## Submission to 2014/15 ACT Government Budget Consultation

The YWCA of Canberra is a feminist, non-profit community organisation that has been providing community services and representing women's issues in the Canberra community since its establishment in 1929. We currently deliver 28 quality programs, across 20 physical locations, in the areas of children's services, community development, housing, young people services, personal and professional training, and women's leadership.



## **RECOMMENDATIONS**

The ACT's image as an affluent society often means the individuals and families in our community that live in poverty are overlooked (ACT Government 2012). In 2011 "there were 21,528 people living in poverty; 9,910 households experiencing housing stress; 14,148 people experiencing financial stress; 1,785 experiencing homelessness; and 28,639 disadvantaged people" in the ACT (Tanton et al 2013, p.ii).

The YWCA of Canberra believes that investment in sound and sustainable services which meet the needs of vulnerable people in our community must remain a key priority within the 2014/15 Budget. The YWCA of Canberra recommends:

- 1. That the ACT Government prioritise homelessness services and housing affordability, particularly by:
  - a. funding homelessness prevention and early intervention measures including maintaining public and private tenancies and other supported services, especially for women and children leaving domestic/family violence, to break the cycle of homelessness.
  - b. working with community and commercial housing providers to increase the number of available, affordable and appropriate housing options for older women, women and children fleeing domestic/family violence and students.
- 2. That the ACT Government funds early intervention therapeutic counselling services for children and young people and universal and targeted support for parents.
- 3. That the ACT Government funds the delivery of respectful relationships education to students in ACT primary and secondary school, as a key strategy to eliminate violence against women and children in our community.
- 4. That the ACT Government funds diverse leadership opportunities for women in the ACT, particularly young women.
- 5. That the ACT Government provides adequate subsidies to support children with special needs to access mainstream school age care programs.
- 6. That the ACT Government funds the extension and refurbishment of the Conder Childcare Centre to meet National Quality Standards and increase the number of children attending, in line with local needs.

The YWCA of Canberra endorses the following budget submissions: ACTCOSS; One Human Services Gateway; and Youth Coalition of Canberra.

# **Housing Affordability and Homelessness**

**Recommendation I:** That the ACT Government prioritise homelessness services and housing affordability.

Homelessness remains a significant issue in the ACT. In 2011, 1,785 people were homeless in the ACT (Tanton et al 2013, p.15). This number may not include hidden homelessness which particularly affects women and children, such as those staying with friends, relatives or engaging in unwanted sexual relationships (Homelessness Australia 2013; Martin 2010). In 2011/2012, specialist homelessness services assisted approximately 229,200 people, who were homeless or at risk of homelessness: 59% female, 19% aged under 12 and 13% aged between 12 and 18 years. Interpersonal relationships, especially domestic/family violence, were the most common reason for seeking assistance. Approximately 374 requests per day were not met, with mainly women and children turned away (AIHW 2013, pp.282, 300).

National funding cuts and the expiry of the Transitional National Partnership Agreement on Homelessness on 30 June 2014 have impacted on housing and homelessness service provision in the ACT. The YWCA of Canberra calls on the ACT Government to articulate how it plans to allocate existing funds and secure future funding to eliminate homelessness in the ACT. While it is difficult to estimate the true cost of homelessness, research shows that long-term use of crisis services is "often more expensive to government and society than providing integrated housing and support" (Gronda 2009a, p.1).

Given how difficult it is to break the cycle of homelessness and the number of attempts it takes (D'Souza et al 2013; Gronda, 2009a; Johnson et al 2013; Scutella et al 2012), the most cost effective way to eliminate homelessness is to invest in prevention (Gronda 2009a, p.24). The Supportive Tenancy Service (STS) is a partnership between the YWCA of Canberra, Woden Community Service and Belconnen Community Service. STS works with people to help them retain their current tenancies (public and private) or manage mortgage payments. STS assisted over 750 people in 2012/2013, a significant increase over 2011/2012. STS prevents homelessness but its funding expires on 30 June 2014. It is imperative this funding not only continues but is increased.

The YWCA of Canberra's Housing Support Service provides crisis and supported transitional accommodation and outreach support, via case management and a variety of support and educational groups, to families that are homeless across the ACT. Case management is successful when it not only meets the client's needs but develops their capacity to self-manage. Research shows that case management is successful when it is persistent, reliable, respectful and intimate and when it delivers comprehensive practical support. Case management is, however, time and resource intensive (Gronda 2009b). Research also shows that more than 20 contacts over 12 months may be needed to improve housing and employment related outcomes (Gronda 2009a). As a result of the funding cuts, the YWCA of Canberra went from nine FTE staff (338 hours) to six and a third FTE staff (240 hours). Funding is also based on the award but to attract and retain qualified staff, we pay above the award. The YWCA of Canberra services a disadvantaged group with complex needs and these cuts have hindered our ability to assist this group putting them at further risk.

Research has identified two types of critical assistance to support women affected by domestic/family violence: "safe, secure and affordable housing" and "provision of a continuum of individualised and open-ended support including outreach services, that wraps around women and their children in a range of areas (therapy, health, life skills, housing assistance et cetera) for as long as they need it" (Tually et al 2008, p.vi, see also Dockery et al 2010; Spinney 2012). Preventing homelessness is more than beds, it includes support services (ACTCOSS 2013, p.13) and both must be funded.

YWCA of Canberra

2

YWCA in partnership with Beryl Women Inc. and Toora House run several groups for women service users including Life Experience Count, My Journey My Choices and Making Safe Connections. These strengths based groups are designed to build self-esteem, confidence and community connection to help participants break the cycle of domestic violence; create pathways into education, training and employment; and support women to identify their strengths and goals for the future.

Domestic/family violence and homelessness have adverse effects on children including "depression and anxiety, personal, social and language developmental difficulties, emotional developmental delays among pre-schoolers, health and hunger problems, and poor academic performance" (Dockery et al 2010, p.41, see also Spinney 2012). Breaking the Cycle, described below in Recommendation 2, is an innovative program designed to support children, young people and their families who have experienced homelessness and aims to mitigate the adverse effects of homelessness on them. These programs are integral to breaking the cycle of homelessness and domestic/family violence and must be funded.

Access to affordable housing is critical in preventing homelessness in Australia and housing affordability remains a significant issue in the ACT. A "lack of affordable housing is both a cause of homelessness and a reason for people being unable to break the cycle of homelessness" (ACTCOSS 2013, p.5). ACT faces the highest cost of living in Australia (Phillips 2013, p.21), mainly due to the highest rents in Australia.¹ Research shows that the private rental market in the ACT is "extremely unaffordable for persons on a low income", with no "appropriate and affordable housing options" for pensioners, single parents, the unemployed and students. This places pressure on public housing (Anglicare 2013, p.26) which currently has long waiting times² and lists.³

The YWCA of Canberra supports Common Ground which will house around 40 people, however, there are 1,875 homeless in the ACT. Common Ground will also not house children. The YWCA of Canberra is increasingly concerned about the reduction of exit points for families accessing our transitional accommodation services.<sup>4</sup> Motivated by our desire to be part of the solution, we started our own affordable housing program which includes seven housing tenancies for older women.<sup>5</sup> In respect of housing affordability, women are more affected than men due to their lower incomes, periods out of the workplace for caring and longer lifespans (Tually et al 2007). Specific groups are more at risk:

- Research shows that single, older women face housing insecurity and are at greater risk
  of homelessness. There are limited housing and support options for this group and
  affordable housing options is integral in preventing this growing group from becoming
  homeless (Batterham et al 2013; Kliger 2010; McFerran 2010; Tually et al 2008; Sharam
  2011).
- Women and children fleeing domestic/family violence become homeless due to a lack of appropriate and affordable housing. Women with large families or male children have difficulty accessing accommodation (Tually et al 2008). Affordable housing play a central role in allowing women and their families to re-establish their lives while an absence means remaining in unsafe situations and multiple instances of homelessness (Champion et al 2009).

<sup>&</sup>lt;sup>1</sup> \$463/week for a house and \$403/week for an apartment in September 2013 (APM 2013).

<sup>&</sup>lt;sup>2</sup> 154 days for Priority Housing, 598 days for High Needs Housing and 618 days for Standard Housing (ACT Shelter 2013).

<sup>&</sup>lt;sup>3</sup> At 30 June 2013, 2,231 households were waiting for public housing, up from 1,811 on 30 June 2012 (Anderson 2013).

<sup>&</sup>lt;sup>4</sup> This is confirmed by research (Faulkner et al 2008).

<sup>&</sup>lt;sup>5</sup> Two one bedroom units in Bruce and Lady Heydon House in Spence.

Students also face housing insecurity and are at risk of homelessness. 10% of Canberra's population are students and half live independently. Research found that 87% of respondents experienced at least mild housing stress and 22% had, at one time, nowhere permanent to live (Lloyd-Jones 2013). For a single student, the maximum Youth Allowance including Rent Assistance is \$482 per fortnight. The high cost of living in the ACT results in students living in poverty (AYAC 2012).

The ACT Government should direct investment towards preventing homelessness, breaking the cycle of homelessness and addressing housing affordability in the ACT.

Therapeutic Services for Children & Young People and Support for Parents Recommendation 2: That the ACT Government funds early intervention therapeutic, counselling services for children and young people and universal and targeted support for parents.

In 2010/2011, the ACT had the highest contact rate of community mental health services in Australia. Nationwide, over 314,000 contacts were made to the community mental health services involving children under the age of 15 years. Most contacts were made by five to nine year olds (27%) and ten to 14 year olds (69%) (AIHW 2011).

Through delivery of YWCA of Canberra's therapeutic counselling service, Circles of Support, and our participation in the Child, Youth and Family Gateway and the Re-engaging Youth Network Boards it has become increasingly clear that a significant gap exists between the availability of therapeutic counselling services, for children and young people in the ACT, and community demand for these services.

Although the ACT provides a sound mental health service system, we have identified a significant gap in providing early intervention therapeutic counselling services to children under the age of 15 and their parents/caregivers. We acknowledge that organisations such as Headspace provides an essential service to children in the ACT, however, their focus is on individual support and is not family or parent inclusive.

The YWCA of Canberra has extensive experience in providing services and support to children, young people and their families including specific services for young mothers:

- Circles of Support provides essential early intervention for children, young people and
  their families to access therapeutic counselling support as well as support for parenting.
  The program provides outreach counselling for children and young people aged eight
  to I5 and their families in Lanyon, Phillip, Watson and Kippax. The program has been
  operational since late 2012 and is already fully subscribed. Circles of Support can only
  work with 16 children at a time leading to the current waiting list of over 20 children.
- Breaking the Cycle provides services to children, young people and their families who
  are either experiencing homelessness or are at risk of homelessness. This early
  intervention program works with families and their children by assessing their needs and
  providing one on one parenting support and parenting groups.

Both programs draw on the "Circle of Security" model developed in the USA that provides support to families by strengthening the relationship between parents and children. Evidence shows that early intervention through therapeutic counselling has long term positive effects on children and are beneficial to the individual and family. The positive effects have an impact on the child's health, academic achievements and employment (Moore & McDonald 2013).

The ACT public school system has 50 FTE trained psychologists employed as school counsellors. The YWCA identified this to be one of the critical areas of need as well as an

opportunity. Counselling support to children and young people is only available as a free and immediate service through the school counselling service although there are limitations:

- Counselling support is only available during school hours and school terms;
- Counselling services tend to focus on the individual rather than involving the family;
- Some children and young people will not access the counselling service for reasons of confidentiality or because they have disengaged with school;
- The service has limited capacity to provide longer term counselling support.

While we strongly support the need for the school counselling service we are also of the view that the needs of many children and young people are complex and need to be addressed within the context of the family. The YWCA of Canberra believes there is a significant need for counselling services that provide a holistic approach and that are available outside the school system:

- Flexible hours of service after school and during school holiday periods;
- Ensure that the existing service investment of \$5.1 million for the school counselling service is expended to implement a more holistic, flexible and diverse counselling service system;
- Introduce a referral pathway from school counselling services to community organisations to provide a more cohesive service;
- Provide wrap around support to parents of children with mental health issues.

## **Eliminating Violence Against Women and Children**

**Recommendation 3:** That the ACT Government funds the delivery of respectful relationships education to students in ACT primary and secondary school, as a key strategy to eliminate violence against women and children in our community.

In the context of the ACT Budget, the YWCA of Canberra reiterates the need to appropriately resource *The ACT Prevention of Violence Against Women and Children Strategy* 2011-2017. With the economic cost of domestic violence and sexual assault forecast at \$15.6 billion in 2021/2022 (KPMG 2009, p.4), it is imperative that sustainable funding for prevention and early intervention, including respectful relationships education, remains a key focus of the ACT Government.

Respect, Communicate, Choose is the YWCA of Canberra's primary prevention program delivered in schools to children aged nine to 12. The following characteristics make Respect, Communicate, Choose an effective primary prevention program:

- Violence prevention programs aimed at children and young people are effective (Flood et al 2009, p.20) as are school based violence prevention programs (Flood et al 2009, pp.10-13).
- Respect, Communicate, Choose aligns with best practice including the National Standards
  for Sexual Assault Prevention Education (Carmody et al 2009, p.23), and Flood's criteria
  for best practice (Flood et al 2009, p. 23). It is important that the ACT Government
  consider these criterions when assessing funding for primary prevention programs.
- Respect, Communicate, Choose applies a gender analysis to violence prevention which is confirmed as best practice in the National Standards (Carmody et al 2009, p.24) as well as research undertaken by WHO (WHO et al 2010a, p.13 & WHO et al 2010b, p.32).
- In order to increase the body of evidence supporting school-based primary prevention
  programs, and despite the cost involved, Respect, Communicate, Choose incorporates
  comprehensive monitoring and evaluation to capture the impact on students, teachers
  and the broader school community and to inform continuous improvement. Our
  evaluation data is also disaggregated by sex, Aboriginal and Torres Strait Islander
  students and culturally and linguistically diverse (CALD) students to ensure all benefit
  from the program.

YWCA of Canberra

5

Respect, Communicate, Choose complements work undertaken by the Canberra Rape Crisis Centre (CRCC) in ACT secondary schools through the Sexual Assault Prevention Program in Secondary Schools. The YWCA of Canberra will continue to work with CRCC to determine ways we can increase the impact of these programs for students and school communities. The funding for these programs ends this year and there is a real risk that innovative and best practice built through these programs may be lost if sustainable ongoing funding sources cannot be sourced and secured.

# Promoting and Supporting Women's Leadership

**Recommendation 4:** That the ACT Government funds diverse leadership opportunities for women in the ACT, particularly young women.

The Australian Human Rights Commission identified women in leadership as one of five key priority areas in achieving gender equality (AHRC 2010) and it is economically worthwhile to invest in women's leadership (Toohey et al 2009). The YWCA of Canberra is a leader in women's leadership programs for children and young women.

In 2013, we will deliver three flagship programs for young women and girls aged 18 and under:

- Every Girl develops positive self esteem and resilience among girls aged 10 to 14 years of age. It provides girls with the tools to realise their full potential, build upon their strengths and participate fully in their community.
- **Y Aspire** is an early intervention leadership program aimed to support young women in secondary school who are at risk of disengaging with education. It aims to build skills and confidence that will assist them in their journey through secondary school and beyond.
- Young Aboriginal and Torres Strait Islander Women's Leadership Workshops was developed and delivered by a group of young Aboriginal women with the support of the YWCA of Canberra. The program builds the confidence of young Aboriginal and Torres Strait Islander women in our community, and provide them with information and advice which will assist them in their transition from secondary school to teritary education, employment or other opportunities.

Other leadership programs developed and delivered by the YWCA of Canberra include:

- Women Out Front is designed to develop women's skills and confidence to take on leadership roles within their community. In 2012/2013, we held a Women's Leadership Forum, Young Women's Leadership Workshop and two Finance and Governance Workshops. The Finance and Governance Workshops are designed to address the under-representation of women on boards by building the capacity and confidence of women who would like to contribute through board and committee membership.
- She Leads is a gender-responsive Diploma of Management for young women leaders. It
  explores the unique challenges facing young women at the early stages of their career
  and aims to equip them with the skills and confidence to take on leadership roles in their
  workplace and community. She Leads is being delivered from July 2013 to March 2014
  and will be delivered annually.

These programs draw on best practice and seek to both address key challenges facing women and girls in their leadership journey and support them to achieve their potential by providing access to new skills and opportunities. These programs provide an example of the types of opportunities that ACT government should fund for young women in the ACT to assist them to achieve their potential.

#### **Inclusive Childcare**

**Recommendation 5:** That the ACT Government provides adequate subsidies to support children with special needs to access mainstream school age care programs.

Of the 261,203 children in their first year of full-time school in Australia, 11,486 or 4.4% were given 'special needs status' because of chronic physical, intellectual and medical needs. More than 23% of Australian children are developmentally vulnerable in one or more of the Australian Early Development Index domains (Australian Government 2013, p.iv).

As part of our school age care program, the YWCA of Canberra takes the responsibility of providing accessible services very seriously. We are proud to say that the majority of our school age care programs support children with special needs, ranging from autism, Asperger to physical and mental incapacity. To ensure our programs are inclusive, the YWCA of Canberra needs to employ staff with special skills and training and recruitment of such staff is challenging. This shortage is compounded by the increased demand for specialised services. The YWCA of Canberra has witnessed a significant increase in the number of children with additional needs attending school age care programs. Therefore, support for existing staff to access expensive specialist training is a significant need within our service as well as across the sector.

The care of children with additional needs sometimes requires a I-I staff ratio and we access financial support from the National Inclusion Support Subsidy Provider, KU Children's Services, to enable us to deliver this service for ACT families. There is, however, a significant gap between the actual cost of this care (\$21.42/hour) and the subsidy provided (\$16.94/hour), which means that the YWCA of Canberra is making a significant financial contribution which is not recognised by governments at either a local or federal level. There is also a lack of funding for additional resources for special needs children such as hand-held sensory toys, books and movies for parents, educators and other students and tablets.

The experience of young people who require supervised care after school is an issue that is growing in significance and importance. We have a number of young people (including children as old as 15) who are currently accessing programs designed for much younger children in primary school settings because there is nowhere else for them to go. These settings are inappropriate for the children themselves, create unfair expectations on staff and create a range of challenges in the management of all children within programs. The provision of appropriate school age care programs for these older children is an issue that requires urgent action.

## **Appropriate Childcare**

**Recommendation 6:** That the ACT Government funds the extension and refurbishment of the Conder Childcare Centre to meet National Quality Standards and increase the number of children attending, in line with community needs.

Conder Childcare Centre is an important part of the services the YWCA of Canberra delivers to the Lanyon/Conder community. The centre is in need of refurbishment and updating. The childcare sector has changed radically since the centre was opened in 1994, particularly since the introduction of the National Quality Framework, and the centre does not meet requirements to provide quality innovative care that caters to a changing dynamic within the community.

There are a number of issues with Conder Childcare Centre including:

• Staff facilities at the centre are inadequate. For example, educators are asked to produce quality programs for our children and are allocated time away from the children to do so, however, there are no facilities for our educators to work on these programs.

- Educators share a small office space with the centre director who often needs this space for confidential discussions with parents, educators and other stakeholders.
- There is only one staff toilet and this is also used as a storage facility.
- There are 12 to 14 staff working, on a daily basis, however, the staff/lunch room can accommodate four adults, at best.
- Conder Childcare Centre now provides all meals for children but the kitchen does not provide enough space to adequately store, prepare and cook food for 47 children.
- The nursery room accommodates 10 children between the ages of six weeks and two years as well as at least three educators. The room is small and cluttered with inadequate storage for the necessary equipment including high chairs and prams. In fact, the emergency evacuation cot has to be accommodated outside in the playground during the working day. Providing a high quality program for this group of children is difficult in these circumstances. The area is too small to be divided which would be beneficial to the children. For example, non-mobile babies like to lie or roll on the floor and should be separated from those who are walking but this is not possible. Also equipment that is developmentally appropriate for this age group requires floor space and is, therefore, very challenging to use in this limited space.

### **List of References**

- 1. ACTCOSS 2013, Submission on Letters of Offer to Non-Government Providers of Housing and Homeless Support Services, June.
- 2. ACT Government 2012, Detecting Disadvantage in the ACT Report on the comparative analysis of the SEIFI and SEIFA indexes of relative socio-economic disadvantage in the Australian Capital Territory, Canberra.
- 3. ACT Shelter 2013, 'Housing and affordability in the ACT Factsheet'

  <a href="http://www.actshelter.net.au/\_literature\_131741/Housing\_and\_affordability\_in\_the\_AC">http://www.actshelter.net.au/\_literature\_131741/Housing\_and\_affordability\_in\_the\_AC</a>
  T 2013 Accessed 16 October 2013.
- 4. Anderson, Stephanie 2013, "Wait for public housing increases amid homeless surge', *The Canberra Times*, I October <a href="http://www.canberratimes.com.au/act-news/wait-for-public-housing-increases-amid-homeless-surge-20131001-2upsg.html">http://www.canberratimes.com.au/act-news/wait-for-public-housing-increases-amid-homeless-surge-20131001-2upsg.html</a> Accessed 16 October 2013.
- 5. Anglicare Australia 2013, Rental Affordability Snapshot, April, Canberra.
- 6. Australian Government 2013, A Snapshot of Early Childhood Development in Australia 2012 AEDI National Report, Australian Government, Canberra.
- 7. Australian Human Rights Commission (AHRC) 2010, 2010 Gender Equality Blueprint, June, Sydney.
- 8. Australian Institute of Health and Welfare (AIHW) 2011, 'Community mental health care contacts 2006-7 to 2010-11 data cubes' <a href="http://www.aihw.gov.au/data-cube/?id=10737423240">http://www.aihw.gov.au/data-cube/?id=10737423240</a> Accessed 16 October 2013.
- 9. Australian Institute of Health and Welfare (AIHW) 2011, Mental Health Services in Australia 2010/2011, Canberra.
- 10. Australian Institute of Health and Welfare (AIHW) 2013, Australia's Welfare 2013, Australia's Welfare Series No.11, Canberra.

- Australian Property Monitorsn (APM) 2013, Rental Report September Quarter, September http://www.domain.com.au/content/files/apm/reports/APM-RentalReport\_Sep13-FINAL.pdf – Accessed 16 October 2013.
- 12. Australian Youth Affairs Coalition (AYAC) 2012, Submission in response to The adequacy of the allowance payment system, August.
- 13. Batterham, Deb; Mallett, Dr Shelley & Yates, Dr Ed 2013, Ageing out of place: The impact of gender and location on older Victorians in homelessness. A Pilot Study, Hanover Welfare Services, Melbourne.
- 14. Carmody, Moira; Evans, Susan; Krogh, Chris; Flood, Michael; Heenan, Melanie & Ovenden, Georgia 2009, Framing best practice: National Standards for the primary prevention of sexual assault through education, National Sexual Assault Prevention Education Project for NASASV, University of Western Sydney, Sydney.
- 15. Champion, Taryn; Gander, Catherine; Camacho Duarte, Dr Olga; Phibbs, Peter; Crabtree, Louise & Kirkby, Margaret 2009, The impact of housing on the lives of women and children post domestic violence crisis accommodation: A study undertaken by the NSW Women Refuge Movement and the UWS Urban Research Centre, February, University of Western Sydney, Sydney.
- 16. Dockery, AM; Kendall, Garth; Li, Jianghong; Mahendran, Anusha; Ong, Rachel & Strazdins, Lyndall 2010, Housing and children's development and wellbeing: A scoping study, July, Australian Housing and Urban Research Institute (AHURI) Final Report No. 149, Melbourne.
- 17. D'Souza, Gabriela; Tanton, Robert; Abello, Annie; Mohanty, Itismita & Thurecht, Linc 2013, Geographical Analysis of the Risk of Homelessness, June, National Centre for Social and Economic Modelling (NATSEM), University of Canberra, Canberra.
- 18. Faulkner, Dr Debbie; Cutler Cecile & Slatter, Michele 2008, Women, Domestic and Family Violence and Homelessness A Synthesis Report, Prepared for the Office for Women Department of Families, Housing, Community Services and Indigenous Affairs, August, Flinders University, Adelaide.
- 19. Flood, Michael; Fergus, Lara & Heenan, Melanie 2009, Respectful Relationships Education: Violence prevention and respectful relationships education in Victorian secondary schools, November, Department of Education and Early Childhood Development, Melbourne.
- 20. Gronda, Hellene 2009, Evidence to inform NSW homelessness action priorities, May, Australian Housing and Urban Research Institute (AHURI), Melbourne.
- 21. Gronda, Hellene 2009, What makes case management work for people experiencing homelessness? Evidence for practice, January, Australian Housing and Urban Research Institute (AHURI) Final Report No. 127, Melbourne.
- 22. Homelessness Australia 2013, 'Homelessness: it's not what you think', 2 August <a href="http://www.homelessnessaustralia.org.au/images/HPW\_2013\_MR.pdf">http://www.homelessnessaustralia.org.au/images/HPW\_2013\_MR.pdf</a> Accessed 15 October 2013.
- 23. Johnson, Guy; Moschion, Julie; Scutella, Rosanna, Tseng, Yi-Ping & Wooden, Mark 2013, Journeys Home Research Report No. 3, Report prepared for the Department of Families,

- Housing, Community Services and Indigenous Affairs, August, Melbourne Institute of Applied Economic and Social Research, Melbourne.
- 24. Kliger, Beverley; Sharam, Dr Andrea & Essaber, Frances 2010, Older Women and Homelessness, A Literature Review, May, Boroondara City Council, Victora.
- 25. KPMG 2009, The Cost of Violence against Women and their Children, March, Commonwealth of Australia, Canberra.
- 26. Lloyd-Jones, Claire & Halcrow, Jeremy 2013, Living on the Edge Pilot study of housing stress and poverty indicators amongst tertiary students in the ACT, June, Anglicare, NSW South, NSW West and ACT.
- Martin, Robyn 2010, 'Gender and homelessness', National Homelessness Research Network event, Perth, I October <a href="http://www.homeground.org.au/assets/homelessness\_perth\_martin\_speech\_2010.pdf">http://www.homeground.org.au/assets/homelessness\_perth\_martin\_speech\_2010.pdf</a> – Accessed 15 October 2013.
- 28. McFerran, Ludo 2010, *It could be you: Female, single, older and homeless*, August, Homelessness NSW, Woolloomooloo.
- 29. Moore, Tim & McDonald, Myfanwy 2013, Acting Early, Changing Lives: How prevention and early action saves money and improves wellbeing, Prepared for the Benevolent Society by the Centre for Community Health at the Murdoch Children's Research Institute and the Royal Children's Hospital, Parkville, Victoria.
- 30. Phillips, Ben 2013, NATSEM Household Budget Report: Cost of Living and Standard of Living Indexes For Australia June 2013, August, National Centre for Social and Economic Modelling (NATSEM), University of Canberra, Canberra.
- 31. Scutella, Rosanna; Johnson, Guy; Moschion, Julie; Tseng, Yi-Ping & Wooden, Mark 2012, Journeys Home Research Report No. 1 Wave 1 Findings, Report prepared for the Department of Families, Housing, Community Services and Indigenous Affairs, July, Melbourne Institute of Applied Economic and Social Research, Melbourne.
- 32. Sharam, Dr Andrea 2011, No home at the end of the Road? A survey of single women over 40 years of age who do not believe they will own their housing outright at retirement, Salvation Army Australia Southern Territory, Melbourne.
- 33. Spinney, Angela 2012, Home and safe? Policy and practice innovations to prevent women and children who have experienced domestic and family violence from becoming homeless, November, Australian Housing and Urban Research Institute (AHURI) Final Report No. 196, Melbourne.
- 34. Tanton, Robert; Vidyattama, Dr Yogi & Mohanty, Dr Itismita 2013, *Disadvantage in the ACT Report for ACT Anti-Poverty Week*, October, National Centre for Social and Economic Modelling (NATSEM), University of Canberra, Canberra.
- 35. Toohey, Tim; Colosimo, David & Boak, Andrew 2009, Australia's Hidden Resource: The Economic Case For Increasing Female Participation, Goldman Sachs JB Were Investment Research, 26 November.

- 36. Tually, Dr Selina; Beer, Andrew & Faulkner Dr Debbie 2007, Too Big To Ignore A Report on Future Issues for Australian Women's Housing 2006-2025, September, Australian Housing and Urban Research Institute (AHURI), Melbourne.
- 37. Tually, Dr Selina; Faulkner, Dr Debbie; Cutler Cecile & Slatter, Michele 2008, Women, Domestic and Family Violence and Homelessness A Synthesis Report, Prepared for the Office for Women Department of Families, Housing, Community Services and Indigenous Affairs, August, Flinders University, Adelaide.
- 38. World Health Organization (WHO) & Liverpool John Moores University 2010, *Violence Prevention: The Evidence*, World Health Organization, Geneva.
- 39. World Health Organization (WHO) & London School of Hygiene and Tropical Medicine 2010, Preventing intimate partner and sexual violence against women: Taking action and generating evidence, World Health Organization, Geneva.

### **Contact:**

Frances Crimmins Executive Director YWCA of Canberra

Tel: 02 6175 9900 Fax: 02 6175 9991

E-mail: frances.crimmins@ywca-canberra.org.au

GPO Box 767 Canberra ACT 2601