

Submission

**INQUIRY INTO THE COST OF LIVING PRESSURES IN THE ACT**

By

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## INTRODUCTION

The St. Vincent de Paul Society Canberra/Goulburn (the Society) welcomes the opportunity to respond to the inquiry on cost-of-living pressures in the Australian Capital Territory. As an organisation that seeks to address social injustice within our communities, we find the work of the select committee on cost of living pressures in ACT a welcome step by the Legislative Assembly.

The St. Vincent de Paul Society (the Society) is a member based lay Catholic organisation that has been assisting people experiencing poverty and disadvantage in the region since 1924. We seek to shape a more just and compassionate society by working to address the causes of poverty and injustice, with a focus on prevention and early intervention.

As a registered charitable not for profit organisation, we are operational in the Australian Capital Territory and in surrounding southern and western regional areas of New South Wales. The Society's conference model of support has members<sup>1</sup> of the Society undertake visits to the homes of people experiencing disadvantage, including those at risk of homelessness. Members refer those at risk to our homelessness services, where staff then offer case management, support services, and referral to other agencies to help prevent people becoming homeless.

There are presently<sup>2</sup> 520 Members, 1482 volunteers and 242 employees working to deliver person-centred support and assistance to those in need in our community.

## ABOUT THE INQUIRY – TERMS OF REFERENCE

The Society commends the Legislative Assembly (LA) for the step taken to establish a "SELECT COMMITTEE ON COST OF LIVING PRESSURES IN THE ACT". We are of the belief that this is a testament of the fact that, the LA is appreciative of the multiplicity of ways that rising cost of living is impacting on residents of the ACT.

We note in the Terms of Reference of the Committee, Section 2 (a): the Select Committee will: *"Identify cost of living pressures faced by low and moderate income households that are not currently alleviated by ACT or Commonwealth Government assistance programs"*.

To this we state:

- Increases in cost of living have the potential of tipping new or more people into the poor and vulnerable bracket. For a family that is at risk of homelessness, any across board increases in prices of goods and services affects the disposable income available to cater for everyday living expenses. This has significant impact on rental stress of many families.

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<sup>1</sup> A Conference Member of the Society is a volunteer who joins a conference and attends regular meetings which include scripture discussion, prayer, reflection and how to improve assistance given within the local conference area. A member takes part in the work of the Society providing assistance through charitable works including home visitation.

<sup>2</sup> As of January 31, 2023.

- There is a multi-dimensional nature to poverty and vulnerability<sup>3</sup>. This means that even the slightest increase in cost of living will add a different layer of vulnerability to people who are poor and may already be on one or multiple assistance schemes by the ACT, and or Federal Government.

The Society therefore encourages the Government to be open to feedback through these submissions to understand how Canberrans are navigating these difficult times, and not to limit its focus only to areas that are currently not being catered for by ACT or Commonwealth Government assistance programs.

In the next section, we share relevant observations and make submissions by way of recommendation for the attention of the Government. The concluding session will highlight some relevant case studies that adds the lived experienced perspective to the observations and the recommendations.

## OBSERVATIONS – IMPACT OF COST OF LIVING

On the back of the twenty one (21) community programs St Vincent de Paul Society delivers, our teams and volunteers make observations that often help us detect new and emerging areas of need. It has led to us detecting the manifestation or replication of vulnerability in new ways or among new population cohorts within our community. For this enquiry, we share some relevant insights that pertain to the current cost of living crisis.

- An increase in the number families coming to us who have one and in some case both parents working. They are coming to us because they are unable to make ends meet. These are people who have never had to approach a charity like us for assistance before. We are seeing a change in the profile of those people who traditionally come to the Society for assistance.
- Between September 2022 to February 2023, the total value of assistance given through our Emergency Relief program within our conferences<sup>4</sup> in the ACT stood at \$664,856.23, an increase from the \$559,494.21 spent within the same period the previous year (September 2021 to February 2022)
- From 2018 to 2022, our team has noticed a rise in the number of younger women within the age cohorts of 24- 40 years rough sleeping or resorting to couch surfing with friends and family. These women are dealing with the threat of homelessness as a compound effect of the current cost-of-living crisis.
- Between September 2022 and February 2023, 68% of people who called the Vinnies Emergency Helpline identified as female and was likely to be within the age cohort of 25-49 years (61%).
- We have observed a rise in anti-social behaviours in some community housing properties which has created unrest among inhabitants. This also puts extra pressure on staff of housing providers and the police to respond to increased incidents.
- For people recovering from substance abuse at risk of relapsing, the increased cost of living has translated into increase in anti-social behaviours and in some cases tenancy

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<sup>3</sup> (World Bank, 2018) Poverty and Shared Prosperity 2018: Piecing Together the Poverty Puzzle. Washington: World Bank.

<sup>4</sup> In the ACT, Vinnies has Conferences in Molonglo, North Canberra, Tuggeranong & Monaro.

issues as they default in rent payment, as some tend to prioritise the illicit substance over their personal welfare items such as clothing, repairs in apartments and food.

## RECOMMENDATIONS & SUBMISSIONS

Cost of living pressures, as we have observed, is manifesting in demand for homelessness services and comparative increase in the patronage of food assistance programs. The Society make the five recommendations below for the Governments considerations:

### ***Recommendation 1: Increase publicity of existing Assistance Programs***

There is the need to increase awareness about ACT Government's programs and initiatives such as the Everyday Climate Choices website<sup>5</sup>, Sustainable Home Advice Program and Energy Efficiency Improvement Scheme. In the current cost of living crisis, more people may need these services. It is therefore important that publicity is increased as a matter of urgency.

### ***Recommendation 2: For more budgetary allocations to the made towards the provision and delivery of homelessness services in the ACT in the coming year's (2023-24) Budget.***

One of the effects of the increases in the interest rates will be potentially a difficulty in homebuyers assessing cheap mortgage loans, which can translate into putting more pressure on the rental markets<sup>6</sup>. The Society per our observation foresees a situation where this could potentially put more people at risk of homelessness. The immediate impact will be more and new people assessing homelessness services.

### ***Recommendation 3: Commit to deliver more Social Housing Options as referenced in the ACT Housing Strategy***

The Society also recommends for more properties to be added on to the affordable and social housing stock in ACT. The Report on Government Services<sup>7</sup> gives an indication of a long waiting period<sup>8</sup> and turnaround time<sup>9</sup> for assessing public housing in the ACT.

The Society will recommend that the ACT Government fast track the processes for the delivery of the targets under the ACT Housing Strategy. More specifically, the Society will recommend the provision of more transitional housing facilities to enable more secured pathways for residents and potential residents.

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<sup>5</sup> <https://www.climatechoices.act.gov.au/> accessed on March 17, 2023

<sup>6</sup> (Jopson, 2022) How will rising interest rates affect our rental markets? Retrieved from Property Update: <https://propertyupdate.com.au/how-will-rising-interest-rates-affect-our-rental-markets/>

<sup>7</sup> <https://www.pc.gov.au/ongoing/report-on-government-services/2023/housing-and-homelessness> accessed on March 17, 2023

<sup>8</sup> On average 9 months waiting period for allocation into social housing in the ACT (2023 Report on Government Services)

<sup>9</sup> As of January 2023, 89.3 days is the average turnaround time for vacant public housing stock in the ACT (2023 Report on Government Services; Housing (Table 18A.14)

#### ***Recommendation 4: Increased and focused assistance programs for younger women***

The Society's data suggests a growing cohort of younger women are at risk of experiencing homelessness. A lot more<sup>10</sup> women are accessing our emergency services through our emergency helpline. The Society recommends for more allocation to assistance programs that support women requiring support with housing and homelessness, subsidies for gas and electricity, and education supports among others.

#### ***Recommendation 5: More budgetary allocations to be made towards the food assistance programs in the ACT in the coming year's (2023-24) Budget.***

Our data<sup>11</sup> and experience show that more and new families are accessing food assistance programs. The Society therefore recommends for budgetary allocations towards existing food assistance programs to be increased.

### RELEVANT CASE STUDIES

Case studies highlight the lived experiences of Canberrans and provide the detail of some of the ad hoc and adaptive strategies that people take to cope with the seemingly relentless increases in cost of living pressures. It also presents the impact of services that community sector organisations such as Vinnies make through the programs and services that they offer. Below we highlight some of the case studies relating to cost of living pressures for the attention of the Government.

#### **Case Study 1: Mother picks up lunch sandwiches from Vinnies Night Patrol van for her children.**

A volunteer of the Vinnies Night Patrol service was contacted by a mother who was asking whether our van would be visiting her local stop that night. She wanted to check before setting out to meet the van. The mother was assured the van would be there, and she went on her way.

Around a week later, after the van had missed a night at her local stop, the same woman reached out to the volunteer again. When asked about her story, she said she would take two sandwiches home and send her two children to school with them as lunch the following day. The school her children attended didn't appear to have a program to help low-income families. The woman said she found it comforting to know that she could send her children to school with a healthy lunch that "looked like everybody else's".

#### **Case Study 2: Young Mother on the brink of homelessness case managed.**

The Vinnies Emergency Helpline received a call from a recently homeless 31-year-old mother who was sleeping in her car with two young children aged two (2) years and six (6) months old. This young mum had left home after a family crisis and wanted to keep herself and her children safe. She would stay at her friend's home during the day but sleep in her car at night

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<sup>10</sup> Between September 2022 and February 2023, 7560 women (68%) received assistance through the Vinnies Emergency Centre working in partnership with our three (3) Conferences in the ACT. Out of this number, 61% fell within the age cohort of 25-49 years.

<sup>11</sup> The top three support items requested through our Emergency Helpline are food, travel costs and clothing. 11145 emergency relief assistance were given with the September 2022 and February 2023.

with her two children. When she called, she was desperate for accommodation as it was just before Christmas and most services had shut down.

The Vinnies Emergency Helpline passed on the request to the local volunteer Conference who arranged and paid for four (4) nights of accommodation as well as some food, fuel, and Vinnies vouchers. They also purchased her a sandwich toaster to use in the hotel. The Vinnies Emergency Helpline team and Conference President informed the Vinnies Family Services team of this family. A Case Manager from the team was assigned, who then worked together with the Conference to assist the young mother and her two children.

They supported her with further material aid and helped her navigate other support systems she could fall back on, including her family. Eventually, she went to stay with her mother for Christmas as she would get much-needed support there.

### **Case Study 3: Large family supported to settle in their new home.**

The Vinnies Emergency Helpline received a call from Housing ACT (Specialist Housing Practitioner) to refer a family of 12 who had lost their home in a recent fire. This family was relocated to a new empty home and had nothing with them.

The Helpline liaised with Housing ACT, discussed material aid that could be provided by Vinnies and referred Housing ACT to other services that could fill in the gaps. The Helpline forwarded this request to the local Conference volunteers who supplied the family with a fridge, washing machine, dryer, and food/clothing vouchers.

The Conference volunteers referred the family to the Vinnies Energy Efficiency team for curtains and the Mitchell Warehouse for mattresses.

The Energy Efficiency team visited the family in their new home to measure and fit curtains, and the Warehouse team delivered the mattresses to the family, all within a period of 4 days from receipt of the initial request.

### **Case Study 4: Team supports family with Food and Fuel Vouchers**

Request for assistance received from a man seeking assistance with food and fuel for himself and his 13yr old daughter who were living in a caravan park. Volunteers assisted by providing food and fuel vouchers as well as advocating on his behalf to defer payment of the site fees for 2 days until he received his next Centrelink payment.

We then received a request from one of our Family Services case managers who had received a referral for the same man via OneLink. She was working with the companion to apply to a long stay caravan park which, if successful would require him to provide 2 weeks' bond. He was finding it difficult to save this as all his money was going to food and fuel. His fuel costs were high as he needed to drive his daughter almost 70 km daily to and from school.

We were able to assist with paying his site fees for 10 nights while he waited on the outcome of the application and allow him to save his money for bond. Unfortunately, his application was unsuccessful, but he was able to move his caravan to a location closer to his daughter's school which saved on fuel costs.

The case manager was eventually able to get them into transitional housing and again reached out to volunteers who were able to assist with household items, clothing and bedding. The case manager also referred the companion to Care Financial to support ongoing money management.

## ABOUT THE ST. VINCENT DE PAUL SOCIETY CANBERRA / GOULBURN

The Society implements many programs that deliver services to a cross section of the vulnerable within the ACT, some of which are outlined below.

**Street to Home Program** supports people who are ‘sleeping rough’ and/or experiencing long-term chronic homelessness through case management and assertive outreach. The program provided case management to 75 rough sleepers and outreach to 184 more in the last year.

**Families and Youth Program** provides outreach support services to families and young people in the ACT currently at risk of, or experiencing, homelessness to enable them to access and maintain safe, secure, independent and affordable housing. The program supported 112 families throughout the year.

**Samaritan House** is a 13-bed facility in Canberra that provides crisis accommodation and support for men experiencing homelessness, working to break the cycle of chronic and acute homelessness. The service supported 79 men throughout the year.

**Blue Door Program** is a drop-in centre located in the middle of Ainslie Village in Canberra. It provides support to those living in the village and beyond in the form of meals, emergency relief material aid, information, referral, and support. The service had about 1,500 drop-ins per month and provided some 34,000 free meals throughout the year.

**Night Patrol** operates across Canberra and Queanbeyan on every night of the year from its 2 vans and with the support of 300 volunteers. It provides food, material items such as jackets, sleeping bags and hygiene items, and most importantly, an opportunity to engage socially with companions who are experiencing homelessness and/or social isolation. It served 7,992 companions throughout the year and provided 5,212 material items.

**Community Inclusion Program**, which operates out of the Oaks Estate and is designed for people living with psycho-social disabilities who are ineligible for National Disability Insurances Scheme (NDIS) funding. It is funded by an Information, Linkages and Capacity Building Grant from the Australian Government. It exists to build innovative ways to increase the independence, social and community participation of people with a psychosocial disability who are ineligible for the National Disability Insurance Scheme. It provides advocacy, support, information, referral case management and the development of activities in response to identified needs. The program supported 276 companions throughout the year.

**Justice Housing Program** provides accommodation options for individuals who otherwise would remain in detention due to a lack of suitable community-based accommodation. The program also provides accommodation support services to women and Aboriginal and Torres Strait Islander people involved with the criminal justice system, with a focus on trauma-informed, gender-informed and culturally safe practices. Funded by the ACT Government, the program is a core element of its Building Communities Not Prisons initiative, which seeks to address the lack of available and affordable housing for people released from custody.



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