Poverty and Homelessness: The Elephant in the Room
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Each issue of Parity has a central focus or theme. However, prospective contributors should not feel restricted by this as Parity seeks to discuss the whole range of issues connected with homelessness and the provision of housing and services to people who are homeless. Where necessary, contributions will be edited. Where possible this will be done in consultation with the contributor.

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The nexus between poverty and homelessness is brutally straightforward. There is a chasm between income and the costs of housing and accommodation. This means that for those experiencing homelessness eking out a living on a Centrelink income, there is very little left over for basic life necessities, let alone to find a pathway out of homelessness.

The 2016 ACOSS Poverty Report makes it clear that ‘The majority of people living in poverty receive social security payments as their main source of income….’ The design of our income support system in Australia assumes that the need of recipients is short-term. This is openly admitted by Social Services Minister Christian Porter:

‘I would actually put to you that the fact that people who find it challenging to subsist off Newstart, do so for short periods of time, might actually speak to the fact that that’s one of the design points of the system that’s working OK because the encouragement is there to move off those payments quickly.’

The unfortunate reality is that many people experiencing homelessness do not do so for ‘short periods of time’. Our country’s unemployment rate is 5.5 per cent, and the youth unemployment rate is 12.7 per cent, systematically consigning thousands of our fellow Australian citizens to sub-standard living conditions on an ongoing basis, under the guise of ‘encouraging’ them out of poverty.

The calls made by Australia’s peak social service organisation the Australian Council of Social Service to raise the level of basic income support to civilised levels are routinely rejected by government for reasons of fiscal ‘responsibility’ and the need to reign in ‘welfare dependency’. This continues the long tradition of demonising welfare recipients as ‘dole bludgers’ or as ‘welfare cheats and frauds’ bent on wrecking the national economy.

At the same time it has become commonplace for social commentators to point to the growing inequality in Australia, and the entrenchment of large numbers of Australians in an ‘underclass’ with social mobility and equality of opportunity the exception rather than the rule. Australian egalitarianism is fast becoming a myth.

Overwhelmingly, homelessness is caused by poverty. Unfortunately, the central role that poverty plays in creating homelessness is either taken for granted (the poor will always be with us), or more commonly is ignored and often unacknowledged. If it is considered at all, it is as a ‘risk factor’, and limited to being one ‘factor’ amongst a range of other ‘factors’ or ‘indicators’ afflicting an individual.

More often than not homelessness is portrayed as a consequence of individual ‘problems’ like mental illness, family violence, poor financial management, life-style ‘choices’, drug addiction, alcoholism, unemployment, brain injury, intellectual disability, physical disability, illness or family breakdown. No one would argue that these issues often trigger homelessness. Nevertheless, it is their occurrence in the context of poverty that leads to that experience of homelessness.

Thinking about and conceptualising homelessness in terms of poverty leads to an examination of the causes of poverty, and of the conditions that create and perpetuate poverty and structural disadvantage. Of course,
not everyone living in poverty will become homeless, nor will all those who experience homelessness have come from backgrounds of poverty. However, appreciating the nexus between social class, poverty and homelessness is necessary for both understanding and responding to, homelessness.

Any meaningful attempt to ‘end’ homelessness must also be an attempt to address the conditions that create and perpetuate poverty and social inequality.

Acknowledgements
The Council to Homeless Person would like to acknowledge and thank the sponsors of this edition of Parity. In particular we would like to thank, Dr John Falzon, the CEO of the St Vincent de Paul National Council who has supported the development of this edition of Parity from the start. Likewise, Felicity Reynolds, the Executive Officer of the Mercy Foundation, Belinda Jones, State Manager, Housing Connect and Supported Residential Services Anglicare Tasmania and Jed Donoghue, State Manager Housing and Homelessness, The Salvation Army Tasmania, have all been instrumental in getting this edition off the ground.

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Chapter 1: Framing Poverty and Homelessness
Australian Institute of Health and Welfare Infographic #1

HOMELESS — A PATHWAY TO POVERTY?

Internationally poverty is recognised as a common denominator in the experience of the homeless and while not all people who are homeless are in poverty, many are experiencing circumstances that, if left unchecked, have the potential to drive them into poverty.

In Australia people experiencing homelessness or those at risk of becoming homeless are assisted through Specialist Homelessness Services (SHS). Trends across five years of the SHS collection provide an insight into some social and economic indicators of poverty.

Assisting the homeless and those at risk of homelessness: Specialist homelessness services, 2011–12 to 2015–16

People can experience multiple episodes of homelessness

Over 800,000 Australians have been assisted by SHS agencies between 2011–12 and 2015–16 — of the 279,000 people assisted in 2015–16, nearly half (47%) had sought assistance at some time in the previous four years.

Employment is very low

The proportion of clients employed (aged 15–64) when seeking assistance is low, and has decreased slightly (12% down to 11%).

A greater proportion of SHS clients are reporting being unemployed when they come in for assistance (39% up to 46%).

Income support is very high

80% of people assisted (aged 15 and over) receive an income support payment.

The most common benefit received is Newstart (about one in three of those on income support), followed by Parenting Payment (about one in four).

The most rapid increase has been in people on carer payment/allowance benefits, growing on average at a rate of 22% each year.

The proportion of people with no income is rising: 9% in 2015–16, up from 7% in 2011–12.

Why are people seeking homelessness support services?

Most commonly people seeking SHS assistance are experiencing domestic and family violence.

Housing issues (e.g. housing affordability stress, housing crisis) are the main reason why a growing proportion of people are seeking assistance; growing at 11% on average each year.
Social housing is targeted to the most vulnerable in society—those who are considered to be in the greatest need. The National Social Housing Survey (NSHS) samples social housing tenants to better understand their experience of living in social housing. Results show that around one-in-ten have experienced homelessness, and of those a high proportion experience this more than once. In addition, once in social housing, tenants tend to stay.

### Public housing

A typical public housing tenant is female, aged 45 years or over, non-Indigenous, living alone, with no prior experience of homelessness.

### SOMIH

A typical state owned and managed Indigenous housing tenant is female, aged less than 45 years, Indigenous, living with children, with no prior experience of homelessness.

### Community housing

A typical community housing tenant is female, aged 55 years or over, non-Indigenous, living alone, with no prior experience of homelessness.

### Have social housing tenants experienced homelessness?

- **PH**: 11%, **SOMIH**: 11%, **CH**: 16%

### How often?

- Once in last five years: 53%, **SOMIH** 48%, **CH** 50%
- Two to five times in last five years: **PH** 35%, **SOMIH** 39%, **CH** 43%
- Six times or more in last five years: **PH** 13%, **SOMIH** 13%, **CH** 7%

### Time in social housing:

Similarly, PH and SOMIH tenants have been in social housing longer than CH tenants (11+ years): **PH** 60%; **SOMIH** 59%; **CH** 38%

### Is social housing temporary?

Time in current home:

- **PH** and **SOMIH** tenants have been in their current home longer than **CH** tenants (11+ years on average): **PH** 47%; **SOMIH** 39%; **CH** 26%

### Prior living situation:

- House/townhouse/flat: **PH** 84%, **SOMIH** 90%, **CH** 81%
- Caravan/cabin/boat/mobile home: **PH** 3%, **SOMIH** 1%, **CH** 4%
- No dwelling/improved/car/tent: **PH** 2%, **SOMIH** 2%, **CH** 3%
- Temporary accommodation: **PH** 8%, **SOMIH** 7%, **CH** 10%

### Prior tenure:

- Private renter: **PH** 40%, **SOMIH** 27%, **CH** 42%
- Social housing: **PH** 39%, **SOMIH** 55%, **CH** 32%

### Tenants not working full-time

Key barriers identified by those not working full-time included:

- The need for more training, education or work experience
- Lack of jobs in the area
- Concern rent will increase
- The pay may be too low, or benefits will be reduced
- Concern they will be forced to leave their current housing

### The ‘Typical’ Tenant

Social housing includes all rental housing owned and managed by government, or by not-for-profit community organisations, which can be let to eligible households. It includes:

- **Public housing (PH)**: publicly owned/leased dwellings funded and administered by state and territory governments.
- **State owned and managed Indigenous housing (SOMIH)**: state owned and managed Indigenous housing administered by state and territory governments specifically targeted to Indigenous households.
- **Mainstream community housing (CH)**: managed by not-for-profit organisations and covered in the NSHS where these organisations received capital/recurrent funding from government.
- **Indigenous community housing (ICH)**: refers to housing that Indigenous communities own and/or manage for the provision of housing services to Indigenous Australians (not included in the 2016 survey).
Class, the Housing Crisis and the Starting Point for Reform

Keith Jacobs, University of Tasmania

There is considerable amount of work now being undertaken by charities and housing agencies to assist people experiencing homelessness. Their work is of fundamental importance and can change lives for the better and in many instances actually prevent early death. However, it is apparent that these interventions, while assisting individual households, are not sufficient to address more underlying inequalities that fuel homelessness. It is for this reason that some critics are weary of social policies that fixate on individuals in dire need. Their argument is that many of the contemporary interventions to address homelessness fall short because they are too attentive to the symptoms of homelessness, rather than the causes. This particular form of critique draws upon a rich legacy of sociological analysis inspired by Marxist orientated scholarship.

Marxist inspired explanations are generally dismissive of quick fixes or ‘band aid’ solutions in areas such as housing and welfare. Instead their analysis aims to probe the workings of the system of capitalism itself. Engels, Marx’s patron and collaborator was clear in his condemnation of reformers who believed that housing problems could be prised apart from the capitalist system — ‘as long as the capitalist mode of production continues to exist, it is folly to hope for an isolated solution to the housing question or of any other social question affecting the fate of workers’.

Some Marxists, drawing upon Engels’ antipathy to incremental reform, see most housing interventions as turning our attention from the problematic aspects of capital/labour relations. They are especially suspicious of housing policies that fixate on individual or community ‘resilience’; extol the virtues of ‘partnership’, ‘social mix’, and ‘regeneration’; preferring instead, to see interventions as just camouflage for maintaining the fiction that governments operate benevolently and in the interests of disadvantaged households. Marx of course was adamant that conflicts between the owners of production and those who produced the goods and services were inevitable as factory and landowners sought to extract as much profit from their workforce as possible.

To see the housing system through the lens of class conflict might appear a bit old fashioned; after all, not that long ago it was common for social scientists to dismiss ‘class’ as a ‘zombie category’ and instead see society as the sum of individualised fragments. Yet might a Marxist based analysis offer a way to understand contemporary housing in Australia? At its core, it offers methods to attend to the causes of inequality and the way that these inequalities endure.

A Marxist based analysis can highlight the ways that governments have not only encouraged us to see housing as a ‘commodity’ rather than a ‘utility’ good but also maintaining a political settlement that allows people to buy and sell property for the primary purpose of creating wealth. The housing system now in place successfully enables certain groups to make as much money as possible from housing. Banks, developers and real estate agencies all have good reasons to see housing prices rise as their profits accrue. Homeowners also wish to see the value of their home rise and landlords make the most money at times when accommodation is in short supply. The figure below shows the extent to which banks profits rely on housing induced debt.

Image from G. McKeena, 2015, ‘By global standards, Australian banking has a scary concentration in housing loans’, Business Insider, 26 August
A class based analysis can also provide insights into understanding the evocation of the term ‘crisis. For investors and banks, the Australian housing system is not in ‘crisis’ but actually operates successfully. This narrative of ‘housing crisis’ is also misleading because it conveys a sense that what is now happening is a temporary phenomenon that can be put right through incremental reforms. For most poor households, there has always been a housing crisis. Housing problems such as homelessness, overcrowding and high rents are a feature of the structural inequalities and conflicts that are constituted within capitalism. The economist Judy Yates rightly observes that the housing affordability problem endures. As she points out ‘housing affordability in Australia appears to have remained an intractable problem despite numerous inquiries and even more proposed solutions’.

Most disturbingly, the term ‘crisis’ is used by self-serving ‘experts’ aligned to the housing and financial sectors that have a vested interest in maintaining the status quo. Their critique is often targeted on state government planning controls and other forms of regulation which they blame for the shortage of housing. They also defend tax minimisation arrangements that privilege investors and homeowners to the detriment of renters. The fact that banks, developers and real estate agencies have much to gain from high rents and house price inflation is rarely acknowledged. According to these experts public housing is dysfunctional and tenants should be encouraged to seek accommodation in the private rental sector. Yet in earlier periods of Australian history public housing was seen as a way to boost supply and keep prices low. There are politicians that even argue that public housing traps households in poverty and encourages welfare dependency. The attack on public housing and tenants is part of a wider and more sinister project to commodify welfare provision and encourage people to think that owning a home is their best hope for future security.

While there is a great deal to commend in class based accounts of the housing, it is only a starting point for an analysis. Certainly, it is helpful for encouraging us to shift our focus beyond the agencies responsible for delivering services and towards an understanding that housing and urban renewal are primary sites for profit extraction. It can also help make clear the way that the contemporary housing crisis is a manufactured one which legitimises commodification practices and makes it easier to scapegoat planners and other collective forms of intervention. The British housing academics Stuart Hodkinson, Paul Watt and Gerry Mooney have described the current housing era as one of ‘exclusionary displacement’ and they have in mind the large privatisation programs in London but their depiction can also be applied to Sydney — think of Millers Point.

Finally, policy makers might like to conceive of themselves as somehow doing their best to serve the poor in ways that are practical. Yet, within a commodified housing system, their framework will often veer towards the interests of corporate institutions and capital.4 In any analysis of Australia’s housing and homelessness challenges, these Marxist framed insights offer an important starting point for establishing a more equitable housing system.

Endnotes
Poverty and the Need for Affordable Housing:
Additional considerations of how the role(s) of housing are interpreted and the influence of stigma and housing politics

Daniel Kuzmanovski, University of South Australia

Introduction
Access to secure and appropriate housing represents one significant protective factor against poverty and homelessness. Conversely, inadequate housing limits opportunities for meaningful structural changes. Using recent Australian Council of Social Service (ACOSS) publications as examples, this article discusses some potential additional issues relating to how the interpreted role(s) of housing can vary, the potential influence of stigma, and the political context of housing.

The Current State of Poverty Within Australia
A 2015 ACOSS report illustrates the current state of poverty within Australia. It highlights disparity in income growth between the top five per cent and bottom 20 per cent of income earners. Similarly, it highlights that investment income growth (alongside ‘investment housing tax concessions’) was disproportionately associated with the higher end of income distribution. Conversely, it argues that income from government transfer payments (particularly Newstart Allowance) has fallen behind living standards since 1994. Inadequate housing access and security is acknowledged as a key aspect of poverty. The report highlights declining rates of homeownership since 1981 alongside a 230 per cent increase in investment housing lending between 2000 and 2013.

The relationship between housing and poverty was discussed further in a 2016 ACOSS report. Poverty was predominantly experienced by Australians living in private rental (44.2 per cent) and public rental (11.4 per cent), with public housing tenants most likely to be financially disadvantaged (with a further 48.4 per cent ‘at risk of poverty’). Ultimately, the report emphasizes the ‘need to shift the mindset that poverty is a reflection of the individual and instead view eradicating poverty as a shared responsibility’.

In the context of these findings, a 2017 collaborative ACOSS and National Shelter issues paper emphasized the significance of:
• increasing the ‘supply of social housing’ and affordable housing
• limiting ‘excessive growth in housing prices’ by revisiting taxes to ‘reduce incentives for speculative investment chasing capital gains’
• improving welfare assistance by revisiting Commonwealth Rent Assistance (CRA) and ‘properly indexing social security payments’.

Considering the role(s) of housing, the barrier of stigma and the political context of housing:

Such findings and proposed action have been discussed beyond the ACOSS reports and are acknowledged
here as significant aspects in approaching entrenched poverty. However, the current article highlights three additional factors worth considering alongside such action.

Firstly, it is worth reflecting on the diversity in which housing can be interpreted. For example, the role of housing can be simultaneously (and conflictingly) interpreted as:

- providing security, safety, wellbeing and the opportunity for social inclusion
- a potential source of profit as an investment property
- conversely, reinforcing welfare dependency (according to critics of public housing).

Secondly, it is worth considering the potential barrier of stigma towards public housing tenants and tenure. The exclusionary potency of such stigmatising attitudes, and its exacerbation alongside the stigma surrounding welfare assistance, has been discussed by both academic and local commentators.

Finally, it is worth considering such factors within the current political context of housing. This has been discussed by commentators as an ongoing disinvestment in the public housing sector, involving funding shifts to alternative priorities (such as the private sector) and the introduction of stricter eligibility criteria.

The interaction of these factors raises some potential implications, including:

- the possibility for the stigma of public housing and welfare assistance, within a political context of conflicting funding interests, to limit the proposed reforms and supply
- the potential for stigma to become associated with alternative affordable housing, if unchallenged or oversimplified
- the possibility that stigma and conflicting housing role interpretations could limit notions of shared responsibility in addressing poverty.

Conclusions

Improving societal access to affordable, secure and appropriate housing is one significant strategy in dislodging entrenched poverty within Australia. The additional considerations discussed above represent potential barriers which could be addressed further as part of such a strategy.

Acknowledgment: This research is supported by an Australian Government Research Training Program (RTP) Scholarship.

Endnotes

2. ibid, p. 20, 23, 29, 34.
3. ibid, p. 26, 29.
4. ibid, p. 37.
6. ibid, p. 5.
You may well ask what Airbnb, an online platform allowing property owners to advertise part or all of their homes directly to tourists seeking short-term visitor accommodation as part of the ‘sharing economy’, has to do with homelessness in Tasmania. After all, the typical Airbnb aesthetic, one of on-trend comfort and luxury, contrasts sharply with the day-to-day housing experiences of many clients of specialist homelessness services. But there is growing evidence, admittedly anecdotal and circumstantial, that Airbnb is affecting the local housing market in ways that could very significantly disadvantage those least able to afford it.

Tasmania is undergoing a tourism boom. The undisputable success of the Museum of Old and New Art (MONA) and its associated spin-offs have underpinned substantial growth in visitor numbers and given Tasmania global exposure in the cultural tourism market. This has occurred alongside a well-documented and significant shortage of tourist accommodation, especially in Hobart. These and other factors have produced a situation in which Airbnb and competitor businesses like Stayz have been able to thrive.

In May 2017, there were 777 active Airbnb rentals in Hobart alone, managed by 564 hosts; 106 of these hosts were listing multiple properties. In comparison to Adelaide, for example, where 16 properties per 10,000 residents are listed on Airbnb, in Launceston, there are 33 properties per 10,000 residents and in Hobart, it’s over 35 properties. Of course, these numbers date from a different regulatory regime — as of 1 July 2017, the Tasmanian Government has elected to deregulate the informal visitor accommodation sector, a policy that has been promoted as freeing would-be Airbnb hosts from ‘red tape’. The rhetorical emphasis has been on owner occupiers choosing to rent out their spare room — as the Minister for Planning and Local Government, Peter Gutwein put it:

“It’s only fair that a home owner can rent out a room in their house without having to ask the Government for permission. It’s just common sense, if you can have a relative over to stay, why not someone else?”

But over three quarters — 78 per cent — of the Airbnb properties on offer in Hobart in May 2017 were offered as entire homes. And 44 per cent were advertised as available for more than ten months in the year. Only 18.5 per cent of listings fall into the ‘short-term’ category of one to three months’ availability. This is suggestive of a situation that involves more than just spare rooms being rented out.

Concerns about the impact of Airbnb on the long-term rental market have produced various regulatory responses around the world, with restrictions placed on the operation of Airbnb-style lettings in a number of cities across Europe and in the United States. These restrictions are founded on more than just local anxieties about the tourists moving in: academic research suggests that under certain market conditions, namely, a low vacancy rate, this form of renting out property can significantly and negatively affect the affordable housing supply and increase rents. Hobart’s current vacancy rate is around 0.6 per cent.

Determining the extent of Airbnb’s contribution to this situation is difficult. It is hard to extract meaningful data from Airbnb’s website; researchers have needed to rely on data analytics firms like Airdna or watchdogs like Inside Airbnb to draw conclusions about the effect of Airbnb on the market. There are certainly examples of individual tenants who have been displaced due to Airbnb and some housing service providers say there is reason to think that at least part of the contraction in affordable housing supply is due to properties being converted to visitor accommodation. But there is no clear source of empirical data that settles the question one way or the other. And this matters.

The structural disadvantages faced by low and very low income earners in the private rental market are well-documented, as is the growing emphasis being placed on the private rental market as the preferred destination for households which might previously have relied on social housing, including those facing significant income constraints, leaving homelessness or resettling after crisis. Essentially we have a situation where there is reliable evidence that, all else being equal, landlords prefer not to lease to people who rely on income support payments, have insecure employment, unstable tenancy histories, or complex personal histories, but where government policy-makers have decided that nonetheless, these types of households should live in the private rental market unless it is completely unavoidable.

The Tasmanian Government is rolling out a program of incentives and brokerage funding designed to encourage private landlords to prioritise households in need of affordable housing rather than making a decision about prospective tenants that is purely market driven. But all of this is stymied by the reality that, incentive or no incentive, the returns available for short-stay visitor
accommodation facilitated by websites like Airbnb generally exceed those available from conventional private rental.

In 1944, when setting out the rationale for Australian Government involvement in the provision of public housing, the Commonwealth Housing Commission pointed out that there was a group in the community who would never find adequate and secure accommodation in the private rental market because they simply did not earn enough money to provide an adequate return to the landlord.

Private landlords could not be blamed for wanting to make a profit, not a loss, argued the Commission, and rather than expecting otherwise, the solution was that the Government itself should provide subsidised housing to people whose incomes could not stretch to cover private rents.  

We see a similar situation today: the market does not provide for people on very low incomes because it cannot do so at a profit. And it is not unreasonable for landlords, in the absence of any regulatory requirements for them to do otherwise, to choose the most profitable option, which in this case might well be to use their property for a sporadic Airbnb listing rather than a long-term affordable rental. Nor is it unreasonable for landlords who do choose to continue to offer their properties as long-term housing to select those tenants who they think will offer the greatest return and (in their view at least) represent the least risk.

The consequences, in the absence of a well-resourced social housing system, will not be distributed evenly but will reinforce existing patterns of poverty and inequality across Tasmania. We already know that one of the more significant causes of homelessness in Tasmania is simply the lack of affordable and adequate accommodation.  

One of the defining characteristics of Tasmania’s recent tourist boom is that it is a gentrified experience — built on fine wine and food, luxury wilderness experiences and a certain ‘edgy’ aesthetic. Tasmania’s economic wilderness experiences and a certain on fine wine and food, luxury it is a gentrified experience — built Tasmania’s recent tourist boom is that the lack of affordable and adequate system, will not be distributed evenly The consequences, in the absence of any regulatory requirements for them to do otherwise, which in this case might well be to use their property for a sporadic Airbnb listing rather than a long-term rental accommodation to track whether or not existing long-term rental accommodation is being converted into short-stay visitor accommodation, and give us an evidence base upon which to evaluate and develop policy in this area in the future.

Endnotes


6. For a recent review, see ‘Airbnb — how and where it affects our homes and neighbourhoods’, Global Tenant, March 2017, pp. 3–5.


15. Planning Policy Unit 2017, Visitor Accommodation — Use of Existing Homes, Shacks and Investment Properties, Fact Sheet, June, Department of Justice, Hobart.
Salvation Army Housing Common Ground Tasmania: Addressing the housing needs of disadvantaged people but also striving to solve their poverty issues

Ant Fagan and Jed Donoghue, Salvation Army Tasmania

The poverty experienced by Salvation Army Housing (SAH) Common Ground Tasmania (CGT) tenants can be viewed in a number of ways. Tenants who were formerly homeless are all in receipt of a Commonwealth benefit, with over 85 per cent on a Disability Support Pension. While rents do not exceed 30 per cent of household income, there is not a lot of money left over once living expenses are paid. This group experiences financial poverty every week because living costs increase annually but pensions and benefits are stagnant.

It is beyond the scope of CGT to effect change in relation to the amount individuals are paid by Centrelink, but we can improve tenants access to a range of activities that can help to address their lack of finances and some of the barriers experienced by people living below the poverty line.

The tenants response to poverty can be viewed and measured in terms of self-worth, which in turn stems from identity, purpose and belongingness. An improved feeling of self-worth can be achieved through a supported tenancy in CGT.

At CGT over 75 per cent of the formerly homeless tenants are living with tri-morbidity (chronic health conditions, active mental illness and substance dependence), which impedes their access to a range of social and economic activities. These activities or outcomes have been grouped in the following way:

1. Improved housing
CGT provides safe, secure and permanent long-term housing. This is complemented by on-site support workers who work from a case management framework to assist individuals to access relevant and appropriate services in the community. The security afforded by the building design and cameras is beyond what most individuals could afford and is more consistent with a high cost private rental property. Each unit also comes fully provisioned with furnishings, bedding and cookware so that individual ‘start up’ costs are kept to a minimum.

2. Improved physical health
CGT staff work closely with health professionals to develop individualised tenant health care plans. The focus on health helps in the development of an ongoing conversation between tenants and external health care professionals, and it requires active participation by tenants and service providers.

3. Improved mental health
As with general health, the relationship between CGT tenants and mental health services is vitally important. In this regard CGT staff provide psycho-social support to complement the clinical work being undertaken by mental health services. The tenant population take an active role in providing social support and have a keen eye for deviation from individual baseline presentation. The tenant population reports improved mental health outcomes while living in the CGT community; which is something they have not achieved in previous accommodation.
4. Reduced substance use
Partnerships with government agencies, other non-government organisations, The Salvation Army alcohol and other drug team, and clinical and non-clinical services, provide the CGT tenant population with a range of options to help manage their substance use. The development of these relationships has occurred over time, but they represent an investment that is able to provide opportunities for tenants to change their behaviour; re-engage with the community; and better contribute to the economic life of society.

5. Improved living skills
This relates to the daily living activities that impact on the ability of a tenant to experience and manage an independent existence. Where areas for life skill improvement are identified, specific responses are developed, in line with individual tenant needs. The sense of worth that is derived by a tenant from being able to complete a task that was previously beyond their capacity has an intrinsic value that is hard to quantify. When you are able to cook your own dinner; or read food labels for the first time; and budget effectively to purchase healthy food items it is empowering. These are all relevant life skills that we often take for granted and they are either directly or indirectly related to a tenant’s sense of self-worth.

6. Increased social participation and connection
Independent research of the CGT community indicates that social participation and connection has a direct correlation with tenants’ health.¹ At CGT there are various ways that tenants can participate in activities either on site or in the local community. If tenants have an interest in gardening, cooking, business enterprise, on-line communities or volunteer work there are a number of entry points for them to pursue their activity of choice. This provides tenants with opportunities to engage with a range of service providers and a chance to become a member of an external community of common interest. However, sustainable outcomes require the investment of staff and tenant time.

7. Increased employment, education and training
The overwhelming majority of the formerly homeless tenant cohort is in receipt of a Disability Support Pension. This means that the ability of tenants to (re)enter the workforce is limited. CGT provides a range of activities and facilities, such as computers, art room equipment and online learning courses, so that tenants can research and undertake adult education or art courses and achieve employment and training. The sense of purpose, the motivation to get involved, the achievement that comes with working as a team — or achieving something on your own that is valued by others is fostered by the CGT community.

8. Involved with services and systems
Independence and agency are not always compatible with wealth. At CGT we encourage tenants to link up with community services and social systems to improve their access to generic community resources. When a person has achieved a sense of self-worth, their relationship with community services and social systems change. There is a significant difference between being a passive client to an informed consumer who understands their rights.

The role of CGT is to provide safe, secure and affordable housing to people that have experienced chronic homelessness. We look to individual strengths and build community capital to subsidise the meagre financial position of individual tenants. For example, a $3.00 meal can be purchased on site; this is the result of several people working together to network with community agencies such as Second Bite and Foodbank, using fresh produce from the community garden, and tenants working as a team to plan and prepare an evening meal.

These enterprising tenants meet regularly to ensure that the meal program continues to provide affordable and healthy food options, as well as provide an evening activity for a large number of tenants. A record of the money received is also produced using a spread sheet and the meal payments are re-invested in other on-site activities for tenants.

If we can’t change the financial income of tenants, we can work alongside them to increase their social and community capital in the short, medium and long-term. Whether it is the development of interpersonal relationships, better capacity to articulate health concerns or participation in community events and activities, there is a benefit derived from the sense of common identity, community and self-worth associated with being a tenant at SAH CGT that directly addresses several issues associated with individual poverty.

Endnote
Poverty —
The McMansion in the Room: Ignoring it Won’t Make it Go Away

Travis Gilbert, Executive Officer, ACT Shelter

On 23 June, I participated in the Canberra CEO winter sleep-out at Old Parliament House. While I was seated in the old House of Representatives, the Australian Council of Social Service was hosting a vigil on the lawns outside the new Parliament to mark 30 years since the following pledge was made at Australian Labor Party’s 1987 federal election campaign launch:

‘...We set ourselves this first goal: by 1990 no Australian child will be living in poverty...’
— former Australian Prime Minister, The Hon. Robert James Lee Hawke, 23 June 1987

While he has been vilified and ridiculed for saying this, he was the last Prime Minister to leave office with fewer Australians in poverty than when elected.2

Reactions to Public Poverty Show a Nation Has Lost its Heart

Data provided by Australia to the Organisation for Economic Cooperation and Development (OECD) shows the gap between absolute and equivalised disposable income as well as net worth of the top decile relative to the bottom, has increased sharply since 1987.3

The proportion of household with incomes below the poverty line has also increased from one in ten in 1987 to one in seven, in today’s Australia.4

Once we might have viewed income inequality and poverty as structural problems requiring structural changes, now we blame and shame people for their lot.

Witness the outrage in Melbourne when tourists attending a Grand Slam were confronted by human faces of poverty.5

Witness the visceral ‘not even really homeless’ claims or the regular ‘living the high life’ splashes from tabloid columnists and ‘naming and shaming’ on commercial current affairs programs.6

Witness compulsory income management and United States style welfare conditionality.

Going Without and Giving Up: After Housing Poverty’s Impact

In November 2014 ACT Shelter commissioned Newspoll to conduct an Omnibus survey on housing affordability, housing stress and the labour market in the Australian Capital Territory (ACT). It found over 21,000 households in the ACT (38,000 people) were facing housing stress under the 30/40 rule7 and that households earning less than $56,000 before tax were allocating a significant proportion of gross income to meeting the costs of housing.

Households with a mortgage spent an average of 62 per cent of their income servicing their mortgage, leaving little money to meet other costs of living, let alone provide for discretionary spending. This means the typical ACT household with a mortgage in the lowest quintile in the ACT is in housing crisis.8

Private rental households in the first quintile spent an average of 51 per cent of their income on housing. By contrast, social tenants spend an average of 23 per cent of their income on rent. This shows social housing fulfils its main purpose — keeping tenants out of housing stress — for now...9 36 per cent of ACT households in the first quintile are in social housing.10, 11

For the second quintile, the figures were 37 per cent (mortgage) and 36 per cent (rent), rising to 44 per cent for people earning between $37,001 and $56,000 per year.12 Households in the second quintile are deemed too well off to be eligible for public housing in Canberra.

Respondents to the survey who were in housing stress were more than twice as likely to have compromised on discretionary spending (such as leisure activities and eating out) and three times as likely to have compromised on health and medical treatments in the past 12 months to meet the costs of housing than those not in housing stress.

In addition to our household survey, ACT Shelter conducted a series of focus groups with people to better understand how compromises made to meet housing costs were affecting quality of life and future planning.

We found households in the bottom two income quintiles were significantly more likely to compromise on the following items and considered doing so to be a ‘fact of life’.13

• dental care
• food and groceries
• going to the doctor when I need to
• heating and cooling their homes
• owning a motor vehicle
• paying utilities and other bills on time.

While many people find, they sometimes need to compromise on discretionary spending to meet living costs the experience of poverty means compromising, going
without and/or missing out on a regular basis. For households below the line, life in after housing poverty means missing out — missing out on opportunities for social and economic participation and missing out of life experiences others take for granted. For kids, it means missing out on excursions and weekend sport or arts. Missing out on opportunities to develop and thrive. Missing out on a home and growing up in cars, the refuge system or rooming houses.\footnote{14}

The ACT comes off looking good when data deals in averages and medians, with concentrations of disadvantage being less pronounced than in bigger cities, but not absent.

About half of all Canberrans who seek help and a bed from a homelessness service say they do so because their housing costs were too high or they were evicted due to rent arrears or other debt issues. 27,000 Canberrans enjoy incomes three times higher than the city average.\footnote{15} 30,000 are in after-housing poverty.\footnote{16} 21,000 Canberrans own multiple properties,\footnote{17} 2,100 are waiting for public housing.\footnote{18} 5,000 Canberrans accessed homelessness services last year, about the same number report incomes of more than $250,000 per year.

\textbf{The More Things Change...}

While geo-spatial disadvantage is seemingly more dispersed, the Dropping off the Edge 2015 report (DoTE) shows that just five ACT postcodes — 19 per cent of the total — account for 49 per cent of the most disadvantaged rank positions – an eleven-fold overrepresentation.\footnote{19}

Housing costs were one of five dominant characteristics of multiple disadvantage in the ACT.

Rental stress was at a very high level in 63 per cent of multiply-disadvantaged localities. This characteristic was also prominent in 2007 findings.\footnote{20} Additionally, the same two postcodes that recorded the greatest disadvantage in 2015 also occupied these positions in 2007 and 1999; a similar pattern holds for other eastern states.\footnote{21}

The DoTE report contained clear recommendations for change. The report went to the Federal Government. Christian Porter was the Minister. A year later he launched the Price Waterhouse Coopers actuarial approach to welfare (lifetime liability and cost of long-term, entrenched disadvantage) which echoed the findings from the Dropping off the Edge (DoTE) report, contending:

‘...No-one has examined this stuff before...’\footnote{22}

Yes Minister, they have. Perhaps because DoTE was not produced by a global auditing agency, you ignored it – like we ignore the structural drivers of poverty.

\textbf{My Two Cents Worth}

It is time we stopped ignoring the ‘P word and prioritised prevention and early intervention. Ending homelessness requires affordable, secure homes and ending poverty requires permanent, paid jobs for Newstart recipients. Unfortunately there is an undersupply of both.

\textbf{Endnotes}

3. ibid.
4. ibid.
bb Sharri Markson diatribe against the dole — Daily Telegraph (One of more than a dozen such stories published in 12 months in that particular publication);
8. The 30/40 rule holds that households are in housing stress if their income places them in the lowest two quintiles of income earners and if they are allocated more than 30 per cent of their income to servicing the costs of housing (rent or mortgage).
9. Housing crisis (severe housing stress or the 50/40 rule) is said to occur when households in the bottom forty per cent of income earners are spending more than 50 per cent of their pre-tax income on housing costs alone. People in housing crisis are deemed to be unable to meet other costs of living placing them in crisis.
10. Productivity Commission Draft Report from Human Services Inquiry recommends phasing out income based rents to increase rental income for providers. The impact on tenants is ignored.
11. ACT Shelter, Australian Council of Social Service, Women’s Centre for Health Matters, Youth Coalition of the ACT 2015, Housing Affordability in the ACT. Findings from the 2014 Newspoll Omnibus Survey of 1000 Canberra Households, Canberra ACT (copy in Author’s possession).
12. ibid.
13. ibid.
17. Real Estate Institute of the ACT 2016, ‘Don’t Mess with Negative Gearing’ campaign material.
19. Vinson T and Rawsthorne M 2015, ‘…No One has examined this stuff before…’ — ‘No More Bludgers’ — A Current Affair lauds Work for the Dole Scheme neglecting to mention the Government’s own evaluation showed it improves participant chances of getting a paid job by just two per cent.
20. ibid.
21. Porter C 2016, Address to Stakeholder Briefing on the findings from the Price Waterhouse Coopers report on lifetime liability to Australia’s welfare system.
Housing Related Poverty and Homelessness in Tasmania

Andrea Young, Shelter Tasmania and Lindsey Moffatt, Anglicare Tasmania

Introduction
Affordable and secure housing provides an essential foundation for a decent life; through better outcomes in health, education, employment, and early childhood development. It can facilitate a pathway both into and out of poverty.

As housing costs rise, low income Tasmanians are at increasing risk of poverty. Many of these Tasmanians are being forced into extreme rental stress, making sacrifices in what they eat, in heating their homes, in accessing healthcare and in the activities their children can engage in.

They are being displaced to where they can afford to live, away from where their community supports are, their children’s schools, and often from where employment opportunities are more prevalent. At worst, they are put at risk of homelessness. Housing affordability is the main cause of homelessness in Tasmania, impacting more than half of all those accessing homelessness services.

Given the relationship between housing conditions and poverty, the systemic failure in Tasmania’s housing market to offer affordable housing risks creating a future of ongoing poverty for many Tasmanians.

Responding to Tasmania’s affordable housing issues involves stakeholders across governments, community and private sectors. Key federal and state drivers need to include:
• focussed strategic planning at federal, state and local government levels to address homelessness and affordable housing
• incentives that stimulate the development of more affordable housing for rent and purchase
• investment in stable Tasmanian homelessness and crisis support
• raising the rates of government support for low income households to ensure payments realistically and reasonably meet the costs of living.

Poverty in Tasmania
Parts of Tasmania’s economy and its population are growing. The growth in the tourism industry has spurred opportunities in its dependent industries — hospitality and accommodation. Tasmania is marketed as offering cheaper housing relative to many other parts of Australia and as offering a quality of life hard to rival elsewhere in the nation, attracting sea and tree changers. Some residents become the beneficiaries of this burgeoning economy. But not all Tasmanians are benefiting from the spoils of this resurging wealth and opportunity.

At the other end of Tasmania’s wealth spectrum, we have many Tasmanians living on the edge of our urban areas and in regional and rural communities, further and further away from where job opportunities are being generated and with poor public transport. Many of these Tasmanians are locked into long term, intergenerational and persistent poverty.
Tasmania has Australia’s highest proportion of low income households, with the latest Census showing the median household income in Tasmania is $338 less than the national median, a third of all households (30.7 per cent) also survive on less than $600 per week. The State also has persistent poor educational outcomes and a third of households are reliant on income support payments. There is fierce competition for available jobs; Tasmania’s unemployment rate has improved to marginally above the national average at 5.9 per cent, but our participation rate is still more than four percentage points below Australia as a whole — at 60.5 per cent. Many households face an ongoing struggle to find and keep a safe and secure home in which to live.

Increasing Competition for Fewer Rental Properties
Against this backdrop of low incomes, the growth in Tasmania’s affordable housing supply is not meeting demand. There were 3,821 applications reported at March 2017 — a 10 per cent increase in the number of applications for public housing in a year. The private rental market is the default provider of housing for many low income Tasmanians.

Competition in Tasmania’s private rental sector is being intensified by a decline in the number of properties available. Anglicare Tasmania’s most recent Rental Affordability Snapshot (RAS) conducted in April 2017 showed there were 14 per cent fewer rental properties compared to April 2016, and around half that available in April 2013 (See Fig 1).

Competition has particularly intensified in both the southern and northern rental markets, with a 61 per cent and 49 per cent decline in rental stock availability respectively over the last five years (see Fig 1).

The declining rental stock may in part be driven by concurrent growth in short-term rentals facilitated through platforms such as Airbnb.

While median rental prices increased by 2.8 per cent over the year to March 2017 across Tasmania, in the south of the State they increased by 6.6 per cent and in the north by 5.1 per cent. Even greater increases occurred in one bedroom rentals, which increased by 9 per cent in the north and 12 per cent in south.

Incomes have not kept pace with rent price increases, with year on year increases in the minimum wage rising by only 2.4 per cent, while the Newstart benefit has not increased in real terms since 1994. Within this climate, it is increasingly difficult for low income Tasmanians to compete against higher income renters.

How Affordable is Housing for Low Income Households?
Despite housing prices being relatively low compared to the mainland, Hobart is the second least affordable capital in Australia in which to rent after Sydney. The National Shelter sponsored Rental Affordability Index (RAI) shows that rental affordability in Tasmania’s main cities has declined over the past ten years and is now also affecting workers. Almost a quarter (14,618) of Tasmania’s low income households are in housing stress (ABS 2011).

Housing Tasmania (2015) reported 39 per cent of low income renters were in rental stress, while 47 per cent of low income home buyers were in mortgage stress. Both RAI and Anglicare Tasmania’s RAS highlight those most vulnerable in Tasmania’s housing markets are single parents (particularly those reliant on Newstart), young people and single adults. This year’s RAS found that working families — particularly in the south and north of the State — have seen the biggest drop in affordability over the last year.

Single parent families struggle the most. In this year’s RAS, only 6 per cent of advertised rental properties were affordable for single parents with one child on Newstart; RAI shows that affordability for a family with one parent working in Hobart is now limited to just the northern suburbs, distant from jobs and services. The RAI shows rental housing in Hobart and Launceston is out of reach for these families.

For single people reliant on Newstart or Youth Allowance, Tasmanian rental properties advertised at the start of April 2017 offered no affordable properties in the south of the State and only two in the north.

It is unsurprising then that the greatest increase in homelessness is occurring amongst young people and children (one in five people seeking assistance are under nine years old, one in three are under 20 years) or that half the daily unassisted clients are single parents with children.

Fig 1: Number of advertised rental properties over the snapshot weekend 2013 to 2017: Tasmania and by region

Source: Anglicare Tasmania, Rental Affordability Snapshot Tasmania 2013 to 2017

Responding to Housing-related Poverty in Tasmania
Simple short term solutions do not exist and fragmented approaches do
not work. Responding to the State’s affordable housing issues involves multiple stakeholders across the government, community and private sectors, and across jurisdictions. For some time now peak bodies (such as National Shelter, Homelessness Australia and ACOSS) have been calling for a national housing plan providing a coordinated approach. This would enable all relevant policy levers to work towards a common goal to address affordability and end homelessness.

At the State level, Tasmania’s Affordable Housing Strategy provides an important strategic approach to addressing the State’s growing housing crisis. However, more is needed to address housing related poverty in Tasmania. For Shelter Tasmania and Anglicare Tasmania, some of the key federal and state policy levers should include:

Focussed strategic planning to address homelessness and affordable housing:

- A National Housing Affordability Plan, incorporating the Australian Government’s newly announced National Housing and Homelessness Agreement.
- Appointment of a Cabinet-level Housing Minister within the Australian Government, responsible for the plan’s implementation.
- Integrating affordable housing into current reforms being made to Tasmania’s planning system.

Incentives that stimulate the development of more affordable housing for rent and purchase in Tasmania:

- Providing sufficient resources to ensure effective and safe housing and support service delivery to Tasmania’s young people.
- Increasing support for other groups experiencing particular disadvantage, including: older home renters, older homeless Tasmanians and single parents and people with a disability.
- Accelerating the redevelopment of some of the State’s public housing stock so that it is better matches contemporary household need (providing smaller dwellings and dwellings suitable for older people and people with disabilities).
- Adjust the Australian Government’s taxation settings to rebalance investment in the housing market between home owners and investors to rein in excessive growth in house prices.

Investment in stable Tasmanian homelessness and crisis support:

- Ensure that, at a minimum, funding levels for homelessness services under existing national agreements (National Partnership Agreement on Homelessness and National Affordable Housing Agreement) are continued in the new National Housing and Homelessness Agreement.

Provision of a realistic minimum income:

- Increasing the level of government income support and Commonwealth Rent Assistance for the lowest income households to alleviate poverty and housing stress.

Endnotes

3. Denney, L. 2015, ANNEXURE 1 Tasmania’s Population Challenge: 650,000 by 2050
5. ABS, 2011 Tasmania, BCP Table B28 Cat. No. 2001.0
10. Of the 1,827 Airbnb listings across Tasmania on 15th July 2016, 65.6 per cent were whole properties. That’s 1,198 short term rental houses and units across the state, nearly half of which are in southern Tasmania, where we have seen the largest depletion of rental properties. (Inside Airbnb data. Cited in Anglicare Tasmania 2017, Rental Affordability Snapshot Tasmania 2017: 40–41)
13. Whiteford, P 2016, ‘Election FactCheck Q&A: is it true Australia’s unemployment payment level hasn’t increased in over 20 years?’, The Conversation https://theconversation.com/election-factcheck-qanda-is-it-true-australias-unemployment-payment-level-hasnt-increased-in-over-20-years-59250
15. ibid.
16. Housing stress describes a household in the lowest 40 per cent of Australia’s household income that spends more than 30 per cent of its income on rent or mortgage payments. Extreme housing stress describes those same households spending half of their income or more on rent or mortgage payments. See Yates 2007, Housing Affordability and Financial Stress, NRV3 Research Paper 6, AHURI, Melbourne. Cited in Rowley, S & Ong, R 2012, Household Wellbeing in Australia, AHURI Final Report No. 192.
17. Housing Tasmania 2015, Tasmanian’s Affordable Housing Strategy 2015–2025
19. ibid.
20. AIHW Special Homelessness Services 2015–16, Supplementary Tables, Tasmania.
Chapter 3: Responding to Poverty and Homelessness: Some Issues

Porn or Pedagogy?

Dr Catherine Robinson on Filthy Rich and Homeless

Dr Catherine Robinson is one of Australia’s leading homelessness researchers. She has researched and written extensively on homelessness including as co-editor of Homelessness in Australia: An Introduction. She is the author of Beside One’s self: Homelessness Felt and Lived as well as many research reports and papers. Her most recent report, Too Hard? Highly Vulnerable Teens in Tasmania was launched in July, instigating a flurry of media and political debate.

Following a long academic career at the University of Technology Sydney, Catherine is now employed as a social researcher at Anglicare Tasmania’s Social Action and Research Centre. In 2016, Catherine was approached by Blackfella Films to support the development and production of Filthy Rich and Homeless which screened on SBS in June 2017.

Parity sought her views and reflections about her role as Series Consultant and Co-Host on the widely talked-about series.

Parity: As I understand it, in the recent SBS series Filthy Rich and Homeless, you acted as an advisor to the show’s producers as well as a kind of on-screen mentor to its participants. My first question is, do you think the producers took on board your advice in the development and making of the program?

It was a very strange experience for me to be working on a project that wasn’t my own. And my big fear was that I would end up being associated with something that conflicted with my own core values or ways of thinking and communicating about homelessness. Though I was prepared for an adversarial relationship, I found the Producers (Blackfella Films) genuinely collaborative. We learned a lot from each other; I learned about communicating with mass audiences and they learned about the lived dynamics of homelessness and about working with people experiencing a range of vulnerabilities.

Parity: What in essence were the key elements of your advice in the making of a series about the experience of and response to homelessness?

The production team of Blackfella Films included excellent researchers. The team went to great lengths to engage with the homeless service sector in the first instance — and it was clear to me that the sector itself fundamentally shaped and informed the underpinning ideas for the series that were then discussed with me. My role as Series Consultant was to be an on-hand resource for helping the team understand the context of sites and experiences as they emerged in real time. I also briefed the much larger team responsible for actually shooting and directing the journeys of the five participants. I took on a teaching role — discussing the basics of homelessness as a social and political issue and also reflecting on the ethical and practical issues of engaging with people experiencing homelessness. Finally, I had a role in workshopping and fact-checking some of the series script and I also had an opportunity to provide feedback on early ‘drafts’ of the episodes.

Parity: Do you think the series does justice to the complexities of both the experience of and the response to homelessness? What do you think were some of its strengths and weaknesses?

A core strength of the series was the effort made to explore how homelessness is lived in different contexts of rough sleeping, drop-in centres, night shelters, crisis accommodation, squatting and boarding houses. I think it also captured a complex picture of the diverse causes and experiences of homelessness: it illustrated the ways in which different groups of people — women, men, youth, gender-diverse — experience homelessness. A greater focus on Indigenous homelessness, elder homelessness and an exploration of refugee/migrant homelessness was needed, however, you have to remember that the series wasn’t a documentary aiming to cover all aspects homelessness. It was a documentary about the interactions of the five participants with homelessness — and as such was also largely bound by the interactions these participants had and by what could be practically achieved in a ten day timeframe.

Parity: What are your views on using a group of wealthy people who had no experience and little knowledge of homelessness as the vehicle for exploring the experience of homelessness?

Originally my objection to this approach was that I felt it was very important to use low-middle income participants as a more realistic representation of the Australian community, and of the community members who are more likely to have face to face contact with people experiencing homelessness. As the series unfolded, however, I realised that the key dynamic was actually about
the engagement of non-homeless and homeless populations, rather than the engagement of wealthy and destitute populations. So I ended up feeling that the fact that the participants were wealthy actually became more and more irrelevant as their journeys progressed. It was their non-homelessness that crucially mattered in the way they learned, and as such they ‘worked’ as a vehicle for exploring homelessness. Interestingly, as an aside, I thought the series humanised both the wealthy and the homeless and thus, with perhaps unexpected power, revealed the importance of face to face encounters.

**Parity: Do you think this model worked? Do you think there are problems and issues in this approach?**

Yes I think the model worked. The initially highly exaggerated differences between the participants and those experiencing homelessness worked as an audience ‘hook’. As the series progressed, however, it’s my view that the participants’ naivety about homelessness was the same as anyone in the community who hasn’t experienced it and who hasn’t really thought about.

**Parity: On many occasions in the series you sought to contextualise what was happening and put the event or the experience into some sort of perspective with the ‘facts’ about homelessness and for example, the various kinds of crisis accommodation that was part of the participants ‘journey’. Was that mainly for the participants or for the viewing audience?**

My role was to broaden and deepen the learning of the participants. And their learning was for the viewing audience, it was through their reactions, daily reflections and growth in understanding that the audience too is challenged to widen their sense of what homelessness is and how it is experienced.

**Parity: The critical response to the series has been somewhat mixed. What do you make of the criticism that the series was yet another example of SBS ‘poverty porn’ like their previous Struggle Street?**

I have to say that I haven’t actually encountered much criticism of the series — I thought there would be more. In relation to the idea of ‘poverty porn’, I’m not quite sure how to approach this. I’m not sure exactly what this accusation actually entails — it certainly isn’t self-evident.

As a format, porn works because it is predictable and relies on the depiction of pre-figured relationships of fantasy and domination. It aims to invoke desire. Reality TV, including the Filthy Rich and Homeless format, aims to produce constructed but ultimately unpredictable and emotionally conflictual moments of encounter — in this case between the homeless and non-homeless. So I didn’t find the process or the final product pornographic. At the time, it felt like a real, if supported, face to face collaboration between non-homeless and homeless voices to tell a unique story. And I think this shines through in the actual production.

I would also say the assumption that public representations of vulnerability are necessarily pornographic — if here the word pornographic stands in for ‘exploitative’ — is based on another problematic assumption: that those vulnerable can’t make good decisions about their own involvement in such representations, about how they represent themselves, and about how they themselves represent the key issues at stake. On this basis too, I did not find the process or end product of Filthy Rich and Homeless to be pornographic. Instead I felt Blackfella Films worked to create moments of encounter that were ethical; ethical because how they unfolded and the thoughts and emotions they aimed to generate were not pre-determined or scripted to produce specific (and limited) affect.

I’d also add that the response to the series dramatically differs to the largely private consumption of pornography. Instead, it appears that the series has led to widespread public action, with viewers reporting on their increased interactions with those homeless on the street and with homeless services through volunteering skills and time. Likewise, viewers comment on the way they have shared discussion and debate about the series with their friends, work colleagues, children and families.

**Parity: Homelessness is often seen as the result of a mixture of individual circumstance and life problems and structural issues like poverty, lack of affordable housing, race and gender. How successful do you think the series in its representations of both ‘structure’ and ‘agency’?**

Well my theoretical perspective is that of course there is nothing real about the separation of structure and agency, or about the separation of the individual from society. In terms of how well the series illustrates the structured nature of individual agency, I think there were limitations that a point in time view always has. We didn’t get to understand the full life contexts of those experiencing homelessness who appeared in the show. To me, understanding this context is central to appreciating the complex interplay of factors which give shape to homelessness, especially long-term homelessness.

What shocked me about the series, however, was just how astonished the general public seemed to be to learn what they did from the series about homelessness in Australia. So while from expert points of view there remain gaps in what the series could cover, disturbingly the key thing I learned was just how little the general public seems to understand homelessness. This has forced me to re-think the way I might go about community education myself — a valuable reality-check for all who are current advocates for the ending of homelessness.

**Endnotes**

The real nature of poverty is that, at times, it will not be possible to meet all of your costs. Large or unexpected bills, illnesses, rosters that keep changing, or other life crises can disrupt the most carefully managed budget. In these situations, emergency relief providers can offer support.

The Federal Government is currently considering the future of Australia’s emergency relief (ER) system. Perversely, stricter targeting of eligibility requirements are likely to see those with the greatest need excluded from the system. Inevitably, this will lead to more experiences of homelessness.

Many people already have to choose between paying rent and putting food on the table. When unexpected costs arise, emergency relief helps them to avoid falling into rent arrears, or from worsening crises. Where these services fail to support a person in crisis, homelessness can occur within a very short time span.

Emergency relief further plays a critical role in supporting those who are currently experiencing homelessness. Those without permanent, affordable housing face high living costs, including high-cost crisis accommodation, meeting sometimes considerable medical and pharmaceutical needs, and being forced to buy expensive pre-prepared food due to limited access to kitchen facilities. For many people it is not possible to meet these basic life costs within their incomes, without the added pressure of additional incidental costs. Without the regular intervention of emergency relief providers, many people would experience ongoing and perpetual financial crises from which there is little prospect of recovery.

‘If they’re going to cut down on emergency relief they need to do something about the cost of living so that people can live on their Centrelink income’

— John Kenney, Consumer / Advocate

The current Federal Government Review into the Future Directions of the Financial Wellbeing and Capability Activity seems likely to exclude many highly vulnerable people from access to emergency relief.

Limiting support episodes

One concerning change being proposed is to limit financial assistance episodes. The apparent logic behind the proposal is that those seeking assistance on multiple occasions should demonstrate that they are taking steps to improve their financial management in order to achieve better outcomes.

Aside from the fact that providers already impose flexible limits on support frequency in order to ensure that funding for emergency relief remains available throughout the year, this thinking is flawed on two fronts. Firstly, it presumes that individuals are failing at financial management, whereas we know that Centrelink incomes are inadequate during bill-shocks and crises. Secondly, it fails to recognise that the alleviation of an individual’s or household’s financial crisis is in itself a positive outcome. Failure to support those in financial crisis leads to a range of significantly worse outcomes, including in some instances, episodes of homelessness.

‘Sometimes you’re having a real hard time, and you need more than one food voucher to get you through’

— Christine Thirkell, Consumer / Advocate

Restricting eligibility

Particularly worrying is the proposal to limit eligibility to those on income support, experiencing family violence, and the recently immigrated / non-citizens, excluding those cut off from Centrelink benefits or subject to waiting periods. Recent (and historical) Government policies tightening eligibility for the Disability Support Pension have left many people with unachievable job search requirements. Ten per cent of those accessing homelessness services have no income at all. Taking into account those on waged incomes and those awaiting government benefits, nearly one in five people experiencing homelessness would be ineligible for ER under this proposal.

Conclusion

It would be a perverse outcome of the current review if narrower targeting of emergency relief results in the most vulnerable missing out, yet that appears to be the result of the current proposals. With a response from the Department of Social Services due sometime in mid-2017 it is hoped that the worst proposals from the January discussion paper are ruled out.

If the proposals contained within the Review are enacted we risk seeing the withdrawal of critical supports for those experiencing hardship and poverty, and consequently a significant increase in instances of homelessness which may otherwise be avoided.

Find out more at engage.dss.gov.au

Endnote

1. Australian Institute of Health and Welfare, Consumer / Advocate
Not all people who are homeless are poor and not all poor people are homeless, but there is a correlation and a structural relationship between homelessness and poverty and it is not an emerging issue. However we are seeing a shift from the more traditional stereotypical ‘person on the park bench’ towards families sleeping in cars, people escaping domestic violence, the unemployed, people with mental illness, people with alcohol and other drug (AoD) and gambling addictions to name a few.

While there is a range of complex antecedents that lead to homelessness and these are well understood, the barriers for people to escape these predicaments are enormous and services struggle to cope under this pressure. Being locked into paying for emergency accommodation and short-term accommodation often locks people into a poverty cycle, where saving money for establishing a new property is difficult. Many people are choosing to sleep rough rather than be subjected to, what some would consider as restrictive policies in emergency accommodation and are paying significant percentages of their income for the privilege of having a place to stay.

One would be forgiven for assuming that it is cheaper for someone to ‘live in the long grass’ as when sleeping rough there are no overheads, rent or utilities to pay for. While this may be largely true, it is often easy to forget the isolation, the boredom, the freezing cold of Hobart’s winter, the lack of security and the uncertainty of
a person’s life when faced with this situation, and mixed with pre-existing mental ill health and addictions often leads to ‘self-medication’ of one type or another.

Storage of food and buying in bulk is impossible and often preparation of meals is a challenge. In many cases people sleeping rough resort to take away meals, accessing food vans and free meals from service organisation, or go ‘dumpster diving’ to get by. Many of these people may not have adequate access to sufficient or nutritious food for healthy living and the impact of this may manifest itself in a number of areas.

One way out of the homelessness poverty trap is to find employment, however the barriers to finding work in the first place and then to access this when one is experiencing homelessness are immense. To attend work when someone is sleeping rough, is a challenge as finding clean clothes, accessing showering facilities and the simple cost of transport, limit one’s capacity to engage actively and successfully in the workforce.

Housing is an undeniable right for every Australian but because there are so many barriers that people encounter, many people who find themselves homeless and sleeping rough come under the eye of the law enforcement agencies, which effectively criminalise this activity and are therefore moved on or they will suffer further consequences.

So we understand the issues of limited housing stock and affordability are two of the main barriers when trying to tackle homelessness, but while governments of all stripes fail to tackle this social injustice, while the poor get poorer and the rich get richer, while some people are able to access tax advantages and others are pushed out of the market, things only get worse for the underprivileged and marginalised.

Measures to reduce rental prices and housing prices, such as construction of affordable housing stock will assist and also stimulate employment, but until governments take a courageous approach to restrict negative gearing only to new properties, better regulation of Airbnb and realise that it costs more as a community for someone to live in homelessness rather than to be housed, we will only provide band-aid solutions to this problem.

**A Case Study**

Jacob is a 35 year old man who presented for support after being homeless for approximately ten years. During this time he has been sleeping rough, accommodated in shelters, a number of supported accommodation facilities, and couch surfing with family and friends.

Jacob has been diagnosed with schizophrenia and also has an acquired brain injury as a result of ongoing alcohol and drug misuse and trauma from his childhood. Jacob currently lives in a tent and moves from place to place around the greater Hobart area. He also has a dog and while this is his ‘best friend’ it also presents another barrier to accessing emergency and permanent accommodation.

Jacob has limited insight into his physical and mental health conditions and has trouble maintaining engagement with services as a result of these factors. Jacob has stated that if he ‘just had his own house and all these people leave him alone he will be fine’.

Jacob’s mental health has been a significant barrier to maintaining all of the accommodation options that he has been supported with over the last ten years and has deteriorated in the last three years as he has spent more time sleeping rough than in stable accommodation. Jacob does not believe that he needs medication and has previously not been compliant with this, possibly due to his limited capacity to manage medication while not in stable housing. Jacob also experiences paranoia and delusions which have led him to decide he would prefer to be sleeping rough on the streets than in supported or shared accommodation as he does not feel comfortable with others living close by. When he has been in stable housing, he has had difficulty with maintaining his personal care as well as keeping his room or unit tidy.
Begging, poverty and homelessness are intrinsically related. Across Melbourne begging (and homelessness) seems to be increasing. Reasons for the apparent increase include:
- increased housing unaffordability and homelessness
- unemployment, reduction in low skilled jobs and low Centrelink benefits
- increased poverty
- increased cost of living — housing, food, utilities, transport
- funding and availability of support programs not keeping up with increasing demand — services are full and turn people away — and changing service models from drop in to appointment based
- nationally emergency relief cuts have reduced the availability of food vouchers
- increased welfare conditionality and mutual obligation requirements can leave people without any income.

Poverty and homelessness are increasingly playing out on our city streets with visible street homelessness and begging far more common now than in recent times (see City of Melbourne’s StreetCount¹ which show an increase of 74 per cent in rough sleeping between 2014 and 2016). Systemic failures in employment, housing, health and disability sectors are visible at the local level and it is falling to local governments, particularly in inner Melbourne (and most likely in other inner Australian capitals) to find solutions to issues that are generally outside of their domain.

Begging is a symptom of poverty. Begging is the act of soliciting a voluntary donation, usually money, in a public place and is also referred to as ‘panhandling’ or ‘asking for alms’. There are three categories of begging: passive, active and aggressive. Begging, in all its forms, is illegal in Victoria under the Summary Offences Act 1966 and has a maximum penalty of 12 months imprisonment. Begging is not illegal in New South Wales or Western Australia.

Research on people who beg in Melbourne shows that the majority of people begging were homeless, had experienced mental illness and drug and alcohol dependency and were long-term unemployed. Experience of family violence and childhood trauma and abuse was also common.²

The research shows that enforcement responses to begging and associated behaviours are ineffective, usually costly and often exacerbate the stress and poverty of people who beg. Enforcement responses in Melbourne include fines, moving on, warrants, arrests and imprisonment. Enforcement approaches are commonly used despite their ineffectiveness.
There are a number of alternative approaches to responding to begging and associated behaviours in the research. However, it is important to note that there is no one, simple solution to such a complex issue and a multi-pronged approach to begging would be more effective than a single response. Recent research puts forward a number of approaches and ideas, including those proposed in the Asking for Change campaign, summarised as:

- advocacy to address the structural causes of poverty including access to adequate income and employment
- advocacy to improve responses for people experiencing poverty including safe, secure long-term affordable housing and access to necessary care/support services including health, mental health, drug and alcohol and homelessness services.
- community education to reduce the stigma around poverty and homelessness and support the development of collaborative and effective responses.
- training on effective ways of responding to begging and homelessness
- decriminalisation of begging as an offence in Victoria.

Resolve Community Consulting has been working with the City of Port Phillip to develop an evidence-based response to the issue of begging based on research on effective approaches to begging and consultation with key stakeholders (see Figure 1. for stakeholder map).

Begging is a multi-faceted socio-economic problem requiring a collaborative, coordinated response whereby targeted support is provided to people who beg, and effort is made to address the structural issues that produce poverty and disadvantage. Responding to begging more effectively requires a partnership approach with local councils working together with their communities to reduce the incidence and impact of begging as well as advocating to other levels of government in relation to the structural causes of begging.

Consultation with Port Phillip stakeholders found that people who beg are generally accepted in Port Phillip with little complaint or community backlash on this issue. However, there are pockets in the municipality which do experience ‘anti-social’ behaviours including begging. Some people who beg are very vulnerable and unwell, which concerns the local community. Local residents reported in the consultations that they want responses that truly help people, as one resident said:

‘We need a community response — we are failing in our community to care for people who aren’t well and those who are well.’

Port Phillip Council has drafted an internal protocol on responding to begging which staff find are finding useful. The proposed response model includes a range of ideas under three key headings:

1. Advocacy and leadership
2. Community education and community action
3. Trial new initiatives and approaches

Port Phillip Council is currently considering the outcomes of this project and planning the next steps in developing a new and more effective approach to begging.

Endnotes
1. City of Melbourne 2016 StreetCount 2016 Report
2. Justice Connect Homeless Law 2016 Asking for Change — calling for a more effective response to begging in Victoria, a joint paper by seven Melbourne community organisations — cohealth, Council to Homeless Persons, Launch Housing, StreetSmart, Victorian Council of Social Services, Melbourne City Mission and Justice Connect Homeless Law.
3. City of Port Phillip 2016 Protocol for Responding to Begging in Public Places (revised)
The Myth of the Rural Idyll

Viv King, Team Leader, Vinnies Youth Services, Deniliquin

Media portrayals of homelessness often depict people sleeping rough in shop doorways, on footpaths, under bridges and in makeshift camps. Recent discussions around housing prices have begun to incorporate stories of vacant buildings being taken over by squatters and people being unable to find affordable housing.

This familiar and one-dimensional face of homelessness is very different in country towns. Here homelessness is much less evident as it is more likely to manifest in couch surfing and overcrowding. Options are fewer for people of all ages in country towns with refuges and shelters being hours away, and because of this friends and relatives are a little more tolerant of overstaying guests.

People living in overcrowded conditions will sometimes seek relief from the resulting tensions by taking time out to camp out during summer months. Rural towns are often sought-after destinations for
city people looking for an escape — camping, fishing or water-skiing — and homeless people are no different. Camping in bushland or on riverbanks adds to the anonymity and invisibility of homeless people as they blend with general holiday-makers. The onset of winter will often result in increased requests for support to Specialist Homelessness Services (SHS) as long-term campers try to escape the cold.

When the unusual situation arises of someone found sleeping rough in parks and other public places there is usually a swift community response from concerned and well-meaning citizens who will take it upon themselves to ring people they know who work in SHS, often out of business hours, to assist in getting at least temporary accommodation organised.

The infrequency of evident rough sleepers in country areas serves to cement the perception that many small towns and rural communities do not have issues with homelessness. This narrow view of what constitutes homelessness often leads to people not identifying as being homelessness, or at risk of homelessness, and can result in them not approaching services for support.

Additionally, people are sometimes reluctant to approach support services due to being wary of discussing their issues in a small community where everyone knows everyone else. Privacy is paramount in any service interfacing with members of the public, but particularly in small towns. While clients are keen to be reassured about their privacy, others are not too bothered to discuss their issues and will approach workers at sporting, school and community events or even while shopping in the supermarket.

A privacy related matter which can become difficult to manage in smaller towns and country areas is keeping people escaping domestic and family violence safe. Refuges situated in regional cities and crisis accommodation in larger towns are not necessarily the option of choice. The tyranny of distance becomes an issue as moving to the next town could be a hundred kilometres away, meaning major disruption, new schools and incurring considerable cost.

A notable feature of working in country areas is stretched, or lack of, resources. Clients invariably come with complex issues requiring multi-varied responses. Cities provide lots of referral points and a physical presence for structures such as Centrelink and Medicare for clients to access which their country cousins look upon with envy. While lots of resources are concentrated in cities and most often have extensive wait lists, at least they are available.

Many country towns have doctors with closed wait lists due to over-work and clients invariably have to travel an hour or so to see specialists: even longer if it’s to a regional centre or city. Accessing mental health and drug and alcohol support can be difficult, again with long waitlists. Hospitals can be inundated with people needing help for what would perhaps be considered minor issues in metro areas with bulk billing doctors. One of the side-effects of the paucity of referral points is country SHS will often work with clients for longer periods of time when they are housed, in the interests of maintaining the tenancy.

Young people at risk of homelessness or homeless are even more disadvantaged, particularly LGBTQI young people who will often feel isolated. Smaller communities can often appear homogenous, making diversity more visible. The fluid complexity of issues young people experience often requires different responses to adults and swift interventions are required before issues become entrenched: a difficult proposition with less available resources.

Where there are other services linked with clients, networking becomes a vital component to ensure clients get as much support as they need. Agencies are generally small operations with workers stretched to cover vast distances to see clients. Effective case work takes the ‘village’ approach with clear understandings of roles and responsibilities in client work and also offers opportunities for lateral thinking.

Close working relationships with other organisations is particularly important when it comes to cross-border issues. The brown ribbon dividing states but beloved of water skiers, campers and other holidaymakers is a thorn in the side of organisations trying to provide services to vulnerable people. Bureaucratic red tape, differing regulations and service boundaries dictated by state and federal funding can lock people out of accessing nearest services. People in small towns with few services have to get creative to get the support they need: giving friends and families addresses is seen as necessary sometimes.

Country regions struggle with declining populations, loss of businesses and industry and the vagaries of the weather. The beautiful warmth and sunny weather tourists might enjoy can have a downside. The ten year drought saw many businesses close starting with the agricultural sector and continuing through all aspects of community life. The knock-on effect forced people to tighten their belts, resulting in a rise in people doing it tough. Small communities saw a rise in people at serious risk of homelessness, increased domestic violence and children missing school as families on the land struggled to make ends meet. There was also an increase in welfare dependency for low-skilled and entry-level job seekers.

While the debate around affordable housing rages on in more populous cities and regional centres, country towns find this less of an issue where accessibility is a bigger problem. Over the years we have seen many people come to small communities looking for seasonal work, perceived low rental opportunities and the lure of re-opening rural industry, only to find they have few options for rental properties. While many of the challenges for people grappling with homelessness are the same in cities as they are in country areas, there are subtle differences. The rural idyll can be anything but for people experiencing, or at risk of, homelessness.
Seeking Debt Waivers of Small Amount Loans

Stephen Grace, Coordinator, Homeless Persons’ Legal Clinic, LawRight

The link between poverty, debt and homelessness is both immediately evident and well established. If you are unable to afford basic living costs, a small short-term loan may seem the only viable option: an injection of cash to smooth over income fluctuations. In reality, these loans can trap people in a debt spiral, further entrenching their poverty.

Advocating for these loan debts to be waived is a key strategy to address individual hardship. As a consequence, some debtors are left ‘better off’ if they do not repay the initial loan. We will discuss the legal rights and obligations imposed on a consumer and the available protections. We argue that a consumer is entitled to exercise these protections by asking for the debt to be waived.

We start by outlining the framework around small amount credit contracts and the legal protections available to consumers.

Small Amount Loans and the Debt Spiral

Small amount loans emerged in Australia in the late 1990s. These loans offer small amounts of credit at high interest over a short space of time.

Supporters of small amount loans argue that they provide access to credit to those otherwise excluded from mainstream credit products, credit that is essential to respond to unexpected costs or purchases. They
assert that consumers exercise free and informed choice when entering these agreements.  

Consumer advocates view these loans differently. Their objections are multiple and varied, but regularly include:
- the terms of the loans, including the associated costs, are not commonly understood by the borrower;
- these loans are rarely entered on a one-off basis;
- borrowers are likely to be experiencing financial hardship, with the majority receiving a Centrelink benefit;
- borrowers are likely to be experiencing significant physical, psychological or emotional health problems;
- the main reason for taking a loan is to cover basic living expenses, including utility bills, rent or food;
- rather than alleviate financial pressures, these loans exacerbate a person’s circumstances of hardship;
- companies that offer these loans target vulnerable people.

Research in this area predominantly supports the position taken by consumer advocates. These types of loans and the practices of these companies are commonly recognised as predatory and the target client base is, by definition, vulnerable. As noted by Marcus Banks in his report Caught Short: ‘poverty pervades the lives of most borrowers interviewed’.

Legal Limits on Credit Providers

Consumers of small amount loans are protected by two main mechanisms: limits on the fees and charges associated with the loans; and a requirement that lenders assess the suitability of a loan. These mechanisms are designed to prevent or minimise the harm caused to consumers, rather than offer remedies.

However, when a consumer defaults under a credit contract, a credit provider may negotiate repayment or enforce their legal rights through the courts. They may also make a negative listing on the consumer’s credit history.

Limits on fees and charges

Australian legislation limits the costs and fees that lenders of small amount credit contracts can charge: a 20 per cent establishment fee and charges of four per cent a month (flat rate), which amounts to 48 per cent a year. If more than 50 per cent of a consumer’s income is made up of Centrelink payment, repayments cannot be more than a fifth of the income of the consumer. Lenders are still able to charge additional fees for defaults or enforcement, although there are limits imposed.

In practice, even when these ‘caps’ are applied, the cost to a consumer can be exorbitant. Borrowing $500 for two months, you will be required to pay an establishment fee of $100 and monthly fees of $20: a cost of $140 (plus the amount you have borrowed). This is effectively interest of 170 per cent a year before including default or enforcement fees.

Assessing suitability

Lenders of small amount loans are required to take reasonable steps to
Social security payments are number of ways. the law offers this protection in a their limited income. These are strong legal protections to For consumers experiencing poverty, action through state courts. Protected during bankruptcy. Similar income threshold begins at over belongings or trade tools. As the They are also entitled to retain some contribution towards their debt. Before being required to make a bankruptcy, they are entitled to earn an income up to a threshold amount without the consent of the consumer. Additionally, if a consumer is declared bankrupt, they are entitled to earn an income up to a threshold amount before being required to make a moral obligation on debtors to repay the amount borrowed. However, this expectation misunderstands the nature of this interaction and the obligations owed between a consumer and a credit provider. The relationship between a credit provider and a consumer is legal nature, created when two parties agree to enter a legal agreement. This legal relationship contains all of the rights and obligations of the agreement, including the consumer protections discussed above. When entering these agreements, small amount credit providers make an informed commercial decision in consideration of the various legal rights and consumer protections. Credit providers are also aware of the possibility of default (some credit providers use the possibility of default as justification for the exorbitant costs they charge). The same cannot be said for consumers, many of whom are unaware of their legal rights and do not exercise a true choice to enter these agreements. Consumers often enter these agreements due to a need for immediate funds rather than a strategic assessment of the cost of the loan. When negotiating a resolution of these debts, it is acceptable to hold these companies to the standard imposed by the law and to assert the legal rights or protections offered to consumers. Where a legal protection is available, a consumer is entitled to rely on that protection in the same way that a credit provider will rely on its legal rights to enforce a debt. Taking this approach, consumer advocates can effectively assert a client’s legal rights to resolve their debts, addressing an underlying cause of poverty.

Endnotes
4. ibid, p.16.
5. ibid, p.23.
8. ibid, p.15.
9. Other general protections also exist, such as restrictions on unconscionable dealings or unjust terms.
14. Singh and Secretary, Department of Education, Employment and Workplace Relations (2010) AATA 720 at [27].
The Crime of Begging: Punishing Poverty in Australia

Paula Hughes, Policy and Casework Lawyer, Homeless Persons’ Legal Clinic, LawRight

Begging remains a criminal offence in Queensland, Tasmania, Victoria, Northern Territory, and South Australia. Maximum penalties vary, but are as severe as 12 months imprisonment or a $1570 fine. With two states currently considering the repeal of begging as an offence, it is time to revisit the use of the criminal justice system to regulate begging in Australia.

We argue that the criminal justice system is an inappropriate and ineffective forum for addressing the issue of begging. Criminalisation fails to address individual needs which may cause a person to engage in begging, and in fact may further exacerbate hardship. It also fails to identify or rectify the systemic issues which relate directly to the incidence of begging in Australia.

The Problem with Criminalising Begging

The criminalisation of begging has a disproportionate impact on the most vulnerable members of society, who are significantly more likely to engage in begging on account of their circumstances.

Research into begging in Australia demonstrates a strong correlation between the practice of begging and several complex and interrelated individual factors, including long-term unemployment, homelessness, mental illness, substance dependency, recent domestic and family violence, and poverty. The research has also shown that begging is a shameful experience and undertaken out of necessity. People who commit the crime of begging do so out of desperation and because their basic needs are not being met.

In addition to individual factors, there are also structural factors which contribute to the incidence of begging, in particular inaccessible or inadequately funded welfare services, healthcare, housing, and social security. In his seminal study ‘Understanding and Responding to Begging’ Lynch (2005) found that 100 per cent of respondent beggars had sought but had been unable to access some form of social support in the previous month.

This is consistent with 2010 data from Victoria, that during the period they were begging, 57.69 per cent of respondents indicated that they had been denied accommodation, and 53.85 per cent had been denied food. Across Australia, the unmet demand for specialist homelessness services continues to be high, with a daily of average of 275 requests for assistance unable to be met, and a total of 100,302 in the 2015-16 period.

Many arguments in favour of criminalising begging are not supported by the evidence. The ‘broken windows theory’ which argues that the incidence of begging correlates with a higher incidence of more serious crimes, has been criticised both domestically and internationally as factually inaccurate and reflective of public misconceptions and discomfort about poverty.

Domestic research into begging has consistently found that the incidence of fraudulent or aggressive begging is low, and much lower than is reported in the media. Further, Walsh (2004) has rightly argued that aggressive, violent, or fraudulent begging can be prosecuted under separate, more appropriate criminal offences.

The crime of begging also raises important access to justice questions, given that almost no charges are contested, offenders are largely unrepresented in court, and defences to the offence are limited.

Punishing Beggars: The Numbers

Australia’s current begging laws are rooted in the offence of ‘vagrancy’ which can be traced back to 1300s England. Whilst seemingly archaic, the offence of begging is still regularly enforced in modern Australian society.

In the Queensland context, recently obtained data from the Queensland Police Service indicates that convictions for begging have persisted over time, and in the period of 2009 to 2015, there were a total of 1562 convictions for the offence. Over that period, there was an average of 227 convictions per year and no significant decrease in the rate of convictions over time. In fact, these statistics mark an increase in the figures cited by Walsh in 2004, who reported an annual rate of 147 convictions. This supports a conclusion that criminalisation has had a limited effect on the incidence of begging.

Police data also indicates that by far the most commonly imposed penalty

<table>
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<th>Year</th>
<th>Convictions</th>
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<tbody>
<tr>
<td>2009</td>
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</tr>
<tr>
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<td>197</td>
</tr>
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<td>187</td>
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QPS data accessed April 2016
for begging in Queensland is a monetary order, which requires an offender to pay a fine as punishment. Monetary orders represented more than half of all sentences imposed for begging in Queensland in the 2009 to 2015 period.

The imposition of a fine for the offence of begging fails to achieve sentencing goals, and is likely to impose further hardship upon those who are already experiencing severe disadvantage. It also burdens the justice system with the impossible task of enforcing a debt against someone who has no means to pay it. In Queensland, the State Penalties Enforcement Registry (SPER) currently has $1.19 billion of unpaid fines registered for enforcement, the subject of recent and ongoing political attention.  

In issuing a fine, Queensland Magistrates are obliged to consider the financial circumstances of the offender; and the burden that payment of the fine will be on the offender. The above statistics about the rate of fines imposed on beggars raise concerns about to what extent this obligation is being heeded. Walsh (2005) found that those experiencing homelessness or on a low income received higher than average monetary penalties for public space offences heard in the Magistrates Court.

Case study: HPLC client Bobby

Bobby was a 50 year old Indigenous man living in Far North Queensland when he was charged with begging. At the time, Bobby was long-term unemployed, had a cognitive disability, and was homeless. Bobby begged for money because he was desperate and could not afford basic living expenses.

After being charged, Bobby appeared in the local Magistrates Court where he pleaded guilty and received a $500 fine. At the time, Bobby already had a SPER debt of over $2100, and because he could not afford to pay his new fine, it was soon added to his SPER debt for enforcement action.

Bobby’s inability to pay back his debts caused him ongoing stress and exacerbated his pre-existing vulnerabilities. He continued to experience financial hardship and soon started begging again.

Addressing Begging

Begging is broadly recognised as a ‘problem’, including by those who beg. It is now widely acknowledged that begging is the manifestation of complex and multifaceted contributing factors, at both the individual and structural level.

Using the criminal justice system to punish those who beg is an ineffective and inappropriate solution. It fails to address individual needs linked to begging, such as homelessness, poverty, unemployment, mental illness and substance dependency. In fact, the imposition of criminal penalties, and in particular fines, is likely to further entrench disadvantage.

Criminalisation as a means of regulation also ignores broader structural issues which contribute to the incidence of begging, including inadequately funded and inaccessible social supports, healthcare, and housing. Only by rectifying these structural issues, and supporting beggars to address their individual needs, will the problem of begging be remedied. The criminalisation of begging has no place in modern Australian society, and we will watch with interest the reforms being considered in Victoria and Tasmania.

Penalties imposed for begging in Queensland 2009–2015

<table>
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<th>Type of Order</th>
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<tr>
<td>Community Order</td>
<td>57</td>
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<tr>
<td>Monetary Order</td>
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<td>53%</td>
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<td>Probation Order</td>
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<td>9%</td>
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<tr>
<td>Good Behaviour/Recognisce</td>
<td>441</td>
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<tr>
<td>Other</td>
<td>95</td>
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</table>

GPS data accessed April 2016

Endnotes

1. Summary Offences Act 2005 (Qld) s8; Police Offences Act 1935 (Tas), s8; Summary Offences Act 1966 (Vic), s49A; Summary Offences Act (NT), s56; Summary Offences Act 1953 (SA), s12.
2. Police Offences Amendment (Begging) Bill 2016 (Tas) and Summary Offences Amendment (Begging or Gathering Alms) Bill 2016 (Vic).
5. ibid, p.529.
11. ibid.
17. Name has been changed.
Helping to Break the Cycle of Poverty:
HYPAs Transitioning the Lives of Young People

Anna Dodd, Communications Administrative Assistant, HYPA

Poverty is both a cause and consequence of youth homelessness. While not all young people who identify as homeless have experienced poverty, it is the overwhelming contributing factor. It is clear that young people experiencing homelessness will face a future of poverty unless appropriate interventions take place. Early intervention can not only help break the cycle of poverty, it can also improve the personal wellbeing of young people and increases their contribution to the community.

While the issue of youth homelessness is much broader than rough sleeping, this is often a go-to issue for policy makers. In 2015–16 rough sleeping only accounted for under ten percent of homeless young people in Australia. Young people are experiencing greater levels of poverty than the community is aware of.

Couch surfing is a difficult aspect of youth homelessness to monitor because these young people do not always connect with services and can often fall through the cracks. This is an unsafe and temporary living arrangement and without intervention, these young people will face the prospect of a life of poverty. Evidence collected from our clients suggests that young people are living for longer periods of time in poverty and only seek assistance once they have exhausted all other temporary living arrangements.

The factors contributing to poverty include the high cost of living, high unemployment rates, inadequate income support and lack of economic growth. Poverty is also an overwhelming factor in domestic violence, drug abuse, alcoholism and social isolation, some of the reasons many young people leave home and become homeless in the first place. The Cost of Youth Homelessness Report suggests that one third of all homeless young people experience violence in the home and almost two thirds of those surveyed had experienced out-of-home care. Unstable family arrangements often lead to a trajectory to poverty and homelessness.

Ending youth homelessness is not as simple as providing accommodation. Young people need to learn fundamental life-skills and the self-confidence to care for themselves — without positive role-models or intermediary service supports, poverty is a likely outcome. Our services address these barriers and work with young people to teach them these core skills.

Early intervention is the most effective approach for young people to gain long-term independence. Our approach at HYPA not only meets their immediate needs, but also helps prepare them for the future. Crisis care in the form of secure stable housing and case management is vital for young people when they present to us, but building relationships and providing ongoing support for independent living and learning is also crucial.

Transitioning young people from a life of homelessness can be a complex journey. However, young people have incredible resilience, strength and capacity to create positive change in their lives. When young people are given the opportunity to build independent living skills, employment skills and confidence in their abilities, they can reach their goals and aspirations.

A Case Study

Belinda presented to HYPA after a family breakdown and had nowhere safe or stable to live. She was couch surfing for a period of time and when she found herself with nowhere else to go, she slept in her cousin’s car. HYPA was able to support Belinda with her immediate needs and she has since moved into supported accommodation. Belinda is now planning for her future and has goals to study at TAFE and gain employment.

‘Often we would come and get breakfast, lunch and dinner sorted. It helped to get us through a rough time,’ Belinda said.

‘I have never been turned down or told, “not here.”’

Belinda is currently on a pathway out of homelessness and will be supported by HYPA for the time she needs to become independent.

Endnotes

The Salvation Army Doorways: Addressing Poverty in Clarence and Moonah

Justin Cooper, State Manager, Children and Family Services, The Salvation Army Tasmania

The Doorways program embodies The Salvation Army’s (TSA) mission to transform lives and care for people without discrimination. The Doorways philosophy has a focus on supporting clients in times of crisis, while concurrently helping clients build their individual capacity and resilience. In this context TSA is delivering services that have a focus on providing clients with a ‘hand up’ not a ‘hand out’.

Emergency relief (ER) services provided by TSA support and assist individuals and families who are experiencing financial hardship and crisis. Support includes provision of the standard ER range of supports such as material aid (food, food vouchers, clothing, household goods, utilities payment assistance) plus budgeting assistance, information provision, referral and advocacy.

Under TSA’s definition of emergency relief, the distribution of material aid support is the entry point or ‘the first doorway’ to a continuum of ‘wrap around’ services. TSA ER delivery focuses on supporting clients in times of crisis while concurrently helping them build their individual capacity and resilience. The goals being to reduce the crisis episodes and work towards achieving sustainable long-term outcomes.

Our Doorways approach is founded on providing pathways for clients. The model links material aid assistance with opportunities for clients to be supported by deeper engagement with people through intensive ER assistance in conjunction with Doorways case management. Through this process TSA ER seeks to resolve both immediate crisis issues and work with them to identifying the broader (often more complex) underlying issues that are contributing to the need to seek assistance.

Due to the increase in clients presenting to our Doorways centres we have developed and implemented an outreach Doorways program across the state. Currently we operate outreach sites at McCombe House (Womens Emergency Accommodation), Salvation Army Supported Housing, Royal Hobart Hospital, Ulverstone Drug and Alcohol Residential, Risdon Vale Community Centre, TSA’s Kingborough Corps, Housing Connect Burnie, Primrose Community Centre, Clarence Plains Community Centre, East Devonport Community House and the Tasmanian Aboriginal Centre on the north west coast.

It can be an anxious time for individuals and families when they present to a Doorways centre to request assistance, especially when domestic and family violence has occurred and the victim is worried/anxious that the perpetrator of the violence may also be seeking assistance from the same centre. Our front line staff also have to manage clients with a range of mental health issues, an increase drug and alcohol affected clients, people experiencing homelessness, as well as families who struggle with daily life and the increase in living expenses, such as rental payments, power and heating bills, fuel and transportation costs.

The table below provides an insight into the types of referrals that have been accepted by Clarence and Moonah Doorways programs between July 2015 and June 2016:

<table>
<thead>
<tr>
<th>Activity</th>
<th>Moonah</th>
<th>Clarence</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total number of visits</td>
<td>1,652</td>
<td>1,793</td>
</tr>
<tr>
<td>Total number of clients</td>
<td>556</td>
<td>488</td>
</tr>
<tr>
<td>Total referrals</td>
<td>379</td>
<td>687</td>
</tr>
<tr>
<td>Total referrals for case management</td>
<td>82</td>
<td>286</td>
</tr>
<tr>
<td>Total referrals for financial counselling</td>
<td>73</td>
<td>107</td>
</tr>
<tr>
<td>Total referrals for NILs Loans</td>
<td>19</td>
<td>46</td>
</tr>
<tr>
<td>Total referrals for child and family support</td>
<td>26</td>
<td>9</td>
</tr>
<tr>
<td>Total referrals for emergency relief service</td>
<td>58</td>
<td>10</td>
</tr>
<tr>
<td>Total referrals from community organisations</td>
<td>24</td>
<td>29</td>
</tr>
<tr>
<td>Total referrals from TSA Corps.</td>
<td>19</td>
<td>21</td>
</tr>
<tr>
<td>Total referrals for medical/health support</td>
<td>13</td>
<td>23</td>
</tr>
<tr>
<td>Total referrals for PLP</td>
<td>10</td>
<td>10</td>
</tr>
</tbody>
</table>
Case Studies

Our Doorways facilitators need to be able to listen and be prepared to journey with people experiencing challenges and trauma. There are many stories of how Doorways have helped change and sometimes even save lives. Here are two case studies from the Clarence and Moonah Doorways Facilitators.

Karen

Moonah Doorways, in collaboration with Communities for Children, has been supporting the Clayton family since 2012. Communities for Children applied for and were successful in securing funds from The Jessica Lord Foundation to assist the family with the cost of additional needs for their son Cody who has Angleman’s Syndrome.

Since 2012, when the family first received the diagnosis, The Salvation Army Moonah was the first place the family turned to for support. Since this time Doorways and Communities for Children have supported the family with basic food support, advocacy, liaison, referrals and financial support as well as ongoing emotional support. Cody has attended Playgroup regularly as well as Kiddy-Gym throughout this time. Cody’s mother has engaged in regular case support and is confident of who, where and how to seek the support that she may require due to Cody and the families changing needs.

While there is no cure for Cody’s condition, the family have worked tirelessly to ensure that Cody has the best possible outcomes in life. It is a pleasure to work alongside and support such a resilient, brave and loving family.

Doorways Moonah has been supporting Karen financially and emotionally as a result of having her child removed from her care in February 2015 due to her deteriorating mental health status. Since this time, Karen has been engaged in regular case management sessions and has worked extremely hard to achieve reunification with her child. Doorways recognised both the financial and emotional strain that this situation was causing Karen.

Karen is now quite close to reunification with her child. She has several unsupervised visits with her child each week and continues to engage positively with Doorways, a Family Support worker, a Child Protection worker and visits her Psychologist regularly.

Although Karen’s story is not unique, it is certainly a case that Doorways has been able to treat individually and respectfully. I am sure that Karen’s connection with The Salvation Army will be ongoing and she has expressed immense gratitude for all of the support provided to her during this very difficult time in her life.

Natalie

Natalie first presented to Doorways in November 2014 seeking financial support. Natalie stated that normally the family manages their finances well and that they had very little debt except for the mortgage on their home. At this time Natalie stated that her husband had left his employment as a Disability Support Worker due to burnout and fatigue. Natalie and her husband have five children together and had never needed to access any type of financial support before. Doorways were able to provide Natalie with Gift Cards for groceries and an Aurora Hardship Payment.

Natalie presented to Doorways several times throughout that year reluctantly requiring financial and material support. As with many families who experience situational poverty, she shared that they had sold every item that they could to survive and had begun to borrow money from family and friends resulting in the need to pay this back on pay day, creating a vicious cycle. Natalie shared that she had begun to lose hope that their situation would improve. Doorways provided non-judgemental support and encouragement along with tips, tools and advice on how to budget on a low income. Natalie was very open and willingly engaged.

After a period of managing well, Natalie presented again and shared some upsetting news. Her husband had been diagnosed with cancer and she herself had been diagnosed with severe anxiety and depression. In the space of a year this family’s situation had changed dramatically. Natalie was provided with a referral to a Centrelink social worker as they had been experiencing difficulty with her husband’s medical exemption, as well as a referral to the Cancer Council and the offer of ongoing support.

During Christmas Cheer, Doorways Facilitators were given the opportunity to identify any families that they were currently working with that may have been requiring additional support this year. Natalie and her family were immediately placed on this list. Natalie, her husband and five children were provided with beautiful donated gifts and toys including two brand new bikes for the younger children. To add to this generosity, Bunning’s Glenorchy kindly donated a personalised Christmas Hamper to this family. Natalie expressed her overwhelming gratitude and appreciation stating:

‘I really don’t know where my family would have ended up without the support of The Salvation Army. Thank You.’ To add to these blessings, Natalie shared that her husband had just received the results from his medical tests and had been given the all clear. Natalie stated ‘Now we can begin to rebuild our lives’.

* Names have been changed to ensure privacy.
Consumer Voices — Poverty and Homelessness

Consumer Voices is a regular feature in Parity. Articles are written by and with consumers to ensure they have a say about the issues that directly affect them.

The Peer Education and Support Program (PESP) is the consumer participation program at the Council to Homeless Persons (CHP) in Victoria. PESP is a diverse group of people who have experienced homelessness and are trained and supported to undertake a range of activities to improve the response to homelessness, educate and raise awareness about homelessness and promote consumer input into homelessness policy and service design and delivery.

Poverty and Homelessness
Members of our Peer Education and Support Program (PESP) have played an active role in homelessness data collection for a number of years now. The role of a person with a lived experience in homelessness data collection is a unique one.

Introduction
Members of the PESP were asked to consider what poverty means for them, from a lived experience. They were then asked how poverty should be addressed. The following article explains their experiences and ideas on this issue.

Poverty

What is poverty?

Jody
Poverty to me was a slow decline, I was safe and secure but as time went on income decreased and options for housing decreased until I found myself in a house that was unfit for habitation. I didn’t realise I was stepping into poverty, it was a slow progression and I ended up in crisis accommodation when I realised those steps in the process were dire.

Vicky
When you don’t have a choice and you have to rely on government payments, which just don’t cut it, especially as a single mum. You can’t afford books or uniforms for your children and have to rely on government relief grants. You have to keep saying no to your children and they miss out. You make excuses for them missing excursions or camps. It also leads to a social disconnection. It means you can not provide proper nutrition because you can’t afford to buy full healthy meals seven days a week when you are on government payments.

Trevor
Personally, I have to accept that I lived on or under the poverty line most of my life. Even when I was in business, I was getting less than those I was paying. Options become limited, when you have to pay for something you can’t afford, Cashies becomes the only option. You are trapped into tough decisions. Putting things in ‘Cashies’ (payday or short-term or high interest loans) affects next week’s budget and so on. If you have a buffer, you don’t feel it as bad.

Jason
I never really thought I experienced poverty. I adjusted my lifestyle to what I had coming in. Watching people on the other side of the street, having dinner or a night out, I’d wonder why it wasn’t me.

Having a house and a family and a nice life is a lifetime ago.

Poverty to me is not just being unable to fill my wants, but I couldn’t even fulfil my needs.

Christine
Poverty is reached when a person, after paying for the cost of accommodation, is unable to meet their other needs, that is, eating healthy food or going to wellbeing activities to address isolation, stress, depression and other mental or physical needs. Poverty means a person is unable to pay utilities, medication or medical bills and is unable to participate in leisure activities that most others would be able to afford.

John
I’ve experienced both having money and living in poverty. When I started out with my businesses, I did well but then something would go wrong and I’d lose everything and go back to having no money.

Poverty is about not having the money to pay for things, like rent, food, clothes and not being able to go out. I’ve lived in poverty most of my life.
Back in my day, we were separated; the people living in poverty were in different suburbs to those with money. Since rents have gone up, those suburbs have changed a lot.

What does it mean to you, in your life?

Jody
When I was raising my kids, I volunteered in various positions. The positions required me to pay for my uniforms, transport costs and any other related costs. I had to make the tough decision to step away from the positions. My identity as a helpful community member was taken away from me because I couldn’t afford it.

Vicky
Poverty leaves me feeling lonely. Everyday is a fight to feel positive and try not to let it affect me as a parent and a woman.

Trevor
Little decisions have long lasting ramifications, which you just can not deal with; extra percentage on the credit card, I’ve never had the discount on the energy bill because I can never pay the whole thing. Things that other people can just do, I have to put a lot of careful consideration into.

Jason
When I was homeless I didn’t have to spend money on rent. I had to make a decision: either stay homeless and support my drug habit, eat whatever I want and go wherever I wanted. If I’d decided to live in a boarding house, I’d have no money because the rent was so high. When I lived in an Aboriginal boarding house, I was told for the first time in a long time, “welcome home”. Meals were provided but rent was $20 more than my Centrelink income, I felt like I was set up to fail. It was a confusing choice to make.

Christine
Poverty has consequences: I am forced to use utilities as little as possible, I cannot attend as many medical specialist appointments as I need, I am experiencing financial insecurity and isolation. I suffer mental and physical health issues as a result of not meeting my health and wellbeing needs. I live with housing insecurity which leaves me fearful because I have a lack of control over my life. I am unable to afford things for my teenager that others can afford such as nice clothes, new uniforms, school camps, etc. Overuse of credit cards to pay medical costs means that I am incapable of paying the card off because interest is high and I am just paying the bare minimum.

John
You have to learn to go without things. I adjusted to having no money. I’d do things like having...
expenses taken out of my income by Centrelink. What’s left over would have to last me the next fortnight. I had enough for food and bills for the fortnight because I lived in a community housing property and my rent was subsidised. If not for that, I forget it.

Did poverty play a part in your experience of homelessness?

Jody
The lack of public transport options in rural areas restricted my access to government health and mental health services, which forced me to put all of my money into the high cost of fuel, car registration and maintenance which left me with no money for housing. I could only have one or the other.

Vicky
Being a sole parent and the sole carer for my children, I couldn’t go back to work. It just would have cost me too much to put the kids in care. I relied on government payments, and could not afford rent, which led me to become homeless.

Trevor
Poverty leaves you without social or financial backup. If one thing or a group of things go wrong, you don’t have the cushion to protect you.

Jason
Yes. I had failed as a provider, father and as a man. I didn’t want to drag my family into poverty with me. I would have rather died alone than drag my family down. So, I walked away and became homeless.

Christine
Yes. I was employed as a teacher on a part time basis and suffered from an injured back, so my income was limited. Rental prices were so far out of my reach I could not afford to consider renting on my own with a child. This lead to my homelessness.

John
Poverty both caused me to be without a home and kept me there. I couldn’t afford to pay $600 a fortnight on rent and there was not enough for any other bills leftover. I was sleeping rough for two years before I got a place to live which subsidised the rent, meaning I could afford to live there.

Was poverty a barrier to exiting out of homelessness?

Jody
Illness and injury lead to a lack of money, which led to worse injuries and illnesses, creating a vicious circle. If I wasn’t willing to fully participate in health and housing services, every day in every way, regardless of what they asked of me, I’d have lost access to benefits they provided, which was addressing my health issues and helping me find housing. It cost me so much to constantly be attending those services, I had no money left for anything else. This meant I couldn’t save money to provide a co-contribution for crisis accommodation or pay for any other type of accommodation, so I remained homeless.

Vicky
In society today, the government is taking more away from Centrelink benefits and the cost of housing and the cost of living is increasing. This makes is impossible to break the cycle of homelessness.

Trevor
Yes, again its consequences and ramifications. I was living in my van, so making sure it ran was a priority. I tried to save money but then I had to pay for disc brakes or a clutch for the car. It would leave me with nothing. If you can’t increase your income, which is difficult when you’re homeless, it’s very difficult to exit homelessness.

Jason
Yes. When your only income is a Centrelink benefit, it’s impossible to get a bond together for a house. The money wasn’t there to advance myself, like getting clothes for an interview. You’d have to borrow or put things into Cashies and you’d never get it back. The cost of everything is rising but the Centrelink benefits aren’t. It’s like trying to dig your way out of a hole.

Christine
Most definitely, I used all my leave at my job and ended up leaving, which left me with no secure income other than Centrelink payments. When I did apply for rentals I was told the property went to another person. I felt discriminated against. Most properties were out of my range cost wise. The only way to get some housing was to rent with my mother, which was beneficial for us both because Mum was working but also homeless and unable to afford a rental on her own.

John
There were two things that helped me find a way out of homelessness and into a home. First, I had to wait for a vacancy in social housing, so I could afford the rent. Secondly, I had to increase my income by getting a job. After being knocked back by several employers, I did get a job and was able to save money. I had never been in a position where it was so important to save.

Solving poverty

What needs to happen to address the issue of poverty?

Jody
Government, non-profit and community based social services organisations need to seek out the opinions of people living in poverty to hear their stories and adapt policies, at all levels to meet the changing needs of people.

Vicky
We need to start working in unity, starting with all governments, to make it a priority to address poverty. They should start by increasing access to support services and affordable housing. We need to focus more on hearing the voices of youth who have lived in poverty, who are our future leaders.

Trevor
The Government needs to get serious about meeting their obligations under Article 25 of the United Nations Charter Of Human Rights, which refers to the right to appropriate housing, health, education and other basic needs. If they do that, there would be housing for everyone, appropriate safety nets and we’d be in a better place than what we are now.

Jason
The Government needs to raise benefits to match the cost of living.

Christine
Centrelink payments need to match the cost of living; there has been no significant increase for decades.
Minimum wages also need to be matched with the increase in the cost of living. Education about how financial institutions work could help people understand more about financial options before they sign up for them.

**John**
Governments need to work together to address poverty. The best strategy for this is to cap rents, so everyone can afford a home.

People need to be able to access support to make sure they can stay in their home. If someone is having problems, they should be able to call a service and have an immediate response to prevent them losing their home.

**If we address poverty, will we end homelessness?**

**Jody**
A steady income and housing do not address the complex challenges facing so many people living in poverty and experiencing homelessness. What is needed are wrap around services to address social connectedness, adequate housing and prevention strategies in local communities.

**Vicky**
Yes, homelessness would be rare. There would be some cases of homelessness, so we would need to make sure intensive support is available to people.

**Jason**
Not even close. There are so many variables that contribute to one who finds themselves without a home and poverty is just one. There’s trauma, mental health and a lack of affordable housing, just to name a few. Throwing money at this problem won’t fix it.

**Christine**
No way. The rising private rental costs way exceed even moderate income earners and there just aren’t enough rentals out there to house people on low incomes. We need more public or social housing that is capped at 25 to 30 per cent of a person’s income to support an ever increasing population with an ever increasing cost of living that is not matched with wages or Centrelink payments. We also need wrap around support for those with complex, medical or physical needs and it needs to be flexible in order to cater for each individual’s needs, so that they remain housed.

**Conclusion**

**Jody**
In order to ensure everyone has access to affordable housing, the government should rethink public housing systems. They need a strategy to deliver an adequate solution to this issue.

**Vicky**
Rather than politicians and political parties arguing, they need to take action to address poverty, especially appropriate and affordable housing.

Governments also need to target incomes of families who are living in poverty, to ensure they are able to cover the cost of living for their families. As a result, people will have more opportunity to work or study and children would be happier and make positive life choices.

**Christine**
Actions that need to be taken to address poverty:
- More public and social housing with wrap around flexible support.
- Increase in minimum wages and Centrelink payments to match the increased cost of living.
- Address the incentives to buy properties for investment rather than for people to live in as this has caused high cost rentals that most low income earners cannot afford.
- Provide incentives for private rental landlords to rent properties at lower than their mortgage cost to low income earners.

**John**
Once we address poverty, learning to save is key to preventing poverty and losing one’s home.
Opinion 1

Senator Doug Cameron
Shadow Minister for Housing and Homelessness

As a nation, we are now the most unequal we have been since the Great Depression. We are becoming more divided by wealth and class.

If you’re well off you can access the world’s best health care, excellent education, and housing close to work and services. You can provide your children with opportunities and an inheritance that will ensure their security. If you are earning a million dollars per year you just received a $16,500 tax cut. If you invest in property, you receive the world’s most generous tax concessions. For many Australian millionaires, this means they don’t pay any tax at all.

For many Australians life becomes more of a struggle each day. Penalty rates for weekend hours are being cut, and work is becoming characterised by casualisation and the ‘gig economy’. Taxes are rising for those on low and median incomes at the same time as the Government is proposing a $65 billion cut to business tax. Services, such as a bulk billed doctor’s visit, become harder to access due to the Government’s cutbacks. If you are on the Age Pension or Newstart, the Government threatens you with debt notices and imposes longer application times.

In this unequal and unfair society, the most basic need, a secure place to call home, is denied to thousands.

At the 2011 census 105,000 people were homeless. Soon the 2016 Census results will tell us what that figure has risen to, and it surely has risen. This is a national disgrace and unacceptable.

Coalition governments, at state and federal level, have shown they are incapable of coming to grips with this housing affordability and homelessness crisis.

We have a failing, distorted housing market, made worse by stubborn government policy. The distortions created by favouring investors cascade through the housing market, hurting all, but hitting the most vulnerable the hardest. Starting from the viewpoint of supporting the commodification of housing via tax breaks is precisely the wrong way to approach housing. Instead we must begin by acknowledging that everyone deserves a safe, secure home.

No policy on housing and homelessness has any credibility if it doesn’t deal with the structural problems caused by over-generous benefits provided to investors, in the form of negative gearing, capital gains tax concessions and special tax treatment for self-managed super funds.

Furthermore, no government can be taken seriously if it doesn’t appoint a dedicated Minister for Housing and Homelessness. The $44 million per year cuts to homelessness funding in the Coalition’s 2014/15 Budget shows what can happen when you do not have a Minister with specific responsibility for housing and homelessness.

If we are to build a good society, a society based on fulfilling the human rights and basic needs of Australians, then we must tackle the issues of housing affordability and ensure everyone has a secure home.

The Coalition has ignored the housing issues for four years, before belatedly cobbling together a few ineffectual fig-leaf policies at the 2017 Budget. Despite promising ‘an enormous package’ that would be ‘well received’, the result was disappointment across the sector. The Grattan Institute’s Professor John Daly said ‘you’d need an electron microscope’ to see any effect on
Analysis by the Australian Housing and Urban Research Institute has demonstrated that providing affordable and stable accommodation to disadvantaged Australians decreases the amount government has to spend on health and mental health services. In my view there will also be significant reduction in public expenditure in other areas such as prisons and correction services. Spending on housing really should be seen as a productive investment.

Labor is committed to extra investment in homelessness services, and I am particularly concerned about the increasing number of older women experiencing homelessness, and the plight of young people coming out of state care. As Minister for Housing and Homelessness, I will work with the states through the NAHA process to ensure these policy areas are addressed.

Labor will have more to say on housing policy in the lead up to the next election and as part of that process we will continue consulting with industry experts and non-government organisations (NGOs).

I now turn to the bigger picture covered in this issue of Parity — how housing and homelessness relates to poverty.

Poverty is a result of economic inequality. Unequal economic and social power leads to poverty, and inequality leads to lower economic growth.

Housing and homelessness is one of the key economic challenges faced by all levels of government. The loss of productivity that comes with homelessness, rental stress and insecurity of tenure is a feature of our failing housing market.

There is growing academic and political analysis of the implications for intergenerational inequality, arising from the changing nature of housing policies.

Thomas Piketty’s Capital in the 21st Century has highlighted rising wealth inequalities in advanced economies.

The evidence presented by Piketty gives even greater significance to housing outcomes as a major reinforcer of wealth and income inequalities.

Piketty argues that as the returns to owners of capital have grown faster than overall income per capita (meaning that investment incomes are rising faster than wages) wealth inequality has risen, and will continue to rise.

One key implication of this is that inheritance rather than the return from one’s own economic activities begin to dominate the distribution of wealth, and therefore the distribution of the absence of wealth, poverty and insecurity.

A paper by Duncan MacLennan, Prof of Strategic Urban Management at the University of St Andrews and Prof of Public Policy at the University of Glasgow and Dr Julie Miao, lecturer in urban studies at the University of Glasgow titled Housing and Capital in the 21st-Century, highlights the significance of housing wealth in increasing inequality.

The paper takes the view that housing market processes and wealth outcomes will drive higher inequality and lower productivity into the future unless housing and related policies change markedly.

The authors state that Piketty’s findings imply that rethinking both the role of housing systems and the efficacy of housing policies are central to shaping more effective economic policy.

If we are to tackle homelessness, poverty and inequality, then housing affordability policy must play a central role. Labor understands this and is committed to policies that will make a substantive difference to the lives of Australians struggling to find and keep a roof over their heads. The Commonwealth Government should be acting to reduce inequality and housing costs-induced poverty. Labor stands ready, as the alternative government, to do so.

NB: The office of the Federal Government Minister for Human Services Alan Tudge was approached on several occasions to contribute to this edition of Parity.
Opinion 2

Dr John Falzon
Chief Executive Officer, St Vincent de Paul Society, National Council of Australia

The Centrality of Class Analysis

In 1975 the Commission of Inquiry into Poverty¹ found that:

1. poverty is seen as a result of structural inequality within society, any serious attempt to eliminate poverty must seek to change those conditions which produce it.

It would be hard to argue, more than 40 years later, that the current federal government accepts that:

1. poverty and homelessness are reflective of government decisions, not individual choices
2. poverty is a result of structural inequality
3. inequality is a problem
4. inequality should be addressed and reduced by government.

Through ideological framing, successive governments are able to argue that they are responsible, not for addressing structural inequality, but rather for addressing the costs of behavioural poverty, for it is people who, according to this discursive sleight of hand, choose poverty, homelessness, unemployment, insecure employment and, of course, incarceration.

They, not the conditions which produce structural inequality, are to blame. They should be punished and prevented from being a drain on the public purse. They are the ones who should be drug-tested, income-managed, denied payments, made to pay back fictitious debts, exploited, coerced, corralled.

As the commons were being enclosed in 17th century England, an anonymous poet wryly observed:

The law locks up the man or woman
Who steals a goose from off the common
But leaves the greater villain loose
Who steals the common from under the goose.

If we are serious about addressing inequality as the only possible way of eliminating poverty and homelessness then we will do well to acknowledge that this is exactly what we are dealing with: the ongoing and ever-innovative theft of the commons, including the remarkable framing of housing as a speculative sport rather than a human right.

But so cleverly is this concealed that we are presented with a narrative that successfully convinces people that the thieves are not those who actually profit from the theft of the commons but those who most acutely suffer the consequences of the theft of the commons. So people who have been locked out of paid employment are framed as stealing tax-payers’ hard-earned dollars while people in low-paid or insecure employment are framed as being greedy for penalty rates and minimum wage levels that are ‘punitive’ to businesses.

Social expenditure is framed as being a gigantic theft while the minimisation, avoidance and reduction of tax, especially on high wealth individuals and corporations, is framed with a pious reverence for the rights of the hard-working wealthy.

Macroeconomist Mark Thoma, commenting on the debates in the United States on the debt ceiling some years ago, wrote:

‘We have lost something important as a society as inequality has grown… our sense that we are all in this together. Social insurance is a way of sharing the risks that our economic system imposes upon us. But growing inequality has allowed one strata of society to be largely free of these risks while the other is very much exposed to them.

The upper strata wonders, ‘Why should we pay when we get little or none of the benefits?’ Even worse, those at the top begin imposing a virtue and vice story to justify their desire to stop paying the taxes needed to support social insurance programs.

Those at the top did it all by themselves. Those at the bottom, on the other hand, are essentially burning down their own houses just to collect the fire insurance…’²

Once we abandon the centrality of class analysis, which also augments the historical and structural analysis of patriarchy and colonisation, we create the space in which the virtue and vice story referred to by Thoma is able to flourish.
Poverty is not an accident of personal behaviour. Neither is it an accident of politics or economics. It is a deliberate choice. If governments, representing the interests of those who profit from the theft of the commons, judge that profits are best served by immiseration, unemployment, underemployment, and cuts to social expenditure, then that is what will happen and the people who are excluded as a result will be blamed for their own internal banishment. As Slavoj Zizek describes it:

‘…their exclusion itself is the mode of their inclusion: their “proper place” in the social body is that of exclusion…’

If the same governments judge that there has to be a limit to this before social instability becomes an obstacle to productivity and profitability then these trajectories will be ameliorated.

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It is no surprise, for example, that the Organisation for Economic Cooperation and Development has identified the economic danger of unchecked inequality. But even when governments step in to arrest the slide into deeper inequality the intervention is often framed as being a grand gesture of kindness to those who have lost their way. University of New South Wales Professor Ilan Katz exemplifies this in his analysis of the social inclusion framework:

‘Interestingly the term social inclusion, while a lot warmer and fuzzier than social exclusion, lacks the connotation of exclusionary forces. It therefore implies a much stronger policy focus on helping the excluded to participate in mainstream society, without examining what it is about that society that excluded them in the first place.’

Or to put it in the pungent language of Zizek:

Society itself is responsible for the calamity against which it then offers itself as a remedy.

Our problem is not idleness. Our problem is inequality. People are forced underground by inequality. They resurface in our prisons or on our streets. They are forced to hock their furnishings, their personal possessions. They seek consolation in the arms of loan sharks and payday lenders. Charity may well tide them over until their next crisis. It is justice, only justice, however, that will fulfil their long-term dreams.

We have only one enemy. It is called inequality. It manifests itself through the twin problems of surfeit and despair. And it is dealt with by the double strategy of a redistribution of wealth and a redistribution of hope.

Introducing the centrality of class to our analysis is crucial to our need for a radical change in the way we think about poverty, the way we prioritise our needs as a society, the way we organise our resources, and treat each other, from the First Peoples to those who come across the seas in search of safety.

In the beautiful words of the late Bobbi Sykes:

The revolution is alive while it lives within us; beating, making our hearts warm, our minds strong, for we know that justice is inevitable — like birth.

Endnotes

1. Commission of Inquiry into Poverty, Poverty in Australia: First Main Report, April 1975,
7. Sykes, R 1988, ‘Cycle’ in Love poems and other revolutionary actions, University of Queensland Press, St Lucia.
Once upon a time, Australia thought everyone deserved housing and it built a lot of publicly subsidised housing to make sure that even low-income families and individuals had a home to live in. That was a long time ago, before the neo-liberal wizards cast a spell that made us all believe that poverty and homelessness was always the result of personal inadequacy.

What is the Opposite of a Meritocracy?
If we believe we live in a meritocracy, what is the logical belief that sits on the reverse side of that concept? What is the opposite of a meritocracy? Interestingly, in the English language ‘meritocracy’ does not actually have a particularly useful antonym. Apparently ‘kakistocracy’ is the closest we get and it isn’t quite right. Kakistocracy means ‘rule of the worst’. I do not think this is actually the opposite of a meritocracy, as we now commonly use the word — to describe people who have succeeded financially in our community — not just those who hold political power. In fact, ‘community’ is not quite the right word either, as sadly we are now all living in an economy rather than a community.

Pathologising People in Poverty
I think that the opposite of meritocracy can be seen in our 21st century attitudes toward people living in poverty and people experiencing homelessness. Our attitudes towards people in these situations have become increasingly ‘individualised’. People in poverty require better financial management skills; people who are homeless need living skills training, a case manager or 24 hour support in crisis accommodation. I could give many more examples of the responses to poverty and homelessness that clearly define it as a problem of the individual, rather than a problem with or consequence of our system, policies and structures.

Homelessness is rarely presented as a structural or systemic problem of a random or unfair system and more about an individual’s inadequacy at managing various life skills. Even recent national debates about housing affordability are not actually about people in poverty or those experiencing homelessness — that debate mostly focusses on people who have some means but cannot afford to purchase housing.

How our Meritocracy Punishes People in Poverty
Over the past few years, I have been collecting examples of how our society punishes people in poverty. Because our society has quite successfully re-framed poverty and homelessness as a problem inherent to an individual rather than a problem with our policy settings and systems, it is easy to find examples that punish people rather than challenge systems.

I do not think I need list the ways by which we reward people of supposed merit — they are shown to us regularly on TV, the internet, magazines and newspapers. Here is just a brief list of the ways we continue to punish people in poverty who experience homelessness:

- We withhold affordable, safe, secure, permanent housing (that’s the most obvious one)
- We require people do ‘living skills’ courses before they might be offered public housing.
- We peddle or do not challenge the myth that homelessness is a ‘lifestyle choice’ (don’t you think it odd that only people in poverty make that ‘lifestyle choice’?)
• We ask people to complete a ‘rental diary’ before they might be offered public housing. This is a particularly invidious punishment. It involves homeless people visiting real estate agents to look at private rental properties that they can’t afford to rent and for which they will be rejected — just to prove to a government department that they have tried and failed to find alternative housing. Needless to say, insisting that people experience multiple rejections does not come without personal impact and shame.
• ‘Transitional housing’ continues to be a thing. Keeping people uncertain and unclear about their future housing and the community in which they will live.
• If you are charged with a crime and are poor and homeless it is likely you will not get bail, unlike housed people charged with the same crime. We imprison people in poverty.
• We complain that some people’s poverty and homelessness has been created by their own drug or alcohol addiction (in many cases, correctly). However, we also do not provide anywhere near enough detox or rehabilitation options for people with addictions.
• As service providers, we insist people tell us their ‘story’, their often traumatic story of fleeing violence or trying for years to make ends meet or of being made unemployed or evicted. Not only do we insist they tell us their story, their reason for seeking help, their personal details — we often make them repeat it to multiple workers and multiple organisations. Privacy can no longer be taken for granted — it is a reward only for people of means. Whenever I stay at a short-term accommodation option — such as a hotel, I simply give them my name and my credit card.
• Worse still, after some people have been given food or help with a bill or assisted into short or long-term accommodation by one of our many charities, their story then sometimes becomes public property and a method by which charities advertise the work they do in order to seek further donations. The media is complicit in this. Whenever journalists cover issues of poverty and homelessness they always ask for a ‘personal story’. Those personal stories may make for compelling reading, but they also reduce a person’s anonymity and might serve to re-traumatise the owners of those stories — and in the age of the internet, those stories never go away.

No Structural Analysis and No Structural Solutions
The issues that are not challenged are the growing gap between rich and poor; the increased casualisation of the workforce and lack of job security; the complete inadequacy of unemployment benefit for renting any type of housing in our major cities and; the ‘bad luck’ experienced by some people — be it an injury or physical or mental illness or other personal trauma which prevents them from working full-time or part-time.

Worse still, some well-meaning advocates in the social welfare sector spend way too much time advocating for people’s ‘right to sleep on the street’. As much as I do not want to see human beings punished for being forced to sleep on our streets, these efforts overlook the more essential right. The right to housing. Spending our time arguing that people should be able to sleep on a street is time we are not spending arguing for everyone’s right to adequate and affordable housing.

So, the reverse side of our ‘meritocracy’ is an ugly place. It is a place where human dignity is ignored, traumatic stories exploited and the structural problems that create and sustain poverty go largely unchallenged. It is a place where the success that others have supposedly worked very hard to obtain ignores the hard work that many other people may have also undertaken but which has not resulted in financial success.

There is even a body of research in psychology that has looked at the impact of randomly assigned ‘merit’. Although some of the research participants were simply randomly assigned money or status — those participants actually came to believe that somehow they deserved it more than those to whom it was not randomly assigned. We humans seem to always require an explanation for outcomes, be they randomly assigned or not.

The Randomness of Misfortune
Homelessness is a result of poverty. That said, there are many reasons that someone may be poor. Our focus needs to be on challenging the stereotype that poverty is a result of indolence or inadequate living or financial skills. I’ve now had over two decades working in and thinking about homelessness, poverty and housing policy and it continues to sadden me that most homeless people remain firmly in the category of the ‘undeserving poor’. Unlike victims of other misfortunes who somehow ‘didn’t cause their own problems’ (the deserving poor), homeless people in Australia continue to be blamed for their predicament. The most effective and lethal way in which this is perpetuated is by us all continuing to ignore the randomness of misfortune, whilst continuing to believe in the fairy tale of meritocracy.

The number of people experiencing homelessness in Australia is not overwhelming. It is possible to end it — we just need to discard the idea that we exist in a meritocracy along with our prejudices about people who experience poverty and homelessness.
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