
Joint CatholicCare NT and University of South Australia
submission:

Inquiry into homelessness in Australia

Standing Committee on Social Policy and Legal Affairs



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The Inquiry's terms of reference provide considerable breadth upon which comment can be made. Moreover, given that homelessness is not a category that exists in isolation but intersects with a range of other indicators (e.g. disability, mental health, incarceration rates, Indigenous exclusion) it is vital that the committee notes that the complex social needs that many people experiencing homelessness contend with are deeply structural and exclusionary.¹

However, this submission has a very specific focus on improving access to sustainable housing and highlight exclusionary practices in the Northern Territory (for instance, the issue of 'long grassing' or temporary accommodation are not specifically addressed but are acknowledged as part of wider systemic issues).

Noting the above, this submission focusses on the correlative factors of the following:

- a) Homelessness and the Northern Territory context.
 - a. Disproportionate effects on Aboriginal Australians.
- b) Access to and exclusion from housing.
 - a. Social housing.
 - b. Private rental market.
- c) Homelessness and financial exclusion.

For a broader overview of the homelessness experience in the Northern Territory we would point the committee to the NT Shelter submission.

The submission concludes with a brief set of recommendations.

Homelessness and the Northern Territory context

The exceptionalism of the Northern Territory must be acknowledged. Given the geographic size, the small population and the large Indigenous population (where intergenerational inequality and trauma inform the reproduction of entrenched disadvantage), service provision and homelessness must be considered within a different context. Program deliverables that may have relevance within either urban or regional settings elsewhere in Australia, are often not appropriate in remote communities in the Northern Territory and the way they intersect with regional and urban settings.²

Homelessness in the Northern Territory stands at 13 times the national average. In Katherine the figure is 31 times the national figure. While Indigenous Australians are 3.3% of the Australian population, they are represented disproportionately across a breadth of social indicators. At the national level 20% of people experiencing homelessness are Aboriginal. In

¹ For example, see Hill, L. & Louth, J. (2018). [Electoral Inclusion Among South Australian People Experiencing Homelessness: The Work Ahead](#). Electoral Regulation Research Network/Democratic Audit of Australia Joint Working Paper Series, No. 52, December.

² Louth, J. & Goodwin-Smith, I. (2019). [Expenditure on Children in the Northern Territory CatholicCare NT submission to the Productivity Commission](#), July; Louth, J & Goodwin-Smith, I. (2018). [You can't just come in like a fly and take-off: an evaluation report on client and staff experiences of the delivery of CatholicCare NT's Financial Wellbeing and Capability Program](#), Flinders University, Australia.

the Northern Territory that figure is 88%.³ Figure 1 (below) provides a startling visual representation of how the Northern Territory significantly differs from *all* other Australian jurisdictions.⁴

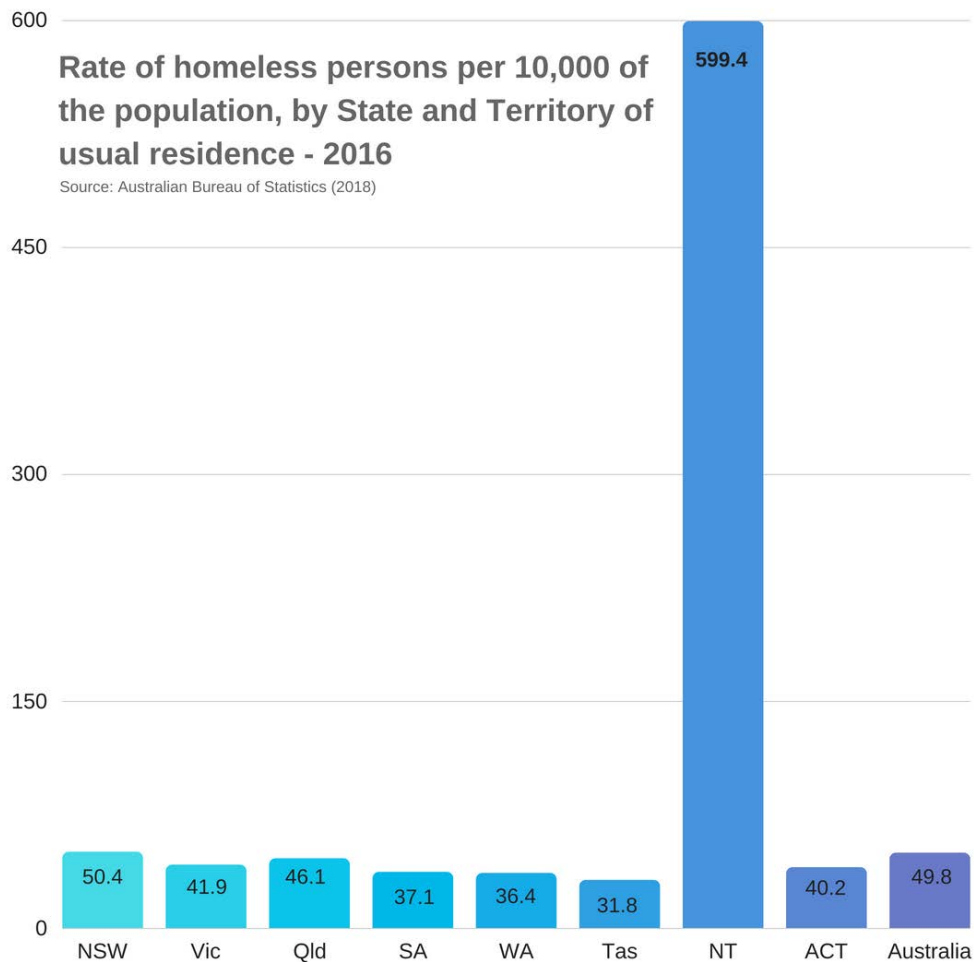


Figure 1: Rate of homelessness by state and territory (Source: Louth & Burns 2018, 51, based on data from the Australian Bureau of Statistics 2018)

Severe overcrowding is the largest contributor to homelessness in the Northern Territory.⁵ Overcrowding must be understood as a core issue that is connected to serious and entrenched disadvantage that impacts across a range of other social indicators.⁶ Many Aboriginal residents report issues relating to difficulties with managing rent and understanding lease agreements, through to communicating with landlords or social housing

³ It is also worth noting that these figures likely represent an underreporting given the difficulties of collecting homelessness data on census night.

⁴ Louth, J. & Burns, K. (2018). [The Financial Exclusion and Homelessness Nexus: Lessons from the Northern Territory](#), *Parity*, 31(7), 51-53.

⁵ [Census of Population and Housing: Estimating homelessness](#), (2018). Australian Bureau of Statistics, 14 March.

⁶ Davidson, H. & Livsey, A. (2017). [‘We are begging for housing’: the crisis in Indigenous communities](#), *The Guardian*, 20 August and ‘Homelessness’, op. cit.

providers.⁷ High occupancy levels also put additional strain on properties that often do not suit the needs and cultural obligations of community members,⁸ with repair issues also being a point of contention and difficulty for residents.⁹

Access to and exclusion from housing

As shown in Figure 2 the rate of homelessness in the Northern Territory has decreased since 2001. While this is a true statement from the data, it is important to note that such reduction is attributed largely to a reduction in overcrowding and the rate of homelessness per 10,000 persons in the Northern Territory remains unacceptably high and multiple times the rate in all other Australian jurisdictions. Moreover, as social housing stock is exhausted, this trend will stall if it is not accompanied by an appropriate commitment to inclusivity for those who are routinely excluded from the formal economy and processes that allow for real and sustained access to housing options.

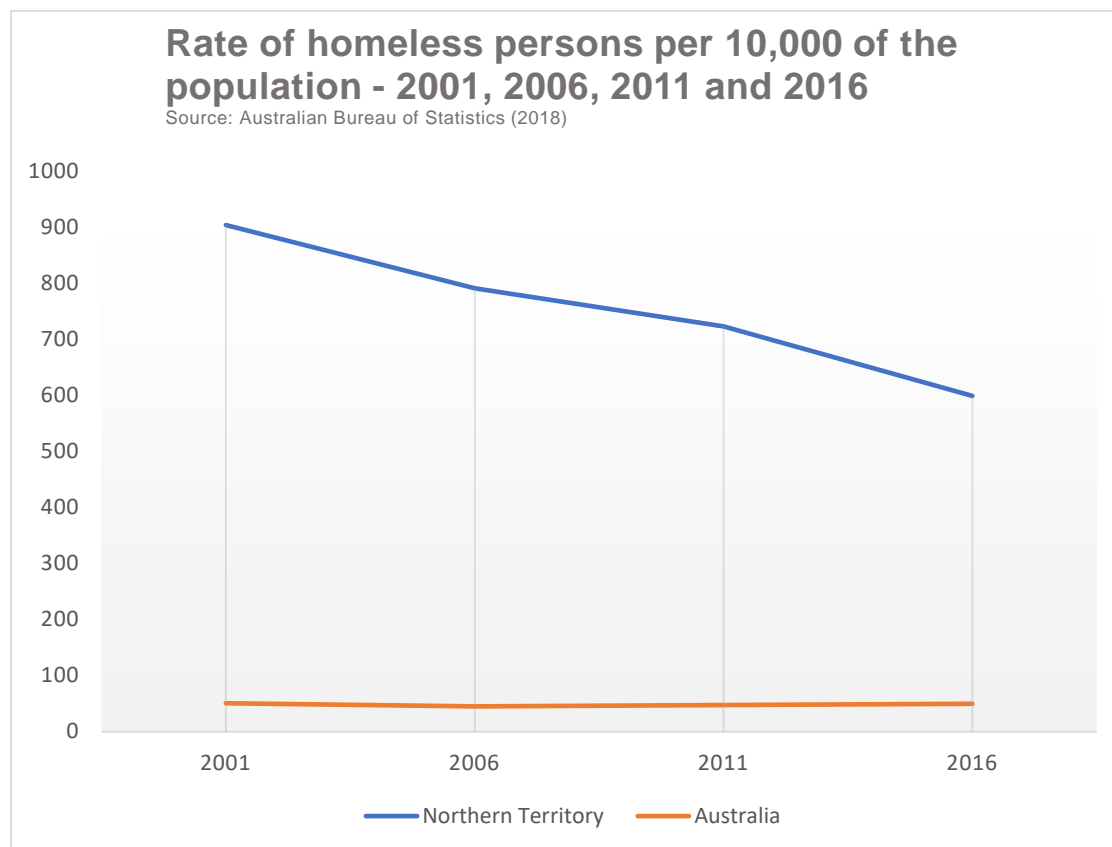


Figure 2: Rate of homeless persons per 10,000 of the population (Source: Louth & Burns 2018, 51, based on data from the Australian Bureau of Statistics 2018)

⁷ Allison, F., Cunneen, C., Schwartz, M. & Behrendt, L. (2012). [Indigenous Legal Needs Project: Northern Territory Report](#), *Social Science Research Network*, November 5.

⁸ Davidson H and Livsey A 2017. Op cit.

⁹ Allison, et al., (2012). op cit.

Governments have long been aware of the acute need to increase social housing stocks. The Northern Territory government has committed to a substantial investment¹⁰ and while some work has commenced, ongoing shortfalls have been outlined in the 2020-2025 Northern Territory Housing Strategy.¹¹ Yet even if housing stock is substantially increased – social or otherwise – there remain significant barriers to access that need to be addressed:

1. **Cost.** Housing and rental unaffordability is a particularly acute problem in the Northern Territory. Compounding this are instances where social housing is more expensive than private rentals for comparable properties.¹²
2. **Appropriateness.** Cultural, community and linguistic inclusiveness need to be central pillars to any approach to solving homelessness. This should include appropriate Indigenous literacies and community co-design practices.¹³
3. **Racial bias.** Attitudes to people moving in and out of homelessness are often inflected with negative stereotypes.
4. **Waitlists and transfers.** Homelessness and overcrowding are exacerbated through inflexible practices and policies. Community and client understanding around waitlists also requires attention and needs to be better communicated.
5. **References.** Rental references are often structural impediments to getting a property (for both private rentals and social housing). Alternatives to orthodox reference based systems need to be investigated.
6. **Transparency.** Greater transparency around issues that impact tenancies is required – and this needs to intersect with wraparound service provision. This would help mitigate the need for intensive case management when clients are at greatest risk of homelessness.
7. **Late intervention.** Earlier intervention and support would allow for resources to be meaningfully directed towards sustainable outcomes.
8. **Insufficient support.** Complex issues and so called ‘wicked problems’ require significant support to enable impact. Current resourcing is inadequate and misaligned to achieve this.
9. **Poverty.** The root cause of homelessness is poverty. This is a structural issue that must be directly addressed (e.g. permanently increasing welfare payments).

What is required is a specific review of practices and structures that are impediments to secure, appropriate and sustainable housing in the Northern Territory context.

Case study

Darwin

In June 2020, the CatholicCare NT Darwin office was successful in securing long-term housing for a client and her three grandchildren (one of whom has special needs). This followed a series of events that were representative of the ongoing barriers that many at-risk Aboriginal people experience.

¹⁰ Davidson & Livsey, (2017). op cit.

¹¹ [Northern Territory Housing Strategy, 2020-2025](#). (2019) Department of Local Government, Housing and Community Development, Northern Territory Government.

¹² Anecdotal evidence from Housing Support Program workers. One worker recounted a neighbouring properties where a 3 bedroom Territory Housing property was \$80 a week more expensive than the neighbouring 4 bedroom (ex-Territory Housing) private rental.

¹³ See Louth & Goodwin-Smith (2019). Op cit.

In April 2020, the client and her three grandchildren were moved from a Territory Housing property of another family member where their presence was contributing to overcrowding. As they were deemed homeless, CatholicCare NT were able to secure short-term accommodation for them. However, following an escalation of events that included arguments and confrontations between staff and extended family members (one of whom was intoxicated), the client and the three children were evicted from the short-term accommodation.

The client and the three grandchildren were unable to secure alternative accommodation and had resorted to 'long grassing'. Upon learning of this, Territory Families became involved and informed CatholicCare NT that the children were going to be removed by the end of the day if they were not in appropriate accommodation. A whole-of-day multiagency response secured short-term accommodation (two rooms paid for by CatholicCare NT) and long-term accommodation from the following week.

While the outcome here can be viewed as a success, the perennial issues of inappropriate housing, overcrowding, entrenched disadvantage, disproportional responses, the absence of a wraparound housing first approach, and the reproduction of particular biases are evident. Further, the resourcing required to ensure secure housing was significant and is not a sustainable model whether viewed from a financial, equity or well-being perspective.

The above example illustrates how the intersection of complex social issues is compounded by a range of factors from procedural inertia and late-stage intervention, through to misaligned resourcing.

Access to private rental

The housing challenges facing Aboriginal people in the Northern Territory extend to the private rental market. Here the challenge is not just about the availability of stock, but access, especially for people at-risk or experiencing homelessness. As financialisation processes speed up and fundamentally alter housing policy (where housing as a social good is supplanted by market logics facilitated by rapidly expanding financial services and products)¹⁴ those left behind without the requisite knowledge or opportunity become further entrenched within the category of 'underserving poor'.¹⁵ If systems change is to occur, barriers to access need to be overcome – and this will require an investment in housing *support* programs.

Case study

Katherine

CatholicCare NT's Financial Wellbeing and Capability (FWC) and Housing Support Program (HSP) teams work together in Katherine to identify clients who would be eligible for private rental. Many people in transitional, supported and public housing are not encouraged to transition to the private market because of negative stereotypes and intergenerational access to public housing. Significant barriers to supporting people into

¹⁴ Rolnik, R. (2013). Late Neoliberalism: The financialization of homeownership and housing rights. *International Journal of Urban and Regional Research*, 37(3), pp. 1058-1066.

¹⁵ See Mackenzie, C. & Louth, J. (2020). The neoliberal production of deserving and undeserving poor: a critique of the Australian experience of microfinance. *Social Policy and Society*, 19(1), 19-35.

the private market include: lack of or poor rental history, limited security of tenure (short-term and conditional lease offerings) and people's lack of knowledge and understanding of rights and responsibilities and navigating the market. Further, anecdotal accounts suggest the prevalence of negative attitudes towards Aboriginal people by some real estate agencies and landlords.

In response to this situation, the CatholicCare NT HSP team have undertaken an initiative working closely with selected real estate agents to facilitate access to properties. By working with these real estate agents, they are helping to address concerns that have been voiced across the sector with a focus of getting landlords on board, particularly in relation to leasing properties to people who have no rental history. The HSP team commits to ongoing support and works with both the client and the real estate agent to develop a mutual understanding of expectations, roles and responsibilities and a better understanding of each other's worlds.

The case study above is an urban or regional resource intensive approach showing what can be achieved when working alongside clients with the aim of transitioning to sustained outcomes. Importantly, it is about engaging earlier, overcoming bias, surmounting the rental reference issue, building in a transparent relationship and bridging between worlds.

Much of this work is the essence of what Tually et al. have studied for the Australian Housing and Urban Research Institute on private rental access or brokerage programs. Such programs are having significant success supporting people into the private rental market who might otherwise or only marginally be considered by agents. The work emphasises the importance of such housing support programs being: flexible and person-centred; promoting self-reliance, independence and resilience; providing practical assistance and material aid; accompanied by 'brokerage' monies for necessary tenancy expenses; and, importantly, post-housing support. The programs are relationally based and require three way understandings of roles, benefits and risks (tenant, service provider and agent) and are based on trust that needs to be built over considerable time.¹⁶

Homelessness and financial exclusion

Within a mainstream setting there are clearly established links between financial literacy and homelessness.¹⁷ In the Northern Territory, our research reveals that Indigenous financial exclusion is connected to broader material factors that impact the wellbeing of Aboriginal Australians.¹⁸ In short, systems of exclusion, whether financial or housing, not only coexist, but are self-reinforcing.

To address homelessness in the Northern Territory then the material wellbeing that reproduces and excludes people experiencing homelessness must be directly and inclusively addressed. This means developing housing models that blend and support culturally

¹⁶ Tually, S., Slatter, M., Faulkner, D. and Oakley, S. (2016) [The role of private rental brokerage in housing outcomes for vulnerable Australians](#), AHURI Final Report No.263, Australian Housing and Urban Research Institute Limited, Melbourne

¹⁷ Steen, A. & MacKenzie, D. (2013). 'Financial Stress, Financial Literacy, Counselling and the Risk of Homelessness', *Australasian Accounting Business and Finance Journal*, 7(2), 31-48.

¹⁸ Louth & Goodwin-Smith (2018). Op cit.

appropriate housing support programs¹⁹ aligned with a more sophisticated understanding of Aboriginal community economic lifeworlds in the Northern Territory.²⁰

Recommendations:

1. That the committee note:
 - a. the exceptional nature of homelessness in the Northern Territory and that homelessness disproportionately affects Aboriginal Australians;
 - b. how barriers to access identified in this submission reproduce and prolong homelessness (cost, appropriateness, racial bias, waitlist and transfers, references, transparency, late intervention, insufficient support, and poverty); and,
 - c. the need to directly address these barriers through enhanced housing support strategies and supported community housing models.
2. That the committee support the exploration and development of a Northern Territory specific housing first policy.
3. Processes are put in place to support a review of practices and structures that are impediments to secure, appropriate and sustainable housing in the Northern Territory.
4. That the committee investigate improved and better funded integrated housing support programs. This should include:
 - a. co-designed, whole-of-community and collective approaches;
 - b. integrated service delivery and the development of inter-agency outcomes;
 - c. enhanced strategies to engage with private rental providers (inclusive of brokerage strategies);
 - d. increased funding and alignment of resources to sustain early intervention strategies; and
 - e. a commitment to ongoing evaluation and iterative program design.
5. Commit to activities to end homelessness for Aboriginal Northern Territorians, inclusive of:
 - a. enhance and better support Indigenous community housing models for remote communities, adopting a long view and social good purpose; and
 - b. ensuring all approaches are culturally appropriate, engage with Indigenous understandings and knowledges, and embrace a philosophy of community co-design.

¹⁹ For instance, in the remote setting a *blended, culturally responsive and well supported* Indigenous community housing organisation model with a long view that eschew market-based rent models. See Habibis, D. Phillips, R. & Phibbs, P. (2019). Housing policy in remote Indigenous communities: how politics obstructs good policy, *Housing Studies*, 34:2, 252-271.

²⁰ Louth, J. (2018). [Want to boost Aboriginal financial capability? Spend time in communities](#). *The Conversation*, July.

CatholicCare NT (CCNT)

CCNT is an established social services agency delivering a place-based model of service across 19 office locations in the NT and APY Lands. Our Mission is to contribute to a society that values all its members by strengthening individuals, families and communities in ways that respect their dignity and values. Our Vision is for healthy families, connected communities, and honouring culture.

The Australian Alliance for Social Enterprise (TAASE), University of South Australia

TAASE is a partnership between UniSA's Business School, and a variety of social service agencies in the government and non-government sectors. It is an alliance for the conduct of research in the fields of social enterprise, social policy and social service. The purpose of TAASE is to engage with people and communities, and to partner with the organisations which serve them, in order to produce research which enables evidence-led change for the social service sector and people in need of social support. TAASE research and evaluation projects cover a broad range of interconnected social service and social policy issues in metropolitan, country and remote settings.