where she asked for help but was told there was no one available to assist her. She asked to be allowed to rest overnight in the waiting area, but this was refused. By this time Helen's physical and mental health had drastically deteriorated. She took herself to the emergency department of a public hospital where she collapsed and was admitted into psychiatric care, where she stayed for two months.

Finally, Helen's arduous journey to get the right help ended and she was referred to McAuley, where she was housed and supported to regain her health and connection to her children for two years. Her association with us continues to this day.

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*Helen now lives in secure housing, is involved in our community lunches and though her mental health can fluctuate, she knows that McAuley is always there if she needs us.*

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She says: 'McAuley gave me my birth certificate. I would not be sitting here if it was not for McAuley.'



## 2: 'Tired all the time': women and homelessness

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While it may seem obvious that women's homelessness differs from men's, this gender lens and perspective of their needs and experiences is not always reflected in the design and delivery of services. McAuley's model is firmly based on our knowledge of the challenges which women experience in a community where gendered violence remains prevalent, and in navigating a homelessness system geared traditionally towards the needs of males and rough sleepers.

### 'Cold and scary': the impact of homelessness on women

We asked women supported by McAuley to tell us about their experiences. They ranged across many different forms of homelessness: of sleeping in cars, staying at caravan parks and seedy motels, staying in a McDonald's car park, sleeping next to a cool room in a restaurant, and 'sleeping rough'.

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*'I was constantly hungry and thirsty. I had to walk everywhere, to try and save money.'*

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*'During winter, I couldn't feel my fingers or toes because it was so cold. Now when people complain about cold weather, I just smile...because I know what being cold is really like.'*

*'You are tired all the time, trying to figure out where to go next, how to get through the next day.'*

*'You hear other people screaming. There are rats around.'*

*'Cold...and scary.'*

*'Just terrible.'*

*'Sometimes people are kind, but they're not sure how to help. You try to be invisible.'*

### 'You're unsafe. You can't trust anyone.'

Being unsafe is a strong theme in many women's experiences. This was not just if they are sleeping rough, but in taxpayer-funded crisis accommodation which, as has been well documented in the report: 'A crisis in crisis'<sup>3</sup> is frequently of an appalling standard, squalid and unsafe, with at least one rape reported.

Though they are often homeless in the first place because of violence by males, the accommodation provided is usually alongside men, lacks basic privacy and sometimes even working locks on doors.

Women can be vulnerable to sexual exploitation, and what researcher Juliet Watson calls 'survival sex'. One woman told her:

*'The bad part about being homeless is that people think they can take advantage of you because you're going to do anything 'cause you're homeless.*

*'Especially guys think, 'Yeah, she's out there on the streets, she'll f\*\*\* me, she'll do me.' The way they think [of you] — as just a piece of meat.'*<sup>4</sup>

Our data shows that more than 40 per cent of women living in our homelessness services have experienced sexual abuse over their lifetime; the ever-present fear of this is

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

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what makes the provision of women-only accommodation so important to their recovery.

*'Whenever I saw a silver car, or saw car lights coming towards me, I was terrified it was my [violent] ex-husband coming to find me.*

*'I was sent to an awful place. The Palms, in Footscray. I don't mind that it wasn't 5-star, but I was petrified. I felt safer sleeping rough in Southbank – at least there were security guards who'd keep an eye on things.*

## 'The comfort of a hot cup of coffee'

Women also tell us of the day-to-day struggle to survive, the lack of even the most basic comforts, and being hungry and thirsty.

One woman told us that because of this she weighed less than 45 kilos while she was homeless. (She was enjoying a hot meal from the McAuley House kitchen while she related her experiences; she now weighs 54 kilos).

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*'You can't cook. You really miss the comfort of a hot cup of coffee. You get to know things like 7-11 having \$1 coffees and \$2 sandwiches.*

*'Without these cheap options, you have to resort to stealing.*

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*'A lot of strangers were very kind. One woman took me off the street into her own home for the night. I could have a proper shower at last, as I was always worried I didn't smell good.*

*'You don't get to the doctor. You're always trailing around with your two bags carrying all your possessions.*

## Failing to connect

All the difficulties which are part of the homelessness experience – poverty, lack of stability, a transitory lifestyle, and inability to afford or access communication and online tools – also thwart their ability to connect with services.

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*'We were living in a car, with one mobile phone; we had to go to McDonalds and use free Wi-Fi to ring around and try to get help*

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*'You need an ID for so many things...for an intervention order and legal papers...to be eligible for services in any particular region.*

*'Being homeless you don't have access to communication necessities, such as a phone, email, or an address. I couldn't even get an interpreter organised because I couldn't provide a fixed address.*

*'I left prison and all I was offered was a couple of weeks staying in a motel. What do you do after that? What's the point? You need a longer stay to get a chance to get back on your feet.*

One woman told us in her experience the criteria for homelessness supports could be too rigid and failed to address the realities of factors such as addiction. She felt punitive measures if people are 'caught' using drugs or alcohol were actually causing homelessness.

*'There should be more 'non-dry' sites which recognise that people may still be using drugs. No one wakes up and wants to stick a needle in their arm. Dry sites don't make a difference, people are still doing drugs behind closed doors anyway. Then they get kicked out and are homeless again.*

The same woman spoke of the difference that support, not just punishment, made in helping her escape what was becoming for her a well-worn path between prison and homelessness.

*'The last time I went up before a magistrate, he recognised that the same old punishments weren't working while I was still addicted. This time I finally got help from Corrections.*

*'In 2016, I lost my house, I lost my family. But now I feel [since coming to stay at McAuley] that 2019 is really my year.*

## 'There needs to be more houses'

One woman who came to McAuley House after many years living on the street spent much of her first few weeks just sleeping.

She wasn't sure about contributing her voice to this report but eventually said simply: **'There needs to be more houses.'**

Another woman had had a plethora of agencies supporting her while she was homeless. She had no permanent visa or citizenship rights, and she was being assisted with legal problems related to family violence, with efforts to get permanent residency, with material aid and social support.

While she was highly appreciative of all this support, she still went back each night to sleep beside a cool room in a restaurant — the only place she was able to stay — because the one thing unable to be provided to her was a house.

## Homelessness and motherhood – 'I feel like a mum again'

Many women supported by McAuley because of homelessness are mothers (17 of 39 in 2018-2019). McAuley House does not directly support and accommodate children at the House, as most often the children are no longer in their mothers' care.

We are acutely aware that separation of mother and children because of homelessness is traumatic for both and an ongoing cause of heartache, grief and distress, especially so when children remain in the care of a parent who they know to be violent.

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*One mother we spoke to did not know that one of her children had died while she was homeless.*

*She is in such fear of her abusive husband that she had been unable to return to the family home. Her continued anxiety about the wellbeing of her surviving child is gut-wrenching and overwhelming.*

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For some women, living in McAuley House has directly led to reconnection with their children – either because it is a more suitable environment for children to visit, or because of the overall improvements in the mental and physical health of their mothers.

*'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.*

*'Now that I'm living here, they can come and see me. I feel like a mum again.*

A striking aspect of the stories of Helen and Megan (*pages 12 and 31*) was that though their children were adults or close to adulthood when they were exposed to homelessness alongside their mothers, they were still profoundly distressed and traumatised.

Recognising these impacts, which also affect their mother's mental health and recovery, McAuley has supported both family units by offering specialist counselling, and in the case of Helen's children, we advocated to the universities they attended to explain the need for special consideration of what they'd been through.

## Women without income

The situation of women who have no visa or citizenship rights, is perilous. With no income or eligibility for government services, they are especially vulnerable to family violence, exploitation, forced labour and trafficking, while at the same time they are ineligible for many of the supports that could assist them.

**Our data shows that 20% of women supported by McAuley in 2018-2019 had no income.**

Services who support them are in effect 'picking up the tab', as a study by Family Safety Victoria noted.

They also outlined the unique and complex needs of this cohort. While their study specifically looked at women facing family violence, they correlate with our experience of the difficulties they face, and our own challenges in supporting women who are homeless and without income:

- ineligibility for most government funded income benefits and services mean material aid requirements are high and the costs of medical care and medications prohibitive
- needing longer stays because of their complex needs and a lack of exit options
- difficulties in accessing interpreters
- over 80 per cent of women in safe steps' crisis accommodation were unable to enter a refuge because they lack permanent residency; they stay in crisis accommodation twice as long as other residents, with flow-on effects in an already struggling and overworked system.<sup>5</sup>

The situation of the woman (*see page 17*) who continued to sleep in a cool room while multiple agencies supported her with everything but a bed for the night highlights a serious system flaw and a fundamental breach of human rights.

## Older women and homelessness

McAuley has noted an overall trend of older women requiring support across all our services.

This pattern reflects a national trend; there has been a 36 per cent increase in people over 55 needing homelessness support over the past five years.<sup>6</sup>

The Australian Human Rights Commission has outlined the causes: an ageing population, high costs of housing, and a significant gap in income and wealth between men and women across their lifetimes.<sup>7</sup>

There is evidence that older women are presenting for homelessness support for different reasons than those at different life stages; for this cohort, family violence is not the main reason for homelessness, but issues of housing crisis and affordability predominate. The Commission has also pointed out that older women are often experiencing homelessness for the first time in later life, after leading 'conventional lives.'

This trend poses the question of whether homelessness services, traditionally targeted at those with complex needs, will be well suited to the needs of older women. It could be that relatively modest investment in support for this cohort, who may still be working but are only a few pay-packets away from being unable to maintain their housing – will divert older women from requiring homelessness support.

Some ideas put forward in the Commission's report include programs to help women buy a home, having more affordable housing stock targeted to older women, optimising the use of existing housing, and providing tailored tenancy and other supports to help women find and sustain appropriate rental accommodation.<sup>8</sup>

As the gender gap in relation to superannuation is a confronting 47 per cent<sup>9</sup>, an idea worth exploring is that of financial health check-ups through superannuation funds as women near retirement. Screening for family violence risk factors, for example, now occurs routinely at maternal and child health visits, acknowledging that pregnancy and childbirth are points at which family violence can escalate. Introducing a similar checkpoint to identify risk factors for homelessness could be an effective approach, giving a chance for women to put in place strategies for a more secure future.

**In 2018/2019, 77 women aged over 45 were assisted by McAuley, compared to 43 the previous year.**

**Four of these were aged over 65, and one was over 75 years old.**

## Roma's story: 'We deserve the potential to be happy'

Having a roof over your head doesn't guarantee safety and happiness, as Roma found when she lived for 11 years in a homelessness service which had no inbuilt supports, and where she lived in constant fear.

### 'Going into a downward spiral'

Losing her job was the start of what Roma calls a downward cycle that led to many years of homelessness. She had suffered a severe back injury, but the full extent of her injury wasn't recognised. She was then retrenched when she was on Workcover – something she later learnt was illegal, but at the time, did not realise.

It was extremely difficult to get another job because she was always asked if she had ever had a Workcover claim – as soon as she answered yes, she saw that potential employers' eyes glazed over.

### Homelessness and sleeping rough

When the last of her redundancy money dried up, Roma slept rough under bridges in Melbourne. She was met with kindness and compassion there from others who were huddled together in the same spot. She teamed up with another couple who were generous in sharing the space and showing her the ropes. They were, she says, 'amazing' even though they had many challenges of their own – the woman was pregnant. They showed her where to access free meals, where to get toiletries, and where to shower.

After a while, an old school friend let her sleep on the couch, and then she was referred to a community housing service.

### Homelessness without support – an 11-year ordeal

Though the homelessness service was meant to include support, after the first few months Roma was left to fend for herself. The eleven years she stayed there were, she says, 'a living hell'. The environment was not only unsafe but deepened her trauma and caused psychological harm that she is still processing years later.

Firstly, Roma was left with PTSD when she was caught up in a terrifying police raid to apprehend a fellow resident – a criminal that she had unknowingly befriended.

*'I thought that was it for me then'*

Police rammed her door down, screamed to her to 'drop to the ground', shuffle on her arms out of the building, all whilst having guns aimed at her. Roma says: 'I thought that was it for me then', as she had no idea what was happening, and feared that she would be shot if she made the slightest wrong move.

No support or follow up about this traumatic event was provided by either the police or the homelessness service. But the consequences were severe. This PTSD has caused an eye condition. Sounds such as doors slamming, police sirens, and police TV shows are now particularly triggering for her, sending her body into 'fight or flight' mode each time.

Around the same time Roma's grandmother – who had always, she says, been the one source of unconditional love – died. Roma began to abuse alcohol. She felt 'she couldn't do it anymore' and wanted to 'drink myself to death'. Her ability to eat, sleep, shower and cook for herself were all badly affected.

As Roma's mental health and drinking worsened, the CAT team were called multiple times, either by herself or by others — because she was blacked out drunk and destroying property or at risk of harming herself.

Yet there was no follow up despite all the times Roma ended up in hospital in a desperate state.

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*'I felt I couldn't do it anymore. I just wanted to drink myself to death.'*

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#### **An unsafe environment: 'my human rights were not met'**

Throughout her time at the homelessness service, Roma was relentlessly verbally and physically abused by two other male residents. She developed agoraphobia and couldn't leave her room without panic attacks. She was not safe even within her own room, as she could hear the abuse through the walls, and had to constantly muffle her coughs or move around as silently as possible to avoid triggering it again.

The response from the police and the homelessness service was inadequate. The police didn't believe her; in fact, they blamed her, asking what she was doing to aggravate them. When Roma finally got an intervention order against one man, he breached it within four days, and the police refused to take any action to address it.

The homelessness service did little; in fact, at one stage they passed her letter of complaint, with identifying details, back to her abuser. (The homelessness service was so unsafe that a woman living there was killed by another resident while staying there, even though she'd alerted management to her fears).

Roma had experienced childhood abuse, so all these experiences continued to compound that childhood trauma.



Roma says she **'felt like a pleb and just a number'** there. It is a bitter irony to her that she felt safer and more supported during her time rough sleeping than with a roof over her head. Almost every day, police and ambulance were attending the service, a waste of resources that could have been avoided if support had been at hand.

She believes strongly that homeless people should 'not be left to rot' in facilities that don't have support. That support needs to involve genuinely listening to what people using the service have to say. Roma knew what she needed, but too often her needs weren't followed through. Homelessness facilities need to take incidents of continued abuse more seriously.

She wants everyone to acknowledge that 'there are humans in those buildings, and we deserve the potential to feel happy.'

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*'There are humans in these buildings, and we deserve the potential to feel happy'*

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### Coming to McAuley House

After multiple hospitalisations, finally a nurse connected her to services after recognising that Roma had no chance of improving her mental health if she continued to go back to the abusive environment of her accommodation. Roma was referred to McAuley House.

Since coming to McAuley many things changed for Roma. She says the strengths of McAuley were that she was safe physically and emotionally. She had access to a psychologist, case manager, community programs and community lunches, and knew a staff member was always on site.

She took up every opportunity to attend community access programs. She especially loved art classes ('really felt a sense of community here, making something together') and was supported to access General Education for Adults course at Yarraville, which was 'life changing'. Support from the psychologist who works at McAuley House was essential; at last, she received a correct diagnosis and referral to get the right medication.

Roma has made great progress in working through her trauma with that support, though it has been difficult at times to deal with restrictions on the amount of sessions available to her (capped at 12 under the CAREinMIND program). This was far from adequate given the complex and long-standing mental health problems Roma had experienced. Extensions have been negotiated, but the possibility of losing this support has been stressful.

Having a roof, as well as support available for the whole period of her stay meant she was not in fight or flight response anymore and could 'work really hard on her recovery' to get to independent living.

After 18 months, an opportunity to move to transitional housing became available. McAuley continues to support her now that she has made this move, and the help is open-ended. She also knows she can return for respite care if new challenges arise.

**'I have a future!'**

Roma now sees a future for herself, and would like to volunteer more, perhaps at the Asylum Resource Centre.

She'd also like to become a peer support worker, using her firsthand knowledge of the experience of homelessness and risk of homelessness to support others. She 'can see the potential in so many women at McAuley and wishes they could see it too.'

It's not just that she sees the future is brighter – it is new to her to feel she actually has a future at all.

### 3: Family violence: the main driver of homelessness

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All women facing family violence can be viewed as homeless – as home is no longer safe. Meanwhile, fear of homelessness traps many women in violent relationships. This fear is unfortunately well-placed: family violence is the main reason women and children present to homelessness services in Australia. In Victoria last year, family violence accounted for 44 per cent of these presentations – and the most common presentation at homeless services was from a lone parent with one or more children. <sup>10</sup>

This evidence tells us that when women leave homes because of family violence, they are at a critical turning point. If we as a community want to end homelessness, improving the effectiveness of our responses at this time can make a massive difference. The figures above indicate there is still much to be done.

#### Missed opportunities to intervene – ‘a home worth saving’

McAuley provides services to women who have experienced family violence (through crisis and refuge accommodation) as well as to those who are homeless. We see on a daily basis the strong and complex connection between these two ‘issues’ and how, too often, family violence is a precursor to homelessness.

One of the strengths of McAuley’s model is that at the point when a woman reaches out — sometimes for the first time — for help to leave a violent relationship, we connect her with a full range of comprehensive support, reducing the risk that she will feel she has little choice but to return to an unsafe living environment.

The importance of this intervention being early and timely is reinforced by McAuley’s own data for 2018-2019. This showed that 91 per cent of women housed in our crisis accommodation had a permanent address in the month **before** presenting to us.

In other words, it is possible they are at this point leaving behind ‘a home worth saving’.

#### Why is family violence leading to homelessness?

These current inadequacies and shortfalls in family violence support are, in our view, contributing to the likelihood of homelessness:

## Inappropriate housing and support options for women leaving violence

- **At crisis point: motels are not the answer**

Most women and children who leave violent relationships end up living for weeks or sometimes months in motels, because of a lack of more suitable accommodation. Frequently, they move from motel to motel several times.

Many of these are of poor standard and unsafe. They have no cooking options and are particularly unsuitable for women and children.

The isolation and disconnection, at an emotional and traumatic time, is equally damaging. Women tell us that in motels they are profoundly lonely; one said she hadn't spoken face-to-face to another human being in a week. Case management support from centralised services is via phone. In some instances, women report that days go past without contact, or with only a text message advising them to prepare to move on again. It frequently means children miss school, and there is no opportunity to address the trauma associated with the violence.

### **'Punished, controlled and jailed by the system'**

*'Having three young children (aged two, four and six) that all struggle with change, being shuffled around from hotel to hotel, no school or family, living on top of each other...*

*'I honestly felt like it was us still being punished for someone else's actions. From being controlled and walking on eggshells at home, to now feeling like I was the one being controlled and jailed by the system.'*

Jessica\* wrote this in the guest book at our crisis service. Her words painted a powerful image of how she experienced being forced to live in motels after leaving a violent relationship. She felt it conveyed an underlying, insulting message about the community's willingness to support her.

Families such as Jessica's are frequently confined to one claustrophobic room, with children who are bewildered, angry, confused and simply bored. Their routines and daily rhythms are completely upended.

Many women such as Jessica find being in this limbo situation, especially if they have young children, untenable, give up, and return home to an unsafe environment.

McAuley's data also shows that in 2018-2019 **less than four per cent of those coming to our crisis accommodation are able to return to their own home safely**. This means the vast majority are exiting into further unstable options — refuges, transitional housing, staying with families and friends, couch surfing or becoming homeless.

### **Longer-term: a lack of affordable housing options**

The Australian Housing and Urban Research Institute (AHURI) has pointed out that family violence support programs '*cannot compensate for the absence of affordable, suitable housing... Moving from short-term or transitional accommodation into permanent, independent housing is very difficult, and sometimes unachievable, for women and children.*'

<sup>11</sup> Housing insecurity (and therefore the risk of homelessness) persists even for women who remain in their homes.

## **When there's nowhere else to go**

**Australia-wide, one in five women return to violent partners because they have nowhere else to go, or no financial support (ANROWS 2019)**

## **Inability to return home safely after a family violence incident**

Family violence responses are in the main predicated on women 'leaving', 'fleeing' and escaping' their own homes; more than 50 per cent of women report that they, and not their partner, move out of the home they share<sup>12</sup>. The obvious end result is that they then become homeless while perpetrators remain.

The Victorian family violence system gives inadequate attention to the ability to remain home. Legal powers available to remove the perpetrators from the family home are not regularly used by the courts and even when they are, failure to enforce intervention orders means women remain in danger.

We need to see it as normal — a community responsibility — to make that home safe, with the perpetrator excluded by whatever legal, security and policing protections are necessary. Security cameras, locks and technological solutions are important, but it is this change in the community mindset that is most likely to bring about better outcomes.

## **Financial pressures and inadequate income**

Financial abuse is present in more than 90 per cent of family violence situations, and frequently escalates after separation <sup>13</sup> – creating pressures to return to violence and making it more difficult to sustain independent housing.

In addition, levels of income support are too low.

*'Newstart... is so low. It actually is well below the poverty line. There is those real practical aspects of 'am I better off to stay in this space where violence is part of it?... Or do we make that significant and far reaching change and then face the real prospect of homelessness and insecurity, insecure tenancy and struggle with the basics?'*<sup>14</sup>

A focus on helping a woman develop economic security has been noted as a missing factor in many family violence supports<sup>15</sup>. To our knowledge McAuley is unique in filling that gap, offering an employment support service as part of our overall suite of services, recognising that employment can make a huge difference to women's confidence and self-esteem as well as their future independence. Being employed can also protect against homelessness.

Our employment support service McAuley Works is assisting highly disadvantaged female jobseekers that other employment services would not take on.

Ninety-four per cent have experienced family violence, 14 per cent have been homeless, and 20 per cent have a mental illness. Yet McAuley Works faces challenges in measuring 'success' for this unique cohort.

Our contract with Jobs Victoria sets outcomes based on job placements and the number of weeks in employment. Yet we see women have had to leave jobs because they are found by the perpetrator of the violence and are no longer safe at work. This is then not counted as an 'outcome' though the failure of the placement in no way reflects the effectiveness of McAuley Works or the amount of effort that has been involved in supporting her into employment. Neither is the whole range of benefits associated with employment – its positive effects on mental health and self-esteem, reduced dependency on welfare, the ability to afford and sustain housing — counted.<sup>16</sup>

## Disconnection between homelessness and family violence services

Homelessness and family violence policy both emphasise the principle of 'No Wrong Door', meaning that people who are homeless and/or experiencing family violence should be able to access help from any service; with 'Access Points' having a co-ordination function.

Yet, in reality, there is frequently an artificial distinction between the need for housing support when a woman is homeless and when she is leaving a violent relationship. An example is when, after a woman has stayed in family violence crisis accommodation, an assessment may be made that she is no longer at 'high' or 'immediate' risk of family violence — her situation will then be classed as needing 'housing' rather than a 'family violence' response. Women then must enter and navigate this new service system with its own shortcomings and challenges.

## Falling through the cracks

McAuley routinely receives calls from or about women who 'do not fit' inflexible criteria and whose needs do not fit into neatly defined categories.

### Example one:

Late one Friday afternoon, Victoria Police rang looking for accommodation for a woman who had been sexually assaulted by a person who was not known to her; she had additional risks related to her culture and had no money or supports.

The police said that family violence services had denied her assistance because she was no longer in danger from the offender (and therefore not eligible for their service).

Homelessness services were only able to accommodate her in a motel, without support or financial or material aid, and offered her an appointment-based service on the following Monday.

Our belief was that she should have been accommodated in a refuge for the weekend, with the appropriate physical and emotional supports. (This support was offered by McAuley).

### Example two:

Victoria Police rang looking for accommodation for a woman and her two children who were driving around the city after their husband/father burnt down their family home.

### 'Not eligible' even after family home burnt down

A woman and her children were unable to access family violence support because they were no longer in danger as the offender – who'd burnt their house down – was in custody.

Family violence services denied her accommodation because she was no longer in danger from the offender, as he had been remanded in custody.

Our belief was that this family should have been accommodated immediately, with the appropriate physical and emotional supports. (This support was provided by McAuley).

## Solutions: a safe at home strategy

Rolling out a specific 'safe at home' strategy has long been advocated by McAuley. It addresses many of the issues identified above. The four pillars of 'Safe at home' are:

- focus on maximising women's safety using a combination of criminal justice responses – such as legal provisions to exclude the perpetrator from the home and protect

victims from post-separation violence, proactive policing, safety alarms and home security upgrades;

- a co-ordinated or integrated response involving partnerships between local services;
- 'safe at home' as a homelessness prevention strategy – which includes ensuring women are informed about their housing options before the time of crisis and at separation, and provides support for women to maintain their housing afterwards;
- and recognition of the importance of enhancing **women's economic security**.<sup>17</sup>

### **More than \$400,000 debt erased through legal help**

Within McAuley's services, legal help is provided through our partner WEstjustice. This has been essential in alleviating the family violence-related debts that can trap women in poverty and lead to homelessness.<sup>18</sup>

The partnership has achieved extraordinary outcomes. In the first 18 months after the service began, WEstjustice had negotiated the waiver of \$449,969 in debt accrued by 91 women supported by McAuley.

These debts were almost all the result of economic abuse, which is prevalent in violent relationships. Without these debts, women are in a much better position to rebuild their lives and sustain housing into the future.

Other legal problems often cluster together with family violence and homelessness such as family law issues involving children and property, housing and tenancy problems, and criminal law matters. The WEstjustice connection also provides support and referral around these legal problems.

## **Children, family violence and homelessness**

Homelessness affects children in several different ways. They may directly experience homelessness alongside their mothers, whether through family violence or other causes. Young people can also present alone to homelessness services, with those between the ages of 15-24 accounting for 24 per cent of requests for help in Victoria.<sup>19</sup>

Their mothers' experience of family violence and homelessness can also be a catalyst for concerns about the child's wellbeing, leading to involvement of the child protection system and removal from their care; or losing access to children through the family courts.



## Addressing early trauma

Children coming into our crisis support alongside their mothers have frequently witnessed or themselves been the victim of violence, and McAuley provides them with direct support.

We have a playroom with a specialist children's worker and through art, play and conversation, their feelings about what has happened can be explored.

We also address the damage that has sometimes been done to the mother-child bond through the experience of violence; frequently that bond has been deliberately targeted and undermined by the perpetrator.

We also focus on rebuilding their mother's confidence in her own parenting. We have worked with an expert in the impact of family violence on young children, Dr Wendy Bunston,<sup>20</sup> to develop infant-led practice so that we can watch and 'read' the behaviour of very young children who don't yet have words for their experience. This helps us to respond to their specific needs and support mothers to recognise them too.

McAuley has also introduced tutoring support. Children often miss big chunks of school time as they and their mothers move around constantly to be safe from violence or because they are cooped up in motels. They can be at risk of falling behind at school, so this support is making a crucial difference in helping keep them engaged in education.

All these interventions, provided at the right time, play a preventative role in the factors that can lead to later separation from their mothers, unresolved trauma, and the likelihood that the children themselves will end up homeless.

## Child protection involvement

Mothers trying to leave behind violence to keep their children safe are often in an invidious position. If they remain with the perpetrator because of a lack of options or unacceptable alternatives, they may come to the attention of child protection agencies for exposing their children to violence. If they leave and are in unstable accommodation the children may also be perceived to be in danger.

Involvement with child protection services can, though, place children at risk of continuing the same cycle of violence and homelessness with which their mothers have lived. A study of children aged between 12 and 15 identified common precursors and pathways into

## Children witnessing violence

In Victoria last year, there were 25,760 family violence incidents where a child or children were present. (*Crime Statistics Victoria database 2018-2019*)

homelessness and showed children in this category had often lived in family homes characterised by violence, abuse and/or neglect. The report said: *'Half had been removed by child protection authorities into the out-of-home care system – but the young people felt this had not led to safe, stable or secure housing... the majority of young people we interviewed felt like they had never had a home – a place of safety, security and happiness'*.<sup>21</sup>

McAuley has been part of a national pilot called STACY (Safe and Together Addressing Complexity). The project recognises that the behaviour of violent fathers needs to be kept in mind when considering risks to children: *'When services do not engage with fathers who use violence and control, more focus is placed on mothers. This can result in mothers being held to account for failure to protect their children, rather than fathers being held responsible for exposing their children to harm.'*<sup>22</sup>

The Safe & Together approach on which STACY is built entails three core principles, of equal importance:

- keeping the child safe and together with the non-offending parent.
- partnering with the non-offending parent as the default position.
- intervening with the perpetrator to reduce risk and harm to the child.<sup>23</sup>

Some parts of the Victorian child protection system have adopted the practice, which means they 'partner' with mothers to enhance their capability to protect their family. This should be extended throughout the state to avoid the harm that can be done by separating children from their mothers.

### Young people at risk of homelessness

McAuley also accommodates older children including males who are excluded from many other family violence services. This reduces the possibility that they will either remain in the family home with the perpetrator of the violence or become homeless themselves.

Young people currently exit state care in Victoria at 18. This exit is a flashpoint for them entering the homelessness system and a risk factor for substance abuse and contact with the criminal justice system<sup>24</sup> with one study showing:

- 35 per cent were homeless within a year
- 46 per cent of boys were involved in the juvenile justice system
- 29 per cent were unemployed.

### Extending care to the age of 21

Deloitte Access Economics has found that extending the age when young people leave age care will result in savings to the community of \$1.84 for every dollar invested (Homestretch, 2019)

Victoria has agreed to provide extended care to 21 years for 50 young people each year (which is only 10 per cent of the annual 500 care leavers) over the next five years. <sup>25</sup> **This is insufficient given the strong evidence of its overall value to the community as well as the young people concerned.**

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## Megan's story: 'We were all stuck and hurting'

It might have seemed that the worst moments in Megan's journey to escape a violent relationship were during the first three weeks, when she and her teenage son became homeless, living in their car in a McDonald's car park. But continued legal and financial problems, ongoing threats from her abusive ex-husband, and the struggle to get the right help all made recovery slower and more difficult.

It was actually 12 months after first becoming homeless when Megan reached her lowest ebb. The aftershocks of her decision to leave were continuing to reverberate. Problem after problem compounded. Her initial hope that it would take six months to return her life to 'normal' had proven to be a mirage.

'That's when I began to feel...not like ending my life...just like getting in the car and never coming back, because it seemed it would be easier simply not to be here,' Megan says.

As a New Zealander who had no access to social security payments, Megan had endured a violent marriage for years. With her family all overseas, and living in a rural community, she thought the best option was to try to placate her husband and 'keep the peace.' Megan also had major health issues to manage, having survived a serious battle with cancer which means she gets some of her nutrition through a feeding tube.

But just at the point when her son was completing Year 12, the violence escalated, and this time her son was also a target. Megan and her son fled their home with just the clothes they were wearing.

She had to enlist police help to return to their home the next day and grab their belongings – including her son's school uniform and Megan's essential medications. She hooked up her feeding equipment, and kept her phone charged, through a power point at McDonald's.

The nearest support services were two hours away. With only a \$300 one-off Centrelink payment, their situation was dire.

Over the next months, new problems to deal with arose on all fronts. Her daughter, who was at university, had to leave her studies; she and her brother had to work so that the family could survive once they finally got a roof over their heads.

There were battles with an ineffectual court system, with her husband breaking the intervention order 13 times, including an occasion when Megan had to barricade herself inside the house. At one point her husband stole her son's work boots from outside the door, simply so he would have to pay for a new pair.

There were seven moves in two years, relying on food vouchers and going without medications, and at times a crippling loneliness at what a struggle it was to get the right help.

Throughout the following two years, Megan was also struggling with legal problems. She represented herself in family law proceedings; with great tenacity, she taught herself – via

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*'We were all stuck and hurting. It was like we were in quicksand, with no way out.'*

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Google – how to issue a subpoena. But the biggest burden she was facing was a \$12000 overdraft debt. On the very day Megan finally fled the violence, her husband had withdrawn the entire amount from an account where Megan was a joint signatory.

Though she negotiated a \$20 a month repayment plan with the bank, even that amount was a burden given the family's precarious situation. 'You don't realise how much being in poverty makes everything cost more,' says Megan. 'You can never get a discount for paying bills early; I could never afford to connect to the internet. I used the free Wi-Fi at McDonald's just to get by.'

Several months ago, the family came to Melbourne. 'You lose your life again with each move,' says Megan. She rang 12 different organisations trying to get help, and was turned away at every point as not eligible, as she is technically not 'homeless' or 'facing family violence.'

The phone call she made to McAuley turned her life around. 'McAuley had all the pieces of the puzzle to give us the right help. We were finally referred to specialist counselling, which has made a huge difference to us processing what we went through. And we were connected to WEstjustice for the legal mess I was dealing with.


'That bank debt which had caused me years of sweat, tears and stress was taken off my hands and then solved straight away. The dread of those phone calls when I missed a payment was gone at last.'

Slowly, with all the pieces of the puzzle finally being addressed, the lives of Megan and her children are coming together. Megan herself is completing a Bachelor of Arts degree.

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*'We got through, but we shouldn't have had to fight like we did. For so long we were in limbo. You can't move on with your life, unless everything is connected.'*

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**Summary: McAuley's solutions mitigate the risk that family violence becomes a starting point for a cycle of homelessness:**

- 24/7 staffing and intensive support in our crisis services
- women have access to a full range of McAuley's broader services
- legal help and employment support are directly available through our partnerships, addressing the financial pressures that can lead to homelessness and building financial independence
- children's wellbeing addressed through specific children's programs and educational support
- Children, including boys, up to the age of 18, are able to stay in crisis accommodation alongside their mothers, keeping them safe from violence, reducing the risk of identification with the violent partner remaining in the house, but most importantly preventing them from, as teenagers, themselves becoming homeless.

## 4. Looking to the future – what can be done?

No matter how McAuley strives to deliver flexible, connected services, if surrounding systems and access points are under-resourced, fragmented or missing, outcomes for individuals will be severely compromised.

### Housing failures

Housing policy is the most evident area of critical failure and an area where preventative measures must be focused. A shrinking number of affordable housing options and chronic lack of investment in social housing over the past decade mean homelessness has increased alarmingly: by an average of 3.2 per cent each year since 2014-2015.<sup>26</sup> To name just a few of the damning statistics:

- Rental affordability has plummeted to the extent that in April 2019, Anglicare found that within Melbourne, there were **no** properties available that were affordable for a single person on Newstart<sup>27</sup>.
- Presently crisis homelessness services can only meet a fraction of the demand (of 13,546 presenting to homelessness services in Melbourne’s western suburbs, 4000 were turned away without appointments)<sup>28</sup>.
- In Victoria each night, on average 105 requests for accommodation are unable to be met.<sup>29</sup>

### Short term funding cycles

Another factor that mitigates against McAuley’s capacity to deliver on all the potential of our model is short funding cycles and insecurity of funding streams. The Productivity Commission has noted that in community services, contract lengths of three years or less are too short:

*Three-year contracts do not give service providers adequate funding stability. Short-term contracts can also be detrimental to service users because service providers spend too much time seeking short-term funding, which is a costly distraction from delivering and improving services. Short contracts can be an impediment to service providers developing stable relationships with service users, hindering service provision and the achievement of outcomes for users. The lack of certainty inhibits planning, collaboration between service providers, innovation and staff retention.*<sup>30</sup>

McAuley strongly supports the Commission’s recommendation that: ‘default terms for family and community services contracts be set to seven years, with scope for exceptions where shorter contracts would be appropriate, such as program trials’.

### A broken mental health system

Under-investment in Victoria’s mental health system — acknowledged by the government itself as being ‘broken’<sup>31</sup> — is currently being addressed by a Royal Commission. Those failings have a massive impact on women and children who are homeless, as we documented in our

submission to that inquiry.<sup>32</sup> We emphasised the importance of mental health care in the community and the role services such as ours play in addressing poor mental health.

The interim report of the Commission released in November 2019 has laid out an ambitious agenda to tackle the crisis and failures of mental health funding. While we welcome their findings and acknowledge the wide sweep of issues being considered, we remain hopeful that housing solutions will be given greater priority in their final report. It is evident to us that secure and affordable housing is an essential piece of the mental health puzzle. The story of Helen (page 12) clearly demonstrates how failures to respond to a need for housing can push a person to the brink and result in costly and intensive hospitalisation and lasting mental health trauma.

Meanwhile, even for those that can access appropriate clinical mental health support, discharge from hospitals and mental health services are risk factors for homelessness, as AHURI has pointed out.<sup>33</sup> Commonly, women have been referred to McAuley House through mental health pathways. In our submission on mental health, we reported on our concern that these referrals have reduced by nearly 50 per cent in the last 12 months, coinciding with the closure of a centralised mental health referral point.

Failure points in the housing, homelessness and mental health systems and opportunities for early intervention are not well understood. We are extremely concerned about apparent lack of responsibility in tracking where people presently referred by mental health services are now going.

This appears to be a cost shifting exercise from mental health to homelessness, with homelessness services lacking the capacity and capability to pick up the additional demand and mental health resourcing.

As the report 'Lifecycle institutional costs of homelessness for vulnerable groups', puts it: *'The homelessness service system bears the costs of failure of other, generally better resourced, service systems to respond adequately to the needs of their clients.'*<sup>34</sup>

## Conclusion

Our submission has brought to life the voices of women who have been homeless. Their stories are a distressing and sometimes harrowing portrayal of exhausting and even humiliating struggles to get the right service, and the indignities, loneliness and fear that come with being a homeless woman.

But there is also a note of hope: in their strengths, resilience and endurance, and their capacities to build new futures from such difficult circumstances. Their stories are at the forefront of the recommendations we have made.

### Where next?

McAuley knows how to prevent and solve homelessness and the compounding issues such as mental health and family violence. More broadly, between government and the community sector we have everything that's necessary to get the job done.

The government has the democratically elected authority to lead policy direction and to allocate public funds — the community sector has the experience, access and credibility to work with the intended recipients. This is our opportunity to work well together as equal partners, in true consultation with the people we work with, and we welcome further dialogue.



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