





Introduction

The Council to Homeless Persons (CHP) commends the Victorian Government for recognising the importance of gender inequality and developing a Victorian Gender Equality Strategy, and welcomes the opportunity to provide input to this process.

Research has highlighted how women are more vulnerable to homelessness due to:ⁱ

- economic inequality resulting in lower incomes
- domestic violence, and
- workplace discrimination and lack of flexibility

Aboriginal and Torres Strait Islander women, CALD women, and women with a disability or mental illness are particularly vulnerable to homelessness.

Recent research by the Australian Institute for Health and Welfare (AIHW) revealed that:ⁱⁱ

- over one-third of adults and children seeking help from specialist homelessness services in Australia did so for domestic and family violence reasons
- the report found that nearly half (48%) of domestic and family violence clients were assessed as homeless when first seeking assistance
- the clear majority of adult clients who sought assistance because of domestic and family violence were women
 - over the 3 years examined, 110,000 women aged over 18 sought assistance, compared with 12,000 men
 - of these women 19,600 were Aboriginal or Torres Strait Islanders
 - over 45,000 were women with children, and nearly 24,000 were young women (aged 15–24) presenting alone
- only 9% of initial requests for long-term accommodation were able to be met for domestic and family violence clients.

To develop this contribution to the Gender Equality Strategy CHP met with four women who had experienced homelessness to gain their perspectives on what needs to change, and to create space for them to share their reflections on the gendered nature of their experience. What they told us highlights and confirms issues that have been raised in academic research around women and homelessness, including that women are more vulnerable to homelessness because of:

- lower incomes
- domestic violence,

- caring responsibilities, and
- discrimination and inflexibility from workplaces around caring responsibilities and crises in women's lives.

These issues also affected the women's ability to navigate the homelessness service system, and to exit homelessness and re-establish income and housing security and their own and their families' wellbeing.

Three of the women who participated met together with staff from Council to Homeless Persons, and specifically discussed the Gender Equality Strategy. Input from Skye is drawn from a separate interview about her experiences. A brief outline of each woman's pathway into homelessness includes:

<p>Jodie</p> <ul style="list-style-type: none"> • Worked as a public servant • Married with one 14 year old daughter • Experienced a psychiatric condition that affected her ability to work • Lost her job • Became homeless due to periods of hospitalisation and inability to pay rent 	<p>Skye</p> <ul style="list-style-type: none"> • Has Indigenous and Maori background • Had custody of her two children and was caring for four more from her extended family • Fled a violent relationship • Returned to the relationship because there weren't any appropriate housing options • Finally left again after some years
<p>Jacqui</p> <ul style="list-style-type: none"> • Worked in medical research • Was involved in an accident that affected her ability to work • Her husband became violent forcing her to leave the house (went overseas) • When she returned she had no job or money • Experienced psychiatric episodes and was hospitalised 	<p>Chris</p> <ul style="list-style-type: none"> • Working as a teacher (contract) • One daughter attended the school she worked at • Was in a violent relationship and left her home at short notice • Had sporadic periods of caring for elderly parents that lasted some months • Couldn't sustain a tenancy when contract wasn't renewed

Economic inequality

Of the four women we interviewed, prior to becoming homeless three were tertiary educated and engaged in paid work, and one was in receipt of parenting payment. Of the women who were in paid work, all three experienced mental health problems, two of them as a result of domestic violence. Three of the four also had dependent children, and one was caring for an elderly parent in addition to being a parent herself.

Each of the women in paid work ultimately lost their employment as a consequence of their mental illness and caring responsibilities, and discrimination or inflexibility in the workplace around these issues.

Chris the teacher said:

“I had a job, security, all of that. But when I split with my partner after being a carer and injuring myself I ended the contract with the school in the hope they’d take me back when things settled down. They didn’t take me back at all... I spent all my super to try and get a car to get a job.”

Jodie worked in the public service and over about a year her mental health deteriorated to the point where she went from working full time to only being able to manage eight hours per week. “I was in the public service for 20 years and when this happened, they said there wasn’t one job in the whole of Australia that they could find to suit what I needed.”

Skye has Aboriginal and Maori heritage. She was receiving Parenting Payment but said that the amount she received was not enough to sustain a tenancy on her own and care for her children. Her situation was complicated by the fact that in addition to her two children she had informal care of four children from her extended family who she did not want to surrender to DHS. However, because she did not have formal custody she was not receiving money for their care which stretched her finances even further.

In each case women’s finances became stretched to the point where they could no longer afford housing – either sustaining an existing home or re-establishing a new one.

Family violence

For three of our four participants, family violence resulted in them leaving their home. Because of their low incomes, they were unable to establish a new home. For Skye, the inability to establish a home with all the children she was caring for meant she returned to the abusive relationship. As described below, other women faced

challenges re-establishing their lives while unable to access critical documents left behind when they escaped.

These narratives highlight the importance both of preventing violence, and responding swiftly to provide secure options for women and children who experience violence.

Engaging with services

All four women reported having trouble accessing the support they needed from Centrelink, and from homelessness services. Significantly, Chris pointed out that like many women escaping domestic and family violence, she fled her home in an instant because she feared for her safety, and only had time to grab a few possessions. However, when presenting to Centrelink and other services Chris was asked to provide documents like her birth certificate and immunisation records for her daughter. Not only did Chris not have the documents but she could not return to the house to collect them due to her safety concerns.

Jodie was concerned about taking her 14 year old daughter to services. On a few occasions specialist homelessness service staff asked Jodie to come to the meeting alone. However, Jodie could not arrange for her daughter to be looked after due to her limited financial and social resources. At these appointments the services set up a computer in the waiting area for Jodie's daughter to play on. Jodie was always uncomfortable with her daughter being left in these areas, vulnerable to whoever was around. "Everything happens so quickly, I wasn't comfortable with it but you're in emotional turmoil and there are a lot of people watching how you do things...you start to feel overwhelmed and judged all the time, and at different times I started thinking maybe I'm a really odd mum because I don't want my child to be in that situation."

Skye also had problems with children and the refuge system. At one point a refuge would not take her son because he was 17 years old, even though they were living together prior to going to the refuge. Another time she was looking after four children she didn't have official custody of, and when she told the refuge they would not allow the children to stay. Skye was reluctant to hand the children over to the care of DHS, so she sent the children to stay with her aunt. Three months later, with no indication of when she would be moved into suitable accommodation, Skye left the shelter. She collected the four children from her aunt's place and returned to the abusive relationship she had fled. "The help at the refuge seemed superficial. When you arrive they give you clothes, a toothbrush and all that, but after that you're on your own. There was nothing for my kids there." This illustrates how difficult it can be to keep a family together during periods of homelessness, due to the lack of options available.

Another common problem when dealing with the system was the number of appointments and things that had to be done each day. Not only did all four women agree that they were struggling mentally and emotionally during this time, making simple daily tasks difficult, but they also noted the difficulty created by the cost of travelling between locations.

Jacqui said: “When you are in crisis there aren’t enough hours in the day, you’ve got so many appointments and it’s very busy. You’re in and out answering questions and doing more than you would ever account for let alone the big changes. I had to go and rebuild bank accounts, find evidence of who I am, what my name is, and there’s not enough hours in the day to do all those things. And it takes time before you know what to do and where to go. But then the system doesn’t account for you taking time to be able to work it out, or get somewhere, they don’t account for the fact that it was physically impossible to get to Centrelink and get the forms in at the right time.

“Most people are having a really tough time and feeling very withdrawn, but they’re being asked to do 10 times more things in a day than you would when you’re feeling great!”

“Being homeless is a full time job,” said Jacqui, and Chris and Jodie fully agreed.

Uncertainty around transitional housing was another subtle, yet crucial issue. Jodie, who has been in transitional housing for 18 months, after initially being told she would be there for approximately three months reported that: “I have restricted my own activities, and my daughter’s activities too because it’s too expensive to pay for these things knowing that we might be relocated on the other side of town. I have stayed quite isolated from this community because it’s on my mind that we’re going to have to move again.” This was particularly concerning, given how important it is for people to feel connected to a community when trying to get their life back on track.

Some positive experiences were also noted in women’s interactions with services. Jacqui said: “I was grateful for women only services. I went to the women’s house at Sacred Heart on weekdays. I felt distinctly vulnerable in waiting rooms in some of these other places; that level of aggression is really hard. I felt women’s only services were so supportive and I felt comfortable asking for help.... At other services I would have locked down and got in and out as quickly as possible.”

Jodie welcomed her 14 year old daughter’s engagement in a youth program called Bright Futures, although she knows that homelessness has had a significant impact on her. She said: “the youth workers from Bright Futures help her with having a look at

medical and dental needs, social interactions and things like that, but it's just youth counselling.

"Before we were homeless she was involved in gymnastics, which we couldn't engage in during the crisis. We had nothing; we just sat in a motel room staring at each other. We had no connections. 12 months down the track and we're still struggling to re-engage her. Why? I think it's complicated. She's lost focus, she's engaging in inappropriate risk taking behaviour, she's out of her comfort zone, she's drawn to behaviour that's more attention seeking. She is back in school now, it was four months altogether that she was outside of mainstream education."

Women also noted the help and support they received from other people, particularly other women, having similar experiences in waiting rooms of homelessness services, and agreed that having people who have been homeless providing advice and support to clients in services would be valued.

These experiences highlight the importance of Centrelink and homelessness services developing processes and programs that recognise and respond to women's particular needs, including accommodating their responsibilities for children and other dependents and providing support to manage the consequences of domestic violence, including practical issues, such as not having access to critical documents, as well as their mental health.

Some broader issues

After speaking to Chris, Jodie, Jacqui and Skye, we were hearing that there is a lack of support for people in crisis, or the support is too little too late. When people have caring responsibilities problems are exacerbated and given the highly gendered nature of caring, be it for children or elderly parents, the lack of support has a greater negative impact on women.

Another concerning issue was the way women were encouraged to dip into their superannuation under the hardship clause to help them out of homelessness. Jodie, Jacqui and Chris had all done this at some point. Given that we know women generally have less superannuation than men because they will earn less money over their lifetimes, this is a particularly short-sighted and worrying approach that has the potential to exacerbate poverty later in life.

What would help?

These conversations have highlighted the need for the following:

- **Flexibility in the workplace**
 If women can stay connected to the workforce during periods of crisis, the impact of that crisis is likely to be reduced. This might take the form of flexible start and finish times, or being allowed to reduce work hours in some circumstances. Having access to family violence leave was specifically noted by the three women responding together as being particularly important.
- **Understanding women’s experience of connection and responsibility**
 Women are often central to webs of care and responsibility. Three of the four women we interviewed had children to care for, and one had sporadic care of elderly parents. Homelessness responses that could not accommodate the connections in women’s lives prolonged the experience of homelessness and often violence. They also prolong the trauma for the other people, such as children and elderly parents, in these networks of care.
- **Regain secure, affordable housing immediately**
 The earlier women can be rehoused with certainty, the faster they can start rebuilding their lives and their children’s. Improving access to secure and affordable housing options is the most critical and urgent priority to address homelessness for women.
- **Access to care for children who have experienced homelessness**
 All three women with children reported that their children were offered either no support, or support that wasn’t enough to address their needs. Children have their own experiences of homelessness and we know that homelessness in childhood can lead to intergenerational homelessness. It is therefore essential that services are provided so that the trauma children experience from homelessness is minimised.
- **Addressing family violence**
 The horrifying statistic that on average one woman per week is killed in Australia as a result of family violence highlights how important strategies to directly address violence are: a multi-faceted approach is needed to address this problem. These women’s experiences also highlighted that women need more flexibility and support from services to re-establish their, and their children’s, lives. This includes:

 - programs like ‘Safe At Home’ which enable women and children to remain in their home and remove the perpetrator



- crisis accommodation that accommodates women with all their dependents
- rapid access to safe and affordable permanent housing options that accommodate women with all their dependents
- assistance to regain important documents, or to get them reissued, and
- mental health care and support to regain their wellbeing.

Endnotes

ⁱ Homelessness Australia, *Homelessness and Women Fact Sheet*, Canberra, 2013 at http://www.homelessnessaustralia.org.au/images/publications/Fact_Sheets/Homelessness_and_Women.pdf

ⁱⁱ AIHW, *Domestic and family violence and homelessness 2011–12 to 2013–14*, Canberra, 2016