St Vincent de Paul Society VICTORIA good works

RMIT UNIVERSITY



The cost of living. The risk of losing a home.

What public attitudes can tell us about preventing homelessness in Victoria.

November 2026

Visit our advocacy hub or search: vinnies.org.au/vic/advocacy/advocacy-our-plan

Housing security belongs in the cost-of-living conversation.

Keeping people housed is cost-of-living relief, and it needs a plan that lasts.

Everyone deserves a safe place to live. Yet, when the cost of essentials rise, keeping a home can become harder.

The rising cost of living we're facing as a society cannot be separated from a person's ability to find and keep a home, and from the growing rate of homelessness across Victoria.

St Vincent de Paul Society Victoria (Vinnies) commissioned RMIT University to explore public attitudes towards homelessness, approaches to supporting people experiencing homelessness, and priorities for government investment and funding responsibility.

The findings show strong support amongst Victorians for prevention, affordable housing and for more partnerships between government, the not-for-profit, and private sector.

2 in 3 (65%)

say cost of living is a major cause of homelessness.

50%

said cost of living was their most important voting issue.

77%

rated homelessness as a very or extremely important issue facing Australia.

For Vinnies, this is an opportunity to place housing security within the cost-of-living conversation. It means long-term policy and investment that responds to immediate pressures while investing in the homes, support and community connections that help prevent homelessness.

"We're seeing parents working multiple jobs and still skipping meals. Older women facing homelessness after successful careers. The problem is the same, but the faces are different."

Charlie Spendlove,
Group CEO, St Vincent de Paul Society Victoria





Our One Big Ask

We're calling on the Victorian Government to commit to a long-term housing strategy, developed in partnership with Vinnies, that delivers more social and affordable homes and strengthens community resilience through investment in social capital.

We are asking all political parties to support a strategy that outlasts any single term of government - one that puts prevention, lived experience and community partnership at the centre of housing policy.

We define social capital as the relationships, trust and local networks that help people stay housed, connected and supported through crisis. It is built through our members, volunteers and community partnerships, alongside the practical assistance, specialist services and housing we provide.

Our advocacy brings housing security and community connection together, recognising that people need both a safe home and support around them. We're offering to work with government on shaping policy and delivering practical solutions, drawing on our community reach and the experience of the people we support.

About the research

This snapshot presents selected findings from a survey of 648 Victorian residents, alongside Vinnies' priorities for action. The findings describe participating respondents, rather than precise estimates of the views of all Victorians.

This is the first completed formal research project in the Society's research partnership with RMIT University. RMIT has considered the Society's five-year research agenda and indicated a strong interest in further collaboration to ensure our Strategic Advocacy Plan is underpinned by academic findings.

The research sits alongside the experience of the people we support and the insight of our members, volunteers and services. Together, these inform our priorities and the practical action we are seeking from government and partners, now and into the future.

Prevention:

Respond before financial pressure becomes a housing crisis

Prevention is Victorians' first choice for what governments should prioritise to address homelessness.



49% of respondents ranked preventing homelessness before it occurs as their highest priority.

23% Whilst, 23% ranked building more social housing first

89% supported increased government investment in homelessness prevention programs



Keeping people housed is cost-of-living relief.

With household budgets stretched and competing pressures on the Victorian Budget, sustained investment in prevention means helping people address financial pressures before they lose their home and need crisis support.

What prevention looks like

Prevention means helping people meet short-term housing costs, resolve tenancy problems and access financial and other assistance before difficulties become a crisis.

It can include help with rent arrears after an unexpected expense or loss of income, financial counselling, access to no-interest loans as a safe alternative to high-cost credit for essentials such as a fridge or washing machine so the rent can continue to be covered, or mediation with a landlord to help sustain a tenancy.

Our VincentCare Financial Counselling and Capability team supports people experiencing or at risk of financial hardship. They provide information, advice, community education, and advocacy. Financial counsellors negotiate with creditors to waive debts, reduce repayments and set up plans people can keep to. The service is free, confidential, and open to anyone, regardless of income, visa status or residency.

This is practical support that helps people stay in the homes and communities they know, rather than waiting until they need emergency accommodation.

For Vinnies, this research reinforces the case for sustained investment in homelessness prevention: earlier help, delivered through services and community networks that can connect people with the support they need.



Invest in sustained prevention



Vinnies is seeking a three-year Homelessness Prevention Package focused on keeping people in the housing they already have.

It would expand tenancy sustainment, private rental assistance, financial counselling and targeted brokerage - flexible financial assistance for households facing rent arrears, financial shock or domestic and family violence.

The package would be delivered through VincentCare and supported by the Society's statewide member and volunteer network. It is designed to reduce avoidable entry into homelessness services and crisis accommodation.

Sustained investment would give services and community networks greater certainty to plan and respond before people reach crisis point.



We need to build communities, not just homes

For people who have lost their home, secure, long-term housing and the right support are essential to ending homelessness and staying housed. Housing First means helping people move into a permanent home as quickly as possible, without having to complete treatment or a program first. Alongside housing, people are offered ongoing support based on their needs and goals, such as counselling, mental health care or help finding work.

A stable home gives people a foundation to look after their health, build relationships and feel part of a community. For people at risk of losing their home, early help such as tenancy advice, financial counselling or emergency relief can prevent homelessness before a housing problem becomes a crisis.



85% of respondents supported Housing First

Prevention and housing with support are both part of Vinnies' advocacy: helping people keep a home and creating pathways back to stable housing when they need them.



Our integrated support model

Housing is only the start. Our integrated support model pairs a home with the support residents need to not just survive but thrive.

Residents have on-site support and are connected with our members or VincentCare Victoria's specialist teams when they need more assistance. We also connect them with services in the wider community.

The model includes community-building initiatives such as Parents and Bubs groups, school holiday activities and cultural celebrations. Activities are resident-led, ensuring the voice of the community is heard and reflected in what happens.

Residents also help shape decisions. Through the Residents Advisory Committee, the Footscray community has introduced more frequent rubbish collection, a skill-sharing box and a quarterly newsletter.

These opportunities to contribute help residents build relationships, confidence and independence. By bringing housing, practical support and community connection together, the model aims to help people sustain their tenancies and build a life in their community.

Make help easier to access

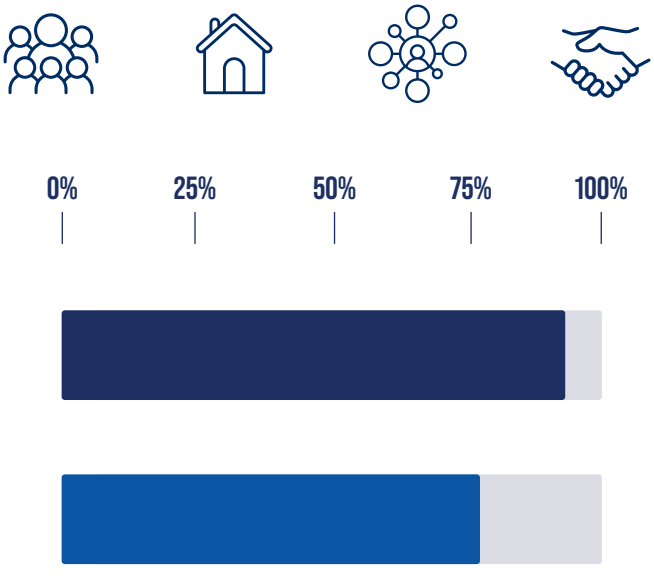
People seeking support should be met once, heard once and helped quickly.

Through our **No Wrong Door** advocacy, we are calling for better connections between government services, housing providers and practical assistance, so people can find the right help when they need it.

Invest in sustained prevention

91% of respondents supported increased government investment in affordable housing.

77% Supported increased investment in social housing



Both findings reinforce Vinnies' call for a long-term Victorian housing strategy that invests in more social and affordable homes and funds the practical support people need to find and keep a safe, secure home.

Funding that requires partnership drew the strongest support

84% of respondents supported increased government spending on homelessness services when funding required partnerships with charities and the private sector.



This was the most supported of the five funding approaches tested, with no statistically significant differences across the age, gender, household income or political groups examined.

Together, St Vincent de Paul Society Victoria, VincentCare Victoria, and VincentCare Community Housing, the Society's registered Housing Provider, are building homes and communities to sustain long-term housing and rebuild lives.

This experience informs our call for governments, community organisations and the private sector to work together to build more homes and fund the services that help people stay housed.

The State Government is expected to lead

86% said the State Government should have major or primary responsibility for funding homelessness services.



This was ahead of the Federal Government at 73% and local government at 54%.

Together, these findings support government taking a central role in funding and accountability, while working with charities, community organisations and the private sector to deliver practical solutions.

What Vinnies brings

Our contribution brings together Members, volunteers, and employees including: the specialist homelessness services of VincentCare Victoria, and the housing and tenancy management expertise of VincentCare Community Housing.

We connect frontline insight, professional support and trusted local relationships.

Through VincentCare Community Housing, the Society's registered housing provider, we are working with government and other partners to build homes and communities that support long-term housing stability.

Our role extends beyond putting a roof over someone's head. It includes the practical assistance, specialist support and community connections that help people establish a home and rebuild their lives.



Back investment with evidence

74% believe that government should increase investment if there is evidence it works.

Commitments should be matched with clear outcomes, evaluation and practical service delivery.

This reinforces the importance of Vinnies' further research priorities, including Housing First, prevention, wraparound support and social capital. We want to better understand what helps people find and sustain housing, and use that learning to strengthen policy and services.

We invite government to work with us on policy design and delivery, drawing on research, service experience and lived experience.

Three priorities for lasting change

We are seeking sustained policy and funding commitments, developed with government and the sector, to help people find and keep a safe home.

1 Prevent homelessness

Invest in a three-year Homelessness Prevention Package, combining tenancy sustainment, private rental assistance, financial counselling and targeted brokerage.

Connect emergency relief and food-security support with pathways into housing stability, so immediate assistance is linked with help to address the pressures putting a home at risk.

89% supported increased investment in prevention programs

49% ranked prevention first among five policy approaches

2 Increase social and affordable housing

Commit to a long-term housing strategy that increases supply and integrates housing with practical support.

Strengthen pathways from crisis accommodation to stable housing for people escaping domestic and family violence, including women, children and people who identify as LGBTQIA+.

Our priorities include secure, self-contained transitional accommodation linked to Olive's Place refuge, alongside practical transition support to help people establish a home and rebuild safely.

91% supported increased investment in affordable housing

77% support increased investment in social housing

85% Separately, 85% supported Housing First after the approach was explained.

3 Invest in integrated community-based support

Fund practical support that brings housing, tenancy assistance, wellbeing and community connection together, including the Society's place-based model linked to VincentCare Community Housing's Footscray development.

Establish a dedicated Social Capital Investment Stream for local volunteer networks, partnerships and inclusion programs.

Recognise community connection alongside housing and service delivery in budget decisions, and fund opportunities for community participation within major government programs.

Work with sector partners on shared solutions and make **No Wrong Door** a practical part of access to assistance.

78% supported increased investment in integrated support services.

Strong support for partnership funding and investment backed by evidence reinforces the case for collaboration and evaluation.



These are Vinnies' policy proposals, informed by the research and our frontline experience.

The survey did not test every proposal or evaluate the effectiveness of individual programs.

From concern to action

Everyone deserves a safe place to live.

Vinnies welcomes conversations with government, decision-makers and partners about housing security, prevention and community connection – and how we can work together on practical delivery.

For decision-makers and partners

Work with us on policy design, practical delivery and opportunities for partnership.

Request a briefing:

Ryan Smith, Head of Government Relations, Research & Advocacy, Vinnies Victoria
Ryan.Smith@svdp-vic.org.au

Read our Strategic Advocacy Plan 2026–2030

vinnies.org.au/vic/advocacy/advocacy-our-plan

For members and community networks

Read and share the findings, discuss Vinnies' priorities and help keep housing security in the cost-of-living conversation.

About the research

The research was prepared by Professor Lisa Farrell, Associate Professor Meg Elkins and Mr Boakye Dankwah at RMIT University for and funded by St Vincent de Paul Society Victoria.

The survey included 648 Victorian residents after data checking. Participants were recruited through Prolific, an opt-in online research platform. Fieldwork ran from 28 September to 4 October 2026 under RMIT Ethics approval #31054.

The sample is not a probability sample. Younger adults, university graduates and metropolitan residents were overrepresented compared with the 2021 Census benchmarks used in the research. Findings describe participating respondents rather than precise estimates of the views of all Victorians.

Questions vary slightly due to missing responses and percentages are rounded. Support figures combine "support" and "strongly support" unless otherwise stated. The research measured attitudes, rather than the actual effectiveness or cost-effectiveness of services.

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St Vincent de Paul Society Victoria acknowledges the Traditional Owners of Country throughout Australia and acknowledges their continuing connection to land, waters and community.

We pay our respects to the people, the cultures and the Elders past and present.

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