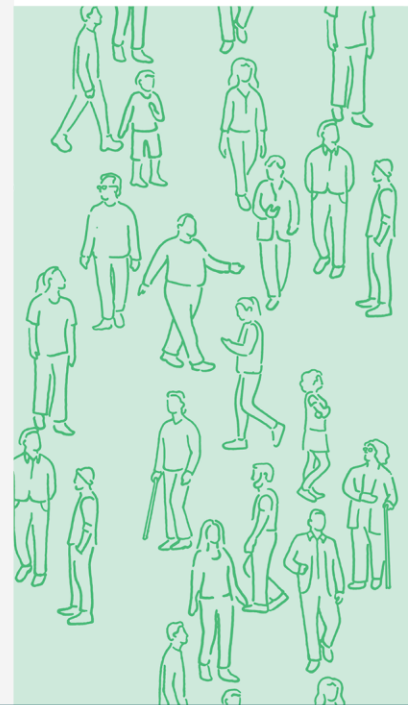


April 2024

Employed & At Risk: The new face of homelessness in Victoria.

Employed people using homelessness
services, by Local Government Area.

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Executive Summary

After hitting a record high a year ago, Victoria's rents have since grown another 15 per cent. People already finding it tough to pay the rent are now finding it impossible. Under-pressure homelessness services are seeing an alarming rise in new clients who have never struggled in the past.

Working people seeking homelessness assistance grew 14 per cent across the state last year. For the first time, this report reveals the number of employed people seeking homelessness assistance broken down by local government area.

Homelessness service use among employed people increased in 61 of Victoria's 80 local government areas between 2020-21 and 2022-23. Employed people now make up one in eight homelessness service users in Victoria – some 12,146 employed people sought homelessness assistance last year.

As rents continue to increase, rent rises disproportionately impact women. Despite women representing 58 per cent of people seeking assistance from homelessness services in Victoria, they account for more than 70 per cent of employed people seeking assistance. Women accounted for more than half of the growth in employed people seeking homelessness assistance in 79 per cent of local government areas in which employed homelessness grew (48 out of 61). The highly gendered nature of homelessness among employed people is likely to have implications for child and family homelessness, with more working mums unable to pay the rent in a dual housing and cost of living crisis.

While this report focuses on homelessness by local government area, the solutions must come from State and Federal Governments. Programs that support renters to avoid eviction have been proven to prevent homelessness and its harms at a greatly reduced cost to government. The Victorian Government needs to intervene to protect renters, including working people who can't pay the rent in the midst of the cruellest housing crisis in memory. This means a massive expansion of these programs that improve life outcomes for individuals and reduce pressure on acute services, such as the Private Rental Assistance Program.

We also need to grow the social safety net that is public and community housing. Currently Victorians have the worst access to social housing of any jurisdiction in the country. Social housing makes up just 2.8 per cent of Victorian homes, compared to 4.5 per cent nationally. We need 6,000 additional properties every year for 10 years to bring Victoria to the national average.

Council to Homeless Persons (CHP) is calling on the Victorian and Federal governments to –

1. Grow the Private Rental Assistance Program, to remedy rental arrears and avoid evictions.
2. Grow Victoria's public and community housing, and house Victorians experiencing homelessness.

Victoria's Top 20 – Homelessness among employed people

Rank	LGA name	2022-23			
		Males	Females	Total clients	Percentage female
1	Casey	139	502	641	78%
2	Wyndham	213	411	624	66%
3	Greater Geelong	150	385	535	72%
4	Greater Bendigo	118	361	479	75%
5	Greater Dandenong	181	271	452	60%
6	Mildura	91	289	380	76%
7	Latrobe	130	247	377	65%
8	Greater Shepparton	92	270	362	75%
9	Frankston	113	246	359	69%
10	Knox	97	238	335	71%
11	Ballarat	128	203	331	61%
12	Melton	91	233	324	72%
13	Melbourne	121	176	297	59%
14	Brimbank	117	178	295	60%
15	Hume	95	193	288	67%
16	Whittlesea	66	188	254	74%
17	Yarra Ranges	80	162	242	67%
18	Monash	75	165	240	69%
19	Mornington Peninsula	68	172	240	72%
20	Whitehorse	69	155	224	69%

#1 / Casey

- 641 employed people sought assistance from homelessness services last year, the largest number of any Victorian municipality.
- 78 per cent of employed people seeking assistance were female.

41%

of the growth is from employed women seeking help

	Total people	Male	Female	Increase / decrease	Percentage change	Female as percentage of total (2022-23)
2022-23	641	139	502	51	9%	78%
2020-21	590	109	481			

#2 / Wyndham

- With 342 additional employed people seeking assistance compared to two years prior, Wyndham had the largest net increase in Victoria.
- With a 121 per cent increase in employed people seeking assistance, Wyndham has the 3rd largest percentage increase in Victoria.

66%

of the growth is from employed women seeking help

	Total people	Male	Female	Increase / decrease	Percentage change	Female as percentage of total (2022-23)
2022-23	624	213	411	342	121%	66%
2020-21	282	97	185			

#3 / Greater Geelong

- With 199 additional employed people seeking assistance compared to two years prior, Greater Geelong had the second largest net increase in Victoria.
- With a 59 per cent increase in employed people seeking assistance, Greater Geelong is in the top 20 areas for percentage increase in homelessness among employed people.



75%

of the growth is from employed women seeking help

	Total people	Male	Female	Increase / decrease	Percentage change	Female as percentage of total (2022-23)
2022-23	535	150	385	199	59%	72%
2020-21	336	101	235			

#4 / Greater Bendigo

- With 130 additional employed people seeking assistance compared to two years prior, Greater Bendigo had the sixth largest net increase in Victoria.
- 75 per cent of employed people seeking assistance in Greater Bendigo are women.



66%

of the growth is from employed women seeking help

	Total people	Male	Female	Increase / decrease	Percentage change	Female as percentage of total (2022-23)
2022-23	479	118	361	130	37%	75%
2020-21	349	74	275			

#5 / Greater Dandenong

- With 124 additional employed people seeking assistance compared to two years prior, Greater Dandenong had the eighth largest net increase in Victoria.
- Greater Dandenong is one of just 3 local government areas in the top 20 for highest number of employed people seeking assistance in which the majority of the growth was not in women.

30%

of the growth is from employed women seeking help

	Total people	Male	Female	Increase / decrease	Percentage change	Female as percentage of total (2022-23)
2022-23	452	181	271	124	38%	60%
2020-21	328	94	234			

#6 / Mildura

- With 132 additional employed people seeking assistance compared to two years prior, Mildura had the fifth largest net increase in Victoria.
- 82 per cent of the growth in employed people seeking assistance in Mildura is attributable to women, one of the highest rates in the areas with the highest overall rates of employed people seeking assistance.

82%

of the growth is from employed women seeking help

	Total people	Male	Female	Increase / decrease	Percentage change	Female as percentage of total (2022-23)
2022-23	380	91	289	132	53%	76%
2020-21	248	67	181			

#7 / Latrobe

- With 150 additional employed people seeking assistance compared to two years prior, Latrobe had the third largest net increase in Victoria.
- With a 66 per cent increase in employed people seeking assistance, Latrobe is in the top 20 areas for percentage increase in homelessness among employed people.

64%

of the growth is from employed women seeking help

	Total people	Male	Female	Increase / decrease	Percentage change	Female as percentage of total (2022-23)
2022-23	377	130	247	150	66%	65%
2020-21	227	76	151			

#8 / Greater Shepparton

- With 99 additional employed people seeking assistance compared to two years prior, Greater Shepparton is also in the top 20 local areas for the largest net increase in Victoria.
- 75 per cent of employed people seeking assistance in Greater Shepparton are women.

75%

of the growth is from employed women seeking help

	Total people	Male	Female	Increase / decrease	Percentage change	Female as percentage of total (2022-23)
2022-23	362	92	270	99	38%	75%
2020-21	263	67	196			

#9 / Frankston

- With 123 additional employed people seeking assistance compared to two years prior, Frankston also had the ninth largest net increase in Victoria.
- The number of employed people in Frankston seeking homelessness assistance grew by 52 per cent in two years.

63%

of the growth is from employed women seeking help

	Total people	Male	Female	Increase / decrease	Percentage change	Female as percentage of total (2022-23)
2022-23	359	113	246	123	52%	69%
2020-21	236	68	168			

#10 / Knox

- Despite homelessness service use among employed people declining slightly in this period, Knox has the tenth highest use of homelessness services by employed people.
- While fewer employed women sought homelessness assistance in Knox in 2022-23 than two years prior, women still account for 71 per cent of employed people seeking assistance.

71%

of employed homelessness service users were women. But this was a slight decline on previous period.

	Total people	Male	Female	Increase / decrease	Percentage change	Female as percentage of total (2022-23)
2022-23	335	97	238	-12	-3%	71%
2020-21	347	95	252			

#11 / Ballarat

- With 112 additional employed people seeking assistance compared to two years prior, Ballarat also had the tenth largest net increase in Victoria.
- The number of employed people in Ballarat seeking homelessness assistance grew by 51 per cent in two years

54%

of the growth is from employed women seeking help

	Total people	Male	Female	Increase / decrease	Percentage change	Female as percentage of total (2022-23)
2022-23	331	128	203	112	51%	61%
2020-21	219	76	143			

#12 / Melton

- With 127 additional employed people seeking assistance compared to two years prior, Melton also had the seventh largest net increase in Victoria.
- With a 64 per cent increase in employed people seeking assistance, Melton is in the top 20 areas for percentage increase in homelessness among employed people.

72%

of the growth is from employed women seeking help

	Total people	Male	Female	Increase / decrease	Percentage change	Female as percentage of total (2022-23)
2022-23	324	91	233	127	64%	72%
2020-21	197	56	141			

#13 / Melbourne

- With 133 additional employed people seeking assistance compared to two years prior, Melbourne also had the fourth largest net increase in Victoria.
- With an 81 per cent increase in employed people seeking assistance, Melbourne is in the top 20 areas for percentage increase in homelessness among employed people.

53%

of the growth is from employed women seeking help

	Total people	Male	Female	Increase / decrease	Percentage change	Female as percentage of total (2022-23)
2022-23	297	121	176	133	81%	59%
2020-21	164	59	105			

#14 / Brimbank

- Brimbank is one of just 3 local government areas in the top 20 for highest number of employed people seeking assistance in which the majority of the growth was not in women.
- Use of homelessness services by women with employment did grow however, and overall 60 per cent of employed people seeking assistance in Brimbank were women.

45%

of the growth is from employed women seeking help

	Total people	Male	Female	Increase / decrease	Percentage change	Female as percentage of total (2022-23)
2022-23	295	117	178	58	24%	60%
2020-21	237	85	152			

#15 / Hume

- With 104 additional employed people seeking assistance compared to two years prior, Hume is in the top 20 areas for percentage increase in homelessness among employed people.
- 81 per cent of the growth in employed people seeking homelessness assistance in Hume was from women.

81%

of the growth is from employed women seeking help

	Total people	Male	Female	Increase / decrease	Percentage change	Female as percentage of total (2022-23)
2022-23	288	95	193	104	57%	67%
2020-21	184	75	109			

#16 / Whittlesea

- 113 per cent of the growth in employed people seeking homelessness assistance in Whittlesea was from women. In Whittlesea the number of employed men seeking assistance actually declined, while the number of women grew substantially.
- The number of employed people in Whittlesea seeking homelessness assistance grew by 23 per cent in two years

113%

of the growth is from employed women seeking help

	Total people	Male	Female	Increase / decrease	Percentage change	Female as percentage of total (2022-23)
2022-23	254	66	188	48	23%	74%
2020-21	206	72	134			

#17 / Yarra Ranges

- Homelessness service use among employed people declined in the Yarra Ranges in this period.
- Despite that decline, Yarra Ranges has the 17th highest number of employed people seeking homelessness assistance of any local government area in Victoria.

67%

of employed homeless service users were women. But homeless service use declined this period.

	Total people	Male	Female	Increase / decrease	Percentage change	Female as percentage of total (2022-23)
2022-23	242	80	162			
2020-21	304	62	242	-62	-20%	67%

#18 / Monash

- 94 per cent of the growth in employed people seeking homelessness assistance in Monash were women.
- Despite a comparatively low increase in the number of employed people seeking homelessness assistance in Monash, it still has the 18th highest number of employed people seeking homelessness assistance of any local government area in Victoria.

94%

of the growth is from employed women seeking help

	Total people	Male	Female	Increase / decrease	Percentage change	Female as percentage of total (2022-23)
2022-23	240	75	165	16	7%	69%
2020-21	224	74	150			

#19 / Mornington Peninsula

- The number of employed people on the Mornington Peninsula seeking homelessness assistance grew by 60% in two years.
- 72 per cent of employed people seeking homelessness assistance on the Mornington Peninsula were women.

69%

of the growth is from employed women seeking help

	Total people	Male	Female	Increase / decrease	Percentage change	Female as percentage of total (2022-23)
2022-23	240	68	172	90	60%	72%
2020-21	150	40	110			

#20 / Whitehorse

- Whitehorse is one of just 3 local government areas in the top 20 for highest number of employed people seeking assistance in which the majority of the growth was not in women.
- Despite this, 69 per cent of employed people seeking homelessness assistance in Whitehorse were women.

35%

of the growth is from employed women seeking help

	Total people	Male	Female	Increase / decrease	Percentage change	Female as percentage of total (2022-23)
2022-23	224	69	155	17	8%	69%
2020-21	207	58	149			

Conclusion

Paid employment was once a protective factor against homelessness. But as private rents have grown, this report shows that for far too many Victorians this is no longer the case. As this report, based on data requested from the Australian Institute of Health and Welfare shows, increasingly large numbers of employed people and their families are needing assistance to get by – and this problem is being disproportionately experienced by women. Our homelessness services aren't resourced to meet this soaring demand.

Homelessness is now impacting parts of the community for whom this kind of crisis would previously have been unthinkable. It's a warning that Victoria is at risk of spiralling into a catastrophe that will damage many more Victorians' health, threaten more lives, and cost far more to fix, if the government doesn't act immediately to significantly increase the state's homelessness response.

Support programs for renters, including the Private Rental Assistance Program (PRAP) - the largest such program in Victoria - are being overwhelmed. As far back as 2020, Victorian homelessness services were reporting that PRAP providers exceeded their funded targets multiple times over. With more funding and staffing, people will get life-changing help with the basic human right of housing.

Victoria also has the lowest level of public and community housing per capita of any jurisdiction in Australia, resulting in the worst housing access in the country for those locked out of the private rental market.

This desperate lack of public and community housing has real life consequences. Women and children experiencing family violence are now experiencing homelessness for an average two years before they are offered public or community housing. In these two years, the constant pressures of homelessness hinder their recovery and disrupt children's development. Many other Victorians are in need too, and priority applicants are waiting 72 per cent longer than target.

For people locked out of the private rental market, social housing is the solution to homelessness. Victoria needs 60,000 additional public and community housing properties. It makes no sense for Victorians to have less access to a home than other Australians.

The analysis supports the need for -

1. **Growing the Private Rental Assistance Program, to remedy rental arrears and avoid evictions.**

This would mean working people, especially women and their children, could pay their rents, and avoid the harms associated with homelessness.

2. **An increase in public and community housing in Victoria, to house Victorians experiencing homelessness for whom the private rental market is not a sustainable option.**

This report demonstrates the difficulties working people face in affording a home and avoiding homelessness. But employed people are just one cohort for whom homelessness was once rare, and no longer is. Many other people have no employee income. And a private rental market that's unsustainable for people on higher incomes is impossible for those without it.

As rents rapidly outpace wages, we must provide housing for people who can't afford private rents. Only public and community housing, with rents set as a proportion of tenants' income, will end homelessness for these households.

Appendix 1: Homelessness service use by employed people in Victoria, by local government area

LGA name	2022-23			2020-21		
	Males	Females	Total clients	Males	Females	Total clients
Casey	139	502	641	109	481	590
Wyndham	213	411	624	97	185	282
Greater Geelong	150	385	535	101	235	336
Greater Bendigo	118	361	479	74	275	349
Greater Dandenong	181	271	452	94	234	328
Mildura	91	289	380	67	181	248
Latrobe (Vic.)	130	247	377	76	151	227
Greater Shepparton	92	270	362	67	196	263
Frankston	113	246	359	68	168	236
Knox	97	238	335	95	252	347
Ballarat	128	203	331	76	143	219
Melton	91	233	324	56	141	197
Melbourne	121	176	297	59	105	164
Brimbank	117	178	295	85	152	237
Hume	95	193	288	75	109	184
Whittlesea	66	188	254	72	134	206
Yarra Ranges	80	162	242	62	242	304
Monash	75	165	240	74	150	224
Mornington Peninsula	68	172	240	40	110	150
Whitehorse	69	155	224	58	149	207
Wodonga	80	142	222	59	155	214
Maroondah	58	163	221	61	150	211
East Gippsland	61	157	218	42	119	161

LGA name	2022-23			2020-21		
	Males	Females	Total clients	Males	Females	Total clients
Warrnambool	59	152	211	45	145	190
Kingston (Vic.)	43	160	203	23	100	123
Cardinia	44	155	199	36	154	190
Port Phillip	54	129	183	38	66	104
Merri-bek	54	123	177	61	77	138
Darebin	65	98	163	45	66	111
Maribyrnong	51	105	156	24	52	76
Wellington	30	107	137	21	81	102
Mitchell	33	100	133	30	73	103
Moonee Valley	53	77	130	22	51	73
Wangaratta	51	77	128	31	113	144
Campaspe	24	99	123	9	78	87
Manningham	34	87	121	23	108	131
Banyule	37	81	118	37	53	90
Baw Baw	26	91	117	19	71	90
Boroondara	34	82	116	27	98	125
Bass Coast	36	78	114	29	61	90
Swan Hill	27	87	114	20	61	81
Horsham	40	69	109	23	41	64
Yarra	39	69	108	30	49	79
Glen Eira	20	77	97	19	61	80
Hobsons Bay	27	67	94	18	33	51
Colac Otway	21	61	82	21	52	73
Moira	12	70	82	23	69	92
Bayside (Vic.)	13	57	70	9	28	37
Macedon Ranges	9	55	64	7	39	46
Central Goldfields	10	51	61	5	25	30
South Gippsland	16	45	61	17	29	46
Stonnington	19	40	59	19	50	69

LGA name	2022-23			2020-21		
	Males	Females	Total clients	Males	Females	Total clients
Moorabool	11	40	51	9	35	44
Southern Grampians	16	35	51	10	30	40
Glenelg	10	40	50	12	35	47
Mount Alexander	10	38	48	5	26	31
Gannawarra	15	27	42	7	15	22
Northern Grampians	14	28	42	10	11	21
Benalla	21	17	38	15	45	60
Moyne	9	25	34	6	35	41
Surf Coast	2	31	33	4	9	13
Ararat	15	17	32	9	11	20
Indigo	7	25	32	4	25	29
Corangamite	8	20	28	3	25	28
Hepburn	9	15	24	10	16	26
Alpine	4	17	21	6	12	18
Murrindindi	1	19	20	6	11	17
Strathbogie	3	17	20	5	26	31
Loddon	2	12	14	5	8	13
Nillumbik	5	9	14	6	14	20
Golden Plains	6	7	13	4	10	14
Yarriambiack	5	8	13	3	7	10
Buloke	1	11	12	2	6	8
Hindmarsh	1	10	11	2	4	6
Towong	5	6	11	1	21	22
Pyrenees	4	6	10	1	3	4
Mansfield	1	4	5	1	16	17
West Wimmera	0	5	5	3	7	10
Queenscliffe	0	1	1	0	0	0
Unincorporated Vic	1	0	1	0	1	1